



**SAINT MARY'S UNIVERSITY
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MBA PROGRAM**

**AN ASSESMENT ON SERVICE DELIVERY QUALITY AND CUSTOMER
SATISAFCTION ON NEFAS SILK SUBCITY KEBELE 12/13 CUSTOMERS**

BY: JERUSALEM KEBEDE WORKU

ADVISOR: YIBELTAL NIGUSSIE (ASST. PROF.)

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**ASSESSMENT OF SERVICE DELIVERY AND CUSTOMER SATISFACTION IN
GOVERNMENT OFFICES IN THE CASE OF KEBELE**

BY: JERUSALEM KEBEDE WORKU

(SGS/0009/2013A)

**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL OF
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**ST. MARY'S UNIVERSITY SCHOOL OF GRADUATE STUDIES
FACULTY OF BUSINESS**

**ASSESSMENT OF SERVICE QUALITY AND CUSTOMER
SATISFACTION IN ZEMEN BANK (A CASE STUDY FROM ADDIS
ABABA AREA)**

**BY
BIRUK BEZABEH WENDAWEK**

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

signature

Yibeltal Nigussie (Assistant professor)

Advisor

signature

External Examiner

signature

Internal Examiner

signature

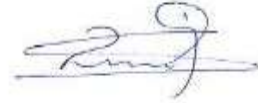
ENDORSEMENT

This thesis has been submitted to St. Mary's University, School of Graduates, for examination with my approval as a university advisor.

Yibeltal Nigussie (Assistant professor)

Advisor

St. Mary's University, Addis Ababa



Signature

MAY 2022

DECLARATION OF ORIGINALITY

The Researcher conform that the paper entitled “**Assessment of Service Delivery & customer satisfaction in Kebele 12/13**” is my original work and is being submitted for the award of Master’s degree in Business Administration from Saint Mary University. This Paper has not been submitted earlier either to this University or to any other University/Institution for the fulfillment of the requirement of a course of study.

Name Jerusalem Kebede

Signature

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ACRONYMS & NOTATIONS

- **SERVQUAL**- Service Quality
 - P**- Perception
 - E**- Expectation
- **TQM** – Total Quality Management
- **GASP** – Generally Accepted Service Principles

ABBREVIATION

- **N/S/L/K** – Nefas Silk Lafto Kebele 12/13

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ABSTRACT

Service delivery Quality improvement is key issue that determines the very survival any of company. The aim of this study was to assess the effect of service delivery quality on customer satisfaction in N/S/L kebele 12/13 and to propose suggestion based on results of the study. The study uses the Case study of research design and used primary data source. Primary data was collected using survey questionnaires. Through employing convenience sampling methods, the populations of this study are all customers who receive services from the kebele 12/13, Accordingly, Sample size of 150 respondents is taken from kebele 12/13 society has been using its service. The study identifies that reliability, responsiveness, prompt of service, behavior of employees, availability of informative material, fulfillment of promises, sincerity in solving customers' problems, personal attention to customers, and understanding the needs of the customer were key issues that were below what customers would expect from the service provider, hence also dissatisfied. It appears that customer satisfaction in the context of Kebele 12/13 is severely being affected by quite a number of factors, chief among them is the slow speed in terms of service provision and the time they take to respond to customer service issues. As a recommendation it is advisable to Kebele 12/13 to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since Kebele 12/13 is one of the largest Government sectors in Addis Ababa and most of the customers had been customers for the Kebele for long, the Kebele must use this opportunity for its efficiency and effectiveness.

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CHAPTER ONE

1. INTRODUCTION

This research includes five chapters & the first chapter consists of the background of the study by providing an overview about the topic. Further it discusses the basis of the Research problems by providing the definitions of customer satisfaction and service quality in order to build the concept. The second chapter is a review of Related Literatures on Service quality & customer satisfaction. The third chapter is research methodology which consists of research design, research approach, area of study, target population, Sampling Technique, sampling unit & size, Data Collection Method, Questioner Design, Data analysis technique & conclusion. The fourth chapter is data presentation, analysis & interpretation including introduction, personal information of respondents & Serviquial dimensions analysis (Reliability, Responsiveness, Assurance, empathy & Tangibles) & the Last Chapter is Summery, recommendation & conclusion consists of the research findings & it discuss the recommendations & final conclusion .

1.1 Background of Study

The purpose of this study was to describe how Nefas silk lafto subcity kebele 12/13 is delivering it's service and weather Customers are satisfied with services offered by their kebele, in Addis Ababa over years, the performance of kebele 12/13 has been poor in this regard. The thrust of this study was to compose an assessment of service delivery and customer satisfaction in one of the kebele which is found in Addis Ababa. In this study efforts were made to examine how service delivery issues are being managed within business organizations in kebele.

It is obvious that the customers are more important stakeholders in many organizations and their satisfaction is a priority in marketing management. Customer satisfaction and service delivery quality has been a subject of interest to researchers and organizations as it has been proven by some researchers that service quality is related to customer satisfaction. Profit maximization can be achieved through increase in sales with lesser costs and one of the ways of achieving that is through exceeding customer satisfaction (Wilson *et al*, 2008).Nefas Silk sub city kebele 12/13 is governmental service provider that is 100% owned by the Government of Addis Ababa. Like any other service organizations, it has the quest to deliver quality service to satisfy its Customers .

This sector in Addis Ababa is regulated by governmental office which has the objective of ensuring effective administration, supervision and regulation and control of the activities performed in the sub city of Nefas silk.

In Addis Ababa, it must be noted that the government office service sector is undergoing a tremendous Service delivery system transformation and experiencing heightened competition. This industry is an important sector of the economy but is often neglected area of academic study and research. The fact is that it is regarded as a low credence service and the quality of the services are difficult to prove until customers consume the service. Given these imperative issues that need to be addressed, the purpose of this study will be an assessment of factors affecting service delivery and customer satisfaction in government enterprises with reference to Kebele 12/13. Specifically, this study seeks to assess the nature and relationship between service quality and customer satisfaction within Kebele 12/13 and how it influences patronage.

However, as many industry sectors in Addis Ababa mature, competitive advantage through high service quality is an increasingly important weapon in business survival given the height of globalization. In addition to this, the organization has not been exempted from escalating customer expectations of service quality. In Addis Ababa, the Government service offices industry is really undergoing a tremendous transformation and experiencing heightened competition from numerous players who are part of the emerging industry in Addis Ababa. Government service sector is a critical industry in Addis Ababa, but it has received little academic attention.

It must be noted that the performance of Government service sector in Addis Ababa has received less attention. In today's fast-paced and increasingly competitive market, the bottom line of a firm's marketing strategies and tactics is to make profits and contribute to the growth of the company. Customer satisfaction & service quality are global issues that affect all organizations, be it large or small, profit or non-profit, global, or local, business, or private owned (Kaplan and Norton, 2001). Many companies are interested in studying, evaluating, and implementing marketing strategies that aim at improving customer retention and maximizing share of customers in view of the beneficial effects on the financial performance for the firm.

1.2 Statement of The Problem

Government service to customers is a critical activity in any business. And the way of performing this core activity matters for the customer. In now a days, people are seeking for more convenience and comfort in their service perception experience, and market strategies are continuously changing to cop up with this customer needs. (Huang, Kuo and Xu, 2009)

In our dynamic world, way of business making process is being changed from time to time and the introduction of new technologies takes the largest contribution for this evolvement. Now, businesses are more of customer oriented and try to fulfill their customer demand before their competitors do, otherwise, they will be out of market as customers have options to get what they want. (Hana Alemu, 2016) “Challenge is not in creation of the high-quality services and making customers be satisfied, because many competitors are able to do that, but in making loyal and profitable customers. Loyalty means that customer, during a longer period of time, buys and uses specific service structure and has positive attitudes towards company and its offers. Companies are in constant dilemma about what shall be done in order to gain true and loyal customers. Everybody agrees that service quality and satisfaction are main prerequisites for customer loyalty. If customer is satisfied, it’s logical that he should buy - use the same service of a company again. However, that doesn’t happen always since satisfaction is not the only prerequisite for loyalty. A customer can be satisfied until a competitive service appears the quality and price of which are more attractive. A customer too can have positive attitudes toward a company and not to be satisfied with a service and vice versa. That means that satisfied customer still can change a company. It is necessary to bear in mind that modern customers are rarely characterized with lifetime loyalty, or any other kind of loyalty for that matter, to one offer or one company.” (Milan Andrejić, 2016)

The gap is how comprehension service quality impact and satisfaction between government service provider and customer. Conclusion can be made that the more positive government service perception is, the greater the satisfaction. However, in reality, the relations are more complex because, besides the quality, a series of other dimensions have an impact on satisfaction. In the next part of the paper the conceptual model is presented that explains in detail relations between service quality, customer satisfaction. The study will mainly focus on determining the customer satisfaction of Kebele 12/13 customers by using standard measurement of service quality and it also identifies the logistics service quality dimensions that affect the customer satisfaction most. And this research will bridge the literature gap in this area by providing empirical evidence on implication of kebele’s service quality dimensions on customer satisfaction.

1.3 Research Questions

the following research question guided the research study for the investigations as follows:

- How is service delivery quality in N/S/L kebele 12/13 & it's customers satisfaction?
- How does Kebele 12/13 working to achieve improvements in service delivery quality to enhance customer satisfaction?
- Which service quality components the customer can bring an added value to the satisfaction of customers?

1.4 Objective of the study

1.4.1 General Objective

The main objective of the research study is to assess the service delivery quality & customer satisfaction level & to recommend the solutions for the problems, which can be more useful to Nefas Silk Lafto sub city Kebele 12/13.

1.4.2 Specific Objectives

The purpose of this study will be to assess the service quality and the effect it has on customer satisfaction within the context of N/S/L Sub city kebele. Thus, the objectives of this study will be:

- To assess the status quo in relation to service delivery in Nefas silk lafto sub city kebele 12/13
- To examine the factors influencing service quality in the context of Nefas silk lafto sub city kebele 12/13
- To identify the most important service quality dimensions that influence customer satisfaction
- To identify mechanisms to continuously improve the level of service quality and customer satisfaction

1.5 Significance of the Study

This section reports on the significance of the study. The major importance of this study was to explore and understand service delivery quality of kebele 12/13 and the satisfaction of its customers, whose outcome would help in strategically resolving the problems that this research would unfold, and thus help increase the company's profitability.

This research will also uncover the dimensions of service quality that customers considered as significant. This will provide empirical support for management strategic decisions in several critical areas of their operations.

- **Benefits of the research**

The benefits of the research are multifold as highlighted below:

- **Benefits to the Researcher**

Through this research the researcher was able to further numerous skills of critical research, make academic and evaluative judgments in practical field, thus put to test the knowledge acquired. In this study, the researcher was enabled to get an appreciation of the versatile marketing environment in which Service giving organizations in Addis Ababa and the competitive It is in this vein that the researcher was able to develop a positive perception of the achievements and challenges met by other researchers in establishing the fundamentals of research foundation in terms of service quality and customer satisfaction within Service giving organizations in Addis Ababa.

Benefits to N/S/L kebele and other service giving Organizations

Wherever possible, the results of this study will help decision makers within N/S/L Kebele:

- To implementing strategies that maintain and enhance service quality that meets and exceeds customer expectations
- To develop effective and consistent service standards to relevant stakeholders
- To assist N/S/L kebele to understand the importance of service quality and customer satisfaction.

- To assist the benchmark among the state enterprise and kebele through effective service delivery and customer satisfaction
- To understand the importance of service quality in building competitiveness and profitable customer satisfaction within the government service sector.

1.6 Limitation of The Study

Some of the limitations this study are as follows

- Time and budget constraint
- Most customers and employee's unsupportiveness to the process of the research.

1.7 Scope of Research

The study is done in Addis Ababa using the N/S/L Kebele 12/13 as a case study and individual customers who use the kebele service and those who would have used the same services before. The researcher choose to deal & limited to kebele 12/13 because the sample is drawn from Nefas silk subcity Kebele 12/13, in which it serves large portion of people living in this society.

The choice is as a case has been motivated by the fact that the researcher is eager to make an assessment of service delivery quality and how it affects customer satisfaction within this sector for few months. These and many other geopolitical, social factors make Nefas silk sub city an interesting delimitation of this study.

1.8 Organization of the study Paper

This research consists of five chapters and the organization and outline of this study is as follows:

Chapter two examines the obtainable literature on the topic and how the research fits into the gaps. Chapter three outlines the research methodologies and describes the study area and parameters. It is also in this chapter where the research strategy is also outlined. It covers the selection of the sample, sampling techniques, instrument design, data collection process, extensive research approach and the overall methodology employed in this study including the research's limitations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Introduction

This chapter provides the assessment of the literary work relevant to this research study and also offers the theoretical framework. The first part of the chapter will be a review of the definitions of service quality and customer satisfaction, and this will be followed by literature on the dimensions of the principles of service quality and consumer satisfaction and the relationship between the two principles.

It is in this chapter that the researcher demonstrates awareness of the modern state of knowledge in the research and how the research will fit in the broader viewpoint. This chapter will additionally determine what is recognized by scholars to establish the present state of affairs regarding the evaluation of service quality and customer satisfaction in businesses, in the context of N/S/L sub city kebele 12/13. This chapter will also figure out the driving factors behind service quality and its inherent effect on consumer satisfaction in kebele 12/13 , such that the researcher will additionally be able to establish the standing position of organizations in Addis Ababa.

The research will make an evaluation of every service provided by Kebele 12/13 as a state enterprise on the theories of service quality and customer satisfaction. This literary review in this chapter will eventually assist the researcher to develop the right methodology through the recognition of the gaps that exist in the body of knowledge.

2.1 Theoretical Literature Review

2.1 Service Quality

Parasuraman et al. (1985) describes service quality as the evaluation of the general quality of services being provided to customers. Therefore, it can be noted that service quality is the differentiation between the customer's expectation and the perceptions of services delivered by organizations. Nitecki et al. (2000) describes service quality in terms of surpassing customer perceptions and expectations of service. It is therefore important for this research to concentrate on the assessment of service quality and its resultant impact on customer satisfaction in the context of Kebele 12/13 as a state enterprise in Addis Ababa.

A scrutiny of available literature verifies that not much research has been done in this respect in the context of organizations in Addis Ababa. It is, however, well documented that in order for an organization to achieve customer satisfaction, there is need for services and these services more often than not depend on the type of product offering and differs from one organization to another. Keller and Kotler (2009:789) define a service as any intangible performance or work that one party provides to another that does not end up in the ownership of anything". Therefore, a service can additionally be defined as an intangible offer by one party which in this research relates to kebele 12/13, to another in change of cash. Quality, having said that, is one of the products that customers will look for in an offer (Solomon, 2009:413).

Scholars generally agree that quality is associated to the value of a product offering which could either result in satisfaction or dissatisfaction on the part of the individual. Zeithaml et al., (1990) cited in David and Bowen (2005:340) notes that service quality is, therefore, the level to which customers' perceptions of service meet and/or exceed their expectations. From the foregoing, it becomes critical for this research to discover how customers are serviced in organizations in Addis Ababa and appraise how it impacts their satisfaction levels.

Despite Parasuraman (1988) defining service quality as the distinction that exists between customer's objectives and the perceptions of the service, scholars in this domain, however, contend that calculating service quality as the distinction that exists between the perceived and the expected service had been a legitimate means and could make the management recognize gaps to what they provide as this research seeks to verify if this exists in Kebele 12/13. Gaps in service quality in organizations in Addis Ababa are to be identified in the process of the

research and the conclusions of the study will add to the current body of knowledge. It is also rather significant for this research to confirm just how kebele 12/13 is management determine gaps for their products and see if it confirms the conclusions of Parasuraman (1988).

The research will discover if kebele 12/13 has quality services which can satisfy their customers or not. In addition to this, efforts will be made to determine service quality in the context of Kebele 12/13 and dictate whether kebele 12/13 is in a position to provide excellent services to its customers. Haywood (1998) notes that there are three elements of service quality and they are christened as the 3Ps of service quality. The Haywood (1998), research describes service quality as comprising three elements which are:

- Physical facilities, processes, and procedures.
- Personal behavior on the part of serving staff, and
- Professional judgement on the part of the serving staff but to get good quality service (Haywood, 1998).

Haywood (1998) further states that a very carefully balanced mix of these three elements must be accomplished and it becomes crucial for this study to understand how balanced the mix of these elements in government service offices in the context of kebele 12/13 and its subsequent result on service quality and eventually customer satisfaction.

2.2 Consumer Satisfaction

Solomon (2009: 34) describes a customer as the most crucial stakeholder of an organization who provides payment in exchange for product offering provided to him/her by the organization with a goal of satisfying a need and eventually maximizing satisfaction of the same. While there is not any agreement between scholars on the definitions of a consumer and a customer, this research is will go by Solomon (2009: 34) who defines a customer as an individual who does the purchasing of a product offering as compared to the consumer who finally uses the product. It must be noted that whenever the customers and consumers are happy with either the product offering or services, it is termed satisfaction.

Kotler and Keller (2009:789) define satisfaction as the feeling of delight or dissatisfaction that results from comparing a product's perceived performance with its expectations. Therefore, it is generally thought by numerous researchers and scholars that satisfaction could be the enjoyment that one derives from the usage of products and services provided and customer pleasure is an indication of consumer satisfaction. Furthermore, Tse and Wilton (1998:2004) define consumer satisfaction as the perceived discrepancy between previous expectations and the real performance of the product or service as perceived after its usage, hence they consider satisfaction as a post-purchase evaluation by the consumer as (Fornell, 1992) notes.

There is, however, a lack of coherence among scholars on just what constitute customer satisfaction. Sureshchander et al. (2002) concur that consumer's level of satisfaction is determined by one is cumulative understanding at the point of contact with the service provider. There is indeed a need to work out the meaning of customer satisfaction since various researchers and scholars are coming up with various definitions for the term. Hence, it becomes crucial for this research to discover away if consumer satisfaction within parastatals is determined by one is cumulative knowledge at the idea of contact with Kebele 12/13 or not.

Kotler et al. (2002) define consumer satisfaction as the degree to which the perception of a product's performance matches a buyer's expectation, while Schiffman and Kanuk (2004) define consumer satisfaction as the individual's perception of the performance of the products or services with comparison to one's expectations. In addition to this, Kotler (1996) defines customer satisfaction as the level of an individual's experienced state resulting from contrasting a product's perceived performance or result in violation to one's expectations. Consumer satisfaction could be regarded as a relative behavior between inputs beforehand and post- obtainments. There have actually been numerous efforts to measure and determine customer satisfaction. Despite these efforts by Kotler (1996), Kotler et al.(2002) and Kanuk and Schiffman (2004) to determine customer satisfaction, there still remains disagreements regarding the definition (Giese and Cote, 2000).

Hasemark and Albinsson (2004) define satisfaction as an overall attitude towards the service provider or a psychological response to the distinction between what customers anticipate and what they actually get regarding the fulfilment of a need. Other scholars have additionally defined satisfaction as a person's emotions of pleasure, delight, enjoyment, or dissatisfaction which results from comparing a recognized product or service performance to his or her

expectations (Kotler, 2000). Ciavolino and Dahlgaard (2007) recommend that customer satisfaction can be regarded as the overall evaluation of the performance of a service. The lack of harmony on the definitions of customer satisfaction is a cause of concern and this will have an impact on future research on this domain.

Satisfaction refers to the contentment that an individual feels whenever his/her desires have been fulfilled or needs, objectives or expectations have been achieved. Customer satisfaction can therefore be a measure of how delighted customers are with the services and

products of a Government service office company. It's of benefit for organizations or business firms to keep their customers happy. Satisfied customers have a greater likelihood of remaining loyal, would consume more of services of the business organization, and would recommend friends and relatives to the service provider. Customer satisfaction can make the customers faithful to one Government service office service provider. Earlier researchers have found that satisfaction of the consumers can assist the brands to build profitable and long relationships along with their consumers will result.

Therefore, customer satisfaction is the enjoyment obtained from consuming a service offered. Measuring the effect of service quality on the satisfaction of customers could be very difficult at times because it is an effort to determine how human being beings feel.

It is the goal of the dissertation to find the status quo of Kebele 12/13 with regards to customer satisfaction in terms of the dimensions identified by NBRI (2009). The literature shows that consumer satisfaction is calculated via service quality of which service quality is measured by different measurement tools developed by many researchers and chief among them are the SERVEPERF, SERVQUAL, and WEBQUAL (Kumbhar, 2011). Many studies addressed the part of customer satisfaction in service contexts, but a few researchers have been done in the context of state-enterprises. Literature suggests that service quality is a more specific judgement which can lead to a wide assessment of customer satisfaction (Oliver 1993; Parasuraman et al. 1985, 1988, 2005). Therefore, it is recognized that perceived service quality results in increased customer satisfaction and whenever perceived service quality is less than

expected service quality this would mean that the customers will be rather dissatisfied (Jain and Gupta, 2004). This view must be validated in the context of Kebele 12/13as a company firm.

Customer satisfaction has been conceptualized as transaction-specific meaning that it is based on the customer's acquaintance on a specific service encounter (Taylor and Cronin, 2002). Nevertheless, other scholars such as Jones and Suh (2000) argue that consumer satisfaction is a construct that is significantly increasing based mostly on the assessment of the service encounter by the consumer. These deviating views show that consumer satisfaction is familiarity based and are the result of the service that is rendered to the customer by the service provider.

While there is an opposing view on exactly what constitutes consumer satisfaction, another school of thought suggests that customer satisfaction is just a mindset the customer has for a service rendered (Los Angeles and Yi, 2004). This notion features has to be confirmed in the context of Kebele 12/13 as a state enterprise in Addis Ababa. Parasuraman et al., (1988:17) argue that more frequently there are various views whenever it comes to the expectations of the customer in both the existing satisfaction and service quality literature.

Expectations on one hand are regarded as predictions by customers about what is most likely to happen during a specific deal and having said that, service quality literature see the exact same as the desires or desires the customers might have or feel as the service provider should provide or would instead provide. For the purposes of this research, the researcher will explore how service quality and customer satisfaction are defined in the operations of Kebele 12/13 and establish whether this might be based on previous experiences and information that a customer would have gotten in the past (Douglas and Connor, 2003). It is going to be crucial for this research to understand and at the same time determine the customer's expectations in order to identify any gaps in delivering services with quality that could assist Kebele 12/13 ensure satisfaction (Negi, 2009).

The perceptions of customers are entirely based on just what they would have gotten from the service provider (Douglas and Connor, 2003). Therefore, this research will be based on the

differences that might occur between expected service quality and perceived service from the viewpoint of the consumer. There is an urgent need in this research to understand exactly how Kebele 12/13 customers perceive service quality. Parasuraman et al. (1985) argue that there're ten determinants on exactly how organizations can assess service quality in their operations, and they are: protection, competence, courtesy, access, interaction, credibility, dependability, empathy, responsiveness, and tangibles. Nevertheless, it must be noted that many of these

service quality determinants calls for a customer to have previous knowledge in order to provide an assessment of the service quality of the service provider and therefore, there's need to get information from older customers of Kebele 12/13 other than getting information from possible or brand-new customers.

2.3 SERVQUAL Model

The SERVQUAL Model had been recommended for this research and its features have been used as a framework. One of the most valuable dimensions of service quality is the proportions from the popular SERVQUAL model and therefore the research recommended it for that reason. Parasuraman (1985) identifies numerous characteristics that have an effect of service quality on consumer satisfaction in the SERVQUAL model. This model is additionally recognized as the gap model whose features has been proven by practitioners and scholars to be one of the best methods to determine that quality of services provided to customers by service providers across the world. This evaluation technique has been proven dependable by many scholars and practitioners across the world (Brown et al. 1993) and this research seeks to show if the same can be validated in the context of Kebele 12/13as a state enterprise in Addis Ababa and see if the same conclusions can be found.

Scholars on this domain generally express certainty that whenever the experienced service is less than the expected service, it suggests less than satisfactory service quality; when perceived service is more than expected service, the apparent inference is that service quality will be more than satisfactory (Gupta and Jain, 2004:27). SERVQUAL best fits the analysis of service quality from the viewpoint of the customer because it compares the perceived and anticipated service. It is also key for this research to test the elements of the SERVQUAL model in the functional context of Kebele 12/13as a state enterprise in Addis Ababa.

It must be noted that researchers such as Parasuraman et al. (1985) analyzed four various types of services, and the outcomes revealed that service quality was defined in terms of dependability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibility. This current research seeks to verify these findings identified by other researchers such as Parasuraman et al (1985).

Generally, researchers within this area concur that the assessment of service quality is much more difficult to compare than in the instance of real product offerings (Parasuraman et al.

1985). Customers can decide on purchasing physically present products after evaluating the aesthetic characteristics of the product. Nevertheless, services are intangible as they cannot be seen, handled, or believed (Hoffman and Bateson, 2002) and this makes it much more difficult to make sound judgements of the quality. Service quality is therefore a multifarious, and subjective. To different people, it means different things. Nevertheless, the most common meaning of service quality among scholars and practitioners have been the one provided by Parasuraman et al (1988) which defines it as a contrast that customers make between their perceptions and expectations of the accepted service.

Quality as a concept features many dimensions. Lehtinen and Lehtinen (1982) determined three measurements of service quality, which are, physical quality, interactive quality and business quality. Likewise, other researchers such as Grönroos (1984) contend that service quality comprises of many elements and chief among them is practical quality, technical quality, as well as corporate image. The SERVQUAL scale had been created by Parasuraman et al. (1985; 1988) to be the absolute most popular tool for calculating service quality. The scale identified five key proportions of service quality particularly empathy, tangibles, responsiveness, assurance and empathy (as shown in Fig 2.1 below) and this research seeks to rate these elements in the context of Kebele 12/13 given that such type of studies has not been carried out in Addis Ababa. The SERVQUAL scale features 22 items for evaluating consumer perceptions and objectives regarding the quality of service. A level of agreement or disagreement with an offered product is ranked on a seven-point Likert scale. Outcomes are then used to determine negative and positive gaps and this research seeks to unearth the level of disagreement of the service that Kebele 12/13 provides to its customers. The gap is calculated by the distinction between perception and expectation ratings and suggests the level of service quality.

2.4 Service Quality Models

A review of literature shows that service quality has been defined in a different way by different people and there is no consensus as to exactly what the real definition is. This research adopted the definition by Parasuraman et al. (1988, p.5), which describes quality of service as the discrepancy between a customer's expectation of a service and the perception of the service provided. Nevertheless, determining service quality has been one of the most recurrent subjects in marketing management literature as noted by many other scholars such as Parasuraman et al. (1988), Gronroos, (1984), Cronin et al., (1992). Thus, on this basis, there is need for developing reliable instruments for the systematic evaluation of service quality of Kebele 12/13 from the viewpoint of its customers and to analyze the correlation that exists between the perceived service quality and other key organizational outcomes such as consumer satisfaction

(Cronin et al. 2010).

Lacobucci and Gilbert (2005) reviewed the different methods measure quality of service. These include, the expectancy-disconfirmation approach, usually associated with the recognition of the customer's expectation versus what they really experienced. The major focus was on the contrast of the service performance using the customer's expectations. The customer's expectations could be examined after the encounter of by asking the customer to remember the expectations. In addition to this, the performance-only approach just assesses quality of service by merely asking consumers their level of satisfaction with different service offerings after a service had been offered. Technical and functional dichotomy techniques identify two service elements that lead to consumer satisfaction particularly, the technical quality of the product, which is based on product characteristics such as safety, durability, real functions while functionality quality is mainly concerned with relationships between service provider and customer such as courtesy, speediness of service delivery and efficacy.

Renowned scholars in service quality such as Parasuraman et al., (1985) established a conceptual model of service quality where they identified five gaps that could have an effect on the consumer's evaluation of service quality in four different sectors (retail banking, credit card, securities brokerage and product repair and maintenance) and the Government service offices companies were not part of the study in general. These gaps are as follows:

- **Gap 1: Customer Expectation vs. Management Perception Gap**

According to (Kumar et al, 2009) service providers may perhaps not comprehend what features a service must have in order to meet the needs of a customer and to what extent the overall performance on those functions is required to deliver high service quality. Gap 1 is developed whenever the management does not comprehend exactly what their customers want.

Sometimes business professionals may fail to comprehend just what customers anticipate in a service and which functions are required to deliver high-quality service. Numerous businesses conduct pilot studies to figure out just what their market wishes, but later on become internally focused, oblivion to the fact that customers' need could have changed over time.

- **Gap 2: Management Perception versus Service Quality Specifications**

Whenever the management understand just what their customers want but are not in a position or are not ready to develop systems which would deliver it, this results in a Gap 2 situation. A number of reasons have been specified for this gap, for instance inadequate commitment to quality of service, shortage of perception of feasibility, inadequate task standardizations and lack of goal setting (Kumar et al, 2009).

Because some organizations may look for short-term earnings, they are reluctant to spend in people or in equipment. This gap arises as soon as the business identifies the desires of the customers, but without the means to deliver the expectations. Other factors that impact this gap are resource limitations, market conditions and management indifference. These could impact service quality perception of the customer (Kumar et al, 2009).

- **Gap 3: Provider Quality Specs versus Service Delivery**

Under service quality specifications, service delivery gap propounds that organizations could have manuals for doing service well and dealing with customers properly, but these do not necessarily mean that the best overall performance is assured. Employees perform a crucial part in assuring great service quality perception and their overall performance cannot be standardized. This impacts the delivery of service which has an effect on the way customers perceive service quality. A Gap 3 situation is often referred to as 'the service-performance gap'. It happens whenever the management understands just what needs to be delivered and proper

specifications have been developed, but it is the employees who are not in a position or perhaps not ready to deliver the service. A Gap 3 situation, therefore, results from the interaction of the employees and customers (Kumar et al, 2009).

Service operations that use devices to deliver service are unlikely to have Gap 3 errors, for instance, ATMs in the banking sector and E-ticketing in the airline sector. This is due to the fact that machines are not associated with human errors, while consumers anticipate less from machines. Thus, internal marketing programmes and the management of the human resource function can be used to minimize Gap 3 errors. These human resource functions include training, monitoring working conditions, hiring, and developing reward systems (Kumar et al, 2009).

- **Gap 4: Service Delivery – External Communications Gap**

External communications impact not just the expectations of consumers, but also, the perceptions of the consumers from the delivered service. Organizations can neglect to notify customers of unique efforts to guarantee quality that are perhaps not noticeable to them and this could affect service quality perceptions by customers (Kumar et al, 2009).

- **Gap 5: Expected Service – Perceived Service Gap**

From their research, it revealed that one of the keys to making sure great service quality is achieved or exceeded relies on how customers perceive the general performance in the context of what they expected (Kumar et al, 2009).

2.5 Models for Measuring Quality

Quality of service is an important area in the field of intellectuals because of its relevancy to service organizations and as a result, many researchers have developed different theories and processes to determine it, despite the claims that it is difficult to compute because of its intangibility which is difficult to quantify (Connor and Douglas, 2003). A great deal of research has been invested in this field to justify the importance of the subject, despite studies not being systematic as what the researchers want.

It is generally their nature that services are intangible and therefore, assessing the customer's perceptions of quality can be done through interaction with the employees providing the service

(Magi et al. 1996). From their recommendation, the relationship that exists between service and service provider is very crucial whenever measuring the quality of service because it is through that interaction, that the service provider effortlessly understand the consumer's needs better and recognize just what they really want. Thus, this research seeks to determine the interaction that exists between Kebele 12/13 and its customers and exactly how it generally impacts the levels of satisfaction of the customer.

Nevertheless, many models have been theorized as being measures of service quality, being either attitude-based measures or disconfirmation models. It is extremely important to measure the quality of service because it facilitates evaluations before and after modifications, identifies quality associated issues, and assists in developing clear criteria for service delivery. Hence, this research is nevertheless likely to utilize the SERVQUAL model to attempt and determine quality related challenges or issues within Kebele 12/13 Private Limited and how such quality problems impact on the levels of customer satisfaction. The service performance (SERVPERF) model had been developed by Cronin and Taylor, (1992), and the model utilizes the overall performance approach method to measure service quality and this methodology is generally based on the consumer's general sentiments towards service. This model is great to determine service quality but does perhaps not provide information on just how customers will prefer service to be in order for service firms to make improvements.

Another model developed by Teas (1993) was called the assessed overall performance model. The model was developed to solve the critics raised for the SERVQUAL and other foremost designs (Gronroos 1984; Parasuraman, 1984, 1988). It contends that there is a need to measure that gap that exists between recognized overall performance and the perfect quantity of a measurement of service quality instead than making use of customer's service expectation.

Parasuraman et al. (1985), developed the model of service quality after researching on the four service sectors, namely, credit card services, long distance telephone services, retail banking and repair and maintenance of electrical appliances, and long-distance phone services; thus, his model will also be applied in the context of Kebele 12/13 given that there has been a lot of changes in the communications sector since the late 1980.

The SERVQUAL model represents service quality as the divergence between a customer's expectations of service quality and the perceptions of the service received (Parasuraman et al., 1985). This makes it an attitude measure and these attitudes will be measured in this research, into the context of Kebele 12 /13.

The SERVQUAL model strives to precisely determine the consumer's perception of the service quality and this might depend on the size of the gap between expected service and perceived service which in turn, depends on the gaps under the control of the service provider such as distribution of service, marketing, (Parasuraman et al., 1985). This dimension of service quality is based on both how customers evaluate the service procedure and the result of the service, (Parasuraman et al., 1985:42). Hence, it will be the objective of this research to assess the quality of service of Kebele 12/13 from the customer's viewpoint.

It is agreed among scholars that a high service quality is considered to be one which fulfills or surpasses consumer's expectations of the service (Parasuraman et al. 1985:46). It is from this viewpoint that the researcher sought to determine the service quality of Kebele 12/13 and just how it impacts the satisfaction of its customers. The SERVQUAL model had been made of ten measurements of service quality. Parasuraman et al. (1985) nevertheless, later on reduced these dimensions to five because some dimensions had been overlapping (security, competence, courtesy, credibility, interaction, understanding access and customers) and they included, Tangibles, Reliability, Responsiveness, Assurance; Empathy (Parasuraman et al. 1988: 23).

These primarily concentrate on the individual aspects of service distribution. Ladhari, (2009), suggests that the SERVQUAL model is a great scale to utilize whenever measuring quality of service in different sectors, but that it is more appropriate to select the most crucial dimensions of the model that fit to the specific service being measured to help in assuring the reliability and validity of the results. In this respect, the researcher will adopt this model to suit the context of Kebele 12/13 (Shahin et al. 2006:3).

Buttle (1996:8) makes mention of a number of researchers that have actually utilized the SERVQUAL model in different sectors such as retail, airlines, Government service offices, financial, education, food et cetera. It should be noted, however, that this model had not been applied in Addis Ababa. Buttle (1996) more recommends that service quality dimensions have

become a very crucial subject because of its apparent relationship to profitability, consumer satisfaction, consumer retention and the overall economic performance it was extensively considered as an engine for corporate marketing and financial performance.

It is therefore critical for this research to discover the meaning and importance of service quality in the context of Kebele 12 /13.

2.6 Criticisms of the SERVQUAL

Despite the utility of the SERVQUAL model, Buttler (1996) established that the model was not ideal enough citing two major criticisms, that is, theoretical criticism and operational criticisms, as well detailed below.

- **Service Quality and Customer Satisfaction**

Analysis of service quality and customer satisfaction has drawn the interest of researchers and marketers because of the constructs' relevancy in building the relationship and competition that exists between them (Eshghi et al. 2008). More research has been done because researchers desired to discover the connection between them with the aim of enhancing the general overall performance of the service providers (Julander and Magi, 1996:40). Analysis into customer satisfaction has been examined by many researchers for example Cronin and Taylor, (1992) who suggested that the consumers' feelings towards a service is expected to measure satisfaction while other individuals utilize a multiple-item scale Parasuraman et al. (1985, 1988) and that satisfaction is calculated using different measurements for instance the SERVQUAL proportions.

According to Tse et al., (1988) customer satisfaction can be defined as a function of the customer's objectives and perceptions of overall performance in accordance to the expectancy - disconfirmation theorem (Magi and Julander, 1996:34). Different studies that concentrated on the link between satisfaction and quality argued for various views in terms of their existing relationship. A number of researchers on one hand, believe that quality leads to satisfaction and chief among these scholars are Levesque and McDougall, (1996, 2000) and Negi, (2009). On the other hand, scholars such as Taylor and Cronin (1992) support the fact that satisfaction leads to quality. Therefore, it becomes crucial for this research to establish the validity of these

divergent philosophies in the context of Kebele 12/13 and to establish which of the two paradigms is proper. The leading scholars on this domain such as Parasuraman et al., (1988:16) try to link consumer satisfaction to service quality provided the challenges the SERVQUAL model features on working with problems of just how to determine mindset in the procedure. Parasuraman et al. (1988) argue that consumer satisfaction is seen as a function of particular services and therefore, consumers are expected to be pleased with a certain aspect of the service provided while observed service quality becomes a comprehensive judgement to a service.

It additionally goes without saying that Negi (2009) clearly points out that general service quality is considerably connected with and contributes to the general satisfaction of customers. Nevertheless, this view is additionally propounded by Saravanan and Rao (2007) who argue that customer satisfaction is based on the level of service that is delivered by service providers to their customers. This generally is determined by the customer's collective experiences at all points of contact they would have had with the organization (Cicerone et al., 2009). Therefore, it can be noted through this review that there is some link between service quality and customer satisfaction, which highlights the value of customer satisfaction whenever determining quality (Roethlein and Wicks, 2009).

Nevertheless, all these studies verified that a significant relationship exists between service quality and consumer satisfaction. To the contrary, Asubonteng et al., (1996) argue that there is no relationship between the two constructs and this research will try to examine and validate or refute this in the context of Kebele 12 /13. It must be pointed, however, that quite a number of scholars and practitioners are in concurrence that service quality and customer satisfaction have characteristics that are measured, and it is alongside this background that this research will make an evaluation of service quality and customer satisfaction making use of the SERVQUAL model with its dimensions.

The inspiration in an evaluation of the impact of service quality on consumer satisfaction within Kebele 12/13 was enthused by the realization that consumer satisfaction does not on its own produce customer lifetime value as Appiah-Adu (1999) records. It's worth mentioning that service quality and consumer satisfaction are closely related to the market share and customer retention and this research seeks to establish the degree to which these ideas have actually been linked to the market share and customer retention in the context of Kebele 12/13 (Fornell, 1992). There have been many arguments among scholars on the impact of service quality on customer satisfaction. Giles and Hormozi (2004) note that it is much more costly to acquire new

customers than to retain the existing ones, while other researchers argue that customer replacements expenses like marketing, promotion, and product sales expenditures are large and it takes time for new customers to be profitable.

Worldwide literature that has been evaluated by the researcher therefore shows that there has been significant and considerable interest from both marketing practitioners and academia since the very early 1970s on the topic of consumer satisfaction (Suh and Jones, 2000). Coyles and Gokey (2002) argue that researchers and organizations alike attempted to determine customer satisfaction in the very early 1970s and learned a lesson that increasing customer satisfaction would assist organizations to be profitable. Nevertheless, during the 1980s, researchers relied on consumer satisfaction and service quality ranks acquired from studies for overall performance tracking, payment and resource allocation (Bolton, 1998). The focus of the researchers in the 1990s was worried about the economic implications of customer satisfaction (Bolton, 1998).

More research has been done by many researchers in various sectors (Caruana, 2002; Prabhu and Ranaweera, 2003) but not much research has been done in organizations in Addis Ababa, the Government service offices industry in particular. Therefore, this research seeks to narrow this gap and add significantly to the present body of knowledge. This view is supported by Caruana (2002) and it is important for this dissertation to study the impact of service quality as a construct on customer satisfaction.

Service quality and customer satisfaction are two separate constructs, although they are closely related. Sureshchandar et al, (2003) identifies that strong relationships exist between service quality and consumer satisfaction while emphasizing that these two are conceptually distinct constructs from the customers' point of view. For this reason, it is the goal of the research to establish if such a connection exists between service quality and consumer satisfaction within Kebele 12 /13.

Despite the arguments by other scholars such as Carman (1990) and Drew and Bolton (1991) that satisfaction can be regarded as a precursor of service quality, other authors argue that it is the other way round, and these include Suprenant and Churchill (1982) and Oliver (1997). These scholars are of the school of thought that service quality is the precursor of customer satisfaction and they also recommend that service quality is an intellectual assessment which may lead to satisfaction. Thus, from the conclusions of their conclusions, it must

be

noted

that

consumer satisfaction becomes the outcome of service quality and this research seeks to confirm that. It additionally goes without saying that the symbiotic connection between service quality and consumer satisfaction is rather a multifaceted one. Although there continues to be a variety of unresolved concerns on this domain, many writers concluded that service quality and consumer satisfaction can be sensed as separate ideas that have actually causative this research and connection seeks to authenticate such conclusions in the confines of Kebele 12/13. It is going to additionally be imperative for this research to see if there's a causative connection between service quality and consumer satisfaction.

It must be noted that the two principles that considerably impacts consumer behavior as well as business performance are service quality and customer satisfaction. Some studies have shown that service quality leads to greater profitability (Gundersen et al., 1996) and customer satisfaction (Oliver, 1997). Furthermore, other studies have shown a good relationship between customer satisfaction and customer respect (Kandampully,2007), and additionally the association between consumer satisfaction and good word-of-mouth (Söderlund, 1998). Therefore, worldwide, the key approach for businesses with a customer focus is to constantly determine and monitor service quality and customer satisfaction.

An analysis of available literature shows that there seems to be a general agreement among scholars that service quality and consumer satisfaction are rather distinct and separate constructs which are unique, but with a closer relationship (Oliver, 1993). Quite a number of researchers and scholars in the service domain maintain that these two constructs are distinct (Carman, 1990; Boulding et al 1993). Scholars in the service quality and customer satisfaction domain such as Sureshchandar et al. (2002) note that customer satisfaction must be seen in a multifaceted dimensional construct in since much as service quality is seen. This might be therefore, because customer satisfaction can happen at many levels in an organization and this research should aim to validate whether customer satisfaction in the context of Kebele 12/13is occurring at many levels and just how operationalized it is. Parasuraman et al. (1985) argue that whenever service quality is recognized to a greater extent, then it is going to enhance consumer satisfaction. This is in line with what Saravan and Rao (2007) discovered and it is further compounded by the conclusions of Lee et al, (2000) who acknowledge that consumer satisfaction generally depends upon the level of service quality that is inherently provided by the service provider who, in this instance, is Kebele 12 /13.

Negi (2009) investigates the relevance of consumer-perceived service quality whenever determining the general customer satisfaction in the context of mobile services and it had been seen that dependability and community quality had been one of the keys factors in assessing general service quality. This research will look for to discover away if the exact same can be stated of Kebele 12/13 and see if empathy can be and guarantee can be ignored in evaluating the general service quality and customer satisfaction. It additionally becomes really crucial for this research to make and recognize an evaluation of the factors which are adding towards a customer observed service quality and customer satisfaction in the context of Kebele 12/13 as a state enterprise which drops in the service industry in Addis Ababa.

It is critical for this research to discover if both service quality and customer satisfaction have a good correlation with the customer's loyalty and perform company intentions showing that both constructs have an important part to play in the operations of Kebele 12/13 given the competitive telecom market it runs. There is need to evaluate the service link that exists between the two constructs whenever it comes to the operations and standing of Kebele 12/13 as a state company. Hence, the urgent need for this research to come up with conclusions whether

there exists a great dependency between the constructs or perhaps not offered the fact that service quality is much more abstract than consumer satisfaction because consumer satisfaction reflects the emotions of the customer about numerous encounters and experiences one features had with the service company which in this instance is Kebele 12 /13.

2.7 Empirical Literature

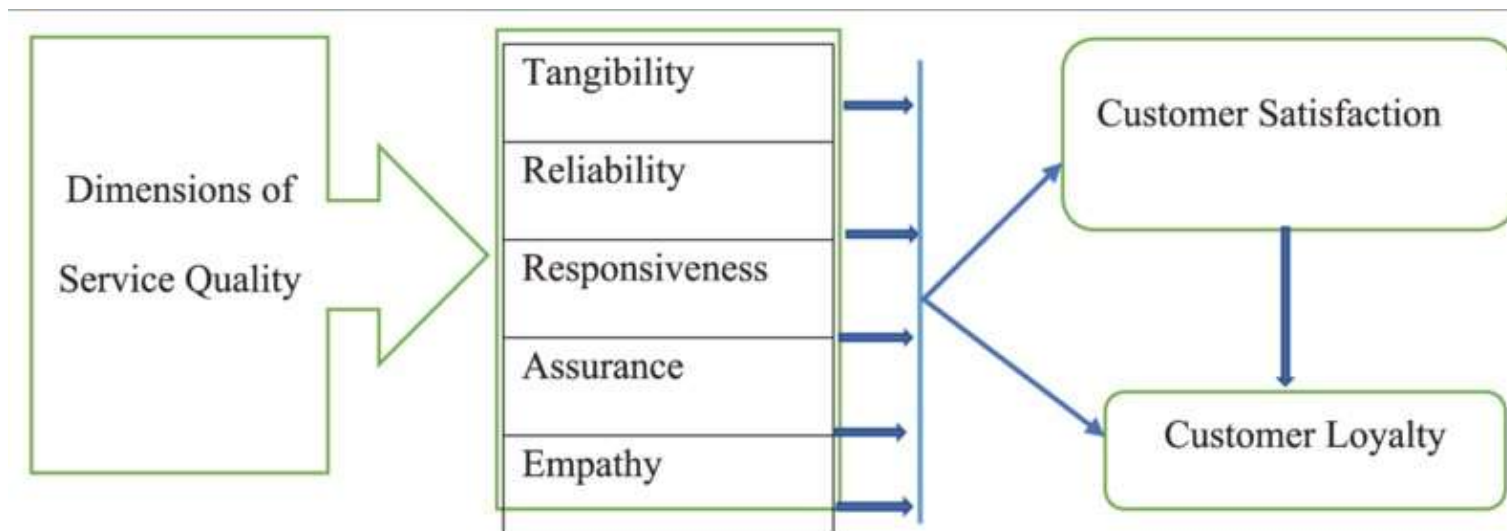
Among the many studies in literature dedicated to customer satisfaction The SERVQUAL model proposed by Parasuraman et al., (1988), was used as the main guide for the structured questionnaire where data was collected accurately on the customers satisfaction level of service delivery quality. This guide provided information on the following research purposes; to assess the applicability of the SERVQUAL model in the government service sector context and also to know how consumers evaluate the existing service delivery quality in kebele 12/13 and identify which attributes bring satisfaction.

Several studies evidenced that by concentrating on and delivering excellent customer satisfaction outcome, firms achieve superior profitability. While improving customer service may lead to increased number of customers, the emphasis and delivery of exceptional customer satisfaction can lead to improved revenues.

Al-Azzam (2015) studied the impact of service quality on customer satisfaction: a field study of Arab Bank in Irbid City, Jordan. The study used the model of service quality with five dimensions to evaluate its effect on the customer satisfaction. The results indicated that the higher the service quality, the more the customer's satisfaction. The findings also indicated that the five factors of service quality positively affected the customer satisfaction. This study was conducted in the banking industry whose customers differ in the social, economic, and cultural elements from the customers that the current study that was conducted on Government sector named kebele, which is governmental service giving office in Ethiopia County.

2.8 Conceptual Framework

It explains the underlying process, which is applied to guide this study. As discussed above, the SERVQUAL model is suitable for measuring service delivery quality and customer satisfaction in kebele 12/13 offering retailing services using the service quality dimensions which are modified with the addition of products. This is because may not use a generic SERVQUAL model in this context since it may not be adequate to assess service delivery quality in Kebele and will not provide a good measure of customers satisfaction.



CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter of the research outlines the research design and methodology used in collecting data for this study. such as research design, population, sample procedure, sample size, instruments used for data collection, and data analysis & summary. The chapter also describes the research population and how the sample for the study was drawn.

3.1 Research Design

Most researchers agree that the two general goals of scientific research are description, and understanding/explanation.

Descriptive: description refers to the process of defining, classifying, or categorizing phenomena of interest. Descriptive research is useful because it can provide important information regarding the average member of a group Geoffrey M., David D. and David F., (2005). Specifically, by gathering data on a large enough groups of people, a researcher can describe the average member, or the average performance of a member, of the particular group being studied.

Therefore, the purpose of the research is mainly descriptive. It is descriptive because descriptive data were collected through structured questionnaire from customers.

3.2 Research Approach

As there are quantitative & qualitative research approaches & The purpose of qualitative research is to gain a deeper understanding and describe a problem. On the other hand, quantitative research is based on the measurement of quantity or amount. It is applicable to phenomena that can be expressed in terms of quantity Kothari (2004). The purpose of quantitative research is to gather, analyze, and measure statistical data. In a quantitative research approach a number of objects are selected and studied in order to increase the ability to draw general conclusions.

Based on the above explanation, the researcher used quantitative research approach in the study in order to assess the service delivery quality and customer satisfaction in Kebele 12/13. Since the service provision of kebele 12/13 affects customer satisfaction, the researcher used questionnaire of Likert scales type with five service quality dimensions (quantitative approach) to know customers perceptions about Kebele 12/13. The primary data was collected through questionnaire from the kebele 12/13 customers

3.3 Area of Study

The survey study conducted in Addis Ababa because all required sample space represented here. Performing this study in Addis Ababa saved money that could have been spent if other distant areas were to be involved.

3.4 Target Population

The target population for this research was individuals found in Nefas silk lafto subcity & who are customers of kebele 12/13.

3.4.1 Sampling and Sampling Techniques

One of the key aspects of communication research is sampling. Jensen (2002:215) elaborated on the fact that it is essential that the individuals selected in a survey should be representative of the total population from which they are drawn. if the researcher wants to generalize findings to the population as a whole. To the extent that a sample is representative, all elements in the sample had the same chance of being selected as part of the sample for the study. Sampling procedure involves Convenient sampling & percentage because the research is case study design.

3.4.2 Sampling Unit

For the purpose of this research, the sampling unit was limited to Kebele 12/13 individual customers.

3.4.3 Sample size

The population of Nefas silk lafto sub city kebele 12/13 is too large. Therefore, it was going to be expensive and time consuming to collect data from each member of such a large population. The researcher intends to have a representative sample of 150 convenient respondents from kebele 12/13 customers are included in this study.

3.5 Sampling Techniques

Samples can be constructed either on a probability or a non-probability basis. A probability sample is selected according to the mathematical guidelines whereby the chance for selection of each unit is known.) For the purpose of this research, both convenience and purposive sampling methods were used. In this study, the organization's management, and employees were selected on purpose while organizational and individual customers were selected on convenience.

A number of sampling techniques exist from which the researcher could have used. They range from the probability sampling to the non-probability sampling technique to explore the research question. It must also be noted that a convenient sample was used to select respondents especially the customers to Kebele 12/13 who are scattered across the subcity of nefas silk which made it difficult to contact each of them individually. Given that it was also difficult in getting the exact number of Kebele 12/13 's customers in Nefas Silk lafto Sub city, which is required for the use of any probabilistic sampling technique, a convenience sample was therefore preferred.

3.6 Data Collection Methods

The researcher used questionnaire, close ended questions. In the answering of the questionnaires the customers are involved.

It must also be noted that the researcher's time was saved through the use of a questionnaire. Time needed to screen relevant data was also reduced by the use of the questionnaire. In addition to this, the questionnaire gave the respondents generous time to fill them as these were administered to them well in advance thus the researcher managed to get comprehensive responses on all the questions answered.

However, the researcher encountered a problem with questionnaires, as they did not allow further probing of the respondents thus some answers that were obtained required further explanation. The other limitation that was observed through the use of questionnaires was that most questions could not provide relevant answers as the

researcher would have wanted.

3.7 Questionnaire Design

The questionnaire was used to collect data from respondents and the items developed for data collection was adopted from previous studies (Parasuraman, et al. 1985, 1988). However, it must be noted that the items in the questionnaire were tailor made to suit the context of kebele 12/13 as both a Service and Government enterprise company. The questionnaire sought the respondents' perception about the service quality from kebele 12/13 and how it affects the overall customer satisfaction.

The questionnaire was designed in a very simple manner constituting mainly of structured questions using a 5-point Likert scale. The primary objective was to entice a high response rate from the participants. Structured questions were considered appropriate given that they were easy to use in the field especially in a case where the researcher posted the questionnaires and was not present administering the questionnaire. Thus, the use of structured questions also helped the researcher to code and tabulates such data at the findings and interpretation stage. The attributes of reliability and validity were also considered in the design of the questionnaire. The researcher carefully designed the questions to ensure that each question was relevant to implore the research question and meet the research objectives.

3.8 Data Analysis Techniques

As all collected data are presented for analysis editing, coding, and verifying of data is performed and finally the verified data is classified according to their similarity, and in order to analyze data, used Likert scale or rating scale, the way to report by sum the values of each selected option and create a score for each point. The organized data is measured by percentage, mean, score or all are used as they are required or needed.

3.9 Conclusion

This chapter discussed the research design and the study's population. A sample size of 150 respondents was chosen from a very large population in Addis Ababa. In addition to this, the researcher chose convenience and purposive sampling techniques. A number of problems were encountered in data collection and the researcher devised methods of dealing with the problems &/or reducing its threshold.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

4.1 Introduction

This section gives analysis for all dimensions of the SERVQUAL instruments, and their respective aspects included in the dimensions.

First, reliability dimension of the SERVQUAL instrument is comprised of statements which assess Kebele 12/13 perceptions and expectations of service quality delivery of the reliability aspects (acting according to promises, sincerity in problem solving, performing the service right at the first time, providing service at the promised time and insistence on error free records) of kebele 12/13.

Second, responsiveness dimensions of the SERVQUAL instrument is includes the statements which assess Kebele 12/13 perception and expectation of service quality delivery of the responsiveness aspects (informing when services will be performed, providing service promptly, willingness to help, never being too busy to respond to request for service).

Third, assurance dimension of the SEVQUAL instrument is encompasses the statements which assess Kebele 12/13 perception and expectation of service quality delivery of the assurance aspects (employee behavior instills confidence, customers feel safe in their transactions, Employees are consistently courteous, employees have the knowledge to answer questions) of kebele 12/13.

Fourth, empathy dimensions of the SERVQUAL instrument is engulfs the statements which assesses Kebele 12/13 perception and expectation of service quality delivery of the empathy aspects (provides individual attention, has convenient operating hours, employees provide personal attention, has the best interest of the customers at heart, employees understand the needs of the customers) of kebele 12/13.

Fifth, tangibility dimension of the SERVQUAL instrument is composed of statements which assess Kebele 12/13 perception and expectation of services quality delivery of the Tangibility aspects (modern looking equipment, appealing physical facility, neat appealing desk, and visually appealing materials) of the kebele.

Expectations and perceptions were both measured

using the 5-point Likert scale whereby the higher numbers indicate higher level of expectation or perception. In general, customer expectation exceeded the perceived level of service shown by the perception scores. This resulted in a negative gap score (Perception – Expectation).

According to Parasuraman et al., (1988, p.30) it is however common for customer's expectation to exceed the actual service perceived and this signifies that there is always need for improvement. Fifth, tangibility dimension of the SERVQUAL instrument is composed of statements which assess Kebele 12/13 perception and expectation of services quality delivery of the Tangibility aspects (modern looking equipment, appealing physical facility, neat appealing desk, and visually appealing materials) of the kebele.

Expectations and perceptions were both measured using the 5-point Likert scale whereby the higher numbers indicate higher level of expectation or perception. In general, customer expectation exceeded the perceived level of service shown by the perception scores. This resulted in a negative gap score (Perception – Expectation).

According to Parasuraman et al., (1988, p.30) it is however common for customer's expectation to exceed the actual service perceived and this signifies that there is always need for improvement

Table 1: General Information of Respondents

General Information of Respondents			Kebele 12/13	
No	Item	Alternative	Number of Respondents	Percentage
1	Sex	Male	45	45%
		Female	55	55%
	Total		100	100%
2	Age	18-28	15	15%
		29-38	33	33%
		39-48	34	34%
		Above 48	18	18%
	Total		100	100%
3	Educational level	Below Grade10 th	19	19%
		Completed Prep.	38	38%
		Diploma	17	17%
		Degree	20	20%
		Above Degree	6	6%
	Total		100	100%

Source: Questionnaire 2022

As researcher mentioned earlier in this study, a convenience sampling technique has been used and had 150 questionnaires to administer which it took more than 20 days but unfortunately I only received 100 questionnaires that were complete.

As highlighted above on the table the general information of the respondents for Kebele 12/13 customers are: Kebele 12/13 from the total population of 150 respondents 100 questionnaires' were collected and from which 55 % were Female and the remaining 45% are Male, 15% of them were between 18-28, 33% of them are between 29-38, 34% of them are between 39-48, and the remaining 18% are above the age of 48. Their educational level is also 19% of them are below grade 10th, 38% of them completed preparatory, 17% of them have diploma, 20% of them have degree, and 6% of them are above degree.

4.1 SERVQUAL Dimensions Analysis

4.1.1 Reliability

Accordingly concerning to ability to provide service reliably, the majority of the respondents about 98 (98%) respond as they are strongly disagree and only 2 (2%) answer disagree. In the same sense on service delivery on time 13 (13%) of the respondents disagree and 87 (87%) strongly disagree, but all respondents 100% respond that strongly disagree for Service are performed as described on mission, vision & Goal. In relation to effort of keeps records accurately, agree 7 (7%), Difficult to Decide 16 (16%), disagree 33 (33%), and the remaining 44 (44%) respond strongly disagree. regarding legal request delivery as per the need of customers, Difficult to Decide 10 (10%), disagree 55 (55%), and the remaining 35 (35%) respond strongly disagree.

The survey result for Kebele 2/13 shows that most response are disagree & strongly disagree which leads to dissatisfaction of customer. when the Kebele need to provide service reliably & need to perform service right the first time, the kebele should delivery quality service as stated on its mission, vision & goal, the kebele need to insist on keeping error free records and customers need should be considered in delivering legal requests.

4.1 Table 2: Reliability Dimension SERVQUAL Results

Reliability	SA	A	DD	D	SD
1. Provide service reliably	-	-	-	2	98
2. service delivery on time	-	-	-	13	87
3. Service are performed as described on mission, vision & Goal	-	-	-	-	100
4. keeps records accurately	-	7	16	33	44
5. legal requests delivery as per the need of customers	-	-	10	55	35
Total	-	7	26	103	364
Percent		1.4%	5.2%	20.6%	72.8%

Source: Questionnaire 2022

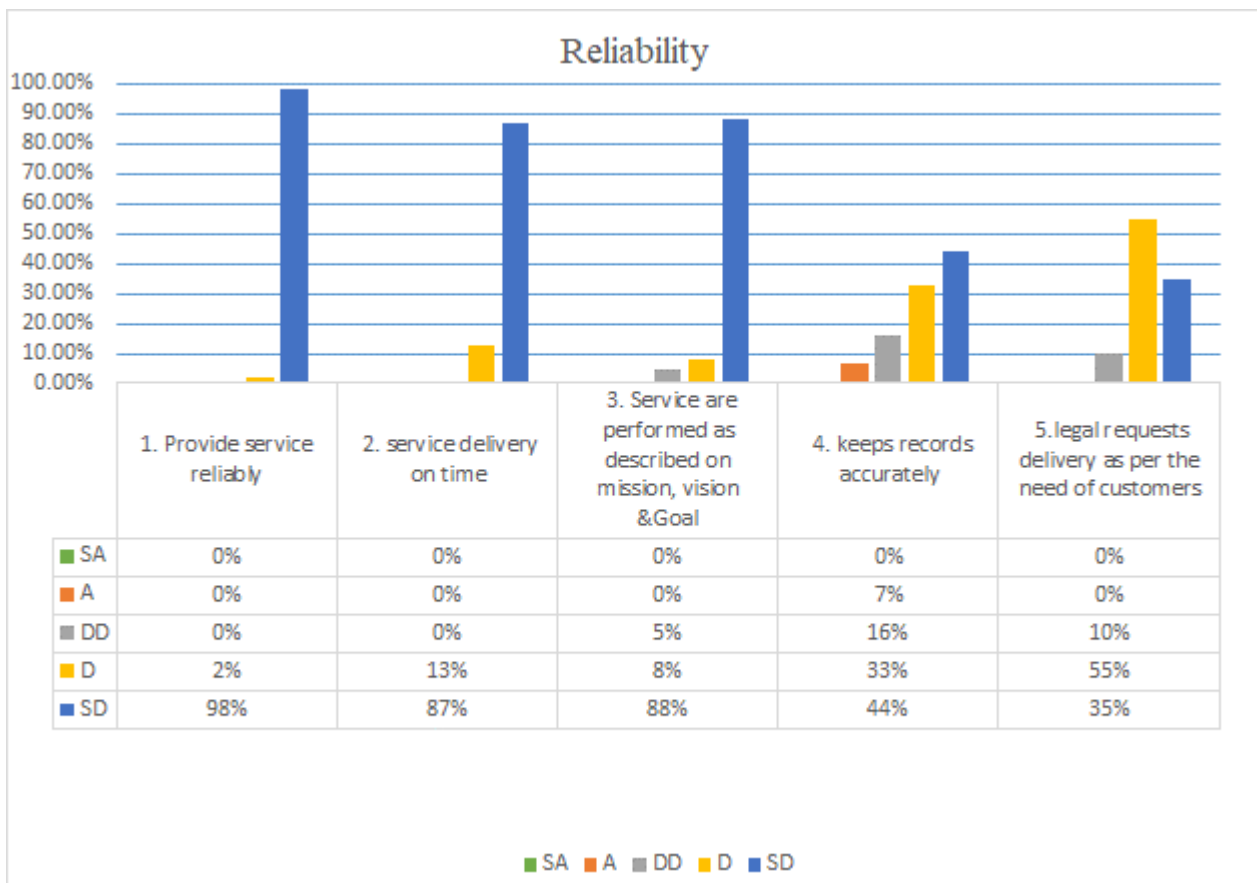


Table 4.4 Reliability of Kebele 12/13

	N	Mean	Standard Deviation
Provide service reliably	100	1.3167	1.10852
service delivery on time	100	1.2581	1.27336
Service are performed as described on mission, vision & Goal	100	1.1232	1.21368
keeps records accurately	100	1.0968	1.16796
legal requests delivery as per the need of customers	100	1.689	1.120178

Source: Survey findings

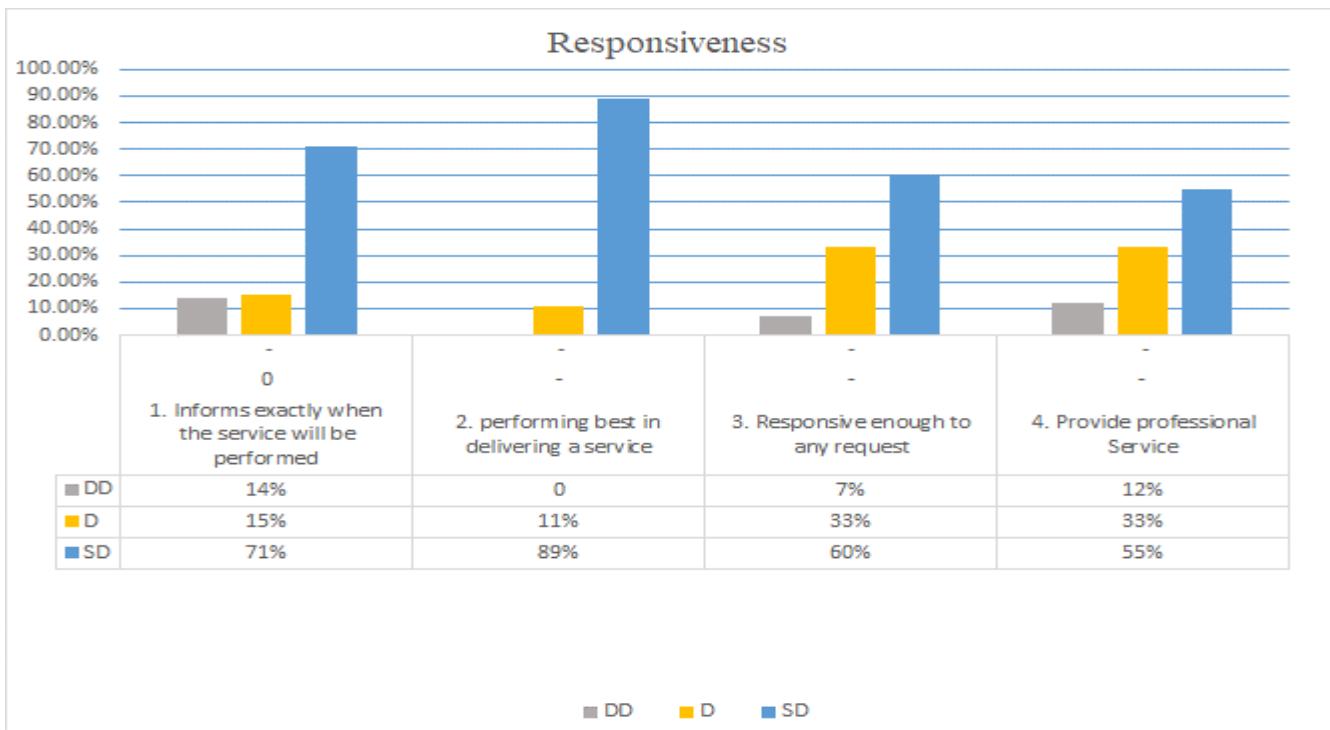
4.1.2 Responsiveness

When looking at the four factors on responsiveness concerning giving information to customers when service will provide, about 71 (71%) of the respondents strongly disagree, 15 (15%) disagree, 14 (14%) responses as they are Difficult to Decide and none of the respondents agree or strongly agree with the statement. In relation to performing best in service delivery none of the respondents strongly agree, agree and Difficult to Decide and 89 (89%) and 11 (11%) responds strongly disagree and disagree respectively. being Responsive enough to any request none of the respondents strongly agree & agree about Difficult to Decide 7(7%) and 60(60%) responds strongly disagree and disagree 33(33%) respectively to last concerning responsiveness dimension of service quality in Provide professional Service, none of the respondents strongly agree & agree about Difficult to Decide 12(12%) & 55(55%) and 33(33%) says strongly disagree and disagree respectively

the survey result for kebele12/13 shows that most response are disagree & strongly disagree which leads to customers dissatisfaction. Customers expect more on Employees make information easily obtainable by customers, employees performance need to be best while giving services to customers, employees shall be never too busy to respond to customers' requests & be professional.

Table 3: Responsiveness Dimension SERVQUAL Results

Responsiveness	SA	A	DD	D	SD
1. Informs exactly when the service will be performed	-	-	14	15	71
2. performing best in delivering a service	-	-	-	11	89
3. Responsive enough to any request	-	-	7	33	60
4. Provide professional Service	-	-	12	33	55
Total	-	-	33	92	253
Percent	-	-	6.6	18.4	50.6



Source: Questionnaire 2022

Table 4.4 Responsiveness of Kebele 12/13

	N	Mean	Standard Deviation
Informs exactly when the service will be performed	100	1.3812	1.23484
performing best in delivering a service	100	1.6862	1.06194
Responsive enough to any request	100	1.3724	1.17786
Provide professional Service	100	1.9413	1.17927

Source: Survey findings

4.1.3 Assurance

When looking at each of four factors making up the assurance dimensions of customer satisfaction, employees have good knowledge on governmental sector, most of the respondents are strongly disagree counting around 60 (60%) strongly disagree and the rest of respondents 20 (20%) disagree, 8 (8%) Difficult to Decide, 7 (7%) agree and 5 (5%) strongly agree. In the question raised to employees are dependable about 34 (34%) strongly disagree, 26 (26%) disagree, 18 (18%) Difficult to Decide 10(10%) agree and 12 (12%) strongly agree, customers can assure on the service delivered about 33 (33%) strongly disagree, 24 (24%) disagree, 34 (34%) Difficult to Decide, 5 (5%) agree and 4 (4%) strongly agree. employees deliver the highest level of service, about 55 (55%) strongly disagree, 21 (21%) disagree, 11 (11%) Difficult to Decide, 8 (8%) agree and 5 (5%) strongly agree.

The survey shows that most of the respondents are disagree which leads to dissatisfaction. The findings reveal that customer need to develop their knowledge, employees being dependable customers feel safe in their transactions with the employees, employees should serve with their maximum effort

Table 4: Assurance Dimension SERVQUAL Results

Assurance	SA	A	DD	D	SD
1. Employee has good knowledge on Governmental sector	5	7	8	20	60
2. employees are dependable	12	10	18	26	34
3. customer can assure on the service delivered	4	5	34	24	33
4. Employees deliver the highest level of service	5	8	11	21	55
Total	26	30	71	91	182
Percent	6.5	7.5	17.75	22.75	45.5

Source: Questionnaire 2022

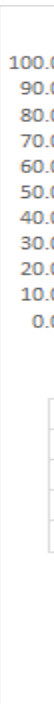


Table 4.4 Assurance of Kebele 12/13

	N	Mean	Standard Deviation
Employee has good knowledge on Governmental sector	100	3.3812	1.23484
employees are dependable	100	3.6862	1.06194
customer can assure on the service delivered	100	3.3724	1.17786
Employees deliver the highest level of service	100	2.9413	1.17927

4.1.4 Empathy

As the information from data gathered regarding Empathy illustrated in the following table, in relation to Kebele 12/13 has convenient working hours most of the respondents are strongly agree. counting around 54 (54%) strongly agree and the rest of respondents 22 (22%) agree, 10 (10%) Difficult to Decide, 9 (9%) disagree and 5 (5%) strongly disagree. the staff has good communication skill, about 42 (42%) strongly disagree, 23 (23%) disagree, 26 (26%) Difficult to Decide, 7 (7%) agree and the remaining 2 (2%) strongly agree. In the question raised to understand the staff is dedicated for rules & regulation of kebele 12/13 about 53 (53%) disagree, 28 (28%) strongly disagree, 10 (10%) Difficult to Decide, 6 (6%) agree and 3 (3%) strongly agree. In connection provides better service about 55 (55%) strongly disagree, 21 (21%) disagree, 11 (11%) Difficult to Decide, 8 (8%) agree and 5 (5%) strongly agree.

The survey shows that most of the respondents agree only on operating hours, but the rest are disagree on the other empathy dimensions, which leads to dissatisfaction. To this extent Kebele12/13 operating hours of Kebele 12/13 are convenient to customers, employees of Kebele 12/13 should communicate well and the staff should understand the specific needs of their customers

Table 5: Empathy Dimension SERVQUAL Results

Empathy	SA	A	DD	D	SD
1. Kebele 12/13 has convenient working hours	54	22	10	9	5
2. the staff has good communication skill	2	7	26	23	42
3. the staff's dedicate for the rules & regulation of kebele 12/3	3	6	10	28	53
4. provides better service	5	8	11	21	55
Total	64	30	57	81	155
Percent	16	10.75	14.25	20.25	38.75

Source:
Questionnaire
2022

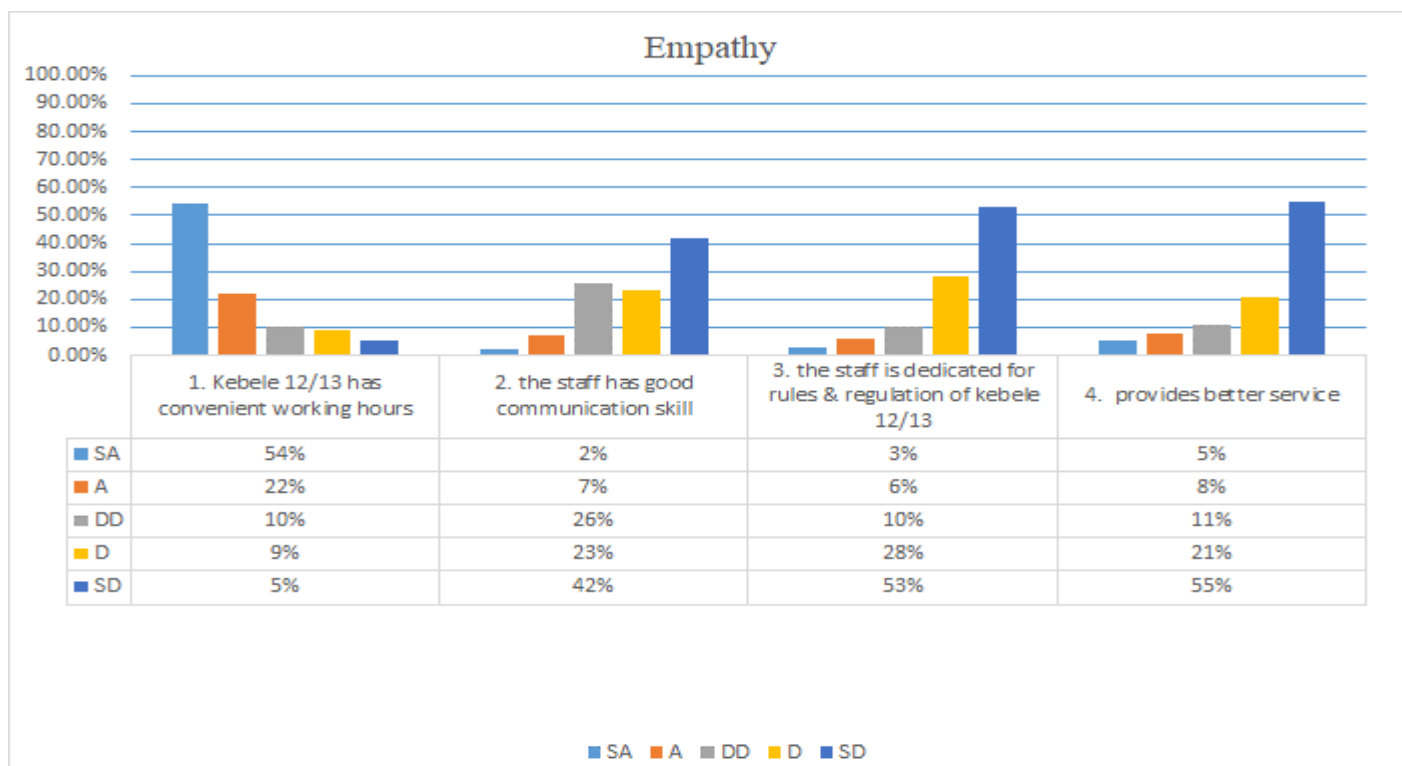


Table 4.4 Empathy of Kebele 12/13

	N	Mean	Standard Deviation
Kebele 12/13 has convenient working hours	100	1.3812	1.23484
the staff has good communication skill	100	1.6862	1.06194
the staff is dedicate for rules & regulation	100	1.3724	1.17786
provides better service	100	1.9413	1.17927

4.1.5 Tangibility

When looking at each of four factors making up Tangibility dimensions Accordingly concerning to Modern looking equipment, for strongly disagree 40(40%), disagree 32(32%) and about 10(10%) respond as they are strongly agree and 18(18%) answer agree. In the same sense concerning to Visually appealing physical facilities the respondents strongly disagree 40(40%), disagree 48(48%) and agree 12(12%). And 29 (29%) of the respondents agree ,9 (9%) strongly agree, disagree 4(4%) & strongly disagree 58(58%) with Neat appealing work environment. In relation to Visual materials are well organized, strongly disagree 55(55%), disagree 24 (24%), agree 13 (13%), and the remaining 8 (8%) respond strongly agree.

The survey of the result shows the customers of Kebele 12/13 strongly disagree & disagree which leads to dissatisfaction. Customers are not satisfied with Kebele 12/13 services, they should have up-to-date equipment's, physical facilities should visually be appealing, there should be neat appealing reception and should have Visually appealing materials.

Table 6: Tangibility Dimension SERVQUAL Results

Tangibles	SA	A	DD	D	SD
1. Modern looking equipment	10	18	-	32	40
2. Visually appealing physical facilities	-	12	-	48	40
3. Neat appealing work environment	9	29	-	4	58
4. Visual materials are well organized	8	13	-	24	55
Total	27%	72%	-	108	193
Percent	6.75	18	-	27	48.25

Source: Questionnaire 2022

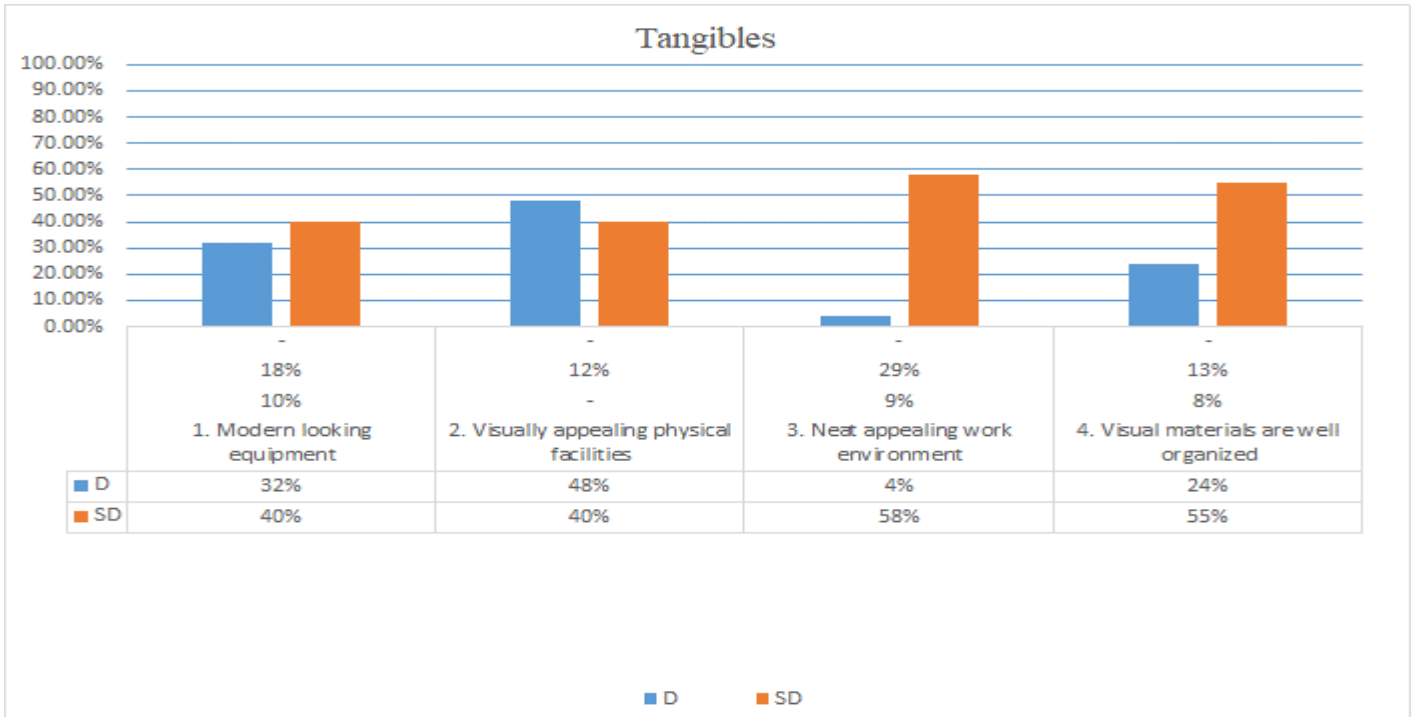


Table 4.4 Tangibles of Kebele 12/13

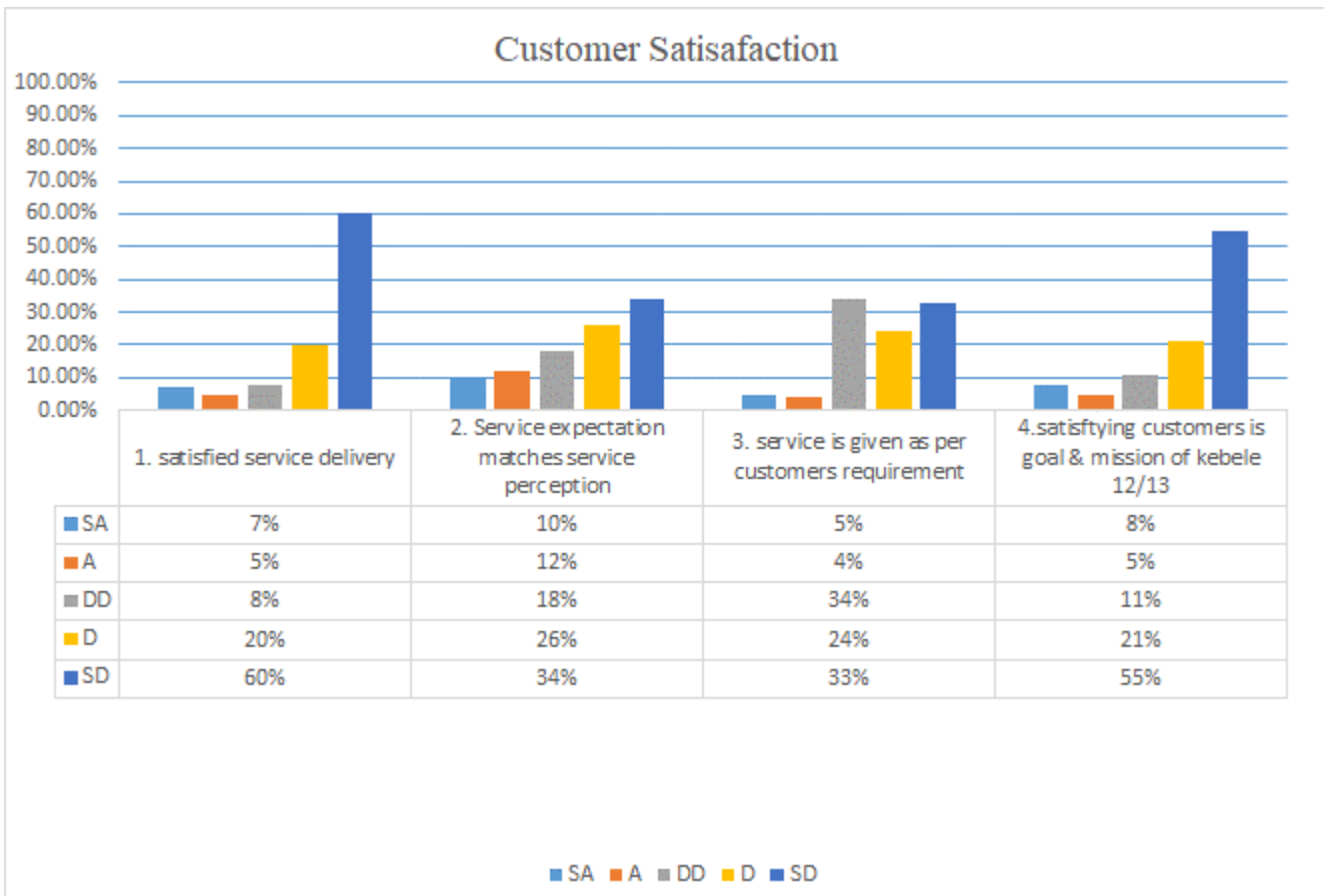
	N	Mean	Standard Deviation
Modern looking equipment	100	1.3812	1.23484
Visually appealing physical facilities	100	1.6862	1.06194
Neat appealing work environment	100	1.3724	1.17786
Visual materials are well organized	100	1.9413	1.17927

4.1.6 Customer Satisfaction

Accordingly concerning to ability to satisfied service delivery the respondents response for strongly agree 7(7%), agree 5(5%) and difficult to decide 8(8%). So, the majority of the respondents about 60 (60%) respond as they are strongly disagree and only 20(20%) answer disagree. In the same sense concerning to Service expectation matches service perception the respondents strongly agree10(10%), agree 12(12%) and Difficult to Decide 18(18%). And 26 (6%) of the respondents disagree and 34 (34%) strongly disagree. service is given as per customers requirement the respondents strongly agree10(10%), agree 12(12%) and Difficult to Decide 18(18%). And 26 (6%) of the respondents disagree and 34 (34%) strongly disagree In relation to satisfying customers is goal & mission of kebele 12/13 strongly agree 8(8%), agree 5 (5%), Difficult to Decide 11 (11%), disagree 21 (21%), and the remaining 55 (55%) respond strongly disagree.

Table 7: Customer satisfaction survey Results

Customer satisfaction	SA	A	DD	D	SD
1. satisfied service delivery	7	5	8	20	60
2. Service expectation matches service perception	10	12	18	26	34
3. service is given as per customers requirement	5	4	34	24	33
4.satisfying customers is goal & mission of kebele 12/13	8	5	11	21	55
Total	30	26	71	91	182
Percent	7.5	6.5	17.75	22.75	45.5



Average SERVQUAL Result of Kebele 12/13

Table 8: SERVQUAL Dimensions Average Results of Kebele 12/13.

SERVQUAL Dimensions	VS	S	DD	D	VD
1. Reliability	-	7	26	103	364
2. Responsiveness	-	-	33	92	253
3. Assurance	26	30	71	91	182
4. Empathy	64	30	57	81	155
5. Tangibility	27	72	-	108	193
Total	117	139	187	475	1,147
Percent	23.4	27.8	37.4	95	229.4

As depicted above the highest percent are on Dissatisfied & Very Dissatisfied which are results of levels of dissatisfaction. But using their percent to what extent with Which SERVQUAL dimensions they dissatisfied. They dissatisfied more on Reliability, responsiveness, Assurance, Tangibility, and empathy respectively

In general, from results obtained in Table 8, it is seen that customers perceive service quality as poor in all dimensions meaning their expectations fall short of they experience in Kebele 12/13. In this regard, customers are not satisfied with any dimension of service quality. All the dimensions show a gap between expected service and perceived service, and this means that Kebele 12/13 need to make improvements in all dimensions in order to improve service delivery quality that could lead to increased customer satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

From the analysis carried out in order to answer research questions and hence fulfill the purpose of the study that include finding out customers are dissatisfied with service delivery quality offered by Kebele 12/13.

The data presented in chapter four aimed to answer research questions under section 1.3 of this study. Based on that the researcher carries out case study methods research design and employing quantitative types of research. As a result and based on the findings of the study at Kebele 12/13 the highest percent of the responses are 22.75 % dissatisfied & 45 .5 % strongly dissatisfied.,

Due to the answers of the respondents, it is clear that customers are not satisfied. Further, it has been observed that no dimension of service quality that contributes to customer satisfaction.

Evidence from the study show that, kebele 12/13 have to improve performance on all the dimensions of service quality in order to increase customer satisfaction since customers need to get what is expected from kebele 12/13. This will enable them to maintain high level of competitiveness.

5.2 Conclusion

The administration of the SERVQUAL customer satisfaction total and the subsequent analysis of the results have revealed that the overall quality of service delivered by Kebele 12/13 are below their expectation in all areas of SEVQUAL dimensions. This highlights customer's dissatisfaction for the measurements of service quality for k. This section gives Conclusion for all dimensions of the SERVQUAL instruments, and their respective aspects included in the dimensions.

First, started to conclude from the reliability factor dimension, Kebele 12/13 failed to meet customer expectation it shows that when kebele 12/13 promise to do something it doesn't perform it at the time promised, kebele 12/13 has a problem of performing the service right the first time, kebele 12/13 doesn't show sincere interest when problems

arise, doesn't deliver service at the time they promised to do, and has a great problem insisting on error free records. The combination of all the above factors leads to customer dissatisfactions because of their expectations is below their perception of service quality.

Second, the responsiveness dimension of SERVQUAL measurement is also exposed to failure on kebele 12/13 to meet customer expectation. The major problems encountered here are the problem of informing customers when the service will be performed, employees of kebele 12/13 are too busy to respond to the service requests raised by the customers, kebele 12/13 does not provide prompt service, and unwillingness to help customers. The combination of the above raised problems leads the customers of kebele 12/13 to dissatisfaction due to their expectation of service delivery quality.

Third, the assurance dimension of SERVQUAL instrument shows failure to meet customer's expectation in kebele 12/13. The major problems encountered here are employees of kebele 12/13 has a behavior that decreases confidence of the customer, the customers of kebele 12/13 do not feel safe with their transaction with kebele 12/13, Employees of kebele 12/13 are not consistently courteous; employees also lack the knowledge to answer questions raised by customers. The above highlighted problems happened because of their expectations exceed perceptions which finally creates dissatisfaction of employees.

Fourth, the empathy dimension of SERVQUAL instrument shows failure to meet customer's expectation. Kebele 12/13 cannot satisfy its customers with the above factor, while lack providing individual attention, inconvenient operating hour for customers, kebele 12/13 does not have the best interest of their customer at heart, are problems of kebele 12/13.

Fifth, the tangibility aspect of the SEVQUAL instrument shows dissatisfaction in all factors due to failure to meet customer's expectation. The major problems encountered in this are lack of modern looking equipment. Lack of visually appealing physical facilities, lack of neat appealing reception desk, and absence of visually appealing materials. The combination of the above listed factors creates a gap between customer's perception and expectation.

5.1 Recommendations

- ✓ Kebele 12/13 required to fulfil promised service at the time they promised to deliver the service. Because when kebele 12/13 promised something to do it increases customer's expectation. They should provide service at the time promised.
- ✓ Kebele 12/13 should have interest in solving problems because customers need them to fix it immediately.
- ✓ As customers need services to be performed right at the first time kebele 12/13 required to deliver the service right the first time.
- ✓ Always customers need on error free records kebele 12/13 should have to insist it and try to avoid error.
- ✓ To avoid higher expectation of customers kebele 12/13 should tell exactly when they are planned to deliver their services.
- ✓ Prompt service is the key for saving customers time, and to satisfy their little time for banking. Therefore, kebele 12/13 should give prompt service and need to be always willing to help customers requests promptly to save the Golden time of their customers.
- ✓ Customers always need to continue their loyalty if and only if the behavior of employees instills customer's confidence. Kebele 12/13 should make employees to correct their behavior that should instill customer's confidence.
- ✓ Kebele 12/13 should make the right decision to make feel safe customers in their transaction with kebele 12/13, and answer basic questions raised by their customers, being consistently courteous with their customers.
- ✓ Kebele 12/13 should have to give each individual special attention to their specific need of convenient operating hour for customers, having best interest of customers at heart.
- ✓ Kebele 12/13 should need to build an up-to-date equipment, physical facilities, attractive reception desk and need to provide their customers with materials that enables customers to understand every aspect of kebele 12/13 service.

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APPENDIXES

Saint Mary's University, Master of Business Administration

This questionnaire is prepared to conduct research on an assessment on the effect of service delivery quality on customer satisfaction on Nefas silk subcity Kebele 12/13 customers. It will be my pleasure if you respond the question below carefully and kindly.

Part1: General Characteristics of Respondent

1. Sex A. Male B. Female
2. Age A. 18 – 28 B. 29-38 C. 39-48 D. Above 48
3. Education level
 - A. Below grade 10th D. Degree
 - B. Completed preparatory E. Above degree
 - C. Diploma

Thanks for your cooperation!

1. Strongly Agree
2. Agree
3. Difficult to decide
4. Disagree
5. Strongly Disagree

Reliability						
1	Kebele 12/13 can provide it's customers the service reliably	1	2	3	4	5
2	Kebele 12/13 performs the service delivery on time	1	2	3	4	5
3	Kebele 12/13 delivers all the service as described on it's vision, Mission & Goal.	1	2	3	4	5
4	Kebele 12/13 keeps records accurately	1	2	3	4	5
5	When receiving legal request, it delivers as needed by customers	1	2	3	4	5
Responsiveness						
6	The staff in kebele 12/13 can inform the right time when any service will be available	1	2	3	4	5
7	The staff in kebele 12/13 do their best in delivering a service	1	2	3	4	5
8	The Staff in kebele 12/13 are responsive enough to any request	1	2	3	4	5
9	The staff in kebele 12/13 are professional service providers	1	2	3	4	5
Assurance						
10	Employees in kebele 12/13 has good knowledge on governmental service sector	1	2	3	4	5
11	Employees in kebele 12/13 are dependable	1	2	3	4	5
12	Customers can assure on the service delivered by kebele 12/13	1	2	3	4	5
13	Service delivered by employees assure the highest level of modern level of service	1	2	3	4	5
Empathy						
14	Kebele 12/13 has convenient working hours	1	2	3	4	5
15	Kebele 12/13 staffs have good communication skill	1	2	3	4	5
16	The staff are dedicated for the rules & regulation of kebele 12/13	1	2	3	4	5
18	Kebele 12/13 gives better service	1	2	3	4	5

Tangibles						
19	Kebele 12/13 has all the necessary office furniture	1	2	3	4	5
20	The staff way of dressing is appropriate & attractive	1	2	3	4	5
21	Kebele 12/13 work environment satisfy the standard	1	2	3	4	5
22	Documentations & other materials are well organized	1	2	3	4	5

Customer Satisfaction						
1	Customers are satisfied by the service delivery of Kebele 12 /13	1	2	3	4	5
2	Customers service expectation matches with their service perception	1	2	3	4	5
3	Customers can service as per their requirement	1	2	3	4	5
4	Kebele 12/13 goal & mission lie it base on satisfying its customers	1	2	3	4	5

15	A bank should have to give individual attention to customers	1	2	3	4	5		
16	A bank should have customers interest at heart	1	2	3	4	5		
17	A bank should have employees who give personal attention to customers	1	2	3	4	5	3	4
18	Employees of a bank should have to understand customers specific needs	1	2	3	4	5		
Tangibles - physical appearance of Bank personnel and their equipment								
19	A bank should have a modern looking equipment	1	2	3	4	5	3	4
20	A bank should have visually appealing physical feature	1	2	3	4	5		
21	A bank should have neat appealing reception desk	1	2	3	4	5	3	4
22	Materials associated with the service such as pamphlets are visually appealing	1	2	3	4	5	3	4

THANK YOU VERY MUCH FOR YOUR COOPERATION!!

ቅድስት ማርያም ዲቪን ማርያም ማርያም አፍባህን ስለ አድሚስት ስትሆን

ይህ ማክሮቅ የተዘጋጀው የአገልግሎት ጥራት እና የደንበኞች እርካታን በ ዘመን በንክ ለማግኘት ምን ውጤት ውድቀት ይህ ማክሮቅ ማሻሻያ የአንተ/የአንች ምላሽ ለዚህ ጥናት ትልቅ የሆነ ውጤት ይኖረዋል፡፡ በመሆኑም የአንተ /የአንችን ትክክለኛ ምላሽ በማስጠኑ እንዲተባበሩን በትህትና እንጠይቃለሁ፡፡

ክፍል 1: የ ምላሽ አጠቃላይ መግለጫዎች

- 1. ያታህ) ወንድ ለ) ሴት
- 2. እድሜ) 18-28 ለ) 29- ሐ) 39-48 ማክ>48
- 3. የ ትምህርት ሁኔታ 38
- ሀ) ከ 10ኛ ክፍል በታች ማ ዲግሪ
- ለ) 10ኛን እና 12ኛ ክፍልን ያጠናቀቀ ሀ) ከዲግሪ በላይ
- ሐ) ዲፕሎማ

ሰለት-በጠርዎ በጣም አሳምኛለሁ!!

ክፍል 2: ከባንኩ የአገልግሎት ጥራት ጋር የተያያዙ ጥያቄዎች

እባክዎ ከዚህ በታች በሰንጠረዥ የተዘረዘሩትን አገልግሎት በመስጠት ስለ ባንኩ አገልግሎት አሰጣጥ የተረዱትን እና የጠበቁትን ከዚህ በታች በተቀመጠው ደረጃ እንዲሰጡ በትህትና እንጠይቃለሁ፡፡

- 1. በጣም አስሳምኛለሁ
- 2. እስሳምኛለሁ
- 3. ለመጠቀም ያስቸግራል
- 4. አልስሳምኛም
- 5. በጣም አልስሳምኛም

ከዚህ በታች የተዘረዘሩት ጥያቄዎች ደንቦች በባንኩ አገልግሎት አሰጣጥ ዙሪያ የተገነዘቡትን ለማክናኛት ይረዳ ዘንድ የተዘጋጀ ነው፡

1	ባንኩበሆነ የጊዜ ገደብ አደርጋለሁ ብሎታል የገባውን ይፈፅማል	1	2	3	4	5
2	ባንኩ ለአገልግሎት ቅድሚያ ይሰጣል	1	2	3	4	5
3	ባንኩ ቃል በገባው መሰረት አገልግሎቱን ይሰጣል	1	2	3	4	5
4	ባንኩ ከስህተት ነፃ የሆነ የተመዘገበ መረጃ ይሰጣል	1	2	3	4	5
5	ችግር ሲኖር ባንኩ በቅንነት ችግርን ይፈታል	1	2	3	4	5
6	የባንኩ ሰራተኞች አገልግሎቱን ማቆ ለንደሚጠይቁ ራሳቸው፡	1	2	3	4	5
7	የባንኩ ሰራተኞች ፈጣን አገልግሎት ይሰጣሉ፡	1	2	3	4	5
8	የባንኩ ሰራተኞች ሁልጊዜም ደንበኛን ለመረዳት ዝግጁ ናቸው	1	2	3	4	5
9	የባንኩ ሰራተኞች የደንበኞችን ጥያቄ ለመግለጽ አይዘገዩም፡	1	2	3	4	5
10	የባንኩ ሰራተኞች በልቦ ፅኑነትና በትህትና ያስተናግዳሉ፡	1	2	3	4	5
11	የባንኩ ሰራተኞች የተጠየቁትን ጥያቄ ሊሟሉ የሚችሉበት በቂ እውቀት አላቸው፡	1	2	3	4	5
12	የባንኩ ግብይትና ልወጣት ስተማኝነት ነው፡	1	2	3	4	5
13	የባንኩ ሰራተኞች ፀባይ የደንበኞችን በራስ ማጠቃለያ ያሳድጋል፡	1	2	3	4	5
14	ባንኩ ለሁሉም ደንበኞች የሚሰጡ ስራ ሰዓት አሉ፡	1	2	3	4	5
15	የባንኩ ሰራተኞች ለደንበኞች ግላዊ አፅንኖት አላቸው፡	1	2	3	4	5
16	ባንኩ የእርስዎን ፍላጎት ቀዳሚያ ደርጋል፡	1	2	3	4	5
17	ባንኩ ለደንበኞች ግላዊ አፅንኖት ይሰጣል፡	1	2	3	4	5
18	የባንኩ ሰራተኞች የእርስዎን ልዩ ፍላጎት ይረዳሉ፡	1	2	3	4	5
19	ባንኩ ዘመናዊ መሳሪያዎች አሉት፡	1	2	3	4	5
20	የባንኩ አካላዊ ሁኔታ ሲታይ ማህጺን ነው፡	1	2	3	4	5

21	የባንኩ እንግዳ ማቆቢያ በጥምጥሩ አቀማመጥ አለው፡	1	2	3	4	5
22	ባንኩ የሚሰጠውን አገልግሎት በተመለከተ እንደ በራሪ ወረቀቶች የሚሰጡት ፅሁፎች በባንኩ ይገኛሉ፡	1	2	3	4	5

ከዚህ በታች የተዘረዘሩት ጥያቄዎች ደንበኞች በባንኩ አገልግሎት አሰጣጥ ዙሪያ የገጠሙትን/የጠበቁትን ለማሰናኘት ይረዳዎታል፡

1	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
2	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
3	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
4	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
5	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
6	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
7	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
8	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
9	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
10	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
11	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
12	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
13	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
14	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
15	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5
16	የገንዘብ ጥያቄ ማሟላት	1	2	3	4	5

17	ባንኮች ለደንበኞች ግላዊ አፅኖት መስጠት አለባቸው፡	1	3	3	4	5
18	የባንኩ ሰራተኞች የደንበኞችን ልዩ ፍላጎት መሟላት አለባቸው፡	1	2	3	4	5
19	ባንኮች ዘመናዊ መሳሪያዎች ሊኖራቸው ይገባል፡	1	2	3	4	5
20	የባንኮች አካላዊ ሁኔታ ሲታይ ሚኒስቴሩን አለበት፡	1	2	3	4	5
21	ባንኮች በጣም ጥሩ አቀማመጥ ያለው የእንግዳ መቀበያ ሊኖራቸው ይገባል፡	1	2	3	4	5
22	ባንኮች የሚጠቡን አገልግሎት በተመለከተ እንደ በራሪ ወረቀቶች የመሰሉት ፅሁፎች ሊኖራቸው ይገባል፡	1	2	3	4	5

ስለ ትብብርዎ እጅግ በጣም አመክግናለሁ!