



**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES**

**THE EFFECT OF EXPORT BANKING SERVICE QUALITY ON
CUSTOMER SATISFICTION: THE CASE OF ZEMEN BANK**

**BY
HANAN NEBIL**

**MAY 2022
ADDIS ABABA, ETHIOPIA**

**THE EFFECT OF EXPORT BANKING SERVICE QUALITY ON
CUSTOMER SATISFICTION: THE CASE OF ZEMEN BANK**

**BY
HANAN NEBIL**

**ATHESIS SUBMITTED TO ST. MARY'S UNIVERSITY,
SCHOOL OF GRADUATE STUDIES IN PARTIAL FULFIIMENT
OF THE REQUIREMENT FOR THE DEGREE OF MARKETING
MANAGEMENT**

ADVISOR:SALEAMELAK MOLLA (PhD.)

**ST. MARY'S UNIVERSITY
GRADUATE PROGRAM UNIT**

**MAY 2022
ADDIS ABABA, ETHIOPIA**

**ST. MARY'S UNIVERSITY
SCHOOL OF GRADUATE STUDIES
SCHOOL OF BUSSINESS**

**THE EFFECT OF EXPORT BANKING SERVICE QUALITY ON
CUSTOMER SATISFICTION: THE CASE OF ZEMEN BANK**

**BY
HANAN NEBIL**

APPROVED BY BOARD OF EXAMINERS

Dean, Graduate Studies

Signature

Advisor

Signature

External Examiner

Signature

Internal Examiner

Signature

DECLARATION

I, Hanan Nebil have carried out this thesis entitled “The Effect of Export Banking Service Quality on Customer Satisfaction: The Case of Export Customer of Zemen Bank.” independently in partial fulfillment of the requirement of the Masters of marketing management with the guidance and support of the research advisor, Saleamelak Molla (PhD).

I, also declare that this thesis is my original work and that all sources of materials used for the thesis has duly acknowledged.

Name

Signature

St. Mary’s University, Addis Ababa

May 2022

ENDORSEMENT

This thesis has been submitted to St. Mary's university, school of graduate studies for examination with my approval as a university advisor.

Saleamelak Molla (PhD.)

Advisor

signature

St. Mary's University, Addis Ababa

May 2022

ACKNOWLEDGMENT

First, I would like to express my gratitude to St. Mary's university department of marketing management graduate program unit issuing the supporting letter to obtain formal permission from the concerned authority of Zemen bank to conduct the research proceedings.

My gratitude also goes to my advisor DR. SALEAMELAK MOLLA for their genuine advice and positive criticism for the development of this research proposal.

LIST OF ACRONYMS

CSA: Central Statistical agency

FDI: Foreign Direct Investment

GDP: Gross Domestic Product

LC: Letter of credit

MIS: Management Information System

NBE: National Bank of Ethiopia

NEA: National Education Association

SERVQUAL: Service Quality

TSCPC: Trade Service Central Processing Center

ACKNOWLEDGMENT	I
LIST OF ACRONYMS	II
LIST OF FIGURE	VI
List of tables	VII
Abstract	VIII
CHAPTER ONE	1
1. INTRODUCTION.....	1
1.1 BACKGROUND OF THE STUDY	1
1.2. BACKGROUND OF THE ORGANIZATION	2
1.3 STATEMENT OF THE PROBLEM.....	4
1.4 Basic Research questions’	5
1.5 OBJECTIVE OF THE STUDY	5
1.5.1 GENERAL OBJECTIVE.....	5
1.5.2 SPECIFIC OBJECTIVE	5
1.6 DEFINITIONS OF TERMS	5
1.7 LIMITATION OF THE STUDY.....	6
1.8 SCOPE OF THE STUDY	6
1.9 SIGNIFICANCE OF THE STUDY.....	7
1.10 ORGANIZATION OF THE THESIS.....	7
CHAPTER TWO.....	8
LITERATURE REVIEW	8
2. THEORETICAL LITERATURE REVIEW	8
2.1 CONCEPTS AND DEFINITION.....	8
2.1.1 CHARACTERISTICS OF SERVICE.....	9
2.2 Service Quality	9
2.3 DIMENSIONS AND MEASUREMENTS OF SERVICE QUALITY.....	10
2.4 FACTORS AFFECTING EXPORT PERFORMANCE.....	11
2.5 ETHIOPIAN EXPORT SECTOR EXPERIENCE	12

2.6 THE GAP MODEL OF SERVICE QUALITY	13
2.7 EMPIRICAL REVIEW -----	15
2.8 RESEARCH FRAMEWORK	16
CHAPTER THREE.....	16
RESEARCH METHODOLOGY	17
3.1. INTRODUCTION	17
3.2 RESEARCH DESIGN.....	17
3.2.1 QUANTITATIVE.....	17
3.3 SAMPLING DESIGN	18
3.3.1 STUDY POPULATION.....	18
3.3.2 SAMPLE SIZE AND SAMPLING TECHNIQUE.....	18
3.4 METHOD AND INSTRUMENTS OF DATA COLLECTION.....	18
3.5 METHODS OF DATA ANALYSIS	19
3.6 VALIDITY AND RELIABILITY OF INSTRUMENTS	19
3.6.1 VALIDITY	19
3.6.2 RELIABILITY.....	20
3.7 ETHICAL CONSIDERATIONS.....	20
3.8 DISSEMINATION OF RESULTS.....	21
CHAPTER FOUR DATA.....	22
DATA ANALYSIS AND PRESENTATION.....	22
4.1 Introduction	22
4.2 Non response bias and response rate of respondents.....	22
4.3 Individual Demographic data	234
4.4 Descriptive Statistics of the variables under study.....	25
4.4.2 Reliability.....	29
4.4.3 Responsiveness	31
4.4.4 Assurance.....	34
4.4.5 Empathy	37
4.4.6 Customer Satisfaction	39
4.5 Correlation Analysis.....	43

4.6 Regression Analysis	44
4.6.1 Post Estimation test / Diagnostic test	44
4.6.1.1 Linearity Test	45
4.6.1.2 Homoscedasticity Test	45
4.6.1.3 Normality Test	47
4.6.2 Results and Discussions of Multiple Regression Models	348
4.6.3 Discussions and Interpretations on Explanatory Variables	50
4.6.4 Hypothesis Testing	53
CHAPTER FIVE	22
5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	54
5.1. Summary of Major Findings	54
5.2 Conclusion	55
5.3 Recommendations	56
REFERENCE	57
Appendix	60

LIST OF FIGURE

Figure 1 conceptual frame work of the effect of Export banking service quality on customer satisfaction: The case of Export customers of Zemen Bank s.c.....	16
Figure 2 .Schematic presentation the gaps model	14

List of tables

Table 4.1 Demographic Background of the respondents.....	24
Table 4.2 Descriptive Statistics of Tangibility	27.
Table 4.3 Descriptive Statistics of reliability.....	29.
Table4.3 1 When Zemen bank promises to do something by a certain time, it does so (Such as free advisory service, free Training to its exporters)	30
Table4.3 2 When you have a problem, Zemen bank shows a sincere Interest in solving it.....	30
Table4.3 3 Zemen bank performs the service and solves problem right The first time.....	30
Table4.3 4 Zemen bank provides its service for exporters at the time it Promises to do so (such as export document negotiation without delay)	31
Table4.3 5 Zemen bank gives an error free records and gives error free export permits.....	31
Table 4.4 Descriptive Statistics of Responsiveness.....	31
Table 4.4 1 Employees in Zemen bank tell you exactly when services will be performed (service delivery time)	33
Table 4.4 2 Employees in Zemen bank give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).....	33
Table 4.4 3 Employees in Zemen bank are always willing to help you.....	34
Table 4.4 4 Employees in Zemen bank are willing to take adequate Action to your request	34
Table 4.5 Descriptive Statistics of Assurance	35.
Table 4.5 1 The behavior of employees in Zemen bank inspires your Confidence.....	36
Table 4.5 2 You feel safe in your transactions with Zemen bank.....	36
Table 4.5 3 Employees in Zemen bank are consistently respectful With you.	36
Table 4.5 4 Employees in Zemen bank have the knowledge to answer Questions related to your export.....	37
Table 4.6 Descriptive Statistics of Empathy.....	38.
Table 4.6 1 Zemen bank gives you individual attention.....	38
Table 4.6 2 Zemen bank fits your best interest and gives your priority.....	39
Table 4.6 3 Employees of Zemen bank understand your specific needs	39
Table 4.7 Descriptive Statistics of Customer Satisfaction	40.
Table 4.7 1 I am fully satisfied with the appearance of physical facilities,	41
Table 4.8 Correlation Table Among Variables	44.
Table 4.8 1 Model Summary.....	46
Table: 4.9 Model Summary.....	47.
Table 4.11: Multicollinearity Diagnostics	48.
Table 4.12 Model Summary.....	49.
Table 4.13 Anova.....	50.

Abstract

The main purpose of this study is to the effect of export banking service quality on customer satisfaction: the case of export customer of Zemen Bank. The study was an explanatory research design and used the quantitative research approach. The structured Likert scale based questionnaires were distributed and collected from 150 respondents selected using stratified sampling from Zemen Bank customers who engaged in export. The data was analyzed by undertaking the descriptive statistics, Pearson correlation and multiple regression analysis. All explanatory except empathy were statistically significant. Hence, all explanatory variables were found to be important factors to influence customer satisfaction in Zemen Bank. From the result the researcher reveled that assurance followed by tangibility and reliability has a significant effect on customer satisfaction. Furthermore, the results generated by Export-banking service quality dimensions explain significant variation in customer satisfaction. As a result, the researcher concludes that Export-banking service quality has positive and significant effect on customer satisfaction. Finally based on the result the researcher recommends the bank has to improve performance on all the dimensions of service quality in order to increase customer satisfaction and bringing the customers to higher level of loyalty since consumers expect more than what is being offered by other banks. This will enable Zemen bank maintain high level of competitiveness in export-banking industry.

Key words: Zemen Bank, Tangibility, Assurance, Reliability, Empathy, Responsiveness and Customer satisfaction

CHAPTER ONE

1. INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Quality of service can be understood as a comprehensive customer evaluation of a particular service and the extent to which it meets their expectations and provides satisfaction (Al-Jazzazi, A.; Sultan, P2017). Banks amend, develop and, create effective strategies to determine the different parameters influencing service quality, in order to increase the number of their customers based on the competitive market situation by evaluating customer satisfaction with respect to the various dimensions that influence service quality (Mualla, N.D2011). Therefore, the quality of service is a major challenge for banks. In recognition of the fact, Zemen bank has been giving differentiated service packages and promising concerns for exporters. Though there are different factors that determine the performance of the export business, the banking service given for the sector is indispensable in influencing the export performance of exporters and the level of hard currency the bank can get. The differentiated service packages given to exporters highly influence the business activities to be conducted. In export business, the business process passes a long way through the direct involvement of banks. From a letter of credit opening to document negotiation and disbursement both, the issuing and negotiating banks play irreplaceable two roles to make the business easy and reliable. Beyond that, banks can play a big role in export financing, variety of loan packages applied to finance the export business, pre-shipment, term loans, and LC discounts are the most important loan packages. Without the involvement of banks export business cannot be performed, with poor export banking service the business can be conducted poorly. Hence, the export banking service quality can be seen as the most important factor to determine the level of export performance and the amount of hard currency to be gained to the bank. Studying export-banking services is helps full to understand the service quality pillars and to identify the existence of GAPS in the service provisions. Exporters“ expectations on export banking service and the perception of the banks about how they are conducting the service may vary. Hence, conducting studies that would help to see the level of export banking service standards and GAPS is important for further improvement. Export banking service is crucial for export business activities to be

conducted. Hence, identifications of the most important export banking service quality dimensions and determination GAPS, if there are GAPS, are important in showing what to be done for better export banking service quality for exporters. According to Markovic and Jankovic (2013), service quality is measured using SERVQUAL instrument which consists of 22 items which measure five service quality dimensions, namely, tangibles (physical facilities, equipment, and appearance of employees), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence), and empathy (caring and individualized attention the firm provides its customers). The quality of services offered determines customer satisfaction and attitudinal loyalty (Ravichandran et al. 2010). The objective of this study was to evaluate the effect service quality on customer satisfaction of Zemen bank using the well-known SERVQUAL instrument

1.2. BACKGROUND OF THE ORGANIZATION

Zemen bank S.C has joined the Banking industry of Ethiopia following the favorable economic developments witnessed in the country during the last decade and the incessantly growing need for Financial Services. The Bank has obtained its license from the National Bank of Ethiopia (NBE) *Zemen bank* started with a vision to be “*Ethiopia's five-star bank*” in October 2008 in accordance with Licensing & Supervision of Banking Business Proclamation No. 592/2008 and the 1960’s Commercial Code of Ethiopia. Zemen Bank’s International Banking Department would offer customized and state-of-the-art products. Zemen Bank would find innovative, custom-engineered trade finance products and services that meet requirements in import and export. Offer an Array of letter of credit products such as irrevocable and confirmed Letters of credit, standby Letters of Credits for both import and export with excellent service and technology. Zemen Bank choice if letter of credit is vital part of international business. Using Zemen Super Trade Services would enable customers to utilize to a wide range of Export L/C financing schemes as Export Finance whereby Zemen bank offer: pre and post shipment financing, Export Guarantee schemes Export Insurance Scheme.

Vision:

- *'To be Ethiopia's Five Star bank'!!!*

Mission

- To deliver to our clients the most distinctive banking experience in Ethiopia through a mix of local knowledge and excellent standards.
- To ensure for our staff an engaging, rewarding, and attractive work environment alongside a best-in-industry compensation scheme
- To provide for our shareholders satisfactory returns on a sustainable basis

Core Values:

- Our values include. Upholding the highest standards, being progressive, and innovative
- Our personality is... challenging, spirited, ambitious and successful, while always friendly Courteous in all our relationships.
- To our customers... we offer a professional partnership, trust and outstanding levels of service

1.3 STATEMENT OF THE PROBLEM

According to the study by Collart (2000), one of the determinants of success of a firm is how the customers perceive the resulting service quality, as this is the key driver of perceived value. It is the perceived value, which determines customer satisfaction. Many firms including banking industries begin to track their customers' satisfaction through measuring their level of service quality perceived by their customers. The most widely used model to measure perceived service quality was developed by Parasuraman et al. (1985, 1988) known as SERVQUAL. According to this model, five dimensions of service quality are: Tangibles, Reliability, Responsiveness, Assurance and Empathy. Service managers are under increasing pressure to demonstrate that their services are customer-focused and that they are delivering continual performance improvement. According to studies, there is a strong link between better service quality, customer satisfaction, and financial success. (Tsoukatos and Rand, 2007, Parasuraman, Berry and Zeithamal, 1988). Lacking the understanding of the level of customer satisfaction and their expectation might result unhappy and non-loyal customers. Eventually, this causes loss of market share, which in turn minimizes the shareholders values. This indicates that holding strong and sustainable competitive position in the market and in the customers' mind can be attained only if the customer is satisfied and become happy with the service delivered by the business organization. Financial institutions also are not far from this challenge. Out commerce, Most of the exporters were not getting the specified help from banks and banks did not get the specified advantage from the exporters. Economic growth and competitiveness are a result of the national Export & Import balance among countries. Likewise, banks' competitiveness is a result of the amount of hard currency they have gained, most importantly Export sector need a well-organized assistance from its primary activities to its final stage activities. However, these activities were not well assisted by commercial banks and other institutions (Geda, 2006). To this end, Banks usually focus on providing quality service for exporters to boost export. Zemen Bank of Ethiopia is not exceptional. It operates and gives emphasis for quality export service to the level of customer satisfaction. This is vital to retain the existing exporters and attract potential exporters to work with the bank to generate more foreign currency to support the economy. The emerging situation calls for the assessment of service quality in relation to customer expectation and service performance to help Zemen bank to improve its service quality and enhance satisfaction so as to ensure customer retention

and increase its' profitability. Keeping in mind the significance of service quality and customer satisfaction, the study is to describe the effect of Export banking service quality on customer satisfaction: The case of Export customers of Zemen Bank S.C.

1.4 Basic Research questions'

- To what extent does assurance affect Customer satisfaction?
- To what extent does empathy affect Customer satisfaction?
- To what level does reliability affect Customer satisfaction?
- To what level does Responsiveness Affect Customer satisfaction?
- What is the effect of tangibility on customer satisfaction?

1.5 OBJECTIVE OF THE STUDY

1.5.1 GENERAL OBJECTIVE

- ❖ The main objective of the study is to describe the effect of Export banking service quality on customer satisfaction: The case of Export customers of Zemen Bank s.c

1.5.2 SPECIFIC OBJECTIVE

- To examine how assurance affect Customer satisfaction
- To determine the effect of empathy on Customer satisfaction
- To assess the association between tangibles and customer satisfaction.
- To identify the relationship between reliability and customer satisfaction.
- To assess the association between Responsiveness and customer satisfaction.

1.6 DEFINITIONS OF TERMS

- **Satisfaction:** is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations (P. Kotler,2006, 182)
- **Quality:** fitness for use, conformance to requirements, freedom from variation (P. Kotler, 2006,184-5)
- **Customer Satisfaction:** the extent to which a product's perceived performance matches a buyer's expectations (Kotler et al., 2002, p. 8).

- **Service Quality:** is the extent to which customers' perceptions of service meet and/or exceeds their expectations (Zethaml et al., 1990, p. 340).
- **Tangibles:** the appearance of physical facilities, equipment, personnel and communication material (Sarmin Sultana and Shohel Rana, 2010, p 25)
- **Reliability:** ability to well perform the committed service dependably and accurately (Sarmin Sultana and Shohel Rana, 2010, p 25)
- **Responsiveness:** the willingness to stay with customers and provide prompt service (Sarmin Sultana and Shohel Rana, 2010, p 25)
- **Assurance:** the knowledge and courtesy, politeness of employees and their ability to inspire trust and confidence (Sarmin Sultana and Shohel Rana, 2010, p 25)
- **Empathy:** the caring and individualized attention that a firm provides to its customers (Zeithaml,1990, p.26)

1.7 LIMITATION OF THE STUDY

The research approach of this study is survey type; therefore, the research has a limitation of survey research. Those are non-response bias, sampling bias, social desirability bias, recall bias, and common method bias (Anol, 2012). Besides, survey research has powerless inside legitimacy particularly worldly priority, which says cause must go before the impact in time. The result considers exclusively subordinate on the person reactions of the respondents that take part within the consideration. Moreover, there's the nonattendance of particular, well-organized, and reported data with respect to past studies of benefit quality on Zemen bank, this have been seen within the writing survey area of the consider.

1.8 SCOPE OF THE STUDY

This research about is reaching to fundamentally center on assessing the benefit quality of Zemen bank concerning the benefit it gives to exporter. The paper centered on the hole between anticipated benefit and seen benefit that is given to exporters by Zemen bank. This research was used the SERVQUAL instrument for evaluating the service quality delivered by ZEMEN BANK and the think about is conducted utilizing study. Surveys was utilize as an information collection strategy. The subjects in this ponder incorporate dynamic exporters among the commerce community in Addis Ababa that Zemen bank serves. Hence, the discoveries cannot

be generalized past dynamic exporters. The geographical scope of the study is limited at Addis Ababa city only.

1.9 SIGNIFICANCE OF THE STUDY

The think about would have commonsense significance within the segment, that comes about and proposals have been utilized to move forward and well get it the benefit quality guidelines of the division so that they would put fitting arrangements to supply made strides administrations. This consider was also help to get it Zemen bank to recognize the most determinants of the benefit quality individual with Zemen Bank exporters, was too offer assistance decisions to be made, either to attempt choices for encourage think about or to require particular choices in handling the benefit quality guidelines in case of administrations given for exporters. Legislative, Private Banks, and send out business organizations have a few benefits utilizing the enlightening yield of the result and proposals given within the investigate conduct. Most importantly, the research have been used as the input for further study on the topic.

1.10 ORGANIZATION OF THE THESIS

The remaining parts of this thesis are organized as follows. Chapter two presents concept and definitions, theoretical review, empirical review of different service quality nine measurement models, and conceptual framework of the study. In chapter three, the methodological framework of model, the research approach, method of data collection, and research design issues are present. The empirical results with descriptive and inferential statistics of the model are present and analyzed in the fourth chapter. Lastly, in chapter five, the main findings of the study are summarized and some recommendations.

CHAPTER TWO

REVIEW OF RELATED LITERATURE REVIEW

This chapter summarizes different literatures that are related to Service quality, SETVQUAL model.

2. THEORETICAL LITERATURE REVIEW

Service is exceptionally complex and approximately financial exercises, which is giving benefits to both client and the company. It is characterized as the activity for conveying and profiting the diverse parties by trading the esteem for their welfare. Service is also described as the performances of the service providers. Customers purchase service for the search of desired result and the companies sell their services for the customer's benefit by proposing solutions to the problems (Sarmin Sultana and ShohelRana, 2010). Zeithaml, 1990, cited by (Sarmin Sultana and ShohelRana, 2010), the service is a combination of many characteristics: Intangibility is one of the important characteristics of service. As service is a combination of performances and experiences, it is very difficult to measure. — Another characteristic of service is heterogeneity, which means that service production from person to person vary because of different performances. — In the case of service, production and consumption are happened at the same time. Quality of the service is dependent on the interaction between producer and customer at the time of delivery

2.1 CONCEPTS AND DEFINITION

Service According to Kotler (2000), whether the production is tied with a tangible product or not, a service is any act or performance that one party offers to another that is essentially intangible and does not result in the ownership of anything. Using simple terms, services are also defined as deeds, processes and performances (Zeithaml and Bitner, 2003).

2.1.1 CHARACTERISTICS OF SERVICE

Most literatures talk about four characteristics of services that differentiate them from that of physical goods. These unique characteristics have their implication on marketing strategy of services. Below are the descriptions as elaborated by Mudie and Pierrie (2006).

1. **Intangibility** Unlike tangible goods, services cannot generally be seen, tasted, felt, heard or smelled before being consumed.
2. **Inseparability (or simultaneous production and consumption)** there is a marked distinction between physical goods and services in terms of the sequence of production and consumption: Whereas goods are first produced, then stored and finally sold and consumed, services are first sold, then produced and consumed simultaneously.
3. **Variability (or heterogeneity)** an unavoidable consequence of simultaneous production and consumption is variability in performance of a service. The quality of the service may vary depending on who provides it, as well as when and how it is provided.
4. **Perish ability** Services cannot be stored for later sales or use. Hotel rooms not occupied, airline seats not purchased and college places not filled cannot be reclaimed.

2.2 Service Quality

Due to the characteristics inherent to services, it is difficult to define and judge service quality. Over the years' service researchers have suggested that consumers judge the quality of services based on their perceptions of the technical output provided, the process by which that outcome was delivered, and the quality of the physical surroundings where the service is delivered (Zeithaml and Bitner, 2003). Quality in general is the ability of a product to successfully conform to the purpose of the user during usage. Service quality is exceeding customer's expectation (Garvin, 1988). Parasuraman, Zeithaml and Berry (1985) also suggest that Quality is a comparison between expectations and performance. Meeting or exceeding customers' expectation means good service quality. They have outlined three basic principles that underline the concept of service quality:

1. Service quality is more difficult for the consumer to evaluate than the quality of a good
2. Service quality perceptions result from a comparison of what the consumer expected prior to the service with the actual service performance

3. Service quality evaluations are based not only on the outcome of a service but also involve evaluations of the process of service delivery

2.3 DIMENSIONS AND MEASUREMENTS OF SERVICE QUALITY

The quality dimension in manufacturing and other product-oriented businesses has existed since the industrial revolution in the 1890s where pioneers as Frederic Taylor and Henry Ford introduced quality production and standardization of design and output. However, the relevance of quality to the management of services or service-oriented businesses is a relatively modern phenomenon and the initiation of service quality is closely connected to the change of the services marketing paradigm (Beckford, 1998). Different scholars have classified service dimensions in a number of ways. Service dimensions are criteria that customers use to evaluate service quality (Parasuraman et al., 1985). Below listed are some of the classifications. Lehtinen and Lehtinen (1991) mentioned five dimensions that are classified under two approaches with the first having three and the second having two dimensions. The three dimensions in the first approach are:

1. Physical Quality The dimension of quality originating in the physical elements of service (Covers both the quality of materials and facilities). It is broken down into two parts: a. Physical Product: Good/Goods consumed during the service production process¹⁰ b. Physical Support: Framework, which enables or facilitates the production of service

2. Interactive Quality The dimension of quality originating in interaction between the customer and interactive elements of the service organization: Interactive Persons vs. Interaction equipment.

3. Corporate Quality Dimension of quality that develops during the history of the service organization. Therefore, a new company will not have any corporate quality because of its recency. It is concerned with how current and potential customers view the company.

The two dimensions in the second approach are:

1. Process Quality: Customers' personal and subjective judgment on their participation in the process. Based on how customers see the production process and how well they feel fitting into the process

2. Output Quality: Consumers evaluation regarding the results of a service production process .This approach deals with the intensity of customer participation Gronroos (1990) on the other hand has identified two dimensions of service quality:

1. Technical quality: involves the tangible product of the service
2. Functional Quality: involves the manner in which the service is delivered.

The most popular classification of service dimension is the one which is given by Parasuraman et al. (1988). They identified 10 overlapping service components in 1985 and later in 1988 they merged them in to five service quality dimensions.¹¹ Figure 1: Determinants of perceived service quality Source: Parasuraman et al. (1985) The final five dimensions are:

1. Tangibles: Physical facilities, equipment, and appearance of personnel
 2. Reliability: Ability to perform the promised service dependably and accurately
 3. Responsiveness: Willingness to help customers and provide prompt service
 4. Assurance: Knowledge and courtesy of employees and their ability to inspire trust and confidence
 5. Empathy: Caring, individualized attention the firm provides its customers.
- There are several models that have been developed through time for measuring service quality. Different academicians have used different ways of defining dimensions or measuring gaps. Some have suggested changes and made amendments in previously developed models. Technical and functional quality model by Gronroos in 1984, Gap 12 model by Parasuraman and others in 1985, Attribute service quality model by Haywood Farmer in 1988, Synthesized model of service quality by Brogowicz and others in 1990 and Performance only model by Cronin and Taylor in 1992 are among these models (Deshmukh and Vrat, 2004).

2.4 FACTORS AFFECTING EXPORT PERFORMANCE

Allaro (2011) defines export performance as “Export performance is the relative success or failure of the efforts of a firm or nation to sell domestically produced goods and services in other nations”. Export performance as many scholars stated were (i) the success or failure of the efforts of a nation to sell domestically produced goods and services in other nations markets (Zou and Stan, 1998) as cited by (Allaro, 2011) ; (ii) the export effectiveness, export efficiency

and continuous engagement in exporting (Shoham, 1991); (iii) the composite outcome a nation's international sales (Shoham, 1996); and (iv) the three sub-dimensions which encompasses sales, profit and growth (Madsen, 1987).

2.5 ETHIOPIAN EXPORT SECTOR EXPERIENCE

The data on export earnings, price and quantity of Ethiopia used in this study is gathered from various issues of the annual reports of the National Bank of Ethiopia (NBE). The period under consideration is between the years 1963 to 2008. Of the forty-five years under consideration, the years 1963 to 1974 is the imperial sub-period under the rule of Haileseilasie I8 , followed by the period 1974 to 1991, which is the period of the Derg while the remaining period of 1991 to 2008 is the post-Derg period. The previous two periods included Eritrean data as it was part of Ethiopia. Eritrea became an independent state since 1993, but this change has been ignored in this study since the contribution of the Eritrean products to total export earnings of Ethiopia are insignificant. The first annual report of NBE was published in 1964 with data from the year 1963 where detailed export earnings were reported only for coffee, hides and skins, oilseeds and pulses. The remaining components of Ethiopian export commodities were reported in aggregate form as „all others“. Since the data for the years 1964 to 1970 was reported in the Gregorian calendar, we took the average of the two consecutive years to make it compatible with the rest of the series, which is in Ethiopian/Julian calendar Several issues of Ethiopian Statistical Abstracts of the Central Statistical Agency (CSA) are used to obtain data on Gross Domestic Product (GDP) at current market prices to represent national production, gross capital formation (investment) and forecasts of population size. Such data is available since 1961 as the publication of these abstracts has started in 1963. Taye (2009), tried to see determinants of export performance of Ethiopia with decomposition of the growth in country's exports into the contribution from internal supply-side and external market access conditions. The author used a gravity model employed with panel data using 30 Ethiopia's trading partners for the period 1995–2007. The results suggest that supply side conditions are a major factor for Ethiopia's export performance. The results show that good institutional quality and internal transport infrastructure appear to be major determinants, whereas the real exchange rate and FDI have no statistically significant effect on Ethiopia's export performance. Furthermore, the growth of domestic national income affects Ethiopian exports positively. Foreign market access conditions also play a significant role. The results indicate that import barriers imposed

by Ethiopia's trading partners do play an important role in determining the volume of Ethiopian exports. Moreover, export performance is positively related to Ethiopia's trading partners' national income, and distance, which is a proxy for transport costs, affects Ethiopian exports negatively.

2.6 THE GAP MODEL OF SERVICE QUALITY

The Gap model of service quality is one of the prominent models that was developed

According to Brown and Bond (1995) the gap model is one of the best received and most heuristically valuable contributions to the service literature. Parasuraman et al. (1985) proposed that service quality is a function of the differences between expectation and perception along the quality dimensions. Set of key discrepancies or gaps exists regarding execute perceptions of service quality and the tasks associated with service delivery to consumers. These gaps can be major hurdle in attempting to deliver a service which consumers would perceive as being of high quality. The gap model positions the key concepts, strategies, and decisions in services marketing in a manner that begins with the customers and builds the organization's tasks around what is needed to close the gap between customer expectations and customer perceptions. The central focus of the gaps model is the customer gap, the difference between customer expectations and perceptions. Firms need to close this gap-between what customers expect and receive-in order to satisfy their customers and build long-term relationships with them. To close this all-impact customer gap, the model suggests that four other gaps that need to be closed (Zaithamal and Bitner, 2003). The gaps on the service marketer sides' are-13

Gap 1:-Consumer expectations and management perception gap or not knowing what customers expect. This gap addresses the difference between consumers' expectations and management's perceptions of service quality. Customers' expectations versus management perceptions are the result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management.

Gap 2:-Management perception-service quality specification gap or the wrong service quality standards. This gap addresses the difference between management's perceptions of consumer's expectations and service quality specifications, i.e. improper service-quality standards. This gap may occur when management is aware of customers' expectations but may occur when

management is aware of customers' expectations but may not be willing or able to put systems in place that meet or exceed these expectations.

Gap 3:-Service quality specifications-service delivery gap. This gap addresses the difference between services quality specifications and service actually delivered by the provider, i.e. the service performance gap

Gap 4:- Service delivery-external communications gap. This gap addresses the difference between service delivery and the communications to consumers about service delivery, i.e. whether promises match delivery. Gap in the Service quality perceptions of consumers

Gap 5:- Expected service –perceived service gap. This gap addresses the difference between consumer's expectation and perceived service. It is the sum of gaps one through four and is the overall comparison of what consumers expect from the service provider and their perception of service they received from the service provider. This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer's side. Customer perceptions are subjective assessments of actual service experience. Customers' expectations are the standards or reference points for performance against which service experiences are compared and are often formulated in terms of what a customer believes should or will happen. The source of customer expectations consists of marketer controlled factors (such as pricing, advertising and sales promotion) as well as factors that the marketer has limited ability to affect (innate personal needs, word of mouth communications and competitive offerings) (Zaithamaletal ,2003).`

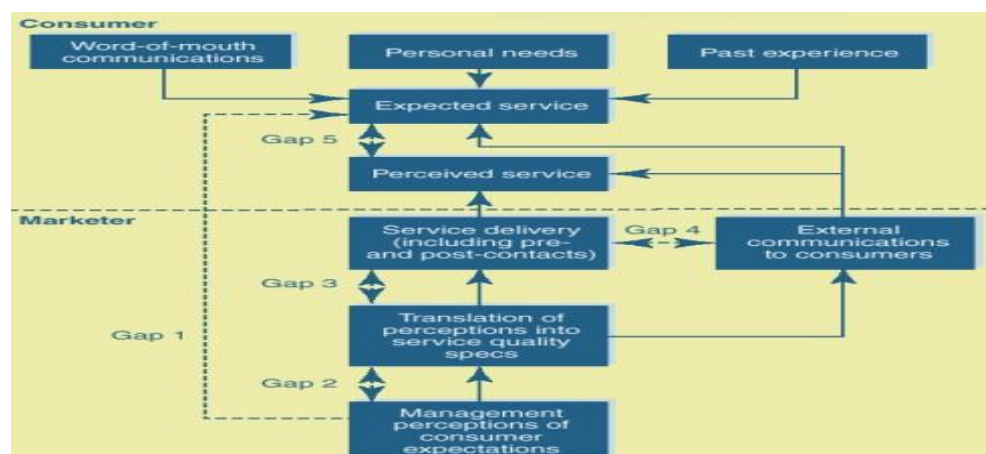


FIGURE 1.SCHEMATIC PRESENTATION THE GAPS MODEL

Source: Parasuraman et al, 1988

Firstly, the model demonstrates how service emerges. The upper portion of the model includes phenomena related to customers, while the lower portion includes phenomena related to the service provider. The expected service is a function of the customer's past experience and personal needs and of word of mouth communication. It is also influenced by the market communication activities of the firm. The service experienced, which in this model is termed as perceived service, is the outcome of a series of internal decisions and activities. Management perceptions of customer expectations guide decisions regarding service quality specifications to be followed by the company when service delivery (i.e. the execution of the service express) occurs. The customer experiences the service delivery and production process as a process-related quality component and the technical solution received by the process as an outcome-related quality component. As illustrated, marketing communication can influence the perceived service and the expected service. This basic model demonstrates the steps that have to be considered during analyzing and planning service quality. The five discrepancies (so-called quality gaps) between the various elements of the structure are a result of inconsistencies in the quality management process. The ultimate gap (Gap 5) i.e. the gap between expected and perceived (experienced) service is a function of other gaps that possibly occurred in the process.

2.7 EMPIRICAL REVIEW

In the empirical literature, there are many alternative service qualities. Sasser et al., 1978, as cited by Hailu 2013) suggested three different attributes (level of material, facilities and personnel) all apparently dealing with the process of service delivery. (Hailu also cited that, Gronroos, 1984) argued that service quality can be divided into two generic dimensions: technical quality (what is provided) and functional quality (how the service is provided), with image quality (the organization's reputation for quality) mediating the impact of these two dimensions on overall perceived quality. Service quality is directly related with customer satisfaction. Customer satisfaction is the customer is feeling that a product/service has met or exceeded his/her expectations. Brink and Berndt, 2008, cited by (Oladele Patrick Olajide, 2011), Service quality can be defined as the ability of an organization to determine customer expectations correctly and to deliver the service at a quality level that will at least equal customers' expectations. The pertinent question therefore is, should a marketing organization

first determine its service quality, then attempt to satisfy its target audience or the service quality level be established after deploying all resources at the disposal of the organization, to meet or surpass the customer expectation of service delivery (Oladele, 2011). Some researchers and scholars argue that customer satisfaction leads to service quality whereas 21 others believe that service quality leads to customer satisfaction. Nwachukwu&Ejifor (2003 as cited by Oladele Patrick Olajide, 2011), established that the quality of service determines whether the customer will be happy or not. They stated further that organizations might find it difficult to delight their customers if the quality of service is poor and continuously improved upon as customers these days are now becoming more demanding, while their service expectations keep expanding.

2.7 RESEARCH FRAMEWORK

The conceptual framework of service quality and customer satisfaction is established based on the literature review. Service quality dimension variables like tangibles, reliability, responsiveness, assurance and empathy are directly affect service quality and customer satisfaction.

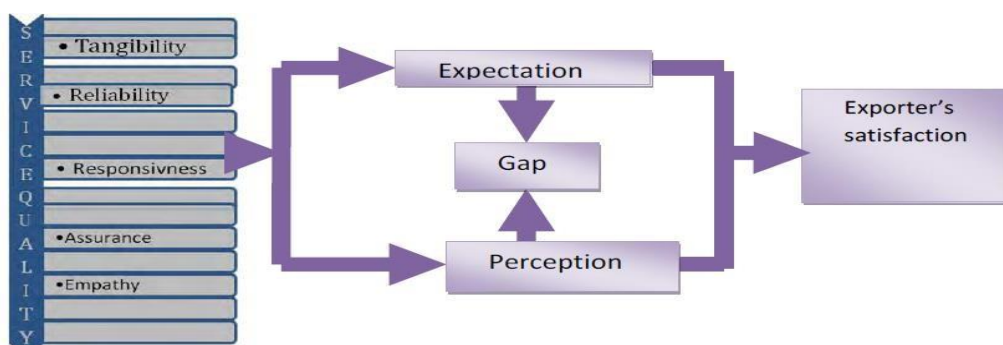


Figure 2 conceptual frame work of the effect of Export banking service quality on customer satisfaction: The case of Export customers of Zemen Bank S.C.

Sources: - Parasuraman et al, 1988

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. INTRODUCTION

In this part, it has been discussed about the steps of the research process. By seeing methodology, one can get preview of the case and the way of analyzing. The following points are described the research methodology: which includes quantitative method of data analysis, sampling and sampling techniques, instruments of data collection, sources of data collection, method and techniques of analysis and ethical consideration.

3.2 RESEARCH DESIGN

The framework of the study was designed based on the SERVQUAL model that is developed by Parasuraman et al. (1985). The model enables to measure the effect of Export banking service quality on customer satisfaction: The case of export customers of Zemen Bank S.C. The overall design of the research is exploratory as it focuses on exploring and answering the research question the effect of Export banking service quality on customer satisfaction. To answer the research questions, therefore, questionnaire was used. To identifying and measuring customer expectation and perception of a service, quantitative data was collected and interpreted. Descriptive statistics was used to interpret the data.

3.2.1 QUANTITATIVE

To explore customer expectation and perception, the researcher used the quantitative method together empirical data. The questionnaires have been arranged to make the survey on the export customer of Zemen bank. A questionnaire is prepare on the base of 22 features consisted of five dimensions of SERVQUAL and which is divided in two sections:

An expectation section contains the general expectations of the customers about the service Quality. A perception section measures the customer's view about service quality. Quantitative approach was used to interpret perception and expectation on service quality. When the case needs, Deep interpretation and measurement through statistical comparison was used. Such analytical Technique has employed to make the assessment easier and understandable to the reader and thereby get clear ideas of the subject matter.

3.3 SAMPLING DESIGN

3.3.1 STUDY POPULATION

The research is limited to the impact of export service quality on exporter satisfaction. As a result, the participants in this study was clients who use Zemen Bank to export goods and services. According to the Zemen bank, MIS sub process report for january2020 – March 2022, the overall number of exporters who work with the bank was around 276.

3.3.2 SAMPLE SIZE AND SAMPLING TECHNIQUE

It is difficult to address all exporters in this study in terms of time and cost .The minimal sample size required for this study have been calculated by using the following formula

$$S = \frac{X^2 NP (1 - P)}{d^2 (N - 1) + X^2 P (1 - P)}$$

S = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (1.96*1.96= 3.841).

N = the population size (276).

P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d = the degree of accuracy expressed as a proportion (.05).

$$\begin{aligned} S &= \frac{3.841 * 276 * 0.5(1-0.5)}{0.05^2(276-1) + 3.841 * 0.5(1-0.5)} \\ &= \frac{265.029}{1.64775} = 160.84 = 161 \end{aligned}$$

As a result of the algorithm, the study's sample size has been 161 respondents. Exporters working with the Zemen Bank head office in Addis Ababa's trade service central processing center (TSCPC) would be the study's target respondents. Respondents have been chosen using a simple random sampling procedure from a predetermined sample size.

3.4 METHOD AND INSTRUMENTS OF DATA COLLECTION

To obtain all sources of data pertaining to the subject of the study, questionnaire was prepared and Disseminate for sample exporters. For the purpose, a standardized SERVQUAL self-administered questionnaire was prepared both in English and Amharic language as respondents

have understood and answer all the questions properly. Questions was close ended. To make the data reliable, the experienced and trained data collectors who are working in Zemen bank in the export sector was used. Adequate orientation has been providing for the data collectors to make the data collection friendly and reliable. During the data collection, sufficient time is given to the respondents to answer the questions adequately and freely.

3.5 METHODS OF DATA ANALYSIS

With regard to the data processing and analysis, first, the questionnaires have been coded, classified, and tabulated to avoid incomplete questionnaires and make suitable for further analysis. Secondly, this study considered descriptive statistic techniques to analysis the data using mean values was computed to understand the dimensions and satisfactions with services quality among the customers in the Bank. All the questions under each category was summed up and averages have been taken to interpret the information for particular category. Finally, the researcher employed mean values to measure the perceived service quality ratio (Q) by dividing the customer satisfaction with the customer requirement (Importance). If $Q > 1$: quality is considered as good, if $Q = 1$: Quality is satisfactory, and if $Q < 1$: quality is low (Suradi et al, 2008).

3.6 VALIDITY AND RELIABILITY OF INSTRUMENTS

3.6.1 VALIDITY

Hair *et al.* (2007) as cited in Siddiqi (2010) defined the validity as “the degree to which a measure accurately represents what it is supposed to”. Validity is concerned with how well the concept is defined by the measure(s). He also mentioned about three types of validity: content validity, Predictive validity, and Construct validity. Duggirala *et al.* (2008) as cited in Siddiqi (2010) defined the content validity as the assessment of the correspondence between the individual items and concept. The study addresses content validity through the review of literature and adapting instruments used in previous research, which is SERVQUAL questionnaire repeatedly refined and corrected in different field works.

3.6.2 RELIABILITY

Reliability could be estimated mathematically or through pre-testing of the instruments. In this study, since the questionnaire items was adopted from previous studies in the SERVQUAL literature but modified to the bank service context, it was practical to discuss with experts in the industry to refine the instrument. As a result, the questionnaire items have been adjusted by removing confusing words and to improve upon the clarity of the questions items to strengthen its reliability. Statistically, Cronbach's alpha is commonly used test of internal reliability and essentially calculates the average of all possible split half reliability coefficients. A computed alpha coefficient will vary between 1 (denoting perfect internal consistency) and 0 (denoting no internal reliability). The figure 0.80 is typically employed as a rule of thumb to denote an acceptable level of internal reliability (Jonker and Pennink, 2010). The researcher uses this test to confirm the reliability of the instrument.

Variables	Number of items	Cronbach alpha (reliability coefficient)
tangibility	4	0.94
reliability	5	0.91
Assurance	4	0.85
empathy	5	0.93
Responsiveness	4	0.87
Customer satisfaction	5	0.97
overall	27	0.98

3.7 ETHICAL CONSIDERATIONS

Ethics is defined by Webster's dictionary as conformance to the standards of conducts of a given profession or group. Researchers are expected to be aware of and abide by general agreements shared by the scientific community on what constitutes acceptable and non-acceptable behaviors on the part of the researcher in the professional conduct of science. For instance, one should not manipulate their data collection, analysis, and interpretation procedures in a way that contradicts the principles of science or the scientific method or advances their personal agenda (Bhattacharjee, 2012). In this research the researcher tire her best to follow an ethical path in the collection, analysis and interpretation of the data. A letter

from St. Mary's university department of marketing management graduate program unit has been acquired and present to the human resource department of Zemen bank and permission have been granted to conduct the research in the organization. During the collection of data, customer cares of the selected branches have been approach and help the researcher in the collection of data, as they are the contact point for every customer. Some of the basic tenants of the ethical behavior in research like voluntary participation and harmlessness, informed consent, anonymity and confidentiality and disclosure have been kept in the research. In giving response to the questionnaire participants have been informed why the research have been conducted and how their response is confidential. Additionally they have been aware they had the right to withdraw from answering the questionnaire at any moment they prefer.

3.8 DISSEMINATION OF RESULTS

The result of the study have been submitted to St. Mary's university department of marketing management graduate, Zemen bank and other concerned bodies through reports and publication on an appropriate journal presentation.

CHAPTER FOUR DATA

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

The objective of this thesis is to look at the effect of export banking service quality on customer satisfaction: the case of export customer of Zemen bank. And In this chapter, the information collected from respondents, utilizing surveys, is displayed, analyzed & translated to address the investigate questions and destinations; which are expressed in chapter one. SPSS 26 program was utilized for investigation purposes. Nonresponse predisposition, pilot testing of the survey, respondents profile, information quality, and figure examination, and discoveries of observational come about, individually are included in this chapter. Hence, this is chapter deals with the data analysis and presentation using descriptive and inferential statistics by the aid of the Statistical Package for Social Science Students (SPSS) software version 26.

4.2 Non response bias and response rate of respondents

The investigate blame, when evaluating the populace property based on a test of study information, in which, certain sorts of respondents are under-represented, due to non-response, is said to be non-response predisposition. When either of the two non-responses, to be specific Thing non-response or unit non-response happens it is said that predisposition happened. Thing non-responders might take off a thing on a survey clear, or reacting, saying they don't know, to a few questions whereas giving a substantial reaction to other questions. Though, Unit non-response may be a total non-participation on the portion in which the study proposed to incorporate. Diverse procedures are accessible for utilizing the somewhat completed reactions returned from item non-responders to control for contrasts. On the off chance that the whole units are lost from a test no test or rectification for predisposition is accessible without obtaining extra information Berg (2005). In spite of the fact that there was no nonresponse within the collected information, unit non-response was watched due to different reasons.

For this research a total of 161 questionnaires were prepared and distributed for Zemen Bank export customers. From these 150 was returned and they were used for quantitative analysis and discussion; which indicates that the response rate was 93%, which is an acceptable percent.

4.3 Individual Demographic data

The number of male respondents is considerably higher than that of females. As displayed in the table below male accounts for 60 percent of the respondents whereas the remaining 40 percent were female. Most of the respondents, 40 % of them are between the age of 31 and 35; followed by those who are between 36 and 40 (19 %), above 40 (18%), 17% of respondents who are between 26-30, and the remaining 6 percent are between 20-25.

Regarding export experience with Zemen Bank 47 percent has more than 10 years of experience working with the bank, 41 percent of the respondents have 7-9 years of experience exporting through the bank, 9 percent of the respondents have 4-6 experience exporting via Zemen bank and the remaining 3 percent of the respondents have 1-3 years of experience exporting via Zemen Bank . Regarding the educational status of the respondents 59 percent of the respondents are the holder of bachelor's degree, 30 percent are the holders of MA and above, 5 percent are the holder of diploma, 4 percent of the respondents completed of high school, and the remaining 3 percent of the respondents are the holder of primary school.

Regarding company ownership, 67 percent of the respondents were the holder of private company, 20 percent of the respondents were the holder of public company and the remaining 13 percent of the respondents were the holder of foreign direct investment. According to the table below, 27 percent of the respondents get export service from Zemen bank quarterly, 20 percent of the respondents get the service monthly, 20 percent of the respondents get the service annually, 16 percent of the respondents get the service monthly, 13 percent of the respondents get services every two weeks, 3 percent of the respondents get service every week, and the remaining 1 percent of the respondents get services. Regarding mode of payment 54 percent of the respondents used letter of credit, 25 percent of the respondents used QD consignment and the remaining 21 percent of the respondents used advance payment.

Table 4.1 Demographic Background of the respondents

Variable	Category	Frequency	Percentage
Gender	Female	90	40%
	Male	60	60%
	Total	150	100%

Age	20-25	10	6%
	26-30	25	17%
	31-35	60	40%
	36-40	28	19%
	Above 40	27	18%
	Total	150	100.0%
Export experience with Zemen Bank	1-3	4	3%
	4-6	14	9%
	7-9	61	41%
	>10	71	47%
	Total	150	100.0%
Educational status	1-3 elementary school	3	2%
	High school	6	4%
	Diploma	8	5%
	BA	88	59%
	MA/MSc and above	45	30%
	Total	150	100%
Company ownership	Public	30	20%
	Private	100	67%
	FDI	20	13%
	Total	150	100.0%
How often do you get export service	Every Day	2	1%
	Every week	5	3%
	Every two week	23	13%
	Monthly	30	20%
	Quarterly	40	27%

	Semi annually	20	16%
	Annually	30	20%
	Total	150	100%
Most used mode of payment	LC	80	54%
	QD consignment	38	25%
	Advance payment	32	21%
	Total	150	100%

Source: Authors Computation using SPSS 26

4.4 Descriptive Statistics of the variables under study

The researcher employed various statistical data analysis tools such as mean and standard deviation to analyses the collected data. The summary of descriptive statistics of all variables that are evaluated based on a 5-point Likert scale (from “1” “strongly disagree” to “5” “strongly agree”). According to Zaidaton and Bagheri (2009) the mean score below 3.39 was considered as low, the mean score from 3.40 up to 3.79 was considered as moderate and mean score above 3.8 was considers as high as illustrated by comparison bases of mean of score of five-point Likert scale instrument.

The interpretation was made based on the following measurement scale intervals or ranges. Mean scores 4.51-5.00 excellent or very good, 3.51-4.50 good, 2.51-3.50 average or moderate, 1.51-2.50 fair and 1.00-1.50 is poor (Btawee, 1987). An itemized rating scale was used to construct the range. This range was later used to measure the perceived level of the respondents towards each variable. The following formula was used to construct the range. Alhakimi and Alhariry (2014) state that Likert scale response has to be put on an interval of mean, based on the following formula.

$$\text{Interval} = \frac{\text{minimum-maximum}}{n} = \frac{5-1}{5} = 0.8$$

Thus, the mean value of each individual item is ranging from 1- 5 falls within the following interval.

Interval	Interval of mean perception
1.00-1.80	Strongly dis agree
1.81-3.60	Dis agree
2.61-3.40	Neutral
3.41-4.20	Agree
4.21-5.00	Strongly agree

Source: Authors Computation using SPSS 26

4.4.1 Tangibility

The researcher tried to explain the respondents answer on the tangibility. Table 4.2 shows the questions under listed in the tangibility. The respondents answered on the scale of 1-5, i.e. Likert scale, where 1 represents strongly dis agree, 2 disagree, 3 neutral, 4 agree, and 5 is represented by strongly agree.

According to the table, the variable Zemen bank (ZB) has modern Looking equipment, building structure, administrative offices had a mean of 3.81 and standard deviation of 0.775. This indicates that Zemen bank has modern Looking equipment, building structure, administrative offices. Regarding the second question “Zemen bank physical facilities are visually appealing to Serve the customers” has a mean of 3.18 and a standard deviation of 0.984 which is the indication of respondents response is neutral. The third question “Zemen bank reception desk employees are neat and smart Looking appearance”, has a mean of 3.85 and standard deviation of 0.757, which is the indication of the employees of Zemen bank are neat and smart looking appearance. The last question “Materials associated with the service (such as pamphlets or Statements) are visually appealing Zemen bank.” Has a mean of 4.33 and standard deviation of 0.473? From the result Zemen Bank has good material associated with the export services.

Tangibility the first independent variable, respondents' average levels of agreement (mean) to the four items are computed. For tangibility, the mean collective agreement level is $M = 3.792$ as an average (moderate) mean score from five items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on tangibility service influences them to satisfy repeatedly. In addition, it is also the indication of satisfaction of customers with the tangible service of Zemen Bank.

Table 4.2 Descriptive Statistics of Tangibility

	N	Mean	Std. Deviation
Zemen bank (ZB) has modern Looking equipment, building structure, administrative offices.	150	3.81	.775
Zemen bank physical facilities are visually appealing to Serve the customers.	150	3.18	.984
Zemen bank reception desk employees are neat and smart Looking appearance	150	3.85	.757
Materials associated with the service (such as pamphlets or Statements) are visually appealing Zemen bank.	150	4.33	.473
Average	150	3.792	0.709
Valid N (listwise)	150		

Source: Authors Computation using SPSS

Table 4.2.1 Zemen bank (ZB) has modern Looking equipment, building structure, administrative offices.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	62	41.3	41.3	41.3
	4	55	36.7	36.7	
	5	33	22.0	22.0	
	Total	150	100.0	100.0	

From the table above, more than 50 percent of the respondents are with the Zemen bank (ZB) has modern Looking equipment, building structure, administrative offices.

Table 4.2.2 Zemen bank physical facilities are visually appealing to Serve the customers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	40	26.7	26.7	26.7
	3	64	42.7	42.7	69.3
	4	25	16.7	16.7	86.0
	5	21	14.0	14.0	100.0
	Total	150	100.0	100.0	

From the table above, more than 50 percent of the respondents are with the Zemen bank physical facilities are visually appealing to Serve the customers.

Table 4.2.3 Zemen bank reception desk employees are neat and smart Looking

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	56	37.3	37.3	37.3
	4	61	40.7	40.7	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the table above, more than 50 percent of the respondents are with the Zemen bank physical facilities are visually appealing to Serve the customers.

Table 4.2.4 Materials associated with the service (such as pamphlets)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	100	66.7	66.7	66.7
	5	50	33.3	33.3	100.0
	Total	150	100.0	100.0	

From the table above, more than 50 percent of the respondents are with the Zemen bank

physical facilities are visually appealing to Serve the customers

4.4.2 Reliability

Reliability is the ability to perform the promised service dependably and accurately. Doing what you say you're going to do when you say you're going to do it is essential to pleasing your customers. Service quality researchers argue that reliability is relatively more important for services because of the nature of service production compared to goods production.

According to the 4.3 all the items have a mean greater than three, which clearly indicates export customer of Zemen bank agreed to the service reliability in the bank.

Table4.3 Descriptive Statistics of reliability

	N	Mean	Std. Deviation
When Zemen bank promises to do something by a certain time, it does so (Such as free advisory service, free Training to its exporters).	150	3.85	.757
When you have a problem, Zemen bank shows a sincere Interest in solving it.	150	4.75	.433
Zemen bank performs the service and solves problem right The first time.	150	4.35	.480
Zemen bank provides its service for exporters at the time it Promises to do so (such as export document negotiation without delay).	150	4.36	.482
Zemen bank gives an error free records and gives error free export permits	150	4.47	.501
Average	150	4.357	0.464
Valid N (listwise)	150		

Source: Authors Computation using SPSS 26

Reliability is the second independent variable, respondents' average levels of agreement (mean) to the five items are computed. For reliability, the mean collective agreement level is M =4.357

as an average (moderate) mean score from five items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on service reliability influences them to satisfy repeatedly. From the result we can clearly understand that the bank has good service reliability as its overall mean is between 3.51-4.50.

Table4.3 1 When Zemen bank promises to do something by a certain time, it does so (Such as free advisory service, free Training to its exporters).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	56	37.3	37.3	37.3
	4	61	40.7	40.7	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the result above in the frequency table, more than 60 percent of the respondents agree with the bank promises to do something by a certain time, it does so (Such as free advisory service, free Training to its exporters).

Table4.3 2 when you have a problem, Zemen bank shows a sincere Interest in solving it.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	37	24.7	24.7	24.7
	5	113	75.3	75.3	100.0
	Total	150	100.0	100.0	

In addition, as displayed in the above table 75 percent of the respondents agreed with the item that When you have a problem, Zemen bank shows a sincere Interest in solving it.

Table4.3 3 Zemen bank performs the service and solves problem right the first time.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	97	64.7	64.7	64.7
	5	53	35.3	35.3	100.0
	Total	150	100.0	100.0	

When we come to this question, 100 percent of the respondents agreed with Zemen bank performs the service and solves problem right The first time.

Table4.3 4 Zemen bank provides its service for exporters at the time it Promises to do so (such as export document negotiation immediately).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	96	64.0	64.0	64.0
	5	54	36.0	36.0	100.0
	Total	150	100.0	100.0	

From the table above, 64 percent of the respondents agree and 36 percent of the respondents strongly agree with Zemen bank provides its service for exporters at the time it Promises to do so (such as export document negotiation without delay).

Table4.3 5 Zemen bank gives an error free records and gives error free export permits

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	79	52.7	52.7	52.7
	5	71	47.3	47.3	100.0
	Total	150	100.0	100.0	

From the above table, 52.7 percent of the respondents agree and 47.3 percent of the respondents strongly agree with the item, Zemen bank gives error free records and gives error free export permits.

4.4.3 Responsiveness

Responsiveness is the willingness to help customers and provide prompt service. Responding quickly to customer questions and concerns is vital, especially in today's fast-paced world. According to table

Table 4.4 Descriptive Statistics of Responsiveness

	N	Mean	Std. Deviation
Employees in Zemen bank tell you exactly when services will be performed (service delivery time)	150	3.25	1.177
Employees in Zemen bank give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).	150	4.33	.471
Employees in Zemen bank are always willing to help you.	150	4.51	.502
Employees in Zemen bank are willing to take adequate Action to your request.	150	4.55	.499
Average	150	4.16	.564
Valid N (listwise)	150		

Source: Authors Computation using SPSS 26

According to the table above, the first item “Employees in Zemen bank tell you exactly when services will be performed (service delivery time)”, has a mean of 3.25 which is the indication of the employees of Zemen bank have a moderate information / knowledge regarding the service provided by the bank. Regarding the second item, it has a mean of 4.33, which gives insights regarding the propt export service in Zemen bank. From the result, there is a clear indication that the bank is experienced and give a good prompt service to its customers through its employees. When we come to the willingness of employees to help respondents were satisfied with the item.

Responsiveness is the third independent variable; respondents' average levels of agreement (mean) to the four items are computed. For responsiveness, the mean collective agreement level is $M = 4.16$ as an average (moderate) mean score from four items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on service responsiveness influences them to satisfy repeatedly. From the result, we can

clearly understand that the bank has good service responsiveness as its overall mean is between 3.51-4.50.

Table 4.4 1 Employees in Zemen bank tell you exactly when services will be performed (service delivery time)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	56	37.3	37.3	37.3
	3	33	22.0	22.0	59.3
	4	28	18.7	18.7	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the table above, 37.3 percent of the respondents, 22 percent of the respondents responded neutral, 18.7 percent of the respondents agreed, 22 percent of the respondents strongly agree with the item Employees in Zemen bank tell you exactly when services will be performed (service delivery time).

Table 4.4 2 Employees in Zemen bank give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	101	67.3	67.3	67.3
	5	49	32.7	32.7	100.0
	Total	150	100.0	100.0	

From the table above, 67.3 percent of the respondents agree and the remaining 32.7 percent of the respondents strongly agree with Employees in Zemen bank give your prompt export service (such as issuance of export permit, negotiate export documents, credit settlement of export Proceeds).

Table 4.4 3 Employees in Zemen bank are always willing to help you.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	74	49.3	49.3	49.3
	5	76	50.7	50.7	100.0
	Total	150	100.0	100.0	

From the table above 49.3 percent of the respondents agree and the remaining 50.7 percent of the respondents strongly agree with the idea Employees in Zemen bank are always willing to help you.

Table 4.4 4 Employees in Zemen bank are willing to take adequate Action to your request.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	68	45.3	45.3	45.3
	5	82	54.7	54.7	100.0
	Total	150	100.0	100.0	

From the table above 45.3 percent of the respondents agree and the remaining 54.7 percent of the respondents strongly agree with the idea Employees in Zemen bank are willing to take adequate Action to your request

4.4.4 Assurance

As it clearly displayed in table 4.5, most of the respondents replied positively for the statement describing, “Employees in Zemen bank are consistently respectful With you”. As displayed in the table below the question has a mean of 4.69 and a standard deviation of 0.463. For the statement, “The behavior of employees in Zemen bank inspires your Confidence.”, with its mean value of 3.53 also indicates most of the respondents are nearly good response to the question. Regarding the question, “You feel safe in your transactions with Zemen bank.”, it has a mean of 4.63 and a standard deviation of 0.485. lastly regarding the last item in the table below, “Employees in Zemen bank have the knowledge to answer Questions related to your

export.”, has a mean of 3.43 which is the indication of good knowledge of employees of Zemen Bank.

Table 4.5 Descriptive Statistics of Assurance

	N	Mean	Std. Deviation
The behavior of employees in Zemen bank inspires your Confidence.	150	3.53	.833
You feel safe in your transactions with Zemen bank.	150	4.63	.485
Employees in Zemen bank are consistently respectful With you.	150	4.69	.463
Employees in Zemen bank have the knowledge to answer Questions related to your export.	150	3.43	1.058
Average	150	4.06	0.627
Valid N (listwise)	150		

Source: Authors Computation using SPSS 26

Assurance is the fourth independent variable, respondents' average levels of agreement (mean) to the four items are computed. For assurance, the mean collective agreement level is $M = 4.06$ as an average (moderate) mean score from four items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on service assurance influences them to satisfy repeatedly. From the result we can clearly understand that the bank has good service assurance as its overall mean is between 3.51-4.50.

Table 4.5 1 The behavior of employees in Zemen bank inspires your Confidence.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	104	69.3	69.3	69.3
	4	13	8.7	8.7	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the table above 69.3 percent of the respondents were neutral, 8.7 percent of the respondents were agree and the remaining 22 percent of the respondents were strongly agree with the behavior of employees in Zemen bank inspires your Confidence.

Table 4.5 2 You feel safe in your transactions with Zemen bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	56	37.3	37.3	37.3
	5	94	62.7	62.7	100.0
	Total	150	100.0	100.0	

From the table above 37.3 percent of the respondents agree while the remaining 62.7 percent of the respondents strongly agree with the idea you feel safe in your transactions with Zemen bank.

Table 4.5 3 Employees in Zemen bank are consistently respectful with you.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	46	30.7	30.7	30.7
	5	104	69.3	69.3	100.0
	Total	150	100.0	100.0	

From the table above 30.7 percent of the respondents agree and the remaining 69.3 percent of the respondents strongly agree with the idea Employees in Zemen bank are consistently respectful With you.

Table 4.5 4 Employees in Zemen bank have the knowledge to answer Questions related to your export.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	32	21.3	21.3	21.3
	3	55	36.7	36.7	58.0
	4	30	20.0	20.0	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the table above 21.3 percent of the respondents were dis agree, 36.7 percent of the respondents were neutral, 20 percent of the respondents were agreeing and the remaining 22 percent of the respondents were strongly agree with the idea Employees in Zemen bank have the knowledge to answer Questions related to your export.

4.4.5 Empathy

Regarding the item on empathy, “Zemen bank gives you individual attention.”, has a mean of 3.57 and standard deviation of 1.14. The second item has a mean of 3.59 and standard deviation of 1.09, which is the indication of the bank-operating hour is nearly good. The third item has a mean of 3.93 and standard deviation of 0.715. From the result we can understand the staff of Zemen bank work through giving detail attention to the customers. The fourth item, “Zemen bank fits your best interest and gives your priority.”, has a mean of 4.54 and standard deviation of 0.50. from the result the bank fits customer’s interest. Finally, the last variable, “Employees of Zemen bank understand your specific needs has a mean of 4.53 and standard deviation of 0.501. As a result, employees Cleary understand the specific needs that customer wants.

Table 4.6 Descriptive Statistics of Empathy

	N	Mean	Std. Deviation
Zemen bank gives you individual attention.	150	3.57	1.114
Zemen bank operating hours are convenient to your Export service need.	150	3.59	1.094
Zemen bank has committed employees who give you Personal attention.	150	3.93	.715
Zemen bank fits your best interest and gives your priority	150	4.54	.500
Employees of Zemen bank understand your specific needs	150	4.53	.501
Average		4.03	.733
Valid N (listwise)	150		

Source: Authors Computation using SPSS 26

Empathy is the last is the independent variable, respondents' average levels of agreement (mean) to the five items are computed. For the variable, the mean collective agreement level is $M = 4.03$ as an average (moderate) mean score from five items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on service empathy influences them to satisfy repeatedly. From the result we can clearly understand that the bank has good service empathy as its overall mean is between 3.51-4.50.

Table 4.6 1 Zemen bank gives you individual attention.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	41	27.3	27.3	27.3
	3	16	10.7	10.7	38.0
	4	60	40.0	40.0	78.0

	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the above table 27.3 percent of the respondents were disagree, 10.7 percent of the respondents were neutral, 40 percent of the respondents were agreeing, and the remaining 22 percent of the respondents were strongly agreeing with the idea that Zemen bank gives you individual attention.

Table 4.6 2 Zemen bank fits your best interest and gives your priority

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	69	46.0	46.0	46.0
	5	81	54.0	54.0	100.0
	Total	150	100.0	100.0	

From the result above 46 percent of the respondents were agree and the remaining 54 percent of the respondents were strongly agreeing with the idea Zemen bank fits your best interest and gives your priority.

Table 4.6 3 Employees of Zemen bank understand your specific needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	4	71	47.3	47.3	47.3
	5	79	52.7	52.7	100.0
	Total	150	100.0	100.0	

From the result above, 47.3 percent of the respondents agree with the idea and the remaining 52.7 percent of the respondents responded strongly agree Employees of Zemen bank understand your specific needs.

4.4.6 Customer Satisfaction

The customer satisfaction level indicates the banks performance whether the Zemen Bank is performing well to the best interest of export service customer or not. If customers do not satisfy by the service provided, the service provided was not based on the interest of the customer that means probably there is problem of service quality.

Table 4.7 Descriptive Statistics of Customer Satisfaction

	N	Mean	Std. Deviation
I am fully satisfied with the appearance of physical facilities ,Equipment, personnel, and communication materials of the bank.	150	3.53	1.246
I have full satisfaction with the bank's ability to perform the promised Service dependably and accurately	150	3.95	.850
I have full satisfaction with the bank's willingness to help customers and provide prompts service	150	3.23	.998
I have full satisfaction with the Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence	150	3.29	1.138
I have full satisfaction with the caring, individualized attention the bank provides the service to its customers	150	3.69	.811
Average		3.53	.959
Valid N (listwise)	150		

Source: Authors Computation using SPSS 26

As it was clearly shown on the table 4.7, the respondents reflected their fillings towards the service provided by Zemen Bank. To know their filling, the researcher asked different questions as the respondents express their filling towards the overall services quality. The first question says “I am fully satisfied with the appearance of physical facilities, Equipment,

personnel, and communication materials of the bank.” This question has a mean of 3.53 and standard deviation of 1.246. From the result the bank is in good position regarding the appearance of physical facilities, equipment’s and persons. Regarding to the second question, “I have full satisfaction with the bank's ability to perform the promised Service dependably and accurately” with mean of 3.95 and standard deviation of 0.850. the result clearly show that Zemen Bank has good customer satisfaction regarding bank’s ability to perform the promised service dependability and accurately. Regarding the third question, “I have full satisfaction with the bank's willingness to help customers

And provide prompts service”, it has a mean of 3.23 and standard deviation of 0.998. from the result, the customer has good experience in getting prompt services from the Bank. Regarding on the fourth question, “I have full satisfaction with the Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence” with a mean of 3.29 and standard deviation of 1.1138. The result perceived that bank is moderate regarding with knowledge and curiosity of its employees. Finally, the last question, “I have full satisfaction with the caring, individualized attention the bank provides the service to its customers” has a mean of 3.69 and standard deviation of 0.811. From the result, the researcher understand that the bank has a moderate customer satisfaction regarding caring with individualized attention to its export customers. Finally, the dependent variable customer satisfaction, respondents' average levels of agreement (mean) to the five items are computed. For the variable, the mean collective agreement level is $M = 3.53$ as an average (moderate) mean score from five items. This measurement is significantly high agreement customer satisfaction. It shows that most respondents strongly agree on customer satisfaction of Zemen Bank. From the result we can clearly understand that the bank has good customer satisfaction as its overall mean is between 3.51-4.50.

Table 4.7 1 I am fully satisfied with the appearance of physical facilities,

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	56	37.3	37.3	37.3
	4	53	35.3	35.3	72.7
	5	41	27.3	27.3	100.0
	Total	150	100.0	100.0	

From the table above 37.3 percent of the respondents are not satisfied with appearance of physical facilities, 35.3 percent of the respondents were neutral, 27.3 percent of the respondents were strongly agreeing with I am fully satisfied with the appearance of physical facilities

Table 4.7 2 I have full satisfaction with the bank's willingness to help customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	35	23.3	23.3	23.3
	3	72	48.0	48.0	71.3
	4	17	11.3	11.3	82.7
	5	26	17.3	17.3	100.0
	Total	150	100.0	100.0	

From the result above 23.3 percent of the respondents, 48 percent the respondents of responded neutral, 11.3 percent of respondents responded agree, the remaining 17.3 percent of the respondents responded strongly agree.

Table 4.7 3 I have full satisfaction with the Knowledge and courtesy of the Bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	48	32.0	32.0	32.0
	3	43	28.7	28.7	60.7
	4	26	17.3	17.3	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the above table, 32 percent of the respondents, 28.7 percent of the respondents were neutral, 17.3 percent of respondents responded agree, 22 percent of the responders respond strongly agree on I have full satisfaction with the Knowledge and courtesy of the bank.

Table 4.7 4 I have full satisfaction with the caring, individualized attention

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3	79	52.7	52.7	52.7

	4	38	25.3	25.3	78.0
	5	33	22.0	22.0	100.0
	Total	150	100.0	100.0	

From the table above, 52.2 percent of the respondents are neutral with the idea, 25.3 percent of the respondents agree, 22 percent of the respondents with have full satisfaction with the caring, individualized attention.

4.5 Correlation Analysis

Pearson's Correlation Coefficient was used in order to determine the relationship among the study variables of the study such as tangibility, reliability, assurance, empathy, responsiveness and customer satisfaction.

The table 4.8 below depicts the relationship among different study variables of the study have from a sample of 150 employees of Zemen Bank. The correlation is used to measure the size of an effect. Correlation coefficient denoted by r ranges between -1 and +1 and quantifies the direction and strength of the linear association between two variables. From the data output presented in the table, it is observed that there is a statistically significant relationship between all variables (tangibility, reliability, assurance, empathy, responsiveness and customer satisfaction). The strength of the relationship for absolute values of Pearson value for r, 0-0.19 is considered as very weak, 0.2-0.39 as weak, 0.40-0.59 as moderate, 0.6-0.79 as strong and 0.8-1 as very strong correlation. From this reliability, assurance and responsiveness have a strong positive association with tangibility whereas customer satisfaction and empathy have very strong correlation with tangibility. The second variable reliability has strong correlation with assurance, empathy and Customer satisfaction while it has strong correlation with responsiveness. The third variable assurance has very strong correlation with empathy where as it has strong correlation with customer satisfaction and responsiveness. The fourth variable empathy has strong correlation with responsiveness and very strong correlation with customer satisfaction. Lastly customer satisfaction has strongly correlated with empathy.

Table 4.8. Correlation table among variables.

Correlations						
	TAN	REL	ASS	EMP	CS	RES

TAN	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	150					
REL	Pearson Correlation	.763**	1				
	Sig. (2-tailed)	.000					
	N	150	150				
ASS	Pearson Correlation	.781**	.873**	1			
	Sig. (2-tailed)	.000	.000				
	N	150	150	150			
EMP	Pearson Correlation	.856**	.869**	.878**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	150	150	150	150		
CS	Pearson Correlation	.885**	.877**	.792**	.875**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	150	150	150	150	150	
RES	Pearson Correlation	.649**	.714**	.672**	.715**	.687**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	150	150	150	150	150	150
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Authors Computation using SPSS 26

4.6 Regression Analysis

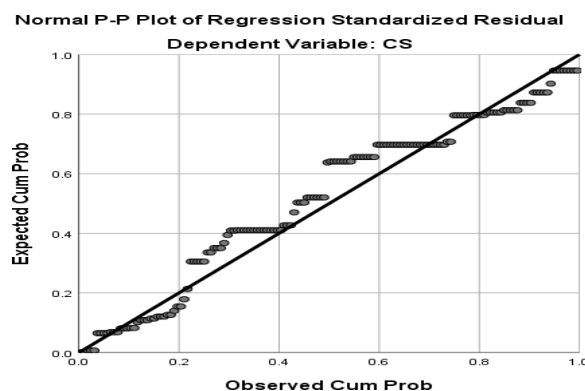
4.6.1 Post Estimation test / Diagnostic test

In this section of study, diagnostic test on the model has conducted to the check the average value of the error is zero, whether the residual is normally distributed or not, the variance of the error is constant, the covariance between the error term over the time is zero and the variables stated in this study were not violating the classical linear regression assumption. As per Brooks, (2008) the first assumption required that the average value of the errors is zero (E

(ut) = 0). In fact, if a constant term is included in the regression equation, this assumption will never be violated (Brooks, 2008). Since there is no intercept parameter without constant term, the first assumption will never go against. This means there is no potentially severe bias in the slope coefficient estimates in the regression model. However, the rest assumptions of CLRM were properly tested and presented as follows:

4.6.1.1 Linearity Test

The linearity of associations between the dependent and independent variables can be tested by looking at the P-P plot for the model. The closer the dots lie to the diagonal line, the closer to normal the residuals are distributed. As depicted in the below graph, the visual inspections of the p-p plot revealed that there exists linear relationship between the dependent and independent variables.



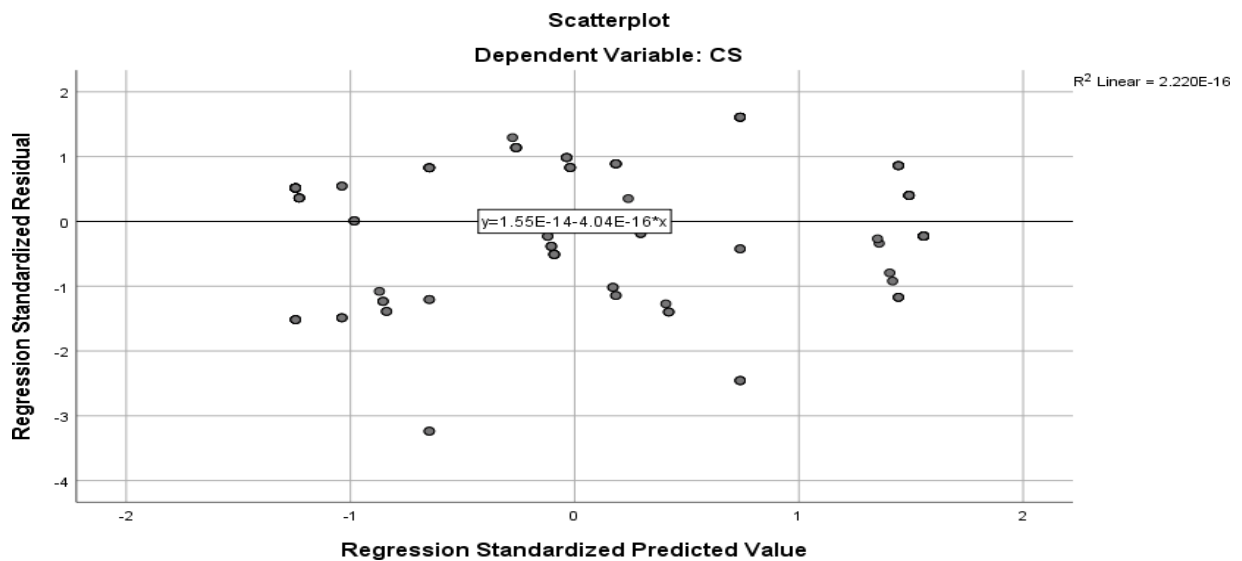
Source: Author's computation using SPSS 26 (2022)

4.6.1.2 Homoscedasticity Test

The second assumption of CLRM states that the variance of the errors is constant, σ^2 this is known as the assumption of homoskedasticity (Brooks, 2008). If the errors do not have constant variance, they are said to be Heteroskedasticity. In other words, if the residuals of the regression have systematically changing variability over the sample, that is a sign of Heteroskedasticity (Brooks, 2008). The violation of this assumption results in the OLS estimator inefficient.

The assumption of homoscedasticity refers to equal variance of errors across all levels of the independent variables (Osborne & Waters, 2002). This implies it requires even distribution of

residual terms or homogeneity of error terms throughout the data. Homoscedasticity can be checked by visual examination of a plot of the standardized residuals by the regression standardized predicted value (Osborne & Waters, 2002). If the error terms are distributed randomly with no certain pattern, the problem is not detrimental for analysis. The scatterplot in Fig below shows that the standardized residuals in this research are distributed evenly which shows that no violation of homoscedasticity.



Source: Author's computation using SPSS 26 (2022)

Table 4.8 1 Model Summary

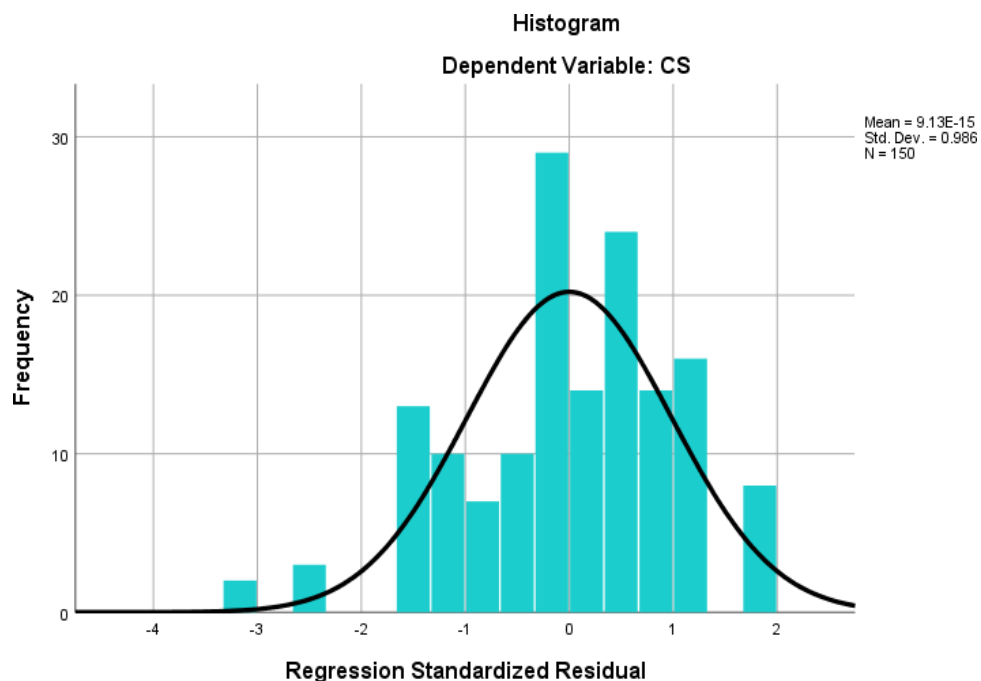
Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std.Error	Durbin-Watson
1	.873 ^a	.762	.755	.19131	1.875
a. Predictors: (Constant), tangibility , reliability , assurance, empathy, responsiveness					
b. Dependent Variable: customer Satisfaction					

Source: Author's computation using SPSS 26 (2022)

As the table above reveals that errors are responding independently, and autocorrelation is not a concern with the Durbin-Watson value of 1.875. Therefore, it is possible to say the autocorrelation test has been met.

4.6.1.3 Normality Test

Another fourth important diagnostic test conducted in this paper is the normality assumption (i.e. normally distributed errors). Brooks (2008) Stated that the normality assumption “(ut~ N (0,σ²))” is required in order to conduct single or joint hypothesis tests about the model parameters. Therefore, it is quite important, to have some general description for common types of distributions. In an ideal world our data would be distributed symmetrically around the center of all scores. As such, if we draw a vertical line through the center of the distribution then it should look the same on both sides. This is known as a normal distribution and is characterized by bell-shaped curve. This shape basically implies that the majority of scores lie around the center of the distribution (Field, 2006). The normal distribution graph was shown on Fig below and revealed that the assumption of normality has been met.



Source: Author’s computation using SPSS 26 (2022)

4.6.1.4 Testing For Multicollinearity

Multicollinearity refers to a situation in which independent variables are highly correlated. Tolerance is an indicator of how much of the variability in the model. VIF (variance inflation factor) which is just the inverse of tolerance value (1 divided by tolerance value). A tolerance value of (>0.10) and the VIF value of (<10) are all acceptable VIF value and above 10 would be a presence of multicollinearity. Therefore as displayed in the table below both tolerance value (>0.10) and the VIF value (<10) are all acceptable .

If one explanatory variable has shown exact linear relation with the other explanatory variable, then the model suffers from perfect collinearity, as a result it cannot be estimated or satisfied the OLS properties. For the purpose of measuring the existence of multicollinearity problem in the model the researcher was used Variance Inflation Factor (VIF). As noted by Gujarati (2004), the rule of thumb suggested that if variance inflation factor (VIF) exactly or exceeds 10 there is a problem of multicollinearity. As shown in the table below, the researcher measured the VIF and gets a value of less than 10 for all the explanatory variables. Consequently, one can know that there is no serious multicollinearity problem among the variables that can be included in the model estimation.

Table 4.10 Multicollinearity Diagnostics

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Tangibility	.678	1.475
	Reliability	.372	2.688
	assurance	.235	4.255
	Empathy	.335	2.985
	Responsiveness	.389	2.570
	Mean VIF	.402	2.795

Source: Author's computation using SPSS 26 (2022)

4.6.2 Results and Discussions of Multiple Regression Models

The regression analyses results are represented in table 4.12 (model summary), table 4.13(ANOVA), and Table 4.14 regression results (coefficient) below illustrate the five hypotheses of the study. From table 4.12, the regression model justifies that a 76 percent of the five explanatory explained the variation in customer satisfaction by ($R^2=0.762$). The R^2

value of 0.76 indicates a 76.2 percent relationship between explanatory variable and customer satisfaction. This implies that explanatory variable explains the variation of customer satisfaction by 76.2 percent. The regression model is significant as shown from the ANOVA table values (F=2785.30: p<0.05). From the coefficients table, the regression model established for the direct relationship was:

$$\text{customer satisfaction} = -2.704 + 0.436 * \text{tangibility} + 0.468 * \text{reliability} + 0.729 * \text{assurance} + 0.071 * \text{empathy} + 0.054 * \text{responsiveness} + \epsilon \dots \dots \dots (1)$$

4.11 Model Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std.Error	Durbin-Watson
1	.873 ^a	.762	.755	.19131	1.875
a. Predictors: (Constant), tangibility , reliability , assurance, empathy, responsiveness					
b. Dependent Variable: customer Satisfaction					

Table 4.12 ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	104.493	5	27.146	2785.304	.000 ^b
	Residual	1.403	144	.010		
	Total	137.131	149			
a. Dependent Variable: Customer satisfaction						
b. Predictors: (Constant), tangibility , reliability , assurance, empathy, responsiveness						

Table 4.13 Regression Coefficient

Coefficients ^a	
---------------------------	--

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.704	.162		-16.656	.000
	Tangibility	.436	.061	.322	7.184	.000
	Reliability	.256	.089	.124	2.880	.005
	Assurance	.729	.096	.477	7.579	.000
	Empathy	.071	.023	.054	1.171	.000
	Responsiveness	.054	.027	.032	2.023	.045
a. Dependent Variable: CS						

4.6.3 Discussions and Interpretations on Explanatory Variables

The unstandardized coefficients β column, gives us the coefficients of the independent variables in the regression equation including all the predictor variables as indicated above. In addition, the table above also shows that the explanatory variables included in this study can significantly explain at 95% confidence level to the variation on the dependent variable. The standardized beta coefficient column shows the contribution that an individual variable makes to the model. The beta weight is the average amount the dependent variable increases when the independent variable increases by one standard deviation (all other independent variables are held constant). Since these results are standardized, we can make comparisons among them. Among the variables, the one with the largest value of influence is assurance with a 0.729 value. The second most influential is tangibility with a value of 0.436. The third most influence variable that affect reliability with a value of 0.256. The last variable that affect customer satisfaction is responsiveness with a value of 0.054.

As depicted in table above, among the five regressors included in the model that need to be statistically significant at 5% level of significance. All explanatory were statistically significant. Hence, all explanatory variables were found to be important factors to influence customer satisfaction in Zemen Bank.

4.6.3.1 Tangibility

Tangible is everything in a customer visually experienced service company who purchases a service, including equipment, staff, physical facilities, products, and appearance. A location for a home stay is often known as a measurable feature. Past studies cited this assertion as the tangibles are the presence of an organization's physical facilities, equipment, personnel, and communication material. Past research added that in the equipment, services, and communication materials used to deliver the service, consumers are searching for consistency. Such features provide clear indicators for consumers to determine the service provider's capabilities. Tangibles are the 'visible' aspects of the service that are employed by businesses to improve external customer satisfaction. Different service industries employ different types of tangibles. The unstandardized coefficients can be interpreted to show they change in the dependent variable which in our case is customer's satisfaction due to a change in the independent variables by 1 unit. This means that if tangibility is increased or decreased by 1 unit it will affect customer satisfaction measurement by 0.436. From the result increasing tangibility by a unit resulted in increasing in customer satisfaction by 0.436.

4.6.3.2 Reliability

Reliability refers to the ability to deliver expected standard at all time, how the organization handle customer services problem, performing right services for the first time, providing services within promised time and maintaining error free record. The results of the study show that reliability has a direct positive effect on customer satisfaction. This condition shows that if the ability to provide promised services is better, more accurate, and reliable, it will affect the psychological condition of consumers to give a positive appreciation of the company's products. This finding is in accordance with the results of a study conducted by Martini et al. (2018); Albayrak et al. (2010), who say that reliability affects consumer satisfaction. This shows that the ability to provide promised services with reliable, accurate, and reliable can affect consumer satisfaction in using the services provided by the company. From the result increased reliability by one unit, customer satisfaction has to be increased by 0.256.

4.6.3.3 Assurance

The knowledge and politeness of employees so well so their capability to express trust and confidence. The assurance dimension contains the following characteristics: ability to provide

the service, courtesy and value for the customer, successful communication with the customer, and the general approach that the service provider has the customer 's best interests at heart. Assurance has been defined as employees' courtesy and knowledge, and their capacity to transfer confidence and trust to customers. The opinions of researchers on the ranking of assurance among service quality dimensions is varied. Assurance means keeping customers informed in their native language and listening to them, regardless of their educational level, age, and nationality. Assurance indicates the attitudes of the employees and their behavior, and the staff's ability to provide friendly, confidential, courteous, and competent services.

From the assurance is statistically and positively affect customer satisfaction. From the result increased assurance by one unit resulted in increasing the satisfaction of exporters in Zemen Bank by 0.729. This finding is consistent with the study of Amelework (2016) that find out assurance has high positive and significant effect on customer satisfaction. It is also supported by other authors (Areeba et al., 2016; Surafel, 2016; Tizazu, 2012 and Gezahegn, 2015). But, Simon (2016) reported that assurance has a negative and insignificant effect on customer satisfaction satisfaction towards E-banking services.

4.6.3.4 Empathy

Parasuraman et al. (1985) defined empathy as the caring and individual attention the firm provides its customers. It involves giving customers individual attention and employees who understand the needs of their customers and convenience business hours. Ananth et al. (2011) referred to empathy as giving individual attention; convenient operating hours; giving personal attention; best interest in heart and understand customers' specific needs. Empathy is related to the employee's aptitude in understanding customer perspective and feelings during service interactions. The reason for significant effect for empathis is justified as lack of empathy or an inability to understand the other's perspective damages any service encounter and results in customer dissatisfaction which resulted in significant effect of empathy on service quality. Simon (2016) found that empathy has positive and significant effect on customer satisfaction with relatively low coefficients value among the rest SERVQUL dimensions. Therefore improving the empathy service resulted in increasing and improving the service quality of zemen bank for exporters.

4.6.3.5 Responsiveness

The finding of this study also indicates that responsiveness ($\beta=0.054$, $p, 0.045$) has a positive and significant effect on customer satisfaction. This finding is also supported by Areeba et al. (2016) reported that responsiveness has high positive and significant effect on customer satisfaction. It is also supported by other authors (Surafel, 2016 and Gezahegn, 2015). On the contrary, Tizazu (2012) reported that responsiveness has a negative and insignificant effect on customer satisfaction towards banking services.

4.6.4 Hypothesis Testing

Table 4.14 Hypothesis testing based on multiple models results

Hypothesis	Result	Justification
H₁ : tangibility has a positive and statistical significant effect on customer satisfaction	Accepted	$\beta = 0.436, p < 0.05$
H₂ : reliability has a positive and statistical significant effect on customer satisfaction	Accepted	$\beta = 0.256, p < 0.05$
H₃ : Assurance has a positive and statistical significant effect on customer satisfaction	Accepted	$\beta = 0.729, p < 0.05$
H₄ : empathy has a positive and statistical significant effect on customer satisfaction	Accepted	$\beta = 0.071, p < 0.05$
H₅ : responsiveness has a positive and statistical significant effect on customer satisfaction	Accepted	$\beta = 0.054, p < 0.05$

After a thorough theoretical and empirical literature reviews, the researcher had specified four (5) hypotheses in chapter two namely: H₁: tangibility has a positive and statistical significant effect on customer satisfaction, H₂: reliability has a positive and statistical significant effect on customer satisfaction, H₃: Assurance has a positive and statistical significant effect on customer satisfaction H₄: empathy has a positive and statistical significant effect on customer

satisfaction and responsiveness has a positive and statistical significant effect on customer satisfaction. As revealed in table 4.15 above, the hypothesis results revealed that all the five explanatory variables were statistically significant effect on customer satisfaction at 5 percent level of significance.

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary of Major Findings

The overall objective of this study was to the effect of export banking service quality on customer satisfaction: the case of export customer of zemen bank. In this research appropriate research method were designed and primary data were collected from selected employees of the bank through questionnaire. In order to analyses the collected data, descriptive statistics, correlation, multiple regressions, multicollinearity test, heteroscedasticity test independent sample test and one-way ANOVA were conducted. The results of data computations are summarized as follow.

Descriptive statistics revealed the mean values for tangibility, reliability, assurance, empathy, responsiveness and customer satisfaction with mean value of 3.79, 4.35, 4.06, 4.03, 4.05 and 3.54 respectively. All mean values are nearly with same range. Hence, the researcher understood from customer's response majority of they are moderately satisfied with the bank lists of those independent variables.

Correlation coefficient computed for determining the relationship between independent (predictors) and dependent variables (customer satisfaction). There was a positive and statistically significant as well strong relationship between independent and dependent variables. Tangibility has Pearson correlation of $r=0.885$ and $p<0.01$, has $r=0.848$, $p<0.01$, reliability has 0.887 , assurance has 0.792 and $p<0.01$, and the last variable empathy has a Pearson correlation of 0.875 and $p<0.01$. Indicates, these dimension has nearly similar positive and strong relation with customer satisfaction of the bank. In addition, correlation coefficient

among explanatory variable was strongly and positively correlated among each variable with statically significant at 1 percent level of significance.

The hypothesis test results based on unstandardized coefficient beta and P-value to test whether the hypothesis to reject or accept. Based on the tangibility of Zemen Bank, the P- value is significant ($P < 0.05$) and the beta value is positive (beta= 0.436). Therefore, the result supported the initial hypothesis and infers that training has a significant and positive effect on customer satisfaction of in case of export in Zemen Bank. With regards to reliability of Zemen Bank in export service a, P-value is significant ($P < 0.05$) and the beta value is positive (beta= 0.256). Therefore, the result supported the initial hypothesis and infers that reliability has a significant and positive effect on customer satisfaction of in case of export in Zemen Bank. The same is true for assurance of export service in Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= 0.729). Therefore, the result supported the initial hypothesis and infers that assurance has a significant and positive effect on customer satisfaction of in case of export in Zemen Bank. Regarding to responsiveness in export service in Zemen Bank, P-value is significant ($P < 0.05$) and the beta value is positive (beta= 0.054). Therefore, the result supported the initial hypothesis and infers that responsiveness has a significant and positive effect on customer satisfaction of in case of export in Zemen Bank. The remaining variable empathy with p values less than 0.05 has significant and positive effect on customer satisfaction in case of export customers in Zemen Bank.

5.2 Conclusion

The study has examined the effect of export banking service quality on customer satisfaction: the case of export customer of zemen bank. Based on statistical analysis, it has been observed that customers are fairly satisfied with the Export-banking services that have been delivering by Zemen Bank.

The study found that, as modernity, easy to use and visual appearance of Export-banking service devices (tangibility) increases, the customer satisfaction towards the Export-banking service increase and vice versa. This is because of a positive and significant associate of tangibility dimensions with customer satisfaction.

The study found that as ability to perform ordered service dependable and accurately (reliability) increase, the satisfaction of the customer towards Export-banking service in zemen

bank also increase and vice versa. Thus, the reliability of export-banking service has a positive and significant associate with customer satisfaction. This study also concluded that, Export-banking service reliability has strong positive and significant effect on customer satisfaction.

In addition to this, the study also revealed that as Prompt delivery of services to customers (responsiveness) increase, the customer satisfaction towards the Export-banking service also improved. This is because of a positive and significant associate of Export-banking service responsiveness with customer satisfaction. The researcher also concluded that, Export-banking service responsiveness has strong positive and significant effect on customer satisfaction.

The study also found that, as the ability to convey trust and confidence (assurance) increases, the customer satisfaction towards the Export-banking service also improved and vice versa. This is because of a positive and significant associate of Export-banking service assurance with customer satisfaction. The researcher also concluded that, the assurance of Export-banking service has strong positive and significant effect on customer satisfaction. Lastly the study on the other hand found that, as individualized attention to the Export-banking users (empathy) has no a significant effect on customer satisfaction.

5.3 Recommendations

In achieving and following in better performance, organizations should adhere to the better conditions of customer satisfaction. According to the findings and conclusions of the study, the researcher forwards the following recommendations for the managers of Zemen Bank.

- This study has important implication that all level managers of Zemen Bank should give special attention to the dimensions of assurance, reliability and responsiveness in order to maintain the reported results through providing quality and consistent services by collaboration National Bank of Ethiopia and other foreign banks, since these dimensions have high and positive effect on customer satisfaction in Export banking services.
- The banks services were relatively good, the staffs were good in dressing well and appear net, the branch has up to date equipments, visually attractive and safety of the banks transaction. However, this should not mean it lasts forever. So there is a need for management bodies to evaluate their status constantly and work for continuous improvements.

- In order to improve customer satisfaction on tangibility dimension, it is recommended Zemen Bank should do awareness creation for the users with the aim of building friendliness and familiarizing them with physical facilities, modernity, visual appearance of Export banking procedures and to make ease to use these technologies.
- The bank should make the right decision to make feel safe customers in their transaction with the bank, and answer basic questions raised by their customers, being consistently courteous with their customers.
- It is advisory the bank need to have create awareness about new service and the cost related with the service.
- The researcher suggests that making different incentives mechanism to motivate employees. To provide complete quality service. The bank should have satisfied their employees by making different motives. Because employees who are not satisfied with their job, they cannot deliver quality service.

REFERENCE

- Al-Jazzazi, A.; Sultan, P. Demographic differences in Jordanian bank service quality perceptions. *Int. J. Bank Mark.* **2017**, *35*, 275–297. [[Google Scholar](#)] [[CrossRef](#)]
- Brown, S.W and Bond, E.U III (1995), The internal/external framework and service quality: Towards theory in service marketing, *Journal of marketing management*, pp 25-39.
- Creswell, J. W., (2003) *Research design: Qualitative & quantitative approaches*. 2 nd ed: Sage publications.
- Cronin, J.J, and Taylor, S. A. (1992) ‘measuring service quality: A Reexamination and extension’. *Journal of Marketing*, *56*, pp. 55-68.
- Gronroos, C. (1984), ‘A service quality model and its marketing implications’, *European Journal of Marketing*, *18*(4), PP. 36-44
- Hailu, D. (2013), *Assessment of service quality and its effect on customer satisfaction: The case of Ethiopia postal service enterprise*, Addis Ababa University.
- Mualla, N.D. Assessing the impact of sales culture on the quality of bank services in Jordan. *Jordan Journal of Business Administration* **2011**, *153*, 1–31. [[Google Scholar](#)]
- Lehtinen, U. and Lehtinen, J. (1991). Two approaches to service quality dimensions. *Service Industries Journal* *11* (3), pp. 287-303.
- Mudie, P., Mudie, P. and Pirrie, A. (2006). *Services marketing management*. Amsterdam: Elsevier/Butterworth-Heinemann.
- Oladele, Patrick Olajide. (2011). Causal Direction between Customer Satisfactions and Service Quality: A Review of Literature, *European Journal of Humanities and Social Sciences*, (Vol. 2(1), PP. 89-93)
- NBE (National Bank of Ethiopia). *Annual Report* (various issues from 1964 to 2007)

- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A Conceptual Model of Service Quality and its Implications for Future Research *Journal of Marketing*. (Vol. 49, pp.41-50).
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*. (Vol. 64, (1), pp.12-40).
- Sarmin, S. and Shohel, R. (2010). "Service Quality": Master Thesis in Business Administration, Gotland University.
- Taye (2009), tried to see determinants of export performance of Ethiopia with decomposition of the growth in country's exports.
- Zeithaml, V.A & Mary Jo Bitner (2003), *Service marketing Integrating customer focus across the firm*, 3rd edition, Tata Mcgraw Hill publishing company L, new delhi
- Zeithaml, V.A., & Berry, L.L, (2003), 'Refinement and Reassessment of SERVQUAL Scale', *Journal of Retailing* 67(4), PP. 420-50.

Appendix

Appendix A: Questionnaire prepared in English language



St. Mary's University School of Graduate Study (Exporters Survey)

Dear survey respondent,

I am a student of **Master of marketing management (MM) in Saint Mary's University**. The purpose of study is **to evaluate** the effect of export banking service quality on customer satisfaction : the case of Zemen Bank). All the information collected through the questionnaire will be used only for contribution to knowledge and will be kept secret/ confidential. Please ensure that you are encircling the appropriate response category against each question otherwise incomplete responses will not fulfill researcher requirements. To this end, kindly request you to answer the following short questions regarding with the stated objective. It will take no longer than 15 minutes of your time. Your response is utmost important to me. Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of the project research paper. The Questionnaire has three parts, General information, Expectation and Perception. There is no need of writing your name

Best Regards,

Part two: Customer's Service Quality Perception

Direction - Please indicate the extent to which you agree or disagree with each statement by putting 'X' sign in each feature that is close to your view of service quality's perception. Higher number indicates higher level of agreement, (Where 5=strongly Agree,4=Agree, 3=Neutral,2= Disagree,1=strongly disagree)

Code	Dimensions	1	2	3	4	5
	I. Tangibility					
TAN1	Zemen bank (ZB) has modern Looking equipment, building structure, administrative offices.					
TAN2	Zemen bank physical facilities are visually appealing to Serve the customers.					
TAN3	Zemen bank reception desk employees are neat and smart Looking Appearance.					
TAN4	Materials associated with the service(such as pamphlets or Statements)are visually appealing Zemen bank.					
	II. Reliability					
REL1	When Zemen bank promises to do something by a certain time, it does so (Such as free advisory service, free Training to its exporters).					
REL 2	When you have a problem, Zemen banks how sincere Interest in solving it.					
REL3	Zemen bank performs the service and solves problem right The first time.					
REL4	Zemen bank provides its service for exporter set the time it Promises to dos o (such as export document negotiation without delay).					
REL5	Zemen bank gives an error free records and gives error free export permits					

III. Responsiveness					
RES1	Employees in Zemen bank tell you exactly when services will be performed(service delivery time)				
RES2	Employees in Zemen bank give your prompt export service(such as issuance of export permit ,negotiate export documents, credit settlement of export Proceeds).				
RES3	Employees in Zemen bank are always willing to help you.				
RES4	Employees in Zemen bank are willing to take adequate Action to your request.				
IV. Assurance					
ASS1	The behavior of employees in Zemen bank inspires your Confidence.				
ASS2	You feel safe in your transactions with Zemen bank.				
ASS3	Employees in Zemen bank are consistently respectful With you.				
ASS4	Employees in Zemen bank have the knowledge to answer Questions related to your export.				
V. Empathy					
EMP1	Zemen bank gives you individual attention.				
EMP2	Zemen bank operating hours are convenient to your Export service need.				
EMP3	Zemen bank has committed employees who give you Personal attention.				
EMP4	Zemen bank fits your best interest and gives your priority				
EMP5	Employees of Zemen bank understand your specific needs				

Part three :Survey of Satisfaction level towards Service Quality

Direction - Please indicate the extent to which you agree or disagree with each statement by putting 'X' sign in each features that is close to your view of service quality's perception. Higher number Indicates higher level of agreement, (Where 5=strongly Agree, 4=Agree, 3=Neutral 2= Disagree, 1= strongly disagree)

Cod e	Dimensions	1	2	3	4	5
	Customer satisfaction					
CS1	I am fully satisfied with the appearance of physical facilities, Equipment, personnel, and communication materials of the bank. (Tangibility)					
CS2	I have full satisfaction with the bank's ability to perform the promised Service dependably and accurately.(Reliability)					
CS3	I have full satisfaction with the bank's willingness to help customers And provide prompts service.(Responsiveness)					
CS4	I have full satisfaction with the Knowledge and courtesy of the bank's employees and their ability to convey trust and confidence.(Assurance)					
CS 5	I have full satisfaction with the caring, individualized attention the Bank provides the service to its customers.(Empathy)					

**በዘመን ባንክምርትና አገልግሎታቸውን
ለውጭ ገበያ ለሚያቀርቡ ደንበኞች (Exporters) የሚሞላ መጠይቅ**

ውድ የጥናቱ ተሳታፊዎች፤

በአሁኑ ወቅት በቅድስት ማርያም ዩኒቨርሲቲ የድህረ ምረቃ ትምህርትን በንግድ ስራ አስተዳደር እየተማርኩ እገኛለሁ። የመመረቂያ ፅሁፌንም በዘመን ባንክ ቀጥተኛ ፍላጎትና ክትትል የጥራት ግምገማ ምርትና አገልግሎታቸውን ለውጭ ገበያ የሚያቀርቡ ደንበኞችን ፍላጎት ከማርካት አንፃር ያለውን ደረጃ ወይም በእንግሊዝኛው **“The effect of export Banking service quality on customer satisfaction : The case of Zemen Bank)** በሚል ርዕስ ላይ ጥናታዊ ጽሁፍ እየሠራሁ እገኛለሁ። የዚህ መጠየቅ አላማም ምርትና አገልግሎታቸውን በዘመን ባንክ ለውጭ ገበያ የሚያቀርቡ ደንበኞች (Exporters) የአገልግሎት ጥራት ላይ ያላቸውን ግልጽ አስተያየት መሰብሰብ ሲሆን ፤ የጥራቱ ውጤትም ሙሉ በሙሉ ለጥናቱ በግብአትነት ብቻ እጠቀምበታለሁ። እርስዎም ምርትና አገልግሎትዎን በዘመን ባንክ ለውጭ ገበያ የሚያቀርቡ የተከበሩ ደንበኞች መካከል አንዱ በመሆንዎ ለዚህ ጥናት ሊመረጡ ችለዋል። ማንኛውንም ጥያቄ በተመለከተ ከርስዎ የሚገኝ ምላሽ/መረጃ/ ሚስጢራዊነቱ በሚገባ የተጠበቀ ነው። ሌሎች ደንበኞች ከሚሰጡት ምላሽ ጋርም በአንድነት የሚተነተን እንጂ በተናጠል እንደማይታይ ላረጋግጥልዎት እወዳለሁ። እጅግ ውድ ከሁነው ጊዜዎ የተወሰኑ ደቂቃዎች በመሰዋትና ጥያቄዎቹን በጥንቃቄና በሙሉ ግልጽነት በመመለስ ለሚያደርጉት ዕገዛና ቀና ትብብር፤ በዚህም ጥያቄዎችን በመመለስ ለጥናቱ መሳካት ለሚያደረጉት ከፍተኛ አስተዋጽኦ ያላኝ ምስጋናና አክብሮት ከወዲሁ እገልጻለሁ። ይህ መጠይቅ ዋና ዋና ክፍሎች አሉት። የመጀመሪያው ክፍል አጠቃላይ የሆነ የግል መረጃን የተመለከቱ ጥያቄዎችን ያከተተ ሲሆን ሁለተኛው ክፍል ደግሞ የዓለም ዓቀፍ ደረጃውን የጠበቀ ባንክ አገልግሎት ከሚሰጥ ከማንኛውም ባንክ የሚጠብቁትን አገልግሎት (expectations) በተመለከተ መልስ የሚሰጡበት ነው። ሦስተኛው ክፍል ከዘመን ባንክ የወጭ ንግድ አገልግሎት ክፍሎች ያገኙትን የአገልግሎት ደረጃ በተመለከተ (Perceptions) መልስ የሚሰጡበት ነው።

ክፍል አንድ: የግል መረጃ

እባክዎን ከመረጡት ምርጫ ፊት ለፊት የ“X” ምልክት ያስቀምጡ።

1. ጾታ:
 - U) ወንድ ለ) ሴት
2. ዕድሜ:
 - U) 21-30 ለ) 31-40 ሐ) 41-50 መ) 51-60 ሠ) 60-ና ከዚያ በላይ
3. የትምህርት ደረጃ:
 - U) አንደኛ ደረጃ ለ) ሁለተኛ ደረጃ ሐ) ዲፕሎማ መ) ዲግሪ ሠ) ሁለተኛ ዲግሪና በላይ
4. የድርጅት ባለቤት:
 - U) የመንግስት ለ) የግል ድርጅት ሐ) የሁለቱም ምረቅ
5. በውጭ ግድ (Exporter) ስራ ምን ያህል ጊዜ/ዓመት ከ ዘመን ባንክ ጋር ሰርተዋል?
 - U) 1-4 ለ) 5-8 ሐ) 9-12 መ) 12ና በላይ
6. ከባንኩ የውጭ ግድ አገልግሎት ለማግኘት በግምት ባንኩ ምን ያህል ጊዜ ይጎበኙታል?
 - U) በየቀኑ ለ) በሳምንት አንዴ ሐ) በአሥራ አምስት ቀን አንዴ መ) በወር አንዴ ሠ) ከወር ባለፈ ጊዜ
7. በውጭ ግድ (Exporter) ሥራ ምን ዓይነት የሚጠቀሙት የትኛውን የክፍያ አይነት ነው?
 - U) ሌተር ኦፍ ክሬዲት (L/C) ለ) የቅድሚያ ክፍያ (Advance payment) ሐ) የአደራ ጭነት (Consignment) መ) Cash against document

ክፍል ስንት: ከዘመን ያገኙትን አገልግሎት (Perceptions)

ከዘመን ገንዘብ ወይንም ንግድ አገልግሎት ክፍል ያገኙትን አገልግሎት በተመለከተ መልስ የሚሰጡ በትክክል ነው። የኢትዮጵያ ንግድ ባንክ አገልግሎት በምን ያህል ደረጃ ከታች የተዘረዘሩትን ጉዳዮች አሳክቷል ብለው ያስባሉ፤ እባክዎ ከተሰጡት አማራጭ "X" ምልክት ያስቀምጡ።

ውጫዊ እይታ/ Tangibility/	በጣም እስከ ማለ ሁ	እስከ ማለ ሁ	መካከለኛ ቅተኛ ል	አልስከ ማለ ም	በጣም አልስከ ማለ ም
1. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ዘመናዊ የሆኑ አገልግሎት መስጫ መሳሪያዎች (equipment) አሉት።					
2. የዘመን የወይንም ንግድ አገልግሎት መስጫ ክፍል ገጽታ (physical features) ለአይን እይታ ማራኪ ናቸው።					
3. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ሠራተኞች ጽዳታ እና ሥራ ችግሮችን የሚጠብቁ ናቸው።					
4. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል የሚሰጠውን አገልግሎት የሚያሳይ እንደ በራሪ ወረቀቶች፣ ብሮሽሮችና ጽሁፎች ያሉ ነገሮች (Materials) ሰቢና ቀልብ የሚገዙ ናቸው። ታማኝነት/ Reliability/					
5. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ለደንበኞቻቸው በዚህ ሰዓት ይህን አደርጋለሁ ብለው ቃል ከገቡ ያሉትን ባሉት ሰዓት ይፈጽማሉ።					
6. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ችግር ሲገጥም ዎች ለግሩ ሮትን ለመፍታት ከልብ የመነጨ ፍላጎት ያሳያሉ።					
7. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል መጀመሪያ እርስዎ እንደ ደረሱ ያለ ምንም ማመላለስ የጠየቁትን አገልግሎት ይሰጣሉ።					
8. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል አገልግሎት እንሰጣለን ብለው በተናገሩት /ቃል በገቡበት/ ሰዓት ሳይዘገዩ አገልግሎት ይሰጣሉ። ለምሳሌ ሌኤ ክስፖርት/የውጭ ንግድ/ X ዶክመንት እጃችን ከደረሰ በደረሰበት ቀን ፕሮሰስ እና ደርገው ለንቢሉ/ ሳይዘገዩ ባሉበት ሰዓት አገልግሎት ይሰጣሉ።					
9. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ከስህተት የጸዳ አገልግሎትና ዶክመንት ነፃነት (error free records) መስጠት ላይ ትኩረት ያደርጋሉ እርስዎም ይህንን እንዲያደርጉ በአጽንዖት ያሰገነዝባሉ። ፈጣን ምላሽ/ Responsiveness/					
10. የዘመን ገንዘብ ወይንም ንግድ አገልግሎት መስጫ ክፍል ሠራተኞች እርስዎን/ደንበኛው/ የጠየቁትን አገልግሎት የሚያገኙበትን ትክክለኛውን ጊዜ,					

በታናሰዓትበትክክልይገልጻሉ።					
11.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችፈጣንየሆነ አገልግሎትለደንበኛውይሰጣሉ።					
12.የዘመንንግድባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችሁልጊ ዜያለምንምሚመንታትእርስዎንለመርዳትፍላጎቱአላቸው።					
13.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችእርስዎለ ሚያቀርቡትጥያቄናፍላጎትምላሽለመስጠትሥራሙብዛትንበፈጹምምክንያ ትአያደርጉምጊዜምሳይወስዱመልስይሰጣሉ።እርግጠኛነት/Assurance					
14.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችእያሳይዩሉ ትባህሪእርስዎ /ደንበኛው/ በባንኩለይዩሉትንእምነትየማያዳብርሆኖአግኝተውታል።					
15.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልጋርበሚያደርጉትግብ ይት (transactions) ስጋትየሉትም።					
16.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችበማይለዋወ ጥሁኔታእርስዎ /ደንበኛው/ክብርናትህትናአላቸው።					
17.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችእርስዎ /ደንበኛው/ለሚያነሱትማንኛውምጥያቄመልስለመስጠትየሚያስችልበቂእ ውቀትአላቸው።ችግርንመረዳት/ Empathy					
18.የኢትዮጵያንግድባንክየዉጭንግድአገልግሎትመስጫክፍልለእርስዎ/ለደ ንበኛው/ተገቢውንትኩረት ይሰጣል።					
19.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልለሁሉምደንበኞቻቸው አመቺየሆነየሥራሠዓትአላቸው።					
20.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልየእርስዎን/የደንበኛው ን/ግለሰባዊፍላጎትያገናዘበአገልግሎት (personalservice) ሉሰጡየሚችሉብቁሰራተኞችአሉ።					
21.የዓለምዓቀፍደረጃዉንየጠበቀባንክየዉጭንግድየደንበኞቻቸውንፈላጎትከ ልብየውቃ ሉየሁልጊዜምቅድሚያጥረታቸውንው።					
22.የዘመንባንክየዉጭንግድአገልግሎትመስጫክፍልሠራተኞችየእርስዎን/የ ደንበኛውን/ፍላጎትለይተውይረዳሉ።					

ክፍልሦስት፡ የደንበኞች እርካታ እባክዎለጥያቁዎቹ
 በመልስነት ከቀረቡት አማራጮች ውስጥ ምልክት
 (x) በማድረግ ምላሽዎትን ይስጡ።

የደንበኛ እርካታ መለኪያ	በጣም አይደለም	አልነም	መካከለኛ	አልነም	በጣም አልነም
በባንኩ በሚታዩ ቁሳቁሶች የቢሮንፅህና እና የሠራተኞች ውቤት እና ማራኪነት በጣም ረክቻለሁ።)					
በገቡልኝ ቃል መሠረት ስለ ፈጠራ ማሻሻያና በታማኝነታቸው በጣም ደስተኛ ነኝ።					
በባንኩ ቀልጣፋ ምላሽ ሰጪነት በጣም ረክቻለሁ።					
በባንኩ ሰራተኞች ዕውቀት ትኩረትና እና ባህሪ በጣም እተማመናለሁ ስለሆነም በጣም ደስተኛ ነኝ።					
በባንኩ ሠራተኞች ተባብረው ለገንዘብና ግንኙነት ተከፋይነት በጣም ደስተኛ ነኝ።					