

**ASSESSMENT OF CUSTOMER PERCEPTION ON SERVICE QUALITY OF COMMERCIAL  
BANK OF ETHIOPIA: A CASE STUDY IN GUBRE BRANCH**



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**RESEARCH SUBMITTED TO THE DEPARTMENT OF MARKETING MANAGEMENT IN THE  
PARTIAL FULFILMENT FOR THE REQUIREMENTS OF BACHALOR OF ART(BA) DEGREE  
IN MARKETING MANAGEMENT.**

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**DECEMBER, 2020**

**WOLKITE, ETHIOPIA**

## **ACKNOWLEDGEMENT**

First and foremost I would like to thank my almighty God for his protection and help me at every step of my life and success in my work. In addition, I would like to express my deep gratitude to my advisor Aleme. Z (MA). Not only for spending her valuable precious time in reading every portion of the paper, but also for her valuable comments, suggestions, and criticism that guided me in doing the research. Without her support and co-operation, this would not have been finalized. I would also like to thank the manager, employees of the Gubre branch bank and the customers for their willingness and co-operation in participating in the study. Finally I would like to thank my beloved family for their financial support and valuable moral until the study has been finished.

## **ABSTRACT**

The study was conducted to assess the perception of the customers on the service quality of the commercial bank of Ethiopia, Gubre branch, Wolkite town. The general objective of the study is to assess the customers' perception on service quality of commercial bank of Ethiopia in Gubre branch. The study used primary and secondary sources of data to attain the above objective. The primary data was collected directly from the staff employees, bank manager and customer of the bank by using unstructured interview and questionnaire methods. Secondary sources are books, research finding recorded document and annual reports of the organization. The researcher utilized the simple random sampling as a type of sampling method and takes a total sample of 99 respondents from the target population that took and filled all the questionnaire and interviews. A descriptive statistical technique was applied and data obtained from the primary sources are processed, classified and tabulated. To analyze the collected data, the researcher used SPSS (Statistical Package for Social Science) software of version 20. With regard to Empathy dimension, the majority of customers are satisfied on the service provides to the best interest at heart customers, and also on the service that provided with the customer suits, the customers are satisfied with the overall service of the bank. On the Assurance dimension the research finding reveals that in some how the respondents are satisfied with the behavior of the employees of the bank. As the research finding shows with regard to Responsiveness dimension the on the majority respondents are satisfied on the promptness of employee in providing the service, willingness to help and sending timely bank statement to them. It is advisable to employees of the bank are always expected to understand customers problem and having willingness to help their customer. It is recommended that though the banks overall service quality is in a good way, it is expected to eradicate problems occur while service delivering to customer and workers in order to create smooth and long term relationship with them.

**Key word:** Perception, customer, responsiveness, reliability, tangibility, assurance, empathy

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# CHAPTER ONE

## INTRODUCTION

### 1. Background of the Study

Service is an act or performance which is offered by party to another party. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production. In other words, services are economic activities that create value and provide benefits for customers at specific times and places, as a result of bringing about a desired change in – or on behalf of – the recipient of the service. Therefore, service delivery organization will be serving their customers effectively and efficiently by identifying the needs and wants of their customers, thus to create customers satisfaction. Customer's satisfaction refers to the extent to which product perceived performance is matched with customer expectation. If the expectation is less than customer's perceived performance the customers was dissatisfied, and if the performance exceeds the expectation of the customer, then the customer is highly satisfied or delighted (Philip 2004 principle of marketing).

Customer satisfaction is achievement of how pleased customers are with a particular product or service. It was seen as a key performance indicator within the business or it refers to the extent to which customers are happy are with the products and services provided by a business.

Gaining high level of customers' satisfaction was very important to a business, because customers are most likely to be loyal and to make repeat order and to use a wide range of services offered by the business. It has been proven that "an organization that consistently satisfies its customers, enjoy higher retention levels and greater profitability due to increase customer loyalty" (Eshghi, A., Roy,s,k,&Ganguli,2008.service quality &customer satisfaction).

Nowadays service quality has become one of the important determinants in measuring the success of industries. Marketers agree that service quality has truly presented a significant influence on customers to distinguish competing organizations and contribute effectively to customer satisfaction (Parasuraman, Zeithaml, and Berry, 1985; Mersha, 1992; Avkiran, 1994; Marshal and Murdoch, 2001). Service quality can be defined as the difference between customer expectation for service performance prior to the service encounter and their perceptions of the service received (Asubonteng et al., 1996). Service quality is the delivery of excellent or superior service relative to customer expectations (Zeithaml and Bitner 1996). Service quality is recognized as a multidimensional construct. Service quality revolve around the ideathat it is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Lewis and Booms 1983).

In 1963, the Ethiopia government split the state bank of Ethiopia into the National bank of Ethiopia, that is, the central bank and the Commercial Bank of Ethiopia (CBE) seven years later the Sudanese government nationalized the commercial bank of Ethiopia's branch in Khartoum. The Ethiopia government merged Addis bank in to the commercial bank of Ethiopia in 1980 to make CBE the sole commercial bank in the country. The government had created Addis bank from the merger of newly nationalized Addis Ababa banks an affiliate that national and grind lays bank had established in 1963 and of which it owned 40% at the time of nationalization Addis Ababa bank had 26 branches. The manager of Addis Ababa bank with CBE the sole bank of Ethiopia with 128 branches and 3,633 employees. (Commercial bank of Ethiopia profile 2014/15)

## **1.1 Background of the organization**

Commercial back of Ethiopian has start limited public enter enterprise under three proclamation numbers 202/9407 of the leading bank is established 1942 E.C. commercial bank of Ethiopian gubre branch in Wolkite town is start 2005 E,C to introduce modern banking system like ATM to the town it found in SNNP regional state in Wolkite town, this branch opened commercial bank of Ethiopianse Gubre branch.

Especially commercial bank of Ethiopian gubre branch in Wolkite town has established in 2005 E.C. it played on essential role in the economic progress and development of the country currently the bank has above .

Customer exist the bank has located SNNP region state in Wolkite town it for from 157 from the capital city of Ethiopian Addis Abeba. The bank starts to work with one manager and 1 manager 22 employee .

## **1.2 Statement of the problem**

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business and hence grow. It is very important for companies to know how to measure these constructs from the consumer perspective in order to better understand their needs and hence satisfy them. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention (ChingangNde Daniel and Lukongpaulberinyuy: 2010)

The unique characteristics of service contribute to the complexities involved in assessing and managing service quality. Since quality can be several things at the same time and may have various meaning. Depend on the person. This complicates both consumer assessment of service quality and the provide ability to control it. Most services involve a direct contact between the customer and the service provider's ability to control it. Most service involve a direct contact between the customer and the service provider (Mersha and Abdlakha.1990) this means that, in addition to task proficiency, interpersonal skills like courtesy. Friendliness, tolerance and pleasantness are important dimensions of quality, particularly in high contact service where frontline employees are the key to customer satisfaction (Marsha and Abdlakha,1990)

The customer was the judge of quality, understanding customer needs. Both current and future, and keeping pace with changing markets requires effective strategies for listening to learning from customers, measuring their satisfaction relative to

competitors, and building relationships, customer needs-particularly differences among key customer groups-must be linked closely to an organization's strategic planning, product design, process improvement, and workforce training activities. Satisfaction and dissatisfaction information are important because understanding them lead to the right improvements that can create satisfied customer who reward the company with loyalty, repeat business, and positive referrals. (Marsh and Adlakha, 1996) The main objective of any service business organization is making profit by providing good service to customers. Commercial Bank of Ethiopia, Gubre branch is one the service providing business organizations which facilitate investment by providing foreign exchange and by providing services of customer money transfers. The bank is giving or delivering services and as such customer satisfaction is very important because satisfied customer is the best and advisable for organization to ensure repeat purchase or use of the bank services. The importance of customers in the business process has made it vital to always conduct research about customers. There has always been the need for customer research before, during and after provision of service because it is useful to improve business process or activities. (chingangnde Daniel and Lukongpaulberrinyuy 2010) As such knowledge of customers' satisfaction level is vital to Commercial Bank of Ethiopia, Gubre. There might be little studies done in similar topics though, because the perception of customers is less known the importance is high priority to the bank. Therefore, to get the deeper insight about the perception of customers on service quality and to assess the factors that affects customer satisfaction of Commercial Bank of Ethiopia Gubre branch.

Finally, this research aims to assess to customer perception of service quality in commercial bank of Gubre branch.

### **1.3 Research Questioners**

1. What is the customer expectation with regard to service quality delivery?
2. Which service quality dimension that customer gives more weight?
3. What are the major challenges that hinder the delivery of service quality in Gubre

branch?

4. How do customers perceive about the service quality in the commercial bank of Ethiopia, Gubre branch

## **1.4 Objectives of the Study**

### **1.4.1 General objective**

The general objective of the study is to assess the customers' perception on service quality in the case of commercial bank of Ethiopia, in Gubre branch.

### **1.4.2 Specific objectives**

1. To assess the customer expectation with regard to service quality delivery.
2. To identify to which service quality dimension customers give more weight.
3. To assess the major challenges that hinder quality service delivery in Gubre branch.
4. To recommend some strategies and policies based on the results so that the bank can improve its performance.

## **1.5 Scope of the study**

This study focuses on assessing the customer perception toward service quality in CBE, Gubre branch. It is geographically scope delimited to the specific organization of CBE which is found in Gubre town. The researcher will use descriptive research design and focus on questionnaires and interview from methods of data collection. The result of the study is generalized to the CBE, Gubre branch only and thus the result does not concern about other branches in the town.

## **1.6 Significance of the Study**

The paper provided some insight about customer perception of service quality in CBE Gubre branch. The researcher will develop experience and the result can be used as a base to other researcher for reference to the origination.

## **1.7 Organizations the paper**

The research paper consisted of five chapters the first chapter contained about introduction parts of the study which constitute background of the study, statement of the problem, research question and objective of the study, significant of the study and scope of the study. The second chapter compressed review of different literatures relates with the study. The third chapter contained research methodologies such as research design, population of the study, source of data, sample size and sampling techniques, data collection techniques and methods of data analysis and interpretation. The fourth chapter consisted of data analysis and interpretation. Finally the last chapter will contains conclusion and recommendation.

# **CHAPTERTWO RELATED LITERATURE REVIEW**

## **2.1 DEFINITION OF SERVICE**

Is an activity same element associated with intangible involve interaction with customers, doesn't result in transfer for of owner ship. It may or may not be closely associated with product physically (McDonald and Rayne, 2003).

They are not tangible thing that can be touched, seen felt, but rather their intangible deeds and performance (Zemithamal and Bitner, 2003)

## 2.2 SERVICE QUALITY

Service quality is customer perception of how well a service meet/exceed their expectation (Czepiel 1990).it is considered as a key factor for enhancing customer satisfaction (Geetika2010)Service quality not only place a vital role to satisfy customers but also considered as a value driven for consumers and a way to position product in a dynamic environment (Kua,2005).understanding the customers requirement about the service quality and creating the needs in this regard is beneficial in many ways(Shanhin,2002).

Quality: is multidimensional concept (Gronoroos 1984) argued the service quality comprise technical quality, functional and corporate image

## 2.3 CHALLENGES OF SERVICE MARKETING

- Customers do not take ownership of service
- Service product are ephemeral and cannot inventoried
- Customer may involve in production process
- Difficult evaluate
- Distribution to channel take different forms (Loco and Witz, 2004).

## 2.4 Characteristic of Service

Service have many unique characteristics that often have significant impact on this texture of the business. It may case distinctive problem and often result in service quality delivery that are substantially different from those founding in connection with the marketing of goods among those characteristics the most important are: intangibility, inseparability, heterogeneity, perishability, (Schareder,2000).

**1. Intangibility:** service cannot be seen, touch, felt or tested

**Implications:** the use of tangible things clues to help tangible

Create organizationally strong image

2. **Inseparability:** the inter connection among service provider customers are involved in receiving the same service experience.

**Implications:** proper selection and training of customer content personnel's.

Effectively managing different marketing segment

3. **Heterogeneity:** distinguishing and of service that reflects the verification in consistency from one service transaction to next.

**Implications:** careful selection and training of employee

Define behavior norms

Reduce the role of human element

4. **Perishability:** service cannot be started; un used capacity cannot be reserved and inventoried.

## 2.5 Customer Expectation of Service

Is belief that consumer has about performance of service delivery that function as standard or reference against which service performance is judged (Clown and Kurtz, 2003).

1. Desired service: is wished for level of service
2. Adequate: the minimal level of service, customer can accept without being dissatisfied
3. Predicted service: the level of service that customer actually anticipates to receive.

### Position of Service in Competitive Market

The way of service defined by consumer on important attributes place the product service consumer mind relative to competing firms (Kettles and Armstrong, 2004).

## 2.6 Service Environment

Related to the styles, appearance of physical surrounding and other experimental

element encountered by customer at service delivery size. It related to the styled and appearance of physical environment that surrounding them and other experimental element encountered by customer at service delivery sites. In designing the service environment many service organization to so much trouble, this done to create image, position and differentiate it is the mind of customer.

### **2.6.1 Designing Service Environment**

Since services are intangible, customer often rely on tangible clues or physical evidence to evaluate service before purchase and to assess their satisfaction with service during and after consumption. "Flow and kertz" stated that managing the service escape require selecting the correct location for the facility. Creating the right physical facility appearance, monitoring the ambient condition and managing the inter personal condition.

**Location:** when choosing a bite location, service examine different from which it is accessible.

For service where the customer got the firm's place of business accessibility is very essential.

**Physical facility:** impact on both customer and employees include exterior and interior appearance.

Firms employing service quality operation, approach will want to design the exterior of facility to convey an image of either high technical service high functional service like in the case of hotel.

**Ambient condition:** Affect the entire individual that is operating within a given firm. These factors include: temperature of the facility, noise music, air quality and odors.

**Personal factor:** service atmosphere are highly affected by inter personal factor like appearance, behavior and mood of both employees and customers. The appearance of serve personnel will affect customer's cognitive belief about the quality of service they will receive.

## 2.6.2 Impact of Service Environment Customer

The service scope will influence customer expectations and their evaluation on service quality. This service scope also effect employee attitude and work motivation, buy through:

- A. message creating medium: means using symbolic cues to communicate
- B. as attention creating medium: to make the service stand out those f competing establishment attract customers
- C. as effect creating medium: using color, lectures, sound and spatial design the enhance the desired service (Lock ad Witz, 2004)

## 2.7 Role of Personnel in Service Delivery

It is the key determinate of customer loyalty or defections service quality as high dependent on personnel employees. Because item employees are the “service” of haircut, physical trainers, child care and legal survive.

**Employees are organization:** in the customer eyes, even if the contact isn’t direct or employee doesn’t perform the service entirely he/she pray personifies the firm in the customer.

**Employees are the brand:** in or in non-a service organization recognizing the importance of its employees in representing the brand image of the company is very essential.

**Employee’s remarketer:** even off-duty employees such as flight attendants or restaurant employees on a break, reflect on the organization they represent (Kottler 1996).

### 2.7.1 Importance of Training

To make more responsibility for production quality control and customer service, need new skill in problem solving, team building and basis of business operation (Wood and King, 2000).

- It improves self-confidence, motivation, moral
- Prepares employees to do so effectively

- Provide opportunity to success in any organization
- For firms: provide high quality service makes them feel to get money worthy make their visit pleasant (Cavanaugh and Nine Meizer, 2001).

## 2.8 Managing Service Quality

One of the following ways a service can differentiate it is by delivering consistently high quality than its competitor; customer relation is perhaps the best measures of quality service firm's ability to hang onto its customer depend on how consistency it delivers value of them. Service quality is harder to define judge than is product quality the greater service quality result the greater customer satisfaction it also result in higher cost.

Many service companies have invested highly to develop stream lined and efficient service delivery system. Unlike product manufacturer can just their machinery and input everything's is perfect service quality will always very depending on the interaction between employees and customer problem will inevitable occur good service companies also communicate their concerns about service quality to employees provide performance feedback (Bruhn and Manfred, 2006).

### 2.8.1 Dimension of Service Quality

According to level loke and wirtz (2004) there are five determinations to determine service quality

1. **Reliability:** is the ability to perform the promised service both dependably of accurately reliable service performance is accomplished on time in the same manner without error every time
2. **Responsiveness:** is the willingness to help customer and to help to provide prompt service keeping customer waiting particularly for appropriate reason creates failure occurs. The ability to recovery quickly and professionalism can create very positive perception of quality.
3. **Assurance:** is the knowledge courtesy of employees as well as their ability to

convey trust and confidence. The assurance dimensions include. The flowing feature competence to perform the service politeness respect for the customer and general attitude.

4. **Empathy:** is the provision of carrying individualized attended to consumer. It includes the following features approachability, sensitivity effort of understands the customer needs. One example of empathy is the ability of airline get attendant to make a customer missed connection, the attendants own problem of find a solution.
5. **Tangibles:** are the appearance of physical facility equipment personnel and communication material it is the condition of the physical surroundings.

### 2.8.2 Service Delivery

Service delivery is connected with were, when, how the service product delivered the customers. This element one only emprises the visible elements of the service operation system building equipment and personnel but May also involve exposure to other customers. Using trial analogy the distinction between high contact and low contact service can be linked to the difference between live theater stage and a drama created for television. Customer's lows of contact service normally never see the factor where the work is performed at most they will talk with a service provide or problems solvers by telephone. Without building and furnishing or even the appearance of employees to provide tangible clues customers must make judgment about service quality on the basis of ease of telephone access full owned by the voice and responsiveness of telephone based customer service representative when service is delivered through impersonal electronic channels such as self-service, machine automated, telephone calls, to a central computers or via the customers. Own computer there is very little traditional theater left to the performance (Christopher, 2004). Assessing the improvement of service quality delivery system will lead to seamless service provided without interruption confusion or hassle to the customer.

### 2.8.3 Service Delivery Process

It is the construction of service describing the scheme and sequence in which service

operating system work how they link to create the service experience out comes that customers will worth in high contact service customer themselves became an integral part of the operation. Badly designed service process slow, frustrating, poor quality service delivery are likely annoy to customers. Similarly, poor process makes it difficult for front line staff to do their jobs well, resulting low productivity. Increase risk of service failures (love and Wirtz, 2004).

### **2.8.4 Approaches to Define Quality**

Quality has been the subject of many and varied definitions (David). Not worthily analyzing the range of quality definition classifying into five groups.

#### **1. The transcendent approach**

Quality can be only be determined by empirical experience.

#### **2. The product based approach:**

Product are raised according to the amount of ingredients or attributes

#### **3. The user based approach:**

Quality is determined by the user

#### **4. Manufacturing based approach:**

Conformance to specification depend an manufactures ability to made

#### **5. Value based approach:**

Regards quality as relative to price

### **Reasons for Different Approach**

- Service predominantly intangible in nature
- The inseparability aspect of service
- Service are heterogeneous

### **2.8.5 Service Quality Models**

Two majors have received wide spread attention and acceptance (parasurnmental,

1985).

**Gronroos model:** this model suggests that the quality of service as it is perceived by customers. It was two dimensions namely. The technical dimension (what the customer gets) and functions how to process and services in counters are perceived.

**Gaps Model:** PZB proposed that service quality is a function of the different between expectation performances. They developed service quality model based on gap analysis those gaps variation analyzed in the model are:

**Gap 1:** the knowledge gap: not knowing what customer expect, it "cause" because of many reason those are:

Lack of marketing research, inadequate upward communication and too many levels of managements.

**Strategies to overcome:** understand customer expectation through research, compliant analysis, customer panels.

Increase direct interaction between customer and managers to improve lender standing.

Improve upward communication from content personal to management turn information and insight into action.

**Gap 2:** standard gap: not setting the right service design and standards. Because, inadequate management commitment to service quality, perception of in feasibility and resource constraints.

Strategies to overcome: establish the right service standard ensure that top management display ongoing commitment to quality defined by customers.

- Train managers in the skill needed to teach employers to deliver quality service.
- Establish clear service quality goals that are challenging realistic and explicitly designed to meet customer expectation
- Standardize receptive work task to ensure consistently ad reliability by substituting hard technology for human content improving work methods

**Gap 3: Delivery Gap:** not deliver the service standard, caused, low employee willingness

to perform the service.

In adequate support, poor employee job fit

Strategies to overcome: ensured that service performance meet standard, provide employers with technical training, teach employers about customer perception, expectation and problems. Eliminate role conflict employees.

**Gap 4: communication gap:** lot matching performance to promised. Caused by overpromised, inadequate horizontal communication and ineffective management of customer expectation.

**Strategies to overcome:** insure communication promises are relative; develop advertising that features real employees performing their jobs.

Ensure that consistent standard of service are delivered a cross multiple locations.

**Gap 5:** gap between expected service and perceived service.

- Customer misinterprets the service quality, the physician may keep visiting the patient to show and ensure care, but the patient may interpret this as indication that same thing is really wrong.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1 Research design

This study focused on assessing the customer perception of service quality practices in

commercial bank of Ethiopian, Gubre branch in Gubre town. The researcher applied a descriptive study design and provides detailed description of existing character with the content to employing, conducting and to collect description of existing phenomena.

### **3.2 Population of the study**

The target population is the entire group of individual's event or objects having common observable characteristics on which the researcher wants to generalize the result of the study (Mugenda, 2002). Therefore, target population of the study is customer, employees and manager of commercial bank of Ethiopian Gubre branch in Gubre town. The target population of the study consists of 22 employee, 1 branch manager and 900 total customers. The researcher has selected 90 total sample respondents from the total population of the study area. Since the branch employees of the bank are few in number (22 and 1 branch manager). The researcher didn't use sampling and take them as a whole. Therefore, 23 (1 bank manager and 22 employees) are taken as a whole and sampling was taken from the total of 900 bank customers.

### **3.3 Source of data**

Both primary data and secondary data types were used to conduct the data. The researcher collected primary data from employees, manager and customers. The required information come from primary source are face to face or interview with employee and manager the bank. The secondary source of data was collected from manual book, annual report, written material in the bank and journals.

### **3.4 Sampling Technique Sampling Size**

The researcher decided to apply a simple random sampling technique to select representative sample from the target population. A simple random sampling is used because the similarity (homogenous) characteristics of the customers. In addition to this, all the customers are using only one branch, Gubre branch. Therefore, sample customers are selected at random from the total population and it is assumed that each and every customer is given equal chance to be chosen and included in the sampling

process. It is only the customers to be included in the sampling process and employees of the bank are taken as it is as there number is few in amount. There are a total of 900 (i.e N= 900) customers who are using the services of the bank. The researcher applied the following simple random sample formula to determine the required sample size of the study.

$$n = \frac{N}{1 + N * e^2}, \text{ where,}$$

n =The sample size to be determined

n =The sample size

e = the margin of error

The study assumes that the margin of error to be 10% (i.e. e = 0.1) and confidence level or error of 90%. Using the above portrayed statistical formula, the sample size of the study computed as follows:

$$n = \frac{N}{1 + N * e^2}$$

$$n = \frac{900}{1 + 900 * 0.1 * 0.1}$$

$$n = \frac{900}{10}$$

$$n = 90$$

However, during the data collection time, 13 customers and 1 staff employee didn't return the questionnaire and thus a total of 77 customers, 21 employees and 1 branch manager properly filled and returned the answer of the questionnaires and they are selected as sample respondents from the total target population. Therefore, the researcher used a total of 77+22 = 99 sample respondents from the study area to collect the required data.

### **3.5 Data collection**

To collect the relevant data from the sample respondents, the researcher used structured questionnaires and face to face interview methods. Thus, the researcher distributed the structured questionnaires to the manager and staff employees. Both open ended and close ended questionnaires were prepared. In addition to this, the researcher also interviewed managers and employees to get any further information on the customer satisfaction and service quality that the bank is delivering.

### **3.6 Methods of Data Analysis**

After gathering all the required information, data analysis was performed by using descriptive method of statistics. Descriptive statistics has been conducted in the study as it will elaborate all aspects of study variables, non-contrived study setting has been used as the study is conducted in the natural working environment. The study have individual unit of analysis as all data is collected using questionnaire from bank individual customers. It is a cross sectional study as data is collected once and from variety of customers. All the appropriate responses from questionnaires and interview were properly collected, categorized analyzed descriptively and summarized using tabulation. The data was summarized by frequency (count) and percentages and finally the researcher interpreted the output so as to facilitate process of comparison of variables used in the study. The researcher used likert scale to measure variables of the study as a product of indicators.

## CHAPTER FOUR

### 4. DATA ANALYSIS AND INTERPRETATION

#### 4.1. Respondents background information

This table includes the gender issue, age; educational level and qualification level with in number and percentage.

**Table 4. 1** The Socio-Demographic characteristics of sample customers

Characteristics (variables)	Categories	No. customers	Percent (%)
Gender	Male	45	45.45
	Female	54	54.54
Age (in years)	Below 20	20	20.20
	21-30	60	60.60
	31-40	14	14.14
	41-50	3	3.03
	Above 50	2	2.02
Marital status	Married	67	67.67
	Single	32	32.33
Education level	elementary	12	12.12
	secondary	36	36.36
	preparatory	32	32.32
	graduate	10	10.10
	post	9	9.09
Employment status	Student	21	21.21
	Employment	35	35.35
	Businessman	34	34.34
	Housewife	4	4.04

	Farmer	5	5.05
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**Sources: Own Survey result, 2020**

According to item of table1 the male and female respondents account 45.45% and 54.54% respectively. In item 2 of the above table1 indicates the age of groups whereas 20% of respondent are on the age between below 20 years old, 62% are between 21-30,14% are between 31-45, 3% are between 46-60 and non-respondent between above60. In item 3 of table 1 part the level of education of employees 2% have elementary student, 7% have high school, 44% have graduate student and 20% are post graduate student. In item 4 of table 1 part the level of the professions of the respondent 48% of the respondent are student, 30% of the respondent employee, 16% of the respondent are businessman, 3% of the respondent housewife and 2% of the respondent farmer respectively .The above table can give reliable information on customer perception on service quality.

## 4.2 Socio-demographic information of the employees

Characteristics (variables)	Categories	No. customers	Percent (%)
Gender	Male	15	15.15
	Female	7	7.07
Age(in years)	20-30	4	4.04
	30-40	10	10.10
	40-50	5	5.05
	Above 50	3	3.03
Marital status	Married	9	9.09
	Single	13	13.13
Education level	Degree	16	16.16
	masters and above	6	6.06

**Source: Survey result, 2020**

The descriptive result indicated that male employees are bigger than female and that those employees in the age group of 30-40 years take the highest number of all. In case of marital status, it was found that the single employees are bigger than married. In addition to this, the result revealed that employees having degree education level is higher than masters and above level in the Gubre bank.

### 4.3 Tangibility Dimension

This table summarizes about the premises of the bank it is visually appealing.

**Table 4. 2 Premises of the Bank is it visually appealing**

Item	Likert categories	Number of customers	Percent (%)
The premises of the bank it is visually appealing	Highly dissatisfied	9	9.09
	dissatisfied	7	7.07
	Neutral	18	18.18
	satisfied	7	7.07
	Highly satisfied	9	9.09

**Source: Survey result, 2020**

The above table shows that 9 (9.09%) the respondent replied that the primer of the bank is highly satisfied and the premises is appealing, 56 (56.56%) of the respondent replied they are satisfied, 18 (18.18%) of the respondent replied the Neutral about the premises of the bank, 7 (7.07%) of the respondent replied they are dissatisfied and 9(9.09%) of the respondent replied that they are highly dissatisfied. This implies that the bank premises and their perception is almost neutral.

### 4.4 Technological Update

This table includes the respondent of customer about premises of the bank it is visually appealing.

**Tabl 4. 3** Technological update equipment of the bank

Description	Respondents	
	Number	Percentage
You satisfied with the technological update equipment of bank.		
Highly dissatisfied	8	8.08%
Dissatisfied	13	13.13%
Neutral	15	15.15%
Satisfied	47	47.47%
Highly satisfied	16	16.16%

**Source: Survey result, 2020**

As depicted in the above table, 16(16.16%) of the respondent replied highly satisfied, 47 (47.47%) of the respondent replied that they are satisfied, 15 (15.15%) of the respondent replied that they are Neutral, 13 (13.13%) of the respondent replied that they are dissatisfied and the rapt 8(8.08%) of the respondent replied that they are highly dissatisfied. This technologically up data equipment is not all available for the service provision of the bank. The result revealed that the majority of the customers are satisfied by the technological update equipment of the bank 47(47.47%).

## 4.5 Employees Dress

This table includes the respondent of customers you are satisfied with the employee dress.

**Table 4.4. Satisfy employee dress**

Description	Respondents	
	Number	Percentage
You are satisfied with the employees dress.		
Highly dissatisfied	11	11.11%

Dissatisfied	16	16.16%
Neutral	22	22.22%
Satisfied	40	40.40%
Highly satisfied	10	10.10%

**Source: Survey result, 2020**

The above tables describes about the perception of the customers on the dressing of the employees in the bank. The result indicated that tells us 10 (10.10%) of the respondents replied that they are highly satisfied, 40 (40.40%) of the respondent replied than they are satisfied 22 (22.22%) of the respondent replied that they are Neutral, 16 (16.16%) of the respondent replied that they are dissatisfied and the left 11 (11.11%) of the respondent replied that they are highly dissatisfied. The majority of the customers replied that they are satisfied by the dressing of the employees. However, it was indicated that the dressing styles of the employees are not as such a means to grab the state faction of the customer.

#### **4.6 Complete Information**

This table includes the respondent of customer you are satisfied with the pamphlets distributed by the bank are they giving clear and give complete information.

**Table 4. 5 pamphlets distributed by the bank? are they giving clear and give completes information**

<b>Description</b>	<b>Respondents</b>	
	<b>Number</b>	<b>Percentage</b>
<b>You are satisfied with the pamphlets distributed by the bank are they giving clear and give completes information.</b>		
Highly dissatisfied	13	13.13%
Dissatisfied	15	15.15%
Neutral	20	20.20%

Satisfied	44	44.44%
Highly satisfied	7	7.07%
<b>Total</b>	99	100%

**Source: Survey result, 2020**

The aforementioned tables shows that 7 (7.07%) of the respondents replied that they are highly satisfied, 44(44.44%) of the respondents replied that are satisfied, 20 (20.20%) of the respondents replied that they are Neutral, 15 (15.15%) of the respondents replied that they are dissatisfied and the rest 13 (13.13%) of the respondents replied that they are highly dissatisfied. Most of the customers are found to be satisfied by having complete information in the bank. The implication of this analysis is that the information distribution mechanism of the bank is good for developing positive perception toward the service quality of the bank.

#### **4.7 Bank Statement**

This table includes the respondent of customer you does satisfied with the bank statement is it clear or not we can see the respondent answer.

**Table 4. 6 Bank statement is it visually clear**

<b>Description</b>	<b>Respondents</b>	
	<b>Number</b>	<b>Percentage</b>
<b>You dose satisfied with the bank statement is it visually clear.</b>		
Highly dissatisfied	11	11.11
Dissatisfied	10	10.10
Neutral	30	30.30
Satisfied	40	40.40
Highly satisfied	8	8.08
<b>Total</b>	99	100

**Source: Survey result, 2020**

The above table shows that 8 (8.08%) of the respondents replied that they are highly satisfied 40 (40.40%) of the respondents replied that there are satisfied, 30 (30.30%) of the respondents replied that they are Neutral, 10 (10.10%) of the respondents replied that they are dissatisfied and the rest 11 (11.11%) of the respondents replied that they are highly dissatisfied. These implied that the bank mission vision and objective are clearly valuable for customers and it is good for building of positive perception on service quality.

#### 4.8. Reliability Dimension

This table shows perception of respondents satisfied or not with service of the bank.

**Table 4. 7 Service provided by the bank as promised.**

Description	Respondents	
	Number	Percentage
<b>You are satisfied with the service provided by the banks as promised.</b>		
Highly dissatisfied	10	10.10%
Dissatisfied	18	18.18%
Neutral	15	15.15%
Satisfied	46	46.46%
Highly satisfied	10	10.10%
<b>Total</b>		100%

The above depicted table show that, 10 (10.10%) of the respondents replied that they are highly satisfied, 46 (46.46%) of the respondents replied that they are satisfied, 15 (15.15%) of the respondents replied that they are Neutral, 18 (18.18%) of the respondents replied that they are dissatisfied and the rest 10 (10.10%) of the respondents replied that they are highly dissatisfied. Since most of them are found to be satisfied, it is concluded that the bank is providing the service as they promised to their respective customer and the customers have purgative perception towards the service quality of the bank

## 4.9 Service Problem

This table show result of respondents with handling of customer complain problem.

**Table 4. 8 Service of handling customers' service problems**

Description	Respondents	
	Number	Percentage
<b>You are satisfied by the service of handling customer services problems.</b>		
Highly dissatisfied	11	11.11%
Dissatisfied	21	21.21%
Neutral	18	18.18%
Satisfied	42	42.42%
Highly satisfied	7	7.07%
<b>Total</b>	<b>99</b>	<b>100%</b>

**Source: Survey result, 2020**

The above table shows that, 7 (7.07%) of the respondents replied that they are highly satisfied, 42(42.42%) of the respondents replied that they are satisfied, 18 (18.18%) of the respondents replied that they are Neutral, 21 (21.21%) of the respondents replied that they are dissatisfied and the loft 11 (11.11%) of the respondents replied that they are highly dissatisfied. The implications of these results are the bank is the best in handling of customer service problem and it is good in building of a positive perception towards the service quality of the bank.

## 4.10. Bank Inform

This table shows answer of respondents the bank can prepare time when service is performed.

**Table 4. 9 Bank informs about the time when service will be performed**

Description	Respondents	
	Number	Percentage
<b>You satisfied with the way bank informs about the time when service will be performed.</b>		
Highly dissatisfied	4	4.04
Dissatisfied	23	23.2
Neutral	11	11.11
Satisfied	52	52.52
Highly satisfied	9	9.09
<b>Total</b>	<b>99</b>	<b>100</b>

**Source: Survey result, 2020**

The above depicted table shoe, that, 9 (9.09%) of the respondents replied that they are highly satisfied, 52 (52.52%) of the respondents replied that they are satisfied, 11 (11.11%) of the respondents replied that they are Neutral, 23 (23.23%) of the respondents are replied that they are dissatisfied and the rest 4 (4.04%) of the respondents responded that they are highly dissatisfied. These implies that timing bank in informing the customers about the service provision is satisfy able for customer and it is building the good perception on service quality of the bank.

#### **4.11. Procedure of Account**

This table shows result of respondents answer about the record producers of account satisfied or not.

**Table 4. 10 record maintaining procedure of your account**

Description	Respondents	
	Number	Percentage
<b>You satisfied with the record maintaining procedure of your account.</b>		

Highly dissatisfied	8	8.08
Dissatisfied	11	11.11
Neutral	18	18.18
Satisfied	54	54.54
Highly satisfied	8	8.08
<b>Total</b>	<b>99</b>	<b>100</b>

**Source: Survey result, 2020**

The above table shows that, 8 (8.08%) of the respondents responses that they are highly satisfied, 54 (54.54%) of the respondents response that they are satisfied, 18 (18.18%) of the respondents replied that they are Neutral, 11 (11.11%) of the respondents replied that there are dissatisfied and the rest 8 (8.08%) of the respondents responded they are highly dissatisfied. The majority are found to be satisfied with the record maintain procedure of their account and this indicated that the bank record maintaining produces are satisfying the customer.

#### **4.12. Responsiveness Dimension**

This table includes promptness of the bank for providing of service in the bank the respondent is satisfied or not.

**Table 4. 11 promptness in providing service to you**

Description	Respondents	
	Number	Percentage
<b>You are you satisfied with the promptness in providing services to you.</b>		
Highly dissatisfied	6	6.06%
Dissatisfied	49	49.49%
Neutral	16	16.16%
Satisfied	16	16.16%
Highly satisfied	12	12.12%
<b>Total</b>	<b>99</b>	<b>100%</b>

**Source: Survey result, 2020**

As we can see from the above table, 12 (12.12%) of the respondents answered that they are highly dissatisfied, 16 (16.16%) of the respondents that they are satisfied 16 (16.16%) of the respondents answered that they all Neutral, 16 (16.16%) of the respondents answered that they are dissatisfied and the rest 6 (6.06%) of the respondents answered that they are highly dissatisfied. Majority of the respondents replied that the customers are not dissatisfied by the promptness in providing services to them.

#### 4.12.1. Employee Willingness

In this table shows feel the willingness of employee to help employee so the customer is satisfied or not we can see below.

**Tabl 4. 12 willingness of employees to help customers**

Description	Respondents	
	Number	Percentage
<b>Do you how feel satisfied with the willingness of employee to help customer.</b>		
Highly dissatisfied	18	18.18%
Dissatisfied	15	15.15%
Neutral	18	18.18%
Satisfied	38	38.38%
Highly satisfied	10	10.10%
<b>Total</b>	99	100%

**Source: Survey result, 2020**

As we see in the above table (11), 10(10.10%) of the respondents replied that, they are highly satisfied by the willingness of the employees to help customers, while 38(38.38%) of the respondents responded that, they are satisfied by the willingness of the employees to help customers. And 18(18.18%) of the respondents replied that, they are natural towards the willingness of the employees to help customers, while majority of the respondents 15(15.15%) of the respondents replied that they are dissatisfied by the willingness the employees to help customers. The remaining 18 (18.18%) of the

respondents replied that they are highly dissatisfied by the willingness of the employees to help customers. This implies that, most of the employees are highly willing to help for the customers.

### 4.13 Bank Statement

In this part the data which gathered from customer is discussed and the table shows service of sending timely bank statement.

**Table 4. 13 timely sending of bank statements**

Description	Respondents	
	Number	Percentage
<b>You are satisfied with the bank services of sending timely bank statement.</b>		
Highly dissatisfied	12	12.12%
Dissatisfied	13	13.13%
Neutral	25	25.25%
Satisfied	39	39.39%
Highly satisfied	10	10.10%
<b>Total</b>	<b>99</b>	<b>100%</b>

**Source: Survey result, 2020**

As we see in the above table, it is revealed 10(10.10%) of the customers responded that they are highly satisfied by the provision of timely bank statements by the banks and 39(39%) of the respondents replied that they are satisfied by the timely sending of bank statement of the bank. While, 25(25.25%) of the respondents replied that, they are neutral towards the timely sending of bank statements, and the remaining 13(13.13%) and 12(12.12%) of the respondents replied that they are dissatisfied and highly dissatisfied by the timely sending of bank statement to the customers respectively. This

shows that the bank sends the bank statement of the customers on time. So majority of the respondents are satisfied by the timely sending of the bank statements.

**4.14. Assurance Dimension**

This table includes about satisfaction of customers with the way by have with you the respondent satisfied or not

**Table 4. 14 Behaviors of the Employees**

Description	Respondents	
	Number	Percentage
You do satisfy with the way employee by have with you.		
Highly dissatisfied	9	9.09
dissatisfied	13	19.19
Neutral	23	23.23
satisfied	48	48.48
Highly satisfied	6	6.06
<b>Total</b>	99	100

**Source: Survey result, 2020**

As indicated in the above table, 9 (9.09%) of the respondents responses that, they are highly dissatisfied by the behave of the employees with the customers, while, 13(13.13%) of the respondents responses they are dissatisfied, 23 (23.23%) of the respondents responses Neutral, 48 (48.48%) of the respondents responded that they are satisfied by the behave of the employees with the customers and 6(6.06%) of the respondents responded that they are highly satisfied by the behave of the employees with the customer. This implies that the customers are found to be satisfied with the behavior of the employees and have a smooth relationship with the employees.

**4.15. Confidence of Employee**

This table includes about confidence of employee on customer is satisfied or not.

**Table 4. 15 Confidence of Employees on Customers**

Description	Respondents	
	Number	Percentage
<b>Do you satisfied with the employee's eagerness of instilling confidence in customer.</b>		
Highly dissatisfied	12	12.12
Dissatisfied	15	15.15
Neutral	13	13.13
Satisfied	44	44.44
Highly satisfied	15	15.15
<b>Total</b>	<b>99</b>	<b>100</b>

**Source: Survey result, 2020**

As indicated in the above table, 15 (15.15%) of the respondents responses that they are highly satisfied the employees are confidential on their customers, 44(44.44%) of the respondents are satisfied by the confidence of the employees on their customers ,while 13 (13.13%) of the respondents replied that they are neutral by the confidence of the employees on their customers, the rest 15 (15.15%)of the respondents replied that they are dissatisfied by the confidence of the employees on their customers and 12 (12.12%) of the respondent replied that they are highly dissatisfied by the confidence of the employees on their customers. The result revealed that majority of the respondents replied that they are satisfied by the Confidence of Employees on Customers.

#### **4.16 Empathy Dimension**

This table includes about providing customer interest at a best or not we can see answer of respondent.

**Table 4. 16 Service Provision**

Description	Respondents	
	Number	Percentage
<b>You satisfied by the bank service of providing at a customer best interest at heart.</b>		

Highly dissatisfied	33	33.33
Dissatisfied	17	17.17
Neutral	20	20.20
Satisfied	10	10.10
Highly satisfied	19	19.19
Total	99	100

**Source: Survey result, 2020**

As we see in the above table, 33(33.33%) of the respondents replied they are highly dissatisfied by the banks provision of customers service at the best interest at heart while about 17(17.17%) of the respondents replied that they are dissatisfied by the banks service of providing customers best interest at heart, 20(20.20%) of the respondents replied, they are Neutral by the banks provision of customers service best interest at heart, 10(10.10%) of the respondents replied they are satisfied by the banks provision of customers services best interest at heart and 19 (19.19%) of the respondents replied that, they are highly dissatisfied by the banks service of providing customers best interest at heart respectively. From the result of the study, it is indicated that most of the customers are not satisfied by the banks provision of customers' services best interest at heart.

**4.17. The Product**

This table includes satisfaction of customers with service providing of the product we can see the respondent is satisfied or not.

**Table 4. 17. Providing the product that best suits**

Description	Respondents	
	Number	Percentage
You satisfied by the bank service of providing the product that best suits you.		

Highly dissatisfied	6	6.06%
Dissatisfied	10	10.10%
Neutral	24	24.24%
Satisfied	43	43.43%
Highly satisfied	16	16.16%
<b>Total</b>	<b>99</b>	<b>100%</b>

**Source: Survey result, 2020**

As indicated in the above table, 16(16.16%)of the respondents replied that, they are highly satisfied by the banks service if providing the product that best suit them, 43(43.43%)of the respondents response that, they are satisfied by the banks service provision of products that best suit them, 24(24.24%) of the respondents replied that, they are highly satisfied by the banks service if providing the product that best suit them,10(10.10) of the respondents replied that, they are dissatisfied by the banks service if providing the product that best suit them, and 6(6.06%) of the respondents replied that, they are highly dissatisfied by the banks service of the providing the product that best suit them. Most of the customers are satisfied by the service of the bank in providing the product that best suits them.

#### **4.18. Bank Quality**

This table includes overall service quality of the bank are satisfied or not the respondent we can see below.

**Table 4. 18 Overall Quality of the Bank**

Description	Respondents	
	Number	Percentage
<b>Are you satisfied by the overall services quality of the bank?</b>		

Highly dissatisfied	10	10.10
Dissatisfied	16	16.16
Neutral	48	48.48
Satisfied	11	11.11
Highly satisfied	14	14.14
<b>Total</b>	99	100

**Source: Survey result, 2020**

As we see in the above table, 14(14.14%) of the respondents replied they are highly satisfied by the overall service quality of the bank, 11 (11.11%) of the respondents replied they are satisfied by the overall service quality of the bank, 48(48.48%) of the respondent replied they are Neutral by the overall service quality of the bank, 16(16.16) of the respondent replied they are dissatisfied by the overall service quality of the bank, 10(10.10%) of the respondents replied that they are highly dissatisfied by the overall service quality of the bank. This shows that majority of the customers are neutral and face difficulty in deciding and stand in between of satisfaction and not satisfaction by the overall service quality of the bank.

## **4.2 Interview Analysis**

According to the branch manager try to explain, their bank is satisfied on giving this service for the customer because customers are in need of this bank service in their daily life, and the manager mentioned confidently that they are serving their customers than previous years. The manager also said that we are proofing whether the customers are satisfied by the service they provide by properly follow up the quality service as desired by our customer, in addition to this service quality the manager have said that we give accurate information regarding our customer at the right time. Additionally, the manager was saying that the bank has prepared lottery prizes for encouraging customers to depose and to become the customer of the bank. Finally, the bank also

patently and respectfully communicate about their complain and try to solve in accordance.

### **4.3. Interview to manager**

The analysis presented here under is taken from the response of CBE sechuduna branch in Hosanna town manager.

1. Do you think that current service provided by the bank was meet customer expectation?

The bank manager mentioned that, the service we deliver was mostly meet the customer expectation, because we try to deliver service quality according to customer request without burning their time.

2. what is th ebank employees competence and ability to respond customers complain for the service delivery?

The manager was confident about the employees to say that they can handle problem. Almost all employees can handle customer complaints and if its beyond their capacity, they would refer to their supervisor.

3. Is there any special training program arranged for employees to upgrade their performance and knowledge?

Manager stated that, specials training was only given for selected employees for those who are doing in supervisors and technical work like cashier and auditoria.

- 4 what is the problem that your bank in counter while providing service?

There might be same employees those who are not respond customer complaints at time of needed, those who haven't capacity to in responding were refer to the supervisors and serving customers with their different cultural back ground.

- 5 How the employees of your bank are responsive to give appropriate service delivery?

The manager stated or responds that since the hotel employees have some experience

and most of them are learned, they pay their responsibility with each individual.

6. Would you give me information on bank service delivery regarding its assurance responsiveness, empathy, tangibility, and reliability?

The manager says, service delivery regarding to service dimension are the employee have knowledgeable confident, courtesy, willingness to help customer, understand the customer needs, the physical appearance of the hotel facilities, equipment including furniture, decoration of the hotel and super markets are performed and promised on time.

## CHAPTER FIVE

### 5. SUMMARY, CONCLUSION AND RECOMMENDATION

#### 5.1 Summary of Finding

The result of question regarding dressing tells that the dressing styles of the employees are not as such a means to grab the state faction of the customer.

the implication of analysis is that the information distribution mechanism of the bank is good for developing positive perception toward the service quality of the bank as the respondents reveal that 7 (7.07%) of the respondents replied that they are highly satisfied, 44(44.44%) of the respondents replied that are satisfied.

the bank mission vision and objective are clearly valuable foe customers and its good for building of positive perception on service quality as the respondents reveal that majority 8 (8.08%) of the respondents replied that they are highly satisfied 40 (40.40%) of the respondents replied that there are satisfied.

The research results that the bank is providing the service as they promised to their respective customer and the customers have purgative perception towards the service quality of the bank as the respondents reveals that, 10 (10.10%) of the respondents replied that they are highly satisfied, 46 (46.46%) of the respondents replied that they are satisfied

Majority of the respondents 15(15.15%) of the respondents replied that they are dissatisfied by the willingness the employees to help customers. The remaining 18 (18.18%) of the respondents replied that they are highly dissatisfied by the willingness of the employees to help customers. This implies that, most of the employees are highly willing to help for the

customers.

Majority of the respondents (customers) are satisfied by the timely sending of the bank statements.

6(6.06%) of the respondents responses that, they are highly satisfied by the behave of the employees with the customers, while, 48(48.48%) of the respondents responses they are satisfied, This implies that, the employees have smooth relationship with the customers.

15 (15.15%) of the respondents responses that they are highly satisfied the employees are confidential on their customers, 44(44.44%) of the respondents are satisfied by the confidence of the employees on their customers.

13(13.13%) of the respondents replied, they are highly satisfied by the banks provision of customers service best interest at heart, 41(41.41%) of the respondents replied that, they are satisfied by the banks service of providing customers best interest at heart.

The bank is satisfied on giving this service for the customer because customers are in need of this bank service in their daily life, and the manager mentioned confidently that they are serving their customers than previous years.

The bank gives accurate information regarding our customer at the right time.

The banks prepare lottery prizes for encouraging customers to depose and to become the customer of the bank.

## **5.2 Conclusion**

The main intend of this study is to assess the customer Perception of service Quality of Commercial Bank of Ethiopia in the Case of gubre

Branch, The result of this study were obtained from primary sources of data using questionnaires customer. The data were gathered through questionnaires and represented by tables and percentages.

With regard to Empathy dimension the majority of customers are satisfied on the service provides to the best interest at heart customers, and also on the service that provided with the customer suits, the customers are satisfied with the overall service of the bank.

On the Assurance dimension the research finding reveals that in some how the respondents are satisfied with the behavior of the employees of the bank and the customer are considerably satisfied on what the employees instilling confidence to them but still there are significant respondents who are not satisfied on some part.

As the research finding shows with regard to Responsiveness dimension the on the majority respondents are satisfied on the promptness of employee in providing the service, willingness to help and sending timely bank statement to them, however there are also unsatisfied but majority respondents are satisfied.

Based on the research finding on the reliability dimension the majority of respondents are satisfied with the service provided by the bank as promised, related to the handling of customers service problems and regarding records maintaining procedures of the account.

From the interview analysis, it was found that the manager responded that service delivery regarding to service dimension are the employee have knowledgeable confident, courtesy, willingness to help customer, understand the customer needs, the physical appearance of the hotel facilities, equipment including furniture, decoration of the hotel and super markets are performed and promised on time.

Generally, the overall service quality of the bank is appreciable, just most

of the customers are satisfied by the general customer service delivery, Responsiveness, Reliability, Responsiveness and tangibility the bank.

### **5.3 Recommendations**

Based on the conclusion of the study, the researcher would like to forward the following recommendations to the concerned bodies (to the bank manager, bank management and employees) as follows:

Even though, the finding of the study portrays that the bank is reliable to means it just provides the services to its customers or promised, the bank doesn't handle customers service problems properly so, as per the knowledge this research, it is better to try to handle problems relating customers.

As considerable respondents rivaled that they are not that much satisfied with the way of informing about the time when service will be performed. Thus the researcher highly recommending that if the bank settles the way of informing customer service, it will be more beneficial.

It is advisable to employees of the bank are always expected to understand customers problem and having willingness to help their customer.

though the banks overall service quality is in a good way, it is expected to eradicate problems occur while service delivering to customer and workers in order to create smooth and long term relationship with them.

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**Appendix 1**  
**WOLKITE UNIVERSITY**

**College of business and economies**  
**Department of marketing management**

Dear respondent,

First I would like to thank for willingness in considering your time to fill out this questionnaire. This research designed by 3<sup>rd</sup> year student of marketing Management in Wolkite University College of business and economics department of marketing Management.

The purpose of this questionnaire is to collect data from the respondents regarding to assess

customer perception on service quality of commercial bank of Ethiopia in case of Gubre branch

Instruction

Before you attempted to answer, please read the question.

No need of writing your name

For the close ended questions put the tick (✓) mark in the box.

**Part I: Demographic Characteristics of The respondent**

1 Gender: A. Male  B. Female

2 Age A. Below 20 Years  B 46-60  C 21-30  D Over 60  E 31-

45

3 Educational level: A uneducated  B Elementary  C High School  D. Degree and above

4 Profession A Student  B House Wife  C Employee  D Farmer Businessman

**Part II: Customer Perception On Service Quality Of The CBE In Gubre Branch**

**1 - Highly Dissatisfied    2 - Dissatisfied    3 - Neutral    4 - Satisfied    5 - Highly**

## Satisfied

S.no	Statement	1	2	3	4	5
1	The premises of the bank It is visually appealing.					
2	You satisfied with the technological update equipment of the bank.					
3	You are satisfied with the way the employees dress.					
4	You are satisfied with the pamphlets distributed by the bank are they giving clear and give completes information.					
5	You dose satisfied with the bank statement Is it visually clear.					
6	You are satisfied with the service provided by the banks as promised.					
7	You are satisfied by the service of handling customer service problems.					
8	You dose satisfied with the way bank informs about the time when service will be performed.					
9	You dose satisfied with the record maintaining procedure of your account.					
10	You are you satisfied with the promptness in providing service to you.					
11	Do you how feel satisfied with the willingness of employees to help customer.					
12	You are satisfied with the bank services of sending timely bank statement.					
13	You dosatisfied with the way employees by have with you.					
14	Do you satisfied with the employee's eagerness of instilling confidence in customer.					
15	You are satisfied by the bank service of providing customer best					

	interest at heart.						
16	You dose satisfied by the bank service of providing the product that best suits you.						
17	Are you satisfied by the overall service quality of you bank						

**Appendix 2**

**WOLKITE UNIVERSITY**

**COLLEGE OF BUSINESS AND ECONOMICS**

**DEPARTMENT OF MARKETING MANAGMENT**

**Interview to manager**

I Would like to forward my deepest gratitude for reserved co-operation filing this questionnaire to gather adequate information on the assessment of Customer perception service quality of in C B E.

1. Do you think that current service provided by the bank was meet customer expectation ? -----  
-----

2. what is the bank employees competence and ability to respond customers complain for the service delivery?-----  
-----

3. Is there any special training program arranged for employees to upgrade their performance and knowledge?-----

4. what is the problem that your bank in counter while providing service?-----  
-----

5. How the employees of your bank are responsive to give appropriate service delivery?-----  
-----

6. Would you give me information on bank service delivery regarding its assurance responsiveness, empathy, tangibility, and reliability?-----  
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