

**ASSESSMENT OF CUSTOMER SATISFACTION ON COOPERATIVE BANK
OF OROMIA (IN WOLKITE BRANCH)**



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Abstract

This research paper was conducted on Assessment of customer satisfaction on cooperative bank of Oromia, wolkite branch. The major purpose of study was to assess customer satisfaction in cooperative bank of Oromia and suggest possible solution with respect to reconsideration of its customer satisfaction. The sampling technique that the researcher used was simple random sampling, sample of 40 of respondents were taken from 200 customer and 10 respondents taken from 25 employees by using simple random sampling method and the study would conduct through descriptive research type. Because of the descriptive research is description of the state of the nature of affairs as it exists present. Data collection method was used questionnaires and interview for primary data and different written books and broacher was used to gather secondary data. The major finding of this study indicates the level of customer satisfaction in cooperative bank of Oromia in wolkite branch is high.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Customer satisfaction is a measure of how organization's total product perform in relation to a set of customer requirements, even though surely the customer view of organization's performance will be a perception, customer satisfaction is up to the customers' mind and it may or may not conform the reality of the situation. Hill and Alexander (2003). A more general definition of customers' satisfaction is given by Kotler (2003); he explains satisfaction as a function of perceived performance and expectations. If the performance falls short of expectation the customer is dissatisfied. If the performance matches the expectations the customer is satisfied, while when the performance exceeds the expectations the customer is highly satisfied or delighted. Competition and more demanding customers and the changing climate present up precedence set of challenges.

Banking is customer oriented service industry, therefore the customer is the focus and customer service is the differentiating factors. The banking industry started in Ethiopia in 1906 February 5 when the first bank of Abyssinia inaugurated. It was a private bank. The national bank of Ethiopia was established in 1963 proclamation 206/1963 and began operation in January 1964. Today in Ethiopia around 19 public and private banks found. Cooperative bank of Oromia is one of them. Customer satisfaction is a vital factor that determines the competitiveness of the organization in the business environment the study will be conducted on cooperative bank of Oromia Wolkite branch so as to assess customer satisfaction of the organization.

1.2 Background of Organization

Cooperative Bank of Oromia is a private commercial bank in Ethiopia. As of December 2017, the Bank has above 3,237,705 accountholders, more than 289 branch network and has greater than 3,138 agents spread throughout the country. Cooperative Bank of Oromia has ETB 21.5

billion Asset, ETB 1.7 billion Capital and ETB 18.3 billion Deposits. Its headquarter is located at central Addis Ababa, Africa Avenue Flamingo area. The Bank has broad ownership base and diversified ownership structure.

The bank was registered commercially on October 29,2005 in accordance with article 304 of the commercial code of Ethiopia and licensed by national bank of Ethiopia as per licensing and super vision of banking service (business) proclamation number 84/1994 and if entered in to banking business operation on march 8 ,2005. Cooperative bank of oromia currently has 61 branches in which 80% of them are in out laying areas.

1.3 Statement of Problem

Customer satisfaction has been studied in different directions, form measurement to its relationships with other business aspects. Some researchers have provided possible means of measuring customer satisfaction (Levy, 2009; NBRI, 2009). Meanwhile other authors like Wlison et al. (2008) demonstrated some determinants of customer satisfaction to be product and service quality, proce, personal and situational factors (Wilson et al., 2008, p. 79-80). Some researchers have looked into the relationship between total quality management and customer satisfaction. (Wen-Yi, et al., 2009, p.957-975).

The main goal of any service business organization is making profit. Banks mainly focuses on satisfying the customer and to get sustainable profit. Because of nature of banks it's difficult to manage the service quality and control that factor affect it. Also it is difficult to define customer satisfaction it's varying from customer to customer.

The aim of the researcher was to investigate customer satisfaction in the organization and this study also attempted to examine the major factor or determinants that affect customer satisfaction in the cooperative bank of Oromia.

1.4. Research questions:

1. How to examine level of customer satisfaction?
2. What are the factors that affect customer satisfaction?
3. What action is taken by organization to handle customer complaint?

1.5. Objectives of the Study

1.5.1. General Objective of the Study

The general objective of the study was to assess customer satisfaction on cooperative bank of Oromia the case of Wolkite branch

1.5.2. Specific Objectives of the Study

- ✓ To examine level of customer satisfaction
- ✓ To identify factors affecting customer satisfaction
- ✓ To know the action that taken by organization to handle customer complaint.

1.6 Significance of the Study

- The study finding would be significant for student researcher, organization, and other researcher.
- It would help the researcher to award BA degree in marketing and to get different research skills in order to conduct other study in different issues.
- It will help other researchers as a reference to conduct other research in the study area.
- The organization would be beneficial in that the manager of the organization see the identified problem and recommend solutions and take corrective actions accordingly this study

1.7 Scope of the Study

This study was focused on the measure and importance of customer satisfaction in the service offered by cooperative bank of Oromia in wolkite town. However, due to time and financial constraints it is too large and difficult to conduct all over the organization. For the sake of the study precision and constraints on the above mentioned resources, this study was restricted to the customers of Cooperative Bank of Oromia in Wolkite branch.

1.8 Limitations of the study

During conducting this study there may be some limitations that may rose from different directions. Regarding lack of sufficient and available source of data, related to the title of the study, and the lack of documentation may harder to complete this work. So the researcher should overcome the problem by allocating extra time to find related information and or data either primary or secondary source from different source. In order to control and simplify those problems the researcher was tried to manage the situations.

1.9 Organization of the study

This study paper was organized in to five chapters, the first, chapter include background of the study, background of the organization, statement of problem, objective of the study, significance of the study, scope, of the study, limitation of the study and organization of the study. Chapter two addressed the review of the related literature to patient to the issue under investigation. The third chapter concerned about research design and methodology, Chapter four talks about data analysis and interaction and finally chapter five presents summary of major finding conclusion and re commendation.

CHAPTER TWO

2. Review of Related Literature

2.1. Definition of Customer Satisfaction

Oliver, 1980 defined customer satisfaction to be a post service evaluative judgment of a service encounter that results in a pleasurable end-state, based on combined assessment of the performance service factors that constituted that service.

Customer satisfaction is the outcome felt by buyer who have experienced company performance that has fulfilled expectation in met and delighted when there experienced a company performance that has fulfilled expectation (Kotler, 1997, p; 61)

“Customer satisfaction is also the overall evaluation of the service performances or utilization.”(Ciavolino&Dahlgard, 2007). In marketing literature customer satisfaction is the customer’s overall evaluation of his or her purchase experience of a good or service. (Namkung, 2008). Furthermore, the customer’s perception of service quality is dependent on his assessment of the product’s performance which is associated with the consumer experience.

Gerson, 1993 in his book *Measuring Customer Satisfaction* defined customer satisfaction as the customer’s perception that his or her expectations have been met or surpassed. He goes on further to point out that the centre of a successful business today is by ensuring customer satisfaction. He writes “If your customer is not satisfied, he or she will stop doing business with you. All the things you do to achieve quality and provide excellent service are not important at all if you do not work to satisfy the customer.” Research further goes on to point out that customer satisfaction is commonly deemed a prerequisite for customer retention and loyalty as well as increasing profitability and market share.(Masroujeh, 2009).

Other definitions for customer satisfaction include: Satisfaction is “the favorability of the individual’s subjective evaluation (Westbrook, 1980, p. 49); an overall customer attitude towards a service provider (Levesque and McDougall, 1996, pp.14); is a judgment that a product or

service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, included levels of under- or overfulfillment (Oliver,1997, p. 13); an emotional reaction to the difference between what customers anticipate and what they receive (Zineldin, 2000)”.

2.2 Factors Influencing Customer Satisfaction

Most companies are out to make profits. However, beyond this aim, there is the need to make sure that the customer is satisfied as well whilst doing so. By not compromising the customer's satisfaction in the organization's quest to make profits, the satisfied customer is likely to come back again and if possible bring along with them new customers the next time. Through word of mouth therefore an organization is likely to cut down on its marketing expenses since most of it will be done for them by a satisfied customer. The more customers are brought on board the more money the business makes. The reverse is also very true that if a customer is dissatisfied with an organization's service he/she is likely to not return and will most likely discourage others from patronizing the organization's services. This will most definitely not augur well for the organization since it will have to spend extra in trying to convince the customer again.

Gupta and Zeithaml, 2006 upon several research works arrived at the conclusion that improving customer satisfaction had a significant and positive impact on an organization's financial performance. They indicated also that a 1% drop in customer satisfaction often led to a 5% drop in return on investment. Lee and Hwan 2005 named customer satisfaction as an antecedent to corporate profitability having conducted a research on Taiwanese firms. Achieving customer satisfaction was identified as one of the ways by which a firm could increase its financial return and market value as well. (Luo and Bhattacharya,2006). An integral model developed to link customer satisfaction, service quality and perceived value revealed that customer satisfaction and perceived value were two (2) very important determinants of post purchase behavior which included future recommendations and repurchase intentions.(Tam, 2004). He also added that the measurement and analysis of customer satisfaction were very relevant in establishing successful customer relations. Since it is in the organization's own interest to ensure the satisfaction of their customers, it is also imperative therefore, that they are able to clearly ascertain what the definition of customer satisfaction is, the areas of the business that will ensure the customer is

satisfied and lastly the best approach to be adopted in finding out from its customers that their expectations are being met and what needs to be improved if necessary.

Thus in competitive marketing environments where most businesses tend to compete for customers, customer satisfaction tends to become a distinctive element amongst businesses and thus a key component of business strategy. (McDaniel et al,2005).Research surveys conducted for close to 200 senior marketing managers indicated that 71% of them were in consonance with the idea of customer satisfaction being used as a useful metric for monitoring and measuring their business performances.(Pfeifer et al, 2010). The relevance of customer satisfaction as an important performance indicator for business continuity should therefore not be downplayed.

“Within organizations, customer satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers’ expectations. Furthermore, when these ratings dip, they warn of problems that can affect sales and profitability. These metrics quantify an important dynamic. When a brand has loyal customers, it gains positive word-of-mouth marketing, which is both free and highly effective.”(Pfeifer et al, 2010).

Satisfaction is influenced by many factors including friendly employees, courteous employees, knowledgeable employees, and helpful employees, accuracy of billing, competitive pricing, service quality, good value and quick service. (Hokanson,1995). Howard J. Ross also writes “The single most important factor that affects customer satisfaction is employee satisfaction.” The subject matter (factors that affect customer satisfaction) is very contextual as shown by research. Research by Lukoma and Phuc, (2011) pointed out that customer satisfaction in the supermarket industry was influenced by location, additional services, product quality, service quality, facilities, reliability, processes, value for money, staff and personnel service. (Marjo, 2009) in his research work on customer satisfaction was of the view that expectation and experiences were the most influential factors in customer satisfaction. He goes on further to point out that the customer’s expectations can be classified as ideal expectations, pre-expectations and minimum expectations, commonly referred to as the tri-partition of expectations. Cheolho Yoon, (2010) found that customer satisfaction in the online banking business in China was influenced by factors such as ease of use, design, speed, security, information content and customer service support whereas Budi, (2010) reported that branding, service quality, promotion and customer

experiences were the most important determinants of customer satisfaction in the online ticketing industry.

The factors that affect customer satisfaction seem to vary from industry to industry and also seem to be influenced by the culture of the people. However, some factors are true in most cases that for the customer to be satisfied their expectations should be met. Thus, the antecedents suggested by Taylor and Baker,1994 and Rust and Oliver,1994 will appear to be more generalized and suitable in most cases. Some of which will be touched on further below. The most common factors proposed by authors that affect the customer satisfaction levels of service customers can be summarized into following points (Kottler 2006 p,144)

Customer satisfaction is the overall impression of customers about the supplier and the product and service delivered by the supplier. Some of these factors are:-

- Product quality
- Service quality
- specific product or service feature
- Attributes for service success or failure
- Perceptions of equity or failure other consumers, family members, and coworkers
- Situational factors (e.g. buying situation, surrounding situation)

2.3 Importance of Customer Satisfaction

Satisfied customer are the force of complaint, profit and they are reason why complain that could be it her private or public and monopolistic business firms have to thing effective means of customer handling monopolistic has become good strategy (Kottler 2006,p,474)

2.4 Measure of Customer Satisfaction

Customer satisfaction determines a company's success or failure, it's important to know how satisfied customers really are. Customer satisfaction is a person's feeling or pressure or

disappointment resulting from company's products or service performance and expectation in the performance follows of expectation the customers dissatisfied. If the performance math the expectations, the customer is highly satisfied or delighted (Kotter, and Keller 2006, p144).

2.5 Definition and Concept of Service

2.5.1 What is service?

A service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in ownership of anything. Service might be any activity of benefits performed by individuals and or organization where the object of marketing is an intangible aimed at satisfying the needs and wants of customer and individual users without any acquisition of physical good arising from the exchange transaction (lovelock 2004,p,31)

We define service as fallows, A service is any act or performance that one party can offer to another party that is essentially intangible and does not result in the owner ship of anything .Its production May or may not tied to a physical product .manufactures, distributes and retailers can provide value added service or simply excellent customer service to differentiate themselves. The government sectors with its courts, employment services, hospitals, loan agency, military services and fire departments, postal services, regulatory agency and schools are the service business. The private nonprofit sectors with its museums, charities, churches, colleges, foundation and hospitals are service business. (Philip Kottler, 2006).

The broad definition of service is one that defines service to include all economic activities, whose output is not physical product or constructions ,is generally consumed at the time it produced and provides added value informs(such as convenience, museums ,timeliness, comfort, or healthy) that are essentially intangible concern of its first purchaser. Service are deeds, processes and performance. (Zeithmal and Bitner ,service marketing 3rd edition)

2.6. Nature and Classification of Service

Service has four distinctive characteristics that greatly affect the design of marketing program. This includes intangibility, inseparability, and variability and perishes ability

1. Intangibility:

This is the most basic and often quoted difference between goods and services like tangible goods service cannot generally be seen ,tasted, felt, heard and smelled before being consumed potential customer is often unable perceive the service before(and sometimes during and after) the service delivery. For many customers of a car repair ,for example the service is totally intangible-they frequently cannot see what is being done and many are unable to evaluate what has been done .Rush ton and arson asked a number of service organization weather they concisely perceived a difference between the marketing of goods and services. Several respondents pointed to the intangibility of their products with comment such as ;we haven't got anything to show customers like a can of baked beans. (kottler ,2006,p,445)

Resulting Marketing Implication

To help a customer picture a service prior to usage a service organization need to provide something tangible .e.g. computerized presentation of hair styles.

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. For the production of many services (e.g Counseling, museums, hairdressing, rail travel, hotels), the customer must be physically present. Some services may be produced and delivered in circumstances where the customer's presence is optional, e.g. carpet cleaning, plumbing. Other services may rely more on written communication, e.g. distance learning course, or on technology, e.g. home banking. Whatever the nature and extent of contact, the potential for inseparability of production and consumption remains. (Kottler, 2006, p, 446)

Implications

The involvement of the customer in the production and delivery of the service means that the service provider must exercise care in what is being produced and how it is produced. The latter

task will be of particular significance. How teachers, doctors, bank tellers, lawyers, car mechanics, hairdressers conduct themselves in the presence of the customer may determine the likelihood of repeat business. Therefore, proper selection and training of customer contact personnel is necessary to ensure the delivery of quality

3. Variability (Heterogeneity)

An avoidable consequence of simultaneous production and consumption is variability in performance of service .the quality of service may vary depend on who provide it ,as well as when and how it is provided .one hotel provide fast efficient service and on other ,a short distance service away ,delivers a slow ,in efficient service .within a particular hotel one employ is courteous and help full while another is arrogant and obstructive .even with one employee there can be variations in performance over the course of the day .

Implications

Reducing variability involves determining the causes. It may be due to unsuitable personality traits in an employee which are very difficult to detect at the selection stage. There is nothing much that can be done about this except hope that the employee decides to terminate his/her employment! However, there may be good sound reasons for variations in performance. For example, it could be due to poor training and supervision, lack of communication and information, and generally a lack of regular support. Some have argued for a replacement of labor with automation and a production line approach to service operations. This would mean a reduction in employee discretion and an increase in standardization of procedures.

4. Perishability

Service cannot be stored for later sales or use .Hotel rooms not occupied, airline seats not purchased and college places not filled cannot be reclaimed. As a service are performances they cannot be stored .If demand far exceed supply ,it cannot be meet as in manufacturing ,by taking good from ware house .Equally ,if capacity far exceed demands the revenue and value of the service is(kottler ,2006,p,445)

Implications

Fluctuation in demand characterizes service organization and may pose problems where this fluctuation is unpredictable

2.7 The Eight Components of Integrated Service Management

- ✓ **Product elements:** Managers must select the features of both the core product and the bundle of supplementary service elements surrounding it, with reference to the benefits desired by customers and how well competing products perform.
- ✓ **Place, Cyberspace, and Time:** Delivering product elements to customers involves decisions on both the place and time of delivery and may involve physical or electronic distribution channels (or both), depending on the nature of the service being provided.
- ✓ **Process:** Creating and delivering product elements to customers requires the design and implementation of effective processes.
- ✓ **Productivity and Quality:** These elements, often treated separately, should be seen as two sides of the same coin. No service firm can afford to address either element in isolation. Improved productivity is essential to keep costs under control but managers must beware of making inappropriate cuts in service levels that are resented by customers (and perhaps by employees, too). Service quality, as defined by customers, is essential for product differentiation and for building customer loyalty. However, investing in quality improvement without understanding the trade-off between incremental costs and incremental revenues may place the profitability of the firm at risk.
- ✓ **People:** Many services depend on direct, personal interaction between customers and a firm's employees (like getting a haircut or eating at a restaurant). The nature of these interactions strongly influences the customer's perceptions of service quality. Customers often judge the quality of the service they receive largely on their assessment of the people providing the service.
- ✓ **Promotion and education:** all communication activities and incentives designed to build customer preference for a specific service or service provider.

✓ **Physical evidence:** The appearance of buildings, landscaping, vehicles, interior

Furnishing, equipment, staff members, signs, printed materials, and other visible cues all provide tangible evidence of a firm's service style and quality. Service firms need to manage physical evidence carefully because it can have a profound impact on customers' impressions. In services with few tangible elements, such as insurance, advertising is often employed to create meaningful symbols. For instance, an umbrella may symbolize protection, and a fortress, security

CHAPTER THREE

RESEARCH METHODOLOGY

This part of the paper was presented the methodological consideration that was taken by the researcher, research design that was used for the study target population, sampling technique, sampling size, source of data, data gathering tools and data analysis methods to conduct the study.

3.1 Research Design

The researcher tried to assess customer satisfaction in the case of cooperative bank of Oromia Wolkite branch. The study was deployed descriptive type of research design. The reason behind choosing descriptive type of research was in order to describe and assess existing situations of human resource development practice. Bickman and Rog (2007) suggested that descriptive type of study can answer ‘what is’ or ‘what was’ questions, in general.

3.2 Target Population

The target population of this study were employees and customers of Cooperative bank of Oromia, Wolkite branch. The total number of employees of Cooperative bank of Oromia, Wolkite branch is 25.

3.3 Sampling Technique and Sample Size

In order to conduct the study the researcher has used non probability sampling of convenience to select customers of the bank because the people those willing to be surveyed or those most motivated to respond were involved. The researcher also was deployed census method for the employees of the Cooperative bank of Oromia, Wolkite branch because the number of the employees in the bank is small.

3.5 Source of Data

For the achieving the purpose of this study the relevant data was obtained from primary and secondary source of data. It is clear that data obtained from primary source very important for the reliability of research output. Because it help a researcher to generate a clear and more

detailed understanding of problem at hand. The primary data was collected from the customer, employee, and manager of cooperative bank of Oromia Wolkite branch. It is suggested that most business research should be started by using secondary source of data. Because of it provide good background information about the issues that related business activities. But for more reliability, secondary data must be combined with primary data. The secondary data was obtained from documents of the company and other reference material and books.

3.6 Data Gathering Tools

The major tools that were used for data collection are, structured interview for the manager and questioners for employees and customer, in order to obtain the required information from primary source while secondary data obtained by referring internal documents reference books.

3.7 Data Analysis

The raw data has no meaning by itself unless arrange and analysis properly. The researcher hadused both quantitative and qualitative methods of data analysis. In quantitative methods, the data was analyzed by using descriptive statistics and present through table, percentage and frequency and qualitatively the data was analyzed by using textual and thematic analysis.

CHAPTER FOUR

4. Data Presentation, Analysis and Interpretation

The chapter deals with presentation, analysis and interpretation of collected data. The techniques that are used for data collection was questionnaires were distributed to customers, employees and interview with manager and the researcher used simple random sampling method to gather data.

4.1. Analysis of data from customer respondents

The average total population major customer of the bank approximately 200, from this population the sample were 40 customer selected randomly and the researcher takes 10 employees from 25 employees. The researcher distribute 11 open and close ended questions for customer, 17 questions for employers and 3 open ended questions rewarded for the manager at the time of interview.

Generally researcher provided around 27 questionnaire papers for both employee and customer. The 36(90%) of customer and 10(100%) of employee questions were returned

Table 4.1.1 Background of customer used as respondent

The Table contains sex, age and occupation of the respondent customer of the cooperative bank of oromiawolkitebranch.

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Sex		
	Male	27	75
	Female	9	25
	<i>Total</i>	<i>36</i>	<i>100</i>
2	Age		
	18-25 years	9	8
	26-35 years	11	58
	36-45 years	14	28

	Above 45 years	2	6
	<i>Total</i>	<i>36</i>	<i>100</i>

<i>N_o</i>	<i>Item</i>	<i>Response N_o</i>	<i>Respondents %</i>
3	Occupation		
	Farmer	3	8
	Merchant	21	58
	Employee	10	28
	Other	2	6
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

As we can see from, item 1 of table 3.1.1, 27(75%) of respondent are male and the remaining 9(25%) respondent are female. The majority of *cooperative bank of oromoiawolkitebranch* customer are male.

Item 2 of table 3.1.1, Show that from total respondents of 36 customer 14(39%) of them are between the age class of 36-45, 11(31%) of them were under the age class of 26-35, and other 9(25%) of respondents were under the age class of 18-25 years and remaining 2(5%) of the respondents were above 45 years. We can safely conclude the majority of respondents were under the age class of 36-45 years.

According to item 3 of table 3.1.1 21(58%) of respondents occupation were merchant, 10(28%) of respondents are employee in different organization and the remaining 2(5%) of respondents have their own private work.

Table 4.1.2 The experience of customer within the bank

Customer

<i>Item</i>	<i>Response No</i>	<i>Respondents</i>
Length of year		
Below one year	3	8
1-2 year	10	28
2-5 year	20	56
5 and above	3	8
<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

The table 4.1.2 indicate that 20(56%) of respondents responded 2-5years, 10(28%) of respondents responded 1-2 years, 3(8%) of respondents responded that less than 1 years and the remaining 3(8%) of respondents responded 5 and above year. This indicates that the majority of respondent 1-2 years of customer of the cooperative bank of Oromiawolkite branch.

Table 4.1.3: General Customer Attitude toward Cooperative Bank of OromiawolkiteBranch

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Customer perception toward cooperative bank of Oromiawolkitebranch before they become the customer		
	Very good	3	8
	Good	25	70
	Medium	7	19
	Bad	1	3

	<i>Total</i>	<i>36</i>	<i>100</i>
2	Does Service provided by the bank is good		
	Yes	30	83
	No	6	17
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

According to item 1 of table 3.1.3 shows that, 25(70%) of respondents responded that their perception toward cooperative bank of Oromiawolkite Branch were good, 7(19%) of respondents responded that medium. 3(8%) of respondents responded very good and the remaining 1(3%) of respondents replied badly. The majority of respondents have good perception to bank before they became customer.

Item 2 of table 3.1.3, Show that 30(83%) of respondents replied that Service provided by cooperative bank of Oromiawolkite branch were good, and the remaining, 6(17%) of respondents said that the service provided by the banks not good. The majority of respondents responded the service provided by the bank is good.

Table 4.1.4.: Problem in Service Delivery

Customer

<i>Item</i>	<i>Response No</i>	<i>Respondents</i>
Do you see any problem in service delivery		
Yes	22	61
No	14	39
<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

The table 3.1.4 indicate that, 22(61%) of respondents said that there is a problem in cooperative bank of Oromiawolkitebranch and the remaining 14(39%) of respondents said “No”. those who

said yes specify the problem seen in the bank. this problems are, network or connection problem and lock of quick response or service delay

Table 4.1.5: Physical Facilities used by the Bank

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	The bank furnish customer with appropriate waiting place		
	Yes	34	95
	No	2	5
	<i>Total</i>	<i>36</i>	<i>100</i>
2	Working equipments are highly accelerating the service		
	Strongly agree	19	53
	Agree	13	36
	Disagree	4	11
	Strongly Disagree	-	-
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

As the above table 4.1.5 shows 34(95%) of respondents responded that the bank furnish customer with appropriate place and the remaining 2(5%) of respondents responded “No”. In general the most of respondent responded that the bank furnish with appropriate waiting place.

Item 2 of table 4.1.5, Show that, 19(53%) of respondents strongly agree that the working equipments are highly accelerating the service, 3(36%) of the respondents responded agree thatthe working equipments are highly accelerating the service and the remaining 4(11%) of respondents responded disagree. This indicates that the working equipments are highly accelerating the service.

Table 4.1.6: the length of waiting time to get Service

Customer

<i>Item</i>	<i>Response No</i>	<i>Respondents</i>
<i>Length of waiting time to get Service</i>		
< 15 minutes	9	25
15-30 minutes	16	44
30-45 minutes	6	17
45-60 minutes	5	14
1 hour and above	-	-
<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

Table 4.1.6 shows that 16(44%) of respondents responded the length of waiting time to get is service 15-30 minutes, 9(25%) of respondents responded less than 15 minutes, 6(17%) of the respondents responded 30-45 minutes and the remaining 5(14%) of respondents responded 45-60 minutes

The majority of respondent's responded length of waiting time to get service was between 15-30 minutes.

Table 4.1.7: Employees willingness and competence in serve customer

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Willingness of employee to help customer		
	Very high	6	17
	High	13	36
	Average	15	42
	Low	2	5
	Very low	-	-
	<i>Total</i>	<i>36</i>	<i>100</i>
2	Competence of employees in providing service		
	Very good	4	11
	Good	12	33
	Average	19	53
	Poor	1	3
	Very poor	-	-
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

According to table 4.1.7, 15(42%) of respondents responded the willingness of employees to help customer are average 13(36%) of respondents that high 6(17%) of respondents responded that very high and the remaining 2(5%) of respondent said that low.

Item 2 of table 4.1.7 show that, 19(53%) of respondents responded that the competence in giving service are average, 12(33%) of respondents said that it is good, 4(11%) of respondents said that very good, and the remaining 1(3%) of respondents replied that poor. From above data we can to say the competences of employees are average.

Table 4.1.8: Customer Complaint handling Mechanism in the Organization

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Is there any customer complain handling mechanism in the organization		
	Yes	33	92
	No	3	8
	<i>Total</i>	<i>36</i>	<i>100</i>
2	How do you express your complaint		
	Suggestion box	30	83
	Telephone	4	11
	Internet	-	-
	Other	2	6
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

According to item 1 of table 4.1.8, 33(92%) of respondents said that there is customer complain handling in the organization complaint mechanism in the organization and the remaining 3(8%) of respondents said that there is no customer handling mechanism in the organization. The majority of respondents said that there is customer complaint handling mechanism in the organization. .

Item 2 of t table 4.1.8 shows, that 30(83%) of respondents responded that they express their complaint through suggestion box, 4(11%) of respondents said that through telephone and the remaining 2(6%) of respondents responded that through other means, like direct to manger.

Table, 4.1.9: Responsible body in handling customer complaint

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Is there a responsible body in handling customer complaints?		
	Yes	30	83
	No	6	17
	<i>Total</i>	<i>36</i>	<i>100</i>
2	Do you know who you need to contact when you have any complaint		
	Yes	32	89
	No	4	11
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

According to item 1 of table 4.1.9, 30(83%) of respondents responded that there is responsible body for customer handling in the organization and the remaining 6(17%) of respondents said that no. the majority respondent said that yes, this indicate that there was responsible body that handle customer complaint in the organization.

Item 2 of table 4.1.9 show that, 32(89%) of respondents responded yes and the remaining 4(11%) of respondents said that did not know who do they contact, there based on the responses the majority of respondents response show that customer know who they contact to their complaint.

Table 4.1.10: In general Satisfaction with the bank service

Customer

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	In general your satisfaction with the bank service		
	Very high	5	14
	High	17	47
	Average	13	36
	Low	1	3
	Very low	-	-
	<i>Total</i>	<i>36</i>	<i>100</i>

Source: Own survey 2020

According to table 4.1.10 17(47%) of respondents were highly satisfaction with the bank service 13(36%) of respondents were satisfaction is as average, 5(14%) of respondents responded very high and the remaining 1(3%) of respondents responded low. The majority of respondents said satisfaction with bank was high.

4.2. Analysis of data collected from employee respondents

The researcher takes 10 employees from 25 employees by using simple random sampling. The researcher distributed 11 open and close ended questions for employee and 10(100%) of respondents returned all questions

4.2.1. Table 4.2.1: Background of Respondents (employee)

This table contains sex, age, educational level respondents and year of employees served in cooperative bank of oromiawolkitebranch

Employee

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Sex		
	Male	7	70
	Female	3	30
	<i>Total</i>	<i>10</i>	<i>100</i>
2	Age		
	18-25 years	6	60
	26-35 years	3	30
	36-45 years	1	10
	<i>Total</i>	<i>10</i>	<i>100</i>
3	Year of service		
	Less than 5 years	6	60
	5-10 year	4	40
	Above 10 years	-	-
	<i>Total</i>	<i>10</i>	<i>100</i>
4	Educational level		
	Certificate	-	-
	College diploma	1	10

	First Degree	9	90
	And above	-	-
	<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

According to item 1 of table 4.2.1 7(70%) of respondents were male and the remaining 3(30%) of respondents were female. This indicates that the majority *ocooperative banks of oromiawolkite branch's employee are male.*

Item 2 of table 4.2.1 show that the order of age distribution of respondents as follows, 18-25 years, 6(60%), 26-35 3(30%) and the remaining 1(10%) of respondents between 36-45 years the majority of respondents are found between the age class of 18-25years.

Item 3 of table 4.2.1 show that 6(60%) of respondents were less than 5 years and the remaining 4(40%) of respondents were between 5-10 years. The majority of employee, served less than 5 years.

Item 4 of table 4.2.1 show that 9(90%) of respondents responded level of education first Degree and the remaining 1(10%) of respondents responded college diploma. The majority of employees of the organization have first degree.

Table 4.2.2: Customer Satisfaction by Existing Service

Employee

<i>Item</i>	<i>Response No</i>	<i>Respondents</i>
Are the customers satisfied by existing service delivery?		
Yes	10	100
No	-	-
<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

According to table 4.2.2 shows that 100% of respondent responded that the customer of cooperative bank of oromiawolkitebranch are satisfied by existing service in the organization. Therefore the customer service given by cooperative bank of oromiawolkite branch satisfy customer.

Table 4.2.3 ways of know customer satisfaction and future promise to satisfy customer

Employee

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	How do you know whether your customer are satisfied or to		
	Through feed back	7	70
	Through suggestion box	3	30
	Through research	-	
	<i>Total</i>	<i>10</i>	<i>100</i>
2	Does the bank promise customer to satisfy in the future		
	Yes	9	90
	No	1	10
	<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

As indicated in item 1 of table 4.2.3 the majority of respondents said that they know their customer satisfaction through feedback and it is supported by 7(70%) of respondents response and the remaining 3(30%) of respondents said that through suggestion box. From the result it is possible to say that bank know its customer satisfaction through feedback.

Item 2 of table 4.2.3 9(90%) of respondents said that the bank promise to satisfy the customer in the future and the remaining 1(10%) of respondent responded that 'No'.

Table 4.2.4: Degree of Service Quality in the organization

Employee

<i>N_o</i>	<i>Item</i>	<i>Response N_o</i>	<i>Respondents %</i>
1	How do you rank the degree of service quality in the organization		
	Excellent	1	10
	Very good	9	90
	Poor	-	-
	Very poor	-	-
	<i>Total</i>	<i>10</i>	<i>100</i>
2	Does the bank give individual attention to customer		
	Yes	10	100
	No	-	-
	<i>Total</i>	<i>10</i>	<i>100</i>
3	The service facilities have good quality and comfortable to customer		
	Yes	8	80
	No	2	20
	<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

As we can see from item 1 of table 4.2.4 9(90%) of respondents said that the service quality in the organization is very good and the remaining 1(10%) of respondent said that excellent.

The majority of respondents responded that the service quality in the organization is very good.

Item 2 of table 4.2.4 shows that 10(100%) of employee of the bank responded that yes our organization give individual attention to, customer. This indicate that the bank give individual attention to its customer.

Item 3 of table 4.2.4 shows that 8(80%) of respondents responded there is the service facilities that is good for customer and comfortable and the remaining 2(20%) of respondents said that ‘No’. the respondents said not reason out that one window service for customer and Due to network problem the customer not served as they want this reduce the quality and comfortable.

Table 4.2.5: Relations of Employee with Customers

Employee

<i>N_o</i>	<i>Item</i>	<i>Response N_o</i>	<i>Respondents %</i>
1	Does the bank provide training on how to handle customers		
	Yes	8	80
	No	2	20
	<i>Total</i>	<i>10</i>	<i>100</i>
2	Do you have good relation with customer		
	Yes	10	100
	No	-	-
	<i>Total</i>	<i>10</i>	<i>100</i>
3	Does the bank encourage creative and innovative employees		
	Yes	7	70
	No	3	30
	<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

As the item 1 of table 4.2.5 shows 8(80%) of respondents responded that the bank provides training to employees on how to handle customer and the remaining of 2(20%) of respondents said that the bank not provide training. The respondents said yes mention the type of training

like, on job training about new technology, domestic banking training and customer service training.

According to item 2 of table 4.2.5 shows 10(100%) of respondents responded that they have good relationship with customer.

From the above item 3 of table 4.2.5 information 7(70%) of respondents responded that the bank encourage creative and innovative employees and the remaining 3(30%) of respondents said 'No'. the majority of respondents said that the bank encourage customer by giving incentive, and reward.

Table 4.2.6 The customer expresses freely their complaint

Employee

<i>No</i>	<i>Item</i>	<i>Response No</i>	<i>Respondents %</i>
1	Does the customer express freely their complaints		
	Yes	9	90
	No	1	10
	<i>Total</i>	<i>10</i>	<i>100</i>

Source: Own survey 2020

According to table 4.2.6 9(90%) respondent were the customer freely express their complaints while the remaining 1(10%) of respondents not freely express their complaint, the respondents said “no” stated the reason. Because no enough means express complaint it is limited to only feedback and suggestion box. But the majority of respondents responded that the customers freely express their complaint.

The employee respondents evaluate their customer satisfaction as its good most of their customer being satisfied by the banks service as a result the volume of customer increase time to time.

4.3 Analysis of interview questions with manager

The researcher reward 3 open ended interview questions to the manager and the manager of cooperative bank of oromia in wolkitebranch answered as the following

1. How do you evaluate customer satisfaction in your organization?

The manager of the bank said that our customer are satisfied by the servicecooperative bank of oromiawolkitebranch offer.

2. Is there any standard that your organization uses to measure service quality and performance?

According to manager of the bank said there is no standard to measure service quality and performance, but the organization try to standardized service quality in the future by computerized service delivery.

3. Do you think the service deliver by organization enough to satisfy customer?

The manager of the bank said that the service delivered by the organization satisfied customer, but it is not enough, the dynamic nature of technological environment and service sector it need continuous improvement.

CHAPTER FIVE

5. Summary, Conclusion and Recommendations

5.1. Summary

This study focus on the assessment of customer satisfaction the case of cooperative bank of Oromia, wolkitebranch.

In order to achieve this objective related literature review questionnaires were distributed to randomly selected customer and employee of the bank. Relevant structured interview were answered by manager of cooperative bank of Oromia, wolkitebranch. The data obtained presented and analyzed by using table and percentage.

The main finding of the study can be summarized as follows;

- ✓ 27(75%) of respondent customers are male and 14(39%) of respondents are in the age group of 36-45 years and 21(58%) of respondent customer are merchant.
- ✓ It was found that 70% of the respondents employees male 60% of them are in the group of (18-25) years and 90% of the respondents have first degree.
- ✓ The length of time use the service of bank were the majority 20(56%) of respondents responded between 2-5 years
- ✓ Before customer of cooperative bank of Oromiawolkitebranch your perception toward the bank were 25(70%) of the customer responded that it was good.
- ✓ 22(61%) of respondents said, that there was problem of network and service delay in the organization
- ✓ 80% of the customer responded show that there was appropriate, customer waiting place
- ✓ 44% of respondents customer responded that the length of time spent until get service 15-30minute.
- ✓ The majority of respondents responded that the willingness and competence of employees to help customer was average.

- ✓ 92% of customer responded that there was customer handling mechanism in the organization.
- ✓ 83% of respondents said that the bank get its complaint through suggestion box.
- ✓ 47% of customer said that there satisfaction of the bank service was high
- ✓ 100% of bank employees responded that their customers are satisfied by the service of cooperative bank of Oromia.
- ✓ 90% of the employee respond that the organization promise to satisfy customer in the future.
- ✓ 70% of the employees said that the bank know whether its customer are satisfied or not through customer feedback.
- ✓ 100% of respondent employees responded that employees give individual attention to customer
- ✓ 90% of the employees' respondents said that the service quality in the organization is very good.
- ✓ 80% of employee respondent said that the bank provide training on how to handle customer, like domestic banking training and customer handling training.
- ✓ 100% employees responded that have good relationship with customer.
- ✓ 60% of employees respondent said that the bank encourage creative and innovative employees.

5.2. Conclusion

The following cons conclusions were draw from the above finding

- ✓ There is problem of network and service delay in the organization
- ✓ The willingness and competence of cooperative bank of oromiawolkitebranch is average.
- ✓ The customer of cooperative bank of oromiawolkitebranch satisfied by the bank service.

- ✓ The organization promise customer to satisfied in the future
- ✓ The employees of cooperative bank of oromiawolkitebranch have good relation with customer.
- ✓ The cooperative bank of oromiawolkite branchnot encourages creative and innovative employees to some extent.
- ✓ Cooperative bank of oromiawolkitebranch receive customer complaint through suggestion box.

5.3. Recommendations

Based on the above conclusions, below are possible recommendations suggested to cooperative bank of Oromiawolkitebranch.

- ❖ The bank should work with Ethio-telecom to solve network problem and increase number of worker in order to solve service delay.
- ❖ The organization should work to increases competence and willingness of employees by giving different training, by giving incentive and education opportunities. This help the bank to deliver accurate and consistency service to customer. This will ultimately result in trust and confidence on part of customer.
- ❖ The cooperative bank of oromiawolkitebranch should work hard to continuous current customer satisfaction in the future. The bank to continuous current satisfaction used core banking system and using modern technology that help service delivery.
- ❖ The organization should work hard on service quality and create means of sharing experience with other banks or branch of the bank in order to keep its promise
- ❖ The organization should encourage creative and more productive employees. Those employees who are performing their work efficiently and effectively in achievement of the bank goal have to be rewarded and motivated.

- ❖ The company should use different means of getting customer complaint, like telephone and internet in order to address all customers.

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APPENDIX 1
Wolkite University
College of Business and Economics
Department of Marketing Management
Questionnaire for Customer

This questionnaire is prepared by graduating class student of marketing management in order to collect data for conducting a senior essay on the title assessment of customer satisfaction case study in cooperative bank of Oromia Wolkite branch. The respondents are selected simply so I would like to assure you the information you provide will be used only for academic purpose. You are kindly request to respond sincerely to questions forwarded below.

Thank you for your cooperative in Advance!

Instruction

- No need to write your name
- Keep sign of “ ” in the box on choice
- Write short and reliable information on the space provided.

Part One

1. Sex

Male Female

2. Age

18-25years 36-45years

26-35 years above 45 years

3. Occupation

Farmer Merchant

Employee Others

4. Are you a customer of cooperative bank of Oromia Wolkite branch?

Yes No

5. Duration with the bank.

Below one year between 2-5 year

Between 1-2 year 5 and above

Part Two

1. Before you are customer of cooperative bank of oromiaWolkite branch what type of perception do you have to the bank.

Very good Good Medium Bad

2. Do the service provided by cooperative bank of Oromia is good?

Yes No

3. Do you see any problem in service delivery?

Yes No

4. If your answer is “yes” for question 3 please specify?

5. Does the bank furnish customer with appropriate waiting place?

Yes No

6. Working equipments are highly accelerating the service.

Strongly agree agree

Disagree strongly disagree

7. Length of waiting time spent until to get service

< 15 minutes 45- 60 minutes

15-30 minutes 1 hour and above

30-45 minutes

8. How do you rate employee’s willingness to help customer,

Very high High Average

Low Very low

9. How do you evaluate employees competence in providing service

Very good Good Average

Poor Very poor

10. Do you know who you need to contact when you have any complaints?

Yes No

11. In general your satisfaction with the banks service

Very high High Average

Low Very low

APPENDIX 2

Wolkite University

College of Business and Economics

Department of Marketing Management

Questionnaire for Employee

This questionnaire is prepared by graduating class student of marketing management in order to in order to collect data for conducting a senior essay on the title “assessment of customer satisfaction case study in cooperative bank of OromiaWolkite branch”. The respondents are selected simply so I would like to assure you the information you provide will be used only for academic purpose. You are kindly request to respond sincerely to questions forwarded below.

Thank you for your cooperative in Advance!

Instruction

- No need to write your name
- Keep sign of “☑” in the box on choice
- Write short and reliable information on the space provided.

Part One

✓ Sex

Male Female

✓ Age

18-25years 36-45years

26-35 years above 45 years

✓ Year of service

Less than 5 years

6-10 years

Above 10 years

✓ Educational level

Certificate First Degree

College diploma and above

Part Two

1. Do you believe that the customers are satisfied by your service?

Yes No

2. If your answer for question number 1 is “No” what is the reason?

3. How do you know whether customer satisfied or not?

Through Feed back through research

Through suggestion box Other mechanism

4. Does the organization promise to satisfy the customer in the future?

Yes No

5. How do you rank the degree of service quality in the organization?

Excellent very good poor very poor

6. Does the organization give individual attention to customer?

Yes No

7. Do you think that the service facilities in the organization are of good quality and comfortable to the customers?

Yes No

8. If your answer is “No” for question 7 state the reason.

9. Does the bank provide training on how to handle customer?

Yes No

10. If your answer to question 9 is “yes” what type of training?

11. Do you have good relationship with customer?

Yes No

12. If you say “no” in question number ‘11’ state the reason.

13. Does the bank encourage creative and innovative employees

Yes No

14. If your answer to question 13 is “yes” in what way?

15. Does the customer express freely their complaints?

Yes No

16. If your answer to question 15 is “No” why?

17. How do you evaluate your customer satisfaction?

APPENDIX 3

Wolkite University

College of Business and Economics

Department of Marketing Management

Interview for Manager

1. How do you evaluate customer satisfaction in your organization?
2. Is there any standard that your organization uses to measure service quality and performance?
3. Do you think the service deliver by organization enough to satisfy customer?

