COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

ASSESSMENT OF SERVICE DELIVERY AND CUSTOMER SATISFACTION (IN CASE OF AWASH INTERNATIONAL BANK,WOLKITE BRANCH)

A SENIOR ESSAY RESERCH SUBMITTED TO THE DEPARTMENT OF MARKETING MANAGEMENT IN PARTIAL FULFILLMENT FOR THE BACHELOR OF ARTS DEGREE IN MARKETING MANAGEMENT

BY

YONAS WONDESEN

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Abbrebation/Acronyms

SERVQUAL –Service quality

MA –Master

MTN -Mobile T telecommunication Network

ABSTRACT

The purpose of conducting this research is to understand how the service

delivery is and its effect on customer satisfaction .the objective of this study was an assessment of service delivery system and customer satisfaction on Awash International Bank. The scope of the study theoretically limited on service delivery and customer satisfaction and geographically limited on Awash International Bank in Wolkite city. To accomplish the required work the researcher used descriptive research design. The relevant data for the study were collected through primary and secondary data and non-probability sampling technique specifically convenient sampling technique were employed to conduct the study. Quantitative data were analyzed and interpreted via table and percentage and qualitative data were analyzed by using theoretical or descriptive framework. Finally based on the findings the researcher tried to gave conclusions and recommendations.

1. CHAPTER ONE

Introduction

1.1 Background of the study

A service is any act or performance that one party can affect another that essentially intangible and does not result in the ownership of anything. Its production may or may not be tied to a physical production (Kotler, 2006). According to Stephan 2001, service is any activity or benefit that one partly can offer to another that is essentially intangible and does not result in the owner shih of anything.

Customer service is a task ,other than common operation that involves interactions with customer service varies from one organization to other .within service sector it can be described as the total quality of service process as perceived by the customer(Kotler,2006).

When we come to service quality, it improves the probability of customer satisfaction .in this way, the relation between service quality and customer satisfaction has emerged as a topic of significant and strategic concept (Bolton and Drew, 1991).

Customer evaluations of service delivery are critical to service firms that aim to improve their marketing strategies (Cronin& Taylor, 1992, Jain and Gupta, 2004; Ofir and Simonson, 2001).

Oliver, 1997 defines satisfaction as “the customer fulfillment response “. A post consumption judgment by the consumer that a service provides a pleasing level of consumption related to fulfillment including under or over fulfillment. Customer satisfaction view as influencing repurchase intension and behavior which in turn leads an organization’s future revenue and profit, The issue of service delivery and customer satisfaction has become a focus on banking industries.

Knowing what customer expect is the first and possibly most critical step in delivery

good quality service. Being wrong what customer want can mean expanding money, time and other sources on the things that do not count to the customers, losing a customer business or not serving in a fiercely competitive market (Teas, 1993).

Customer satisfaction is major issue, in almost all sectors. This can be basically determine the success and profitability of a company as a satisfied customer would most likely to 'spread the good word' or would have to happy to do business again with the firm. Many empirical studies have investigated the relationship among the conflict of service quality and customer satisfaction. In a Varity of industries and cultures, with in this research area, numerous empirical studies have reported the positive relationship between customer satisfaction and service delivery (Andaleeb and Conway, 2006).

This study was conducted on awash international bank of wolkite branch; there for assessing the overall service delivery and its effect on customer satisfaction within the organization or the bank where the main concern of the project.

1.2. Statement of the problem

The number of bank especially privately owned is increasing from time to time in Ethiopia. Especially after advent of privatization. Hence awash international bank of wolkite branch is facing a challenge in a competition for customer's share of wallet to gain customer product portfolio in order to enhance and maintain long term profitability. Different banks and highly competing over through, diversifying and improving the quality of their service and through opening their branches at different areas of the country including wolkite town.

Most banks product development is easy to duplicate and when banks provide nearly identical service, they can only distinguish themselves on the basis of price and quality of service delivery (David Cohan, Christopher Gan, Hua Au Young and Esther Chong, 2006).

In previous research findings that conclude or investigate the positive relationship between service delivery and customer satisfaction, i.e. customer satisfaction varies according to the nature of service delivery. When service delivery is better and quality

customer satisfaction increases and the reverse is true according to previous research of (Selman Khalid, on customer satisfaction with service quality in conventional bank in Pakistan, 2011).

The researcher assessed or ensured the above findings of the positive effect of service delivery on customer satisfaction and also attempted and enhanced understanding in the area of relationship between customer satisfaction and service delivery. Based on this understanding the researcher will try to answer the following research questions:

1.3. Research question

1. How is awash international bank's services delivery in terms of quality?
2. How service deliveries leads to customer satisfaction?
3. What are the factors affecting of customer satisfaction?

1.4. Objective of the study

1.4.1General objective

The general objective of the study was to assess the service delivery and customer satisfaction in Awash International Bank, wolkite Branch.

1.4.2 Specific objectives

The specific objectives of the study where including the following:-

1. To assess the banks' service delivery system in terms of customer satisfaction.
2. To determine the factors that leads to customer satisfaction.
3. To show the effect of the quality service delivery on customer satisfaction.

1.5 Significance of the study

The study may provide significant on these three major aspects. It will provide concrete information to other researches about the state of service delivery system and its effect on customer satisfaction. The study will be used as a guideline by management to

improve, design and administer the service delivery system so as to satisfy customers more and also the other contribution of the paper will be to add new idea and knowledge to existing stoke of knowledge of the researcher.

1.6 Limitation of the study

The study has the following limitations

Conducting effective research requires many things. Time and money at among the basic requirements. During conducting research, there will shortage of time. The time given for the collection of data was not sufficient to collect the required information.

Even though the main sources of data for the research are through investigation of literature, the availability literatures in the library are not recently published. There is lack of latest supporting document. And also it is difficult to get voluntary respondents to conduct data from them.

1.7. Scope of the study

In theoretical aspect assessment of service delivery and its effect on customer satisfaction can conduct with many service industries but the researcher was conducted this research only on the banking service.

In geographical aspect the study can also be conducted at a country level but the researcher were focuses on Awash International Bank, wolkite branch.

1.8. Organization of the study

The research project paper organized in to five chapters. Chapter one which is an introduction parts that given an over view regarding the study include back ground of the study, statements of The Problems the general and specific objectives, significance and scope of the study and organization of the study chapter two is about review of literatures, and empirical review chapter three deals with the methodology chapter four deals with the analysis and interpretation and the final chapter five conclusion and recommendation of the study.

CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 Definition of Service

Service industries are playing on increasingly important Role in the overall economies of the countries of developed and developing countries. The 21st century is considered as service industry. Researchers have tried to define service and to explain what service constitutes. There are many definitions regarding the concept of service. Services are deeds, processes and performances (Parasuraman et.al.1985). Gronroos (1994) defined service as “An activity or series of activities of more or less intangibles nature that normally, but not necessarily, take place in interaction between the customer and service employees and physical resources or good and service provider system, which are provided as solution to customer problem”. Sassier.et.al, (1978) defined another meaning for service: “service is a package of explicit and implicit benefits performed with a supporting facility and using facilitation goods”. Service is any primary or complementary activities that does not directly produce a physical product that is non-goods part of the transaction between customer and provider” (Payne, 1993) whereas Kotler et.al. (1999) defined service as any activity or benefits that one party

offers to another which is essentially intangible and does not result in ownership of anything and it may or may not be tied to a physical product.

One common method of defining a service is to distinguish between the 'core' and 'peripheral' element of the service. The 'core' service offering is the necessary output of an organization which is intended to provide the intangible benefit customers are looking for. 'Peripheral' service is those which are either indispensable for the exclusion of the core service or available only to improve the overall quality of the service bundle (Barron &Harris, 1995).

Service are those separately identifiable ,essentially intangible activities that provide want satisfaction and that are not necessarily tied to the sale of product or other service (Staton,1999).

Service is a multifaceted concept involving several activities performed by an individual or group of individuals for the benefit of customer or group to enhance the primary produce.

2.2Important characteristics of service

Service posses four inherent characters not found in goods, intangibility, perish ability in separating and variability. These characters create unique challenges and opportunities for service (Kenneth E. and David L, 2003:9)

2.2.1Intangibility

Intangibility refers to the lack of tangible assets that can be seen, touch, smelled, heard or tested prior to purchase, service vary in the degree to which they are intangible, however , for most service they are tangibles items that are used to perform the service.

To reduce uncertainty, buyers will back for signs or evidence of the service duality they expect about service quality from the place (physical setting) people equipment, communication material, symbols and price that they see. Therefore, the service

provider has to manage the evidence, to tangible to intangible. Some service offers is still intangible because consumers are purchasing the service, not the good

2.2.2 Perish ability

The second characteristic of service is perish ability, meaning the service can't be inventoried or stored this futures allows firms to mass produce and store them in marchioness until consumers are ready to purchase. Perish ability can also occurs when demand can be greater than supply. To reduce the negative impact of perish ability; service must develop strategies to cope with fluctuating demand. This goal can be accomplished by making simultaneous adjustments in demand, supply is capacity

2.2.3 Inseparability

The third characteristics of service are inseparability is the simultaneous production and consumption of services. Good can be produced and then sold at a later time, service cannot.

The quality of the service is highly dependent on the ability of the service provider and the quality of interaction between the service provider and the customers. Managing the human element is critical for success for service firms with a high degree of inseparability.

2.2.4 Variability

The last unique characteristics of service is variability un wanted or random level of service quality customers receive when they patronize a service firm variability is primarily caused by the human element although machines may not malfunction causing a narration in the service different and even the same service employees will provide varying levels of service from one time to another. Variability is also caused by a variance in the input.

2.3 Principles for complete customer service

Here are the 15 principles of the complete customer service

1. The primary cause for any organization is service to its customer
2. Everyone in the organization provides service for its customer even if they never seen those customers or known the customer or known their name
3. Is really the mind of every customer when it comes to experiencing service satisfaction
4. Every customer is different in some way from every other customer, discovering and understanding these service difference results in a high probability of delivering service in a manner that is perceived to be satisfying to each customer that is tail or to individual needs is the primary objective of any successful organization.
5. Serve every customer as you would serve the person you must love
6. Every successful organization service to ensure that its internal system are designed and implemented to deliver flawless and seamless service to every customer under all conceivable condition and circumstance.
7. Service to customer is based not just on system, processor and procedure but also on personal effort and creativity of these who serve. Encourage, support and reward personnel initiative in exhibiting creative way to service ways to service other both inside and outside the organization.
8. Successful organization serves well those serve customers internal customers in priority.
9. Solicit feedback from customers at all times and then listen, especially when it hurts.
10. Seek always to it right the first time this done, then do it every right the second time service recovery after initial service failure it par amount to grasping victory from the jaws of defeat.
11. Continuously measure how well customer service is translating in to customer

satisfaction. Statistics tell stores are this stories what you want told to your customer.

12. Polices trump processes and these procedures should be designed and implemented in the service of the organization stated reason for existence its mission to serve its customer.
13. Use philosophy of set goals improve every day in every ways.
14. Employee lagniappe: delight customers by providing more than they expect.
15. Always be willing to start from scratch in thinking about how to better serve customers effective customers service policies processed and systems can viewed as(http://www.customer service manager.com)

2.4 Service Quality

Service quality has become major area of attention during the pars decades, for managers, Researchers, Practitioners because of its huge impact on business performance of the Firms. According to Brown and Swartz (1989) think those customers prefer and value companies that provide high service quality. Customer judge service quality relative to what they want by comparing their perceptions of service experiences with their expectations of what the service performance should be. Marketers described and measured only quality with tangible goods, whereas quality in services was largely undefined and UN researched (Parasuraman, et.al. 1985).

Quality in a service business has become a measure of the extent to which the service provided meets the customer expectations. Companies have found that in order to increase profits and market share, they should pay much attention to service quality. Giving service has become a key strategic factor for companies to differentiate their product and services from other competitors by using service quality as a process that customer evaluate (Parsumaran, et.al 1985).

Quality is a difficult concept to have a single definition. Some say, Quality means degree

of excellence in service performance. According to parasuraman (1985), Quality is the degree of discrepancy between consumer's perceptions and expectation in terms of different but relatively important dimensions of service quality, which can affect their future purchase behavior.

The search for service quality is with no doubt the most important consumer trends of the new area, as consumers now are demanding higher quality in products and services than ever before. The fierce and intensifying competition and rapid deregulation have made many businesses in the service sector to seek profitable ways and becoming competitive. Delivering high service quality is good strategy for businesses to succeed in their business.

2.4.1 Determinant of Service Quality

In order to avoid poor quality service and losing customer organizations must be aware of the following determinates of service quality described in brief as below:

I. Reliability:- Dependability and Consistency of performance

II. Responsiveness: - Willingness or readiness of employees to provides service.

III. Access: - Approach ability and case of contact.

IV. Courtesy: - Politeness respect, concentration and friendless of contact personal.

V. Credibility: - Trust worthiness believability and honesty.

2.4 Benefits of Service Quality to the Organization

Service quality has so many Benefits to the organization that provides the service. Among those benefits, parasuraman, (1985) enumerates the following:

I) Increasing Revenues

Quality customer service means increases Revenues, and Revenue increase translate to

additional customer sales. When customer service meets or exceeds customer expectations the customer is confident in the company's abilities and thus will be inclined to spend more money to purchase to company's products and services.

II) Enhancing Reputation

Companies are known for their service they provide. When customers have a bad experience with a company, they will tell their friends, Neighbors any else who will listen. When customers have positive interactions with the company, they will also rally that information. Though the use of blogs websites and social media, customers are communicating about their interactions with a company and its products and services. Quality customer service gives a company a good reputation.

III) Achieving Customer Loyalty

Quality customer service translates into customer loyalty. If the organization truly meets and exceeds customer expectations, the customer will be hesitant to use the services of competitor. Often, competitors enter the industry and offer their services for a lower price. The industry leader can avoid a "price war" by offering and maintain quality customer services; they remain loyal to the company.

IV) Increasing Customer Satisfaction

Customer satisfaction occurs because their needs are met. Providing quality customer service means that the company is meeting and exceeding customers' expectations. One of the best ways to find out what customers think about a company is to simply ask through customer satisfaction surveys. The surveys should ask question about the most recent customer experience with the company, the quality of the company's products and services and what the customer does not like about the company. The surveys also should not be afraid to ask the customer regarding what he/she likes about the company's competition.

V) Engaging Employees

Quality customer service means that employees are spending time using their skills to

enhance the business. Instead of encountering the same problem repeatedly, employees takes the steps necessary to satisfy the customer but also take steps to prevent the problem from recruiting the employee leaves a positive impression on the customer directly affects the company's operations and gains a sense of accomplishment. It is a win-win situation for the Customers Company and employer.

2.5 Service Delivery

In the Past services were delivered by commercial organizations to passive receiving customers. Customers are now viewed as active seekers of services; they choose the time and place and, as we said, engage in service interaction with any other human presence.

2.6 Gap in Service Delivery

Service quality gap is the difference between customers' expectations of service and the perception of that service as it is delivered. Leading service companies measures the gap between expected service and perceived service routinely based on customer feedback. The summary in following is shows the gap between the customer expectation and perceptions; it shows the gap associated with service delivery. Expectation exceeds service <Perceived service/service quality expectation meets expected service = perceived quality/Quality service Expectation not meet Expectation> Perceived Service. (Adopted from Parasuraman et al., 1985).

In addition, a Number of gaps cause unsuccessfully service delivery i.e., that affect the customers perception. Among these:

1. The first gap is the gap dependency between customer expectation and management perception of these expectations: this may arise from management lack of full understanding about how customer formulate their expectation on the basis of a number of sources like advertising and sharing past experience with friend strategies for closing the gap by taking different actions including market research in order to faster communication between management and the customer.

2. The second gap results from management's inability to formulate target level of service quality to meet perceptions and expectation and translate these into workable specification. This may also result from lack of management commitment to service quality or perception of the unfeasible. However, setting goals and standardizing service quality delivery can close this gap.

3. The third gap is referred to as the service performance gap because actual deliveries of the service do not meet the specification set by management. Gap three can arise from a number of a reason including lack of team work, poor employee selection, inadequate training and inappropriate job design. Media advertising and other communication means may satisfy customer expectation about the service of the firm.

4. The fourth gap is dependency between service delivery and external communication in the form of exaggerated promise and lack of information provide to contact personnel.

   (Parasuraman, et.al, 1985).

2.7 Measuring Service Quality Delivery

Measuring goods quality is easier because it can be measured objectively with indicators like durability and number of defects, but service quality is an abstract item. According to parasuramanet, al. (1985) service quality has four features which unique to services: intangibility, heterogeneity, inseparability and perish ability. Therefore they suggest that in the absence of objective measures, an appropriate assessment of the service quality of a firm is to measure consumer perceptions of quality.

Production and Consumption of many services are inseparable; as consequence quality is not designed at manufacturing plant. Quality of service occurs during service delivery during an interaction between a client and service firm.

From literature review three underlying themes can be suggested:

- ✓ Service quality is more difficult for the consumer to evaluate than goods quality;

- ✓ Service quality perceptions result from a comparison of consumer expectations with actual service performance;
- ✓ Quality evaluation is not mode solely on the outcome of service; they also involve evaluations of the process of service delivery (Parasuramanet, al.1985).

It is easy for consumers to evaluate purchasing goods because of many tangible cues that help them judge the quality, for exchange style, package, color, fit, label, feel, etc. whereas with services fewer cues exist which make difficult for consumers to judge and in many cases the provider's physical facilities equipment and personal are like tangible evidence.

2.9 Dimension of Service Quality

According to Gronroos (1994) there are three dimension of service quality, the technical quality, functional quality and the corporate image:

1. The Technical Quality: - Which involves what the customer is receiving from the service delivery. This can be measured by consumer in a rather objectives manners.
2. The functional Quality: - Which involves the manner in which the service is delivered. This is concerns the psychological interaction between the buyer and the seller an is perceived in a very subjective way, and would include elements such as:
    - Attitude and behavior of employees;
    - Approachability of service personnel;
    - Accessibility of service;
    - Appearance and personality of personnel;
    - Relationship between employees and;
    - Interrelationships between Employees and Customers

3. Corporate image dimension of quality is the result how consumers perceive the firm, and it is expected to be built up mainly by the technical and functional quality of its services and will eventually affect service perceptions.

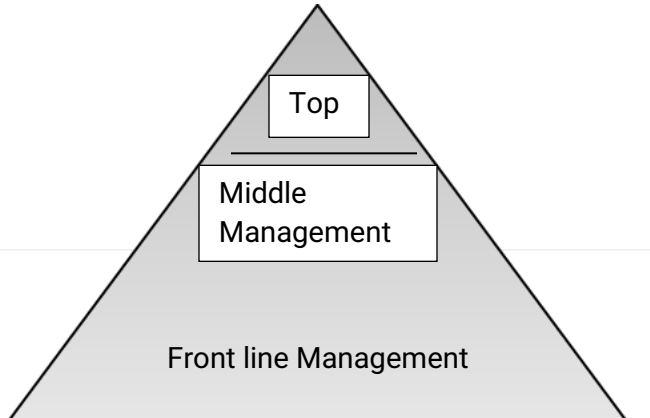
2.10 Customer Satisfaction

Giese and Cote, (2002) have summarized 20 (twenty) definition of the terms given by 20 (twenty) different scholars. Generally, it seems that customer satisfaction is the customers overall feeling of contentment with customer interaction. Customer satisfaction realizes the difference between customer expectation and customer perception.

Customer satisfaction has been a central concept in marketing literature and is an important goal of all business activities today companies faces their toughest competition, because of the move from a product and sales philosophy to a marketing philosophy, which gives a company a better chance of outperforming competition (Kotler, 2000).

Overall customer satisfaction translates to more profits for companies and market share increase. The important customer has been highlighted by many researchers and academicians. The principal concerns of marketing are to connect with customers by building strong customer relationship in order to meet their expectation. Therefore managers who see customer as the only way of profit, they consider the traditional chart in figure below a pyramid with the president at the top, management in the middle and front line people and customer at the bottom.

Figure 1: Traditional Organizational Chart



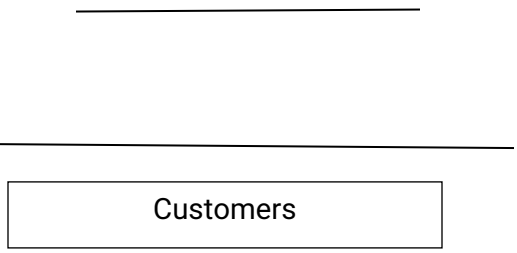
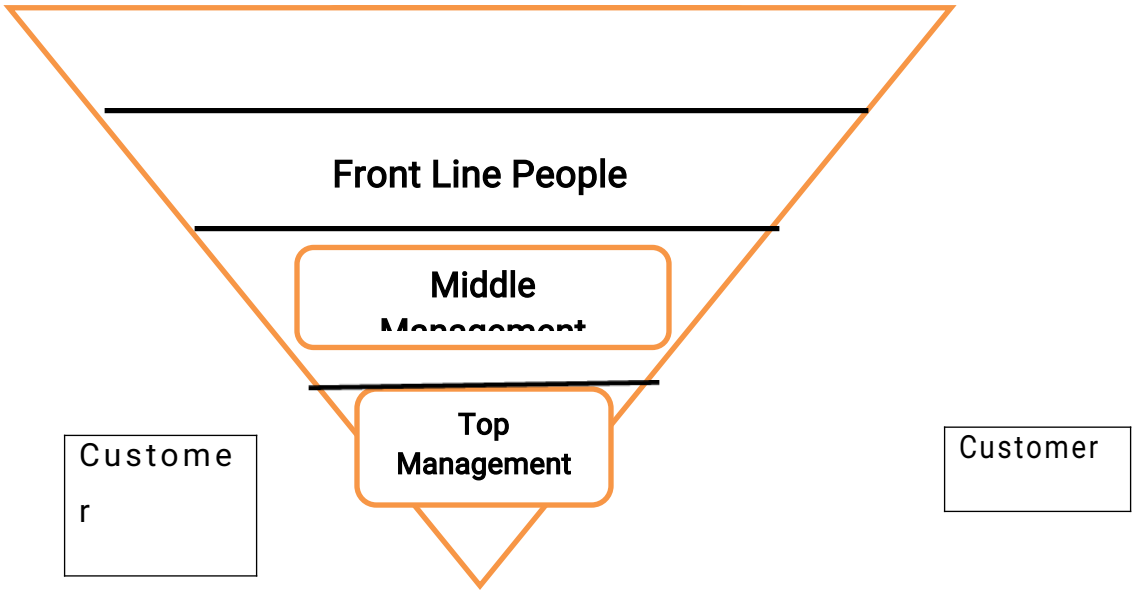


Figure 1: Modern Customer Oriented Organizational Chart Source: Kotler et al. (2000).

Companies that pretend to be successful invert the chart, like figure below. At the top are customers, next according to the importance are frontline people who meet, serve and satisfy customer, under them are middle management, whose jobs is to support the front line people so they can serve customer well and at the base is top management, whose job is to hire and support good middle managers. For customers centered companies customer satisfaction is both a goal and a marketing tool. Therefore, companies need to be concerned about the customer satisfaction level, because of the internal technology which enables the quick spread of bad word of mouth marketing as well as good word of mouth to the rest of the world.

Figure 2: Modern Customer Oriented Organizational Chart



Source: Kotler, ET, al, (2000). Parasuramanet, al, (1985) distinguish service quality and

satisfaction:

“Perceived service quality is a global judgmental or attitude, relating to the superiority of the service, whereas satisfaction is related to a specific transaction”. Customer Satisfaction is an attitude is like a judgment following a purchase act or based on series of consumer product interaction.

2.10.1 Importance of Customer Satisfaction

Customer satisfaction has positive effect on an organization’s profitability. The more customers are satisfied with product or service offered, the more are chances for any successful business as customer satisfaction leads to repeat purchase, brand loyalty and positive word of mouth marketing. (Kotler, etal. 2000).

2.10.2 Strategies for Dissatisfied Customer

Companies need to develop strategies of how to handle dissatisfied customers. Business cannot afford under any condition to lose customers because cost of replacing the lost customer with a new customer is bigger. Therefore, companies must find ways of winning back the unsatisfied customers by designing special program for service recovery. Companies should handle customer complaints with care and not seeing them as time consuming.

2.10.3Customer Expectation

Expectation play an important role in the satisfaction creation/formation the extent to which a product or service fulfills a customer’s need and desire may play an important role in forming keeling of satisfaction because of the impact of confirmation that have on satisfaction (Zekir, 2011).

Consumers expect to be delivered quality service; therefore, companies try to offer quality services. The term expectations really matters to companies because they want to know what customer’s expectation are. The term “expectation” has different uses, in the satisfaction literature, it is viewed as a prediction made by a consumer about what is likely to happen during an exchange or transaction. According to Oliver (1981) …

expectations are consumer defined probabilities of the occurrence of positive and negative events in the consumer engage in some behavior.

In contrast in the service quality literature it is defined as desires and wants, what the service provider should offer rather than would offer. Customer from their expectation from their past experience friend's advice, and marketers and also competitors information and promises (Kotler, 2000). Therefore, perceived service quality is viewed as the difference between consumer perception and expectations for service provided. Organization in order to keep expectation from rising they have to perform service properly from the first time (Cited as Zekir, 2011).

Thus customer expectation for the service likely to rise when the service is not performed as promised. Expectation serves as reference points to customer's assessment of performance.

2.10.3 Customer Perception

Perception is an opinion about something viewed and assessed and it varies from customers to customers, as every customer has different belief towards service and product that play an important role in determining customer satisfaction. Customer Satisfaction is determined by the customer's perceptions and expectation of quality of the product and service.

In many cases customer perceptions is subjective, But it provides some useful insight for organization to develop their marketing strategies. Providing high level of quality service has become the selling points to attract customer attention and is the most important driver that leads to satisfaction. Therefore, customer perception and customer satisfaction are very closely linked together, because if the perceived service is close to customer's expectation it leads to satisfaction. Satisfied customer provides recommendations; maintain loyalty towards the company and customer in turn is more likely to pay premiums price (Zekri, 2011).

2.10.4 Determinants of Satisfaction

Since performance expectation and actual performance are the major factors in the evaluation process, we need to understand the dimension of product as service performance. A major study of the reason customer's switch and service providers found competitors actions to be actively minor cause most customer did not switch from a satisfactory provider to better providers. Instead, they switch because of provide problem with their current service provided. The nature of others problem and percent listing each as a reason they changed providers follows:

A) Core Service Failure: Mistake, billing errors, service catastrophes that harm the customer.

B) Service Encounter Failure: Service Employees were uncaring impolite, unresponsive or unknowledgeable.

C) Inconvenience: In convenient location hours of operation, waiting time for service or appointment.

D) Response to Service Failure: - Reluctant Responses, failure to respond and negative responses.

E) Attractions by Competitors: More personal more reliable, higher quality better value.

F) Ethical Problem: Dishonesty behavior intimidating behavior unsafe or unhealthy practice or conflicts of interest.

G) Involuntary Switching: Service Provider or customer moves or a third party player such as insurance company requires a change.

2.2 Empirical Review

Rahman, Abdullah, and Rahman (2011), explored service quality of the private commercial banks in Bangladesh, the findings from their study revealed that, one of the primary causes of service quality design failure is the lack of understanding of the evolving need and preferences of targeted customers. Research Conducted by (Sackey,

Adebayo, Oppong, Mensah, &Annor, 2012) on the effects of service quality on customer satisfaction, loyalty and retention using the SERVQUAL model revealed that Barclays bank in Ghana implements all the five service quality dimensions (Empathy, Assurance, Tangibility, Reliability, and Responsiveness), which is to say that the bank strives to be at its best when it comes to quality. This quality Service has also become a major critical cause of satisfaction for the banks customers. However on Empathy Level, staffs do not give customers their utmost attention and also make decisions without considering the impact those decisions might have on their customers. The research further showed that when it comes to Responsiveness, customer requests and complaints are not authorized and resolved on time enough by the staff and managers of Barclays bank.

Also, (Ojo, 2010) investigated the relationship between service quality and customer satisfaction in the Telecommunication industry with a focus on Mobile T telecommunication Network (MTN) Nigeria. A total of 230 Respondents participated in the study.The study revealed a positive relationship between service quality and Customer satisfaction. The researcher therefore recommended that organizations should focus more attention on Service quality, because of its effects on customer satisfaction. To ensure that customer satisfaction level is high Organization must first of all know the expectations of the customers and how they can meet such expectations. Customer satisfaction helps in customer loyalty and retention. It has been discovered that the cost of attracting new customer far exceeds the cost involved in retaining existing ones. Again, (Kheng, Mahamad, Ramayah, &ahim, 2010) employed the SERVQUAL model developed by (Parasuraman, et al., 1988) with five dimensions to evaluate the impact of service quality on customer loyalty among bank customers in Penang, Malaysia. Customer satisfaction was used as an intermediate variable.The findings show that improvement in service Quality can enhance customer loyalty. The service quality dimensions that play a significant role in the equation are reliability, empathy, and assurance. The findings indicate that the overall respondents evaluate the bank positively, but still there are rooms for improvements. Saghier and Demyana (2013), in their research on service quality dimensions and customers' satisfactions of

Banks in Egypt also revealed that customer satisfaction in the Egyptian banking services is significantly affected By Reliability, Empathy, Assurance and Responsiveness, while the effect of the dimension of Tangibility does not have any significant impact on customer satisfaction.

Chapter Three

3. Methodology of the study

3.1. Research design

As an approach and mechanism of accomplishing the required work in developing this research paper, the researcher used descriptive research. The reason for selecting descriptive type of research design is that it is clear that the researcher is simply describe the available data which already exist and also the study was describe

characteristics of particular events.

3.1.1 Target population

The target population for the study was customers and employees there are 3300 total customer in the service account category and 20 employees in the awash international bank of wolkite branch.

3.1.2 Type and Source of data

The researcher used both primary and secondary source of data together adequate and relevant data the primary source includes data from customers and employees by using questionnaires, and interviews. While the secondary data were collected from banks officials, documentary books, journals, magazines, executive summary of the bank and internet.

3.1.3Sampling techniques

The researcher used non probability sampling techniques which is convenience. The rationale behind using convenience technique is because each member of the population will have independent chance or being selected and it's better than other techniques by save time and cost reduction.

3.1.4Sample size

There are 3300 total customers in the service account category and 14 employees in this branch. To select sample size, the researcher used a sample size determination. Because of the heterogeneity of the population and bias in reaching the correct size, sample proportion and error determination, the researcher found it best to use Yamane' (1967) sample size formula in which 97 customers and 14 employees when conducting a research in the bank sector on the time of service delivery and customer satisfaction. Total number of sample size are111. The researcher used Yamane' (1967) formula to calculate sample size.

n=N\1+N(e)2 n=sample size, N=total population, e=error margin

n=3300\1+3300(0.1)2

=3300/1+3300(0.01)

=3300/1+33

=97.058=97

3.1.5Methods of data analysis

Quantitative data was obtained by survey questioners were analyzed by using simple tabular and percentage based on respondent information. Qualitative data also was analyzed by using theoretical or descriptive framework. This is used to confirm the data gathered questioner as on service delivery system.

Chapter Four

4. Analysis and Interpretation

An assessment of service delivery and customer satisfaction in Awash International

Bank of Wolkite Branch provides a clear result about service delivery system in the bank. This chapter discusses the result obtained from the field work Bank study and address four main points. The first part of the analysis focused on the perceived performance and expectation of the customer .the second part consist the state of service delivery system in the bank in terms of accessibility and quality .the third part focused on the impact of service delivery on customer satisfaction. The fourth part looked the factors that can lead the customer towards satisfaction in the bank.

From the total administered questionnaire 90% of the questionnaires were returned and the rest (10%) questionnaire were not returned.

4.1 Analysis of the data collected from customers of the bank

4.1.1 Respondent's profile

A profile of sample respondents presented in the table below

Table4.1 respondent's profile

Item	Alternatives	Respondents	
		Frequency	Percentage
1.sex	Female	42	48
	Male	45	52
	Total	87	100
2. age	18-29	43	49
	30-40	30	35
	Above 40	14	16
	Total	87	100
3.educational status	Illiterate	8	9
	1-12	32	37
	Diploma & above	47	54
	Total	87	100

4.occupation	Student	17	20
	Government worker	42	48
	Entrepreneurs & NGO	28	32
	Total	87	100
5. service you are using from the bank	Money transfer	15	17
	Money saving/withdrawal	43	49
	Loan requesting	17	20
	Exchange currency	12	`14
	Total	87	100
6.how often you are using the bank	Very long time	18	20
	Long time	32	37
	Not sure	5	6
	Short time	21	24
	Very short time	11	13
	Total	87	100

(Source: own survey, 2019)

From table 4.1, in item 1 the sex proportion of the respondent s were same with little significance difference of male (52%) and female (48%).

Item 2, also shows the age of respondents and we can say based on the response that most of customers found within the age group of 18-29.

Item 3,out of the total respondents8 (9%) are illiterate and 32(37%) of 1-12and 47 (54) are diploma and above. In the deals with the educational status of the respondents and the result show us the educational background of most customers were well.

In item 4, out of the total respondents17 (20%) are student and 42(48%) are government worker and 28(32%) are Entrepreneurs & NGO .emphasis on the occupation of the respondents and the data analysis indicate us most of government workers were frequently used the banking service.

Item 5, service using from the bank out of the total respondents15 (17%) are Money

transfer and 43(49%) are Money saving/withdrawal and 17(20%) are Loan requesting and 12(24) areExchange currency. were concerning to the type of service they use from the bank and the data analysis show us above half of the respondents were using money saving/withdrawal.

Item 6, sample respondents were asked how often they were using the bank out of the total respondents18 (20%) are Very long time and 32(37%) are long time and 5(6%) are Not sure and 21(24) are Short time. And 11(13) are Very Short time. above half of the respondents replied long or many times. It indicates that the customer used the bank's service repetitively.

4.1 .2 perceived performances and expectation

Table4.2 perceived performance and expectation of the respondents

Items	Alternatives	Respondents	
		Frequency	Percentage
7.expectation from the banks before joining it	Very high	25	29
	High	34	39
	Medium	20	23
	Low	8	9
	Not sure	0	0
	Total	87	100
8.actual performance after join	>than expectation	25	29
	<than expectation	40	46
	Match the expectation	22	25
	Not sure	0	0
	Total	87	100

(source :own survey,2019)

The item 7, of the above table shows customer expectation of the bank out of the total respondents25 (29%) are Very high and 34(39%) are High and 20(23%) are Medium and 8(9%) are Low.and the result indicate us above the average of the total respondent had

higher expectation about the bank service delivery. It means that the bank had good image on the society.

Item 8,focused with actual performance of the bank in view of customer expectation out of the total respondents25 (29%) are >than expectation and 40(46%) are <than expectation and 22(25%) are Match the expectation. And the result clearly shows us that the actual performance of the bank was met with their expectation as a result almost majority of the customer were satisfied by the service that provide by the bank.

4.1.3 the state of service delivery system in the bank

This section shows that an overview of states of service delivery system in the view of customer surveyed in Awash International Bank of Wolkite Branch.

Table4.3 assess state of the bank service delivery and accessibility

Item	Alternatives	Respondents	
		Frequency	Percentage
9.is the bank near to your home or your work place?	Yes	33	38
	No	54	62
	Total	87	100
10.the bank rate of interest is faire and attractive	Strongly agree	14	16
	Agree	36	41
	Not sure	11	13
	Disagree	16	18
	Strongly disagree	10	12
	Total	87	100
11.the bank provide all banking service that you need	Yes	33	38
	No	37	43
	Not sure	17	19
	Total	87	100

(Source: own survey, 2019)

In order to see whether the bank is near to respondents home or work place in item 9, out of the total respondents33 (38%) are Yes and 54(62%) are No.majority of respondents responded that the bank is not near to their home or work place .it implies that the bank was not good enough on accessibility to their customer.

As indicated in table 4.3, in item 10 out of the total respondents14 (16%) are Strongly agree and 36(41%) are Agree and 11(13%) are Not sure and 16(18%) are Disagree and 10(12%) are Strongly disagree .respondents were asked whether they do agree or not on the banks rate of interest fairness and attractiveness. And the result shows that the bank rate of interest was fair and attractive in the view of many customers.

Item 11, out of the total respondents 33(38%) are Yes and 37(43%) are No and 17(19%) are Not sure.respondents were questioned that “is the bank provide or not all banking service that you need” and significant number of respondents’ said that the bank did not provide all banking service what they need.

4.1.4 Quality of bank’s service

Table 4.4 time required in getting service /speed of service delivery

Item	Alternatives	Respondents	
		Frequency	Percentage
12. speed of service delivery in the bank	Very fast	26	30
	Fast	41	47
	Not sure	0	0
	Late	20	23
	Very late	0	0
	Total	87	100

(Source: own survey, 2019)

Table 4.4 indicates speed of service delivery and the analyzed data shows that there is efficient usage of time to provide service for customer.

Table 4.5 employees’ knowledge and their communication skill

Item	Alternatives	Respondents	
		Frequency	Percentage
13.communication style of employees	Excellent	16	18
	Very good	27	31
	Good	31	36
	Poor	13	15
	Very late	0	0
	Total	87	100
14.knowledge of the staffs on how to provide service	Excellent	13	15
	Very good	33	38
	Good	29	33
	Poor	0	0
	Very late	12	14
	Total	87	100

(Source: own survey, 2019)

According to the above table 4.5 item 13 from the analyzed data we can conclude that the majority of the company employees are in a good level of communication skill.

In item 14, based on the respondents' response we can say the employees of the organization have knowledge on how to provide service to satisfy customers.

Table 4.6 keeping the banking record and transaction as secret

Item	Alternatives	Respondents	
		Frequency	Percentage
15.the bank record and transactions are kept private and confidential	Strongly agree	21	24
	Agree	57	66
	Not sure	9	10
	Disagree	0	0
	Strongly disagree	0	0
	Total	87	100

(Source: own survey, 2019)

As shown on the above table majority of respondents agreed to the idea of keeping the bank records and transaction secretly and based on this analysis we can understand most of respondents able if and banking records and transactions kept by provide and confidential.

Table 4.7 ability of understanding of workers with the organization

Item	Alternatives	Respondents	
		Frequency	Percentage
16.the workers tries to understand views and shows concerning for customers	Strongly agree	27	31
	Agree	56	64
	Not sure	0	0
	Disagree	4	5
	Strongly disagree	0	0
	Total	87	100

(Source: own survey, 2019)

As the above table4.7 indicates that that workers within the organization has ability to understand on view by showing of customers their politeness or genuine.

Table 4.8 provision quality service by the bank

Item	Alternatives	Respondents	
		Frequency	Percentage
17.the bank is providing quality service	Strongly agree	35	40
	Agree	43	50
	Not sure	9	10
	Disagree	0	0
	Strongly disagree	0	0
	Total	87	100

(Source: own survey, 2019)

From the above table 4.8 on the banks quality service the result clearly shows that relatively the bank is providing quality service.

4.1.5 The impact of bank's service delivery system on customer satisfaction

This section provided the impact of service delivery system on customer satisfaction

Table 4.9 Satisfaction level of customers

Item	Alternatives	Respondents	
		Frequency	Percentage
18. How much you are satisfied from the bank`s service delivery system	Very satisfied	34	39
	Satisfied	42	48
	Not sure	8	9
	Less satisfied	3	4
	Not satisfied	0	0
	Total	87	100

(Source: own survey, 2019)

As an indicated on the above table respondents asked their satisfaction level based on the bank service delivery system and the result revealed the was satisfied most of its customer ,but there is significant number who are less satisfied by the bank service delivery.

Table 4.10 Rate of competitive position and image of the bank

Item	Alternatives	Respondents	
		Frequency	Percentage
20. How much you rate the bank competitiveness	Very competitive	33	38
	Competitive	47	54
	Not sure	7	8
	Less competitive	0	0
	Not competitive	0	0

	Total	87	100
21. the bank has superior image over other banks in its service delivery	Strongly agree	34	39
	Agree	46	53
	Not agree	7	8
	Disagree	0	0
	Strongly disagree	0	0
	Total	87	100

(Source: own survey, 2019)

In the above table 4.10,on item 20 respondents asked to rate the bank competitive position. Based on the result we can conclude that the bank gate competitive advantage with respect to quality service.

In item 21 of table 4.10, for the question how they saw the image of the bank over other banks, most of the respondents agreed up on the banks superiority over other banks.

As we see the above analysis the bank has superior image over other banks on its service delivery system because of the previous finding of gaining competitive advantage.

Table 4.11 Confidence level of customers to promote quality of service through word of mouth

Item	Alternatives	Respondents	
		Frequency	Percentage
22.i have full confidence to tell others about quality of the bank service	Strongly agree	31	36
	Agree	43	49
	Not sure	8	9
	Disagree	5	6
	Strongly disagree	0	0
	Total	87	100

(Source: own survey, 2019)

Respondents were asked whether they agree or not on the statement “I have full of telling to others about the quality of the bank service “ and from the analysis we can say almost all customers clearly developed confidence to promote banks service through word of mouth communication.

4.1.6 Factors that can lead customer satisfaction

This section presents factors that can lead customers toward satisfaction and/or dissatisfaction

Table 4.12 Employee’s reception and politeness

Item	Alternatives	Respondents	
		Frequency	Percentage
23.employee control	Excellent	24	27
	Very good	31	36
	Good	25	29
	Poor	7	8
	Bad	-	-
	Total	87	100

(Source: own survey, 2019)

On the above table 4.12 respondents were asked to rank the banks employees reception ability and politeness and the analyzed data shows that the employees have hold better customers satisfaction on customer handling behavior.

This result via the result under 3.2&3.3 confirm Harmon’s etal (1994), finding that friendless of the bank personnel is one of the key criteria to satisfy customers.

Table 4.13the staff effectiveness and efficiency

Item	Alternatives	Respondents	
		Frequency	Percentage
24.service control staffs		19	22

effectiveness and efficiency	Excellent		
	Very good	34	39
	Good	29	33
	Poor	5	6
	Bad	0	0
	Total	87	100

(Source: own survey, 2019)

With respect to the staff effectiveness and efficiency the respondents rated that the workers were effective and efficient with respect to their respective works.

Table 4.14 Performance of the bank in providing service

Item	Alternatives	Respondents	
		Frequency	Percentage
25.over all performance of the bank in providing its service	Very high	25	29
	High	39	45
	Medium	21	24
	Low	0	0
	Not shure	2	2
	Total	87	100

(Source: own survey, 2019)

On the above table respondents asked to evaluate the overall performance of bank in providing serviced and the result clearly shows the bank overall performance in the view of customer was attractive and create great satisfaction with in the customer.

4.2 Analysis of data from employers of the bank

Table 4.15 Background information of employee

Item	Alternatives	Respondents	
		Frequency	Percentage
1.Sex	Male	12	86

	Female	2	14
	Total	14	100
2.age	18-29	8	57
	30-41	6	43
	Above 41	0	0
	Total	14	100
3.Educational level	Grade 10	0	0
	Grade 12	0	0
	Certificate	0	0
	Diploma	0	0
	Degree	12	86
	Above degree	2	14
	Total	14	100

(Source: own survey, 2019)

In the above table 4.11 on item 1,the sex analysis shows that among all of the respondents of the survey (86%) were male and the remaining (14%) were females.

In item 2, as the age of respondents (57%) were between 18-29 years, while the rest (43%) were n 30-40 age groups.

In item 3, with regard to educational level of the employees most of the employers (86%) holds degree and while the remaining (14%) of employees' holds degree and above. This result clearly indicates that most of employers matured in age and professional.

Table 4.16 Employees views on the bank superiority

Item	Alternatives	Respondents	
		Frequency	Percentage
4. The bank has superior image over other banks in its service delivery	Yes	12	86
	no	2	14
	Total	14	100

(Source: own survey, 2019)

From the sample employees were asked whether to say yes or no on the statement “the bank has superior image over ether banks in its service delivery that the response of and the result confirms employers are good to the organization

Table 4.17 Salaries of employees

Item	Alternatives	Respondents	
		Frequency	Percentage
5. The salary the bank paying to you in relation to other banks	Higher	2	14
	Lower	3	21
	The same	9	65
	Total	14	100

(Source: own survey, 2019)

In the above table 4.17 employees were asked to provide their opinion on the relation of other bank and the analysis shows that the salary the bank to its employees is similar with other banks in salary payment.

Table 4.18 Open discussion with the management

Item	Alternatives	Respondents	
		Frequency	Percentage
6.Do you have open discussion with the management regarding to service delivery and all over the bank activities	Yes	10	71
	Sometimes	4	29
	No	0	0
	Total	14	100

(Source: own survey, 2019)

That In the above table 4.17as indicated that the employers asked whether they have or no open discussion with the management regarding to service delivery and the analysis clearly shows that 10 the employees have open discuss with the management has a great contribution for the quality of service provided by the bank.

Table 4.19 Ways of rendering service

Item	Alternatives	Respondents	
		Frequency	Percentage
7. service rendering according to the collective management	Excellent	3	21
	Very good	11	79
	Good	0	-
	Poor	0	-
	Bad	0	-
	Total	14	100

(Source: own survey, 2019)

As indicated in the above table4.18 respondents answered for the question majority of them(79%) said very good ,and the remaining (21%) said excellent.

This indicates that the bank is performing according to the group interest or agreement it has critical for the profitability of the bank and to render quality service.

Table 4.20 Employee treatment in the organization

Item	Alternatives	Respondents	
		Frequency	Percentage
8. Do you have equal treatment opportunity in the organization	Yes	11	79
	Sometimes	2	14
	Not at all	1	7
	Total	14	100

(Source: own survey, 2019)

From the above table 4.19 employees were asked whether they have equal treatment or not in the origination among them (79%) of respondents said yes ,(21%) of respondents were said sometimes and not at all.

From this analysis we can understand there is equal treatment in the organization this makes employees motives to provide quality service.

Table 4.22 satisfaction level of employees and their responsibility

Item	Alternatives	Respondents	
		Frequency	Percentage
9.do you full fill your responsibility for your obligation	Yes	14	100
	Partially	-	-
	Not at all	-	-
	Total	14	100
10.are you satisfied by your job?	Yes	11	79
	Partially	3	21
	No	0	-
	Total	14	100

(Source: own survey, 2019)

From the above table 4.20 item 9, respondents were asked whether they fulfill their and all customer responded that they effectively fulfill their responsibility and their obligation what expected from them. It indicates us it has positive impact on customer satisfaction.

From the last item, respondents were whether they are satisfied or not by their job and (79%) of them said yes and the rest (21%) respondents that partially satisfied by their job.

This result shoes that the employees are satisfied by their works which has direct relation with the satisfactory service of the bank.

4.3. Interview to manager

The analysis presented here under is taken from the response of the Awash international bank manager.

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

❖ The bank manager mentioned that, the service we deliver mostly meet the customer expectation, because we try to deliver service quality according to

customer request without burning their time.

2. What is the bank employee's 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 it's beyond their capacity, they would refer to their supervisor.

3. What is the problem that your bank encounter 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.

Chapter Five

5. Conclusions and Recommendations

The main objective of this study were to see the state of service delivery system to identify the impact that this service delivery system does have on customer satisfaction to show factors that can lead customers toward satisfaction and to look at the number of customers which are unsatisfied with the service delivery of the bank.

This chapter presents the conclusion of the study within the context of literature review the meaning and implication of results were explained in light of the objective of the study.

5.1 conclusions

Based on the findings the following are important conclusion:-

1. According to the result from the analysis the factors that affect customer satisfaction were speed of service delivery, employees knowledge on how to deliver service, their politeness, integrity at the time of rendering service, and

accessibility of the bank.

2. According to the result from the analysis majority of the customer had higher expectation about the bank service quality and the actual performance of the bank were met with their expectation.
3. According to the survey result, most respondent's responses showed that the bank was providing quality service. But some customers were not sure or disagree with the banks record and transaction secrecy and the banks service quality.
4. The result further showed that the service provided by the bank can satisfied customer and create confidence within them so as the customer were proud of the bank.
5. According to the finding most of the customers decided to be loyal to the bank.
6. The result further showed that above half of the customer said that the bank is not near to their home and/or their work place. It indicate that the bank were not good enough on accessibility to their customer.
7. The study also indicate that customer with employees reception ability and politeness service delivery and the banks effectiveness and efficiency in service delivery are very good to almost all customers.
8. When we come to the employee of the bank most of them were qualified wellbeing responsible, polite etc.Which is the best requirement for customers satisfaction even though 30% of customers complain that there is not all equal treatment in the bank and also 30% of employees are satisfied by their job and 70% of employee's are partially satisfied and none of employees are unsatisfied by their work.

10. There is high service quality delivery with regard to customer expectation and give timely request.

5.2 Recommendations

In the competitive banking market the relationship between the bank and customer is important and essential. In addition Awash International Bank of Wolkite Branch should aware that is check in service delivery and how to improve. To this end the following are recommended by the researcher:

2 Most of the employees of the were qualified, responsible and polite however they

were not satisfied by their benefit at all. So the bank should improve incentives system for employers so as they work more to satisfy the customers more.

3 The bank must take measure to be convenient to their customer by opening additional branches. It's also important to get higher customer wallet from the banking industry.

4 It is important to give training to their employees to update their knowledge and to go with the latest technology.

5 Measures must be taken to reduce the number of customers which unsatisfied by the service delivery by taking care for those complaints.

6 It is also better to install facilities like credit card, use more ATM machine to withdrawal on the wolkite sub-city and exchange money, and also they must try to provided mobile banking service in their service portfolio because the competitors are using such technology.

7 The bank also should give priority to the elder customer because the may not have capacity to way long time to gate service.

8 The bank has to increase the number of employees tailor service in order to increase the speed of service delivery.

If all of these recommendations have given attention by the bank, the bank will be undoubtedly competence in the banking business in the town.

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Appendix

WOLKITE UNIVERSIYT

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MARKETING MANAGEMENT

Questionnaire for the customer of Awash International Bank of wolkite Branch

Dear respondent,

The purpose of this questionnaire is to conduct a research regarding the Assessments of service delivery and customer satisfaction of Awash Bank wolkite branch for the partial fulfillment of degree in marketing management from wolkite University. Since your response is important to this research, I kindly request you to respond each question genuinely and timely. And I would like to confirm you that the information you provide does not affect you in any case and will be kept in secrete.

General Instruction:

- No need of writing your name.
- You may have more than one answer for some questions.

❖ Put a thick mark (√) on the box provided for your choice.

Part one: personal information

1. Sex male ☐ ☐e

2. Age 18-29 ☐ 30 ☐ above ☐

3. Education level

Illiterate ☐ 1-12 ☐ Diploma and above ☐

4. Occupation

Student ☐ Government employee ☐

Entrepreneur and NGO ☐

5. Service you are using from the bank

Money transfer ☐ Loan requesting ☐ Money saving ☐

Exchange currency ☐ the above two services ☐

6. How often you using the bank

Very long time ☐ Long time ☐ not sure ☐

Short time ☐ Very short time ☐

Part two: general information from respondents

7. Expectation from the company before joining it

Very high ☐ High ☐ Medium ☐ Low ☐ Very low ☐

8. Actual performance after joins ☐ ☐

>than expectation < than expectation ☐ Match the expectation

Not sure ☐

9. is the bank near to home for work place?

Yes ☐ No ☐

10. The bank rate of interest is fair and attractive

Strongly agree ☐ a ☐ ☐

not sure

Disagree ☐ strongly disagree ☐

11. The bank provides all banking service that you need

Yes ☐ no ☐ not sure ☐

12. Speed of service in the bank

Very fast ☐ fast ☐ not sure ☐

Late ☐ very late ☐

13. Communication style of employee

Excellent ☐ very good ☐ good ☐

Poor ☐ bad ☐

14. Knowledge of the staff on how to provide service

Excellent ☐ very good ☐ good ☐

Poor ☐ bad ☐

15. The bank is providing quality service

Strongly agree ☐ agree ☐ not sure ☐

Disagree ☐ strongly disagree ☐

16. Satisfaction level on speed of service delivery

Very satisfied ☐ Satis ☐ ☐ ot sure

Less satisfied ☐ not satisfied ☐

17. The banks and translations are kept private and confidential

Strongly agree ☐ agree ☐ not sure ☐

Disagree ☐ strongly disag ☐

18. The workers try to understand view and shows general concerning for customers

Strongly agree ☐ agree ☐ not sure ☐

Disagree ☐ strongly disagree ☐

19. How much you are satisfied from this bank service delivery

Very satisfied ☐ satisfied ☐ not sure ☐

Less satisfied ☐ not satisfied ☐

20. How can you rate the bank competitive advantage

Very competitive ☐ competitive ☐ not sure ☐

Less competitive ☐ not competitive ☐

21. The bank has superior image over other banks in its service delivery

Strongly agree ☐ agree ☐ not sure ☐

22. I have full confidence to tell others about guilty of bank service

Strongly agree ☐ a ☐ not ☐

Disagree ☐ strongly disagree ☐

23. Employee contact personal reception ability and politeness

Excellent ☐ very good ☐ good ☐

Poor ☐ bad ☐

24. Service center staffs effectiveness and efficiency

Excellent ☐ very good ☐ good ☐

Poor ☐ bad ☐

25. Overall performance of the bank in providing its service

Very high ☐ high ☐ medium ☐

Not sure ☐ low ☐

Wolkite University

College of business and economics

Department of marketing Management

Questionnaire to be filled by employees of Awash International Bank of wolkite Branch

Dear respondents

The purpose of this questionnaire is to conduct a research regarding the Assessments of service delivery and customer satisfaction of Awash Bank wolkite branch for the partial fulfillment of degree in marketing management from wolkite University. Since your response is important to this research, I kindly request you to respond each question genuinely and timely. And I would like to confirm you that the information you provide does not affect you in any case and will be kept in secrete.

Instructions:

- ✓ No need of writing your name.

- ✓ You may have more than one answer for some questions.
- ✓ Put a thick mark (√) on the box required for your choice.

Part one: personal information

1. Sex ma☐ female ☐

2. Age ☐ 18-29☐ 30-41 ☐ above 41 ☐

3. Education level Grade 1☐ Grade 12☐ ☐

Certificate

Diplo☐ ☐ Degree☐

Above degree

Part two: employees view on all over the bank

4. Do you think that's the bank has superior image over other banks in its service delivery? ☐

Yes No ☐

5. How do you rate the salaries the bank is paying to you in relation to other banks?

Higher ☐ Lower ☐ the☐e

6. Do you have open discussion with the management regarding to service delivery and all over the bank activities Yes

☐ No ☐

Sometimes

7. Service rendered according to the collective agreement.

Strongly agree ☐ Agree ☐ ☐Neutral

Disagree ☐ Strongly disa☐

8. Do you have equal treatment opportunity in the organization?

Yes ☐ Sometimes ☐ Not at all ☐

9. Do you fulfill your responsibility for your obligation?

Sometimes ☐ No ☐

10. Are you satisfied by your job?

Yes ☐ No ☐ Partial ☐

Wolkite University

College of business and economics

Department of marketing Management

Interview to manager

1. Do you think that current service provided by the bank was meet customer expectation?----------
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2. What is the bank employee's competence and ability to respond customers complain for the service delivery?
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3. What is the problem that your bank in counter while providing service?---
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