



WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MARKETING MANAGEMENT

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Wolkite, Ethiopia

**THE PRACTICE OF CUSTOMER RELATIONSHIP MANEGEMENT AND
ITS CONTRIBUTION TO CUSTOMER LOYALTY: THE CASE STUDY
OF COMERCAILE BANK OF ETHIOPIA IN GUBRE TOWON**



**A RESEARCH PAPER SUBMITTED TO THE PARTIAL FULFILLMENT
FOR THE AWARD OF BACHELOR ART DEGREE IN MARKETING
MANAGEMENT.**

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This is certify that the research paper prepared by Teshale Belete. The practice of Customer Relationship Management and its contribution to customer loyalty in case of Commercial Bank of Ethiopia in Gubre Town.in partial fulfillment of the requirement for Bachelor of Art (BA) Degree in Marketing management incorporate the rules and regulation of Wolkite University and meet the accepted standard with respect to originality and quality.

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Tables of contents

page

ACKNOWLEDGEMENT	i
Tables of contents.....	ii
LIST OF TABLES	iv
ACRONYMS	iv
ABSTRACT.....	v
CHAPTER ONE	1
INTRODUCTION.....	1
1.1 BACKGROUND OF THE STUDY	1
1.2 STATEMENT OF THE PROBLEM	3
1.3 RESEARCH QUESTION	3
1.4 RESEARCH OBJECTIVES.....	4
1.4.1 GENERAL OBJECTIVE	4
1.4.2 SPECIFIC OBJECTIVE	4
1.5 SCOP OF THE STUDY.....	4
1.6 SIGNIFICANCE OF THE STUDY.....	4
CHAPTER TWO	6
LITERATURE REVIEW	6
2.1. Definition of customer relationship management	6
2.2. The benefits of customer relationship management.....	7
2.3. Managing customer relationship.....	8
2.4 Building customer loyalty and satisfaction	9
2.4.1 Customer satisfaction	9
2.4.2. Customer loyalty	10
2.5. Consumer expectation.....	10
2.6. Factors affecting customer satisfaction	11
2.7. Factors influences customer loyalty.....	11
2.8. Customer handling procedure.....	11
2.9. Characteristics of excellent customer relationship management	12
2.10. Barriers in Customer relationship management.....	12
2.11. Characteristic of service	12

CHAPTER THREE.....	13
METHODOLOGY OF THE STUDY.....	13
3.1 RESEARCH DESIGN	13
3.2 Population of the study	13
3.3 Sample size.....	13
3.4 SAMPLING TECHNIQUE.....	14
3.6 DATA ANALYSIS TECHNIQUE.....	14
3.7 Ethical consideration.....	14
CHAPTER FOUR.....	15
4. DATA ANALYSIS AND PRESENTATION.....	15
CHAPTER FIVE.....	28
4. Summary, conclusion, recommendation.....	28
4.1 Summary	28
4.2 conclusions	29
4.3 Recommendation	30
Reference	32
Appendix I	34
Appendix 2.....	36
Appendix 3.....	39

LIST OF TABLES

table4. 1 characteristic of respondent.....	16
table4. 2 weakness of the bank	17
table4. 3 customers' relation with the bank.....	18
table4. 4 customers' means to complain	18
table4. 5 Methods to provide comment.....	19
table4. 6 complain handling of the bank	20
table4. 7 customer satisfaction on the bank.....	20
table4. 8 relationship with the bank	21
table4. 9 customers' loyalty.....	21
table4. 10 Customers' relation with the employee.....	22
table4. 11 relationship with the bank	22
table4. 12 employee's satisfaction	23
table4. 13 working environment	23
table4. 14 customer suggestion.....	24
table4. 15 Weakness in providing service	24
table4. 16 weakness in the bank.....	25
table4. 17 effectiveness of customer handling.....	25
table4. 18 determinant factors.....	26
table4. 19 reasons for losing customers	26

ACRONYMS

ATM	automatic teller machine
CRM	Customer relationship management

ABSTRACT

This paper or study has conducted on the practice of customer relationship management and its contribution to customer loyalty in case of commercial bank gubre branch. This study provides relevant data about the practice of customer relationship management and its contribution to customer loyalty institution. The major of this study is to assess the practice of customer relationship management and its contribution to customer loyalty and to identify the importance of customer relationship management in commercial bank gubre branch. The study has conducted based on both primary and secondary data; more emphasis using primary data. The primary data is collected by questioners, the secondary data collected from published documents, website and annual report of company. The sampling method to be used convenience and judgmental sampling method, while the researcher used different method of data interpretation table and percentage, finally to conclude the study customers are satisfied with the bank service and the researcher study recommended the bank to retain its satisfied customers the bank management must be use modern technologies to satisfied its customer and attract new customers and also by train workers of the bank to improve their skills and knowledge to handle the clients and to increase customer satisfaction to provide quality service.

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Customer relationship management is grounded on the idea of establishing a learning relationship with each customer. As a result of the learning relationship with each customer, the enterprise may learn the expectations and needs of its customers more easily and meet these expectations just in time, also acquiring an advantage of competition. In a learning relationship, the customer tells the enterprise his/her needs and expectations, and the enterprise may be able to meet these needs and expectations through its products and services.

According to Mylonakis (2009), CRM is a business strategy designed to help enterprises meet the expectations of their existing or prospective customers and build a strong business

Relationship with them over time

Customer relationship management is the process of building and retain profitable customer with long term relation by delivering superior customer value and satisfaction. It is about managing customer in order to maximize customer loyalty. It deals with all aspect of acquiring, keeping and growing customers. In broad sense customer relationship management is widely implemented strategy for managing company interaction with its customer and it require a long term plan. The key to building customer relationship is to create superior customer value and satisfaction. Satisfied customers are more likely to be loyal customers (Kotler & Armstrong, 2006).

Customer loyalty is defined with consideration paid to the amount of buying for a given trademark. The level of loyalty is measured by the watching of the frequency of buying (Javalgi and Moberg, 1997: 165). With the increase in the amount of accessible information in recent

years, the conscious level of customers has improved continually. Today's customers are aware of the power they have on the market and that every activity is realized for them. It is now easier to reach the products and services. Before choosing a given trademark, consumers look at the price, newness, accessibility of the product and the additional services offered. As the alternatives increased, consumers' loyalty to the products and services decreased (Tekinay,2002:129).

The relationship is established based on mutual benefit customer relationship management is always associated with loyalty and customer satisfaction customer satisfaction occurs because their needs are met, customer loyalty occurs because their expectation are met. If an organization truly meets and exceeds customer expectation, the customers would be to the organization. Good customer relationship management creates customer delight. In turn, delighted customers remain loyal and favorably to others about the company and its products. Highly satisfied customers are always assets of the organization; they have less price sensitiveness and generally talk constructively about the company to outsiders. They would be also showed their trustworthiness for a longer period (Kottler & Armstrong, 2006).

As a result, customer relationship management is an approach that makes it necessary to form long-term relationships with customers for the purpose of increasing the profitability and productivity of the enterprise and to make use of technology for this purpose. The enterprises should pay attention to the following issues so as to improve their relationships with customers: (Holloway, 2002: 80)

- Set relationship management strategy
- Recognizing the customers
- Listening to the customers
- Making all sorts of contacts with the customers
- Adapting to the customers
- Willingness from both organization customers to stay committed to the relationship

Which is based on mutual benefit and The Company should provide good quality service to customer with reasonable prices (Ellen Gifford, 2008)

In this study, the researcher was assess Commercial Bank of Ethiopia in Gubre Town. Interaction with its customers and implementation of customer relationship management. The researcher will try to identify the practice of customer relationship management and its benefit on its customer loyalty in case of. Commercial Bank of Ethiopia in Gubre Town.

1.2 STATEMENT OF THE PROBLEM

In fact, maintaining an effective customer relationship management is a big issue in any organization. There is no study undertaken on the area of the practice of customer relationship management on customer loyalty. This is the reason that initiates the researcher to conduct the research on the topic the practice of customer relationship management and its benefit on customer loyalty. Any organization whether it is providing or manufacturing companies the key for their existence of success is their ability to satisfy their customers. The advantage of customer loyalty has gradually been recognized throughout the developed countries. But in many companies of under developed countries the customer loyalty is still a critical action for the operation in providing the extend service delivery (Sharp, 2008).

However, some problems may be occurred, this problem might disappoint customers and can be used as prerequisite to loss of customers to same extent delay during service delivery, low attitude of employees toward benefit of customer relationship management.

And also technical problem of ATM service in related to the problems of the bank specifically the Commercial Bank of Ethiopia in Gubre Town.

Finally, this study would focus on particular bank which is important to evaluate above problem by entitling the want to evaluate effectiveness of CRM, one has to consider the voices of customers which help to improve customer satisfaction and customer loyalty.

1.3 RESEARCH QUESTION

- What is the strength and weaknesses of the bank in practicing customer relationship management?
- What measures are taken by the bank to handle the customers complain?

- What are the methods that are used by the bank to measure the satisfaction level of customer?
- What are the strategies used by the commercial bank of Ethiopia gubre town?

1.4 RESEARCH OBJECTIVES

1.4.1 GENERAL OBJECTIVE

The general objective of this study to assess the practice of Customer Relationship Management and its benefit on customer loyalty in case of Commercial Bank of Ethiopia in Gubre Town.

1.4.2 SPECIFIC OBJECTIVE

- To identify the strength and weakness of the company in practicing customer relationship management.
- To assess the performance of the bank in handling customers complain
- To identify methods of measuring level of customer satisfaction used in Commercial Bank of Ethiopia in Gubre Town.
- To identify the strategy of used by the commercial bank of Ethiopia gubre town

1.5 SCOP OF THE STUDY

This study limited in Gubre Town to assess the practice of customer relationship management and it's benefits on customer loyalty Commercial bank of Ethiopian in Gubre branch The reason why the study focus in this area and issue is due to lack of enough time, budget and other constraints.

1.6 SIGNIFICANCE OF THE STUDY

The study would be attempt to provide the following significance for Commercial Bank of Ethiopia: The first significance is to identify the main customer oriented areas that was address to improve organization performance, to identify the strength and weakness of the company, It help to create awareness about customer relationship management,

It may assist the management and employees of the bank to have information about the perception of the customers regarding the Customer Relationship Management of the Bank

It may support to take appropriate action in order to improve the Customer relationship management.

It may help the Bank's customers to get quality service, if the Bank identifies its

Weaknesses and strengths

Moreover, it may help to other banks who want to study their performance related to their

Customer Relationship Management to some extent. Lastly but not least, the study would be contribution for further knowledge/reference on the area and to conducting research.

Consumers are disappointed (dissatisfied) if the perceived service meet or exceed their expectation they are appropriate to use the provided again. Successful companies add benefit to their offering that not only satisfy customers but surprise and delight them. Delighting customer is matter of exceeding expectation (kottler 2006)

1.7 Organization of the Study

The study would be composed of chapter one includes, background of the study, statement of the problem, general objective and specific objective, significance of the study, organization of the study. Chapter two review literatures, Chapter three Research methodologies, research design, sampling size and techniques, source and method of data collection, Cost and budget schedule and reference. Chapter four Data analysis Chapter five about summary, conclusion and recommendation of the finding

CHAPTER TWO

LITERATURE REVIEW

2.1. Definition of customer relationship management

Different organizations define CRM differently (Chopra et al., 2012). For the study purpose it is Defined as the utilization of customer-related information or knowledge to deliver relevant Products or services to customers (Blery and Michalakopoulos, 2006). Others also defined CRM As a managerial philosophy that seeks to build long term relationships with customers (Berndt et al., 2005). Another definition describes CRM as a simple philosophy that places the customer at The heart of a business organization's processes, activities and culture to improve his satisfaction of service and, in turn, maximize the profits for the organization (Agarwal, 2009).

Today, banks have realized the importance of CRM and its ability to retain existing customers and thereby maximization of customer lifetime value. Thus, Rouholamini & Venkatesh (2011) says the relationship between banking and practice of CRM is such that Now a day it is almost impossible to think of the former without the latter. This indicates that they Are inseparable.

More specifically, CRM tools are designed to support sales (e.g. opportunity management), marketing (e.g. Campaign management), and service and support tasks (e.g. case management), and serve to either enable the coordination of tasks within a process or across functions, automate routine tasks, provide detailed insight regarding organizational and individual employee performance, or standardize common tasks and processes (Zeblah,2005)

It has been observed by Blery and Michalakopoulos (2006) that CRM helped the bank to come Closer to its customers and emphasis was given to customers instead of sales.

Chang (2007) stated that CRM involves a concerted effort to improve customer identification, Acquisition, and retention in addition to this; it aims to improve customer satisfaction, boost Customer loyalty, and consequently increase revenues from existing customers. Thus, CRM Involves new and advance marketing strategies which not only retain the existing customers but

Also acquire new customers Therefore, maintaining good practice of CRM and it's benefits on customer loyalty helps to retain existing customers and attract potential customers of the bank. The first step towards successfully winning, retaining and growing the profitability of private Banking customers is to understand what their wants and needs are so the organization can be Built around serving those needs. One of the original big ideas in marketing is that for firms to stay in existence, they should not focus on selling products but rather on Fulfilling needs (Levitt, 1960 cited in Boulding et al., 2005). To do this you need to know your Customers well enough to determine what kind of relationship they want to have (Rigby et al., 2003). In other words, successful customer relationship management focuses on understanding The needs and desires of the customers and is achieved by placing these needs at the heart of the Business by integrating them with the organization's strategy, people, technology and business Processes (Agarwal, 2009).

2.2. The benefits of customer relationship management

In banking industry banks can get benefits either through technology or through marketing Perspectives. The benefits of CRM practices and their motives stem from the establishment of a Client-oriented bank management that, in turn, leads to the achievement of market competitive Advantages (Mylonakis, 2009). Blery (2006) mentioned some of the other benefits from the Implementations of CRM are: it reduced costs (one supplier with a long-term relationship), Decreased complexity (a common platform for all the bank decreased the need for integration, Offered one contact point and decreased the need for technical support) and improved operations (Increased employees' capabilities, decreased the problems of maintenance and support because of the unique platform). The research will focus in marketing perspective. Therefore, the benefit of CRM in marketing approach can describe here under. Agarwal (2009) described that a Relationship-based marketing approach has the following benefits. These include:

- Overtime, retail bank customers tend to increase their holding of the other products from Across the range of financial products / services available
- Long-term customers are more likely to become a referral source
- The longer a relationship continues; the better a bank can understand the customer and His/her needs & preferences, and so greater the opportunity to tailor products and Services and cross-sell the product / service range.

- Customers in long-term relationships are more comfortable with the service, the Organization, methods and procedures. This helps reduce operating cost and costs arising Out of customer error.

Gifford (2002) states that there are significant business benefits derivable from an Integrated customer relationship management approach. These include:

- ❖ Reduced costs, because the right things are being done (i.e., effective and efficient Operation).
- ❖ Increase customer satisfaction, because they are getting exactly what they want (i.e., exceeding expectations).
- ❖ Ensuring that the focus of the organization is external.
- ❖ Growth in number of customers.
- ❖ Maximization of opportunities (i.e., increased services, referrals etc).
- ❖ Increase access to a source of market competitor information.
- ❖ Highlighting poor operational processes.
- ❖ Long term profitability and sustainability.

2.3. Managing customer relationship

Customers have different needs and demands about how they wanted to be treated. Therefore, very seldom organization satisfies the needs of every potential customer in a similar manner. In service contexts, it is often difficult to satisfy targeted groups of customers. Because customers frequently meet and interact with each other and influence fellow customer's perception of the service. Therefore, to manage a good customer relationship organization should deal with the customers in different ways. It is important to have a customer segment to keep in relation to a different targeted group of the customers. It is also important to keep in mind that customers in a relationship with a service provider often want to be recognized and treated individually, even though they are part of a larger segment. In addition, the modern technology available to the firms also supports the individualistic treatment of customers. Direct customer contacts in most of the services give a good starting point for the individual treatment of the customers. (Grönroos 2007, 362. Today, the customer requires flexibility, availability, creativity and price advantages

from the service provider. Today, in order to maintain a relationship with a customer: “Customers are always right” trend has been highly given importance. According to Kumar and Petersen (2012), the companies who have implemented the idea of customer relationship management are the most successful ones regardless of their business field. Therefore, managing customer relationships and relationships with other parties require a service oriented culture.

2.4 Building customer loyalty and satisfaction

Customer perceived value is the difference between the prospective customer’s evaluation of all the benefits and all costs of an offering and the perceived alternative in order to loyal customer. Total customer value is perceived monetary value of the bundle of economic, functional and psychological benefit customers expect from a company.

Total customer cost is the bundle of costs customers expects to incur in evaluating, obtaining, using and disposing of the given market offering. Include monetary, time energy and etc (Kotler, 2006).

2.4.1 Customer satisfaction

Agarwal (2009) point out that CRM is a simple philosophy that places the customer at the heart of a business organization’s processes, activities and culture to improve his satisfaction of service and, in turn, maximize the profits for the organization. Thus, customer satisfaction forms the basis for the enhancement of mutually beneficial relationship between customers and banks (Rouholamini & Venkatesh, 2011). They also added that customer satisfaction can be attributed to factors like satisfaction with the frontline employees, the core service or the organization as a whole.

satisfaction is a person’s feelings of pleasure or disappointment resulting from comparing a product perceived performance in relation to his or her expectations. If the performance fall short expectations, the customer is dissatisfied. If the performance matches the expectation, the customer is satisfied. If the performance exceeds expectation, the customer is highly satisfied (Kotler and Keller, 2006).

Failure to meet customer needs and expectations is considered as a major Cause of customers exit from organizations because it is assumed to result in dissatisfaction. Therefore organizations

must be customer focus/driven to gain intrinsic knowledge of the customers' needs and expectations. (Kotler and Keller 2006)

Customers are becoming more

Individualistic quality conscious and impulsive in their buying behavior that demands a complete range of products and services under one roof in order to optimize their satisfaction (Chopra et al., 2012).

2.4.2. Customer loyalty

Customer loyalty is the long and uninterrupted retention of the relationship by offering service that meets and even goes beyond the customer needs (Acuner, 2001: 89).

Today the most important thing to do about the reduced customer satisfaction is the customer centered practices adapted to each customer's needs and values. By treating different customers in different manners, firms can achieve customer loyalty (Tarhan, 2004: 77)

Customer loyalty is defined with consideration paid to the amount of buying for a given trademark.

Today's customers are aware of the power they have on the market and that every activity is realized for them. It is now easier to reach the products and services. Before choosing a given trademark, consumers look at the

price, newness, accessibility of the product and the additional services offered. As the alternatives increased, consumers' loyalty to the products and services decreased (Tekinay, 2002: 129). Today firms have entered into an effort to present at a lower cost than their rivals the products and services that can meet the customer wishes and expectations fully, so that they can render customers more loyal.

2.5. Consumer expectation

According to (Kotler, 2006) consumer service expectation rises from many sources. Such as past experiences word of mouth and advertising. In general customer compares the perceived service with the expected service. If the perceived service falls

Below the expected service. Consumers are disappointed (dissatisfied) if the perceived service meet or exceed their expectation they are appropriate to use the provided again. Successful

companies add benefit to their offering that not only satisfy customers but surprise and delight them. Delighting customer is matter of exceeding expectation (Kotler, 2006)

2.6. Factors affecting customer satisfaction

Customer satisfaction is the ultimate and the final opinion of customers about the vendor and its product. The following factors affecting customer satisfaction: customer service, complaint handling, vendor behavior and vendor's product and service performance, delay service giving system and so on (Kotler, 2002)

.Consumer behavior refers to the selection, purchase, and consumption of goods and services for the fulfillment of their basic and the fundamental needs. There are different phases involved in consumer behavior. Initially, the consumer finds the needs and then goes for the selection and budgets the commodities and takes the decision to consume. Product quality, price, service, consumer emotion, personal factors, situational factors, a perception of equity or fairness, product features are some of the factors that influence the customer satisfaction (1 research service 2017.)

2.7. Factors influences customer loyalty

Customer loyalty is another important factor in customer satisfaction. The impact of the satisfaction in loyalty has been the most popular subject in study of the marketing theory. Therefore, several studies have proved that satisfaction and loyalty have the direct connection between one another. As satisfied customers are loyal and dissatisfied customers are a vendor (Heskett 2011) At the time of 1980 product durability and service quality used to be evaluated by customer loyalty. But, there has been dramatic changing in the late 1980 and in 1990, when the needs and wants of the customers were identified by the retailers in the market. Nowadays, in this modern era, the companies have changed this concept towards the initial target consumers by manufacturing ordinary product benefits in order to persuade customers' satisfaction and loyalty (Abdullah 2012.) Service quality, product quality, price strategy, store attributes are the four major variables that influence customer loyalty. Service is one of the most complex factors which do not exist before they are consumed

2.8. Customer handling procedure

Customers must feel an immediate sense that the company truth cares. (Kotler, 2006) states the following procedures that can help us to recover customer good will.

Set up 7-days, 24 hour toll-free “hot line” (by phone, fax, or e-mail) to receive an act on customer complaints.

Contact the complying as quickly as possible. The lower the company is to respond the more dissatisfaction may grow and lead negative word of mouth.

Accept responsibility for the customer disappointment doesn't blame the customer.

2.9. Characteristics of excellent customer relationship management

The according to (Ellen Gifford) the following characteristics are associated with delivering of excellent customer relationship management reliability, responsiveness, accessibility, safety, courtesy communication, recognizing the customer and competences are some of the characteristic of excellent customer relationship management (Ellen Gifford, 2002).

2.10. Barriers in Customer relationship management

The marketers need to overcome some barriers so as to be successful implementer of CRM such as information barriers, poor marketing practice, inadequate , un integrated information system, inability to access and understand customer needs and also lack of marketing tools to manage customer relationship (Antony Lawrence, 2010)

In addition to the above barriers of CRM, there were a lot of research papers in the online databases pertaining to privacy, cultural impact, impact of gender, impact of technology, impact of societal marketing, and others that were classified as issues as they represented topics which will be directly impacted by or having an impact on CRM (Das, 2009).

2.11. Characteristic of service

Service have four distinctive characteristics that greatly affect the design of marketing program this are intangibility, inseparability, variability, perish ability.

Intangibility: Service is intangible means cannot be seen, tested, heard or smell before they are purchased.

Inseparability: Service are typically produced and consumed simultaneously. This not true of physical good which are manufactured put in to inventory distribute through reseller and consumed later.

Variability: Because service depends on who provides than and when and where they are highly variable.

Perishability: Perishability service cannot be stored; perish ability is not a problem when demand is steady; when demand fluctuates service firm has a problem (Kottler and Keller, 2006).

CHAPTER THREE

METHODOLOGY OF THE STUDY

3.1 RESEARCH DESIGN

In this study, the researcher used descriptive methods, because the nature of the subject is to identify or describe the phenomena and the nature of the subject is suitable for descriptive manner.

3.2 Population of the study

The target group of the study used the manager of commercial banks of Ethiopia in gubrye branch, estimates number of 900 current account holder will be customers of commercial bank of Ethiopia in gubrye town in addition to this the researcher will took all 22 employees of the banks as a target group of the study. The managers of the bank would also another target population of the researcher's study.

3.3 Sample size

The researcher took sample size of the population by using taking yaman (1967) formula.

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

Where n= sample size

N= total population

e = level of precision (sample error) = 0.05 at 0.95 confidence level

$$n=900/1+900(0.05)^2 =277 \text{ for customers}$$

The Employees selected by used census method due to in an organizational small in number. the researcher took all employees of the bank. Then employees is 22, the customers is 277 and one manager of the bank

The total sample size is 300 of total population of the study.

3.4 SAMPLING TECHNIQUE

To reach respondent, the student researcher used probability sampling technique and simple random sampling method for customers and use a non-probability sampling technique. And use census methods for employees because small number of employees

3.5 SOURCE OF DATA AND DATA COLLECTION TECHNIQUES

This study of research used both primary and secondary source of data. The primary data are questionnaires and interview. The primary data collect by questionnaires from customers and employees and interview from the manager. The secondary data gather from articles wrote by authors, Journals, and published books that are related with the research proposal and case study. All this will help us to examine and assess perception level based up on the data that collected.

3.6 DATA ANALYSIS TECHNIQUE

After selecting both primary and secondary source of data the next step is data analysis. The data collect from the employees are more qualitative in nature. The researcher used descriptive technique of data analysis and analyze the data through simple statistical tools like tabulation and percentage in order to analyze the result of collected data clearly and efficiently.

3.7 Ethical consideration

In order to secure the consent of the research, the researcher had communicated the details and aims of the study. The researcher has stated to the participants that they have to participate in the research willingly. Moreover, the researcher ensured to the respondents not to disclose their names, position and personal information. Besides, informed verbal consent was obtained from the key respondents during data collection. The respondents were given the right to refuse or take part in the study. All the primary and secondary data collection in the organization was under the permission of the managers and without any offence in ethical rules during the whole research process. Moreover, developing trust on research participants, lookout against misconduct,

applying professional writing codes of ethics, selecting research problems that would benefit individuals being studied, avoiding words or languages that are biased against persons in opposition to gender, racial or ethnical group, disability, keep away from falsifying or inventing findings etc., were the ethical concerns of the study

CHAPTER FOUR

4. DATA ANALYSIS AND PRESENTATION

This chapter analyses and gives presentation on the data which is collected through questionnaire from customers and employees. 277 questionnaires were distributed for customers who are selected as respondent and 22 questionnaires for employees, for manager by using interview. So the research is analyzed the collected data by using percentage and through tabulation. Finally, the percentage is interpreted.

Part 1: This section described the data which is gathered from customers

First demographic characteristic of the respondents, this section is described about demographic character such as sex, age, education and occupation.

Sex distribution is one of the demographic factor as shown below in the table 200(72.2%) are males whereas 77 (27.8%) of respondent are female. this result shows that the majority of respondents are male.

Age also other demographic variables that indicate the proportion of the people by dividing in to different section as youth, adult and old. As it indicates below table out of total respondent 50 (18.05%) of respondents lies between the age of 18-25,

50(18.05%) of the respondents lies between 26 -30, 50(18.05%) of the respondents were between 31-35,

50(18.05%) of the respondent were between 36 -40, 40 (14.44%) were between 41-45 and whereas the remaining 27(9.5%) above 46 years of age. This indicates that the majority of respondent between 26 -40 which are an adult age.

table4. 1 characteristic of respondent

Item	Category	No. of respondents	(%)
1. Sex	Male	200	72.2%
	Female	77	27.8%
	Total	277	100%
2. Age	18-25	50	18.05%
	26-30	50	18.05%
	31-35	50	18.05%
	36-40	50	18.05%
	41-45	40	14.44%
	Above 46	27	9.5%
	Total	277	100%
3.Education	Primary school	77	27.8%
	Secondary school	100	36.10%
	Certificate	50	18.05%
	Diploma	22	7.94%
	BA degree	23	8.30%
	Other	5	1.8%

	Total	277	100%
4.Occupation	Student	100	36.10%
	Teacher	50	18.05%
	Merchant	100	36.10%
	Other	27	9.8%
	Total	277	100%

Source: own survey 2012

Education is a variable that use to identify the respondents as primary school, secondary school, certificate, diploma, BA degree and other. As it shown from the above table 3(10%)of the respondent were primary school, 77(27.8%) of the respondent are secondary school, 100(36.10%) of the respondent holds certificate, 50 (18.05%) of the respondent were have diploma, 22 (7.94%) of the respondent hold BA degree and the remaining 23(8.30%), 5 (1.8%)of the respondents were others respectively. this result shown that the majority of respondent was having secondary student. Therefore, the researcher concluded that majority of respondent have higher education.

In terms of occupation, which are also demographic characteristic the researcher used to identify occupation a student, teacher, merchant and other. As indicated on the above table 100 (36.10%) of the respondent were students, 50(18.05%) of the respondent were teacher, 100(36.10%) of the respondent were merchant, 27(9.8%)and 100(36.10%) of the respondent are others. this result shows the majority of the respondent were student and merchants.

table4. 2 weakness of the bank

Item	Category	No.	%
3. What is the weakness of commercial bank?	Backward management action	85	30.7%
	Poor quality of service	150	54.15%
	Lack of modern technological advancement	34	12.3%

	Other	8	2.9%
	Total	277	100%

Source: own survey 2012

The above table show that from total respondents 85 (30.7%) said that the weakness of the bank is the backward management action, 150 (54.15%) are said poor quality of service is the weakness of the bank, 34 (12.3%) are said lack of modern technology and the remaining 8 (2.9%) are said there are other weakness in the bank.

According to customer's respondents responded that the bank regarding customer treatment generally the bank they treat customers like a king and they give fast service and good hospitality to customers.

table4. 3customers' relation with the bank

Item	Category	No.	%
4. Are you customer of commercial bank?	Yes	277	100%
	No	0	0%
	Total	277	100%

Source: own survey 2012

The above table indicate that out of the total respondent 277 (100%) are the customer of the bank.

table4. 4customers' means to complain

Item	Category	No.	%
5. Does the bank provide a means to complain?	Yes	200	72.2%
	No	77	27.8%
	Total	277	100%

Source: own survey 2012

The above table show that from total respondents of 200 (72.2%) of respondents agreed and the remaining 77(27.8%) of the respondent disagree with that the bank provide the means to complains.

Therefore, the majority of the respondent agreed up on the opportunity that the Bank gives them to suggest on the service. So the researcher concluded that, although most of customer were have providing a means to complain.

This helps the bank to get the suggestion and comment from the client. This would help to improve and maintain the service delivery system. On the above table customers were have an opportunity to complain or comment about service system of the bank. So the next table shows which way clients provide there comment or complain to the bank.

table4. 5 Methods to provide comment

Item	Category	No.	%
6. Which method do you use to provide comment for commercial bank?	Suggestion box	95	34.3%
	Telephone	55	19.85%
	E-mail	20	7.22%
	Direct contact with the representative	107	38.62%
	Total	277	100%

Source: own survey 2012

Table3.1.5 shows that, out of total respondent 95(34.3%) of respondent use suggestion box, 55(19.85%) of respondent were use telephone, 20(7.22%) use E-mail and 107 (38.62%) of respondent respond direct contact with the representative.

Therefore, the researcher understands that direct contact with representative is most widely used method that the majority of clients to provide different comment to the bank.

Therefore, the researchers concluded that most of client use direct contact with the representative followed by suggestion boxes. But now a day technology is well developed so the bank management should also provide other means like telephone and e-mail. There is a telephone here but most of the clients not use but the bank manager must tell the clients they can also use other methods to provide comment. It increases the customers' confidence and loyalty.

table4. 6complain handling of the bank

Item	Category	No.	Percent %
7. Do the bank workers handle customer complaints properly?	Yes	210	75.81.%
	No	67	24.19%
	Total	277	100%

Source: own survey 2012

The above table indicate out of the total respondent 210(75.81%) are agreed that the employee handle customer complaints properly and 67(24.19%) of the respondent are disagree that there is a problem shown by the employs to handle customer complaint in the bank. The researcher understood most of the respondents agree by the workers in handling the complaints of the clients (customer).

table4. 7 customer satisfaction on the bank

Item	Category	No.	%
8. Are you satisfied with the performance of commercial bank service?	Yes	210	75.81%
	No	67	24.18%
	Total	277	100%

Source: own survey 2012

The above table shows that, from the total number of respondent of 210(75.81%) of them agreed whereas 67(24.19%) of the respondent were disagree. This result shows that, majority of the respondent agreed the researcher understood that majority of the respondent were satisfied with the performance of the bank. The researcher concluded that the majority of the clients are satisfied. But there are some clients which are not satisfied with the performance of the bank.

table4. 8 relationship with the bank

Item.	Category	No.	%
9. How often do you use the bank?	Always	112	40.43%
	Irregularly	65	23.46%
	Sometimes	100	36.10%
	Often	-	0%
	Total	277	100%

Source: own survey 2012

The above table indicate that from the total respondent 112(40.43%) are use the bank always, 965(3023.46%) are customers uses regularly, 100 (36.10%) are use sometimes. This shows that most of the customer in the bank use the bank always followed by sometimes.

table4. 9customers' loyalty

Item	Category	No.	%
10. Do you think you are loyal customer?	Yes	215	77.61%
	No	62	22.39%
	Total	277	100%

Source: own survey 2012

From the above table, out of the total respondent 215(77.61%) of respondent respond yes while the rest 62(22.39%) said no. It shows that the majority of them were loyal customer of the bank. Therefore the researcher understood the most of the respondent were loyal customer of the bank.

And the bank management should create new strategies in order to make all of the respondents loyal to the bank.

table4. 10 Customers' relation with the employee

Item	Category	No.	%
11. Do you think the commercial bank employees are willing to help the customer?	Yes	240	86.64%
	No	37	13.35%
	Total	277	100%

Source: own survey 2012

The above table indicate out of the total respondent 240(86.64%) are agreed and 37(13.35%) of the respondent are disagree that there is a problem shown by the employs. The researcher understood most of the respondents agreed by the workers in handling the clients and willing to help.

Data analysis and interpretation for employees

table4. 11 relationship with the bank

Item	Category	No.	%
1. How long have you been working in this job?	Less than one year	8	36.36%
	For the last two year	10	45.45%
	More than two year	4	18.18%
	Total	22	100%

Source: own survey 2012

As indicates in the above table, 8(36.36%) of the respondent are less than one year, 10(45.45%) of respondents are worked for the last two years finally 4(18.18%) of the respondents worked above two years.

So the researcher conclude that the greater number of employees are worked for the last two years this indicated the majority of employees are experienced that is help the bank to provide better service to the clients.

According to the respondent respond that majority of the employes are accountant and customer service officer

table4. 12employee’s satisfaction

Item	Category	No.	%
2. Are you satisfied with the duties you are assigned by the bank?	Yes	20	90.9%
	No	-	0%
	Neither	2	9.1%
	Total	22	100%

Source: own survey 2012

As indicated on the above table 20 (90.9%) of respondent were satisfied with their duties they are assigned by the bank and the remaining 2(9.1%) of employee respondent were not satisfied by duties assigned by the bank. This respondent were not specified his reason why. Thus the researcher understood that the majority of the employees are satisfied with their duties which are assigned by the bank. There for that 2(9.1%) of employee can affect the whole system.

There for the researcher concluded that most of the employees are satisfied with the working environment.

20(90.9%) of the bank employees are satisfied with the duties assigned by the bank most of the employees are satisfied because of they were satisfied by the salary given by the bank

table4. 13 working environment

Item	Category	No.	%
3. Do you believe the working environment	Yes	20	90.91%

of the bank is conductive for providing quality service to client?	No	2	9.09%
	Total	22	100%

Source: own survey 2012

From the above table, out of total respondent 20(100%) respondent said yes, while the left 2(9.09%) No,. Conductive for that the working environment of the bank.

table4. 14 customer suggestion

Item	Category	No.	%
4. Have you ever seen customer's suggestion in your bank service?	Yes	20	90.9%
	No	2	9.1%
	Total	22	100%

Source: own survey 2012

As the table indicate that from the total of 22 respondents 20 (90.9%) are replied yes and the rest 2 (9.1%) are replied no for the customer suggestion observed by the bank employees. From this the researcher understands that there is customer suggestion in the bank performance and services.

table4. 15 Weakness in providing service

Item	Category	No.	%
5. Do you think the weakness in the bank service providing system?	Yes	4	18.18%
	No	18	81.82%
	Total	22	100%

Source: own survey 2012

The above table indicates that 4(18.18%) of the respondent respond yes were 18(81.82%) of respondent no this result show the majority of respondent not seen any weakness.

According to the respondents were respond that the employees mentioned some weakness of the bank like failed to deliver better service, lack of technological equipment.

table4. 16weakness in the bank

Item	Category	No.	%
6. if your answer is “yes” for question number “9” mention some of the weakness from the choice	Failed to deliver better service	12	54.54%
	Lack of knowledge of employees	3	13.63%
	Lack of technological equipment’s	7	31.81%
	Other	-	0%
	Total	22	100%

Source: own survey 2012

The table shows that from the total respondents who replied yes for the above question, 12 (54.54%), 3 (13.63%), 7 (31.81%), are said failed to deliver better service, lack of employees knowledge and lack of technological equipment’s are weakness of the bank respectively in delivering quality service.

table4. 17effectiveness of customer handling

Item	Category	No.	%
7. Is the bank effective in customer handling?	Yes	20	90.9%
	No	2	9.1%
	Total	22	100%

Source: own survey 2012

As indicated on the above table 20(90.9%) respondent respond yes in handling its customer and the rest 2(9.1%) respondents respond on therefore the majority of respondent respond yes due to this result the researcher conclude the bank is effective handling its customer.

table4. 18determinant factors

Item	Category	No.	%
8. what is the determinant factor that enable bank to retain existing customer	Delivering quality service	10	45.45%
	Fast service	10	45.45%
	Hospitality	2	9.10%
	Other	-	0%
	Total	22	100%

Source: own survey 2012

The other thing for the question that is based on their experience in the bank what is the determinant factor that enables banks to retain existing customer 10(45.45%), 10(45.45%), 2(9.10) deliver quality service, fast service and hospitality respectively. From this the researcher understands that quality service, fast service and hospitality are the determinant factor that enables the bank to retain customers.

table4. 19 reasons for losing customers

No	Item	No.	%
9. What is the reason for loosing customer?	Lack of modern technology	10	45.45%
	Failed to deliver good service	8	36.36%
	Un organized compliant handling	3	13.63%
	Other	1	4.54%
	Total	22	100%

Source: own survey 2012

For the question that is based on your experience in the bank industry what is the reason for loosing customer the respondent respond that 10 (45.45%) are because of lack of modern technology, 8 (36.36%) Because of poor service delivery and using of old bank technology 3(13.63%) say that because unorganized compliant handling system and 1 (4.54%) are other

reasons for losing customer. Based on this most of the reason to lose customer is lack of modern technology.

Interview questions for the manager of commercial bank

1. What measures the bank use to make customer loyal?

The bank manager said that 'loyalty measured in our bank by several ways such as customer repeat behavior, customer's referrals to friends and to measure our customer to make customer loyal by giving high customer satisfaction and also by giving better quality service according to other banks and by giving good hospitality.'

2. How to handle its customer complain?

As the bank manager said that 'first complaints leads to our bank like winning opportunity for our customers and we handle our customers complain or suggestion by different ways like by asking feedback from customers about the service giving by the bank and also by giving suggestion box and by telling directly to the representatives

3. How the bank measures its customer's satisfaction?

As the manager said 'we measure our customer satisfaction by various ways first satisfied customer are loyal customers of the bank and also by repeating using of the bank service and by asking our customers about service whether they are satisfied or not satisfied the bank service and so on'

CHAPTER FIVE

4. Summary, conclusion, recommendation

4.1 Summary

The study is focused on the customer relationship management in commercial bank branch of Gubre city. Therefore, the major finding summaries are summarized as follows:

- ❖ Regarding the sex distribution 200(72.2%) of the respondents were males considering the age variable majority that means 50(18.05%) of respondents were in age 25-40,
- ❖ In terms of occupation 100(36.10%) of respondents were merchant and students.
- ❖ The majority of 112(40.43%) of the respondents were usual customers of the bank. The frequency of using bank services is regular.
- ❖ That means 112(40.43%) of respondents used bank services regularly. And also the respondents were satisfied by the bank services.
- ❖ According to weaknesses of the bank 34(12.3%) of respondents see lack of modern technological advancement.
- ❖ According to customer complaints 200(72.2%) of respondents have a means to provide complaints or comments to the bank.

- ❖ Those majority of 107(38.62%) of customer are forward their Complain or comment direct contact with the representative.
- ❖ 10(45.45%) of employs are worked for the last two years in the bank and also 20(90.91%) respondents are believe the working environment of the bank is conducive for providing quality service to client.
- ❖ In terms of customer satisfaction 210(75.81%) of respondent's customers are satisfied by the service provided by the bank and also 215(77.61%) of respondents are loyal customers and also 62(22.39%) of respondents are not loyal
- ❖ This un loyalty becomes from customer sometimes seen problem on the employees on handling and willingness to help the customer it shows that 210(75.82%) of respondent says sometimes there is a problem seen on the employees. Here there is also unsatisfied customer 67(24.18%).
- ❖ The majority of employee are worked for the last two years 8(53.33%) of them are experienced and they are satisfied with duties assigned by the bank indicates 12(80%) of employees says Yes. And 3(20%) is not satisfied with his/her duties. They also believe the working environment is conducive. Most of the employee have not seen complain raised by the bank but 2(13.33%) employees were seen this complain.

4.2 conclusions

Based on the analyze data in chapter three the following finding were generalized by the researcher as follows: -

- ❖ Regarding the sex distribution respondent were male's these implies the majority of the respondent were male. Considering the age variable of the respondent were in adult aged.
- ❖ From the level of education, the respondents having secondary schools. That means majority of the respondents were having the students.
- ❖ Interims of occupation, most of respondents were merchants and student this is vital to get different source of information, other respondents were the usual customer of the bank. Because the bank gives faster service to the customer rather than other bank, the bank follow the principle of send know and receive know, fast money transfers for the customer except some problem regarding customer relationship management.

- ❖ Regarding the performance of the bank we conclude that regarding data analysis for employee's response show that for the last two years' employees working in the bank.
- ❖ Here also some of the respondents are not the loyal customer of the bank. It shows most of the employee have sometimes a problem on handling their customer and some of the customer are not satisfied with the performance of the bank this is a problem for the bank in long run. And they need fast service delivery.
- ❖ Employee were satisfied with their duties, they are assignee by the bank and also the employs respond show that the working environment of the bank is conducive for providing quality service to clients.
- ❖ Based on the customer complain out of total respondent of employs responds "NO". this indicates that majority of employs have not seen any complain raised by customer
- ❖ Regarding customer retention employs respond that the bank management formulates strategies for retaining the existing clients and employs, some of the employs said that the bank management retaining its customers by giving fast service, good hospitality and by delivering good service quality retaining strategies, the remaining said that is not formulate customer retention strategies.

In this paper the researcher attempted to study customer relationship management and its contribution on customer loyalty on the commercial bank. In doing so, primary data obtained through Questionnaires distributed to customers of the bank and employees of the bank. To conclude the study, customers are satisfied with the bank service.

4.3 Recommendation

On the basis of the data collected and analyzed, the researcher forwards the forwards the following recommendations to overcome the problem related to subject matter of the study

Based on the conclusion of the study the following recommendations are forwarded: -

- ❖ The bank should keep customer satisfaction by providing better service with good performance. In order to make the customer they should meet their expectation
- ❖ The bank should develop mechanism to motivate and initiate those customers to use the service of the bank and make the best customer relationship management.

- ❖ Even though direct contact with representative is the most widely use to provide different comment or suggestion for the bank. The bank should also provide another method such as telephone suggestion box.
- ❖ The bank management must train the workers in order to handle the clients. Unless the unsatisfied customer might shift to the other bank communicate bad word of mouth.
- ❖ To improve employs skill and knowledge the bank should give training and development, satisfying employee is better for the bank because satisfied employee increase the customer satisfaction in the service providing system.
- ❖ This service organization should accept the customer complains. This complains is important for the bank to solve the delivery of problem or weakness part and to long run relationship with customer and to satisfy the customer need and want. The complaint should through suggestion box, telephone, face to face contact.
- ❖ The bank management must use modern technology to satisfied its customers and attract new customers.
- ❖ To address to all customers, the bank must be expand their branches
- ❖ Generally, the researcher study recommended this, The bank should accept the customers complain and by giving quickly response to solve their complain and the bank should keep customers satisfaction by providing better service with good customer relationship management and must be train employees of the bank to improve their skills and also use modern technology to satisfy its customers and attract new customers.

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Appendix I
WOLKITE UNIVERSITY
College OF BUSINESS AND ECONOMICS
DEPARTMENT OF MARKETING MANAGEMENT

Questionnaire for employee

Dear respondents:

I am a marketing management under graduating students in wolkite University this questioner is prepared to commercial bank customers in order to gather relevant data for the purpose of assessing the practice of customer relationship management and its contribution on customer loyalty and these data would be used only for academic purpose which help us to prepare senior essay for graduation.

Thank you in advance for your cooperation!

Note that: - No need of write your name

Please put a “√” mark in the box on your answer.

1. How long have you been working in bank job?
A. less than one year B. for the last two years
B. more than two years
2. What is your responsibility in the bank? _____

3. Are you satisfied with the duties you are assigned by the bank?
A. Yes B. No C. neither
4. If your answer is “No” for questionnaire number “3” please write the reason? _____

5. If your answer is “yes” for questionnaire number “3” please write the reason?

6. Do you believe the working environment of the bank is conducive for providing quality service to clients?
A. Yes B. No
7. If your answer for question number “6” is yes please write because of what? _____

8. Have you ever seen customer’s suggestion in your bank service?
A. Yes B. No
9. Do you think any weakness in the Bank service providing system?
A. Yes B. No
10. If your answer is “YES” for question number “9” mention some of the weakness?
A. Failed to deliver better service
B. Lack of knowledge employees
C. Lack of technological equipment

D. Other _____

11. Is the bank effective in customer handling?

A. Yes B. No

12. What is the determinant factor that enables bank to retain existing customer?

A. Delivering quality service

B. Fast service

C. Hospitality

D. Others _____

13. What is reason for losing customer?

A. Lack of modern technology

B. Failed to deliver good service

C. Un organized complaint handling

D. Others _____

14. If you have additional comment regarding to handling of customer complaint/customer service? _____

Appendix 2
Wolkite University

College of business and economics

Department of marketing management

Questioner for commercial bank customers

Dear respondents I am a marketing management under graduating students in wolkite University this questioner is prepared to commercial bank customers in order to gather relevant data for the purpose

of assessing the practice of customer relationship management and its contribution on customer loyalty and these data would be used only for academic purpose which help us to prepare senior essay for graduation.

Thank you in advance for your cooperation!

- Don't write your name.
- Just mark (✓) sign or write your answer on the provided space.

Part one: Demographic characteristics

1. Sex : Male Female

2. Age:18-25 26-30 31-35 36-40 41- 45 Above 45

3.Level of education

Primary school completed secondary school cate pma
above BA degree other

4. Occupation,

Student teacher merchant other

Part Two: questions related to the strength and weakness of the bank

5. What is the weakness of the commercial bank?

A. backward management actions

B. poor quality service

C. lack of modern technological advancement

D.other _____

6. What is the strength of commercial bank regarding customer treatment?

7. Are you usual customer of commercial bank?

Yes

No

Part three: questions related to measure customer complain

8. Does the bank provide you a means to complain?

Yes

No

9. Which method do you use to provide comment for commercial bank?

Suggestion box

telephone

E-mail

directly to representative

10. If you have any other means to provide complain please write.

11. Does commercial bank worker handle customer complaints properly?

Yes

No

Part four: questions related to measure customer satisfaction.

12. Are you satisfied with the performance of commercial bank service?

Yes

No

13. How often do you use the bank?

Always

irregularly

Sometimes

often

14. Do you think you are loyal customer?

Yes

No

15. Do you think the commercial bank employees are willing to help the customer?

Yes

No

15. If you have additional comment regarding to help customer, please write

Appendix 3
Wolkite University

College of business and economics

Department of marketing management

Interview questions for the manager of commercial bank

1. What measures the bank use to make customer loyal?
2. How to handle its customer's complaints?
3. How the bank measures its customer satisfaction?

