

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

ASSESSMENT OF SERVICE QUALITY AND ITS EFFECT ON CUSTOMER LOYALTY: THE CASE OF COMMERCIAL BANK OF ETHIOPIA WOLKITE BRANCH

A RESEARCH SUBMITTED TO MANAGEMENT DEPARTMENT IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR BACHELOR OF ART DEGREE IN MANAGEMENT

PREPARED BY: AYNALEM TEMESELEW

ID NO: 010/13

ADVISOR: BERHANU TEREDA (ASS PROFF)

APRIL 2025

WOLKITE, ETHIOPIA

DECLARATION

I hereby declare the thesis entitled “the effect of service quality on customer loyalty at commercial bank of Ethiopia:” is done by close supervision of my advisor and I declare that this study is my original work and has not been presented for a degree, a diploma or fellowship to any other University and that all the materials used for this study have been duly acknowledged.

_____	_____	_____
Name of the student	Signature	Date

The project has been presented for examination with my approval as the appointed supervisor

_____	_____	_____
Name of advisor	signature	Date

ADVISOR APPROVAL SHEET

This is to certify that the senior essay research entitled "assessment of service quality and its effect on customer loyalty: in case of commercial bank of Ethiopia wolkite branch." Submitted in partial fulfillment of the requirements for the degree of Bachelor of Arts in Management, the under Graduate program of the college of business and Economics, and has been carried out by Aynalem Temeselew under my supervision. Therefore, I recommend that the student has fulfilled the requirements and hence hereby can submit the research to the department.

Name of Advisor	signature	Date

ACKNOWLEDGEMENT

First and for most we would like thank GOD who helps us in all our life and also for the accomplishment of this thesis from the beginning to its final First of all my heartfelt gratitude and appreciation go to my advisor Berhanu Tereda (Ass.Proff). for his unreserved and genuine comments throughout the progress of this paper.

I wish to thank the customer of CBE and managers of CBE, especially for wolkite branch manager for his warm cooperation throughout this study.

And, we wish to thank the staff of commercial bank of Ethiopia wolkite branch for allowing us and providing us with all the necessary information to complete this work.

Finally, also we would like to thank customers of the bank for their valuable response and cooperation in filling the questionnaire and our parents who have been our major source of finance and moral.

TABLE OF CONTENTS

DECLARATION i
ADVISOR APPROVAL SHEET ii
ACKNOWLEDGEMENT iii
List of Tables viii
ACRONYMS/ABBREVIATION ix
ABSTRACT x
CHAPTER ONE 1
INTRODUCTION 1
1.1 Background of the study 1
1.2 Background of the organization 2
1.3. Statement of the Problem 3
1.4. Research Question 5
1.5. Objectives of the Research 5
1.5.1 General Objectives 5
1.5.2 Specific Objectives 5
1.6 Significance of the Study 5
1.7 Scope and Limitation of the study 6
1.7.1 Scope of the study 6
1.7.2Limitation of the Study 7
1.8 Definition of Terms 7
CHAPTER TWO 9
REVIEW OF RELATED LITERATURE 9
2.1 Introduction 9
2.2 Theoretical review 9
2.2.1 Service definition and service quality concepts 9
2.2.2 Service Quality in Banking Services 11
2.2.3 Customer Satisfaction 12
2.2.4 Customer Loyalty 12
2.3. Service Characteristics 13
2.4. Role of Personnel in Service Delivery 15

2.3.1 Importance of Training 15
2.5. Managing Service Quality 15
2.5.1 SERVQUAL Model of Service Quality 15
2.6. Service Delivery 16
2.6.1 Component of service delivery 17
2.7. Service Quality Models 17
2.8. Developing Service Improvement Strategy in the Organization 19
2.8.1 Listening 19
2.8.2 Reliability 19
2.8.3 Service Design 20
2.8.4 Service Recovery 20
2.8.5 Surprise Customers 20
2.8.6 Fair Play 21
2.8.7 Servant Leadership 21
2.9 Empirical review, Theoretical Framework, and Hypothesis Development 21
2.9.1 Relationships between Service Quality and Customer Loyalty 21
2.9.2 The Relationship between Service Qualities, Customer Satisfaction, and Customer loyalty. 22
CHAPTER THREE 23
RESEARCH METHODIOLOGY 23
3.1 Research design 23
3.2 Sources of data 23
3.3 Sample and sampling techniques 24
3.3.1. Target population 24
3.3.2 Sample size 24
3.3.3. Sampling techniques 25
3.4 Data Gathering Tools and Procedures of Data Collection 25
3.5 Method of data analysis 25
3.6 Validity 25
CHAPTER 4 26
DATA ANALYSIS AND INTERPRETATION 26

4.1 Introduction 26
4.1.2 Reliability Test 29
4.2 Service quality question for employees 29
4.3 Data analysis for the variables of the study 36
4.3.1. Descriptive Analysis of service quality dimensions 36
4.4 Service quality dimensions 41
4.4.1 Description of Tangibility 41
4.4.2 Description of Reliability 42
4.4.3 Description of Responsiveness 42
4.4.4 Description of Assurance 43
4.4.5 Description of Empathy 43
CHAPTER 5 45
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION 45
5.1. Summary of Major Findings 45
5.2 Conclusion 46
5.3 Recommendation 47
REFERENCES 48
APPENDICES 51
APPENDIX A 51
QUESTIONNIAR FOR CUSTOMERS 51
APPENDIX B 57

LIST OF TABLES

1. Table 4.1 personal information of employees……26
2. Table 4.2. Personal Information of customers…….…….28
3. Table 4.3 service time…….29
4. Table 4.4 Customer complain ……30
5. Table 4.5 Frequency of customer complain……30
6. Table 4.6 training providing……31
7. Table 4.7 Quality dimension……...31
8. Table 4.8 service delivery time and customer…….32
9. Table 4.9 Service satisfaction…….33
10. Table 4.10 Technology and capacity……...34
11. Table 4.11 employees willing and motivation……35
12. Table 4.12 Effective training……...35
13. Table 4.13 Descriptive Analysis of service quality dimensions…….36
14. Table 4.14 Mean score table……41

ACRONYMS/ABBREVIATION

ATM	Automated Teller Machine
CBE	Commercial Bank of Ethiopia
CL	Customer loyalty
CS	Customer Satisfaction
POS	Point of Sale
SERVQUAL	Service Quality
WOM	Word of Mouth

ABSTRACT

The main objective of this study was to find out the effect of service quality on customer loyalty mediated by customer satisfaction at Commercial Bank of Ethiopia. The study sought to identify the most important attributes in bank settings, which may be used to review the characteristics of the banks as experienced by customers. The study employed quantitative methods. A survey was conducted to collect data from customers using quantitative methods through questionnaire.

Quantitative data was analyzed by going through the patterns and/or subheadings of the questionnaires while comparing with the objective using descriptive model. The target population for this study was customers who bank within wolkite branches Commercial Bank of Ethiopia (CBE). All the dimensions of service quality have a significant and positive effect on customer satisfaction. Only reliability and responsiveness have significant and positive effect on customer loyalty. When it comes to mediation, customer satisfaction partially mediates reliability and responsiveness to customer loyalty relationship.

The findings indicate that overall respondents evaluate the bank positively, but still there are rooms for improvements. The results can be of much value to bank managers using these data to keep customers by making them loyal and satisfied in order to maintain their competitive advantage. From the findings of the study, a number of recommendations have been provided so that banks provide quality services and continually engage in improving bank services to attract customer and maintain customers and hence increase their bank's profits.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Service quality is the most important that needs critical attention for an organization to outshine their competitions. Service quality offers a way of achieving success among competing services particularly, where a number of firms that offer nearly identical service are comparing the one with the other with in small differences. Quality may be the only difference; such differentiation can yield higher proportion of consumers' financial success or failure (Kotler, 2012).

In this competitive world conducting any business and taking that business into the spotlight takes not only time and financial capacity but also huge amount of commitment and consistency on the quality of service that is being provided. The banking industry is one of those industry where there is high competition, in order to keep up with in the market banks should have to put their best effort every day. With all the challenges and hindering's small amount of fluctuation in the quality of service could have huge impact in many aspects of the business.

Services, such as banking, education, medical treatment, and transportation make up the majority of the economies of the rich nations. They also represent most of the emerging nations' economies.

Businesses such as banking; the success and failure is highly dependent on the number of customers it currently has since its profit-making is manly based on interest, therefore, making sure the banks are giving its utmost service is not something that up for compromise

Banking industry in Ethiopia is consequently put into lot of pressures towards increase in competition. Various strategies are formulated to retain the customer and the key of it is to increase the service quality level. Service quality is particularly essential in the banking services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage. Nowadays, service quality has received much attention because of its obvious relationship with customer satisfaction and customer retention. In the public and private banks there are a lot of gaps in quality service delivery.

One of the banks that has been linked to poor quality service is commercial bank of Ethiopia,

Customer loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations (Teich, 1997). Service quality and customer Satisfaction was found to be related to customer loyalty through repurchase intentions (Levesque & Dougall, 1993).

On the relationship between customer satisfaction, service quality and service loyalty in banks,(Caruana, 2002) concluded that customer satisfaction plays a mediator role in the effect of service quality on service loyalty. In fact, service quality affects service loyalty through customer satisfaction. The aim of this study is to identify which of the core dimension causes the most significant effect toward overall customer satisfaction and customer loyalty. As such, customer satisfaction in this research is acting as a mediator between service quality and customer loyalty.

1.2 Background of the organization

The Commercial Bank of Ethiopia (CBE) dates back to the establishment of the State Bank of Ethiopia in 1942. CBE was legally established as a share company in 1963. In 1974, CBE merged with the privately owned Addis Ababa Bank. Since then, it has been playing significant roles in the development of the country. Currently CBE has more than 27.5 million account holders and the number of Mobile and Internet Banking users also reached more than 4.6 million as of Dec. 31st 2020 Active ATM card holders reached more than 6.4 million. CBE combines a wide capital base with more than 40000 talented and committed permanent employees and more than 22,000 outsourced jobs as of June 30, 2020. It has strong correspondent relationship with more than 50 renowned foreign banks like Commerz Bank A.G., Royal Bank of Canada, City Bank, HSBC Bank. It is the largest commercial bank in Ethiopia. As of June 2015, it had about 303.6 billion Birr in assets and held approximately 67% of deposits and about 53% of all bank loans in the country. The bank has around 22,908 employees, who staff its headquarters and its over 1000+ branches positioned in the main cities and regional towns. The latter include 120 branches in the national capital Addis Ababa. With the opening of a branch in the Gechi in the Illubabor Zone, CBE's banking network has reached online 783 branches. The bank has reached 1284 branches as of 10 August 2018.

The bank also operates two branches in South Sudan, and is contemplating opening re-opening a branch in Djibouti, and opening branches in Dubai and Washington, DC, all to serve the Ethiopian diaspora.

The bank is pioneer to introduce modern banking to Ethiopia and credited for playing a catalytic role in the economic progress and development of the country. It is also the first bank in Ethiopia to introduce ATM services.

CBE faces a growing competition in the banking industry from private banks; it still stands in the leading position with its long year bank service experience. The rich experience of the bank in the service market and its strong capital base and large branch network enabled CBE to attract and overcome extremely high demand from both private and public companies and gave the bank the opportunity to increase its revenue in a sustainable base (CBE Website).

1.3. Statement of the Problem

Now a day, many business companies in our country are engaged in providing services to the society, usually the same service is being provided by different organization. And customers have many choices to satisfy his/her needs, if a customer doesn't feel comfortable with the service provided, he/she can go to other service providers. By taking this in to account, service provider should control and evaluate their service quality to increase customer base and keep their competitiveness. Since customer is a base for profitability and growth of the business, a company must keep and improve its service quality. If organizations fail to serve and satisfy their customers, they will lose their profit as well as business directly or indirectly (Loonam, 2008).

Since there is a competition within the banking sector of Ethiopia, challenges have been existed with regarding to technology, accessibility, employee recruitments and working environment layout. And these challenges lead to the cause for poor service quality. Even though service quality is the base for customer satisfaction in the banking sector, most of the banks in Ethiopia lack to provide quality service to their customers (Ayenew, 2014).

Poor quality of service is the cause of customer complains in every service rendering sector. There have been a lot of complains on the quality of various services that are being rendered by the banks. Poor quality service is one of the major factors for the failure of many financial institutions and service organizations.

Thus, CBE starts to attract new customer & retain existing customers to make loyal by: providing differentiated service quality, implementing one of the best core banking technologies, introducing various new banking products and delivering intensive trainings to its employees

etc.to satisfy customer needs and to make the customers loyal to maximize profit, market share and financial performance of the company. However, there are many problems that negatively affect the bank from getting satisfied customer and loyal customers such as managers perception about their customer expectation and fail to fulfilling the needs of the customer, there is also some staffs faced with lack of skills in providing prompt service which increases waiting time, lack of knowledge /profession i.e. some of the employees do not know the contribution of their role to service quality, customer satisfaction, lack of interest to help customer by some staffs that he/she feels annoying and see the customer as wasting his/her time, some are not friendly and approachable.

In addition to this, sometimes the system may not be functional due to weak internet connection and power interruption and customers are also not confident in some aspect of electronic services of the bank such as ATM machines and POS which are occasionally out of service especially on Sunday as a result customers frequently chose to withhold reserve cash in their home. Moreover, in some branches the physical layout and the building that surround the service environment are not spacious enough with the high number of the customers, the layout and environment is not attractive, last but not least it is congested and suffocated.

There are some major problems observed in commercial bank of Ethiopia regarding service quality, this issue includes, system failure problem that creates inconsistency in quality of service, unmatched number of services seeking customers and service provider personnel which lead to long queue to get service, unappealing infrastructure, poor customer handling, Insufficient number of ATM with respect to its customer size and failure of ATMs that are supposed to work 24/7.

In light of the above discussion, it is deemed essential for selected branch of commercial bank of Ethiopia (wolkite branch) to fully aware of its customer view and perception in relation with the service offered to them.

As a result, Due to the bad image and reputation commercial bank of Ethiopia is having in the banking industry regarding service quality and the researchers experience on the subject matter the main purpose of this research is to assess the quality-of-service delivery practices and its effect on customer loyalty commercial bank of Ethiopia under wolkite branch.

1.4. Research Question

This study has the following basic questions in addressing the research problem.

- ✓ Does the service quality have any effect on customer loyalty?
- ✓ What is the expectation of customers towards the quality of service they seek?
- ✓ What is expected from the bank to provide service quality?
- ✓ What are the reasons that hinder the bank from providing quality service?
- ✓ What is the most important service quality dimension from the view point of customers?

1.5. Objectives of the Research

1.5.1 General Objectives

The general objective of this research is to assess the service quality and its effect on customer loyalty at commercial bank of Ethiopia, wolkite branch.

1.5.2 Specific Objectives

- ➢ To assess the effect of service quality on customer loyalty
- ➢ To assess the customer expectation towards service quality.
- ➢ To assess what is expected from the bank to deliver service quality.
- ➢ To identify the reasons that hinder the bank from providing quality service.
- ➢ To identify the most important service quality dimensions that influence service quality.

1.6 Significance of the Study

The study will provide a number of contributions for managements, employees, customers, financial institutions, researchers.

For management, this study will assist the bank managements to focus on implementation of customer service strategies and highlights the strength and weakness of selected branch based on the information that will be obtained.

For employees, the employees of selected commercial banks will get information from this study. It will give a hint to the employees of the organization on how to give a service to their customers.

For customers, as key stakeholders in the banking sector, customers will benefit from improved and better service delivery based on the recommendations which will inform to the concerned body for what should be done to improve the service quality

For financial institutions, this study will provide information not only to the bank industry but also insurance and micro finance institutions. It will provide valuable understanding about quality service delivery to financial institutions.

The result of this study:

- Enriched and update the knowledge of the employee's insight into the effect of their involvement in service quality and aid in improving customer satisfaction and customer loyalty.
- The organization insights into it the effect of service quality on customer satisfaction and customer loyalty may further address these dimensions in appropriate manner.
- The policy makers will gain more insight from the findings of this study into the effect of service quality on customer satisfaction& customer loyalty in the banking industry. This helps in improving standards and focus on customer satisfaction and policy making.

For researchers, it will serve as a reference for other researchers. It will provide a source of information for future research in the area of service delivery.

1.7 Scope and Limitation of the study

1.7.1 Scope of the study

Geographically, the research will be conducted in commercial bank of Ethiopia "wolkite branch, Ethiopia. And the research is conducted only for describing the service quality delivery practice of commercial bank of Ethiopia.

Conceptually; this study only focuses on the effect of service quality dimensions (tangibility, responsiveness, reliability, empathy, and assurance) on customer loyalty mediated by customer satisfaction.

Methodologically; this research is sample survey researcher, based on the representative sample conclusion for the population will be made. Additionally, the main source of this data could be questionnaire. The questionnaire distributed and collected to customers who queue in the wolkite branches of CBE

1.7.2Limitation of the Study

.The limitations of this study can arise from the scope of the study. This study mainly focuses the effect of service quality on customer loyalty mediated by customer satisfaction but there might have various intervening factors beyond service quality that cases the improvement of customer loyalty such as outreach, advertisement, environment and the like.

Therefore, other factors beyond service quality that affect customer loyalty cannot be addressed by this study.

1.8 Definition of Terms

- **Service**: - service is an act or performance offered by one party to another. Although the process may be tied to a physical product, the performance is essentially intangible and does not normally result in ownership of any of the factors of production (Lovelock and wright, 1999).
- **Quality: -** Quality is the extent to which the customers or users believe the product or service surpasses their needs and expectations.
- **Service quality: -**is the global evaluation or attitude of overall excellence of service. Therefore, service quality is how well a delivered service level matches customer's expectation. Or service quality is "the consumers‟ overall impression of the relative inferiority/superiority of the organization and its services." As sited on Sang-Lin Han.
- **Customer Service** According to Scott (2002), customer service is a series of activities designed to enhance the level of customer satisfaction, that is, the feeling that a product or service has met the customer expectation.
- **Reliability** Ability to perform the promised service accurately and dependably (Parasuraman, Zeithaml, & Berry, 1985).
- **Responsiveness** Willingness to assist customers and to provide prompt service (Parasuraman et al., 1985)

- **Empathy** Caring and individualized attention to customers (Parasuraman et al., 1985)
- **Tangible** Physical facilities, equipment, and the physical appearance of personnel (Parasuraman et al.,1985)
- **Assurance** Knowledge and courtesy of employees and their ability to convey trust and confidence(Parasuraman et al., 1985)

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter reviews the related literature on service quality and quality standards, methods to monitor service quality and service quality measurements and examines previous research work and information relating to the research questions of the study which are to determine the effect of reliability, responsiveness, empathy, assurance& tangible on customer satisfaction and customer loyalty.

2.2 Theoretical review

2.2.1 Service definition and service quality concepts

According to Heizer and Render (1999), service can be defined as the economic activities that typically produce an intangible product such as education, entertainment, food and lodging, transportation, insurance, trade, government, financial, real estate, medical repair and maintenance like occupations. In the existing business environment, the concept of quality is becoming the primary goal of achieving profits through satisfying customers that is why most banks give intense attention to their service package quality so as to conquer the competitive advantage and market share.

Unlike manufacturing and merchandizing businesses that supply tangible products, service organizations deliver intangibles. Due to its intangibility, has a subjective character. Quality is a matter of how we feel and of our particular taste. This dependence on subjective feelings means that what is perceived as high-quality service may differ between individuals. Service quality has become a popular area of academic research and has been acknowledged as an observant competitive advantage and supporting satisfying relationships with customers (Zeithmal, 2000).

Service quality is performance based rather than objects, therefore getting uniform specifications on service quality is so difficult (Parasuraman, 2002). Service quality is more difficult for consumers to evaluate than product quality; this is due to a lack of tangible evidence associated with the service. Stiff competition, increased awareness of customers, and variable demand needs continuous improvement from banks in the quality of service so that their customers stay

loyal (Kheng, 2010). Thus, it is important that banks focus their endeavors to improve their service quality and delight their customers (Radomir, 2010).

Bitner and Hubbert (1994) define service quality as the customers overall impression of the relative inferiority or superiority of the organization and its services. On other hand, Service quality is not objectively measured according to some technical standards but is subjectively felt by customers and measured relative to customer determined standards (Kwortnik, 2005).

The previous literature suggests that the evaluation of quality in services is more difficult than goods (Parasuraman, 1985). As a result, Service quality has confirmed to be a complex concept to analyze and understand. So that, Rust and Oliver (2000) pointed out that it is essential for companies to develop the awareness of customers' perceptions of service quality.

As earlier studies show that to determine customers' perceptions of the overall banking service quality, the banking service product quality plays a crucial role. According to Parasuraman (1985) banking service quality dimensions are: reliability, responsiveness, competence, credibility, access, communication and understanding of the customer.

Reliability refers to service dependability, service accuracy, delivering a promised service, and the actual service similarity with on the advertisement (Brady and Cronin, 2001).

Responsiveness means willingness to help customers, provide prompt service, solving the problem quickly and convenient service.

Competence refers to ability, skill, capability and knowledge to solve problems and answer questions. Courtesy is handling complaints in a friendly manner and consistently courteous. Most of the time this dimension substituted by those called empathy. Credibility means confidence in the bank's service good reputation.

Access includes availability (accessibility) of banking services like; ATM, POS, mobile banking access and internet banking access. Communication means clear answers, informing customer of important information, availability of status of transactions.

Understanding the customers means personalized attention and quick awareness about the customers need and interest (Hong and Goo, 2004).

In an attempt to give a clearer picture of service quality, (Grönroos C, 1984)

Categorized service quality into two dimensions, namely:

2.2.1.1 Technical Quantifiable Aspects

These are dimensions that are relatively quantifiable aspects of a service which customers receive in their interactions with a service firm. They can be measured by both customers and suppliers and this often forms a significant basis for the judgment of the quality of services. For example, the time spent in waiting to be attended to by a bank cashier, supervisor, restaurant waiter, or the reliability of an ATM device. These all form an important basis for measuring or judging service quality provided by service firms.

2.2.1.2 Functional Aspects of Service Quality.

These aspects cannot be measured quite objectively as those of the technical dimensions of service quality. Examples include attitude of staff, appearance of staff and atmosphere /environment of supplier's practice.

The determination of service quality may be represented by the quantitative formulation:

Service Quality = Perceived Performance x 100

Desired Expectations

Customers have quite a varied means of forming service expectations. They could be formed viewed of mouth or advertising messages. It means, they are able to compare perceived service with expected service, and where the latter falls below the former, they are disappointed.

However, where perceived service meets or exceeds expected service they are satisfied or delighted and are prone to using the provider again. There are a number of perspectives onquality as identified by (Lovelock, 1983).

2.2.2 Service Quality in Banking Services

According to Suleiman, (2013) the service quality of banking services provided to customers have been enhanced and it can be used as a foundation for realizing service excellence to meet competition, where distinguished service has become the basis for differentiation between the banks.

The concept quality of service is to match and adapt to the requirements which means that service institutions such as banks, must have certain requirements and specifications of the services it provides to customers.

2.2.3 Customer Satisfaction

Customer satisfaction refers to a measure of how products and services delivered by an organization satisfy the expected conditions of a customer or consumer (Anderson and Mittal,2000). According to Giese and Cote, (1999).

Customer satisfaction is the number of customers, or a percentage of total customers whose testified involvement with a firm, its products or service exceeds specified satisfaction objectives. The customer becomes satisfied with a good or service delivered when the resultant effect of the satisfaction derived equates or even exceeds expectation. By taking satisfaction as a process these definitions do not focus on satisfaction itself but things that cause satisfaction, the antecedents to satisfaction, which occur primarily during the service delivery process (Vavra, 1997).

Studying into satisfaction, business organizations are much interested to find out whether goods and services provided exceeded the expectations of customers.

Thus, expectations are significant elements in getting the customer satisfied. If the expectations of customers are high and their expectations are not met, they get disappointed and shall in no doubt rate their satisfaction experience as insignificant (Parker and Mathews, 2001).

2.2.4 Customer Loyalty

Loyalty is developed over a period of time from a consistent record of meeting, and sometimes even exceeding customer expectations (Teich, 1997). Kotler, Leong and Tan, (1999) states the cost of attracting a new customer may be five times the cost of keeping a current customer happy.

Gremler and Brown, (1996) offers one definition of customer loyalty that is related to our purpose

in this study: the degree to which a customer exhibits repeat purchasing behavior from a service provider, possesses a positive attitudinal disposition toward the provider, and considers using only this provider when a need for this service exists.

According to Bloemer and Kasper, (1995) loyalty is interpreted as true loyalty rather than repeat Purchasing behavior which is the actual re-buying of a brand, regardless of commitment Zeithaml, Berry and Parasuraman, (1996) states loyalty is a multi-dimensional construct and includes both positive and negative responses.

However, a loyal customer may not necessarily be satisfied customer. Colgate, Stewart and Kinsella, (1996) also noted that it is not always the case that customer defection is the inverse to loyalty, while (Levesque and McDougall, 1993) suggested that, "even a problem is not solved, approximately half of the customers would remain with the firm". This may be due to switching costs, lack of perceived differentiation of alternatives, location constraints on choice, time or money constraints, habit or inertia which are not related to loyalty (Bitner, 1990).

2.3. Service Characteristics

As one components of a product, service has its own unique characters. According to Chesbrough and Davie (2010) service cannot be stored (inventoried): its consumption and availability has gone simultaneously. This means a minimum of two parties needed at a time to deliver the service.

Service has a chance of getting a correction at the process before its final delivery because of the existence of both the receiver and the provider at a movement of time. Customer loyalty can be maintained by accepting the comment and making a correction to satisfy the customers' interest at service delivery process. Goldsteinal. (2002) argued that service is a combination of processes, human resource skills, materials which needs to be appropriately integrated in order to reach or achieve a planned or designed service. Customers in the real world have their perception and expectation of a service to be delivered to them which may arise from their real experience and information about the service they are looking for.

Since service quality is a means of getting competitive advantage, the service providers should understand about the customer's evaluation of the service. When the customers perceived service, they compare the quality of service with their prior expectations, which leads to their satisfaction or not (Thakur, 2011).

According to Kotler and Keller (1996) service has four distinctive characteristics. And these Unique features have been discussed as follows:

- **Inseparability**

The production and consumption process of the service takes place simultaneously. The service firms depend heavily on the ability of contact employees and customers to deliver the service. Contacting the employees contributes to service quality by creating a favorable image for the organization and by providing better service than the competitors. Services are best defined by

their production process rather than their tangible outcomes. Services have 'high contact' where the customers are co-producer of the service; the customers are with the process.

- **Intangibility**

Unlike physical products, services cannot be seen, tasted, felt, heard, or smelled before they are bought. The intangibility nature of the services is the active and potential customers are unable to test (evaluate) a service before perceiving the service.

- **Variability**

Because the quality of service may depend on whom, where, when and to how provides it; services are highly variable. Customers are aware of this variability and often they will have a negative image for the organization. So, to reduce service variability the organization (Commercial Banks) should take quality control mechanisms by:

✓ Invest in good hiring and training procedures; recruiting the right employees and providing them with excellent training, regardless of whether employees are highly skilled professionals or low skilled workers.

✓ Standardize the service performance process throughout the organization; even if it is difficult to have a homogeneous service delivery process, rendering a standardize service is a means to minimize customers dissatisfaction.

- **Perishability**

It is the other distinctive characteristics of service which means service cannot be stored and carried forward to a future time period. Perishability can be a problem when demand fluctuates. As the doctors must be available at the hospital at any time to secure the patient, the bankers must deliver the appropriate service to the customer on time. Services are item - dependent and item- important which make them very perishable. The issue of perishability is primarily the concern of the service producer and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service.

Banks, by their nature, do not produce tangible products but provide services which must meet the requirements of their customers. In this regard, it is imperative for selected commercial bank of Ethiopia to set its standards in terms of service quality so as to determine existing gaps and how they can be closed. Due to this and related issues the researcher tried to see each service characteristics as indicated above in the study.

2.4. Role of Personnel in Service Delivery

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

Employees are the brand: whether it is manufacturing of service rendering organization, the firm employees are the endorser of the company.

Employees are marketer: even off-duty employees such as flight attendants or restaurant employees on a break, reflect on the organization they represent.

2.3.1 Importance of Training

- ✓ Improves efficiency
- ✓ Stay in the business
- ✓ Turn employees into real assets
- ✓ And of course, elevate customer service.

Employees are the connection between an organization and its clients, and investing in them is one of the best strategies to improve the bank's operating efficiency and its overall success. By implementing relevant, interesting and useful training the bank will not only help its employees become better, but it will also help the bank become more successful and profitable.

2.5. Managing Service Quality

One of the following ways a service can be differentiated by is delivering consistently high-quality service than its competitor; customer relation is perhaps the best measures of quality service, firm's ability to hang onto its customer depend on how consistency it delivers value of them. Service quality is harder to define and judge than it is for product quality.

2.5.1 SERVQUAL Model of Service Quality

The SERVQUAL is a quality management framework, used to measure quality in the service sector, Developed by "Valarie Zeithaml, Len Berry and Parasuraman in 1998".

Businesses use SERVQUAL to manage and measure service quality implement. a questionnaire measuring customer expectations about service quality in five dimensions. The service quality is low, that means the perceptions of received delivery is much lower than the customer expectations.

According to this model service provider must be able to provide five critical elements of service:

- **Assurance**: means the level of confidence that a customer has about the quality of service
- **Tangibles:** The tangible aspects of a service have a significant influence on perception of service quality. These comprise the external aspects of a service that influence external customer satisfaction.
- **Reliability: -**means the degree to which a service can be relied upon to produce the desired result or outcome at any given time. This measures the consistency of services provided by an organization. If an organization offers consistent services, then it will have high reliability.
- **Empathy: -**means the ability of an organization to understand what its customers want and need.
- **Responsiveness: -** refers to how quickly a service responds to customers' needs. In general, these five dimensions are considered representative of the dimensions of service quality for different types of services.

2.6. Service Delivery

Service delivery is a business framework that supplies services from a provider to a client. It also includes the constant interaction between the two parties during the duration of the time in which the provider supplies the service and the customer purchases it. Essentially, a service delivery company provides something to a customer they can't create on their own. That service could be anything from a task to technology or information. It can fall into two broad categories of general reference for any service or more industry-specific models for technical service.

Service delivery processes typically aim to provide the client with increased value by setting standards, policies, principles and constraints to guide all aspects of their business and customer interactions. Sometimes service delivery may involve a third-party or outsourced supplier besides the provider and the client.

2.6.1 Component of service delivery

There are four logically sequenced steps or areas that companies use to provide the best customer experience through their service delivery. Focusing on these elements can give a broader understanding of the scope of service delivery:

1. **Service culture**: - Service culture relates to the leadership principles, vision, mission, work habits and values of a service provider company. Management controls these items, which set a basis for operations throughout the entire organization. Maintenance and development of these elements can develop the social processes of an organization and help serve the long-term success of the company.

2. **Employee engagement**: - Employee engagement focuses on those who work within an organization to provide service delivery. Human resources and other leadership supervisors can use their influence to shape employee attitudes, activities and purposes that align with the service culture of the organization. This serves as the link between the service delivery design process and the excellence model that the customer experiences.

3. **Service quality**: - Service quality includes all strategies, performance management systems and processes involved in service delivery. These items help define the management model that helps the client reach their end goal within the service delivery process. This element is the foundation of the service provider and client partnership.

4. **Customer service**: - Customer service focuses on providing the client with both the resources and knowledge they desire about their service delivery product. It includes items like account management, customer intelligence and continuous improvement. This phase uses a continuous review and collaboration process to understand how customers perceive the organization's service delivery and what you can do to make it better. This can work most effectively when the customer is part of the creation and delivery process.

2.7. Service Quality Models

Two models have received wide attention and acceptance:

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

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

Gap 1: the knowledge gap: not knowing what customer expect, it "cause" because of many reason those are lack of marketing research, inadequate upward communication and too many levels of managements.

Strategies to overcome: understand customer expectation through research, compliant analysis, customer panels increase direct interaction between customer and managers to improve understanding, improve upward communication from content personal to management turn information and insight into action.

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

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

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

Gap 3: Delivery Gap: not deliver the service standard, caused, low employee willingness to perform the service. In adequate support, poor employee job fit

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

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

Strategies to overcome: insure communication promises are relative; develop advertising that features real employees performing their jobs. Ensure that consistent standard of service are delivered a cross multiple locations.

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

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

2.8. Developing Service Improvement Strategy in the Organization

A firm can improve the quality of its services by developing the service improvement strategy in the organization which requires several steps and measures to trigger improvements in the internal environment.

Parasuraman et al., (1994) has explained some steps for managers through which company can improve the service quality such as Listening, Reliability, Service Design, and Service recovery, Surprise Customers, Fair Play and Servant Leadership.

2.8.1 Listening

Listening, understanding and spending wisely on customer's expectations and perceptions can bring improvements in the services of the company as the way customers required and expect. The most common mistake in service improvement that companies do is to spend money in a way that does not improve the services at all.

2.8.2 Reliability

The five dimensions of services reliability, responsiveness, assurance, empathy, tangibles are used as criteria to judge the quality of the services. Also these dimensions help service providers to understand about customers' expectations regarding service offerings. Research reveals that among these five dimensions Reliability is the most important one to judge the quality of the service.

When firms are failed to deliver the promise and make frequent mistakes in service delivery, customer loses its confidence on the firm's ability to provide timely and accurate service at the first end.

2.8.3 Service Design

Reliability in service delivery as expected by the customers depends on how the various elements in the service system work well together. These elements include people who perform the service, equipment's that required performing the particular service and the physical environment in which service is actually performed or delivered. Flaws in any part of this service system affect the quality level. Usually, people who are delivering the services are blamed for poor quality however the real problem lies in the service system design. Service mapping is considered a way to improve the quality of services. Service mapping is the pattern of performances that makes service system design.

2.8.4 Service Recovery

When a customer faces a service problem, either service firms make things better with the customer or make it worse sometimes. Three things happen when a customer experience any problem, they remain dissatisfied and do not voice their complain, they complain and become satisfied or become dissatisfied if company does not response well.

Generally, customers are reluctant to complain and company should take following steps in such situations,

• Encourage customers to voice their complaints and make it easy for them by providing toll-free numbers or comment cards.

• Problem resolution system needs to be developed very effectively in the service firms.

• Response quickly to customer complaints because quick response makes a customer feel that company is concerned about his/her interests.

2.8.5 Surprise Customers

Customers evaluate the service dimension during the delivery process and it is very difficult Togo beyond customer's expectations by providing the reliable services only. Therefore, managers must consider the "WOW" factor in their service offerings. To go beyond expectations

and delight the customer demands, firms should offer some surprising elements in their service offerings like grace, courtesy, uncommon swiftness, understanding and commitment.

2.8.6 Fair Play

The customer expectation lies under the concept of fairness. As customers expect from the service providers to treat them fairly, fulfill the promises made and be trustworthy. Mainly customer's expect companies to provide quick services(responsiveness), to offer comfortable service facilities and communication channels (Tangibles), to fulfill the commitments(Reliability) to offer personal attention and polite dealing (Empathy) and should provide considerable and competent services(Assurance). Also, should provide the guarantee demonstrate fairness towards service offerings. It gives the customer a right to evoke the service and charge the compensation if he becomes dissatisfied.

2.8.7 Servant Leadership

Delivering high service quality demands an excellent leadership often known as "Servant Leadership". These leaders believe in people capacity to view their own roles as standard of excellence and a direction to achieve their goals by providing necessary equipment's, tools and proper freedom to achieve their tasks.

These Leaders believe in investing people by listening to their concerns, providing those trainings, coaching, and teach them how to inspire and compete in order to boost company's productivity and quality standards.

2.9 Empirical review, Theoretical Framework, and Hypothesis Development

This section of the chapter discusses theoretical perspectives and empirical reviews on the relationship between concepts understudied. The section also presents the relevant hypothesis concerning the relationship between the concepts.

2.9.1 Relationships between Service Quality and Customer Loyalty

It has been argued that the presence of customers' input distinguishes a production process from service process (Fen and Lian, 2007). During this service process, the live help technology relies on customers to explain exactly what they want. Conversely, the customer is dependent on the live help to execute his or her requests to create a successful exchange (Parasuraman and Grewal, 2000). If an unnecessarily high quality of service is encountered by customers during the service

process, customer loyalty will be negatively affected. If business can help customers reduce their service quality perceptions, we believe that customers are more likely to be loyal. On one hand, shortcomings in service quality (such as lack of care) may be offset by a perceived reduction in loyalty. On the other hand, some customers might not desire the highest service quality if it requires them to sacrifice more time and effort to achieve it. This is consistent with the cost – benefit paradigm that customer's tradeoff between the service quality they receive and their perceptions of customer loyalty. Previous research showed that service quality leads to customer loyalty and attraction of new customers (Dehghan, 2006; Yang and Fang, 2004; Zeithaml, Berry, and Parasuraman, 1996). In an online context, (Gefen, 2002) found that service quality leads to customer loyalty. In contrast, customers who experience low service quality tend to have unfavorable behavioral intentions (Oliver, 1997).

2.9.2 The Relationship between Service Qualities, Customer Satisfaction, and Customer loyalty.

Loveman, (1998) Proposed that high quality service is required for customer satisfaction and satisfied customers tend to be loyal customers. Companies can become profitable by having more loyal customers as the loyal customers will decrease the operating cost and over all expenses.

CHAPTER THREE

RESEARCH METHODIOLOGY

The main focus of this chapter is to discuss the research design, population and sampling techniques, data collection, research procedures and the data analysis methods.

3.1 Research design

Research design is a blueprint for fulfilling research objectives and answering research questions. It is the general plan of how the research questions will be answered, and it is the conceptual structure with which research is conducted (Saunders et al., 2007).

Therefore, descriptive type of research designs to achieve the intended objective.

The first reason behind using the descriptive research design is to describe the extent of the association between two or more variables and also to describing the characteristics or function of the phenomenon or situation under the study.

The second reason is that due to the fact that descriptive research answers the question for, what is going on.

In this study I have used descriptive research to describe the state of service quality and its effect on customer loyalty in commercial bank of Ethiopia (wolkite branch).

For this study, the methodology and procedure for data collection and analysis was based on a quantitative approach through the survey of mainly a structured questionnaire, we used qualitative approach because single variable is being studied on our research and it can be well described using this approach.

3.2 Sources of data

With regard to the sources of data, the study used both primary and secondary sources of data. Based on the nature, scope, objectives and availability of time and resource, for primary data the researchers used questionnaires to obtain adequate and reliable primary information from employees and customers of commercial bank of Ethiopia, we used questionnaire because it is more convenient and suitable to collect data from many sources all at once. And secondary data sources like books, documents, existing research papers, journals and publications, websites, and other relevant journals. In order to achieve the objective of the study, the researcher's approach that have been implement in this study is qualitative.

3.3 Sample and sampling techniques

3.3.1. Target population

The target population of this study is all the employees and customers of commercial bank of Ethiopia wolkite branch since we have two different groups, I treated each group separately. The population size 9000 customers (monthly served) and 300 daily and 24 staff and employees.

3.3.2 Sample size

Due to geographical difficulties and incapability of doing this research by collecting data Throughout the district, the research is conducted in one particular branch (wolkite branch).

The researchers used Yamane formula for calculating the sample size: The formula which was Developed by Yamane (1967):

$N=N/1+N(e)^2$

Whereas; n=sample size

N= population size

E= margin of error

For the first group (customers) sample data is: -

Using monthly data

$$\frac{9000}{1+9000\ (0.1)^2}$$

99.98 = 100 will be our sample size.

Using daily data

$$300\ /\ 1+300(0.1)^2$$

=75 will be our sample size

Using 90% confidence interval or 10% margin of error

And we have used survey study for the second group (employees), therefore all the 24 respondents have been contacted.

3.3.3. Sampling techniques

The researcher chooses to study this particular branch as a case study. I used non probability (accidental) techniques to take sample from our target population because there is no enough time, information and capacity to use other techniques to complete our study.

3.4 Data Gathering Tools and Procedures of Data Collection

Primary data were collect by using questionnaires', Questionnaire were used in order to obtain adequate and reliable primary information from employees and customers of commercial bank of Ethiopia wolkite branch.

The procedure for data collection using questionnaires; first we decided the information required and define the target respondents then we decided on question content after preparing the question we distributed it for the selected sample of employees finally collect the questioner and apply it for proper condition. Secondary data will be collected from articles, journals, previous research papers, textbooks, websites, and other written records have been reviewed for the purpose of this study.

3.5 Method of data analysis

Descriptive statistics utilized for measures of central tendencies (mean, median and mode or frequency) and measures of dispersion (variance, standard deviation, standard error and percentiles). For this study I have used "**mean**", "**standard deviation**" and "**grand mean**" to assess the state of service quality.

3.6 Validity

Validity is concerned with whether the instrument (in this case surveys) measures what it is supposed to measure (Leedy and Ormrod, 2001) and whether it will lead to valid conclusions about service expectations in retail banking. Since quantitative survey research was conducted, the following issues around validity are evident. To ensure the issue of validity is considered the researcher used the specific instrument on this survey.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

The aim of this chapter is to analyze and discuss the findings of the study in relation to assessment of service quality. For the purpose of the study a total of 124 questionnaires have been distributed for both groups of population, 100 for customer and 24 for employees of the bank.

From the total of 124 questioner (100 for CBE customer and 24 for CBE employees at wolkite branch) that has been given to our respondent all 124 questionnaire were retrieved this makes our responders response rate 100%

All of the qualitative data that has been gathered are analyzed manually and represented as follow.

Table 4.1 personal information of employees

No	Personal information		Frequency	Percentage(%
1.	Gender	Male	9	37.5%
		Female	15	62.5%
		TOTAL	24	100 %
2.	Age range (Years)	18-25 years	16	66.7 %
		26-35 years	5	20.83 %
		>36 years	3	12.5 %
		TOTAL	24	100 %
3.	Education level	Certificate	----------	----------
		Diploma	----------	----------

		First Degree	14	58.33 %
		Masters and above	10	41.67 %
		TOTAL	24	100%
4	Work experience	1-6 month	2	8.33%
		6 month- 1 Year	2	8.33%
		1- 2 years	5	20.84%
		>2 years	15	62.5%
		TOTAL	24	100 %

Source: Own questionnaire results, 2025

As table 4.1 reveal that in terms of sex composition most of our employee respondent were females which accounts to 62.5% and male respondent of 37.5%. This proportion explain that most of commercial bank of Ethiopia, wolkite branch employees are Female.

In terms of age range of employees at wolkite branch, Table 4.1 shows the age group of 18-25 accounts to the majority of employees with the percentage of 66.7 %, which indicate that this branch of commercial bank of Ethiopia is composed of youngsters manly, in the second place 20.83% of employees are between the age of 26-36 age group and with the least percentage it is the seniors that account to 12.5% which are above 36 years of age.

Table 4.1 also shows with regard to education status of employees, 58.33% of them are first degree holders and 41.67% of are above first-degree holders, this indicate that the employees are academically well educated.

In terms of work experience the branch holds 62.5% of employees who served at the bank for more than 2 years and followed by 20.84% of employees worked for about 1 up to 2 years and 8.33% and 8.33% of employees who have been member of the staff for about 6 months up to 1 year and 0 month up to 6 months respectively. This shows that majority of the employees are highly experienced and moderately experienced.

Table 4.2 Personal Information of customers

No	Personal information		Frequency	Percentage(%)
1.	Gender	Male	63	63%
		Female	37	37%
		TOTAL	100	100 %
2.	Education status	Uneducated	15	15%
		Certificate	12	12%
		College Diploma	19	19%
		First Degree	39	39%
		Above	15	15%
		TOTAL	100	100%
3.	Frequency of visiting the branch	First time	17	17
		Daily	25	25
		Weekly	36	36
		Monthly	22	22
		TOTAL	100	100%

Source: Own questionnaire results, 2025

As table 4.2 reveal that in terms of sex composition most of our employee respondent were Male which accounts to 63% and female respondent of 37%. This proportion explains that most of commercial bank of Ethiopia, wolkite branch customers are Female.

Table 4.2 also shows with regard to education status of customers, 15% of them were uneducated and 12% of them were certificate holder followed by 19% diploma holders and 39% first degree

holders and 15% of customers were above first-degree holders, this indicate that most of commercial bank of Ethiopia wolkite branch customer are educated.

In terms of visiting frequency of customer most of our respondent were weekly visiting customer which constitute to 36% and daily customer were 22% of our respondent followed by monthly visitors of 22 %- and first-time visitors were also there during our study which accounts for 17% of our responders. This information state that most to the customer are frequent user of commercial bank of Ethiopia, by that, it implies that our data has been collected mostly from frequent visiting customers that contribute to the reliability of data in our case of study.

4.1.2 Reliability Test

Reliability is the quality of a measurement procedure to provide repeatability and accuracy. A construct is said to be reliable if it brings the same result when we use it multiple times. Therefore, all the analysis presented below has been computed multiple time by all of the researcher and yields the same result.

4.2 Service quality question for employees

Table 4.3 service time

Description	Number of respondents			Percentage%		
	Yes	No	Most Of the time	Yes	No	Most of the time
Do you deliver customer request promptly?	15	0	9	62.5	---	37.5
Total	24			100%		

Source: Own questionnaire results, 2025

Table 4.3 shows that commercial bank of Ethiopia wolkite branch employees provide customer service promptly under normal condition, according to the respond we got 62.5% of the employees feel that they deliver service on time and 37.5 of them states that they usually deliver customer service promptly unless there is any factor that makes them to do otherwise.

Table 4.4 Customer complain

Description	Number of respondents			Percentage%		
	Yes	No	sometimes	Yes	No	Sometimes
Are customers satisfied or not complaining a lot with the existing quality of service delivery?	5	12	7	20.8	50	29.17
Total	24			100%		

Source: Own questionnaire results, 2025

In terms of customer complain from employee perspective table 4.4 shows that 50% of employees stated that there is a customer complain and quality service-related issue that need to be addressed and 20.8% of employees responded that there is no customer complaining problem and 7% of them stated that there is sometimes problem relating with customer service. This data clearly shows that the majority of our responders agree there is quality service-related problem and the need of corrective measurements.

Table 4.5 Frequency of customer complain

Description	Number of respondents				Percentage%			
	Always	Sometimes	Rarely	never	Always	Sometimes	Rarely	Never
How often do you encounter customers complaining about quality problem?	12	4	8	---	50	33.33	16.67	---
Total	24				100%			

Source: Own questionnaire results, 2025

Table 4.5 shows that how each employee is exposed to customer complaint regarding quality service and 50% of our respondent encounter service quality compliant nearly every day followed by 33.33 of them registering compliant as sometimes event and 16.67 of them stated that they don't receive customer compliant with the service they provide to their customers. All in all, this information shows that even though wolkite branch is one of the branches in the district its compliant receiving rate is quite high and needs to be corrected.

Table 4.6 training providing

Description	Number of respondents		Percentage%	
	Yes	No	Yes	No
Does the bank provide enough training that helps to provide quality service?	10	14	41.67	58.33
Total	24		100%	

Source: Own questionnaire results, 2025

Table 4.6 display that whether the branch provides enough trainings related to service and service quality and 41.67% of employees feel that there is enough training and 58.33% pf them feel that the training could be much better, this information also suggest that the bank could do more on providing trainings on customer service quality.

Table 4.7 Quality dimension

	Description	
Dimension	Which quality service dimension does the bank get more complains about?	
	Number of respondents	Percentage %
Accessibility	9	37.5
Reliability	7	29.17
responsiveness	5	20.83
Assurance	3	12.83
Empathy	---	---

Source: Own questionnaire results, 2025

Table 4.7 shows which dimension of service quality does the branch customers often complains about and the table shows that 37.5 % of complains are related with accessibility relates problem, followed by 29.17%, 20.83% and 12.83% are reliability, responsiveness and assurance respectively, this suggests which dimension of service quality require greater attention and immediate correction with their accordance.

Table 4.8 service delivery time and customer

Description	Number of respondents		Percentage%	
	Yes	No	Yes	No
You deliver service at the right time to the right	21	12	87.5	12.5

customer?				
Total	24		100%	

Source: Own questionnaire results, 2025

Table 4.8 display if the employees provide service at the right time to the right customer and majority of response suggest that service is being provided at the right time to the right customer with the 87.5% of conformance and 12.5 % of the employees suggest that service delivery could be better. In that note even though the disagreeing percentage is low it also means that 12.5% of inefficiency therefore it's suggested that there is a room for improvement.

Table 4.9 Service satisfaction

Description	Number of respondents				Percentage%			
	Yes	No	sometimes	Most of the time	Yes	No	Sometimes	Most of the time
Do you believe the current service provided by the bank meet customer expectation?	4	12	6	2	16.67	50	25	8.33
Total	24				100%			

Source: Own questionnaire results, 2025

Table 4.9 display whether the employees feel that customer expectation is being met with the service being provided by the bank and the numbers show that 50% of them does not agree with

it and 16.67% of them feels that the bank is providing service that confirm with the service quality the customer expects followed by 25% of employees they meet customer expectation on sometime basis and 8.33% of employees stated that the meet customer expectation in most cases.

This information implies that meeting customer expectation is in not at its peak and opens many doors for improvement that require bold attention and tights monitoring and control of service quality

Table 4.10 Technology and capacity

Description	Number of respondents			Percentage%		
	Yes	No	partially	Yes	No	Partially
. Does the branch have all the necessary technology and capacity to meet its customer expectation?	10	13	1	41.67	54.17	4.16
Total	24			100%		

Source: Own questionnaire results, 2025

Technology and capacity wise table 4.10 shows whether the branch have all the necessary technology and build a capacity that enables it to meet customer expectation and 41.67% of employees agrees that the problems of no meeting customer expectation is not technology of capacity related because they feel that the bank have the necessary facilities for that and 54.17% of employees feel that the bank lacks the necessary technology and capacity that could push and enable the bank to meet customer expectation in much higher level. Lastly 4.16% of employees suggest that the bank have most of the technology and capacity to meet customer expectation but lack on some department

Table 4.11 employees willing and motivation

Description	Number of respondents			Percentage%		
	Yes	No	Most of them	Yes	No	Most of them
Are the employees willing and motivated to serve customers promptly?	12	1	11	50	4.16	45.84
Total	24			100%		

Source: Own questionnaire results, 2025

Table 4.11 Displays how willing and motivated the employees are to serve customer on daily basis and the information shows that 50% our respondents feel that all of the employees are willing and motivated to serve the service seeking customers and 45.84% them feels that most of the employees are motivated and willing followed by 4.16% of respondent feel that most of the employees are not motivated and willing to provide service for customers promptly.

Table 4.12 Effective training

Description	Number of respondents			Percentage%		
	Yes	No	In most cases	Yes	No	In most cases
Does the training offered by the bank help you to be better	10	13	1	41.67	54.17	4.16

at customer service?						
Total	24			100%		

Source: Own questionnaire results, 2025

Table 4.12 shows that how the employees feel about contribution of training offered by the bank for make them better service provider and the information show that 41.67% of employees found the training effectively useful and 54.17% of the felt like the training are not that much effective when it comes to customer service and 4.16% employees found the training to effective in many aspects of customer service.

4.3 Data analysis for the variables of the study

4.3.1. Descriptive Analysis of service quality dimensions

Where 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree

Table 4.13 Descriptive Analysis of service quality dimensions

Service Quality Dimensions	Measurement standards						
	SD(1)	D(2)	N(3)	A(4)	SA(5)	Mean	StaDe
	%	%	%	%	%		
1. Tangibility							
1.1 The branch is physically attractive and equipped with modern equipment's	19	23	29	21	8	2.76	1.21
1.2 employees are well dressed and neat	5	9	34	36	16	3.49	1.025

1.3Theoffice equipment like computer, printing machine, counting machine and the network cables are well Arranged	8	17	30	29	16	3.28	1.158
1.4The office and the facilities are arranged in the attractive way and it is easy to speed up the service delivery process	9	29	37	16	9	2.87	1.074
1.5 The waiting area is well arranged and organized	12	31	28	22	7	2.81	1.12
1.6 The staff have attractive appearance i.e., elegant, smart, etc.	6	15	30	28	21	3.43	0.99
2. Reliability							
2.1 Employees and staff has sincere interest to solve the problem of the customer	19	30	21	15	15	2.77	1.757

2.2 Employees and staff gives accurate information to the customer	13	12	25	28	22	3.34	1.684
2.3 Employees and staff able to provide service on time as promised.	19	35	20	18	8	2.61	1.457
2.4 Sufficient man power and material is kept to avoid the interruption of service provision.	21	39	23	14	3	2.39	1.057
2.5 the branch is consistent with the service they provide	13	27	33	19	8	2.82	1.126
2.6 The bank has another alternative at the time of network and power interruption	23	35	38	4	----	2.23	0.847
2.6 The staff	16	25	40	15	4	2.66	1.041

perform the service right at the first time							
3.Responsiveness							
3.1 managements are accessible, listen and provide prompt and honest responses to customers inquiries	6	13	22	29	20	3.54	1.126
3.2 The employees are happy and willing to serve the customer	15	26	35	15	9	2.77	1.148
3.3 The employees are not too busy to respond to the customers‟ requests.	13	51	27	7	2	2.34	0.863
3.4 The employees are aware about customer service	8	18	28	34	12	3.24	1.123
3.5 The staff tells you exactly when services will be provided	14	22	30	22	12	2.96	1.216
4.Assurance							
4.1 Employees have the required skill in	6	17	29	32	16	3.35	1.117

providing services.							
4.2 The employees are trust worthy, polite to the customer	9	20	36	21	14	3.11	1.148
4.3 The employee of the bank has adequate know how about the product and service	8	18	29	31	14	3.25	1.143
4.4 customers feel safe with the service they get from the bank	12	28	32	20	8	2.84	1.12
4.5 The process and procedure of the bank ensure quality service delivery	19	27	26	19	9	2.72	1.225
5. Empathy							
5.1 employees give every customer equal attention	17	27	24	25	7	2.78	1.196
5.2 employees are committed to ethics and promote ethical behavior in the workplace	13	18	39	19	11	2.97	1.153

5.3The employees give appropriate value and respect to the customers	14	17	37	20	12	2.99	1.187
5.4 The operating hours are convenient to the customers.	14	38	31	14	3	2.54	0.994

Source: Own questionnaire results, 2025

4.4 Service quality dimensions

The mean value represents the average of all customer response on certain dimensions while, standard deviation shows how diverse the responses of the respondents are that means if the standard deviation shows smaller number, it indicates that the response of the respondents shows close opinions and when the standard deviation is high, it indicates the response of the respondents shows high variation According to Zaidatol & Bagheri (2009).

Table4.14 Mean score table

Mean score	Description
<3.39	Low
3.4—3.79	Moderate
>3.8	High

4.4.1 Description of Tangibility

As per table 4.2.1 in above shows the average mean for tangibility question of physical attractiveness of the branch is 2.76 with the standard deviation of 1.21 which is below 3.39 which indicate the branch physical infrastructure is not attractive for customers. The second question was about employees dressing code which score a mean of 3.49 and standard deviation of 1.049 even though there is high deviation of respondent the mean score suggest that majority of the customer are moderately happy with the way employees are dressed. Followed by question number three about arrangement of cable and other equipment which score a mean of 3.28 and

standard deviation of 1.158 this also suggest that the arrangement of equipment's in the branch is not well organized. Followed by the question related to arrangement of offices to speed up service delivery process and got a mean score of 2.87 and standard deviation of 1.074 which shows mean low mean score. The questions Followed by the question of waiting area arrangement which score 2.81 and standard deviation of 1.120 with relatively high deviation in respondent and low mean score this question answers that the waiting area is not appealing for customer and finally the last question was about whether the employees have attractive appearance, i.e. smart, elegant which have mean score of 3.43 and standard deviation of 1.151 which shows high variation of respondents and moderate score of mean.

4.4.2 Description of Reliability

Referring table 4.2.1 shows that for the first question was about employee's interest to solve customers' problem which score mean of 2.77 and standard deviation of 1.325 which shows high variation of response and very low score that suggest customer's unhappiness. The second question was whether the staff and employees provide accurate information to customers and it scores mean of 3.34 and standard deviation of 1.298 which again shows how poor the branch is performing. The next question which was providing service on time as promised scores mean of 2.61 and standard deviation of 1.207 that shows the bank has the problem with keeping its promise to its customers. The next question was about the standby man power and material needed in case of emergency and it scored mean of 3.82 and standard deviation of 1.107 which shows high variation of response but high performance of the question asked. The next question was is the bank consistent with the service it provides and it mean is 3.48 and standard deviation of 1.253 reflect that the bank is moderately consistent with the service providing. For the question whether the branch have other alternatives for system failure power interruption the mean score is 2.4 and standard deviation of 0.98 shows close opinion of respondents and shows there is a problem of providing other alternatives. The last question of this dimension was the employees perform task right at the first time and it mean score is 3.41 and standard deviation of 1.158 which again reflect the employees moderately perform tasks right at first time.

4.4.3 Description of Responsiveness

Table 4.2.1shows the mean score for the first question which was whether the management of the branch are accessible and listen to customer and provide prompt and honest response and its

mean score is 3.54 and standard deviation 1.126 with high deviation of responders the mean score reflects moderately positive aspect of the management cooperativeness. The second question was the employee's willingness and happiness to serve customer and score mean of 3.40 and standard deviation of 1.058 which shows that customers feel the employees are moderately happy when they went to them to seeking service. The next question was to see if how busy the employees are to serve every customer and it score mean of 2.34 and standard deviation of 0.863 which show the employees are very busy. The other question was customer understanding about whether the employees have the awareness of customer service and the score mean is 3.41 and standard deviation of 1.090 which show high deviation of response and moderate mean score but still low on customer service awareness. The last one was does the employees tells exactly when the service will be provided and the mean score is 3.42 and standard deviation of 1.090 shows the customer are some of the employees do tell when their service will be done to their customers.

4.4.4 Description of Assurance

Table 4.2.1shows mean score for the first question: does employees have the required skill in providing quality service and the mean score is 3.82 and standard deviation of 0.805 shows highly convinced customer response to the question. The second one was about trustworthy and politeness of employees which score mean of 3.42 and standard deviation of 1.115 which is close to moderate level but is still under performing. The third question was the employees have adequate know how about the service they provide and score mean of 3.81 and standard deviation of 0.796 with cloth deviation this dimension question shows the customer ate confident about the know-how of employees. Followed by question customer feel safe with the service they get and score mean of 3.85 and standard deviation of 0.753 show that the customers feel safe with the service they get. Followed by question the process and procedure of the bank contribution to service quality and it scores mean of 3.43 and standard deviation of 1.097 show that the procedures are moderately good but could be improved.

4.4.5 Description of Empathy

Table 4.2.1 shows mean score for the first question employee gives equal attention to every customer score mean of 3.44 and standard deviation of 0.934 means that it is moderate and close deviation. The second question was about employee's ethics and ethical behavior and scores

mean of 3.84 and standard deviation of 0.857 shows employees ethical behavior is very agreeable to customers. Third question was employees give appropriate value and respect to customer which score mean score of 3.41 and standard deviation of 0.906 shows customer receive moderate level of respect and value form employees. And the last question was convenience of operating hour for customers and it scores mean of 3.82 and standard deviation of 0.804 which indicate that customers are good with the working hour of the bank backed by low variation of response.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

The major issues that have been explored on this chapter are the overall contents of the research by summarizing the main findings of the analysis part, conclusions which are drawn from the findings and recommendations with regarding to the service of the banks.

5.1. Summary of Major Findings

The main objective of the research is to assess quality service in Commercial Banks of Ethiopia, wolkite branches in hossana district. And the research was based on two separate groups (customer and employees of the bank) and conducted using primary data source (questionnaire) with a total sample size of 100 for customers and 24 for employees using survey study and the findings are presented as follows:

- Based on the descriptive analysis of personal information of the respondents (employees) shows that from the total respondents of employees 37.5% or 9 were male and 62.5% or 15 were female. With the age group 18-25 (66.7%) and 26-35 (20.83%) above 36 (12.5%) this shows that majority of the employees are youth. Education level shows that first degree holders (58.33%) masters and above holders are accounted for (41.67%).
- Based on the descriptive analysis of personal information of the respondents(customers) Shows out of 100 respondent 63% were male and 37% were females, this shows majority of our respondent and customers of wolkite branch are male customers. Education level show out of 100 respondent 15% were uneducated and needed researchers' assistance while filling questionnaire and 12% were our certificate holders, 19% college diploma, 39% were first degree holders, masters and above accounted for 15%. Most of the respondents managed to fill their form on their especially first degree and above holders. During our visit 17% of customers were their first time to visit the branch and 25% were daily visitors and, 36% were weekly customers followed by 22% of monthly visiting customers.
- Based on service quality dimension analysis customers have different level of perception towards each dimension and is presented as follow customer feeling towards the first dimension which is tangibility customers respond scored a grand mean of 3.10which is low mean score generally reflecting that there is huge gap between customer expectation

and the bank service quality delivery of this dimension therefore fails to meet customer expectation. For the second dimension of Reliability with the grand mean of 3.12 which reflect low mean score and banks inability to meet customers reliability expectation and leaves room for improvement. Followed by the third dimension which is responsiveness with grand mean of 3.22 which is closer to moderate level of mean scale but still fails to achieve high mean score form its customers and continued to show that the bank fails to meet customer expectation in this dimension too. In Assurance dimension customer response gave grand mean of 3.66 which shows the bank is doing moderately fine in terms of service consistency and other assurance tasks and this dimension is the highest mean scoring dimension based on customer response but still have a lot more to do and improve its performance. The last dimension is Empathy with grand mean of 3.63 which again reflect moderate level of service in this dimension based on customer response.

- Based on descriptive analysis of service quality dimension the research found that the highest scoring dimensKion being assurance with 3.66 and the lowest being 3.1 for tangibility followed by 3.12 and 3.22 for reliability and responsiveness respectively which indicate which part of dimension need more emphasis and greater attention from the bank to improve customer service and ensure quality service
- Based on service quality dimension data the most important and frequently complained dimensions are tangibility, reliability and responsiveness from customer perspective.
- Generally, the major reasons that hinder the bank from offering quality service is insufficient man power, lack of sufficient training related to service quality and infrastructural limitation of the bank with many other factors

5.2 Conclusion

The objective of this study is to examine the service quality from customer and employee perspective. Based on this objective the analysis is conducted by constructing a service quality model to study level of service quality in commercial bank Ethiopia, wolkite branch and the analysis results show that there is a lot more to improve to ensure quality service.

To retain the existing customer and to get the new one, the quality of services which are delivered by the bank are the first and the most criteria for customer retention. But the bank service quality is not as good as expected by each customer because of different reasons. The

ability to deliver quality service will enable the bank to ensure customer satisfaction and build good name.

Among the service quality dimensions tangibility, reliability and responsiveness have been major area where most of the problems were observed in this study.

And this research will provide a number of contributions for managements, employees, customers, financial institutions, future researchers. But there are a number of variables that were not included in this study. So future researchers should be interested in validating the consistency of the result and provide supplementary results for this study by including other variables.

5.3 Recommendation

Based on the research findings and conclusions, the following points are recommended for Commercial bank of Ethiopia, wolkite branch to improve service quality:

- It is better to continually improve the standard of confidentiality/secrecy of information through information security systems and the need to build strong customer confidence on the Bank.
- It is better to review suggestions and comments customers provide on suggestion box and act accordingly
- It is better to keep up its assessment on the functionality of the ATM, POS, and card activation rate, improvements in the atmosphere of the branches, better shelves and space management, clear clean walkways and present strategies to satisfy keep customers loyal
- As tangibility is the quality dimension with major problems observed on, the bank should work of its physical infrastructure to make the branch more appealing and work on employee's appearance with more improvement on waiting area which is quite necessary for the improvement of this dimension and customer service.
- In terms of Reliability the bank should work on employees conduct on helping customer problem and providing accurate information and providing service on time and making the bank environment safer and make the service consistent.
- As there were many problems and unmatched customer expectation regarding responsiveness dimension the banks major problem arises from lack on human resource to provide the banking service, keeping that in mind the bank also needs to make the availability of management help and employees willingness and motivation towards

customer request must be improved and additional personnel should be hired to match the number of customers and work on reducing customer waiting time for service.

- The remaining two dimension are assurance and empathy, were moderately good compared to the above three dimension of service quality but there are still room for improvement and the bank should consider the corrective measures like, making the process and procedure of the bank simpler and customer friendly and giving customer equal attention, promoting ethical behavior in work place and providing customer with sufficient value and respect.
- Generally, the tasks that are required from the bank to ensure quality service is to improve all the dimension of service quality especially tangibility, reliability and responsiveness in addition to assurance and empathy, the bank could also eliminate most of its hindering factors by hiring more employees because most of the problems are related with lack of man power whose effect is shown in most of service quality dimensions.

REFERENCES

Ayenew, N. (2014). Improving customer satisfaction and quality in the banking industry CBE SAAD district management trainee program2014.

Bethlehem,T.(2015). The Impact of Service Quality on Customer Satisfaction: The case of Commercial Bank of Ethiopia, Addis Ababa, St. Mary's University.

TewabeBefekadu. (2019). the effects of quality service on customer satisfaction: the case study of Ethiopian postal service enterprise, express mail service department`

Birgit Burbock (Australia). (2014). Prospect and ServQual

Commercial bank of Ethiopia.(2023). https://www.combanketh.et/

Addis Ababa University digital library. (2019). Thesis on service quality.http://www.aau.edu.et/library/resources/aau-institutional-repositoryelectronic-thesis-and-dissertation

Yang,Z.andPeterson,R.(2004).Customer perceived value, satisfaction, and loyalty: the role of switching costs, Journal of Psychology and Marketing, 21(10):801-816.

Zeithmal,V.(2000). Service quality, profitability and the economic worth of customers, Journal of the academy of marketing scince, 6(3):24-29.

Zerayehu,S.,Kagnew,W. and Teshome,K.(2013). Competition in Ethiopian Banking Industry, African Journal of Economics, 1(5):176-189.

Karatepe, M. 2013. Service Quality, Customer Satisfaction and Loyalty: The Moderating Role of gender. http://www.questia.com/library/1G1-267133418/service-quality-customer-satisfaction-and-loyalty

Internet public library (IPl). (2020).https://www.ipl.org/essay/Service-Quality-Theory-FCYJK4RZKXG

Rev chat. (2022).Customer satisfaction theories. https://www.revechat.com/blog/customer-satisfaction-theory

Frontier organization.(2022).service quality and customer satisfaction: A case study of Saudi auto car industry. https://www.frontiersin.org/articles/10.3389/fpsyg.2022.842141/full

Market business news. (2022).https://marketbusinessnews.com/financial-glossary/services/

Indeed (2023). https://www.indeed.com/career-advice/career-development/service-delivery

APPENDICES

APPENDIX A

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGMENET

QUESTIONNIAR FOR CUSTOMERS

Dear respondents, we are an under graduate student of wolkite University, College of Business and Economics, conducting research on "**Assessment of service quality and its effect on customer loyalty: The case study of commercial bank of Ethiopia, wolkite branch**". The research is conducted in partial fulfillment of the requirement for the Bachelor of Art in management. The purpose of this study is to assess service quality in the commercial bank of Ethiopia. Your kind cooperation will help in getting reliable data and we want to assure that it will be used for academic purpose only. You are kindly requested to complete this questionnaire. Thank you in advance for your kind cooperation.

Note: no need to write your name

Part one; personal information

Instruction: Please put right mark (√) inside the box to express your choice.

1. Gender: Male ☐ Female ☐

2.Educational status: uneducated ☐ certificate☐ge diploma ☐

First degreeabove ☐ ☐

3. How often do you visit this branch (wolkite branch) of commercial bank of Ethiopia?

Daily ☐ Weekly☐ Monthly☐ First time ☐

Part two: Service Quality Questions

Instructions: Please put a thick mark (√) by indicating the level of agreement that you agree or disagree with the different indicators of service quality dimensions specified below, where the values of scales are; **1 = Strongly Disagree, 2 = Disagree 3 = Neutral, 4 = Agree and 5 = Strongly Agree**

Service Quality Dimensions	Measurement standards				
	1	2	3	4	5
1. Tangibility					
1.1 The branch is physically attractive and equipped with modern equipment's					
1.2 employees are well dressed and neat					
1.3 The office equipment like computer ,printing machine ,counting machine and the network cables are well arranged					
1.4The office and the facilities are arranged in the attractive way and it is easy to speed up the service delivery process					

1.5 The waiting area is well arranged and organized					
1.6 The staff have attractive appearance i.e. elegant, smart, etc					
2. Reliability					
2.1 Employees and staff has sincere interest to solve the problem of the customer					
2.2 Employees and staff gives accurate information to the customer					
2.3 Employees and staff able to provide service on time as promised.					

2.4 Sufficient man power and material is kept to avoid the interruption of service provision.					
2.5 the branch is consistent with the service they provide					
2.6 The bank have another alternatives at the time of network and power interruption					
2.7 The staff perform the service right at the first time					
3.Responsiveness					
3.1 managements are accessible, listen and provide prompt and honest responses to customers inquiries					
3.2 The employees are happy and willing to serve the customer					
3.3 The employees are					

not too busy to respond to the customers‟ requests.					
3.4 The employees are aware about customer service					
3.5 The staff tells you exactly when services will be provided					
4.Assurance					
4.1 Employees have the required skill in providing services.					
4.2 The employees are trust worthy, polite to the customer					
4.3 The employee of the bank have adequate know how about the product and service					
4.4 customers feel safe with the service they get from the bank					
4.5 The process and procedure of the					

bank ensure quality service delivery					
5. Empathy					
5.1 employees give every customers equal attention					
5.2 employees are committed to ethics and promote ethical behavior in the workplace					
5.3The employees give appropriate value and respect to the customers					
5.4The operating hours are convenient to the customers.					

Part III - Overall service quality question

Your comments and wishes and expectation about CBE (wolkitebranch) service quality,and improvement?

APPENDIX B

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGMENET

Questionnaires for Employees and Management

Dear respondents, we are an under graduate student of wolkite University, College of Business and Economics, conducting a research on "**Assessment of service quality and its effect on customer loyalty: The case study of commercial bank of Ethiopia, wolkite branch**". The research is conducted in partial fulfillment of the requirement for the Bachelor of Art in management. The purpose of this study is to assess service quality in the commercial bank of Ethiopia. Your kind cooperation will help in getting reliable data and we want to assure that it will be used for academic purpose only. You are kindly requested to complete this questionnaire. Thank you in advance for your kind cooperation.

Note: no need to write your name

1. Gender:-

Male Female

2. Age: 18-25year 26-35year. Above 36year.
3. Educational status:

Certificate College diploma First degree Master and above

4. Work experience.-

1–6-month 6month-1years

1-2years above

5. Do you deliver customer request promptly?

Yes No Most of the time

6. Are customers satisfied/not complaining a lot with the existing quality of service delivery?

Yes. ☐ No sometimes ☐

7. How often do you encounter customers complaining about quality problem?

Always ☐ Rarely ☐

Sometimes ☐ Never ☐

8. Does the bank provide enough training that helps to provide quality service?

Yes No

9. Which quality service dimension does the bank getmore complains about?

Accessibility ☐ responsiveness ☐ Assurance ☐

Reliability ☐ Empathy ☐

10. You deliver service at the right time to the right customer?

☐ ☐

Yes No

11. Does current service provided by the bank meat customer expectation?

Yes No sometimes most of the time

12. Does branch have all necessary technology and capacity to meets customer expectation?

Yes No partially

☐ ☐ ☐

13. Are the employees willing and motivated to serve customers promptly?

Yes No most of them

☐ ☐ ☐

15. Does the training offered by the bank help you to be better at customer service?

Yes No in most cases

Part two: General quality service question

What do you think should be done to deliver quality service and improve customer service?
