

THE ASSESSMENT OF CUSTOMER COMPLAINT HANDLING
PRACTICE (IN CASE OF COMMERCIAL BANK OF ETHIOPIA
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Table of contents

Contents	Page
ACKNOWLEDGEMENT	I
List of Table	III
List of Acronyms	III
ABSTRACT	IV
CHAPTER ONE	1
INTRODUCTION	1
1.1. Background of the Study	1
1.2. Statement of the Problem	3
1.3. Research Question	4
1.4 Objective of the Study	4
1.4.1. General objective	4
1.4.2. Specific Objective	4
1.5 Significance of the Study	4
1.6 Scope of the Study	5
1.8 Organization of the Study	5
CHAPTER TWO	6
LITERATURE REVIEW	6
2. INTRODUCTION	6
2.1 The Concept of Customer Complaint	6
2.2 Nature and Scope of Customer Complaint	6
2.3 Theoretical Review of Customer Complaint and Management	8
2.3.1 Equity Theory	8
2.3.2 Perceived Justice Theory	8
2.3.3 Attribution Theory	9
2.4. Handling Customer Complaints	11
2.5. Customer Complaint Procedures	12
2.6. Customer Feedback after Complaint Handling	14
2.7. Service Recovery Strategies	14
2.8. Customer Loyalty	15
2.9. Word of Mouth	16
2.10. Critique of the existing literature relevant to the Study	16
2.11. Empirical Literature Review	17
Summary	18
CHAPTER THREE	19
RESEARCH METHODOLOGY	19
3.1. Research Design	19
3.2. Sources and type of Data	19
3.3 Target population	19
3.4 Sampling size and Sampling	19
3.5 Methods of data Collection	20
3.6. Methods of Data analysis	20
3.7. Ethical Considerations	20
CHAPTER FOUR	21
DATA PRESENTATION, ANALYSIS AND INTERPRETATION	21
4.1 Introduction	21
CHAPTER FIVE	28
MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION	28
5.1 Major Findings	28
5.2 Conclusion	29
5.3 Recommendation	29
REFERENCE	30
APPENDIX	33

List of Table

Table 4. 1 Distributed and Returned questionnaires by the employees of the bank.	21
Table 4. 2 characteristics of respondents	22
Table 4. 3 Questions related to complain handling methods used by the bank	23
Table 4. 4 questions related to the role of employees in handling complains	24
Table 4. 5 Questions related to critical factors for the success of employees in the bank	26

List of Acronyms

CBE - Commercial bank of Ethiopia
CCB - Customer compliant behavior
WOM - Word of mout

ABSTRACT

This study was conducted on commercial Bank of Ethiopia Gubre branch. The main objective of this study is to assess customer's complaint handling practice on the Bank. Both primary and secondary data was used to accomplish this study. A questionnaire was used to collect data from primary and secondary source of data. The primary data was collected directly from the employee of the bank and the secondary data was collected from annual reports, books, records and website of the bank. The research utilized census method. All 42 employees of the bank were included in the study. After that the data was presented, interpreted and analyzed by using statistical tools such as tabulation and percentage. The finding of this study indicated that customers present their complaint directly to the bank most of the time and the bank use suggestion box and suggestion box as compliant handling method most of the time based on those findings the organization is recommended that to use other method of complaint handling methods like sms and short call service and it would be good if the bank specifies a date when to check the complains.

Key word: Complain handling, customer complaint, customer satisfaction

CHAPTER ONE

INTRODUCTION

This chapter briefly presents the background of the study, statement of the problem, research questions, and research objectives, significance of the study and limitation of the research.

1.1. Background of the Study

Customer complaint in banking reflect dissatisfaction with services,requiring effective handling to retain trust Goyal ,S, Thakur K.S(2008).

Customer complaint is a customer's expression of dissatisfaction towards a product, service or purchasing situation (Nakibin et al., 2011).

The complaint of customers helps the organizations to improve the level of technology, skilled manpower and other services better than competitors. "Complaint is not just another compliance item; rather it is an opportunity for banks to gain a competitive edge" Abhik and Venkataramana (2016).

Several studies, as example Mohammad et al., (2014) and Hummam and Olena, (2014) described how much effective complaint handling has a positive effect to customer satisfaction, loyalty and customer retention and repurchasing behavior. The studies used questionnaires to collect data and analyzed the data by using SPSS software. The finding of the studies revealed the positive relation between complaint handling and customer satisfaction, loyalty and customer retention and repurchasing behaviors.

Hocutt et al. (2006) acknowledged the process of effective complaint-handling as an art, whereas, the existence of the three essential elements in the process that are high redress, responsiveness and courtesy, was lead costumers to end up more satisfied with the service than when no service failure occurs (Hocutt, Bowers & Donavan, 2006).

These findings were further explained by Duffy et al. (2006) were they demonstrated that customer's satisfaction is not positively affected by an apology that does not include a serious recovery action, customers must be given the chance to elucidate their complaints and these problems must be the firm's top priority (Duffy, Miller & Bexley, 2006). That being said, the major elements of effective complaint handling is an apology, remedy, explanation, attentiveness and promptness (Boshoff, 1999; Smith & Wagner, 1999, Yavas et al., 2003).

Effective complaint management strategy has a positive impact on customer's satisfaction and loyalty, research shows that the correlation between complaint management and customer loyalty are important for two reasons. Primarily, customers who voice their complaints embody the most loyal of

customers and consequently it should be the firm's top priority to enhance their service in order to retain these loyal customers (Eccles & Durand, 1998).

Also, satisfied customers was enhance the company's market share by spreading positive word-of-mouth and performing as a costless marketing power, whereas, their counterpart was have the opposite impact (Raman, 1999; Hocutt, Bowers & Donovan, 2006).

This argument is further reinforced by studies that show that dissatisfied customers tell about ten to twenty people about their bad experience (Edvardsson, Tronvoll & Höykinpuro, 2011).

Conversely, satisfied customers was trust the firm to a large extent and are more likely to repeat their purchase and talk positively about their successful purchase to their acquaintances (Fecikova, 2004).

Tronvoll (2012) calls it a formal or informal customer report regarding a problem with a product or service. Research has shown that, the way a company handles company complaints can affect its business success in the long term (Robert-Lombard, 2011).

Gelbrich & Roschk (2010) assert that poor complaint handling procedures could damage company-customer relationship and cause customer dissatisfaction. It could promote negative word of mouth advertising causing potential customers to refrain from doing business with the company. It could cause low customer loyalty and significantly chances of customer retention.

Awara (2010) opines that poor customer complaints handling ultimately cause companies to lose customers thereby losing market share, whilst the recruiting of new customers through marketing promotions cost money, effectively reducing company profitability.

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 enhance the customer complain handling. Effective customers complain handling 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, complain handling has received much attention because of its obvious relationship with customer satisfaction and customer retention. Offerings of a firm which customers find to be important are usually the reasons for complaints that are raised by customers and are more likely to generate complaints when there is an unsatisfactory experience with the firm. (Mulugeta, 2017).

The main purpose of this study is to assess how employees of CBE Gubre Branch handle customer complaints or what kinds of techniques they use to handle complains presented by their customers.

1.2. Statement of the Problem

Customers play a vital role in the bank to be profitable and gain competitive advantage over other organization. Sometimes they may not handle either customers properly and their customer's complaints about service. Hence this study was devoted to investigate methods that would use by employees to handle complains and if there were well organized customers handling service in the CBE. Commercial bank of Ethiopia Gubre branch received many complaints to be obtained business objectives handle their customers properly and their customers compliant about service. The bank were to investigate the problems that come from customers and if there are well-organized handling service in the company. Many organizations established to maximize their profitability by satisfying needs and wants of the customer (Shankar Ag, 2004).

The study was devoted to investigate methods or techniques that are used by the employees to handle complain presented by the customers. The commercial bank of Ethiopia is established with the objective of providing services, provisions, and saving mobilization service and solve customer complaints both rural and urban area by integrity all organizational components and provide for better operation and survival of a competitive environment. The majority of complaining customers are dissatisfied with the company's complains handling efforts. It seems that the issue of effective complaint handling is still not adequately addressed by businesses. The bank promises to deliver good or service to customers, but in actual sense it is different from what employees deliver to their customers thus result in to misunderstanding between management and customers.

The previous studies were state different problems on their thesis. Such as, Mohammad &Shafiq, (2014), due to personal mistakes by employees like, lack of adequate training to staff, lack of experience and inability to meet customers need the compliant of the customer should be arise on the service quality. Accordingly, the finding shows that the problem that stated in their study indicated that, the customer satisfaction was highly affected by the less service quality of the bank.

But this research was try to find out the responses as well as techniques used by employees to give an answer to the questions provided by the customers.

This research was try to provide more information to the bank as well as new researcher on how to deal with customer complain.

1.3. Research Question

- What customer complaint handling methods used by the bank?
- What are the roles of employees in the successful implementation of customer complain handling practice?
- What are the critical factors for the success of customers in the bank?

1.4 Objective of the Study

1.4.1. General objective

The general objective of the study to assess the customer complaints handling practice (in case of commercial bank Ethiopia Gubre branch).

1.4.2. Specific Objective

The specific of this study tried to address the following specific objectives

- To identify customer complain handling methods used by the bank.
- To explore the role of employees in the successful implementation of customer complain handling practice.
- Find out the critical factors for the success of customers in the bank.

1.5 Significance of the Study

This study was used as a useful source of information for CBE to know the overall level of customers' complaint handling, the factors associated with customer complaint handling and serve as an input to improve customer complaint management policies, guidelines and practices so as to attain customer satisfaction. The research would also contribute to the body of knowledge as it explore the extent of customer complain handling, it may serve as spring board and as well as an input for future researches undertaken by researchers concerning to customer complain handling in the banking industry in particular and for all financial service providing institutions in general. The research would help to enhance the student researcher knowledge and experience to undertake research in the future carrier development.

1.6 Scope of the Study

Geographical Scope The research is geographically delimited to Wolkite Ethiopia. It focused only on CBE Gubre branch.

Conceptual Scope, the research was focused on assessment of customer complaint handling.

Methodological Scope In terms of methodology, the research applied descriptive approach and research design. It also applied convenience to reach the sample of customers of CBE Bank. Simple descriptive statistics like frequency table, mean and percentage for the data analysis was applied.

1.8 Organization of the Study

The study consists 5 chapters; the first chapter which the introduction contains background of the study, statement of the problem, research question, research objective, scope of the study, significance of the study, limitation of the study & organization of the paper. The second chapter was include related literature review & the third chapter was include research methodology which deals with research design, sampling techniques and sample size, source of data, data collection methods, time frame and work schedule. Chapter four deals with data presentation, analysis and interpretation of the research. Finally chapter five deals about finding, conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2. INTRODUCTION

This chapter explores the related and the relevant previous studies conducted in this area. It focuses on what previous studies have said about the organizational responses to consumer complaints and their impacts on complainant's satisfaction and customer retention. Literature were sourced from journals, web articles, books, news reports and other sources considered to be credible.

2.1 The Concept of Customer Complaint

A complaint is an expression of dissatisfaction, about the standard of service, actions or lack of action by an organization to an individual. According to Tronvoll (2012) it is an action taken by an individual who involves communicating something negative regarding a product or service. Crié (2001) assert that it was based on the perceived dissatisfaction with a product, a service or an event in the course of the buying process or during the consumption.

Hoyer & McInnis (2010) further argues this dissatisfaction is based on the customer's feelings and perception. This view is very significant in the services domain since quality evaluation to a certain degree is based on customer's subjectivity and failure in services can affect customer outcome and service process (Hansen et al., 2009).

Complaint management is the way in which companies systematically handle problems in customer relations (Jeschke et al., 2000). According to Johnston (2001) cited in Hansen et al. (2009) it involves the receipt, investigation, settlement and prevention of customer complaints and recovery of the customer.

Tronvoll (2012) Argue this processes can be likened to information processing in an organization. The goal is to stabilize customer relationships that are at risk and to assure a specific level of quality by creating a consistent business environment regarding personnel.

2.2 Nature and Scope of Customer Complaint

Customer complaints behavior (CCB) has often in marketing been seen as either a static and post-purchase activity or as a dynamic adjustment process. This issue is still debated. A complaint 20 provides and opportunity for service recovery followed by a chance to educate

the customer, strengthen loyalty and evoke positive Word of Mouth (WOM) comments. Successful organizations encourage customers to complain (Tronvoll, 2012).

It is because of the dynamic competition in the service sector that there is a growing interest in understanding how customers evaluate the service experience (Stauss & Seidel, 2005). So since all organizations experience some degree of customer dissatisfaction (Ndibusi & Ling, 2006), it makes it crucial to study post dissatisfaction behaviour of customers. Research by Casado et al., (2011) suggests that consumer complaint behavior (CCB) is a complex phenomenon.

Organizational responses and implications for customer experience outcome like problems of lost customer lifetime value and behavioral intentions (Tronvoll, 2007). Complaint behavior is not being well handled in terms of customer service (Kim et al., 2003; Ndibusi & Ling, 2006).

There is need of feedback and action to reduce their negative effect. Basing on the above, marketers are today seeking information on consumer behavior and how to handle customer complaints. Information and feedback from customers are generally acknowledged as important factors in achieving a positive marketing outcome (Maxham & Netemeyer, 2003). Unfortunately, most of the customers do not complain after service failure dissatisfaction, but exit (Tax et al., 1998). Therefore, organizations need to understand how customers react to service failure and the providers' efforts towards recovery.

Customer complaint behavior (CCB) refers to the responses triggered by perceived dissatisfaction that is neither psychologically accepted nor quickly forgotten in consumption of a product or service (Homburg & Fürst, 2005). A commonly used definition of customer complaining behavior was suggested by Singh (1990), who conceptualized it as a set of multiple (behavioral and non-behavioral) responses, some or all of which are triggered by perceived dissatisfaction with a purchase episode. Complaining by satisfied consumers is considered outside the realm of Customer complaints behavior (Singh 1990). Traditionally, the common determinant of complaining behavior was described as dissatisfaction. Consumer dissatisfaction is a result of the discrepancy between expected and realized performance (Ndibusi & Ling, 2006).

During service encounters, consumers expect zero-defects in service delivery. Despite the service provider's attempts to offer consistent, high-quality service to consumers, service failures may still occur because of the critical service characteristics of inseparability and

variability. Service delivery is heterogeneous across service encounters due to the variability in situational factors and individual differences between consumers and service employees (Singh, 1990). Dissatisfaction is identified as the independent factor that is necessary to trigger consumer complaints (Johnston & Michel, 2008).

However, many consumers who are dissatisfied may not take any complaint actions, and those who take actions expect to get justice (Gruber et al., 2009). For customers who feel that justice was not served, they are likely to feel angry, and may engage in negative WOM or may exit (Blodgett & Anderson, 2000). It has been argued that organizations may recover customers after one failure; however, it may be difficult to recover from multiple failures. This requires well planned communication effectiveness with appropriate dialogue and interactions.

2.3 Theoretical Review of Customer Complaint and Management

2.3.1 Equity Theory

Equity theory is relevant where exchange takes place because it is a notion of fairness; and it is conceivable that one or both parties perceive inequity in an exchange (Maxham and Netemeyer, 2003). Equity theory seems quite tenable in a service failure context because consumers usually perceive an inequity following a service failure. When inequities arise, equity theory provides a meaningful framework for shaping consumer perceptions of satisfaction, purchase intent and WOM. The relationship between equity sensitivity and recovery expectations has not been empirically established. Benevolent customers may hold less stringent expectations than entitled customers, but the existence of these groups has not been empirically established (Ruyter & Wetzels, 2000).

2.3.2 Perceived Justice Theory

Service researchers have turned to theories of organizational justice to explain customers' reactions to service recovery (Tissot, 2003). Justice perceptions are the individual subjective assessments of organizational responses. The subjective evaluation of the response of the complainant is crucial because perceptions are the subjective, often biased, interpretation of reality that account for individual behavior (Gelbrich & Roschk, 2010).

Higher levels of distributive, interactional and procedural justice lead to more favorable patronage intentions and a decreased likelihood of negative WOM (Blodgett & Anderson, 2000). Distributive justice is outcome justice. It focuses on equity issues in the mind of the customer – an appraisal of the benefits received relative to the costs (money and time) associated with them. When the organization does not deliver on expected benefits, leading to a sense of being unfairly treated, this necessitates recovery. In recovery, customers may expect a refund, an apology, or/and compensation (Michel et al., 2009).

Interactional justice refers to how customers perceive the way they are treated; treatment is perceived as fair when complainants assume that information is exchanged and outcomes are communicated in a polite and respectful manner. A complainant procedure is considered fair when it is allegedly easy to access, provides the complainant with some control over the disposition, is flexible and is concluded in a convenient and timely manner, (Gelbrich & Roschk, 2010). Customers should be treated as individuals whose specific requests are acknowledged. Procedural justice refers to process fairness and the evaluation of the procedures and systems used to determine customer outcomes, such as the speed of recovery (Tax et al., 1998) or the information communicated (or not communicated) about the recovery process (Michel, 2002).

Procedural justice involves dealing with decision-making procedures, or having a complaint procedure the customers perceive as fair. Consumer evaluation of the interaction dimension suggests that the quality of the interpersonal treatment and communication during the encounter are likely to be heavily weighted by consumers when evaluating service encounters (Smith et al., 1999). However, procedural fairness could be mitigated by a rude, impersonal interactional style through which information is obtained and outcomes are communicated. Therefore, employees have the task of handling customer complaints equitably. In case of unfair treatment of the customer, service recovery must re-establish justice (from the customer's perspective). This is because justice during service recovery is determined by the customer.

2.3.3 Attribution Theory

Attributions are the perceived causes of a failed service situation (Bitner 2010). Bitner (2010) argues that the perceived causes can be classified into three dimensions, including locus (who is held responsible), controllability and stability. Regarding controllability, it refers to causes one can control such as skills compared to causes one cannot control such as others' actions (Weiner, 2000).

Attribution theory is concerned with how individuals interpret events and how this relates to their thinking and behavior. Heider (1958) was the first to propose a psychological theory of attribution; and Weiner (1986) developed a theoretical framework that has become a major research paradigm of social psychology. Attribution theory assumes that people try to determine why they do what they do, like attribute causes to behavior. Weiner, (2000), asserts that attribution theory is the systematic study of the perception of causality. Maxham & Netemeyer (2003) stated that extant research has found attribution to help explain consumer perceptions and intentions in regard to their service recovery experiences; influence customer communication and recovery outcome effects on satisfaction and repurchase intentions.

There is a well-founded argument in using the attribution construct as a mediator between disconfirmation and service encounter satisfaction Bitner (2010). Kim et al., (2010) and Maxham and Netemeyer (2003) assert that attribution has a direct effect on cumulative satisfaction and repurchase intentions.

Attribution search may follow a negative and unexpected event or failure (Weiner, 2000); and attribution theory is the systematic study of the perception of causality. In a complaint behavior context, product and service failure is the kind of negative and unexpected event that has been shown to bring about causal search; attributed to internal or external locus. When retailers are thought to have control over the cause of product failure and it is stable, Consumers feel angry and desire revenge more than when the retailers are believed to lack control over the failure. The outcome of a purchase situation could be attributed to something temporary (unstable), or to something stable.

Disconfirmation of an expectation acts as an important causal agent for generating attribution processing. This means that events that do not conform to expectations may trigger the search for an explanation for the event (Laufer, 2002). Attribution may follow an expected event or failure (Weiner, 2000). Weiner (2000) further reasoned that the enduring interest in attribution theory is due to its focus upon the universal concern with the explanation why a particular event or outcome has come about and the consequences of phenomenal causality. Swanson and Kelley (2001) stated that extant research has found attribution to influence customer communication, recovery expectations and recovery outcome effects on satisfaction and repurchase intentions.

Attribution could help explain consumer perceptions and intentions in regard to their service recovery experiences. Bitner (2010) presents a well-founded argument in using the attribution construct as a mediator between disconfirmation and service encounter satisfaction. In conclusion, organizations need to strive to achieve perceived justice while handling customer

complaints. In case of service failure, individuals was perceive inequity and they was try to restore equity by complaining and to go through service recovery.

Unfortunately, many service organizations have developed reactive service failure strategies that focus on complaint management rather than service recovery issues. Just a few organizations seem to be gaining benefits of recovered customers (Johnston & Michel, 2008). The relationship between perceived justice, complaints handling and satisfaction with service recovery as they pertain to different post-complaint behavioral responses have not been investigated (Casado et al., 2011).

2.4. Handling Customer Complaints

Most of the definitions agree that all forms of organizations are unable to meet the their customers' expectations, and customers were disappointed as their wishes were not satisfied as the customer continues to deal with the organization if satisfied with the place and service provided to him, which contributes to the dissemination of good reputation of the organization for others. This helps the organization to maintain its customers and win others as well (Ibraheem, 2014). It is an expression of dissatisfaction by one or more members of the public about the activities and services provided by the organization or lack of it.

Complaints are defined as a reflection of customer's self-assertion, which includes an emotional

Factor, and it is also a means of expressing satisfaction, which must be extemporaneously. Complaints handling brings about customer satisfaction. This requires a behavioral approach that takes into consideration customer emotions. In order to effectively implement customer Complaint process, five approaches are adopted based on psychological and consulting methods. First, to start listening carefully to the type of problem the customer is experiencing and his emotions towards it. Then, focus on the response to complaint and on its importance for him. After that, focus on accepting the customer's opinions and assumptions without rejecting them and then look for a solution instead of looking for the reason of the complaint. Finally, interview customers and communicate face-to-face with them. The application of all these approaches may improve the quality of complaints process handling (Shibata, 2012).

The customer's protest against the service provided or being not satisfied with it makes the organization begin to investigate the subject of the complaint in order to find quick solutions, as dealing with these complaints efficiently and effectively and with more attention prevents the Recurrence of the compliment and reduces dispute with customers (Saudi Investment

Bank, 2014). Whatever the way of submitting the complaint, in general, there is fairness in terms of

The procedures used in handling customers' complaints online and offline, where the customer who submitted the complaint online must feel the same degree of satisfaction with the solutions presented to him compared to the customer who submitted the same complaint in the traditional way (Offline). This creates a type of justice in resolving complaints successfully and effectively in both ways (Kendra. et al., 2013). Thus, it is clear that the complaint is an expression of dissatisfaction with the products of the organization or how it deals with customers (Less and Reid, 2012). Thus, the complaint can be expressed as the customer's expectations that were disappointed and that the organization has failed to satisfy them, and particularly the quality of service provided and the way of dealing with the customer (Rashad, 2006: 474).

The complaint is usually related to a variety of different factors, the most important of which is the degree of customer dissatisfaction with the product and the importance of the product to him, as well as the size of the expected benefit. The personality and experience of the customer also plays an important role in submitting the complaint to the organization. The more important the complaint is, the greater the benefit gained from it in return for its cost and the specific circumstances limiting it, such as time and the ability to edit it. Although the complaint may give customers material or moral compensation, many of them do not access to that, either because they do not know how to submit a complaint and to which party the document should be directed or because they were not convinced of the complaint importance and its return. This shows the importance of handling customers' complaints and their effective role in the success and sustainability of the organization and its practical reputation, but why we see that some organizations neglect many complaints submitted by customers. Is there really a clear mechanism to handle this? The main purpose of handling customers' complaints and following them up is to reach customers' satisfaction and then the continuity to deal with the organization.

Customer complaints have become very important for many organizations as a feedback to Develop and improve their services to create loyalty among their customers. (Shuangping, Yonghui, et al., 2015)

2.5. Customer Complaint Procedures

It is essential for a firm to have an effectual response when a complaint takes place. This should be seen in the form of the quality of the reply, ability to address customers concern and perception and plan for future prevention. Behrens et al. (2007). Various authors have

separately tried to conceptualized complaint management process. For example, Wysocki et al. (2010) identifies three important aspects of the complaint process which includes (i) activity seeking customer complaints; (ii) recognizing the type of customer that is complaining; and (iii) responding appropriately based on the type of complainants.

The proponents of operational view on complaint management process argued for speedy response, reliability, and consistency of response, ease of access to the complaint process, keeping the complainant informed, and well-trained staff who understand the complaint process (Johnston, 2001) for successful implementation of complain management process.

Hansen et al. (2009) categorized operational view on complaint management into three sub-dimensions: (i) complaining accessibility; (ii) retailer-customer interaction; and (iii) compensation policy.

It is important that the retailer convinces his/her customers that complaints are welcome and that they was be handled seriously Hansen et al. (2009). Since Johnston (2001) asserted mistakes are an unavoidable feature of all human endeavor and complaints are a natural consequence of any service. This may imply that if a retailer receives only few complaints, it could be dissatisfied consumers are just switching to a competitive retailer without voicing a complaint (Goodmann, 1999) or if the customer is uncertain on where/or how to deliver the complaint or, even worse, if the customer doubts the retailers interest in receiving the complaint (Hansen et al., 2009).

Retailer-customer interaction stress a complaint process where customers are more interested in obtaining a fair and serious procedural treatment rather than specific result of the complaint process (Kim et al., 2010). Saxby et al. (2000) supported this view and argue that consumers are always occupied with obtaining procedural justice, which according to Sheppard et al. (1992) can be termed perceived fairness of a process that culminates in an event, decision, or action. Hansen et al. (2009) suggested a situation where customers feels exposed to a poor retailer-customer interaction cannot necessarily be compensated by a favorable outcome of the process. Davidow (2007) asserted customer dissatisfaction can also take place during the complaint process. It is therefore imperative retailers welcome complaints and treats them seriously with positive attitude during the process. Hansen et al. (2009) further suggested the principal motive for complaining is his/her perceived loss and consequently would be expectant of reimbursement or compensation in any of the following forms offering price reductions, repair or exchange of poor products (Hui & Au, 2001).

Chase & Dasu (2001) further argue that whether compensation and reaction is perceived as appropriate is dependent on the kind of failure that occurred. For example financial or

tangible reactions are appropriate when there has been a loss of economic resources or there has been a problem meeting demands and an intangible reaction is seen as adequate in the case of a loss of social resources and in the case of failures in the process caused by employee's behavior (Chase & Dasu, 2001). Kim et al., (2010) also argue the scale of the failure also has an impact on the evaluation of the compensation. The social exchange theory suggests that the value of the exchanged goods, the loss perceived by the client and the recovery measure should be balanced (Kim et al., 2010).

2.6. Customer Feedback after Complaint Handling

Once customers have complained about a product or service and the complaining management has been satisfactory, their behavior and attitude can change. Customers can decide to patronize the product or reuse the service provider. Besides, a positive complaining experience can generate positive word-of-mouth.

Nevertheless, the so called recovery paradox, the fact that a successful service recovery can make dissatisfied customers even more satisfied than customers already contented with the product or the service needs to be better documented: a successful service recovery is invaluable, but it was not restore customer satisfaction to pre-service failure levels. Trying to do it right the first time is still valid (Kau & Loh, 2006). On the contrary, customers dissatisfied also by the complaining procedure are more likely to exit and to choose negative word-of-mouth. This remark stresses the responsibility of companies: the combination of a failed service encounter and a failed recovery results in a heightened negative response (Voorhees et al., 2006).

Hardly customers was complain also for a poor complaint handling and no study has been identified on this specific subject. The particular combination of satisfaction/dissatisfaction with a product or service and satisfaction/dissatisfaction with the service recovery process and complaint behavior, allow grouping customers in four distinct categories (Kau & Loh, 2006): Ordinary satisfied, customers, dissatisfied non-complainants, satisfied complainants and dissatisfied complainants.

2.7. Service Recovery Strategies

Service recovery refers to when a company searches and deals with the failure in the delivery service (Gram.M hill and Armstrong (2007). It is important and to note that customers computer complaints is often the indicators that service failures has taken place (Carnage, 2008). Company's should simply the customer complains process by providing more effective producers and prepare refunds and also provide some extra in inactive such as

discount to make up for the complaining customer effort and lost time. The service provides shall apologize and admit mistakes when appropriate, but shall be cautious in taking in understanding blame. Recovery communication example admitting mistakes, evokes a feeling of fairness with the customer and if customer is able to place the blame outside the relationship the anger is reduced further service provides shall than the customers for feedback after the service failure and assure the customer that mistake was not repeat itself (Mudie.P and Pirrep,2009).

Kotler.P (2008) has studies that effect of using four different recovery strategies, apologize only, compensation and assistance. Apology is considered the lowest level of action after a service failure and shall always be provided. The effectiveness of service recovery depends on the severities of the situation example delay ordinal, critically of the service recover and the type of service.

Recovery effective is also influenced by the employee's ability to handle recovery the situation; empathy and understanding increase the effectiveness of the recover. This implies that the effective recover strategy is determined by what and a problem is taking states that these are three different response after service recovery; exit, voice and loyalty. When exit is choose action; the customer decides to and the relationship and switch to new supplies or spread bad word of mouth to external parties which can head to bad regulation and financial losses. The response of loyalty increase customer's respondent and is what companies should strive for it (Ganeshc, Varghese ME.2006).

2.8. Customer Loyalty

The handling of customer complaints leads to satisfaction on and the more satisfying the more loyal the customer was be, when the company reach high level of customer loyalty is also likely they was face high frequency in customer retention Wong and Shoal,(2004). The benefit of customer retention is the likelihood of customer returning, making business recommendation.

According Voss and grubber (2009), the goal of making a complaining customer satisfying is to prevent the customer from switching to a competitor. This situation when a customer leaves a company for another is called defection.

It is important to take in to consideration the retention life time value for the company. A customer who returned frequently is worth more than just the individual made purchase (Singh SB. 2006)

2.9. Word of Mouth

Herr, Karder and Kim (2007), claims that word of mouth communication has strong influence on how product and service perceived. It is also known that vividly (clearly) presented information has a strong influence in service judgment than does less vivid printing information. This is one reason why service markets now a day put more emphasize on the impact of word of mouth.

Boone. M (2006). State that the relationship satisfaction was decrease negative word of mouth and the risk of exist, which result from blame and anger. Researchers show that customer, and particularly service customer, tend to relay much on word of mouth to minimize the level of perceiving connection risk to a purchase. A service customer seems to have greater confidence on their personal resource. That is friends and family to find out more about the service than does purchase of goods. The company shall be wasing to listen the complaints instead of considering customer complaints as west of time and money (voth and grobber, 2005). By listing customer, companies have the possibilities to improve by implementing their customer suggestion (ibid). A company who manage to recover a service failure and succeed in creating delighter customer (and not satisfied customer). It was ultimately have significant more for loyal customer.

When the customer complain he or she is actually providing organization an opportunity to make him/her satisfied and their by preventing that customer to switch and also prevent unfavorable word of mouth communication the information collected from the complaints can be used the Commonwealth Ombudsman organization to take action in reducing and eliminating the cause the complaints.

2.10. Critique of the existing literature relevant to the Study

Despite the shortcomings of this research , this publication can be looked upon as an example for future researchers to help them develop further empirical data needed to validate the hypothesis. This should show insight into the meaning and significance of the research findings. The discussion should use theoretical concepts as the context in which the new study can be interpreted. Any limitations of the study should be clearly presented. You was need to evaluate whether the author has clearly interpreted the results of the study, or whether the

results could be interpreted another way. Performing your own critical analysis of an article allows you to consider its value to you and to your workplace. Critical evaluation is defined as a systematic way of considering the truthfulness of a piece of research, the results and how relevant and applicable they are. These existing literature review is relevant to the study due to arrives at concerned key terms, key issues, identifies for engagement and key elements themes not to be mooted that are critique relevant to the prior study.

Under taking study a critique literature review may seem challenging at first help you to evaluate whether the literature has relevant to practical working, and also should provide a comprehensive list of citation within the text.

2.11. Empirical Literature Review

In this chapter a presentation of important finding was delivered with the empirical data to explain in detail the description of the sample, at result of interesting similar and different observation in the data collected for the research.

In order to fulfill the purpose of the research and answer the research question “what are the effect of customer complain handling practice applied both customer and the organization to combine the literature review finding related to empirical review.

To present the assessment of customer complain handling practice try to find out the gap which exist customer complain handling practice which hinder the effectiveness. There is a way to combine both quantitative and qualitative ways of examining.

This is done to answer the questions that normally can't be studies in the provided environment.

Justice Kingsele Bokyemensah(2016)conduct on the effect of customer complain handling and its impact on customer they found that the main source of customer complain handling problems which affect employees motivation is lack of good complain handling practice in the organization.

Summary

These research focused on the most important aspect of customer complain handling at commercial bank of Ethiopia Gubre branch, which is important for the development of the bank. And to solve problems related to different service given by the bank that arise customer complain. The market concept suggest that satisfied customer will be more likely to purchase again and customers satisfaction and retention is the most important in long term objective of the firm (Pleshko and Sasser 2007).

Handling customer complain start to realize in a right by focusing different strategy depending on mood of the relevant of the service industry, plus search and deal frailer of service industry. Handling customer complain on time leads to satisfaction and more satisfying the more loyal the customer was company reach high level of customer. A comprehensive attitude towards customer complains ensuring that your business take effective approaches to managing customer complain is key. Complain are greatest source of learning they show as when we fail and where and how we should improve. The most common reason our customer complain are not keeping promise, poor customer service ,rude staff not listening customer complain ,keeping an issue un resolved, low quality product or service, inaccessibility. To prevent customer from switching to competitor business should play more attention to their complain and address timely.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1. Research Design

In order to conduct the study the researcher was used descriptive Research design that helps to deeply analyze the assessment of customer complaint handling practice of the bank. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data was collected. This research design was used because it often uses visual aids such as tables, to aid the reader in understanding the data distribution. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form. (Glass & Hopkins, 1984) .The researcher described data and characteristics because descriptive type was try to describe and interprets what is and to provide description of events or to define a set of attitude, opinions and behaviors that was collected at a study time and such types of research are describe nature of affairs as it presents exists.

3.2. Sources and type of Data

The study was used both primary and secondary data. Primary data source of the study was collected from employees by questionnaires. The secondary was also collected from official documents data using internet, books, manual books, report and written materials to obtain historical and other information published article and web site of the bank. Qualitative approaches was used in order to assess the attitude and opinion and to analyze the data after it is collected from respondents respectively.

3.3 Target population

The population, for this study 42 employees working in commercial bank of Ethiopia CBE those who are subscribed in Gubre branch was used as a target population. Of these 11 are females and the remaining 32 are males. All employees was taken as a sample.

3.4 Sampling size and Sampling

Branches was selected using judgmental sampling technique as they are serving large number of customer. To conduct this research, the researcher was used census to collect data from the total population. Because the population is less than 100. According to Donard R Cooper census is feasible when population is small.

3.5 Methods of data Collection

The data was collected through the following data collection instruments. This includes questionnaire, structural interview and personal observation. The questionnaire was close ended. On the other hand, interview guide was also use to generate detail information

3.6. Methods of Data analysis

A descriptive method of data analysis was used after collection of necessary primary and secondary data. The quantitative data was analyzed using descriptive statistical methods such as percentage and table. The data which is collected by interview guide and observation was analyzed qualitatively.

3.7. Ethical Considerations

According to Yin (2005) in his treatise on research design and methods, every research endeavor must be guided by certain ethical considerations. The researcher was free from unethical behavior means that the aggressiveness & hostility side so as to get respondents consent and allowing them to leave any time they want. And also, the researcher politely asked the respondents and give high degree of politeness for the target study. The study, in sampling respondents, considered all situations that might make a respondent ineligible to be sampled. For instance, some of the restraining factors include a respondent's inability to understand the concept of the study due to a lack of adequate education. Secondly, respondents were told that they could opt out of the study if they felt that the study was breaching their right to privacy or any other right in anyway. Thirdly, the purpose and objectives of the study were thoroughly explained to the sampled respondents and their anonymity guaranteed by the policy of not including their names or any other identification detail on the questionnaire sheets in other to ensure confidentiality.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter deals with analysis, presentation and interpretation of data collected through questionnaire from CBE Gubre branch concerning with customer complaint handling practice. For this study questionnaire were distributed for 42 employees of the bank and 27 respondents have completed and submitted the questionnaire.

Table 4. 1 Distributed and Returned questionnaires by the employees of the bank. .

Questionnaires	No. of respondents	Percentage of respondents (%)
Returned	27	64.3%
Not returned	15	35.7%
Distributed	42	100%

Source: Questionnaire 2017

From the above table 4.1 shows 27(64.3%) of the employees fulfilled and returned the questionnaire in careful and proper manner. And 15(35.7%) of the respondents didn't return the questionnaire. So most of the employees fulfilled and returned the questionnaires in proper to the researcher.

Table 4. 2 characteristics of respondents

Item		No of respondents	Percentage (%)
Sex	Male	16	59.3
	Female	11	40.7
	Total	27	100%
Age	18-25	5	18.5
	26-30	9	33.3
	31-40	10	37.0
	Above 40	3	11.1
	Total	27	100%
Level of education	Diploma	0	0
	Degree	15	55.6
	Master	12	44.4
	PHD	0	0
	Total	27	100%
Marital status	Married	14	51.9
	Single	11	40.7
	Divorced	2	7.4
	Total	27	100%

Source: Questionnaire 2017

From the above table 4.2 shows that about sex distribution 16(59.3%) are male and 11(40.7%) are females. Therefore, it implies that the majority of the employees in the bank are male. Regarding to age distribution from above table shows that 5(18.5%) of the respondents are in the age of 18-25 years, 9 (33.3%) of the respondents are in the age of 26-30 years, 10 (37%) of the respondents are in the age of 31-40 years. This indicates that the majority of the employees in the bank are in the age of 31-40 years.

On the other education level the above table shows that 15 (55.6%) of the employees are degree holders, 12(44.4%) of the employees are master holders and there are no employees with diploma and PHD. This shows that the majority of the employees are degree holders.

Table 4. 3 Questions related to complain handling methods used by the bank

No	Item	Alternative	Responses	
			In Number	Percentage
1	Do you have online complain handling portal?	Yes	18	66.7%
		No	9	33.3%
		Total	27	100%
2	If your answer is yes how is it available?	URL	13	48.1%
		Website	14	51.9%
		Total	27	100%
3	Do you have a short call or sms service to receive complain from your customers?	Yes	6	22.2%
		No	21	77.8%
		Total	27	100%
4	Do you have a suggestion box and suggestion book in your branch?	Yes	25	92.6%
		No	2	7.4%
		Total	27	100%
5	Does your customers present their complain directly?	Yes	27	100%
		No	-	-
		Total	27	100%
6	Is there any other method of handling customer compliant in your bank?	Yes	25	92.6%
		No	2	7.4%
		Total	27	100%

Source: Questionnaire 2017

From the above Table 4.3 Item 1 shows that only 9 (33.3%) of the employees said no and 18(66.7%) of the employees said yes. As most of the employees of bank said yes the researcher can conclude that the bank has online complaint handling portal.

From the above Table 4.3 Item 2 shows that 14(51.9%) of the employees said active website and of the13 (48.1%) of the employees answered URL this indicates that the bank has both URL and Active website as online complaint handling portal.

From the above Table 4.3 Item 3 shows that 21(77.8%) of the employees answered no and 6(22.2%) of the employees answered yes. Most of employees of the bank answered no to this question and because of this the researcher can conclude that the bank doesn't have or doesn't use short call or sms service to receive compliant from the customers.

From the above Table 4.3 Item 4 shows that 25 (92.6%) of the employees said yes and 2(7.4%)of the employees said No as the percentage and frequency indicates most of employees of the bank answered yes to this question means that the bank uses suggestion box or suggestion book to receive suggestion or complain from its customers.

From the above Table 4.3 Item 5 shows that all of the employees of the bank 27(100%) answered yes to this question so the researcher can conclude that almost all of the customers of the bank present or tell their compliant directly to the employees of the bank.

From the above Table 4.3 Item 6 shows that 25(92.6%) of the employees said No and 2(7.4%) of the employees said Yes from this the researcher can conclude that the bank doesn't possess any other alternative customer complain handling methods.

Table 4. 4 questions related to the role of employees in handling complains

No	Item	Alternatives	Response	
			Frequency	Percentage
1	How often do you check or review the complains presented by your customers?	Daily	7	25.9%
		Weekly	3	11.1%
		Monthly	6	22.2%
		No specific date	11	40.7%
		Total	27	100
2	Do you get feedback after you handle the complaint provided by your customers?	Yes	10	37.03%
		No	17	63%
		Total	27	100%
3	After you check the complains	Very quick	14	51.9%
		Quick	9	33.3%

	how quick do you give response/ answer to customers?	Medium	4	14.8%
		Slow	0	0
		Total	27	100%
4	Do you think your customers are satisfied by the way their complaints are handled?	Yes	5	18.5%
		No	7	25.9%
		Not sure	15	55.6%
		Total	27	100%
5	Do you agree that employees of the bank are empowered enough to give an answer to any complaint presented by the customers?	Agree	17	63%
		Strongly agree	10	37%
		Disagree	0	0
		Strongly disagree		
		Total	27	100%

Source: Questionnaire 2017

From the above table 4.4 Item 1 shows that 11(40.7%) of the employees answered No specific date, 7(25.9%) of the employees said daily, 3(11.1%) the employees answered weekly and 6(22.2%) of the employees answered monthly. From this data the researcher can conclude that the bank doesn't have specified date to check up on the compliant presented by its customers it means that employees check up on the complaints randomly.

From the above table 4.4 Item 2 shows that 17(63%) of the employees said NO and 10(37%) of the employees answered YES. From this the researcher can understand that most of the time customers of the bank do not give a feedback to the employees or employees of the bank most of the time do not receive responses from their customers after they handle the complaints.

From the above table 4.4 Item 3 shows that 14(51.9%) of the employees chose Very quick, 9(33.3%) of the employees answered quick, 4(14.8%) of the employees said medium and none of the employees chose slowly. From this the researcher can say that the bank is fast at giving responses to anything asked by their customers or they attentively give response to the complaints presented by their customers and this means that employees of the bank are active in handling the complaints that they receive from their customers.

From the above table 4.4 Item 4 shows that 15(55.6%) of the employees answered that they are not sure, 5(18.5%).of the employees said Yes and 7(25.9%) of the employees said No. from this the researcher can conclude that employees of the bank are not sure whether their customers are satisfied or not on how they handle their compliant because as said earlier on item 2 most of the time they do not get feedback from their customers.

From the above table 4.4 Item 5 shows that 10(37%) of the employees responded strongly agree, 17(63%) of the employees answered agree and none of employees of the bank chose disagree and strongly disagree and this shows that employees of the bank are active in giving and accepting responses and complaints respectively from their customers.

Table 4. 5 Questions related to critical factors for the success of employees in the bank

No	Items	Alternatives	Responses	
			Frequency	Percentage
1	Do you agree that your bank policy is conducive enough to fit customer demand on any bank service needed?	Agree	14	51.9%
		Strongly agree	13	48.1%
		Disagree	0	0
		Strongly disagree	0	0
		Total	27	100%
2	Does your bank integrate customer experience with employee feedback?	Yes	15	55.6%
		No	12	44.4%
		Total	27	100
3	Is your bank flexible enough to adapt any market changes, new trends and emergent technologies in banking service?	Yes	20	74.07%
		No	7	25.9%
		Total	27	100
4	If your answer is yes how do you rate your banks performance in adapting those changes?	Excellent	7	25.9%
		Very good	13	48.1%
		Good	7	25.9%
		Total	27	100%
5	Do you believe that your bank provide a quality service to the customers?	Yes	27	100%
		No	0	0
		Total	27	100%

Source: Questionnaire 2017

From the above table 4.5 Item 1 14(51.9%) of employees said Agree, 13(48.1%) employee said strongly agree and none of the employees chose disagree and strongly disagree. From this we can conclude that the bank policy is conducive to meet or fit customer demand on any bank service needed or the policy of the bank satisfies the demand of the customers on any service they need.

From the above table 4.5 Item 2 15(55.6%) of employees said yes and 12(44.4%) of employees said No from this the researcher can conclude that the bank integrates customer experience with employees' feedback .

From the above table 4.5 Item 3 20(74.07%) of the employees said yes and 7(25.9%) employees said No this shows that the bank is flexible enough to adapt to any market changes, trends and new technologies associated with banking service which is one of the critical factors for the customers to succeed in the bank as there was advancement in the banking service.

From the above table 4.5 Item 4 7(25.9%) of the employees answered Excellent, 13(48.1%) of employees said Very good and 7(25.9%) of employees answered Good. This shows that the bank is fast and flexible in adapting major changes in the market as well as changes in technology related to the banking service.

From the above table 4.5 Item 5 shows that 27(100%) employees of the bank answered Yes from this the researcher can conclude that the bank provide the best service to its customers which means that the bank has the best quality service delivery and this is one of the critical factors for the customer to succeed in the bank.

CHAPTER FIVE

MAJOR FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Major Findings

- As identifying customer complains handling methods in the bank was one of the objective of this research. The researcher assessed the complaint handling methods in the bank and found that most of the time customers of the bank present their complaints directly to the employees and next to that suggestion book and suggestion box are widely used as a means of customer complain handling method. The other alternative types of complaint handling method asked by the researcher was whether they have online complaint handling portal and short call or SMS service to receive complaints from their customers. From this the researcher have found that the bank have online complaint handling portal and most of the time customers use active website of the bank and also the researcher found that there is no any other complaint handling method in the bank.
- As exploring the role of employees in the successful implementation of customer complain handling practice was one of the objective of this research. The researcher have found that the employees of the bank actively participate in handling customer complains. And also they regularly check up on if there has been complain made by their customers.
- As finding out critical factors for the success of the customers in the bank was the other objective of this research, the researcher have found that the bank has a conducive policy that fits any demand of the customers which means the policy of the bank give priority to the demand of customers and also the researcher have found that the bank is flexible in adapting changes to the bank service which allows the customers easy access to any service provided by the bank and as the employees answered the bank is fast or excellent in adapting any changes mate to the banking service. And the other is that the bank provides a quality service the customers which if one of the critical factors for the success of customers in the bank. Connected, engaged employees are critical in delivering customer experience. Organizations need to integrate customer experience with employee's feedback and the researcher have found that CBE integrates customer experience with employee's feedback. The researcher found those as critical factors for the success of employees in the bank.

5.2 Conclusion

The researcher finally comes with the following conclusion based on the finding regarding customer complaint handling in case of CBE Gubre branch. Handling complaint is an important factor to consider is dealing with customers and conducting business to satisfy customers. So using different methods to handle customer complaints is beneficial for both the bank and customers. And employee's participation in effective complaint handling is important because employees of the bank are the ones who meet with the customer regularly. And if the bank has an environment which gives priority to the demand of the customers they become successful by using the services provided by the bank. Generally effective customer complaint handling is important for any type of organizations.

5.3 Recommendation

In the light of the above conclusion

- It would be convenient and easy if the bank provides short call or sms services to receive complain from the customers.
- The banks complaint form should be enrich with user friendly language which makes it easy for the customer to fulfill.
- The bank should implement a fixed schedule(e.g.weekly) to review complaints

Other than employees of the bank the bank can improve complaint handling process by hiring additional complaint handling officer.

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- A. Very quick
 - B. Quick
 - C. Medium
 - D. Slow
4. Do you think your customers are satisfied by the way their complains are handled?
- A. Yes
 - B. No
 - C. Not sure
5. do you agree that employees of the bank are empowered enough to give an answer to any complaint presented by customers?
- A. Agree
 - B. Strongly agree
 - C. Disagree
 - D. Strongly disagree

Part 4: questions related to critical factors for the success of customers in the bank

1. Do you agree that your bank policy is conducive enough to fit customer demand on any bank service needed?
- A. Agree
 - B. Strongly agree
 - C. Disagree
 - D. Strongly disagree
2. Does your bank integrate customer experience with employee feedback?
- Yes B. No
3. Is your bank flexible enough to adapt any market changes, new trends and emergent technologies in banking service?
- Yes No
4. If your answer is yes how do you rate your banks performance in adapting those changes?
- A. Excellent
 - B. Very good
 - C. Good
5. Do you believe that your bank provide a quality service to the customers?
- A. Yes
 - B. No