

**ASSESSMENT OF CUSTOMER RELATIONSHIP MANAGEMENT (THE  
CASE OF DASHEN BANK WOLKITE BRANCH)**



**COLLEGE OF BUSINESS AND ECONOMICS**

**DEPARTMENT OF MARKETING MANAGEMENT**

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## Endorsement

This research paper has been submitted to wolkite university, college of business and economics, department of marketing management for the examination with my approval as advisor.

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## ABSTRACT

*The study was conducted on the assessment of customer relationship management on Dashen Bank of Ethiopia in case of Wolkite Branch customer relationship management is the subjective comparison that customer make between the customer of the service that they want to receive and what they actually get. Customer satisfaction is an overall customer attitude towards a service provider or an emotional reaction to the difference what customer anticipation and what they receive regarding the fulfillment of some need's goals or desire. The general objective of the study was to assess customer relationship management dimension in Dashen Bank of Ethiopia to achieve the objective of this study, data was collected through the objective of the study, The population of the study encompasses all customers, which is approximately 10000 (ICT database of the Dashen bank) and 15 employee and 1 manager members of Dashen bank found at Wolkite Town. Data was collected through questionnaire and interview from a sample of 88 bank customer, 10 employee and 1 manager. The researcher collects the primary data through questionnaires and interview. The questionnaires were distributed to customers of the bank and the interview was conducted with the manager of Dashen Bank of Ethiopia. The secondary data were collected through reading books, using internet, magazines, journal and prior studies. Once data was collected the data analyzed by using descriptive like tabulation. Based on 99 respondents this study found that the overall assessment of Customer relationship management practice is at good level. However, the bank is weak implementation of easy customer support access like call center, supportive and updated website, helpdesk and other alternative communication channels that helps the customers at the absence of the relationship manager which are responsible for handling customers transactions, employees and management team periodical Customer visit, absence of Convenient parking space and capturing and updating customer information and use the information to satisfy customer needs.*

**Key Words:** Customer Relationship Management, Customer satisfaction, Dashen Bank, Ethiopia

# Chapter One

## Introduction

### 1.1 Back Ground of the Study

The management place today is very dynamic, vibrant and competitive. The customers are smart more informed and have an access to many channels and choices. Which they take little time to exercise. Customer can easily defect to competitor, who promise better offering at lower price (Deepal, 2007), (Berry, 2005), perceived relationship management as a tool from which customer loyalty can be secured and as a result, the attainment of higher competitiveness and enhanced customer satisfaction can be achieved.

The empirical findings of (Eisingerich and Bell, 2006), study suggests that in managing client relationship, financial institutions should consider the relative effectiveness of individual relationship building strategies in fostering customer loyalty. Studies of financial service markets suggest that the use of relationship management can generate higher returns from customers ( (Green, 2003).

Companies in business management are likely to have complex pattern of connect with their customers that advertising and promotion that is common in consumer management only a minority of many interaction between different function areas and business relationship could be called sassed activity .These interaction adapt and deliver the benefit of companies technologies and abilities to consumer they are just as much as a part of a company offering services sales way provides a lot of them (Koflerp, 1997, p,2006).

Relationship management approach driving attention to important of retaining as well as attractive customers with emphasis being placed on the development of long-term relationship with existing customer ((Kpflerp, 199 ).In service industry like banks. Customer relationship management process and result improved profitability of organization as if banks cannot meet its goal without effective and efficient implementation of customer relationship management (Kotlerp, 1997, p.46).

## 1.2 Statement of the Problem

For Dashen bank to achieve keeping and maintain customer in the complex and competitive market of day it should pay more attention to the relationship management of business customer who represent the lion share of the bank's transaction. So that the statement of the problem can be sited in the following:

Sustainable and continuous survival of organization is mainly depending on its business relation with its customers. Now a day, banking institution face many challenges including global competition for deposits loans, shrinking, profit margin and need to keep up with new technologies. According to (Anut etal, (2006) ) banks and other service realize the importance of customs relationship management and its potential to help them enquiring new customers. Retain existing ones a maximize their time like value. The customer relationship management comes into power where banking institution more and more competitive that is mainly face problem.

According to (Payne, 2005)there are five major challenges that affecting the implementation of CRM during in practice namely lack of knowledge, inadequate investment, poor data quality and quantity, lack of leadership and top management, and technological related problems. During the implementation of customer relationships management (CRM) in practice at Dashen Bank S.C still faces a challenge to run the service and products e effectively. In line with this, the Mission of Dashen Bank is to provide efficient and customer focused domestic and international banking services by overcoming the continuous challenges for excellence through the application of appropriate technology (Dashen Bank, 2014/15).

The excellence of customer relationship management practice through applying modern technology there is the challenges such as ,the current existing Dashen bank information technology system is poor for support of the customer relationship management strategy ,the information systems are not designed to a complete data all aspect of its customers, Dashen bank for successfully applied customer relationship management it needs develops new technology that support utilities for manipulating and analyzing data about customers however, currently it not operate in that way, Dashen bank doesn't maintain complete data base about customers due to this affects to develop effective customer relationship management practice. Management commitment is supporting CRM implementations through generating an organizational environment that acknowledges CRM as an important element of business strategy and by

involving in activities that demonstrate their commitment to CRM implementation. A lack of top management involvement and leadership of CRM activities is one of a challenge to success CRM in practice , in Dashen bank the involvement of leadership ship and top management for effective implementation of customer relationship management in practice there is face the challenges such as, the top management provides a poor guidance for building and maintaining customer relationship as a major goal of the bank, top management poor supports of the Customer relationship management by providing the 3 necessary training to employees who works to support customers and work hard to install important technological tools.

Gaining adequate funding for implementation of CRM practices is an important issue for organizations to achieving its goal, in Dashen bank adequate investment for implementation of customer relationship management in practices are very important but there are the challenges such as, it doesn't have adequate resource and time in managing customer relationship, the poorly allocates budget for customer relationship management activities timely. Customer relationship management is a process consisting of monitoring clients, collecting proper data, management and evaluation of data and finally real advantage of extracted data in their interactions. When comes to Dashen banks for implementation of customer relationship management there is a challenge regarding to data quality and quantity these are, not uses modern technologies to collect customer data, doesn't make a periodic checking and real time updates of customer data, there are problems in collecting customer data from customers and other sources. Regarding to developed the Knowledge of CRM practices it needs knowing and understanding of customers need properly with respect, however, in Dashen bank for effective implementation of customer relationship management practice there is a challenge such as, poor knowledge of Customer relationship management practices with apply technologies and applies in all CRM processes.

Knowledge of Customer relationship management requires knowing and understanding customers need and serves them properly with respect but in existing customer relationship management there is a gap of knowledge of customer relationships management. Inadequate customer relationship management (CRM) was result in loss of customers and additional cost incur. Thus, using sound customer relationship management methods and performance evaluation was increase effective customer relationship management. The problem initiated the

researcher to further investigate the customer relationship management practice in Dashen Bank and give recommendation and suggestion to the Dashen bank.

The statement problem can be stated in the following question:

- ✓ What is the status of customer relationship management in Dashen bank Wolkite branch?
- ✓ How customers are treated by the employees?
- ✓ How the banks assess the customer relationship management?
- ✓ What is the main factor affecting the implementation of customer relationship management in Dashen?

### 1.3. Objective of the Study

#### 1.3.1. General Objective

The general objective of this study is to assess the customer relationship management practices in Dashen bank.

#### 1.3.2. Specific Objectives

- ✓ To see whether the customers are satisfied by the customer relationship management of system of the bank or not.
- ✓ To assess the bank based on employee's center management to make strong relationship with customers.
- ✓ To identify the effort of manager in the customer relationship management.
- ✓ To determine the role of effective customer management practice for the success of the Dashen Bank.

### 1.4. Significance of the Study

This study was focus on relationship management in the Dashen bank Wolkite branch contribution in evaluating the level of the customer relationship in bank, which helps the bank to provide the best service in competition with others.

Customer relationship management is important to Dashen bank of enhancing their profit, without customers it's impossible for the bank to enhance or grow their business.

Observing studying its customer's relationship, Dashen bank can develop strategies which can give it more profit. It really needs to be more aware of its customer needs and wants. In order to sustain its competitiveness in the market place, the banks need to provide the excellent service towards its entire customer then it shows the directions in the future. If the bank failed to maintain and enhance its relationship it impossible for bank to achieve its targets.

### 1.5. Delimitation/Scope of the Study

The study is delimited with one branch of Dashen bank at Wolkite. This study was be more important it more branch was be included in the research. However, it was be practically unattainable to assess more branches due to the financial resources. As result, the research shall not be considered as comprehensive study on the bank in industry is Ethiopia.

To sasses the level of customer relationship management Dashen bank of Wolkite branch. The study is taking only the employees of the organization and customer of the organization as a respondent.

### 1.8 Limitation of the study

In this study, the researcher faced different problems to collect data and investigate the gaps. Some of these are:

- ✓ Lack of researcher's experience to conduct research.
- ✓ Lack of employees' knowledge about questionnaire.
- ✓ Unwillingness of respondents to fill the questionnaire.
- ✓ The sampling method that researcher would take may not exactly represent the overall study. This is one limitation of the study.
- ✓ The researcher also focuses on specific area (only in main campus) due to different constraints such as lack of experience, time and budget. This also another limitation of the study

### 1.7. Organization of the Study

The study is organized into Five Chapters the first chapter class this include: background of the study, statement of problem, objective of the study, research question, significance of the study, limitation of study, scope of the study and organization of the study. Chapter two includes the

literature review about customer relationship management. Chapter three deals with research methodology which include research design, sample size and sampling techniques data source and collecting method and method of data analysis. Chapter four deals with data presentation, analysis and interpretation. Chapter five is about summary, conclusion and recommendation.

## Chapter Two

### Literature Review

#### 2.1 The Concept and Definition of Relationship Management

In response to ever increasing competitive pressure in the business environment, marketers are aggressive to attract customer and to get to know them in order the better meet their customer needs, other them new range of products service, and strive to set up long term relationships with them relationships have been considered the backbone of business activities and marketing by several research and practitioners other the last two decades and relationship management recently has become the fashionable new topic (Tyan, 2001).

Relationship management essentially represents paradigm shift within marketing away from acquisition/transaction focus toward retention relationship focus. Relationship management (or relationship management) is a philology of doings business, a strategic orientation that focus on keeping and improving current customers rather than on acquiring new customer (Grace, 2007).

#### 2.2. Benefit of Relationship Management

Addressing the benefit of relationship management research has out lined the benefit for not only business but also customers following:

##### 2.2.1. Benefit of Company

One of the benefits of having long-term relationships with customer is that enables companies to better understand their customers' needs and business habits which in turn enable them to improve and frequently customize their future management efforts. Also, Grace (2007) described that companies succeed by providing superior custom value. In the business would be highly valued and customers was committing themselves to establishing developing and maintaining relationship with such partners (S.D, 2000). Therefore, it is important for customer retention that customers receive superior benefits from their partnership- relative to other options.

### 2.2.2. Benefits to Customer

Besides the benefits business, there is also much research high light line the benefits of relationship management to customer (Gussimmer, 2008).

- Psychological benefits from close relationship
- Social benefits such as familiarity personal recognition and friendships
- Economics benefits such as discount, money-saving schemes from customer loyalty program
- Customization benefit as service providers may failure their service to meet customers specific, preferences and requirements.

Alexander and Colgate (suggested that relationships exist and develop when there is commitment to the relationship by both parties, where mutual trust and respect exist together with good communication, prioritization of the other partners interest, and support and assistance in the achievement of long-term goals. While some of the factors which build ideal relationships between individual may be very difficult to achieve within the customers to business, there exists. Nevertheless, the opportunity to establish trust and commitment. The authors also point out there is also a risk in creating a strong relationship that weakness the bond both parties involved when expectation leads to undesirable consequence eq. credit refusal in finical a service setting. From this perspective its believed that trust and commitment hold important roles in building or a strong relationship that create both social and economic benefits mentioned above for both business and customers.

### 2.3. Relationship Management in Banking Sector

In the increasing competitive global financial word, relationship management has been advocated as an excellent way for banks to establish a unique long-term relationship with their customers. Most of the co-product service dashed banking is fairly generic and it's difficult for most banks to complete purely on this core service. Thus, recognition of the importance of relationship management, especially in financial service sector (Alexander and colligate, 2000) has grown in recent years.

(Leonard, 2002) noted that the practice of a relationship approach is most appropriate the consumers required personal service and/or serving. This is certainly the case for a range of the more complex products in financial service sector. Where the majority of customer still prefers to make burning decision supported by the expertise of staff its appropriate knowledge. Prior to considering the case analysis and in order to obtain maximum insight from it. It is harmful to consider the literature on relationship management in banking.

Today, in the new competitive environment, the development of close. Long lasting relationships with selected target customer has been often allocated in the international literature as a major strategic tool to limit competition is market and to defend bank profitability in the end. (Boot and Thakor , 2000)add that a relationship orientation can alleviate. This competitive pleasure because a relationship banking orientation can make a bank unique relative competition. Thus, a more competitive environment can encourage bank of become more client driven and customize service, thus focusing more on relationship banking.

#### 2.4. The Service Marketing Triangle

The service marketing triangle show the three inter linked groups that work together to develop promote and deliver service. These key players are cabled on the points of the triangle, the company the customer and the providers. Between these three points on the triangle. The company, the customer and the providers. Between these three points on the triangle, there are three types of marketing that must be successfully carried out for a service to succeed external marketing, internal marketing and interactive marketing. All these activities revolve around making and promises to customers. For services all three types of marketing activities are essentials for building and maintain relationships with customers (D., 2002).



Though it is internal marketing effort company makes promises to its customer regarding where they can expect and how it was be diverted. Traditional marketing activities such as advertising, such special promotions and pricing and facilitates this type of marketing. However, for service other factors also communicate the promise to customers. The service employees the design and décor of the facility and the service process itself also communicate and her to set customer expectation (Ibid).

### **Interactive Marketing (Keeping Promise)**

External marketing is just the beginning for service makers made must be kept. Keeping promise or interactive marketing is the most critical from the customer's point of view. Service promise are most often kept or broken by the employee of the firm or by third party providers, most often in real time. Sometime service promises are even delivered through technology. Interact with the organization and the service is produced and consumed. Interestingly, promises are kept or broken and the reliability of service is tested every time the customers interact with the organization (Ibid).

## **Internal marketing (Enabling promise)**

A third form of marketing takes place through the enabling o promises. In order for providers and service systems to deliver on the promise made, they must have the skills, ability tools and material to deliver. In other words, they must be enables, this essential service marketing activity has become known as internal marketing. Promises are easy to make, but unless provides are recruited, training, provided with tools and appropriate internal system and new rewarded for good service, the promise may not be kept. Internal marketing also kings on the assumption that employee satisfaction and customer satisfaction are interacted linked (Ibid).

### **2.5. Relationship Management from Employee Perspective**

By approaching human resource, decision and strategies from the point of view that primary goals are motivate and enable employees to deliver customer-oriented promises successfully and organization was move toward cursing gap.

The strategies presented here are organized around four basic themes

- Hire the night people: one of the best want to close gap/service delivery gap is to start with the night service delivery people from the beginning.
- Development to delivery equality: to grow and maintain a work force that is customer presented and focused on delivery quality.
- Provide need support system: to be efficient and effective in their jobs service workers internal support system that are aligned with the need to be

### **2.6. Relationship management from managerial perspective**

From a managerial perspective, it is very important that both management and marketing staff understand the dimension or relationship management as the was ultimately under in the strength of relationship development between service provider and customer.

From the study of relationship management and service customer, (- Ward T. and Dagger T.S, 2005), reported that organization must undertake relationship management activities of an appropriate level to remain competitive and those different levels applied to different service.

This study suggested that manager should not expect customer relationship to strength automatically due to duration or frequency of contact. The strategic factors affecting relationship

management or increasing relationship strength in terms of competitive advantage differentiation, key industry success factors market share and increased profitability must be accounted for in service quality.

Relationship management forms the bridge between the organization and customers, with the organization using reinforcing linkages, responding to customer needs and serving market micro segments (Ibid).

## 2.7 Relationship Management from Customers Perspectives

### 2.7.1 Trust

(Teal, (2003) )desire trust as the willingness to rely on an exchange further, in when one has confidence. The nature of service offering means that service consumes typically pay in advance to buy a firms promise and, therefore, must be willingness to rely on the firm to deliver its promise. Trust considered a prerequisite for loyalty especially in the risk dominated cyber space where transactions are conducted at a distance. The maintain of consumer trust in the retail banking industries is of considerable importance as it can affect the likelihood of retaining existing customers and attaining new ones. Furthermore, trust in a bank can also be more important to a bank customer than price.

Customer perception of a firm trustworthiness is valuable in terms of not only satisfying and retaining existing customers but also is attracting new customers through word of mouth management. The word-of-mouth management plays a major role in acquiring new customers. Because of the high-level risk perception inherent in-service offering, potential customers are more likely to seek personal recommendation when choosing service providers that relying information provider by the firms. In many cases recommendations given by a colleague can significantly reduce a person perceived risk selecting an unfamiliar service organization.

### 2.7.2 Commitment

A study by (etal, 2011) indicates that the level of trust customer invests in a firm correlate positively with the level of commitment maintained by both parties through shared value and relationship termination costs. Commitment plays a certain role in the relationship management paradigm and has been identified as an important dimension of customer service provider

relationship qualities. Conceptually, commitment differs from loyalty in that it is through of purely continuity terms that describe a customer's attitudinal attachment to a company.

### 2.7.3 Conflict Handling

There are many misconceptions on the meaning of conflict and its possible consequences. It is important for research to clearly define their perceptions and definition of conflict in order to prevent irregularities in solving conflict. This means that the action of one group or person attempting to reach his or her goals prevents, abstracts, interferes with or injures the action of another group or person or makes the action less likely or less effective, attempting to reach her goals. Many theorists on conflict handling literature agreed with this definition. Although there are some differences overall, many theorists emphasize the interference of actions, interest, wishes or needs between parties which causes conflict to occur. Conflict can occur within one-person interpersonal group or nation or between two or more person's interpersonal group or nation (N, 2001). Conflict is most often perceived as involving two or more parties. Conflict is a mutual activity in which the choices of each person affect the other person.

### 2.7.4 Values

Define value as basic assumption because these tend to be taken for granted by group members and treated as non-negotiable. However, value can be open to discuss and people can agree to disagreed up on them. Basic assumptions are so taken for granted that someone who not bad them is viewed as a foreign or as crazy and is automatically dismissed, value is set of, assumption and belief constitute an integral part of organization development, shaping the goals and methods of the field and distinguishing organization development for other improvement strategies.

In fact, most of these belief and value should have been formulated early in the development of the field, and they continue to evolve as the field itself evolves. Actually, values as well as beliefs and assumptions provide people with structure and stability as they attempt to understand the world around them (D., 2002).

### 2.7.5 Empathy

Empathy is the capacity to share and understand another state of mind or emotion. It is often characterized as the ability to put one self into another shoe in some way experience the outlook

or emotions of another being within oneself. The basic ideas of empathy should be characterized is that be looking expression of the people facial or body movement or by hearing their tone of voice which was immediate sense on how they feel. The importance of relationship for collectives' country and countries with a long-term orientation, empathy is important for service providers to build long term relationships ( (Silvestre and cross, 2007)

### 2.7.6 Customer Loyalty

The concept of customer loyalty emerged 1980s. It is quite a new concept. Therefore, there are many definitions within this field, the main them in customer relationship management is to get and keep customer and can be defined as relationship management as all management activities directed towards building customer loyalty keeping and winning customers by providing value to all the parties involved in the relational exchange, Customer loyalty is defined as deeply held commitment to buy or patronize influence and management efforts having the potential to cause switching behavior (Yimetal, 2008). Loyalty may mean qui a passive improvement also inconvenient situation for example had price quality relations.

### 2.3 Empirical Literature Review

Regarding earlier related studies, there are few studies which are carried out on the factors affecting CRM of which the researcher was discuss some of them. Among the studies on the industry (The Banking Industry), a study by Nebyou (2014) as a Master's Thesis was reviewed. The purpose of the study was to identify the challenges of adopting customer relationship management by Commercial Bank of Ethiopia. The findings of the study identified budget related challenges, technological related challenges, skill 14 related challenges, lack of adequate involvement from the top management side, lack of quality data, and the lack of understanding the benefits of CRM by the bank's employees. Of all, budget and technological related problems are the most serious and affecting the adoption process significantly. A study conducted by (Fakhri, Navid and Maroofi , (2013) ) to identify factors affecting Customer relationship system identifies that, relationship market orientation to consumer, CRM strategy, Information technology, Knowledge management, organizing, and technology and communication channel influence customer relationship management. Similarly, (Bavarsad and Hosseinipour, 2013) studies were reviewed and the aim of the study was to identify factors influencing CRM. And the study reveals that Management's Commitment, Human resource knowledge, information

technology, knowledge of CRM influence on CRM. Another study was conducted by (Usman and Mahina , 2016)with the title of “the assessment of Customer Relationship Management System by Commercial Banks in Nigeria and Its Effects on Customer Retention” and the aim of the study was to determine the factors that affect the adoption of CRM strategies in Nigerian banks. And the study found out that the adoption of CRM ensures the professional behavior of the employees of the bank and developed and improved new products for the customers. Regarding CRM adoption challenges, highly rated included need for further training of IT staff to efficiently operate the CRM systems. Mehta (2013) conducted research on critical success factors for successful customer relationship management; the study analyzes the critical success factors of customer relationship, based on research of the previous studies in western countries, and the researcher found out that, the implementation of customer relationship management requires relevant business departments to work cooperatively as one integral component, all the business process should be customer oriented. The other finding of the study is, human factor is a sensitive and complex issue that any information system has to address. The study also found out that, without the communications and understanding of senior managers, the customer relationship management project always leads to failure. A study conducted by (Arab, Selamat, Ibrahim and Zamani , 2010). In order to identify the success factor for CRM, the researchers use previous related literature, like journal and books. And the 15 researchers found twenty success factors. And the factors are grouped in to three: the process component, the human component and the technological component. The process component dominated seven success factors: marketing, sales, services, define and communicate CRM strategy, customer involvement, personalization process, time and budget management. The human component has two parts: the client aspects and the organizational aspects. Value, satisfaction, and retention and loyalty are categorized into the client aspects. The organizational aspect has three sub-categories. Change in culture and no culture conflict is categorized into the culture category. Skillful staff and consideration of employee’s importance are categorized into the role played. Top management commitment and support, define and communicate CRM strategy, assurance of top management commitment for CRM are categorized into the managerial level. The technological component dominated six factors: sales force automation (SFA), software for CRM, data warehouse and data mining, help desk, call centers, internet influence.

### 2.3 Conceptual framework

#### 2.3.1 The cause of challenges CRM practices the banking industry is facing an ever (Pokharel, 2010.

)increasing level of competition around the world as the dynamics of the business change. Therefore, any bank that wishes to either grow in size of its banking operation or improve its profitability must consider the challenges affecting its customer relationship management. CRM is a sound business strategy to identify the bank's most profitable customers and prospects and devotes time and attention to expanding account relationship with those customers through individualized marketing, reprising, discretionary decision making, and customized service through the various sales channels that the bank uses. Despite many benefits, CRM is exposed to various problems as discussed in the following lines (Chary and Ramesh,, , 2012)1. Building and maintaining a customer database require a large investment in computer hardware, database software, analytical programmer's communication links and skilled personnel. 2. It is difficult to collect the right data, especially to capture all the occasions of company interactions with the individual customers. 16 3. The difficulty of getting everyone in the company to be customer-oriented and to use the available information. Employees find it far easier to carry on with the traditional transaction marketing than to practice CRM. 4. The other problem is that not all customers want a Relationship with the company and they may resent knowing that the company has collected that much personal information about them. 5. Marketers must be concerned about customer attitudes towards privacy and security Studies have been made to identify the CRM's important components. In this respect (Buttle, 2014,) including people, leadership and organizational culture, data and Information Technology (IT) as well as process. According (Chen and Popovich , 2003) In addition, Pokharel (2011) summarized the challenges faced by many of the banks whilst implementing CRM practices which include, getting management sponsorship, quality of customer data, alignment issue (alignment of people and processes), lack of skilled people, determining the right time for customer needs, using customer data more intelligently, incorporating customer data and customer preferences to the customer database, using right technologies. In this paper the researcher was make surveys about the factors which challenge of CRM practices in the Dashen Bank.

## Chapter Three

### Research Methodology

#### 3.1 Research Design

The research was used descriptive type of research design the reason behind using descriptive study design is because the research was be interested to describe the situation under study. This study was using descriptive analysis that describe the customer relationship management in dimension that lead to customer satisfaction.

#### 3.2 Population

##### 3.2.1 Study of Population

The target population of the study was employee, customer and manager of the Dashen Bank in Wolkite Branch. This research is descriptive analysis and assessed the current practice of the Dashen bank with regard to customer relationship management (CRM) practices.

#### 3.3 Sampling Techniques and Sampling Size

The study was using convenience sampling technique to determine the sample size of population. The rationale behind using convenience technique is: - Quick, easy, and inexpensive data collection, it can help work out problems with the design in a pilot study, obtain initial data for the exploratory phase, it can be the only viable method for low resource studies, and Each member of the population was having independent chance or being selected.

The population of the study encompasses all customers, which is approximately 10000 (ICT database of the Dashen bank) and 15 employee and 1 manager members of Dashen bank found at Wolkite Town

The Sample Size Was be calculated based on Yamane Formula (Yamane 1967)

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

Where n= Sample Size N= Population Size e=the error of 7 percentage size  $n = \frac{10016}{1 + 10016(0.1)^2}$  n=99

Therefore, 88 Customer, 10 employee, and 1 manager was be arbitrarily selected as a sample through convenience technique.

### 3.3.2 Data Source and Tools of Data Collection

The necessary data for the study was be collected from both primary and secondary source of data. The primary source of data was collected from both customer employees and manager through questionnaire and interview respectively. Secondary source, data was be collected from different books, magazines, journal and other relevant.

### 3.5. Method of Data Analysis

The data obtain from the participants of the research was processed and analyzed both qualitatively and quantitatively by aligning primary and secondary data and other relevant information in order to analyzed the findings and reach to conclusion. Descriptive data analysis method through the use of descriptive data analysis that use simple tabulation and percentages. A simple tabulation involved values counting and number of respondents of customer and employees to a question and placement of them on frequently distribution.

## Chapter Four

### Data Analysis, Presentation and Interpretation

#### Introduction

This section deals about data presentation, analysis and interpretation that were gathered from bank customers and employees through questionnaires and interview from manager. Questionnaire was distributed to 88 customers and 10 employees of the bank with interview 1 manager. As a chance all of the respondents were reliable to return the questions.

#### 4.1. Respondents Profile

All this section was depending on the data collected from customers of Dashen Bank of Ethiopia Wolkite branch on the customer relationship management provided demographic background of the respondents

**Table 4.1: general background of the customer respondents**

<b>Profile</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Sex</b>	Male	<b>64</b>	<b>72.72</b>
	Female	<b>24</b>	<b>27.27</b>
	Total	<b>88</b>	<b>100</b>
<b>Education</b>	Below secondary	<b>10</b>	<b>8.8</b>
	Secondary	<b>12</b>	<b>13.63</b>
	Certificate	<b>14</b>	<b>15.9</b>
	Diploma	<b>16</b>	<b>18.18</b>
	Bachelor degree	<b>30</b>	<b>34.09</b>
	Post graduate	<b>6</b>	<b>6.81</b>
	Other	-	
Total	<b>88</b>	<b>100</b>	
<b>Occupation</b>	Government	<b>28</b>	<b>31.81</b>
	Private	<b>20</b>	<b>22.72</b>

	NGO	<b>7</b>	<b>7.95</b>
	Student	<b>26</b>	<b>29.54</b>
	Other	<b>7</b>	<b>7.95</b>
	Total	<b>88</b>	<b>100</b>

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

From the total respondents 72.72% of respondents were male and the remaining 27.27% were females. This indicates that majority of users of the bank, service were male customers on the education level 8.8% of respondents were below secondary, 13.63% of respondents secondary, 15.9% of respondent certificates 18.18% of respondents Diploma, 34.09% of respondent's bachelor degree and 6.81% of respondents post graduates. This indicates that majority of users of the bank, service were bachelor degree customers. On occupation, from respondents 31.81% of government, 22.72% of privates, 7.95% of NGO, 29.54% of student and 7.95% others. These in dictates, that the majority of the customers of Dashen Bank of Ethiopia are government customers.

There are also cultural challenges or the female. Item 2 of the same table indicates educational states of the employees accordingly (90%) of them is Bachelor degree holders and 10% of them have masters. This implies that majority of the employee educational status is bachelor degree 3 item of some table indicate on occupation from the total respondents 87% of wee government employee, and 4% of the private organizational employees. This indicate that the majority or employee of Dashen Bank of Ethiopia Wolkite.

#### 4.2 Respondent's response on the trust

**Table 4.2 respondent's response on the trust**

<b>Profile</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
The bank promise is reliable	Strong agreed	<b>29</b>	<b>32.95</b>
	Agreed	<b>23</b>	<b>26.13</b>
	Neutral	<b>15</b>	<b>17.04</b>
	Disagree	<b>13</b>	<b>14.77</b>
	Strong disagreed	<b>8</b>	<b>9.09</b>
	Total	<b>88</b>	<b>100</b>
The bank fulfills its obligation to customer	Strong agreed	<b>35</b>	<b>39.77</b>
	Agreed	<b>25</b>	<b>28.4</b>
	Neutral	<b>12</b>	<b>13.63</b>
	Disagreed	<b>10</b>	<b>11.36</b>
	Strong disagreed	<b>6</b>	<b>6.81</b>
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As presented on the above table 4.2 them item of dashen bank of Ethiopia promises are reliable 29(32.95%) strongly agreed 23(26.13%) agreed, 15(17.04) neutral, 13(14.77%) disagreed and 8(9.09%) were strongly disagreed This indicate that the majority of customers were strongly agreed. Another item was dashen banks to fulfill its obligation to customer 49% strongly agreed 29% agreed, 13 neutral, 11% disagreed and 6% of were respondents strongly disagreed. This indicates that the majority of customers or dashen were strongly agreed to fulfill its obligation to customers. Dashen banks were to have confidence in the banks, service 39.77% strongly agreed, 28.4% agreed, 13.63% neutral (6.81%) of respondent were disagreed. This indicates that the majority of customers of dashen bank were agreed on confidence in the bank service.

**Table 4.3 respondent's response on commitment**

Item	Scale	Frequency	Percentage
The bank makes adjustment to suit my needs	Strong agreed	22	25
	Agreed	30	34.09
	Neutral	20	22.72
	Disagreed	10	11.36
	Strong disagreed	6	6.81
	Total	88	100
The bank flexible when the sensible are chased	Strong agreed	27	30.68
	Agreed	25	28.4
	Neutral	22	25
	Dis agreed	14	15.9
	Strong dis agreed	---	---
	Total	88	100
The bank respect the customer needs	Strong agreed	26	29.54
	Agreed	27	30.68
	Neutral	16	18.18
	Dis agreed	19	21.59
	Strong dis agreed	-----	----
	Total	88	100
The bank contacts customer to remind them of the future service	Strong agreed	35	39.77
	Agreed	24	31.81
	Neutral	12	13.63
	Disagreed	8	9
	Strong disagreed	9	10.22
	Total	88	100
The bank offers daily reports	Strong agreed	26	29.54
	Agreed	16	18.18

	Neutral	27	30.68
	Disagreed	19	21.5
	Strong disagreed	-	-
	Total	88	100
The banks offer consultancy for existing customers	Strong agreed	24	27.27
	Agreed	28	31.81
	Neutral	24	27.27
	Disagreed	6	6.81
	Strong disagreed	6	6.81
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As presented on table 44 on the item of bank makes adjustment to suit my needs 25% strongly agreed 34.09% agreed, 22.72% neutral, 11.36% disagreed and 6.81% of respondents were strongly disagree. This indicates the majority of customers bank were agreed with the bank makes adjustment to suit my needs. As it can see from table on the bank is textile when its service is changed 30.86% strongly agreed 28.4% agreed, 25% neutral and 15.9 disagreed. This indicates that the majority of banks customer were strongly agreed on the banks flexible when it service is changed. The bank respect customer need. On the item as show on the table 29.54% strongly agreed, 30.68% agreed, 18.18% neutral and 21.59% of respondents were disagreed. This indicates that majority of the bank customer were strongly agreed on the bank respect customer need.

Another item of Dashen banks customer to remind them of the future service 39.77% strongly agreed 31.81% agreed, 13.63% neutral 9% disagreed and 10.22% of respondents were strongly disagree.

This indicates that the majority of bank customer were disagreed with the bank contact customer to remind the most figure service. In addition, Dashen bank of consultancy for existing customers as it can see from the table 27.27% strongly agreed, 31.81% agreed, 27.27% neutral, 6.81% disagree and 6.81% of respondents were strongly disagreed. This indicates that the

majority of the bank customer were agreed with the bank after tree consultancy for existing customer

**Table 4.4 Respondents Response on the Conflict handling**

Item	Scale	Frequency	Percentage
The bank has ability to openly discuss solution solving problem	Strong agreed	30	34.09
	Agreed	28	31.81
	Neutral	12	13.63
	Disagreed	10	11.36
	Strong dis agreed	8	9.09
	Total	88	100
The service provider shows sincere interest in solving problem	Strong agreed	44	50
	Agreed	38	43.18
	Neutral	6	6.81
	Disagreed	-	-
	Strong dis agreed	-	-
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

The bank has ability openly discuss solution when problem arise 34.09% strongly agreed, 31.81% agreed, 13.63% neutral, 11.36% disagreed and 9.09% of respondents were strongly disagreed. This indicates that the majority the bank customer was strongly agreed on the bank has ability to openly discuss solution when problem a rise another item of dashen bank was service provider shows sincere interest in solving problem. 50% strongly order. 43.18% need and 6.81% of respondent were neutral. This indicates that majority of bank customer were strongly agreed on the service provider shows sincere interest in solving problem.

Item	Scale	Frequency	Percentage
Customer compliment are handled carefully	Strong agreed	26	29.5
	Agreed	29	32.95
	Neutral	18	20.45
	Disagreed	15	17.04
	Strong disagreed	-	-
	Total	88	100
The bank undertakes corrective action to avoid originated complaints	Strong agreed	24	27.27
	Agreed	34	38.63
	Neutral	14	15.9
	Disagreed	10	11.36
	Strong disagreed	6	6.81
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

In addition, dashen bank the item of customer complaint are handled carefully strong agreed 29.5%, agreed 32.95%, neutral 20.45% and 17.04% were disagreed. This indicates that the majority of dashen bank were agreed on customer complaints are handled carefully by those response to it. The bank under takes corrective action to avoid originated complaints 27.27% strongly agreed. 38.63%, agreed 15.9% neutral, 11.63% disagreed and 6.81% of respondents

were strongly disagreed. This indicates that the majority of bank customers of dashen bank Wolkite were agreed on the bank undertakes corrective action to avoid originated complaints.

Item	Scale	Frequency	Percentage
The bank ability complaint is efficient and fast	Strong agreed	37	42.04
	Agreed	29	32.95
	Neutral	-	-
	Disagreed	13	14.7
	Strong disagreed	9	10.2
	Total	88	100
The bank maximum effort maintain relationship with customer	Strong agreed	40	45.45
	Agreed	10	11.36
	Neutral	25	28.4
	Disagreed	13	14.77
	Strong disagreed		
	Total	88	100
The bank tries to solve conflict before they create	Strong agreed	30	34.09
	Agreed	32	36.36
	Neutral	26	29.54
	Disagreed	----	-
	Strong disagreed	-----	-
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As stated on the above table the item of bank ability to handle complaint is efficient and task 42.04% strongly agreed, 32.95% agreed, 14.7% disagreed and 10.2% of respondents were strongly disagreed This indicate that the majority of bank customers were disagreed.

From the total respondents 45.45% strongly agreed, 11.36% agreed, 28.4% neutral 14.4% disagreed. This indicator that the majority of bank customer was strongly agreed on the bank does, maximum to maintain relationship with customers. As presented on table 4.5 the item or the bank tries to solve conflict before they create problem 34.09% strongly agreed, 36.36% agreed, and 29.54% of respondents were neutral. This indicates that the majority of the bank customers were agreed on the bank tries to solve conflict before they create problem.

**Table 4.5 Respondents Response on the Values**

Item	Scale	Frequency	Percentage
Service of the bank are in line with our social value	Strong agreed	30	34.09
	Agreed	34	38.63
	Neutral	17	19.3
	Disagreed	7	7.95
	Strong disagreed	-	-
	Total	88	100
Employees of the bank keep the promise when they provide service	Strong agreed	32	36.36
	Agreed	25	28.4
	Neutral	18	20.45
	Disagreed	-	
	Strong disagreed	10	11.36
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As presented on the table 4.6 on the item of dashen bank service of the bank are in line without social value 34.09% strongly agreed, agreed 38.36% neutral 19.3% and 7.95% were disagreed.

This indicates that majority of customer of dashen bank Wolkite were agreed on the service bank are in line with our social value in addition, from total respondents 36.36% strongly agreed, 28.4% agreed 20.45% neutral and 11.36% strongly disagreed. This indicates that the majority of dashen banks were strongly agreed on the employees of the bank keep the promise when they provide service.

**Table 4.6 respondent response on empathy**

Item	Scale	Frequency	Percentage
The bank employees give individualized attention to the customers	Strongly agreed	43	48.86
	Agreed	21	23.68
	Neutral	24	27.27
	Disagreed		
	Strongly disagreed	-	-
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As indicated table 4.7, on the item of dashen bank employee of the give individualized to the customer 48.86% strongly agreed, 23.68% agreed and 27.27% of respondent disagreed. This indicates that majority of the Dashen bank customer were strongly agreed on the bank employees give individualized attention to the crust

**Table 4.7 Respondents response on the customer loyalty**

Item	Scale	Frequency	Percentage
The bank is my first choice among other bank area	Strong agreed	45	51.13
	Agreed	34	38.63
	Neutral	9	10.2
	Disagreed	-	-
	Strong disagreed	-	-
	Total	88	100
I am loyal customer to my bank	Strong agreed	60	68.18
	Agreed	28	31.81
	Neutral	-	-
	Disagreed	-	-
	Strong disagreed	-	-
	Total	88	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As indicated table 4.8 item dashen bank is my first choice among another bank are 51.13% strong agreed, 38.36% agreed and 10.2% of respondent were neutral. This indicates that majority of dashen bank customer are strongly agreed on bank is my first choice. Among other bank area, I am loyal to customers to my bank item 68.18% strongly agreed, 31.81% of respondents were

agreed. This indicates that majority of Dashen bank customers were strongly agreed on the loyal to customers to my bank

**Table 4.8 General Background of Employee Respondent**

Profile	Category	Frequency	Percentage
Sex	Male	10	100
	Female	---	--
	Total	10	100
Education	Below secondary	--	---
	Secondary	--	--
	Certificate	--	--
	Diploma	--	--
	Bachelor degree	7	70
	Post graduate	3	30
	Other	--	--
	Total	10	100
Occupation	Business man	6	60
	Government employee	--	--
	Private organizational employee	4	40
	Other	--s	--
	Total	10	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As it is show in the above 4.2 the first item indicates respondent's sex. As it clearly shows 100% of item male respondents. There is no female respondent. This show that male dominate the work environment because of the chance of education not equally distributed for male and

female. On education the table 70% were bachelor degree, and 30% were post graduate. This indicates that the majority of the bank customers were bachelor degree. On occupation the tables 60% were business man and 40% were private organization employees. This indicates that the majority of the bank customers were business man.

### 4.3 Analysis for employee

#### 4.3.1 Respondents responses on the employee development

Item	Scale	Frequency	Percentage
The bank empowers employees by giving authority to make decision	Strong agreed	5	50
	Agreed	2	20
	Neutral	2	20
	Disagreed	1	10
	Strong disagreed	---	---
	Total	10	100
The bank motivates team work of employees to handle customers	Strong agreed	5	50
	Agreed	----	----
	Neutral	----	----
	Disagreed	5	50
	Strong disagreed		
	Total	10	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As indicates is the above table 4.9 on the item of the dashen banks empowers employees by giving authority to make decision 50% strongly agreed, 20% agreed, 20% neutral and 10% disagreed. This indicates that the majority of employees of the bank were strongly agreed the bank empowers employee by giving authority to make decision. From total respondents 50%

strongly and 50% were disagreed. This indicates that the majority of employees of Dashen Bank Wolkite Branches were strongly agreed on the bank motivating team work of employees to handle custom

**Table 4.10 Respondents Response on the Right Employee**

Item	Scale	Frequency	Percentage
The bank preferred by providing training and incentive	Strong agreed	6	60
	Agreed	3	30
	Neutral	--	--
	Disagreed	1	10
	Strong disagreed	--	--
	Total	10	100
The bank sees the employees of its assets respect them	Strong agreed	3	30
	Agreed	--	---
	Neutral	--	--
	Disagreed	7	70
	Strong disagreed	--	--
	Total	10	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

As indicates in the above table 4.10 on the item of the dashen bank preferred by providing training and incentive 60% of them strongly agreed 30% of them agreed and 10% of disagreed. This indicates that the majority of the employees of bank were strongly agreed on the bank

preferred by providing training and incentive. Finally, from total respondents 30% of them strongly agreed and 70% of them disagreed. This indicates that the bank of employee sees the employees as its assets respect them.

**Table 4.11 Respondents Response on the Providing OF the Needed Support**

Item	Scale	Frequency	Percentage
The bank providing modern equipment money transfer system	Strong agreed	5	50
	Agreed	3	30
	Neutral	2	20
	Disagreed	---	--
	Strong disagreed	--	--
	Total	10	100
The bank focus on the reengineering of internal process	Strong agreed	8	80
	Agreed	--	--
	Neutral	--	--
	Disagreed	2	20
	Strong disagreed	--	--
	Total	10	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

Is the bank providing modern equipment money transfer system? On this item 50% of respondents were strongly agreed, 30% of respondent were agreed, and 20% of respondent were neutral. This indicates that the majority or employees of bank were strongly agreed on the bank providing modern equipment money transfer system. Finally, from 80% of employee were strongly agreed and 20% of employee were disagree. This indicate that the majority of employee of the bank were strongly agreed on the bank focus the reengineering of internal process network

**Table 4.12 Response on Retain the Best Employee**

Item	Scale	Frequency	Percentage
The bank treating you as the customer	Strong agreed	7	70
	Agreed	--	--
	Neutral	--	--
	Disagreed	3	30
	Strong disagreed	--	--
	Total	10	100
The bank measure and reward a strong service performer	Strong agreed	2	20
	Agreed	--	--
	Neutral	--	--
	Disagreed	8	80
	Strong disagreed	--	--
	Total	10	100
The bank developing service culture unity in diversity	Strong agreed	9	90
	Agreed	--	--
	Neutral	--	--
	Disagreed	1	10

	Strong disagreed	--	--
	Total	10	100

Source: from primary data (customer of Dashen bank of Ethiopia in 2015)

Is the bank treating you as the customer on this item 70% of employee were strongly agreed and 30% of them were disagreed. This indicates that the majority of employee of the bank were strongly agreed the bank treating you as the customer. In addition, Dashen bank measure and reward strong service performer 20% of employee were strongly agreed and 80% of them were disagreed. This indicates that the majority of employee of the bank disagreed on the bank measure and strongly agreed on the bank developing service culture unity in diversity

### **Interview Question Analysis Manager**

1. Questions: what are the factors that affect implementation of customer relationship management program?
2. Questions: what are the future plays of the bank to do extremely well in area of CRM?
3. Question: is there any training give to employees to develop their skill and knowledge about banking service?
4. Question: if yes what are there?
5. Question: if not do you think for the future?

This response of above question:

There a number of opportunities gives to employees to enhance their skill are knowledge through giving training how they perform their discharge their responsibilities and also this enables the bank to run with their objective achievement. As the branch manager of the bank said, it might be a week, month or annual base on the current and future performance improvement of the bank service delivery and customer relationship management.

## Chapter Five

### Summary, Conclusion and Recommendation

#### 5.1. Summary

- ❖ Reading to customers profiles, data was collected from 88 of Dashen bank from total respondents 72.72% respondents were male and 27.27% of respondent were female. On the education levels 34.09% of respondents were bachelor degree, on occupation 31.81% were government employees.
- ❖ According to respondent based on trust three items 6.81% of customer strongly disagree with the bank fulfill its obligations to customers.
- ❖ According to respondents based on commitment six items investigated as customer more strongly agreed 29.54% with the bank respect the customer need and 10.22% strongly disagreed with dashen bank contact customer to remind them of the future service.
- ❖ According to respondent-based conflict handling, customer strongly agreed 34.09% on the item of service provider show a sincere interest in solving problem and strongly disagreed 10.2% with item of the bank ability to handle the complaint is efficient and last.
- ❖ Based on value strongly disagreed 11.36% with the bank employee of bank keep their promises when they provide service.
- ❖ According to respondents based on Empathy, customer strongly agreed 48.86% with the bank employee give individualized attention to customer.
- ❖ Generally, the respondents based on customer loyalty two items are asked the customer to give their responses. Accordingly, to the customers, strongly agreed 51.13% with the bank is my first choice among other bank area.
- ❖ Regarding to employee's profile data was collected from 10 employees of dashen bank. From total respondents 100% respondents were male no female respondents. On education level 70% of respondents were bachelor degree and 30% of respondents were post graduate. On occupation business man 60% of respondents 40 were private organization employee.

- ❖ According to respondents based on right employee two item investigate as such employee more agreed with bank preferred by providing trainings and incentives 60% and 70% of employees disagreed with the bank see that the employee as its assets or respects them.
- ❖ According to respondents based on providing the needed support two item investigated as such employee agreed 30% with bank providing modern equipment or money transferred system.
- ❖ Finally, based on the retain best employee 80% of employees disagreed with the bank measure reward strongly service perform.
- ❖ Regarding to managers profile data was collected from one manager of the bank through interview customer relationship management is along run between the customers and made a win contract between them. The strategies applying that treat loyal customers as a membership. The training to employee developing to skill and knowledge about banking service domestic banking, book accounting and attitudinal change, partially the payment is sufficient but not only means of motivation factor. Dashen bank implemented strategies or program for customer relationship management such as exporter day celebrated annually. The bank measures customer retains by wording them, the factor affects customer relationship management program attitude culture, time etc.

## 5.2. Conclusion

If is more important to conclude the study by relation the finding with objectives of the study. In this case, the objective of the study was tried assess customer relationship management provider by dashen bank of Ethiopia Wolkite to examine customer relationship management customers by Dashen bank Wolkite.

In general customers more agreed on the six dimension of customer relationship management as follow. On the trust Customer agreed with in assessing service improvement in the bank taking into account customer relationship management in the bank. On the commitment customer agreed with bank service then this also implies.

On the conflict handling most customer also strongly disagreed with bank service. On the value empathy and customer loyalty, customer also agreed. Therefore, this concluded that bank taking account customer relationship management. As an overall, customer of dashen bank in Wolkite were agreed with contribution of good customer relationship for the service improvement by the

bank however. Dashen bank should not be happy with this finding because not all customers agreed and this needs the bank should assess customer satisfaction continually is the way that would give better satisfaction of customer.

On data collected through interview from manager of Dashen Bank of Ethiopia. Workite on the customer relationship management customer relationship management is a long run applying that treat loyal customer as a membership. The training to employees develops to skill and knowledge about banking service like domestic banking, book accounting and attitudinal change. Generally, the bank must consider that its performance measures now have to place a value on responsiveness to customer needs.

### 5.3. Recommendation

This study has demonstrated that relationship management of Dashen Bank. Here are some of the proposed recommendations for managers to be considered in order to improve and reinforce customer relationship management.

- More efforts are needed to improve the level of trust by the continuous development of the service and benefits training of employee to perform the service effectively being consistent in providing customer service. Fulfill the obligation to the customer, keeping closely to the customer transaction.
- More efforts are needed to improve the level of commitment to where customer must be core of the management process, must be given special attention, the bank is flexible in serving customer needs, offers price reduction for existing customer provide consultancy for them, and offering personalized service satisfy customer.
- Eliminating the problem by solving conflict as soon as possible in order to assure that bank system is well managed, has the ability to openly discuss solutions when problem arise, service provider show a sincere interest involving customer complaint and making regular meeting to revise the conflict and find solutions.
- More efforts are needed to improve the level of value through providing service which are in line with the social and personal value of the customers contributing to the welfare of the society and dealing with the customer honesty during providing the service.
- Developing empathy though decline customer in a carrying fashion, giving individualized attention to the customer.

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## APPENDIX I

### WOLKITE UNIVERSITY

#### COLLEGE OF BUSINESS AND ECONOMICS

#### DEPARTMENT OF MARKETING MANAGEMENT

#### Questionnaire for Customer

Dear participants,

I am student of Wolkite university 4<sup>th</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia Wolkite Branch. Then I would like to invite you to participate in the research study on customer relationship management of dashen bank of Ethiopia Wolkite. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response was be confidential and for purpose for research only.

1. Gender:        Male                       Female
2. Age:        below 30 year         31 years         40-41 years   
50 years         more than 51 years
3. Education background:        below secondary         secondary   
Diploma         certificate         bachelor degree   
post graduate                       others \_\_\_\_\_
4. How long you have been using service of this bank?  
1-12 month         1-24 years         2-3years   
3-4 years                       3 years
5. How often you visit this bank branch in a month?  
1-2 times          high          medium         low     
no response
6. The bank promise is reliable  
Strongly agreed         agreed         neutral         strongly disagree
7. I have confidence in the bank service

Strongly agreed       agreed       neutral       strongly disagree

8. The bank fulfills its obligation to customer?

Strongly agreed       agreed       neutral       strongly disagree

9. The banks make adjustment of suit my needs.

Strongly agreed       agreed       neutral       strongly disagree

No	Statement	SA	A	N	D	SD
10	The bank is flexible when its service is changed					
11	The bank respect the customer need					
12	The bank contact customer to remained them of the future service					
13	The bank offers free consultancy for existing customer					
14	The bank offers daily progress reports					
15	The bank tries to solve conflict before they create problem					
16	The bank activity to openly discuss of solutions when problem a rise					
17	The service provider shows a sincere in solving problem					
18	Customer complaints are handled carefully those responsibility for it					
19	The undertakes corrective actions to avoid originated complaints					
20	The bank ability to handle the complaints is efficient and fast					
21	The bank does maximum effort maintain relation with customers					
22	Service of bank are in line without social value					
23	Employees of the bank keep the promises when they provide service					
24	The bank employees give individualized attention to the customers					

25	The bank is my first choice my other area					
26	I am loyal to customer to my bank					

## APPENDIX II

### WOLKITE UNIVERSITY

#### COLLEGE OF BUSINESS AND ECONOMICS

#### DEPARTMENT OF MARKETING MANAGEMENT

#### Questionnaire for Employees

Dear participants,

I am student of Wolkite university 4<sup>th</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia Wolkite Branch. Then I would like to invite you to participate in the research study on customer relationship management of dashen bank of Ethiopia Wolkite. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response was be confidential and for purpose for research only.

1. Gender:            Male                       Female
2. Age:            below 30 year       31 years       40-41 years   
50 years       more than 51 years
3. Education background:            below secondary             secondary   
Diploma       certificate       bachelor degree   
Post graduate                       others \_\_\_\_\_
4. How long you have been using service of this bank?  
1-12 month             1-24 years             2-3years   
3-4 years                       3 years

<b>No</b>	<b>Statement</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
5	Is the bank preferred by providing training incentive					
6	Is the bank see the employee as it asset/ respect them?					
7	Is the bank treating you as the customer?					
8	Is the bank measure and rewards strong service performing?					
9	Is the bank providing modern equipment/money transfer system					
10	Is the bank motivating team work of employee to handle customer?					
11	Is the bank focus on reengineering of internal process network					
12	The bank employer's employees by giving authority to make decision					
13	Is the bank developing service culture unity in diversity					

## APPENDIX III

### WOLKITE UNIVERSITY

#### COLLEGE OF BUSINESS AND ECONOMICS

#### DEPARTMENT OF MARKETING MANAGEMENT

#### Questionnaire for Manager

Dear participants,

I am student of Wolkite university 4<sup>th</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia Wolkite Branch. Then I would like to invite you to participate in the research study on customer relationship management of dashen bank of Ethiopia Wolkite. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response was be confidential and for purpose for research only.

1. Gender:            Male                       Female
2. Age:            below 30 year       31 years       40-41 years   
50 years       more than 51 years
3. Education background:            below secondary             secondary   
Diploma             certificate             bachelor degree   
Post graduate                       others\_\_\_\_\_
4. How long you have been using service of this bank?  
1-12 month             1-24 years             2-3years   
3-4 years                       3 years
5. What are the factors affecting the implementation of CRM program?  
\_\_\_\_\_
6. Is there any training that given to employees to develop to skill and knowledge about banking service?    Yes                      No

7. If yes what are there?

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8. If not, what do you think for the future?

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