



***WOLKITE UNIVERSITY***

**ASSESSMENT OF CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES ( IN  
THE CASE STUDY OF DASHEN BANK, WOLISO BRANCH)**

**WOLKITE UNIVERSITY COLLEGE OF BUSINESS AND ECONOMICS**

**DEPARTMENT OF MARKETING MANAGEMENT**

**A RESEARCH SUBMITTED TO DEPARTMENT OF MARKETING MANAGEMENT  
TO THE PARTIAL FULLFILMENT OF BA DEGREE IN MARKETING  
MANAGEMENT**

***BY NEZIFA MIFTAHU [ID NO:]358/10***

***ADVISOR:Mr; AYANA .B (MA)***

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## **Abstract**

The study was conducted on the assessment of customer relationship management on Dashen Bank of Ethiopia case of woliso 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 needs 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 object of the study, and data was collected through questionnaire and interview from a sample of 110 bank customer and 1 manager. The researcher used both primary data collected through questionnaires and interview. The questionnaires were distributed customer of the bank and the interview is conducted with the manager of Dashen Bank of Ethiopia. The secondary data were collected through reading books, using internets, magazines, journal and prior studies.

Once data are collected the data analyzed by using descriptive like tabulation. Frequency and percentage, the finding of the indicate, customer were more strongly agreed with assurance dimension of customer relationship management. However, customers were disagreed with the responsiveness dimension of customer's relationship management. Woliso bank on the customer relation 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 mestic banking, book ac

counting and attitudinal change. Recommended that 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.

## Table of Contents

<i>ACKNOWLEDGEMENT</i> .....	<i>I</i>
<i>ABSTRACT</i> .....	<i>II</i>
<hr/> <hr/>	
<i>TABLE CONTENT</i> .....	<i>III</i>
<hr/> <hr/>	
<i>CHAPTER ONE</i> .....	<i>1</i>
<hr/> <hr/>	
<i>1. INTRODUCTION</i> .....	<i>1</i>
<hr/> <hr/>	
1.1 <i>Background of the Study</i> .....	<i>1</i>
<hr/> <hr/>	
1.2 <i>Statement of the problem</i> .....	<i>2</i>
<hr/> <hr/>	
1.3 <i>Research Question</i> .....	<i>2</i>
<hr/> <hr/>	
1.4 <i>Objective of the Study</i> .....	<i>3</i>
<hr/> <hr/>	
1.4.1 <i>General objective</i> .....	<i>3</i>
<hr/> <hr/>	
1.4.2 <i>Specific objectives</i> .....	<i>3</i>
<hr/> <hr/>	
1.5 <i>Significance of the Study</i> .....	<i>3</i>
<hr/> <hr/>	
1.6 <i>Scope of the Study</i> .....	<i>4</i>
<hr/> <hr/>	
1.7 <i>Organization</i> .....	<i>4</i>
<hr/> <hr/>	
<i>CHAPTER TWO</i> .....	<i>5</i>
<hr/> <hr/>	
<i>2. LITERATURE REVIEW</i> .....	<i>5</i>
<hr/> <hr/>	
2.1 <i>The Definition and Concept of Customer Relationship Management</i> .....	<i>5</i>
<hr/> <hr/>	
2.2. <i>Benefits of CRM</i> .....	<i>5</i>
<hr/> <hr/>	
2.1.1 <i>Benefits to company</i> .....	<i>5</i>
<hr/> <hr/>	
2.1.2 <i>Benefit to customer</i> .....	<i>6</i>
<hr/> <hr/>	
2.3 <i>Relationship management in banking sector</i> .....	<i>6</i>

2.4 The service marketing triangle.....	7
2.5 Relationship management from employee perspective .....	9
2.6 Relationship management from managerial perspective .....	10
2.7 Relationship management from customer perspective.....	10
2.7.1 Trust.....	10
2.7.2 commitment.....	11
2.7.3 conflict handling.....	11
2.7.4 Values.....	12
2.7.5 Empathy.....	12
2.7.6 customer loyalty.....	12
CHAPTER THREE.....	13
<b>3. RESEARCH METHODOLOGY.....</b>	<b>13</b>
3.1 Research Design.....	13
3.2 Target Population of the Study .....	13
3.3 Sampling Techniques and Sampling Size .....	13
3.4 Data Sources, Types and Data Collection Methods .....	14
3.5 Method of Data Analysis .....	14
CHAPTER FOUR.....	15
<b>4.Data presentation .....</b>	<b>15</b>
4.1 Respondant profile .....	15
4.2 Respondant responses on the trust.....	17
4.3 Analysis for employee.....	29

---

---

<i>CHAPTER FIVE</i> .....	<i>34</i>
---------------------------	-----------

---

---

<i>5 SUMMARY, CONCLUSION AND RECOMMENDATION</i> .....	<i>34</i>
---	-----------

---

---

<i>5.1 Summary</i> .....	<i>34</i>
--------------------------	-----------

---

---

<i>5.2 conclusion</i> .....	<i>36</i>
-----------------------------	-----------

---

---

<i>5.3 Recommendation</i> .....	<i>37</i>
---------------------------------	-----------

---

---

<i>Reference</i> .....	<i>38</i>
------------------------	-----------

---

---

<i>APPENDIX I</i> .....	<i>39</i>
-------------------------	-----------

---

---

<i>APPENDIX II</i> .....	<i>41</i>
--------------------------	-----------

---

---

<i>APPENDIX III</i> .....	<i>43</i>
---------------------------	-----------

---

---

## List of Table

<b>Table 4.1:</b> general background of the customer respondents-----	16
<b>Table 4.2:</b> respondent's response on the trust-----	18
<b>Table 4.3:</b> respondent's response on commitment -----	19
<b>Table 4.4:</b> Respondents Response on the Conflict handling -----	21
<b>Table 4.5:</b> Respondents Response on the Values-----	25
<b>Table 4.6:</b> respondent response on empathy-----	26
<b>Table 4.7:</b> Respondents response on the customer loyalty -----	27
<b>Table 4.8:</b> General Background of Employee Respondent -----	28
<b>Table 4.9: respondent responses on the</b> employee development -----	30
<b>Table 4.10:</b> Respondents Response on The Right Employee -----	31
<b>Table 4.11:</b> Respondents Response on the Providing The Needed Support -----	32
<b>Table 4.12:</b> Response On Retain the Best Employee -----	33

# 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 (Bhardwaj, 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, 1997.p.12). 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 shake of the banks transaction. So that the statement of the problem can be sited in the following:

Sustainable and continuous survival of organization is mainly depends 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 an maximize their time like value. The customer relationship management comes into power where banking institution more and more competitive that is mainly face problem, but Dashen bank of woliso branch, the customer unsatisfied by their service obtained from asking Dashen bank service use, because of this the bank cannot make it goal without effective and enough implementation of customer relation management. The focus of customer relation management neared banks to understand the customer current needs what they plan to do in the future to meet their own goal.

## 1.3 Research question

The statement problem can be stated in the following question:

- ✓ What is the status of customer relationship management in Dashen bank woliso branch?
- ✓ Is customers are satisfied from the customer relationship management of the bank?
- ✓ What the role of affecting the implementation of customer relationship management practice for the success for the organization ?

## **1.4. Objective of the Study**

### **1.4.1. General Objective**

The general object of this study was to assess the customer relationship management in Dashen bank in perspective of employee and managers of the bank.

### **1.4.2. Specific Objective**

- To see whether the customers are satisfied from the customer relationship management of the bank
- To assess the bank based on employees center management to make strong relationship with customers.
- To identify the effort of manager in the customer relationship management.
- To recommend some solution for service provides and managers in bank that may help in increase customer's relationship management and loyalty.
- To determine the role of effective customer management practice for the success of the organization.

## **1.5. Significance of the Study**

This study done on relationship management in the Dashen banking woliso branch would 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 was 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 customers relationship, Dashen bank can develop strategies which can give it more profit. It really needs to be more aware of it customer needs and wants. In order to sustain its competitiveness in the market place, the banks needs 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.

This study result the relationship management bases on customer loyalty/relationship which stimulates many of the research to continue to study this topic from time to time in order to stand on the needs of the customers and meeting their excretions by making good relationships.

## 1.6. scope of the study

The study will be used cross-sectional data obtaining from 85 respondents and limited to Dashen bank, Woliso branch, oromia zone , Ethiopia. Geographically the study will be conducted in woliso town which is located south region, conceptually; the study will be on the assessment of customer relationship management practices by using the factors like social and cultural attitude, education and financial capacity. Methodologically, the study will be descriptive type research because the researcher intends to use this is to describe the behavior, situations as it exist

## 1.7. Organization of the Study

The study was organized into like chapters the first chapter class this include: background of the study, statement of problem, objective of the study, research question, significance of the study, 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 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 became the fashionable new topic (Tyan, 2001).

Relationship management essentially represents aparedism 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 will commit themselves to establishing developing and maintaining relationship with such partners (Morgan Hunt, 200). 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 these 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

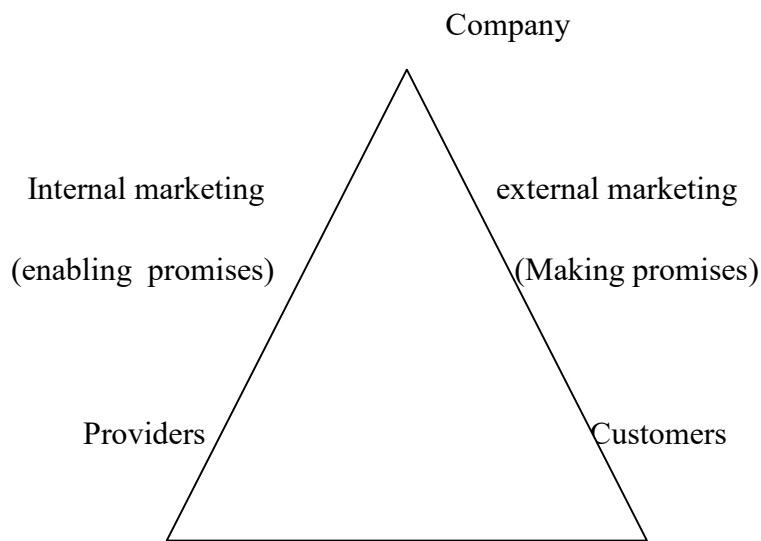
relationship management, especially in financial service sector (Alexander and colligate, 2000) has grown in recent years.

Berr L. (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 it 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) also add that a relationship orientation can alleviate. These 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 (French Pong D, 2002).



Though it is internal marketing effort company makes promises to its customer regarding where they can expect and how it will 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. Some time 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 Promises)**

External marketing is just the beginning for service marketer promises made must be kept. Keeping promises or interaction marketing is the most critical from the customer's point of view. Service promises are most often kept or broken by the employees of the firm or by third party providers, most often in real time. Sometimes service promises are even derived through technology. Interactive marketing occurs in the decisive moment when the customer interacts 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 customer interacts with the organization (Ibid).

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

A third form of marketing takes place through the enabling of 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 enabled, this essential service marketing activity has become known as internal marketing. Promises are easy to make, but unless providers are recruited, trained, provided with tools and appropriate internal systems and then rewarded for good service, the promise may not be kept. Internal marketing also hinges on the assumption that employee satisfaction and customer satisfaction are interrelated and linked (Ibid).

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

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

The strategies presented here are organized around four basic themes

- Hire the right people: one of the best ways to close gap/service delivery gap is to start with the right 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 will ultimately under in the strength of relationship development between service provider and customer.

From the study of relationship management and service customer, ward and Dagger (2007), reported that organization must undertake relationship management activities of an appropriate level to remain competitive and those different levels applied to different service.

From the study of relationship management and service customs Lard and Dagger (2007), reported that the organization must undertake relationship management activities at 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 in rein forcing linkages, responding to customer needs and serving market micro segments (Ibid).

## **2.7 Relationship Management from Customers Perspectives**

### **2.7.1 Trust**

Moorman teals (2003) desire trust as the willingness to rely on an exchange Karther, in when one has confidence. The nature of service offering means that service consumes typically ray in advance to buy a firms promise and, therefore, must be willing to rely on the firm to deliver its promise. Trust considered a perquisite 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 news 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 though words of mouth management. The word of mouth management plays a major role in acquiring new customers. Because of te 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 college can significantly reduce a person perceived risk selecting an unfamiliar service organization.

### **2.7.2 Commitment**

A study by Morris etal, (2011) indicates that the level of trust customer invest in a firm correlates positively with the level of commitment maintained by both parties through shared value and relationship termination costs. Commitment pays 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 misconception 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 his her goals. Many theorists on conflict handling literature agreed with this definition. Although there are some difference overall, many theorist 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 (Deutsch, 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 agreed 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 are 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 (Kennedy, 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 will 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.

## **Chapter Three:**

### **Research Methodology**

#### **3.1. Research Design**

The research was descriptive type of research design the reason behind using descriptive study design was because the research was interested describing situation under study. This study used 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 woliso.

#### **3.3. Sampling Techniques And Sampling Size**

The study used convenience sampling technique to determine the sample size of population. Therefore, 70 customers and 15 employees and managers were selected as sample through convince sampling technique. So, the total sampling size of this study was 85 . The rationale behind using convenience technique is because each member of the population will have independent chance or being selected.

#### **3.4. Data Source And Tools Of Data Collection**

The necessary data for the study was 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 collected from different books, magazines, journal and other relevan

#### **3.5. Method of Data Analysis**

The study was raw data processed by editing for coding and transforming data storage and data by code (identifying and classifying each answer with numerical score).

Then data was analyzed by using descriptive data analysis that user 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 70 customers and 15 employees of the bank with interview manager. As a chance all the respondents were reliable to returned the questions.

#### 4.1. Respondents Profile

All this section was depends on the data collected from customers of Dashen Bank of woliso 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>42</b>	<b>60</b>
	Female	<b>28</b>	<b>40</b>
	Total	<b>70</b>	<b>100</b>
<b>Education</b>	Below secondary	<b>7</b>	<b>10</b>
	Secondary	<b>10</b>	<b>14</b>
	Certificate	<b>22</b>	<b>31</b>
	Diploma	<b>20</b>	<b>29</b>
	Bachelor degree	<b>9</b>	<b>13</b>

	Post graduate	<b>2</b>	<b>3</b>
	Other	-	
	<b>Total</b>	<b>70</b>	<b>100</b>
<b>Occupation</b>	Government	<b>31</b>	<b>44</b>
	Private	<b>22</b>	<b>32</b>
	NGO	-	-
	Student	<b>17</b>	<b>24</b>
	Other	-	-
	<b>Total</b>	<b>70</b>	<b>100</b>

Source: from primary data (customer of dash bank of Ethiopia in 2006)

From the total respondents 60% of respondents were male and the remaining 40% were females. This indicates that majority of users of the bank, service were male customers. on the education level 10% of respondents were below secondary, 14% of respondents secondary, 31% of respondent certificates 29% of respondents Diploma, 13% of respondents bachelor degree and 3% of respondents post graduates. This indicates that majority of users of the bank, service were certificate customers. On occupation, from respondents 44% of government, 32% of privates, 24% of student. These in dictates, that the majority of the customers of Dashen Bank of Ethiopia are government employee customers.

## 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 are reliable	Strong agreed	<b>31</b>	<b>44</b>
	Agreed	<b>25</b>	<b>36</b>
	Neutral	<b>10</b>	<b>14</b>
	Disagree	<b>4</b>	<b>6</b>
	Strong disagreed	<b>-</b>	<b>-</b>
	Total	<b>70</b>	<b>100</b>
The bank fulfill its obligation to customer	Strong agreed	<b>31</b>	<b>44</b>
	Agreed	<b>25</b>	<b>36</b>
	Neutral	<b>10</b>	<b>14</b>
	Disagreed	<b>4</b>	<b>6</b>
	Strong disagreed	<b>-</b>	<b>-</b>
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As presented on the above table 4.2 them item of dashen bank of Ethiopia promises are reliable 31(44%)strongly agreed 25(36%) agreed, 10(14%) neutral, 4(6%) disagreed .This indicate that the majority of customers were strongly agreed. Another item was dashen banks to fulfill its obligation to customer 44% strongly agreed 36% agreed, 14% neutral, 6% disagreed . This indicates that the majority of customers or dashen were strong agreed to fulfill its obligation to

customers. Dashen banks were to have confidence in the banks, service 43% strongly agreed, 26% agreed, 15% neutral (6%) 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	31
	Agreed	29	41
	Neutral	11	16
	Disagreed	4	6
	Strong disagreed	4	6
	Total	70	100
The bank flexible when the sensible are chased	Strong agreed	25	36
	Agreed	30	43
	Neutral	10	14
	Dis agreed	5	7
	Strong dis agreed	---	---
	Total	70	100
The bank respect the customer needs	Strong agreed	25	37
	Agreed	25	37
	Neutral	14	20
	Dis agreed	6	9

	Strong dis agreed	-----	----
	Total	70	100
The bank contacts customer to remind them of the future service	Strong agreed	28	40
	Agreed	22	31
	Neutral	10	14
	Disagreed	8	12
	Strong disagreed	2	3
	Total	70	100
The bank offers daily reports	Stongagreed	24	34
	Agreed	34	49
	Neutral	10	14
	Disagreed	2	3
	Strong disagreed	-	-
	Total	70	100
The banks offers consultancy for existing customers	Strong agreed	21	30
	Agreed	26	37
	Neutral	8	12
	Disagreed	10	14
	Strong disagreed	5	7
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As presented on table 4.4 on the item of bank makes adjustment to suit my needs 31% strongly agreed 41% agreed, 16% neutral, 6% disagreed and 6% 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 flexible when its service are changed 36% strongly agreed 43% agreed, 14% neutral and 7 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 37% strongly agreed, 37% agreed, 20% neutral and 9% 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 40% strongly agreed 31% agreed, 14% neutral 12% disagreed and 3% of respondents were strongly agreed. This indicates that the majority of bank customer were agreed with the bank contact customer to remind the most figure service.

In Dashen bank offer daily report as its can see from the table 34% strongly agreed, 49% agreed, 14% neutral, 3%. This indicates that the majority of the bank customer were agreed with the bank report daily report .

In addition, Dashen bank of consultancy for existing customers as its can see from the table 30% strongly agreed, 37% agreed, 12% neutral, 14% disagree and 7% of respondents were strongly disagreed. This indicates that the majority of the bank customer were agreed with the bank after consultancy for existing custome .

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

Item	Scale	Frequency	Percentage
The bank has ability to openly discuss solution	Strong agreed	28	40
	Agreed	30	43

solving problem	Neutral	8	12
	Disagreed	2	3
	Strongly disagreed	2	3
	Total	70	100
The service provider shows sincere interest in solving problem	Strongly agreed	34	48
	Agreed	33	47
	Neutral	3	5
	Disagreed	-	-
	Strongly disagreed	-	-
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

The bank has ability openly discuss solution when problem arise 40% strongly agreed, 43% agreed, 12% neutral, 3% disagreed and 3% of respondents were strongly disagreed. This indicates that the majority the bank customer were 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. 48% strongly order. 47% need and 5% 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	Strongly agreed	26	37

handled carefully	Agreed	24	34
	Neutral	7	10
	Disagreed	13	19
	Strongdisagreed	-	-
	Total	70	100
The bank undertake corrective action to avoid originated complaints	Strong agreed	24	34
	Agreed	34	48
	Neutral	4	6
	Disagreed	4	6
	Strong disagreed	4	6
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

In addition dashen bank the item of customer complaint are handled carefully strong agreed 37%,agreed 34 %,neutral 10%and 19% were disagreed. This indicates that the majority of dashen bank were strongly agreed on customer complaints are handled carefully by those response to it. The bank under take corrective action to avoid originated complaints 34% strongly agreed. 48%, agreed 6% neutral, 6%disagreed and 6% of respondents were strongly disagreed. This indicates that the majority of bank customers of dashen bank were agreed on the bank undertakes corrective action to avoid originated complaints.

Item	Scale	Frequency	Percentage
The bank ability	Strongagreed	32	46

complaint is efficient and fast	Agreed	28	40
	Neutral	-	-
	Disagreed	5	7
	Strongdisagreed	5	7
	Total	70	100
The bank maximum effort maintain relationship with customer	Strongagreed	29	42
	Agreed	24	34
	Neutral	10	14
	Disagreed	7	10
	Total	70	100
The bank tries to solve conflict before they create	Strongagreed	25	36
	Agreed	29	42
	Neutral	16	22
	Disagreed	----	-
	Strong disagreed	-----	-
Total	70	100	

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As stated on the above table the item of bank ability to handle complaint is efficient and task 46% strongly agreed, 40% agreed, 7% disagreed and 7% of respondents were strongly disagreed This indicate that the majority of bank customers were strongly agrees . From the total respondents 47% strongly agreed, 34% agreed, 14% neutral 10% 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 36% strongly agreed, 42% agreed, and 22% 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	15	21
	Agreed	16	23
	Neutral	15	21
	Disagreed	5	7
	Strong disagreed	19	28
	Total	70	100
Employees of the bank keep the promise when they provide service	Strong agreed	20	29
	Agreed	40	57
	Neutral	10	14
	Disagreed	-	-
	Strong disagreed	-	-
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As presented on the table 4.6 on the item of dashen bank service of the bank are in line without social value 21% strongly agreed, agreed 23% neutral 21%and 7%were disagreed 28% were strongly disagreed This indicates that majority of customer of dashen bank were strogly dis agreed on the service bank are in line with our social value in addition, from total respondents 29% strongly agreed, 57% agreed 14% neutral . This indicates that the majority of dashen banks customer were strong 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
Theregiveattention attention to the customers	Strongagreed	40	57
	Agreed	19	27
	Neutral	11	16
	Disagreed	-	-
	Strongdisagreed	-	-
	Total		70

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As indicated table 4.7, on the item of dashen bank employee of the give individualized to the customer 57% strongly agreed, 27% agreed and 16% of respondent neutral. This indicates that majority of the Dashen bank customer were strongly agreed on the bank employees give individualized attention to the customers.

**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	21	30
The bank is my first choice among other bank area	Strong agreed	21	30
	Agreed	40	57
	Neutral	-	-
	Disagreed	9	13
	Strong disagreed	-	-
	Total	70	100
you are loyal customer to the bank	Strong agreed	55	79
	Agreed	15	21
	Neutral	-	-
	Disagreed	-	-
	Strong disagreed	-	-
	Total	70	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As indicated table 4.8 item dashen bank is my first choice among other bank are 30% strong agreed, 57% agreed and 13% of respondent were disagreed. This indicates that majority of dashen bank customer are agreed on bank is my first choice Among other bank area, you are loyal to customers to the bank item 79% strongly agreed, 21% of respondents were agreed. This

indicates that majority of Dashen bank customers were strong agreed loyal customers to the bank.

**Table 4.8 General Background of Employee Respondent**

Profile	Category	Frequency	Percentage
Sex	Male	11	73
	Female	4	27
	Total	15	100
Education	Below secondary	--	---
	Secondary	--	--
	Certificate	--	--
	Diploma	2	13
	Bachelor degree	11	74
	Post graduate	2	13
	Other	--	--
	Total	15	100
Occupation	Business man	-	-
	Government employee	--	--
	Private organizational employee	15	100
	Other	-	--

	Total	15	100
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Source: from primary data (customer of dash bank of Ethiopia in 2006)

As it is show in the above 4.2 the first item indicates respondent s sex. As it clearly show 73% of item male respondents and 23% respondent were femals . This show that male dominate the work environment because of the chance of education not equally distributed but,not equally engage in education as male . On education the table 74% were bachelor degree, and 13 % were post graduate and 13% of employe were diploma. This indicates that the majority of the bank customers were bachelor degree.

This indicates that employe of the bank has no private business.

### 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	Strongagreed	4	26
	Agreed	8	53
	Neutral	-	-
	Disagreed	3	21
	Strong disagreed	---	---
	Total	15	100
The bank motivate team work of employees to handle customers	Strong agreed	5	33
	Agreed	10	67
	Neutral		----
	Disagreed	-	-
	Strong disagreed	--	-
	Total	15	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

As indicates is the above table 4.9 on the item of the dashen banks empowers employees by giving authority to make decision 26% strongly agreed, 53% agreed, 21% . This indicates that the majority of employees of the bank were agreed the bank empowers employee by giving authority to make decision. From total respondents 33% strongly and 67% were agreed. This

indicates that the majority of employees of Dashen Bank were agreed on the bank motivating team work of employees to handle customer

**Table 4.10 Respondents Response On The Right Employee**

Item	Scale	Frequency	Percentage
The bank preferred by providing training and incentive	Strongly agreed	7	47
	Agreed	8	53
	Neutral	--	--
	Disagreed	-	-
	Strongly disagreed	--	--
	Total	15	100
The bank see the employees of its assets respect them	Strongly agreed		
	Agreed	--	---
	Neutral	5	33
	Disagreed	10	67
	Strongly disagreed	--	--
	Total	15	100

Source: from primary data (customer of Dashen Bank of Ethiopia in 2006)

As indicated in the above table 4.10 on the item of the Dashen Bank preferred by providing training and incentive 47% of them strongly agreed 53% of them agreed. This indicates that the majority of the employees of bank were agreed on the bank preferred by providing training and incentive. Finally from total respondents of them 33% neutral and 67% of them disagreed. This indicates that the bank of employee see 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	Strongagreed	7	53
	Agreed	8	47
	Neutral	-	-
	Disagreed	---	--
	Strongdisagreed	--	--
	Total	15	100
The bank focus on the reengineering of internal process	Strongagreed	-	-
	Agreed	10	67
	Neutral	5	33
	Disagreed	-	-
	Strong disagreed	--	--
	Total	15	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

Is the bank providing modern equipment money transfer system? On this item 53% of respondents were strongly agreed, 47% of respondent were agreed, This indicates that the majority or employees of bank were strong agreed on the bank providing modern equipment money transfer system. Finally, from 67% of employee were agreed and 33% of employee were neutral. This indicate that the majority of employee of the bank were 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	10	67
	Agreed	5	33
	Neutral	--	--
	Disagreed	-	-
	Strong disagreed	--	--
The bank measure and reward a strong service performer	Strong agreed	-	-
	Agreed	10	67
	Neutral	5	33
	Disagreed	-	-
	Strong disagreed	--	--
	Total	15	100
The bank developing service culture unity in diversity	Strong agreed	12	80
	Agreed	3	20
	Neutral	--	--
	Disagreed	-	-
	Strong disagreed	--	--
	Total	15	100

Source: from primary data (customer of dash bank of Ethiopia in 2006)

Is the bank treating you as the customer on this item 67% of employee were strongly agreed and 33% of them were agreed. This indicates that the majority of employee of the bank were strong agreed the bank treating you as the customer. In addition, Dashen bank measure and reward strong service performer 67% of employee were agreed and 33% of them were disagreed. This indicates that the majority of employee of the bank strongly agreed rewarded on the bank measure performance and finally the employee 80% strong agreed and 20 of employee agreed on the bank

developing service culture unity in diversity. major employe are strongly agree by bank develop service culture unity in diversity.

### **Interview Question Analysis Manager**

Questions: what are the factors that affect implementation of customer relationship management program?

Questions: what are the future plays of the bank to do extremely well in area of CRM?

Question: is there any training give to employees to develop their skill and knowledge about banking service?

Question: if yes what are there?

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 enable 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.

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## Chapter Five

### Summary, Conclusion and Recommendation

#### 5.1. Summary

Regarding to customers profiles, data was collected from 70 of Dashen bank from total respondents 60% respondents were male and 40% of respondent were female. On the education levels 13% of respondents were bachelor degree, on occupation 44% were government employees.

According to respondent based on trust two items 44% of customer strongly agree with the bank fulfill its obligations to customers.

According to respondents based on commitment six items investigated as customer more agreed 37% with the bank respect the customer need and 40% strongly agreed with dashen bank contact customer to remind them of the future service.

According to respondent based conflict handling, customer agreed 42% on the item of service provider show a sincere interest in solving problem and strongly agreed 46% with item of the bank ability to handle the complaint is efficient and last.

Based on value strongly agreed 44% with the bank employee of bank keep their promises when they provide service.

According to respondents based on Empathy, customer strongly agreed 50% 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 79% with the bank is my first choice among other bank area.

Regarding to employees profile data was collected from 15 employees of dashen bank. From total respondents 60% respondents were male 40 of female respondents. On education level 13% of respondents were bachelor degree and 3% of respondents were post graduate. On occupation 33% of respondents 15 were government employee.

According to respondents based on right employee two item investigate as such employee more agreed with bank preferred by providing trainings and incentives (40%) and 57% 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 strongly agreed 53% with bank providing modern equipment or money transferred system.

Finally, based on the retain best employee 67% of employees agreed 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 retain by wording them, the factor affect 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 woliso to examine customer relationship management customers by Dashen bank woliso branch.

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 sagreed 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 woliso branch were agreed with contribution of good customer relationship for the service improvement by the bank however. Dashen bank should not happy with this finding because not all customer agreed and this need the bank should assess customer satisfaction continually is the way that would gives better satisfaction of customer.

On data collected through interview from manager of dashen bank of Ethiopia. Woliso customer relation 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 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 3<sup>rd</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia woliso Branch. Then I would like to invite you to participate in the research study on customer relationship management of dashen bank of Ethiopia woliso. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response will 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 are 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 are 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 show 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 3<sup>rd</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia woliso Branch. Then I would like to invite you to participate in the research study on customer relationship management of dashen bank of Ethiopia in woliso. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response will 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

No	Statement	SA	A	N	D	SD
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 employers 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 3<sup>rd</sup> year marketing management and currently. I am carrying out research paper on customer relationship management a case study on Dashen Bank of Ethiopia woliso Branch. Then I would like to invite you to participate in the research study on customer relationship management of Dashen bank of Ethiopia woliso. Please answer the following questions carefully putting sign (√) in the box that agreed with your opinion note that your response will 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 affect 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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