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"The Effect of Service quality on Customer Satisfaction in Bank of Abyssinia"

By
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DECLARATION

I declare that this thesis, The Effect of Service Quality on Customer Satisfaction in Bank of Abyssinia, is entirely my own original work, completed without assistance from anyone else and without having been submitted to any other organization in the past. I further declare that all references used in this research report have been listed in the reference section and properly acknowledged by citations.

BY. Samrawit Endalkachew

SIGNATURE_____

DATE _____

St. Mary's University

School of Graduate Studies

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By

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ACRONOMYS

BoA: Bank of Abyssinia

SPSS: statistical package for social science

Abstract

This study looked at the effect of customer service quality on customer satisfaction at the Bank of Abyssinia in Addis Ababa. The degree and direction of the gap between customers' service perception and expectations is what is meant by "service quality." Customer satisfaction is characterized as the subjective assessment of a consumption experience made by the customer, based on some correlation between their perceptions and the objective characteristics of the product. Data from a sample of 396 bank customers was gathered using a questionnaire in order to accomplish the goals of this study. 383 surveys were returned from these distributed questioners. As a result, the study's response rate was 96.7%. In order to determine the effects of service quality on customer satisfaction, statistical tools like mean, standard deviation, correlation, and linear regression model were applied to the data obtained from the questionnaire. In order to maintain the data validity and robustness of the research's regressed results, the study's assumptions for the standard linear regression model were tested, and all of them were found to be true. According to the analyses, all of the service quality factors taken into account in this study have a positive and significant impact on customer satisfaction. Therefore, the dimensions of service quality that were taken into account in this study significantly contributed to the 5% explanation of customer satisfaction in banks of Abyssinia in Addis Ababa. The results of this study show that customers were happy with the bank of Abyssinia's tangibility, reliability, responsiveness, assurance, and empathy dimensions of service quality. The researcher makes some recommendations to the bank's management based on the study's findings, as well as advice for future researchers.

Key Word: *Service quality dimensions, customer Satisfaction, Bank of Abyssinia*

CHAPTER ONE

Introduction

This chapter introduces the general overview of the entire field of study. It covers the background of the study, statement of the problem, research questions, and objectives of the study, significance of the study, scope and limitation and organization of the study.

1.1 Background of the Study

In the current business environment, competition has made it challenging businesses to survive, and new products (services and goods) are constantly being introduced to the market. Companies must put in a lot of effort to improve the quality of their services if they want to remain in business, make a lot of money, and avoid losing customers.

The most important factor from an organizational standpoint is the customer. Service quality is an ongoing process that aims to best satisfy customer needs and is essential for competitive success. According to research, the level of service quality may influence business performance by attracting and retaining a customer base (Tran, 2020).

Ethiopian private banks have been growing quickly day by day while the banking industry is also under intense competition. The banking industry is competitive in terms of all these elements that guarantee customer satisfaction, including service quality, scale of development, capital resources, distribution network, and technology. The importance of service quality in fostering customer satisfaction is being highlighted. Due to the fact that customer behavior is greatly influenced by service quality Le and others (2018) and providing quality service is essential for maintaining customer satisfaction (Tabash et al., 2019),

In order to quantify customer satisfaction, this study aims to identify the service quality dimensions that could be used. It also examines how these dimensions tangibles, responsiveness; empathy, assurance, reliability, access, financial aspect, and employee competence affect customer satisfaction in the banking industry. By looking at customer satisfaction with service quality in banks

In addition, the banking sector makes an important contribution to a country's economic development and serves as the backbone of the money market in a developed country. This sort of financial intermediary accepting deposits and granting loans; offers the widest menu of services for different business ventures (Festus, Maxwel, & Godwin, 2006) .

Today, BoA has 2400+ shareholders, 7000 employees, and assets worth more than $107 million. The Bank of Abyssinia (BoA) is a leading commercial bank in Ethiopia with 710 branches, 6 million active customers, and 1300 ATMs. Higher computation is now found in banks and other service providers in both developed and developing countries. To compete and survive in their respective markets, they focus on critical activities such as improving service quality and maintaining customer satisfaction. As a bank, they have used various types of service quality measurements to bring good service quality to attract customers and to maintain a positive business interaction between users and banks. The most widely used models in measuring service quality in the banking sector is the SERVQUAL models. According to (Buttle, 1995), the SERVQUAL model can be measured by identifying the gaps between customers' expectations of the service to be rendered and their perceptions of the actual performance of the service.

These days, both developed and developing nations have institutions for service providers with higher computation. They put a lot of effort into crucial tasks that will improve their service quality and help them compete and survive in their respective markets. As bank, they have been utilizing a variety of service quality measurements to improve customer satisfaction and foster productive business relationships between users and banks. The most widely used models in measuring service quality in the banking sector is the SERVQUAL models. According to (Buttle, 1995) , the SERVQUAL model can be measured by identifying the customers' perceptions of service quality.

1.2. Statement of the Problem

In the banking industry, providing quality services is crucial to forging stronger ties with all of your clients. In order to meet the unbalanced environment and evolving customer needs, the issue of quality service is becoming a global concern that necessitates continuous improvement. Hence, providing better service quality is vital, as banks have to compete for customers. With stiffer competition among domestic banks, therefore, it is important for the BOA to improve the quality of its services. Customers' prior experiences as customers with a specific service provider with rival services in the same industry or with related services in different industries tend to have a significant impact on their expectations about services. (Tahir and Bakal., 2007).

Customers' perceptions may differ from one industry to another depending on that industry's reputation and prior experiences. People in many nations have lower expectations of government service providers than they do of private businesses. (Lovelock and Wright, 2002) In addition, BOA in this case is not exceptional because it is one of the public sector banks in Ethiopia.

Although, based on preeminent knowledge of this study, in the context of the service quality in Ethiopia bank industry has been considered the most research and study had made but they didn't reached to the responsible person or company and it doesn't propose any solution for the stated problems. Additional to this currently Bank of Abyssinia is focusing on technology to enhance its service which might cause variation in customer satisfaction. Thus it is important to study its customer satisfaction.

Besides to this, due to organizational duties of the researcher has been observing the problem arises with regarding service quality in the context of Bank industry. Banks operating in Ethiopia are consequently put in to lot of pressures because of the increased competition in the industry. Various strategies are formulated to retain the customer and the key of it is to increase the 4- service quality level. Such kind of research is so important to provide suggestion and improve service quality, to increase customer satisfaction level and to retain customers of BOA .Moreover; the output of this study is beneficial to identify the customer perception of service quality of BOA. Accordingly, BOA will improve its performance, profitability and gain competitive advantage in the market.

Therefore, the main interest of this study is to measure the effect of service quality on satisfaction of customers concerning a service provided by the bank and attempts to ascertain current level of perceived service quality level of BOA Addis Ababa branch.

1.3. Research Questions

The following research questions have been developed.

1. How does Assurance affect customer satisfaction in BOA Addis Ababa branch?
2. How does Tangibility affect customer satisfaction in BOA Addis Ababa branch?
3. How does reliability affect customer satisfaction in BOA Addis Ababa branch?
4. How does responsiveness affect customer satisfaction in BOA Addis Ababa branch?
5. How does Empathy affect customer satisfaction in BOA Addis Ababa branch?

1.4. Objectives of the study

1.4.1 General Objective

The general objective of this study is to examine the current level effect of service quality on satisfaction in Bank of Abyssinia the dimensions of service quality in the level of their importance for good quality.

1.4.2 Specific Objective

➢ To examine the effect of assurance on customer satisfaction BOA Addis Ababa branch.
➢ To examine the effect of Tangibility on customer satisfaction BOA Addis Ababa branch.
➢ To examine the effect of Reliability on customer satisfaction BOA Addis Ababa branch.
➢ To examine the effect of Responsiveness on customer satisfaction BOA Addis Ababa branch.
➢ To examine the effect of Empathy on customer satisfaction BOA Addis Ababa branch.

1.5. Significance of the Study

The service provided by CBE and its effect on customer satisfaction is explored in this study. Provide some light on how customers view the standard of customer service in the banking industry in Ethiopia. It also findings can be fed back to the banks' operation managers to help them

understand how their clients see the quality of their services. It can be a good indicator for managers to identify the gap between management's perception of service quality and that of their customers and taking actions to close the gaps.

1.6. Scope of the study

In the case of Bank of Abyssinia, the research paper's main objective was to evaluate the impact of service quality on client satisfaction. This goal will be limited by a geographical, conceptual, and methodological scope, which will be covered in the sections that follow.

1.6.1. Geographical scope

Despite the fact that Bank of Abyssinia has 343 domestic branch networks, this study will only pay attention to the Addis Ababa branch. As a result, Addis Ababa will be the study's geographic focus.

1.6.2. Conceptual scope

The research's conceptual scope is the effect of service quality on customer satisfaction. As a result, the independent variables to be studied include customer service reductions; assurances, responsiveness, tangibility, empathy, and service reliability of the sample of study, service where the dependent variables of the study will be customers satisfaction from the service from the sample study of the study.

1.6.3. Methodological scope

The study used quantitative data to examine the effect of service quality on customer satisfaction, and it also used an explanatory research design to analyze this data. The study will use a simple linear regression model with help to examine the effects and relationships between the dependent and independent variables. SPSS 25

1.7. Limitation of the study

This study is limited to two BOA banking segments' service quality and customer satisfaction. A consumer of the bank sample was 396, but owing to numerous issues were 383 customers who

were willing to answer the questions. Remain respondents' lack of cooperation and commitment to completing the questionnaires was a problem encountered while conducting this study.

1.8. Organization of the Study

This research study is broken down into five chapters. The first chapter introduces the introductory section and it covers the Background of the study, statement of the problem, objectives of the study, research question(s), Significance of the study, and scope and limitations of the study. Similarly, Chapter two displays a detailed assessment of theoretical and empirical literature by evaluating the issue of the study; also, this chapter c conceptual framework aspects of the study. The researcher thoroughly discusses the research methodology portions in the third chapter. The fourth chapter of the paper describes the data presentation, analysis, and interpretation. The last chapter summarizes the study's major findings, conclusions, and suggestions.

CHAPTER TWO
LITRUTURE REVIEW

2.1. Introduction

This chapter includes a survey of related literature that explains the theories behind the notions of service quality and customer satisfaction. These contain concept and definition, theoretical framework and finally conceptual framework of the study.

2.2. Concept and definitions

2.2.1 Service Quality

According to research, service quality is now more than ever seen as a key component of any company's success (Parasurman A, 1985,1988), and the banking industry is no exception. Many people use service quality to gauge how well banking services perform (Cowling and Newman, 1995). Customers will remain loyal to banks if they receive better value from them than they would from rivals (Dawes & Swailes, 1999) but banks can also make large profits if they can outperform their rivals in a particular market. As a result, banks must use service quality as a key component of their competitive strategy (Chaisomphol Chaoprasert, 2004). Additionally, banks all over the world provide similar services and work hard to adopt new technologies as soon as their rivals do. Customers can detect differences in service quality, it should be noted (Chaisomphol Chaoprasert, 2004). Additionally, according to (Gronroos C. , 1990), customers primarily judge the performance of banks based on their direct interactions with them.

Defining service quality and its components in a way that is actionable in the workplace is a critical task that no business should take lightly. Furthermore, many academics agree that service quality can be divided into two major dimensions (Gronroos c. , 1984); (Lehtinen, 1982). (Parasurman A, 1985,1988) Refer to the first as "outcome quality," and (Gronroos c. , 1984) refer to the second as "technical quality." However, the first dimension is concerned with what the service provides, whereas the second dimension is concerned with how the service is delivered: the process that the customer went through to arrive at the service's outcome.

Assuming that only consumers evaluate quality, another definition of service quality is "a judgment about a service's overall excellence or superiority" (Schneider, 2004). Users'

perception is used in this case to assess the organization's level of service quality because, as (Schneider, 2004) noted, "Service quality judgments were viewed as global evaluations that were composites of consumers' experiences with an organization (global-level evaluation)". Over the past 15 years, there has been a lot of research done on the subject of measuring service quality. According to (McCleary and Wearer, 1982) study, the definition of good service is based on the recognition of measurement behaviors that matter to customers. (Zemke and Albrecht, 1985) Identified systems and strategies for managing service and proposed that service plays a significant role in defining a restaurant's competitive strategies.

Contrarily, the SERVQUAL scale, created by (Parasurman A, 1985,1988), became the most widely used tool for assessing service quality. The reliability, tangibles, responsiveness, assurance, and empathy were identified as the five main components of service quality.

SERVIQUAL is designed to act as a diagnostic methodology for identifying numerous areas of a company's service quality weaknesses and strengths. The SERVIQUAL instrument generates a systematic, multi-stage, and interactive process that develops from the determined dimensions and items that relate to the particular businesses and industries (Zeithaml V. , 1988).

The SERVIQUAL instrument is made to be used in any type of service industry and offers a basic framework through its expectation / perceptions format, which includes statements for each of the five dimensions (Parasuraman el al, 1988).

Figure 2.1: Five Key Service Dimension of the SERQUAL model
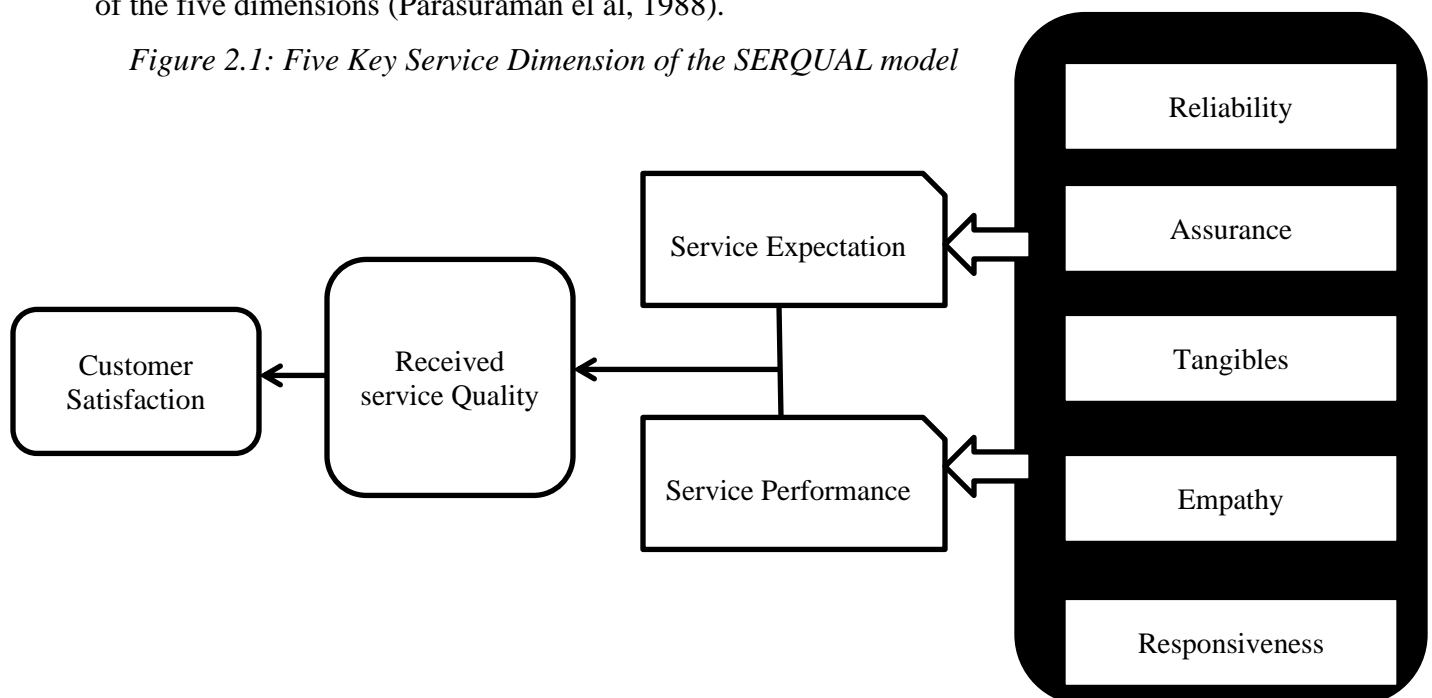
2.2.2 Service Quality Dimensions

The classification of service quality dimensions is significant because each one presents distinct techniques that enable managers of service firms understand the significance of each dimension and its impact on customer satisfaction. (Filipa Fonseca, 2010). According to the researchers, buyers do not perceive quality in a unidirectional manner, but rather rate quality based on a variety of contextual elements. The Specific dimensions of service quality have been identified though the pioneering research of (Parasurman A, 1985,1988).

The five dimensions of service quality

Reliability: It is the capacity to reliably and precisely provide the promised service. (Parasuraman, Zeithaml, & Berry, 1991) Reliability has continuously been found to be the most critical factor of service quality perceptions. In its broadest meaning, dependability implies that the organization keeps its promises. Promises on the provision of delivery services, problem resolution, and cost. Customers like to do business with organizations who meet their promises, especially those about service results and key service qualities. Customers' expectations of dependability must be understood by all businesses. (Manyi, 2011).

Responsiveness: is the desire to assist clients and offer fast service. (Parasuraman, Zeithaml, & Berry, 1991), A business must make sure to examine the process of providing services and managing customer requests from the customer's perspective rather than from the company's perspective. The customer's expectations for speed and promptness may differ greatly from the standards for speed and promptness that represent the company's perception of internal process requirements. Companies need adequately staffed customer service departments in addition to responsive front-line personnel in all interaction roles if they want to distinguish themselves from competitors through response. (Manyi, 2011).

Assurance: its expertise, politeness, and capacity to engender confidence (Parasuraman, Zeithaml, & Berry, 1991). To understood to be the ability of a corporation and its personnel to engender trust and confidence. The aspects are probably going to be especially crucial for

services that customers see as high risk and/or for which they lack confidence in their capacity to assess outcomes. Credibility, security, competence, and civility are included in assurance as measurement scales. (Manyi, 2011).

Empathy: it is providing clients with thoughtful, individualized attention. (Parasuraman, Zeithaml, & Berry, 1991) Treating each client individually. The kind, individualized attention a business gives its consumers is what is referred to as empathy. Expressing to customers that they are special and distinct through personalized service is the essence of empathy. Customers need to feel valued and understood by the businesses that serve them. Small service organizations frequently have employees who are familiar with customer needs and performance. The small firm may clearly benefit while competing with larger firms because of its capacity for empathy. (Manyi, 2011).

Tangibles: appearance of the buildings, the equipment, the people, and the written contents (Parasuraman, Zeithaml, & Berry, 1991). The physical appearance of buildings, machinery, people, and communication materials. All of those offer tangible examples or visuals of the services, which clients, especially new ones, would use to gauge quality. (Manyi, 2011)

2.2.3 Customer's expectations

Consumers assess the value of marketing offers and use these assessments to guide their purchasing decisions. How well a product meets a customer's expectations affects how happy they are with their purchase? The importance of having reasonable expectations is something that marketers must keep in mind. They run the risk of pleasing the customers but failing to draw in enough new ones if they lower their standards. But if they set their expectations too high, buyers might be disappointed. (Parasuraman et al, 1985). Customer expectations will be formed or influenced as a result of many factors.

Factors that affect customer expectation

Personal needs

Customers have what they see as a set of essential personal needs that they anticipate the service will meet. These will undoubtedly differ from service to service and, more importantly, from

customer to customer. It will be challenging to design an effective service due to the service's insufficient understanding of these personal needs. (Mik, 1999).

Previous experience

Some clients will "repeat" certain services. Clients in the sense that they have previously used this service. Their expectations for future service will be influenced in part by their prior customer experience. One client, for instance, might have low expectations due to unsatisfactory service in the past. Because of the high service quality the previous time, another person might have high expectations. Customers, however, may also draw on their prior interactions with other businesses in this situation. (Mik, 1999).

Word of mouth communications

Customers' expectations will be influenced by word-of-mouth recommendations about the service and the provider, in part. This is actually in reference to communication coming from sources other than the service provider. In this context, sources like friends, family, coworkers, and experiences come to mind immediately. The media may also serve as a platform for such communication. (Mik, 1999).

Explicit Service Communications

Explicit service communications are statements made by the service itself that are related to the service. Such claims may be made by service personnel or by the service itself in leaflets, advertisements, and marketing collateral. (Mik, 1999)

Implicit Service Communication

The customer may draw conclusions about the quality of the service from implicit service communication. From a service management standpoint, it is obvious that it is crucial to know the main factors affecting your customers' expectations. Equally crucial is figuring out how the service's formal and informal communications might affect customers' expectations of service. (Mik, 1999)

2.3 Theoretical Frame work

2.3.1 Gronroos Model

According to this model, there are two dimensions to how well a service is received by customers: a technical or outcome dimension, which refers to what the customers receive, and a functional or process-related dimension, which refers to how the process and customer experience are perceived. Technical quality and functional quality are the names given to these two. Functional quality describes how the service employee provides the service; technical quality refers to what the service provider delivers during the service delivery. According to Gronroos' hypothesis, the process dimension or functional quality may frequently be more important to consumers' perceptions of overall quality as long as the outcome or technical quality is acceptable. The two service quality dimensions are only a small part of the quality perception process. When the actual quality meets or exceeds the customer's expectations for the quality, this is when good perceived quality is attained. This means that if customers have unrealistically high expectations, even if the experienced quality is good, the overall perceived quality may still be low. In contrast, if the customer has very low expectations, the overall perceived quality may be high even if the experienced quality is not very good. (Suzana & Velida, 2012).

Figure,2.2   Gronroos Model
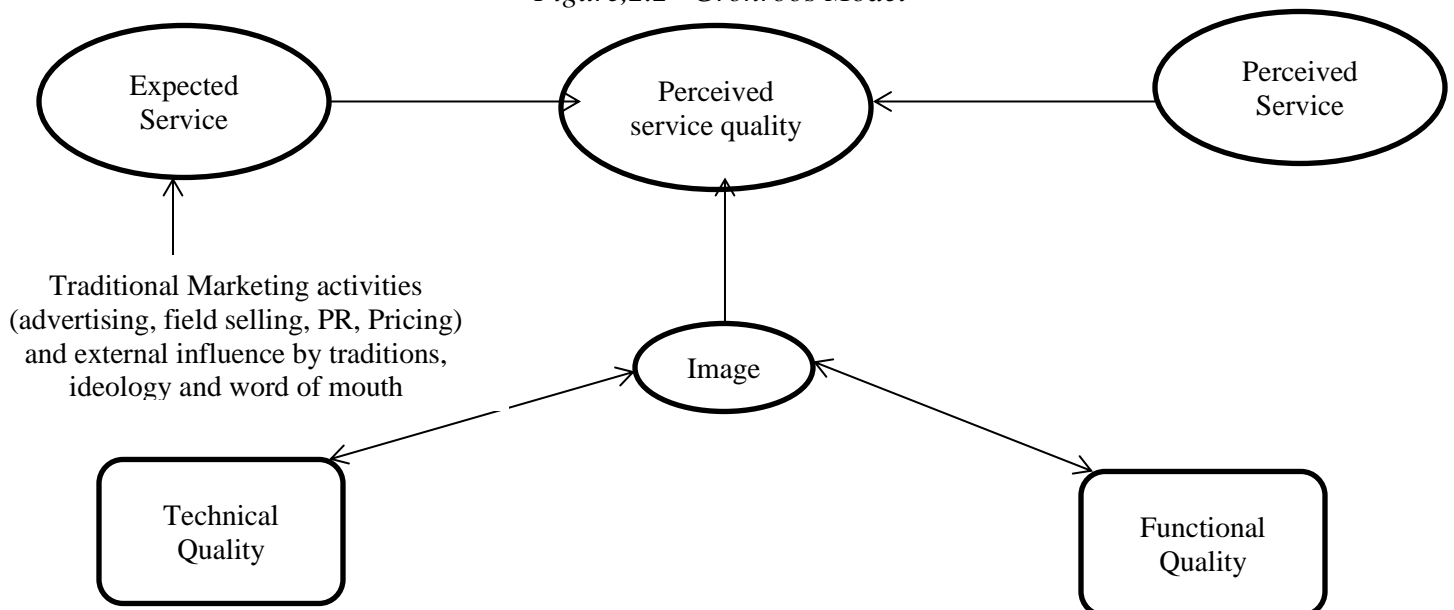
Source: (Gronroos c. , 1984)

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2.3.2 Gaps Model of Service Quality

The authors (Parasuraman et al, 1985) have produced a substantial amount of work on service quality. According to them, the degree of discrepancy between customers' expectations or desires and their perceptions is known as "perceived service quality."

Gap 1 between management expectations and consumer perception - There is a discrepancy between what customers expect from the service they receive and what businesses are aware of. The expectations of customers are in line with many executive perceptions of what constitutes high-quality services. However, there is a disconnect between executive perceptions and what customers expect. In essence, executives of service firms might not always be aware of the features that consumers associate with high quality and the levels of performance required to meet those features. This ignorance could influence how consumers perceive quality. (Parasuraman et al, 1985)

Gap 2 Management perception-service quality specification gap – A business may accurately understand the needs of its customers, but it may not have established a defined performance standard. This might be the result of resource and market limitations, which management occasionally perceives as being unreasonable, or both. The absence of total management commitment conditions to service quality is another factor contributing to the discrepancy between expectations and the actual set of specifications established for a service. In other words, there may be a discrepancy between management's perceptions of customer expectations and the actual specifications established for a service due to a number of factors, including resource constraints, market conditions, and/or management indifference. Consumers' perceptions of quality are impacted by this discrepancy. (Parasuraman et al, 1985)

Gap 3 The difference between the service quality specifications and the actual service delivery is known as the service delivery gap. Even when standards for providing services effectively and treating customers fairly exist, providing high-quality services may not be a given. Managers understand that employee performance cannot always be standardized and that

employees have a significant impact on how customers perceive the quality of a service. (Parasuraman et al, 1985)

Gap 4 This is essentially a gap between what you deliver and your external communications in terms of service delivery. Consumer expectations can be impacted by a company's communications and media advertising. If consumer perceptions of service quality are significantly influenced by expectations, the business must be careful not to communicate any promises that it cannot keep. When promises are made that cannot be kept, initial expectations are raised but subsequent perceptions of quality are lowered. (Parasuraman et al, 1985)

Gap 5 Expected services - perceived service gap: How well a consumer perceives a service depends on the size and the direction of the difference between what is expected and what is actually received. Meeting or exceeding customer expectations is essential to providing high-quality services. How consumers evaluate high and low service quality depends on how the actual service performance compares to their expectations. (Parasuraman et al, 1985).

Managers can better understand what customers actually expect from a particular service with information on customer expectation levels. Similar to this, knowledge of service quality gaps can assist managers in determining the best areas for performance improvement. The idea of gaps scores is undoubtedly helpful for a service manager because it informs them of customer expectations, perceptions of the service they received, and any discrepancies between the two. The use of such service quality metrics enables managers and other stakeholders to comprehend the service's comparative performance across these metrics. (Mik, 1999)

Generally speaking, knowledge of service quality gaps can assist managers in determining the best areas for performance improvement. Prioritizing performance improvement is made easier by determining the biggest negative gaps and the areas with the highest expectations.

Figure: 2.3 Service quality Gap model
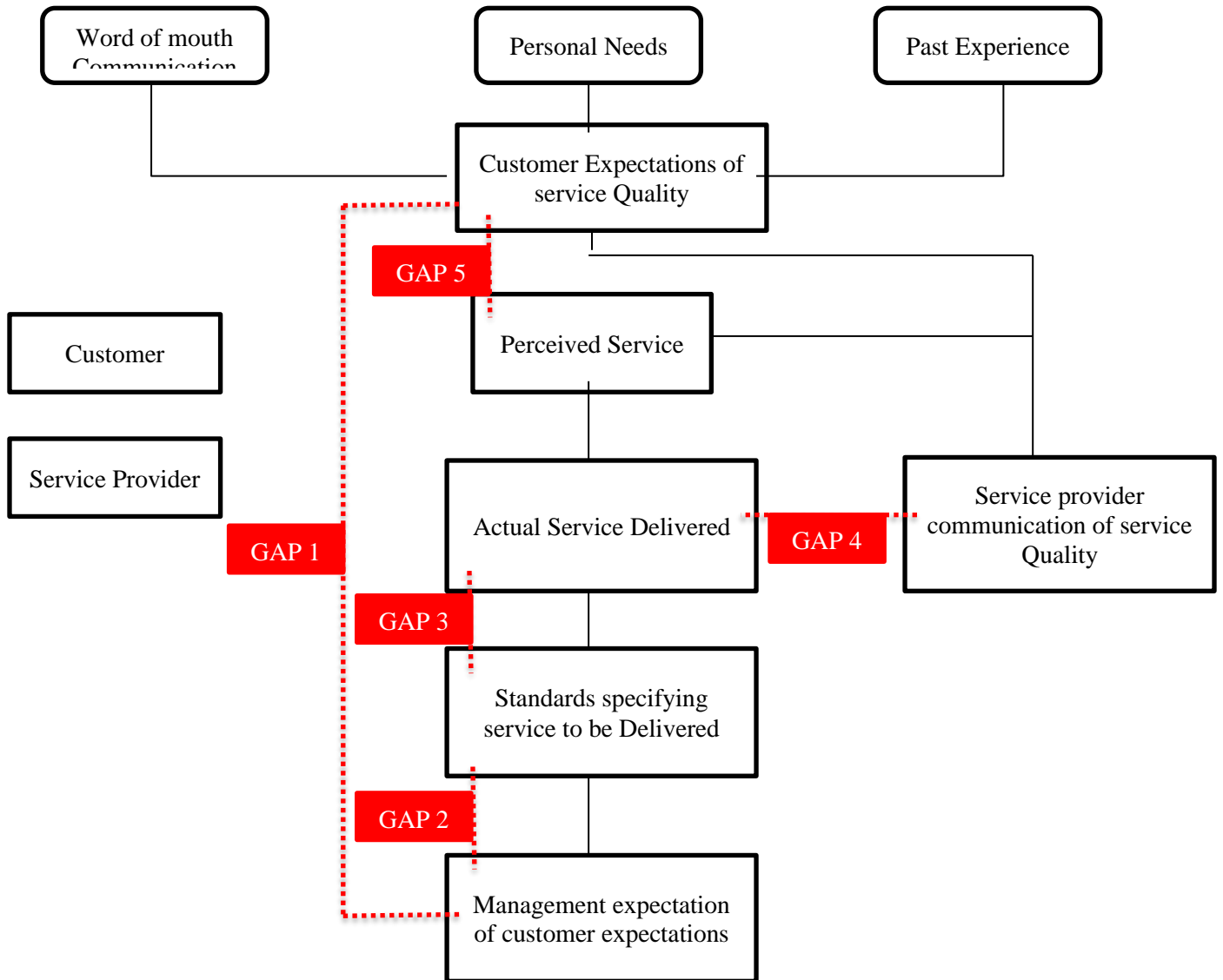
Source : Service Quality Gap Model (Lamb et al, 2019)

2.3.3 SERVQUAL

The idea behind SERVQUAL, a tool for measuring service quality, is that the most important factor in determining how well a service is provided to customers. It is operationalized in terms of how expectations and results relate to one another. It is widely accepted that customers

evaluate service quality by comparing expectations with perceptions of the service they receive. (Grönroos, 2004).

Retailers can use SERVQUAL, a brief multiple-item scale with good reliability and validity, to better understand customer service expectations and perceptions and, as a result, provide better service. The tool has been created to be usable across a wide range of services. As a result, it offers a framework through its expectation/perceptions format that includes statements for each of the five service quality dimensions (revealed that the consumer evaluation criteria for service quality fit ten potentially overlapping dimensions). These factors included: access, understanding/knowledge of customers, competence, reliability, responsiveness, communication, credibility, security, and courtesy. (Philip & Shirley-Ann, 1997).

2.4 Service Quality and Customer Satisfaction

The customer's perception of the results of an evaluation process that compares what they received from the service and the product to expectations is known as satisfaction. The majority of experts concur that while service quality is an attitude formed by a long-term, comprehensive evaluation of a performance, customer satisfaction is a short-term, transaction-specific measure. The ideas of customer satisfaction and service quality are unquestionably intertwined. Some people think that customer satisfaction affects how well a service is perceived, while others think that customer satisfaction affects how well a service is perceived.

In a customer-based approach quality means the best satisfaction of consumers' preferences (Yarimoglu, 2014). In addition, the connection between customer satisfaction and service quality, as well as how these two ideas relate to consumers' buying habits, is still not fully understood. (Cronin J. & Taylor, 1992).

A comprehensive customer evaluation of a specific service and the degree to which it meets their expectations and provides satisfaction can be understood as the other definition of service quality, which is how businesses meet or exceed customers' expectations. (Al-Jazzazi A. & Sultan, 2017). Accordingly, a "performance-gap," as it is known, is a negative discrepancy between perceptions and expectations that results in customer dissatisfaction, whereas a positive

discrepancy results in customer satisfaction (Kumbhar, 2012).

According to (Rauch et al., 2015), The management of a company must assess how well it performs in relation to both the expectations of its customers and the performance of other businesses in the same sector.

2.5 Empirical Review

In the literature, (Bolton R. & James H., 1994) . have given the relationship between customer satisfaction and service quality a lot of attention . (Timothy A. , 2012) Studied customer satisfaction and banking services in the Nigerian banking sector. The findings demonstrate that customer satisfaction is significantly and favorably impacted by service quality. He advises service marketing managers to be aware of how customer satisfaction and behavioral intentions are impacted by service quality.

Customer satisfaction rises with better service delivery, according to the findings of (Atalik & Arslan, 2009), with the title "A Study to Determine the Effect of Customer Value on Customer Loyalty In Airlines Companies Operating: Case of Turkish Air Travelers." Marketing has been interested in determining the causal link between service quality and customer satisfaction for well over a decade now. The battle cry of businesses attempting to compete in a recently globalized market became customer satisfaction.

According to (Naeem Asma & iqbal, 2009) a bank can set itself apart from rivals by offering top-notch customer service. The quality of the banking services offered to customers has improved, and it can be used as a key weapon to achieve service excellence and prevail in a market where renown for service has become the basis for bank differentiation. In a competitive business environment, banks strive to go above and beyond quality by offering distinctive banking services that give customers a sense of satisfaction by exceeding their expectations.

They need to know whether perceived service quality dimensions have an impact on customer satisfaction or not in order to understand the effectiveness of the bank. They must also determine which aspects of service equality have the greatest influence on customer satisfaction. (Suleiman, 2013).

In general, the majority of the reviewed literature demonstrates a trend whereby businesses are paying close attention to raising service quality to gain a competitive advantage. The majority of them also concur on the idea that providing quality service will lead to customer satisfaction, which will then produce customer loyalty, increased sales, and financial success.

2.6 Conceptual framework

The conceptual framework below is developed on the basis of the literature review mentioned above. Customer satisfaction and service quality are conceptualized as independent and dependent variables.

Figure 2.4: Conceptual Framework of the study

Independent Variable   **Variable**   **Dependent**
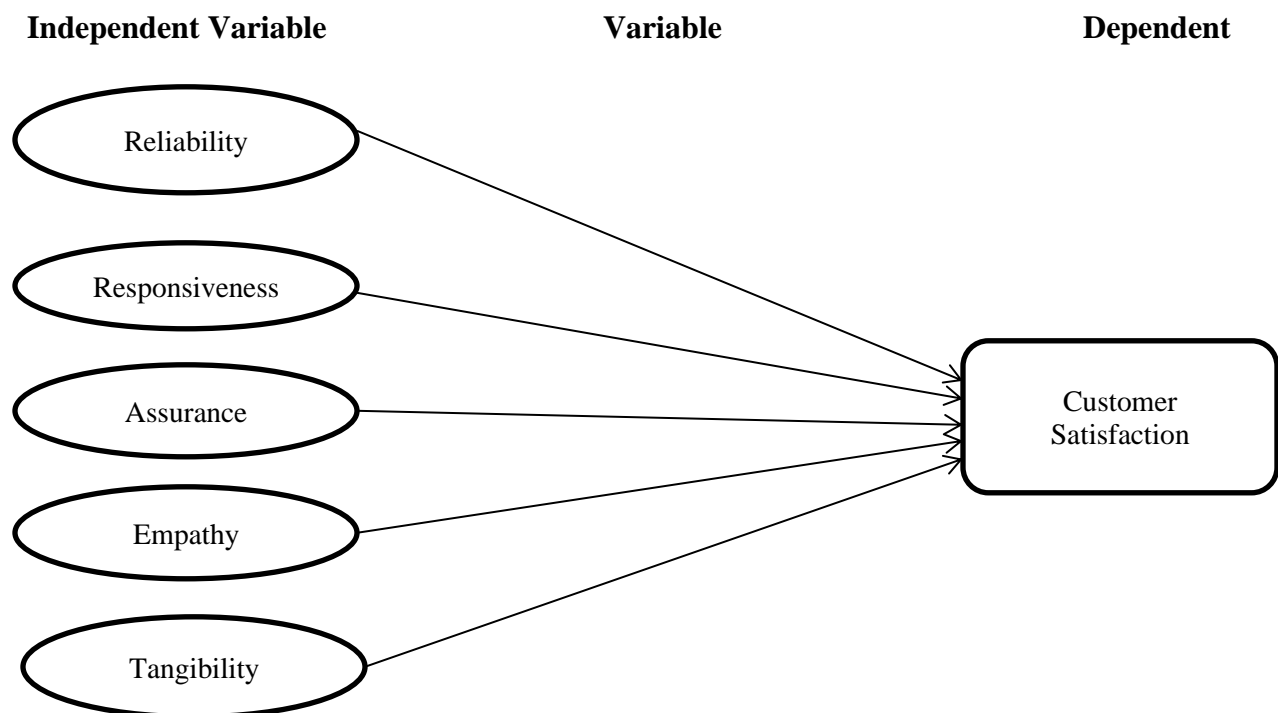
Source; (Parasuraman et al, 1985)

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CHAPTER THREE

Research Design and Methodology

This chapter explains the methodological approach used when conduct the research. The research design, sampling techniques, tools of data collection, and procedure of data collection and methods of data analysis explain.

3.1 Research approach

According to (John, 2014), research approaches are plans and the procedures for research that span the steps from broad assumptions to detailed methods of data collection, analysis, and interpretation. The kind of research problem or issue being addressed, the researchers' individual experiences, and the study's target audiences are all taken into consideration when choosing a research approach. Qualitative, quantitative, and mixed methods research all have three main approaches. If the goal of an investigation is to describe the strength of the relationship that exists between the variables, a quantitative survey is the one to use.

Accordingly, this research has be conducted using quantitative research approach hence, it examines effect of service quality on customer satisfaction and measures the relationship between service quality and customer satisfaction in the case Bank of Abyssinia

3.2 Research Design

An important part of the research activity is to develop an effective research design which shows the logical link between the data collected, the analysis and conclusions to be drawn. This design satisfies the most suitable methods of investigation, the nature of the research instruments, the sampling plan and the types of data.

The study expected to investigate on the assessment Customer's perception on service quality in case of Bank of Abyssinia in order to describe Service quality of Bank of Abyssinia descriptive research and explanatory research. The primary goal of this research is to investigate the impact of service quality on customer satisfaction at Bank of Abyssinia in order to identify the impact, nature of the cause, and relationship between service dimensions and customer satisfaction.

3.3 Target Population

The population of the study consists of all customers of Bank of Abyssinia, specifically under District of central Addis grade two branch customers. As of December 30, 2022, the total number of account holder in the district of two branches in Ras branch and Genet Branch was 40,800. These were account holder of the district were the total population of the study. The reason why this study select or focus on central Addis districts is the type of banking serves like depositing, withdrawing, transferring, for exchange remittance and other bank service are providing. So that the customer have been exposed to the same banking service from any branches of the bank of Abyssinia. In addition, to this due to the central Addis district for the researcher environment more near in this district. It helps to collect reliable data and produce reliable finding.

3.4 Sample Size

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample (Peck, Olsen, & Devore, 2008). Considering the size, as well as the time, it is difficult to collect data on the whole population of the customer. Thus, to avert such constraint the researcher use sample from the whole population. Whenever it is not possible to access the entire population, it is possible to collect data from sample and use the behavior within the sample to infer things about the behavior of the population. According to (Yamane, 1967), indicated that the following sample size determination formula and also this study will a play the formula;

n= N/1+N (e) 2

 Where: n=sample size

N=total population that is 40,800

e= is the error term, at 5 %

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

n=40,800/1+40,800 (0.05)2= 396.11

 Therefore, the sample size of the study is approximately **396.11**

3.6 Sampling Techniques

According to (John Hafiz Raeside and White, 2007) sampling is the process or technique of choosing a suitable sample in order to ascertain the parameters or characteristics of the entire population. Non-probability sampling as it is also known, will be used in this study. It will be more appropriate to use sampling techniques for this reason. Since it will allow the researcher to choose the sample based on his judgment, there are certain qualities that must be present in the sample element for this study.

3.7 sources of data

The data used to conduct this study primary data. In this study Primary sources used in soliciting information for the study.

3.6.1 Primary data

Primary data for this study obtained from a structured self-administered questionnaire. The data will be collected in the form of questioners. These questioners are analyzed and conclusions will be drawn from the analysis about the level of service quality provided by bank and its customer satisfaction.

3.8 Instruments of Data Collection

The research instrument was a questioner. The closed ended questions helped to get definite answers and use for simplicity. The scale of measurement for the study has interval scale. An interval scale of measurement was based on order interval that has equal length and the zero value was arbitrary. Five points Likert scale would administer which include weights and: 1= very dissatisfied 2= dissatisfied 3= Neutral 4= Satisfied 5= Very satisfied for perception.

3.9 Reliability and Validity

The term 'reliability' refers to a concept used for testing or evaluating quantitative research, though the concept is frequently applied to all types of research. The quality of any qualitative study is the most important test. Reliability is a concept used to evaluate quality in quantitative studies with the goal of "explaining," whereas quality is used in qualitative studies with the goal of "generating understanding" (Stenbacka, 2001).

Cronbach's alpha coefficient was used to estimate data reliability in this study. Cronbach's alpha is the most popular and widely used technique in the behavioral sciences for estimating the reliability or internal consistency of assessments and questionnaires. Appraisers and researchers must estimate this amount in order to add validity and accuracy to their data interpretation. It is denoted by a number between 0 and 1. A value of 0.6 or less indicates poor internal consistency and reliability (Bollen, 1989).

Table 4.2: Result of reliability analysis for the questionnaire

Dimension of service quality	No of items	Cronbach's alpha
Assurance	5	0.810
Tangibility	5	0.773
Reliability	7	0.792
Responsiveness	5	0.798
Empathy	5	0.775
Overall reliability analysis	Cronbach's alpha	0.849

Source: own study result

3.10 Methods of data analysis

The data collected through the questionnaires was analyze using the Statistical Package for Social Sciences (SPSS, 2020), Microsoft office Excel as well as descriptive and inferential analyses was conduct. From descriptive statistics mean used and from inferential statistics and multiple regressions was employed.

3.10 Ethical considerations

Customers' consent is sought since the researcher will use customer data that will be gathered through a questionnaire. The respondents will be instructed not to enter their names on the questionnaire in order to protect the anonymity of the information they offer, and they will be guaranteed that their answers will only be used for academic purposes. In order to encourage respondents to engage in the study and provide essential information about the company under study, a brief description of the study's main goals or purpose will be made evident in the questionnaire's introduction. Last but not least, participants were chosen for the study based on their free will.

CHAPTER FOUR

Data Interpretation and Analysis

This chapter presents and analyzes data that was collected using a structured questionnaire. Descriptive statistics were used to present the data collected regarding the respondents' demographic traits and background information as well as frequency, mean, and standard. Following that, inferential statistics SPSS 25 version. Were used to present the correlation and multiple linear regression analysis of the questionnaire response.

4.1 Respondents Profile

The total number of structured questionnaires issued to Bank of Abyssinia customers was 396. Out of the 383 surveys issued, 383 were properly completed, returned, and analyzed. However, 13 questions were not responded. As a result, the study's response rate was 96.7%. The demographic information of the respondents is shown below.

Table 4.1 respondent Profile

Variable	Category	Frequency	Percentage
Sex	Male	217	56.7
	Female	166	43.3
	Total	**383**	**100**
Age	20-30	82	21.4
	30-40	172	44.99
	40-50	77	20.1
	Above 50	52	13.6
	Total	**383**	**100**
Education Level	Primary school	29	7.6
	Secondary school	32	8.4
	Certificate or diploma	57	14.9
	First Degree	207	54.0
	Master's Degree and above	58	15.1

	Total	383	100
How long have you using the bank service from bank Abyssinia	1-5 years	141	36.8
	5-10 years	124	32.4
	10-15 years	67	17.5
	Above 15 years	51	13.3
	Total	383	100
How frequently you are visiting the bank for service per month	1-4 times	188	49.1
	4-10 times	111	29.0
	More than 10 times	84	21.9
	Total	383	100

Source: Own survey

According to table 4.1 above, the demographic characteristics of the respondents for this research are as follows with regard to sex: 56.7% of the respondents were men, and the remaining 43.3% were women, indicating that men made up the majority of the respondents. In terms of respondents' ages, it was discovered that 20.1% of respondents were between the ages of 20-30 years, 44.99% were between the ages of 30-40 years, 20.1% were between the ages of 40-50 years, and 13.6% were classified as being older than 55 years.

Regarding demographic information regarding educational background, 7.6% of respondents fell into the category of primary school graduates, 8.4% of respondents held a secondary school diploma, 14.9% of respondents held a certificate or diploma, 54.0% of respondents held a first degree, and the remaining 15.1% of respondents held a master's degree or higher. This shows that the respondents have a solid educational foundation and can comprehend the questions posed to them in a well-structured questionnaire designed to research the topic.

According to the results of the question "How long have you been using the Bank of Abyssinia service?" as shown in the above table 4.1 and Figure 4.1 below, 36.8% of customers used the service for 1-5 years, 32.4% for 5-10 years, 17.5% for 10-15 years, and 13.3%, or the majority of customers, used the bank for more than 15 years.

Regarding the responses to the question of how often you visit the bank for service each month, as shown in table 4.1 above, 49.10% of customers used the service 1-4 times in a month , 29.0% of customers used the service 4-10times in a month, and 21.9% of customers knew the bank well enough to use the service more than 10 times a month.

4.2. Descriptive of Service quality dimensions

In section, the mean and standard deviation of the data were examined in the section on descriptive statistics. By providing succinct descriptions of the sample and data measures, descriptive statistics aid in describing and understanding the characteristics of a particular data set. Peck, et al. (2008) state that the mean value in this study indicates the average of all customers' responses on specific parameters. The standard deviation, on the other hand, indicates the diversity of the respondents' responses; that is, if the standard deviation is low, it means that the respondents' responses reflect a range of opinions, and if it is high, it means that the respondents' responses reflect a wide range of opinions. They also establish the mean values.

According to the Likert Scale's comparison criteria, a low mean value is one that is less than 2.99, a moderate mean value is one that is between 3.00 and 3.49, and a high mean value is one that is greater than 3.50.

Table 4.2 Descriptive Statics

Description	Mean	Standard
Assurance	4.213	0.64037
Tangibility	4.328	0.59192
Reliability	4.202	0.56111
Responsiveness	4.207	0.55790
Empathy	4.178	0.64030

Source: Own survey

As shown in Table 4.2 above, the mean value of assurance was 4.213 with a standard deviation value of (SD=0.64037). This value indicates that the majority of respondents responded on the statements of assurance dimension questions that were the behavior of the bank's employees helps build the customers' confidence, employees of the Bank of Abyssinia are consistently well-mannered with customers, they make customers feel safe in transactions, and they also have the knowledge of the bank's policies.

The sample respondent of this study was satisfied and thought that Bank of Abyssinia was modern looking and appropriate for the service when it came to the questions raised for describing the tangibility that were the availability of the modern equipment, visually appealing facilities, Employees who have a neat, professional appearance, and visually appealing materials associated with the service. As can be seen from table 4.2, the mean tangibility value was 4.328 with a standard deviation of 0.59192.

Regarding the reliability statistics' mean scores, which are shown in Table 4.2 above, the mean score was 4.202 with standard variations (SD = 0.56111), which suggests that the statements used in this study to describe the Bank of Abyssinia's customer reliability scored highly on average. This refers to Abyssinia's financial services and its goods, which include prompt service delivery, timely information dissemination, the maintenance of customer information, and fulfillment of service commitments.

According to Table 4.2, respondents' responses to the questions on responsiveness posed for the research, the mean value was 4.207 with a standard deviation of (SD=0.55790). This signifies that the respondents to the study's sample were extremely satisfied with the responsiveness of Bank of Abyssinia workers, as indicated by the statements that were included in the questioner to describe the responsiveness, which is one of the dimensions of service quality.

Table 4.2 above demonstrates that the mean values of empathy were 4.178 with a standard value (SD=0.64030), indicating that respondents' responses to the statements that Bank of Abyssinia employees give customers personal attention, have convenient hours for all of their customers, have their needs in mind when making decisions, and understand those needs, were in the high range mean.

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4.3 Correlation Analysis

A statistical indicator of the strength of the association between the relative movements of two variables is the correlation coefficient, or r. The range for the value of r is -1.0 to 1.0. Perfect negative correlation is shown by a correlation of -1.0, and perfect positive correlation is shown by a correlation of 1.0. A correlation of 0.0 indicates that there is no relationship between the two variables' movements. (2014) Creswell J.

Table 4.3 Correlation coefficient for all service quality dimensions with customer satisfaction

Correlations		Assurance	Tangibility	Reliability	Responsiveness	Empathy	Satisfaction
Assurance	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	383					
Tangibility	Pearson Correlation	.632**	1				
	Sig. (2-tailed)	.000					
	N	383	383				
Reliability	Pearson Correlation	.357**	.415**	1			
	Sig. (2-tailed)	.000	.000				
	N	383	383	383			
Responsiveness	Pearson Correlation	.394**	.478**	.517**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	383	383	383	383		
Empathy	Pearson Correlation	.385**	.560**	.631**	.491**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
	N	383	383	383	383	383	
Satisfaction	Pearson Correlation	.345**	.583**	.488**	.556**	.587**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	383	383	383	383	383	383
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: survey data

The following correlation analysis was carried out to assess the strength of the two variables, both of which were dependent on one another. According to the analysis's findings, which are presented in table 4.3 below, customer satisfaction has a strong positive relationship with each of the service quality dimensions: Tangibility, Reliability, Responsiveness, Assurance, and Empathy. As a result, we can draw the conclusion that there is a strong and positive correlation between customer satisfaction and service quality dimensions, and that any improvement in any of these dimensions will help to raise customer satisfaction.

4.3 Regression Analysis

One of the statistical techniques used to estimate relationships between a dependent variable and one or more independent variables is regression analysis. Regression analysis, specifically, enables one to comprehend how any one of the independent variables, while being constant for the other independent variables, affects the average value of the dependent variable (Bhattacherjee, 2012).

4.3.1. Assumption of Regression test

For the purposes of maintaining the reliability of the research's findings and the validity of the data, the following traditional linear regression model assumptions are stated in this section.

I.   The Errors Have Zero Mean (E (e) = 0)

Creswell (2014) states that adding a constant term to the regression equation will increase accuracy. For this reason, the regression model employed in this investigation includes a constant term. As a result, the premise that errors have zero mean (E(e) = 0) is proven to be true.

II.   Normality Test

The following histogram was used to test the normality assumption. This test is used to determine how the variables are distributed, and the histogram below demonstrates that the variables had a normal distribution.

Figure 4. 1. Histogram regression of standardized residual of Service quality and customer

Histogram
Dependent Variable: CSAVERAGE

Mean = -9.45E-15
Std. Dev. = 0.993
N = 383

Satisfaction
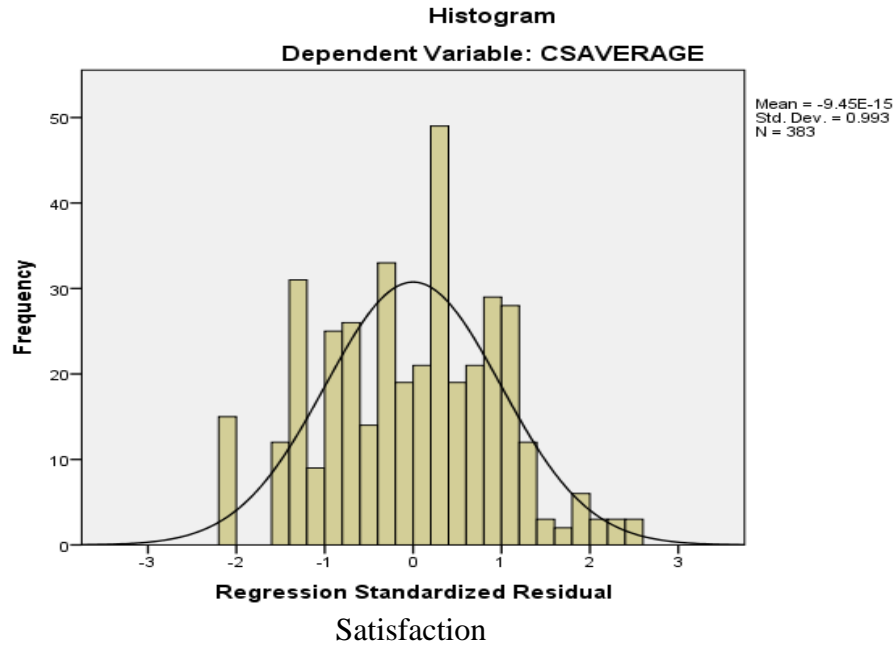
Source: own survey

III.   Linear Assumption test

To verify the linear relationship between the dependent and independent variables, this supposition is used. The linearity of the dependent and independent variables is depicted in the scatterplot graph below.

Figure 4.2 Normal P-P Plot of dependent variable customer satisfaction

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: CSAVERAGE
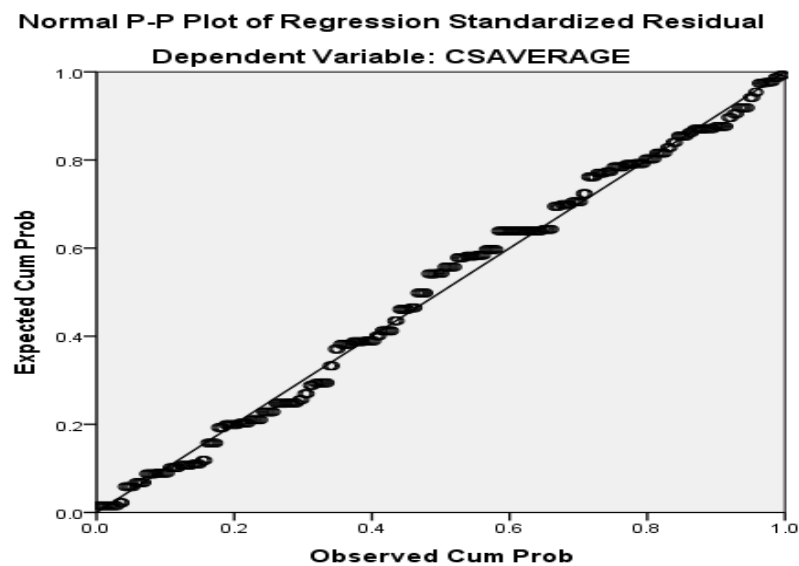
IV. Multicollinearity Test

A multicollinearity test is performed using (VIF). A multicollinearity test In general, if the VIF of a variable is greater than 10, there will be a significant multicollinearity problem.

Table 4.4: Multicollinearity assumption test

Model		Collinearity Statistics	
		Tolerance	VIF
1	Assurance	.584	1.711
	Tangibility	.467	2.140
	Reliability	.540	1.853
	Responsiveness	.633	1.579
	Empathy	.486	2.059

Source: survey data,

The VIF values for each variable are all lower than 10, according to the aforementioned table 4.4. Thus, this study meets the multicollinearity assumption.

4.3.2 Regression Result

4.3.2.1 Effect of service quality on customer Satisfaction

The regression analysis model, which is shown in table 4.4, was created in order to ascertain the effects that the five dimensions of service quality had on customer satisfaction. In this study, there was a significant and positive regression between the dependent variable and the combined five independent variables. According to the results in the table, there is a significant correlation between service quality and customer satisfaction (R=0.708, p 0.05), which suggests that customer satisfaction is assessed using the five service quality dimensions of empathy, assurance, responsiveness, reliability, and tangibility.

Additionally, the model summary's Table 4.4 shows that the Durbin-Watson value is 1.951, which denotes a high autocorrelation value. The Durbin-Watson statistic will always be in the

range of 0 and 4. A value of 2.0 indicates that there is no evidence of autocorrelation in the sample. According to James and Geoffrey (1950), who were cited by Alemu A in 2019, values between 0 and less than 2 indicate positive autocorrelation, while values between 2 and 4 indicate negative autocorrelation. As a result, the study's Durbin-Watson value of 1.951 indicated a positive autocorrelation.

Table 4.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimated	Durbin-watson
1	.708[a]	.501	.495	.30905	1.951

Source: survey data,

R2 is a measure of the explanatory power of the regression equation and ranges from 0 to 1, where it indicates how much the independent variable explained the dependent variable. (Peck, Olsen, & Devore, 2008). Table 4.4 above demonstrates that the value of R square is 0.501. This value suggests that the independent variables (tangibility, reliability, responsiveness, assurance, and empathy) explained the dependent variable by 0.501 or that the service quality (service quality) explained customer satisfaction by 50.1%. Multiple linear regression analysis is used in this study to investigate the impact of service quality on client satisfaction at Bank of Abyssinia.

4.3.2.2 ANOVA

The analysis of the ANOVA data suggests, as shown in table 4.8 below, that there is a strong positive regression that is significant due to the value of r=0.000, which is 0.05.This suggested that the independent variables basically all four service quality dimensions Assurance, Tangibility, Reliability, Responsiveness, and Empathy have a strong, significant impact on customer satisfaction.

Table 4.5 ANOVA

Model		Sum of squares	df	Mean square	F	Sig.
1	Regression	36.204	5	7.241	75.809	.000[b]
	Residual	36.009	377	.096		

| | | Total | 72.213 | 382 | | | |

a. Dependent Variable : Satisfaction

b. Predictors: (constant), Empathy, Assurance, Responsiveness, Reliability, Tangibility

Source: survey data,

4.3.2.3 Coefficients

The individual effects of the four independent service quality dimensions, namely empathy, assurance, responsiveness, reliability, and tangibility handling, on customer satisfaction are shown in Table 4.6 below. The coefficients sections of the regression part help us identify which of the five independent variables is most useful in describing the variation in customer satisfaction. Accordingly, the higher the beta value, the more significant the influence on the dependent variables. Out of the five variables that make up the service quality dimensions, commitment had the highest Beta value. As a result, in terms of explaining customer satisfaction, Tangibility, with a beta value of 0.348, is more important than the other three independent variables. Additionally, responsiveness (beta = 0.265), empathy (beta = 0.264), assurance (beta = 0.105), and reliability (beta = 0.088) all significantly contributed to explaining customer satisfaction, respectively.

Table 4.6 coefficients'

Model		Unstandardized coefficient		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(constant)	1.759	.150		11.756	.000
	Assurance	.071	.032	.105	2.213	.027
	Tangibility	.256	.039	.348	6.540	.000
	Reliability	.068	.038	.088	1.782	.076
	Responsiveness	.206	.036	.265	5.797	.000
	Empathy	.167	.035	.264	4.723	.000

Source: survey data,

As shown in Table 4.6 above, reliability, responsiveness, assurance, and empathy are all independent variables that have a positive correlation with customer satisfaction at Bank of Abyssinia and are statistically significant at 5% to explain customer satisfaction at Bank of Abyssinia.

The following regression model equation will be discussed as the regression analysis result to show how each service quality dimension affects or influences customer satisfaction: Customer satisfaction is calculated as follows: Satisfaction = 1.759 + 0.071 Assurance + 0.256 Tangibility + 0.068 Reliability + 0.206 Responsiveness + 0.167 Empathy + e

4.3.3 Regression Analysis of Assurance and Customers satisfaction

Given that assurance has a P value of 0.05 in the regression analysis on Table 4.6 above, we can conclude that there is a statistically significant positive link between assurance and customer happiness. 0.071 is the assurance coefficient. The average rise in assurance will boost customer satisfaction with Bank of Abyssinia by 7.1%, assuming all other factors remain unchanged. Therefore, based on the findings, it is clear that the organization need to work and ensure assurance has a big impact on customer happiness. This outcome is consistent with that of (Parasuraman, Zeithaml, & Berry, 1991), who investigated the relationship between service quality and customer satisfaction and came to the conclusion that assurance affects consumer satisfaction. Therefore, the more the bank invests in its employees' knowledge, talent, and capacity to service customers with confidence, the more delighted the consumer will be.

4.3.4 Regression Analysis of Tangibility and Customers satisfaction

Regression analysis revealed, as shown in table 4.6, that there is a statistically significant and favorable link between tangibility and customer satisfaction. 0.256 is the tangibility coefficient. This suggests that other factors remaining constant will cause the average rise in tangibility to boost customer satisfaction with Bank of Abyssinia by 25.6%. Thus, it is clear from the findings that tangibility has Satisfied on customer happiness .This result is consistent with the findings of

the (Manyi, 2011) study, which looked at the relationship between service quality and customer happiness. They show that tangibility has an impact on customer satisfaction. As a result, the consumer is also satisfied more the bank invests in its physical facilities, equipment, technology, and staff appearance to meet the needs of its clients.

4.3.5 Regression Analysis of Reliability and Customers satisfaction

Since the P value is less than 0.05 and there is a positive correlation between reliability and customer happiness, it is clear from table 4.6 above that reliability has a significant impact on customer satisfaction. The dependability coefficient is 0.068. This suggests that if all other factors remain unchanged, an average increase in reliability will result in a 6.8% rise in customer satisfaction with Bank of Abyssinia. Thus, it is clear from the findings that dependability significantly affects consumer happiness. This finding is consistent with (Timothy A. , 2012) earlier research, in which he explored the relationship between banking services and customer satisfaction in the Nigerian-banking sector and provided evidence that reliability influences customer satisfaction with bank services. Therefore, the bank should make more investments to increase its capacity to deliver the promised service stably and accurately so that the degree of client satisfaction rises.

4.3.6 Regression Analysis of Responsiveness and Customers satisfaction

The responsiveness P value is less than 0.05, and the responsiveness coefficient shows a positive correlation between responsiveness and customer satisfaction (see regression analysis table 4.6). The response coefficient is 0.206. This suggests that if all other factors stay the same, an average increase in responsiveness will boost customer satisfaction with Bank of Abyssinia by 20.6%. As a result, it is clear from the findings that responsiveness significantly affects customer satisfaction. This finding is in line with that of (Parasuraman, Zeithaml, & Berry, 1991), who studied "Perceived service quality as a customer-based performance measure" and discovered that a company should always look at the process of providing services and managing customer requests from the customer's perspective rather than from the company's perspective.. he greater the bank's investment in its employees' capacity to assist clients and respond to their inquiries, the better.

4.3.7 Regression Analysis of Empathy and Customers satisfaction

Since the P value for empathy is less than 0.05, there is a statistically significant positive correlation between empathy and customer satisfaction, as shown by the regression result of empathy shown in Table 4.6 above. When we see, the empathy coefficient is 0.167. This suggests that assuming other factors stay the same, an average rise in empathy will enhance customer satisfaction with Bank of Abyssinia by 16.7%. As a result, it is clear from the findings that empathy significantly affects consumer satisfaction. The findings of this study were consistent with those of the previous researcher, (Suleiman, 2013), who conducted research to determine how service quality affected customer satisfaction and came to the conclusion that empathy was a key determinant of client satisfaction. Therefore, customer satisfaction increases as a result of the bank's care and attention to each individual customer.

CHAPTER FIVE

Summary of finding; conclusion and recommendation

5.1. Summary of Finding

The main goal of the study was to evaluate or look into the relationship between customer satisfaction and service quality in a sample of two branch banks operated by Bank of Abyssinia Addis Ababa in central Addis district. The study used a questionnaire with 383 sample respondents who were conveniently chosen from branch banks.

- Additionally, the Responsiveness, empathy and tangibility aspects of service quality were found to be more appealing to customers, according to the results of the descriptive statistical analysis. The outcome, however, shows that customers were not satisfied with the, assurance, and Reliability. Customers were complaining about poor service and the banks' inability to deliver it at the planned and promised time. Customers have expressed their displeasure with the current Bank of Abyssinia performance.

- The correlation analysis reveals a strong and positive correlation between customer satisfaction and tangibility, Reliability, responsiveness, assurance, and empathy. The results also show that responsiveness and customer satisfaction have the highest correlation, while empathy and customer satisfaction have the lowest correlation.

- The results of the multiple regression analysis demonstrated that, the five aspects of service quality (Tangibility, Responsiveness, Reliability, empathy and assurance) have a positive and noteworthy impact on customer satisfaction.

5.2. Conclusion

The main goal of the study is to use the SERVQUAL model to ascertain the impact of service quality aspects on customer satisfaction at Bank of Abyssinia. The study's findings show that customer satisfaction and all service quality parameters have a positive and significant link. The following conclusions are reached in light of the data analysis and discussion of the findings:

According to the data analysis, assurance has a p-value that is less than 0.05. This implies that the influence on customer satisfaction is statistically significant, which means it has a considerable impact. This suggests that the bank is providing answers to their clients' inquiries. This demonstrates that Bank of Abyssinia pays attention to the requirement for clients to continue to be satisfied.

The study of the data shows that tangibility has a p-value that is less than 0.05. This suggests that tangible effects are statistically significant, which means they have a big impact on customer satisfaction. This demonstrates that customers of the Bank of Abyssinia are happy with the tangible assistance they receive from bank workers.

The p-value of the banks' reliability in this investigation is > 5%, according to the regression results. Given that the p-value is less than 0.05, it is implied that dependability is statistically significant and affects customer satisfaction. Dimensions of reliability and service quality This study outlines how timely delivery of services or products, such as ATMs, bank statements, and other information that is presented on time, keeps promises, and provides service, has an impact on consumer satisfaction. In addition, emphasizes the importance of each bank customer in maintaining customer happiness.

Since responsiveness' p-value was less than 0.05, the regression results showed that it has an effect on customer satisfaction. This suggests that at Bank of Abyssinia, responsiveness affects customer satisfaction.

Since the regression's p-value was less than 0.05, the results showed that empathy does in fact affect customer happiness. This suggests that empathy has an impact on Bank of Abyssinia customers' contentment.

5.3. Recommendation

According on the study's findings, the researcher has provided the following recommendations for each aspect of service quality:

Since the tangible quality has a big impact on customer happiness. According to the answers given to the questions regarding the tangibility dimensions, office furnishings, parking, and branch location are some factors that affect customer satisfaction and should be changed to better suit the needs of the customer. As a result, the bank should work to make its physical facilities and atmosphere more aesthetically pleasing to attract more customers.

The results of the study show that reliability significantly influences customer satisfaction. As a result, the bank should shorten delivery times and clearly explain the status of any product or customer support requests. Since a product requested by the customer, such as an ATM, is made at the center, it can be challenging to predict the delivery time owing to many factors, therefore they must keep their word as much as possible or inform customers if there is a delay and provide individualized care.

According to the study's findings, responsiveness significantly affects customer satisfaction. As a result, banks should continue to be attentive to their clients, but they also need to improve how they store and disseminate information so that customers can get it whenever they want and understand it.

The study's regression analysis showed that assurance significantly affects customer happiness. As a result, the researcher advises the bank to pay special attention to providing training to its staff in line with the transaction nature of the branches. The bank should be prepared with the necessary expertise and update all of its materials appropriately in order to foster trust and confidence.

According to the study's findings, consumer satisfaction is significantly impacted by empathy. The bank should promote non-cash transactions and provide each customer their undivided attention and time in order to better understand their unique demands. This will help the bank build a loyal customer base.

The study's overall conclusion is that the service quality factor at Bank of Abyssinia significantly affects customer happiness. In order to achieve their customers' expectations and earn their loyalty to the bank, the manager and staff of the bank should pay careful attention to all aspects of service quality, especially the assurance and reliability dimensions. Future research on this subject in the banking sector needs to take into account additional factors that have an impact on customer satisfaction. To strengthen the research findings, additional studies will be conducted in the future with a large number of respondents.

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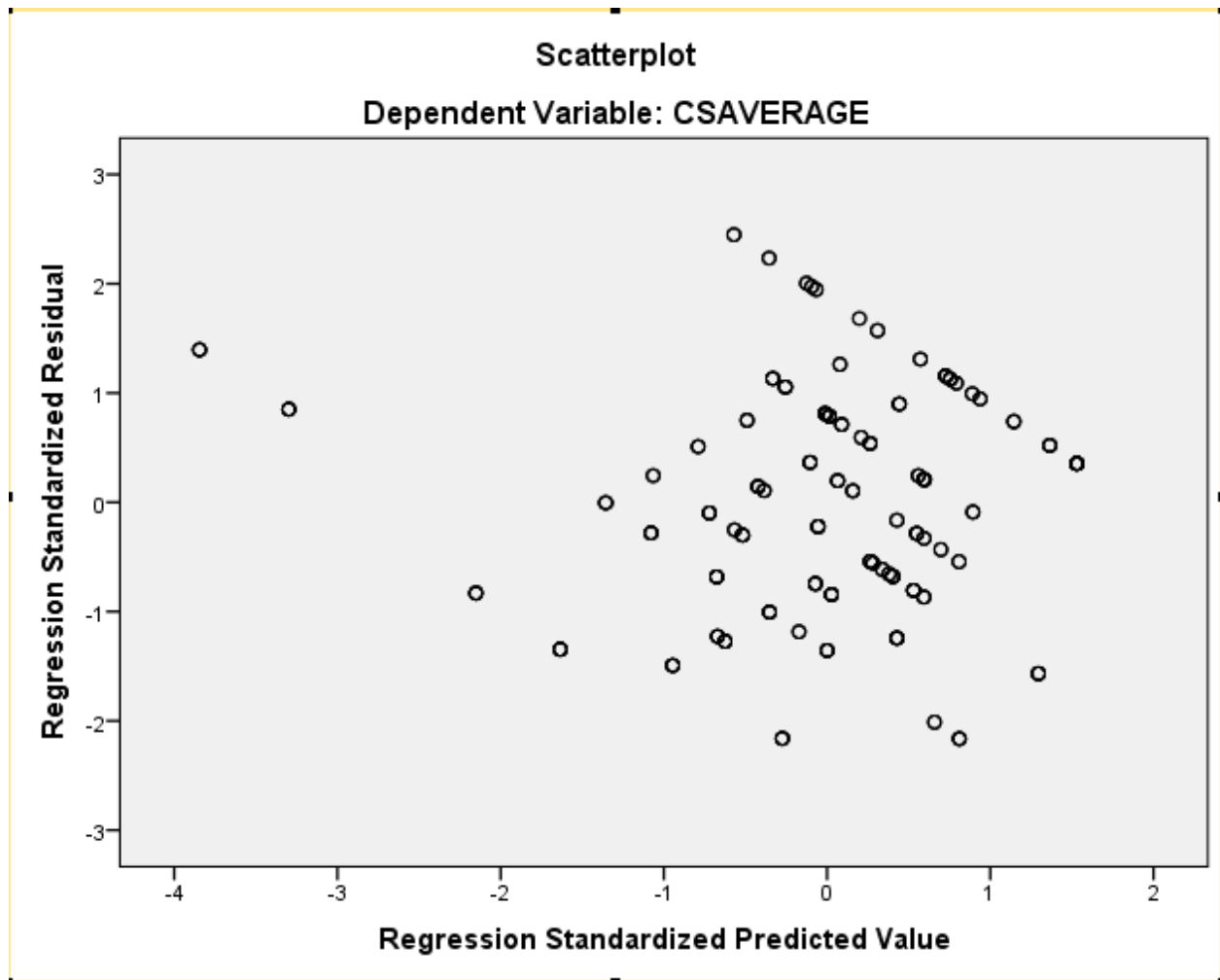## Annex I

Histogram

Mean = 4.42
Std. Dev. = .435
N = 383
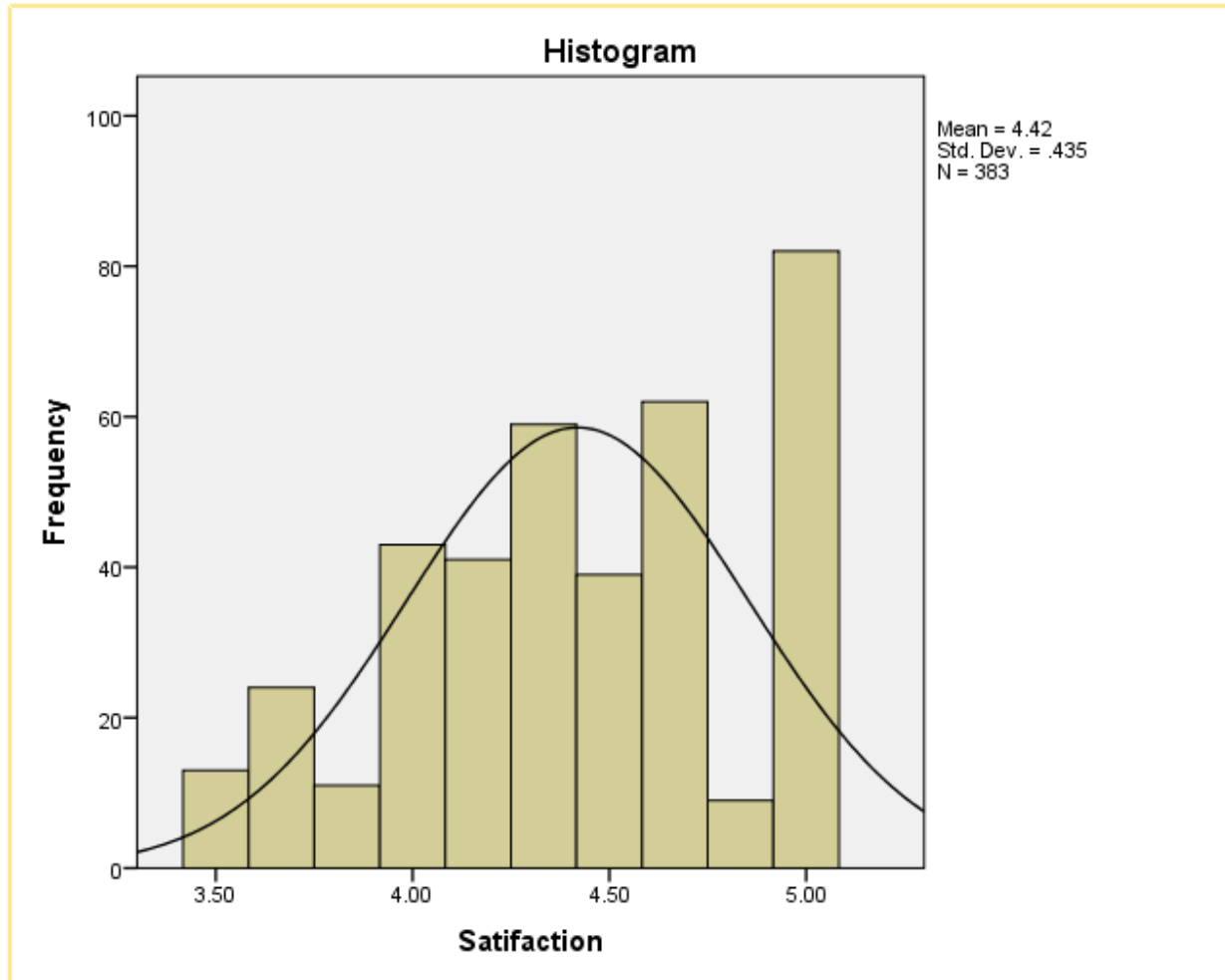
Source: survey data,

Annex II

Scatterplot
Dependent Variable: CSAVERAGE

Annex III

Normal P-P Plot of Regression Standardized Residual
Dependent Variable: CSAVERAGE
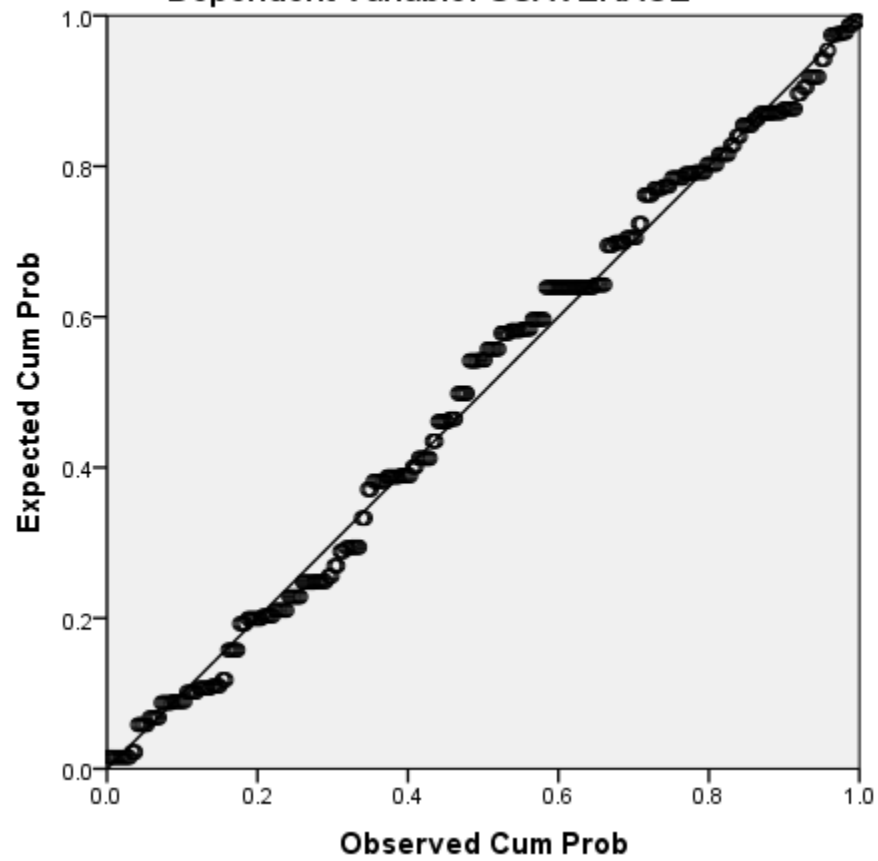
Annex IV

Questionnaire

Dear respondent,

I am Samrawit Endalkachew a post graduate student at St. MARY'S UNIVERSITY School of graduate studies. Currently I am carrying out research for my master's thesis with a research title of "Customer's Perception of service Quality on Bank of Abyssinia". The purpose of the study is academic to make a partial fulfillment of Master Degree. Your genuine responses on this questionnaire are valuable for the quality and validity of the data to be used in the course of this study. Therefore, I kindly request you to voluntarily participate in filling out this questionnaire. Thank you in advance for your cooperation.

Part I: Demographic characteristics

Instruction

- No need to mention name on the questioner.
- The questioner includes both open and close ended questions. Use the mark [√] for the close ended and a brief answer for the open one.

1. **Sex**

   Male [   ]

   Female [   ]

2. **Age:**

    20-30 [   ]

   30-40 [   ]

   40-50 [   ]

   Above 50 [   ]

3. **your educational level**

   Primary school [   ]

   Secondary school [   ]

   Certificate or Diploma [   ]

    First degree [   ]

   Master's degree and above [   ]

4. **How long have you been using the Bank service from Bank of Abyssinia?**

<div align="center">

1-5 Years [   ]

5- 10 Years [   ]

10-15 Years [   ]

Above 15 Years [   ]

</div>

5. **How frequent you are vising the bank for services per month?**

<div align="center">

1-4 times [   ]

4-10 times [ ]

More than ten times [   ]

</div>

Part- II: Questions related to determinants of service quality and customer satisfaction.

Directions: This part of the questionnaire intends to find your perception towards the service quality of Bank of Abyssinia. Please tick the number which reflects your perception.

1=Strongly Disagree (SD),

2=Disagree (D),

3=Neutral (N),

4=Agree (A),

5=Strongly Agree (SA).

SN	Assurance	Level of agreement				
		SD	D	N	A	SA
1	The behavior of employees of Bank of Abyssinia helps build the confidence of the customers.					
2	Customers of the Bank of Abyssinia feel safe in transactions of the Bank					
3	Employees of the Bank of Abyssinia are consistently well mannered with customers.					
4	Employees of the Bank of Abyssinia have the knowledge to answer customers' questions					
5	Generally, the Bank service at Bank of Abyssinia creates assurance to their customer.					
	Tangibility					
1	Availability of Modern equipment					
2	Visually appealing facilities					
3	Employees who have a neat, professional appearance					
4	Visually appealing materials associated with the service are attractive					

5	Generally, the physical or materials facilities & atmosphere of the Bank are suitable for its customer					
	Reliability					
1	Employees of Bank of Abyssinia show sincere interest in solving the problems you have as Customer					
2	There is a timely delivery of banking services or products & every information is communicated on the right time					
3	The service given at Bank of Abyssinia is always right at the first time					
4	Bank of Abyssinia always keeps its promise and delivers what they have promised.					
5	Bank of Abyssinia insists on error free records.					
6	The Bank of Abyssinia is maintaining error-free record					
7	Generally, the reliability of bank of Abyssinia is create satisfaction					
	Responsiveness					
1	Information is kept or communicated in a way to be easily obtainable or understandable by a customer at any time.					
2	Employees of Bank of Abyssinia give prompt service to customers.					
3	The Employees of Bank of Abyssinia are always willing to help a customer.					
4	The Employees of Bank of Abyssinia are willing to accept feedback and comments on irregularities.					
5	Generally, the Responsiveness of the bank of Abyssinia					
	Empathy					
1	Bank of Abyssinia gives customers individual attention					
2	Bank of Abyssinia has operating hours convenient to all of its customers.					
3	Bank of Abyssinia has employees who give customers personal attention.					
4	The employees of Bank of Abyssinia have their customers' "best interest at heart.					
5	The employees of Bank of Abyssinia understand the specific needs of their customers.					

Part III - Overall Customer Satisfaction question

SN	Satisfaction indicators	Level of agreement				
		SD	D	N	A	SA
1	I feel safe and satisfied when I using the Bank service from BoA					
2	The employees of Bank of Abyssinia has been giving the bank service according to my expectations					
3	I am satisfied associated with appealing materials in BoA					
4	I am satisfied with time it took to the delivered speed of services by BoA					
5	I am satisfied with the workwise and the capability of the staffs at Bank of Abyssinia					
6	I am satisfied with the overall the banking service at Bank of Abyssinia					

If you have any additional comments please state

_____

_____

_____

Thank you so much for taking your time to fill this Questionnaire!

Annex V

<div align="center">

ቅድስተ ማርያም ዩኒቨርሲቲ

የድህረ ምርቃ ትምህርት ቤት
</div>

መጠይቅ

የተከበራችሁ አስታየት ሰጪዎች

ይህ መጠይቅ የተዘጋጀው እኔ ሳምራዊት እንዳልካቸው በቅድስተ ማርያም ዩኒቨርሲቲ የድህረ ምርቃ ትምህርት ቤት ውስጥ ለማደርገው የሁለተኛ ዲግሪ ትምህርት ማሟያ ጥናት ይሆን ዘንድ ነው። የጥናቱ ጥቅል ዓላማ የአገልግሎት ጥራት በደንበኞች እርካታ ላይ የሚኖረውን አስተዋፅኦ ለመለየት ነው። በዚህም መሰረት አቢሲኒያ ባንክ ለጥናቱ ተመርጧዋል። እርስዎም በዚህ ጥናት እንዲሳተፊ ሲመረጡ የሚሰጡት ትክክሄኛውን መረጃ ለጥናቱ ውጤታማነት በጣም አስፈላጊ መሆኑን በመገንዘብ መጠይቁን በጥንቃቄ እንዲሞሉ በአክብሮት እጠይቃለሁ። ተሳትፎዎ በእርስዎ በጎ ፍቃደኝነት ላይ የተመሰረተ ነው። በመጨረሻም የሚሰጡት መረጃ ሚስጥራዊነቱ የተጠበቀና እናደሚሆንና ለዚህ ጥናት ዓላማ ብቻ እንደሚውል አረጋግጣለሁ። የማንኛውም መልስ ሰጪ ማንነት በማንኛውምመልኩ የማይታተምና የማይሰራጭበሆናል። ሁለምመረጃዎች ለትምህርታዊ ዓላማብቻ ይውላል። ጊዜዎን ሰውተው ስለሚያደርጉልኝ ትብብር በቅድሚያ አመሰግናሁ።

ክፍል 1፡ የግል መረጃ

መመሪያ

- በመጠይቁ ላይ ስም መፃፍ አያስፈልግም።
- መጠይቁ ማብራሪያ የሚያስፈልጋቸውን እና አጭር ጥያቄዎችን አካትቷል በመሆኑም ማብራሪያ ለማያስፈልገው ጥያቄ ትክክለኛ መልስ የያዘዉ አማራጭ ሳጥን ውስጥ የ √ ምልክት በማድረግ ይመልሱ።

1. ጾታ፡

    ወንድ [   ]

    ሴት [   ]

2. እድሜ

    20-30 [   ]

30-40 [   ]

40-50 [   ]

ከ 50 ዓመት በላይ [   ]

3. የትምህርት ደረጃ

የመጀመያ ደረጃ [   ]

ሁለተኛ ደረጃ [   ]

ሰርቲፍኬት ውይም ዲፕሎማ [   ]

የመጀመሪያ ዲግሪ [   ]

ማስተርስ ዲግሪ እና በላይ [   ]

4. የአቢሲኒያ ባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆኖት

1 - 5 ዓመት [   ]

 5- 10 ዓመት [   ]

10-15 ዓመት [   ]

ከ15 ዓመት በላይ [   ]

5. በወር ውስጥ ምን ያክል የባንክ አግልግሎት በአቢሲኒያ ባንክ ተጠቅመዉ ያዉቃ

ከ 1 አስከ 4 ጊዜ [   ]

ከ 4 አስከ 10 ጊዜ [   ]

ከ10 ጊዜ በላይ [   ]

ክፍል 2፡ በተለያዩ የአገልግሎት ጥራት ዘርፎች ዙሪያ የደንበኞች እርካታ

መመሪያ:- ይህ የመጠይቅ ክፍል ደንበኞች በአቢሲኒያ ባንክ የአገልግሎት አሰጣጥ የጥራት ሁኔታ ለማወቅ
    የተዘጋጀ ነው፡፡ እባክዎ በሳጥኑ ዉስጥ ትክክሆኛዉን መልሰን በደረጃቸዉ መሰረት የ √ ምልክት
    ያስቀምጡ፡፡

1 በፍፁም አልስማማም

2 አልስማማም

3 መከከሆኛ

4 እስማማሁዉ

5 በጣም እስማማሁዉ

	ማረጋገጫ (Assurance)	ደረጃ				
		1	2	3	4	5
1	የአቢሲኒያ ባንኩ ሰራተኞች ባህሪ ለደንበኞች መተማምንን የፈጥራል					
2	የባንኩ የዝውውር ሂደት በደንበኞች ላይ የእርግጠኝነት ስሜት ይፈጥራል					
3	የባንኩ ሰራተኞች ሁልጊዜ ለደንብኞቻቸው አግልግሎትን ሲሰጡ ስነስርዓትን በተላበሰ ሁኔታ ነው።					
4	የባንኩ ሰራተኞች ለደንበኞች ምላሽ የመስጠት አቅም አላቸው					
5	በአጠቃላይ የአቢሲኒያ ባንክ የባናክ አግልግሎት ለድንበኞቹ ማረጋገጫን ይፈጥራል					
	ገጽታ (Tangibility)					
1	ባንኩ በዘመናዊ መሳሪያዎች የተደራጀ ነው					
2	ባንኩ ለዐይታ የሚማርክ አደረጃጀትና ገጽታ አሀው					
3	የባንኩ ሰራተኞች ንፁህ እና የባለሙያ ገጽታ አላቸው					
4	በአገልግሎት አሰጣጡ ሂደት ጥቅም ላይ የሚውለት መገልገያ መሳሪያዎች ሳቢ ናቸው					
5	በአጠቃላይ የአቢሲኒያ ባንክ የመገልግያ መሳሪያዎቹ እና አካባቢው ለድንበኞቹ ምቾት እና እርካታን ይፈጥራል።					
	ታማኝነት(Reliability)					
1	የአቢሲኒያ ባንክ ሰራተኞች የደንበኞችን አገልግሎት የሚያስተጓጉል ችግሮችን ለመፍታት የሚያደርጉት ጥረት ከፍተኛ ነው።					
2	የባንክ አገልግሎቶችን በሚጠበቀው (በሚፈለገው) ጊዜ ማቅረብ እና መረጃ መስጠት።					
3	ደንበኞችን በተደጋጋሚ ሳያመላልሱ (ሳያጉላሉ) አገልግሎቶችን በመጀመሪያው ጉብኝታቸው ማቅረብ					
4	በሚጠበቀው (ቃል በተገባው) መሠረት አልግሎቱን ማቅረብ					
5	ከስህተት የፀዳ የሪከርድ አያያዝ እንዲኖር ይጥራል					
6	ስህትት ሲኖር የማስተካከያ እርመጃ በፍጥነት መልስ ይሰጣል።					
7	በአጠቃላይ የአቢሲኒያ ባንክ የባንክ አግልግሎት በድንበኞቹ ዘንድ እምነትን በባንኩ ላይ እንዲኖራቸው ያደርጋል።					

	ምላሽ አሰጣጥ (Responsiveness)					
1	ባንኩ የደንበኞቹን በቀላሉና ፈጣን በማንኛውም ሰዓት ያቀርባል።					
2	የባንኩ ሰራተኞች ለደንበኞች ፍጥነት ያለው የባንክ አገልግሎት አሰጣጥ					
3	የባንኩ ሰራተኞች ደንበኞችን ለመርዳት ያላቸው ፍቃደኝነት (ፍላጎት)					
4	የባንኩ ሰራተኞች ከደንበኞች በኩል ለሚነሱ ቅሬታ ለመቀበል ያላቸው ፍቃደኝነት					
5	በአጠቃላይ የአቢሲኒያ ባንክ የባንክ አገልግሎት በደንበኞች ላይ የራስ መተማመን ስሜት ይፈጥራል					
	የደንበኞችን ችግር መረዳት (Empathy)					
1	የአቢሲኒያ ባንክ ለእያንዳንዱ ደንበኛ ትኩረት መስጠት					
2	የአቢሲኒያ ባንክ የስራ ሰዓት አመቺነት					
3	የአቢሲኒያ ባንክ ሰራተኞች ለእያንዳንዱ ደንበኛ ትኩረት መስጠት					
4	የአቢሲኒያ ባንክ ሰራተኞች ለደንበኞችን ፍላጎት ለማሟላት ከልብ መሻት					
5	የሰራተኞች የደንበኞቻቸውን ፍላጎት መረዳት					

ክፍል 3 - እርካታዎን መግለጫ

	እርካታዎን መግለጫ(Customer Satisfaction)	ደረጃ				
		1	**2**	**3**	**4**	**5**
1	ከአቢሲኒያ ባንክ የባንክ አገልግሎትን ስጠቀም አስተማማኝነት እና እርካታ ይሰማኛል					
2	የአቢሲኒያ ባንክ ሰራተኞች የሚሰጡት አገልግሎት እንደምጠብቀዉ ነዉ የሚያቀርቡልኝ					
3	ከአቢሲኒያ ባንክ ባገኘሁት አገልግት እና ባለዉ ምቹ ሁኔታ የአገልግሎት እረክቻለዉ					
4	ከአቢሲኒያ ባንክ አገልግሎቱ በወሰደዉ ሰዓት እና ያቀርቦት ቅልጥፍና እረክቻለዉ					
5	አቢሲኒያ ባንክ ባሉ ክፍሎች ሰራተኞችና ስራዉን ከማዉቅ እና ከአቅም አንፃር እርካታ ይሰማኛል					
6	በአጠቃላይ አቢሲኒያ ባንክ በሚሰጠዉ የባንክ አገልግሎት እረክቻለዉ					

እባክዎ ተጨማሪ አስታየት ካልዎ ከዚህ በታች ባለው ቦታ ይጠቀሙ

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አመስግናለሁ!