



THE IMPACT OF BANK SERVICE QUALITY ON CUSTOMERS SATISFACTION. STUDY ON COMMERCIAL BANK OF ETHIOPIA, SELEM BRANCH, ETHIOPIA.

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ABSTRACT

The bank service quality has been identified as an important factor for high level of bank performance and for keeping customers satisfied and thereby banks retain customers. In a competitive marketplace, where businesses compete for customers and customer's satisfaction is seen as key differentiator as it has increasingly become a key element of business strategy. The objective of this study is to assess the impact of bank service quality on customers satisfaction the case of Commercial Bank of Ethiopia, Selem Branch. Descriptive research design was used. The cross sectional data of 97 respondents was collected by using structured questionnaire and analyzed by using measure of central tendency, measure of dispersion, and Pearson product moment correlation. The results indicate that there were a significant gap between the bank service quality and customers satisfaction. The bank was not performing service as expected by the customers. The bank services were not tangible, reliable, responsive, convenient, and assured. Due to gaps that the bank could not enough to provide the services as the customer expectation. Therefore, it is imperative to the bank management has to look for improving the service quality.

Key words

Bank service quality, customers satisfaction

INTRODUCTION

In today's business world, competition has made it difficult for organizations to survive and everyday new products are coming to the market. According to **Kurtz & Boone, (2007)** in order to survive and earn high profit and avoiding customer dissatisfaction companies need to work hard on their customer service. Customer satisfaction is a measure of how well products offered by a company surpass customer expectation (**Kotler 2006**). Therefore, customers' satisfaction is a key factor within business for its success.

In a competitive marketplace where businesses compete for customers and customer's satisfaction is seen as key differentiator as it has increasingly have become a key element of business strategy. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and service to service (**Kanojia, et al, 2012**). Consequently, customer satisfaction has become a very significant concept in recent years. The significance of customer satisfaction cannot be overlooked in both the products and services. Quality of services has the supremacy to generate customer satisfaction.

Retaining the gainful customers has become increasingly hard in a competitive environment where other financial institutions specialize in providing quality services and prices to this rewarding segment (**ShiferaBekele, 2011**). This will essentially benefit banks to cover the growing costs, and also survive and prosper in the increasingly competitive market. The pressing need of emerging service organizations and advancement their services needs the gauging of service quality.

Banks are competing passionately in a highly competitive environment to provide quality oriented services according to customers' expectations. Numerous important parts of banking sector such as operations, service quality, employee satisfaction, customer satisfaction, financing products, efficiency, financial performance are being studied by various researchers to better comprehend and serve the community at large (**Arokiasamy, 2013**).

Quality is such an important issue that is considered a significant concept in our real life. The banking industry like many other financial service industries is facing a rapidly changing market, new technologies, economic uncertainties, aggressive competition and more demanding customers and the changing climate has presented a unique set of challenges. Banking is a customer focused service industry, consequently, the customer is the hub, and customer service is the differentiating factor (**Kanojia, et al, 2012**).

Customer satisfaction is the degree to which a product's perceived performance equals a buyer's expectations (**Kotler, 2006**). It further argues customer satisfaction subject to the product's perceived performance relation to a consumer's expectations. If the product's performance falls short of expectations, the customer is discontented. If performance matches expectations, the customer is satisfied and if performance beats expectations, the customer is highly delighted (**Kotler, 2006**).

The connection between service quality and customer satisfaction has got considerable academic consideration in the recent past few years. **Kirti Dutta & Anil Dutta, (2009)** perceived that Customer expectations are higher than perceptions and this gap differs across the banking sector with tangibility having the highest influence on overall customer satisfaction.

“Concerning the competitive environment, there is a need for banks to plan their strategies that will distinguish them from another. This can be attained through the conveyance of high service quality. The exercise of excellent service quality has been confirmed that customer satisfaction will knowingly lead to customer loyalty” (**Caruana, 2002**).

Banking industry in Ethiopia is consequently put into lot of pressures towards increase in competition. Several strategies are framed to retain the customer and the key of it is to upsurge the service quality level. Service quality is particularly vital in the banking services context because it provides high level of customer satisfaction, and hence it becomes a strategic to competitive advantage **Terrence and Gordon,(1996)**. Currently, service quality has acknowledged much consideration because of its obvious connection with customer satisfaction and customer retention.

REVIEW OF LITERATURES

Definition of Services

Customer satisfaction is universally recognized term and satisfaction is a psychological state, which results from consumer experiences after consuming products **Pleshko & Heiens, (1996)**. According to a broadly accepted conceptualization, customer satisfaction is “a customer’s after consumption evaluation of a product or service” **Mittal & Frennea, (2010)**. This only “happens if the perceived performance of a product or service achieve or exceeds customers’ prior expectations” (**Bearden & Teel, 1983; Oliver 1980, 2010**). Therefore, totally customer satisfaction with a company’s offerings is determined by judgments between customers’ expectations of the company’s products or services and their perceptions of the products’ or services’ performance (**Fornell et al., 1996; Oliver 1980, 2010**).

Customer satisfaction is the degree to which a product’s perceived performance equals a buyer’s expectations (**Kotler, 2006**). It further argues customer satisfaction subject to the product’s perceived performance relation to a consumer’s expectations. If the product’s performance falls short of expectations, the customer is discontented. If performance equate expectations, the customer is satisfied and if performance exceeds expectations, the customer is highly delighted (**Kotler, 2006**).

Characteristics of Service

Service has a special characteristics as compared to products. As argued by **Chesbrough and Davie, (2010)** service cannot be inventoried. It is intangible and it has a subsequent consumption when produced and this nature of service leads to the basic demand that service requires close interaction between the provider and the customer. Service has an intangible nature. Organizations involved in service delivery needs to be more vigilant and function proactively to stay competitive in the service sector.

According to **Grönroos, (2001)**, service has a unique feature, which differs from a product. The most important characteristic of service is manifested in its nature that it is a process unlike to a product, which can be perceived as a thing and be inventoried. Service is also characterized by its simultaneous production and consumption. According to him, service leaves service providers to be engaged in more interactive processes with customers.

Goldstein et al, (2002) also argued that service is a combination of processes, human resource skills, materials that needs to be appropriately integrated in order to reach or achieve a planned or designed service. Customers in the real world have their perception and expectation of a service to be delivered to them, which may arise from their real experience and information about the service they are looking for it.

Services are typically produced and consumed simultaneously. This is not true of physical goods that are manufactured put into inventory, distributed through multiple resellers, and consumed still later. For instance, the cashier in the bank is an inseparable part of the service offering (**Kotler, 1996**).

According to (**Kotler, 1996**) services are highly variable, since they depend on who provides them and when and where they are provided. Service buyers are aware of this high variability and frequently talk to other before selecting a service provider.

In general, services cannot be stored and carried forward to a future time. Services are item -dependent and item- important which make them very perishable. **Hartman & Lindgren** claim that the issue of perish ability is primarily the concern of the service producer and that the consumer only becomes aware of the issue when there is insufficient supply and they have to wait for the service.

Service Quality and customer expectation of service quality

Based on empirical studies and some theoretical arguments service quality is divided in to two dimensions which are the core or outcome aspects(contractual) and the relational or process aspects (Customer employee relationship)of the service. While reliability is largely concerned with the service outcome, tangibility, responsiveness, assurance, and empathy are more concerned with the service process. Whereas customers judge the accuracy and dependability (i.e. reliability) of the delivered service, they judge the other dimensions as the service is being delivered(**Terrence & Gordon, 1996**).

If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (**Dehghanet al, 2006**).The notion of service quality involves more than the outcome quality; the methods and manner by which the service is delivered are of great importance. The quest for service quality has been an essential

strategic component for firms attempting to succeed or survive in today's competitive environment (**Munusamy et al, 2008**).

Expectations are reference points against which service delivery is compared only at beginning. The level of expectation can vary widely depending on the reference point the customer hold. Customer expectations embrace several elements including desired service, adequate service, predicated services, and a zone of tolerance that falls between the desired and adequate service levels (**Lovelock &Wirtz, 2004**).

The type of service customers hope to receive is termed desired service. It is a “Wished-for” level; a combination of what customers believe can and should be delivered in the context of their personal needs. However, most customers are realistic and understand that companies can't always deliver the desired level of service; hence, they also have a threshold level of expectations, termed adequate service, which defined as the minimum level of service customers; hence, they also have a threshold level of expectations, termed adequate service, which defined as the minimum level of service customers will accept without being dissatisfied (**Lovelock &Wirtz, 2004**).

The level of service that customers anticipate receiving is known as predicted service which is directly affected how they define “adequate service “on that occasion **Kotler, P., & Armstrong, G., (2006)**. If good service is predicated, the adequate level will be higher than if poorer service is predicted. Customers' predications of service may be situation specific.

The inherent nature of service makes consistent service delivery difficult across employees in the same company and even by the same service employee from one day to another. The extent to which customers are willing to accept this variation is called the zone of tolerance. According to **Kotler, P., & Armstrong, G., (2006)** performance that falls below the adequate service level will cause frustration and dissatisfaction, where as one that exceeds the desired service level will both please and surprise customers.

Measuring Service Quality

Performing services according to the desired level is imperative to the entire organization. Monitoring, controlling, and improving the quality of the service delivery issue is vital to the firms' market orientation. When gauging service quality, consumer examines five

dimensions; tangibility, reliability, responsiveness, assurance and empathy (Parasuraman et al, 1985).

Tangibility: Tangibility aspects of services are physical evidence of the service; physical facilities, tools and equipment's; appearance of providers; appearance of other customers in the service facility are the tangibles.

Reliability: Reliability aspects of the services like consistency of performance and dependability; performs service right at the first time; honors its promises; keeps accurate records, corrects billing, and performs services at the designated times are the parameters of reliability.

Responsiveness: Responsiveness aspects are the willingness of the firm's staff to support customers and to provide them with prompt service. Readiness to provide the service; timeliness and setting up appointments promptly are the symptoms of responsiveness.

Assurance: Assurance aspects of services are knowledge, competence and courtesy of employees, trust and confidence, required skills and knowledge, politeness, respectfulness, considerate, friendliness, trustworthiness, believability, honesty are signs of assurance.

Empathy: Empathy aspects of services are caring; individualized attention, approachability, easiness of contact; effort in understanding the customers' needs are signs of empathy.

Convenience: Convenience aspects of services like the availability of offices near to customer, availability of ATM, online services, POS machines, toll-free numbers, websites, easy to get information and so on.

Concepts of Customer Satisfaction

The definition of customer satisfaction has been extensively argued as organizations increasingly attempt to measure it. Customer satisfaction can be experienced in a diversity of situations associated to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations. Satisfaction also based on the customer's experience of both contacts with the organization and personal outcomes. Some scholars define satisfied customer

within the private sector as “one who receives significant added value” to his/her bottom line a definition that may apply just as well to public services (**Smith, 2007**)

Customer satisfaction is the outcome felt by buyers who have experienced a company's performance that has fulfilled expectation. Customers are satisfied when their expectations exceeded. Satisfied customers remain loyal longer, but more or less price sensitive and talk favorably about the company. Customer satisfaction is the customer's fulfillment response. It is judgment that a product or service attributes or the product or service itself provides an enjoyable level of consumption related contentment (**Kotler, 1989**). Satisfaction is customer's evaluation of a product or service in terms of whether that product or service has met their needs expectations. Failure to meet needs and expectation assumed to result in satisfaction with the product or service.

Why Organizations Focus on Customer Satisfaction

Business organizations look to customer satisfactions in order to decide how to upsurge their customer base, customer loyalty, revenue, profits, market share, and survival. While greater profit is the main driver, exemplary businesses attention on the customer and his/her experience with the organization. They work to make their customers glad and see customer satisfaction as the basic to survival and profit. Customer satisfaction in turn hinges on the quality and effects of their experiences and the goods or services they receive (**McGraw, 2004**). Thus, the reason that why customer satisfaction is so imperative is that effective marketing focuses on two activities: retaining current customers and adding new customers. Customer satisfaction measures are precarious to any product or service company because customer satisfaction is a strong predictor of customer retention, customer loyalty, and product repurchase.

Customer satisfaction measures the degree to which how well a company's products or services meet or exceed customer expectations. These expectations habitually replicate many aspects of the company's business actions including the actual product, service, company, and how the company functions in the global environment **Kotler, P., & Armstrong, G., (2006)**.

RESEARCH OBJECTIVES

General objective

The general objective of this study was to assess impact of bank service quality on customer satisfaction in Commercial Bank of Ethiopia, Selem branch, Ethiopia.

Specific objectives

In assuring that the above general objectives can be achieved through few specific objectives need to be accomplished. These specific objectives are the following:

- ✓ To assess the impact of service quality on customer satisfaction.
- ✓ To identify the problems that commercial bank of Ethiopia has facing in providing services to its customers.
- ✓ To assess the level of satisfaction on core products of the bank.

RESEARCH METHODOLOGY

Research Design

The researcher used the descriptive form of research design to provide solutions to the research problems. Descriptive research is describes socio economic phenomena as it is. This research design was used because it often uses visual aids such as graphs and charts to aid the reader in understanding the data distribution and analysis. Because of descriptive statistics are very important in reducing the large volume of data to manageable form (**Glass & Hopkins, 1984**).

Target Population

Commercial bank of Ethiopia has 1223 branches that are distributed across the country. Currently it has more than 13 million customers in Ethiopia. The populations of this study were only customers of Selem branch under Wolitasodo district.

Data collection Instruments

Both primary and secondary sources of data were used. Primary source that was used in this research was respondents, who are customers. Secondary sources of data were books, bank

records, journals, websites, magazines, and internet. To collect the primary data, the researcher employed questionnaires. Structured questionnaire was used to collect data from sample customers to collect primary data. The questionnaire was developed by considering the understanding of the customers. The questionnaires were including the Likert scale statements. It is a rating scale, which requires the respondents to indicate a degree of agreement or disagreement with each of a series of statements. The survey was measured by 5-point Likert type scale ranging from strongly disagree (1) to strongly agree (5) for service quality dimensions.

Sampling techniques and Sample Size

In this study both stratified and simple random sampling techniques were used. The rationale of using both techniques was the target population was categorized in to four stratum. To determine the sample size, a previously proven formula by (Yamane, 1967) was applied. By applying the formula 100 customers taken.

Methods of Data Processing and Analysis

In order to analyze the collected data for this study the researcher used the Statistical tools. The responses were edited and variables were coded before analysis. The majority of quantitative data was presented and analyzed by using frequency distribution, percentage, measure of central tendencies, measure of dispersions and correlation.

DATA, PRESENTATION, ANALYSIS, AND INTERPRETATION

The objective of this study was to assess the impact of quality of bank service on customers satisfaction through analysis of primary data collected from the respondents through the survey. It focuses on significantly responding the research questions that include finding out how the quality of Bank services in Commercial bank of Ethiopia in Selem branch affects the customer satisfaction. The analysis of data indicates that 100 questionnaires were distributed to customers from that 97 questionnaires were collected from the respondents this indicate that more than 97 percentage of questionnaire were analyzed.

Responses towards tangibility of bank services

Table 1: Indicate the responses towards tangibility

S.No	Variables to measure tangibility	Mean	Standard deviation
1	Your bank has no modern looking equipment.	4.0	.90
2	Your Bank's physical facilities are not visually appealing.	3.8	.60
3	Your Bank's reception desk employees are not neat and appearing.	3.7	.56
4	Materials associated with the service (such as pamphlets or statements) are not visually appealing at your bank.	3.6	.47

Source: survey, (2017)

As shown in the above table indicates that mean score and standard deviation indicate that bank has no modern equipment, physical facilities is poor, bank reception is not good, and the bank material associated with service is also poor. Therefore, the bank service tangibility such as equipment, physical facilities, and receptions are hampering the bank from offering quality service for customers. In addition, these major problems hinder the bank to provide quality service.

Responses towards reliability of bank services

Table 2: Indicate response towards reliability

S.No	Variables to measure reliability	Mean	Standard deviation
1	When your bank promises to do something by a certain time, it doesnot so.	3.9	.70
2	When you have a problem, your bank does not show a sincere interest in solving it.	3.75	.60
3	Your bank does not perform the service at right time.	3.6	.50
4	Your bank does notprovide its service at the time it promises to do so.	3.5	.40
5	Your bank insistsnot error free records.	3.2	.30

Source: survey data, (2017)

As shown in the above table, indicates that mean score and standard deviation of parameters, which were used to measure the reliability of bank services, indicates that there were major gaps regarding to sincerity to solve customers' problems, inability to do things as promised, real time services, and providing error free transactions. Therefore, these major parameters determine the reliability of bank services. To provide the service that delight customers expectation it needs the banks have to look in to the above parameters.

Responses towards responsiveness of bank services

Table 3: Responses towards responsiveness.

S.No	Variables to measure responsiveness	Mean	Standard deviation
1	Employees in your bank do not tell you exactly when services will be performed.	4.3	.80
2	Employees in your bank do not give your prompt service.	3.9	.70
3	Employees in your bank are not always willing to help you.	3.7	.40
4	Employees in your bank are never too busy to respond to your request.	3.6	.35
5	The behavior of employees in your bank do not instills confidence in you.	3.5	.30

Source: survey, (2017)

The above table indicates that mean score and standard deviation indicate that there were problem regarding to bank employees not tell exactly when services will be performed, employees in the bank not giving prompt service, employees willingness to help customers, employees being busy to respond to customers quires, and behavior of employees. Therefore, the prevalence of all these problems indicates that the bank has severe problem regarding to responsive services.

Responses towards assurance of bankservices

Table 4: Responses towards assurance

S.no	Variables to measure assurance	Mean	Standard deviation
1	You do not feel safe in your transactions with your bank.	4.7	.91
2	Employees in your bank are not consistently courteous with you.	4.0	.80
3	Employees in bank do not have the knowledge to answer your questions.	3.5	.70

Source: survey data, (2017)

As shown in the above table, indicates that mean score and standard deviation indicates that of there is gap regarding to providing safe transactions, employees being courteous, employee's competence and knowledge to respond all the quires of the customers. Therefore, having gap regarding to assurance aspect of the bank services leads to customers to be discontented.

Responses towards empathy of bank services

Table 5: Responses towards empathy

S.no	Variables to measure empathy	Mean	Standard deviation
1	Your bank does not give you individual attention.	4.2	.80
2	Your bank operating hours are not convenient to all its customers.	4.0	.91
3	Your bank has no your best interest at heart.	3.8	.72
4	The employees of your bank do not understand your specific needs.	3.7	.53
5	The employees of your bank are not able to conduct transaction immediately or in a short waiting period	3.5	.40

Source: survey, (2017)

As shown in the above table, indicates that mean score and standard deviation shown that the bank does not giving individual attention to customers, bank-operating time is not convenient

to all its customers, employees ability to provide immediate transaction, and bank attention to specific needs were major problems. Nowadays customers are demanding individualized and customized bank services. Whenever bank does not give due attention to individual customer it loses competitive advantages.

Responses toward convenience of bank services

Table 6: Responses toward convenience

S. No	Variables to measure convenience	Mean	Standard deviation
1	The ATM of your bank is not conveniently located.	4.9	.60
2	Your bank does not provide Special services or counters for elderly/disabled.	4.2	.70
3	Clear guidance and information sign on how to use the banks' services and facilities are not available in your bank.	3.9	.80
4	It is not easy to get ATM/VISA card in your bank.	3.5	.90

Source: survey data, (2017)

As shown in the above table, it indicates that mean score and standard deviation shows that there were gap regarding to the bank ATM services, willingness to provide Special services or counters for elderly/disabled, clear guidance and information on how to use the banks' services and facilities, and easy to get ATM/VISA card. In a competitive business, business firms are taking advantages of location to install ATM machines, availing online service, opening branches in convenient places. Moreover, these things are becoming major differentiating factors. Therefore, overlooking these things leads to lose of potential customers.

Correlation between satisfaction and service quality

Table 7: Indicates that correlation between dependent and independent variables

Variables	Satisfaction	
Satisfaction with tangibility	Pearson correlation	.759
	P value	.000
	N	97
Satisfaction with responsiveness	Pearson correlation	.839
	P value	.000
	N	97
Satisfaction with empathy	Pearson correlation	.876
	P value	.00
	N	97
Satisfaction with assurance	Pearson correlation	.80
	P value	.000
	N	97
Satisfaction with convenience	Pearson correlation	.842
	P value	.000
	N	97
Satisfaction with reliability	Pearson correlation	.826
	P value	.000
	N	97

Source: survey, (2017)

As it is clearly indicated in the above table, a strong positive relationship was found between Satisfaction with tangibility ($r = .759$, $p < .05$), Satisfaction with responsiveness ($r = .839$, $p < .05$), and Satisfaction with convenience ($r = .879$, $p < 0.05$), Satisfaction with assurance ($r = .80$, $p < 0.05$), Satisfaction with reliability ($r = .826$, $p < 0.05$), which are statistically significant at 95% confidence level.

Reliability indicate that at 5% level of significant $r = .826$ that means bank promises to do something, sincere interest to solve problem when customers face, provide service on time, and provide error free transaction and these all parameters have direct relationship with customers

satisfaction. Responsiveness indicate that at 5% level of significant $r = .839$ that means employees promptness, employees willingness to help customers, and employees are being busy in responding customers query and these all parameters have direct relationship with customers satisfaction. Assurance indicate that at 5% level of significant $r = .80$ that means employees having enough knowledge to answer customers query, behavior of employees, and Employees of bank being consistently courteous and these all parameters have direct relationship with customers satisfaction. Convenience indicates that at 5% level of significant $r = .839$ that means accessibility of ATM of the bank, the bank special service, and guidance and information and all these parameters have direct relationship with customer's satisfaction. Therefore, this implies that at 5% level of significance it was discovered that the reliability, responsiveness, assurance, and convenience plays a significant position in determining customer's satisfaction.

MAJOR FINDINGS

Accordingly, the analysis of the impact of service quality on customer satisfaction indicated that commercial bank of Ethiopia has a big gap from the dimensions of services expected by its customers.

The analysis of service quality shown that, customers are less attracted, particularly, to the bank's materials such as statements, equipment, facilities, and reception.

The analysis of service quality resulted from reliability dimension revealed that the bank is not as reliable as expected by customers. The bank's failure to provide service to its customers on a promised period stood out to be a serious concern as it erodes customers' confidence.

The result of the study also pinpointed that the bank's employees to be less responsive to customer service as staff are not able to provide prompt service and willing to help customers when the need arises.

Another important finding on the empathy dimension of service quality was that customers do not consider commercial bank of Ethiopia working to their best interest at heart.

The analysis indicate on the perception and expectation of the bank's services such as location of ATM machines, access to ATM cards, information signage and special needs services ranked commercial bank of Ethiopia to be inconvenient to customers.

CONCLUSIONS

In this epoch, providing quality services that can satisfy the customers need is one of the differentiating factors for the bank. The analysis of data from the respondents regarding to Service quality resulted from reliability dimension revealed that the bank is not as reliable as expected by customers. The bank's failure to provide service to its customers on a promised period stood out to be a serious concern as it erodes customers' confidence. The result of the study also pinpointed that the bank's employees to be less responsive to customer service as staff are not able to provide prompt service and willing to help customers when the need arises. Limited knowledge of employees to answer customers' questions and lack of customer handling skills were results of the study associated with the dimension of assurance. Besides, the result indicated that customers feel unsafe in their transactions in the bank.

RECOMMENDATIONS

In light of the analysis of the data, it is advisable to commercial bank of Ethiopia to address the challenges indicated and need to maximize on the opportunities that the bank can get by properly implementing the right strategy to get customers satisfied. Since commercial bank of Ethiopia is the pioneer bank in Ethiopia and most of the customers had been customers for the bank for long period, and the bank must use this opportunity for its efficiency and effectiveness.

Furthermore, the following recommendations are given to commercial bank of Ethiopia in addressing its challenges and eventually to achieve customer satisfaction that will lead the bank in to profitability.

- All employees at commercial bank of Ethiopia it is better to be committed and involved in service quality improvement that is visible to all customers in order to meet or exceed their expectation.

- The bank should assure the quality of its products in order to win customers' satisfaction and consequently achieve a competitive advantage and long run survival.
- Improved and distinct customer service has to be considered as strategic tool that is dedicated for change and improvement. The new technology like Automated Teller Machines(ATM), online banking must be with 100% availability.
- Equip all employees with the necessary training and motivation to serve customers better as compared to other competitors.
- Set highest standard customer service quality that cannot be beaten by competitors. By getting the best practice in the industry, the Bank can set the standard. All employees in the value chain without any compromise should practice that set standard.

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