

**DETERMINANTS OF CUSTOMER LOYALTY IN
COMMERCIAL BANK OF ETHIOPIA:
(CASE OF ADAMA DISTRICT)**

**A Thesis Submitted in Partial Fulfillment of the Requirement for the
Award of Degree of Master of Business Administration**

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DECLARATION

I, the undersigned, hereby declare that the thesis work entitled “Analysis of Determinants of Customer Loyalty in Commercial Bank Of Ethiopia: a Case Of Adama District, selected branches” submitted by me for the award of Master of Science Degree in Business Administration from Adama University, is my original work and it has not been submitted or presented for the award of any other degree or other similar titles at any other university or institution.

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CERTIFICATION

This is to certify that the thesis prepared by Samson Demisse, entitled “Determinants of Customer loyalty in Commercial Bank of Ethiopia: a case of Adama district” and submitted in partial fulfillment of the requirements for the Degree of Master in Business Administration, complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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Acronyms

ALI	Advocacy loyalty index
ARPU	Average revenue per user
CBE	Commercial Bank of Ethiopia
CSA	Central Statistics Authority
ITS	Intention to say
NBE	National Bank of Ethiopia
PLI	Purchasing loyalty index
PWOM	Positive word of mouth
RAPID	Retention, Advocacy and Retention loyalty identification
RLI	Retention loyalty index
SERVQUAL	Service quality
SPSS	Statistical Package for social Science
WTP	Willing to pay

Abstract

The aim of this research is to analyze determinants of customer loyalty in commercial bank of Ethiopia, Adama district case. In this research the explanatory research design used by considering both primary source of data to address the given set of the research's objective. Even though commercial bank of Ethiopia is constituted under fifteen district offices this research address purposively Adama districts under which fifteen branches are addressed through convenience sampling and the sample respondents under these selected branches were selected through systematic sampling method. The primary data is obtained by the structured questioners filled by 221 systematically selected customers and an interview made with branch managers. The researcher has used the descriptive statistics analysis method in order to analyze the difference between two extreme values, to divide in hundred for analyzing data composition and contribution of respondents on the given parameters. For analysis internal reliability the cronbach's alpha is used and the result shows 0.778 or 77.8%.

To examine the relationship between the dependent variable (customer loyalty) and the independent variables (trust, commitment, and service quality and customer relation. Based on the regression analysis undertaken by the researcher commitment, service quality and customer relationship has a positive significant determination power over the dependent variable with beta values of 0.233, 0.325 and 0.337 respectively. Even though the significance of trust in determining the dependent variable, customer loyalty, is negligible a unit change of it is analyzed to bring 6.4% of change of the dependent one.

Key words: customer loyalty, trust, commitment, service quality, customer relationship, customer satisfaction, customer retention.

CHAPTER ONE

INTRODUCTION

This chapter presents the overall introduction of the paper. This section presents the background of the study followed by statement of the problem, objective of the study, literature driven Hypotheses, significance of the study, scope and limitation of the study, and finally, the overall organization of the paper is presented.

1. 1 BACKGROUND OF THE STUDY

During the past decade, the financial service sector has undergone drastic changes, resulting in a market place which is characterized by intense competition, little growth in primary demand and increased deregulation (Bloemer, Josee, De Ruyter, Ko and Peeters, Pascal, 1998). The new market place, the occurrence of committed and often inherited relationships between a customer and his or her bank is becoming increasingly scarce. In order to increase customer loyalty, many banks have introduced innovative products and services. Marketing success requires understanding and frequently monitoring the product and service attributes which increase loyalty and share of wallet (Mitchell P., Roast J. and Lynch J., 1998). Greyser S. A., (2009) stated that factors such as financial products and distribution have attained similar levels of development and technology and have thus been relegated to a secondary role as reference points for distinguishing between one bank and another. This is the reason that necessitates several strategies to be attempted for retaining customers.

Encouraging Referrals, Reducing Costs, Repeat Business, Insulate Business from Competitors, great volume, Cross-selling Opportunities, Word-of-Mouth Marketing, Benefit of the doubt (Trust) are only attainable through customer loyalty. Therefore building a highly loyal customer base should be the foundation of basic business strategy (Barich H. and Kotler P., 1991; Kotler, P., 1988; Kotler, P. and Lilien, G. 1983).

Some banks like Zemen bank for the prominent customers deliver a door to door banking service, United Bank introduces agency banking which helps it to expand its outreach and

address every of its potential customers while Dashen Bank is on the way to follow. Birhan International, Addis International, Nib international bank of Abyssinia, Cooperative Bank of Oromiya and United Bank implemented a cooperative marketing strategy by using a common automated teller machine (ATM), named PSS, with the debit card of their own without setting the boundary of bank that customers open their account. Wegagen Bank laid a strategy which is suitable for foreigners to transfer their money in a standard of their country. Oromiya cooperative bank makes itself to specialize in cooperative banking (NBE,2014)

Based on the National Bank of Ethiopia's 2014 annual report bank branch to population has shown a significant declination from 1:49826 to 1:39402 which is 18% within a year. Following significant capital injection by private banks, the total capital of banking industry increased by 13.2 percent and reached to 26.4 billion, by the end of June 2014 as a result a share of private banks in the total capital surged to 55.3 percent from 48.4% , at the same time the share of CBE in the banking sector went down to 34.2 %from 38.7% within a year.

All these individual and coordinated futures of comparative advantages for competition in the services that are provided by the private banks become the threat of commercial bank of Ethiopia. As these days private banks strengthen and united themselves to facilitates a comfort zone to capture and retain the major business customers, for CBE it is mandatory to check its customer loyalty status for assuring sustainable market development which assures positioning of the service provided in minds of customer sustainably and winning them for entire life time (P. Guenzi, M. D. Johnson and S. Castaldo 2009). Generally as checking the status of loyalty and analyzing its determinants' expected to bring a proactive and defensive marketing strategy for retaining existing customers loyalty and addressing the interest of potential customers the need for undertaking this research is important.

1.2 STATEMENT OF THE PROBLEM

Customers are the lifeblood of any business. Meeting their needs and ensuring their satisfaction is imperative. Unless an organization cares about its customers, customers won't reciprocate in a similar manner. Fierce market competition necessitates the organizations to improve their relationship with customers constantly. This can translate into efficient customer lifecycle management by evoking a positive experience across the customer journey. Delivering consistently superior value of service assures winning customer loyalty, increasing market

share, revenues and profitability while cost of acquiring new customers goes down, Guenzi S. P.; et.al.

The better the relationship customers share with retailing banks, the greater their potential to generate revenue for the business. In fact, Guenz P.i, et.al states that 20% of the current customers in an organization generate about 80% of the profits. The financial impact of losing customers is enormous. According to Allen N.J., Meyer.,J.P. (1990), the cost of winning back a customer after they have defected is 50-100 times the cost of retaining that customer, while the cost of acquiring a new customer is 5-10 times the cost of retaining a customer. Sirdeshmukh D., Sing J. and Sabol B.,(2002), Sun P.-C. and Lin C.-M.,(2010) have found that in some industries, as little as a five percent reduction in churn will increase profits by 25-95 percent, with twice the return on sales and gains in market share from year-to-year.

In order to overcome the above examined results and ensures sustainable customer relationship, one of the researcher named, Norman Marshall (2010) studies focus on affective, calculative & normative commitment type's relationship with customer loyalty and in turn to customer life time value. On the other hand, Aswini, K. M., Jigar N., Gadhia, Bibhu, P. K., Biswabas, P., Shivi, A.(2013) findings highlight particularly customer satisfaction and service quality's significant effects in affecting customer loyalty. Other researchers namely, Mohsin Zafa, Sana Zafar, Aasia Asif, Ahmed Imran Hunjra, H. Mushtaq Ahmad (2012) by looking at the correlation matrix reported that satisfaction is the most correlated element with loyalty while commitment and the perceived quality follows respectively.

In addition to the above findings, Peris Mburu, Helena Van Zyl, Margaret Cullen (2013) investigation reveals customer relationship and service quality has a positive significance with customer loyalty while Rose W. Ngugi (2006) concluded that customer satisfaction and service quality has a positive significance influence in determining customer loyalty while switching cost has taken the negative contribution in determining loyalty of customer. On another research, Erna Rachmawati & Ekki Syamsulhakim (2008) reported that commitment is not significant in determining customer even though it has a positive beta coefficient they have concluded that it is trust which has a positive significant effect on determining customer loyalty. Finally, Nimalathasan, B. (2005) concluded that commitment has more significant effect than that of service quality and switching cost. The researcher also reported that commitment and switching cost are positively related to customer loyalty and switching cost

has more significant value than commitment and an organization should focus in analysis of the switching cost.

Researchers in Ethiopia Shifera B.(2011), Belay D. and Ebisa D.,(2012) Wubitu E.,(2012) and Kibrom A., (2010) examined customer loyalty in selected private banks by taking trust, empathy, commitment conflict handling and customer relationship as determinants of customer loyalty using Pearson correlation analysis their investigation showed that trust commitment and conflict handling have high relationship with customer handling while trust and empathy has a moderate relationship.

From these research studies it can be concluded that there is a fragmentation of ideas in terms of selecting the customer loyalty determinants and evaluation mechanisms. The fragmentation is not only arise from selecting the determinants but also the findings shows that there are controversial issues for having a specified conclusion on the determinants of customer loyalty in the banking industry. Beyond all these investigations, all of the of the studies shown above focused on selected private banks while to the best of the researcher knowledge on the articulated literature there is no study conducted particularly in public owned banks.

In response to all the inconsistencies in preference of the determinants and findings obtained from above researchers, by considering commitment , regardless of its types, from Erna Rachmawati & Ekki Syamsulhakim (2008) Trust from Kibrom A., (2010) and finally service quality & customer relationship from the Peris Mburu et.al (2013) as determinants of customer loyalty the aim of this research was to assess determinant of customer loyalty in Commercial Banks of Ethiopia.

1.3 OBJECTIVE OF THE STUDY

1.3.1 General objectives

The general objective of this study is to analyze determinants of customer loyalty in commercial bank of Ethiopia.

1.3.2 Specific objectives

- To analyze the effect of trust in determining customer loyalty.
- To investigate the effect of commitment in determining customer loyalty
- To assess the effect of service quality in determining customer loyalty.
- To examine the effect of customer relationship in determining customer loyalty.

1.4 LITRETURE DRIVEN HYPOTHESES

Based on review of relevant and related literatures, it is hypothesized trust, commitment, service quality and customer relationship has been expected to determine the level of customer loyalty which has been measured through customer Loyalty Index (CLI) which is explained by Greyser S. A., (2009). Accordingly, the following hypotheses were formulated and tested in this study.

1.4.1 Independent variables

1.4.1.1 Trust (T)

Higher levels trust which is expectancy of positive outcomes, outcomes that one can receive based on the expected action of another party is related to higher levels of customer loyalty, and this could result in higher organizational profitability Dutton J. E. and Dukerich M., (2009).

Hypothesis I

H₀: Trust has no positive and significant effect in determining customer loyalty.

1.4.1.2 Commitment (C)

Johnson and Castaldo S.,(2009) found significant relationships between the level of a buyer's commitment and his acquiescence, propensity to leave, and cooperation, all of which can be regarded as behavioral intentions Dutton J. E. et.al argue, that the genuine want to stay (affective commitment) and the need to stay out of moral obligations (normative commitment) indeed have a positive impact on customer loyalty, whereas the need to stay out of economic and/or psychological investments (calculative commitment) is negatively related to customer loyalty.

Hypothesis II

H₀. Commitment has no positive and significant effect in determining customer loyalty.

1.4.1.3 Service quality(S)

Service quality has been found to have a profound input on loyalty as a whole and is defined as the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed. The literature relating to service management has argued that customer satisfaction is the result of a customer's perception of value received Reichheld, Frederick F., & Sasser, Earl W. (1990) found that reliability, tangibility, responsiveness and assurance have significant and positive relationship with customer loyalty. Meanwhile empathy was found to have a significant and negative effect on customer loyalty.

Hypothesis III

H₀: Service quality has no positive and significant effect in determining customer loyalty.

1.4.1.4 Customer relationship (CR)

To achieve loyalty, firm must shift their focus from getting customers to retaining customers. For retaining continuous communication with customer is inevitable, and this communication can be achieved only by having indisputable relationship. A customer will desire a relationship with a specific business if he finds the benefits received to exceed the effort in obtaining benefits. From this it is evident that both parties in the relationship have certain costs or effort, but also expect benefits. (Guenzi P. S. P.; et.al , Johnson M. D. and Castaldo S. showed in their study Customer relationship showed significant positive impact on customers' loyalty, and eventually on the company profitability.

Hypothesis IV

H₀: Customer relationship has no significant effect on determining customer loyalty.

1.5 SIGNIFICANCE OF THE STUDY

This study has provided the following significances:

- It contributes in assessing the customer loyalty determinants of commercial bank of Ethiopia particularly in Adama district.
- It provides information the on the focus area that the bank should strive to make its customers loyal.
- This research expected to benefit the existing and potential stakeholders, investors and bank managers of commercial bank of Ethiopia in understanding the determinants of customer loyalty.
- Finally, it provide a base for further study and research for formulating customer loyalty program.

1.6 SCOPE OF THE STUDY

This research is delimited to the case of commercial bank of Ethiopia, selected branches of of Adama district case. By taking the existence of competitive private banks in to consideration, two grade four districts branches which are Nazareth main & Assela including three grade two

branches named by Adama, Modjo & Awash sebat killo . Beyond all these selected branches Elemo kiltu, Abageda, Dembella, Berecha , Bosset, Gendegara, Sartera and kereyu from Adama city branches are the parts of the study in addition to Assella city branch which is chilalo & Derek wedeb from Modjo city ,for representing grade one branches .

In the banking industry there are a lot of corporate, business and functional strategic competitive parameters however this research also delimited to analyzing for customer loyalty determinants. Even though there are number of determinant factors like trust, commitment, service quality, customer relationship, financial strength, corporate figure, organizational structure, technology, governmental legislation, branch out reaches among them this study focused on the first four determinants of customer loyalty, which are trust, commitment, service quality and customer relationship. Based on the literatures mentioned above the basic criteria for selection was a future that is broad in nature to organize fragmented determinants and having a future which cannot be copied easily by private owned competitors.

1.7 LIMITATION OF THE STUDY

As it was indicated in the methodology section, the researcher used a systematic sampling method and it doesn't include the whole population of the bank therefore, the findings of the study have a limitation in representing the overall loyalty nature of to the commercial bank of Ethiopia, in a corporate level. Even though there are more variables which have determining power of the given dependent variable, this paper has focused only to analyze using one dependent variable, customer loyalty, and four independent variables which are trust, commitment, and service quality and customer relationship. The other limitation of this study was the fact that it only considers selected branches of Adama district with systematic random sampling and didn't consider the rest of 44 branches in which the branches are the sole service providers for their area. Finally, lack of addressing the whole population and undertaking onetime assessment regardless of frequent customers' interest investigation makes this paper limited in time frame and multi variation of responses which can be obtained in different marketing situation.

1.8 ORGANIZATION OF THE PAPER

The final paper for the study is organized into five chapters including the introduction part of the study. The first chapter deals with the background of the study, statement of the problem, research questions, the general and specific objectives of the study, literature driven hypothesis, the significance of the study and limitation and delimitation of the study. The second chapter, literature review, deals with the theoretical and empirical literature review on determinants of customer loyalty. The third chapter deals about the data, methodology of the study with that of stating clearly the sources of qualitative and quantitative data of the study are indicated. Beyond all these, the multiple regression model of the study and methods of diagnostic tests are also mentioned on the third chapter. The fourth chapter deals with analysis of the data and presentation of the output. In the fifth chapter the researcher concludes the findings of the study and recommends based on the conclusion made. Finally the research has incorporated appendices in the last section.

CHAPTER TWO

LITERATURE REVIEW

This chapter presents the review of related literatures. The chapter is divided into two parts. The first part presents the theoretical review of literatures related topic of the study. The second part discusses the empirical literatures studied by different researchers.

2.1 THEORETICAL LITERATURE REVIEW

Given that many financial services are parity offerings, it can be stated that a customer is unlikely to be overly impressed by core product attributes when all companies are providing similar offerings (Lovelock C. and Wirtz J., (2006). Therefore constant customer-oriented behavior is a requisite for improving the implementation of quality in services marketing loyalty in customer base (Gilmore, 2007).

According to Luk S. T. K. and Yip L. S. C., (2008), a consumer is loyal if he/she has a strong attitude to certain suppliers over its competitors. Beerli, Martin & Quintana (2004) also opined that a loyal customer will result in repeat purchase; increase in purchase value and volume over time and in spreading positive word of mouth which in turn will bring newer customers to the business. Beyond the merits mentioned above, Wilson H. W., (1985) stated further necessity of customer loyalty in having an argument that strong customer loyalty may lead to increase higher profitability, increased market share and lower employee turnover. If a customer feels that he/she has a satisfying relationship with the business and stay loyal he/she may perceive the business to have a high level of service i.e. the customer will positioned the service and service provider in significant way and stay loyal

Therefore beyond the fact of rapid growth in technology that is expected to lead the increase in accessing every information about competitors service with the phenomenal increase in the country's population demand for banking services, banks are forced to find the new base for competition to improve the current trend towards the one that focus on customer base interest; commitment, service quality, customer satisfaction and others as a means of differentiator for

each bank's future success. These futures will undoubtedly continue to be a more significant factor to stay on the winning track.

2.1.1 Customer Loyalty

Customer Loyalty as defined by Ferguson, Rick & Hlarinka K., (2006) reads "...exists when a person regularly patronizes a particular (store or non-store) that he or she knows, likes and trusts". Jacoby and Chestnut (1978) define customer loyalty as the "biased (i.e. nonrandom) behavioral response, expressed over time, by some decision making unit, with respect to one bank out of a set of banks, which is a function of psychological (decision making and evaluative) processes resulting from commitment".

Kotler, P. & Armstrong (1999) said that there are two main categories of loyal customers. Within these loyal categories there are satisfied and un-satisfied customers. The satisfaction is not an essential requirement for loyalty, so satisfied customers do not have to be loyal but there is a correlation between the satisfied customers and loyal customers. Sometimes unsatisfied customers are also loyal due to attachment and commitment with the supplier. And satisfied customers, if lack the trust commitment and attachment with the suppliers products and services will always deflect once they find a competitor with better quality of products and services. This type of loyalty is sometimes called False Loyalty in while unsatisfied customers remain loyal to their suppliers. The reason for this false loyalty is the factors due to which the customer feels hurdles and obstacles in his/her way, which stops him/her from switching or choosing another supplier. These hurdles are called switching costs. In today's technologically advanced world and due to arrival of internet, it's much more difficult to retain a customer. They have far more choices, the level of competition is high, and each supplier tries to attract customers through different packages. Within second a customer can surf the internet and can check out for better deal. The defection rates are ever on increase. A company with a seemingly impressive 80% retention rate will lose more than 60% of its customers in the next five to ten years, Choi et al. By retaining more and more customers, the profits increase phenomenally and costs are reduced considerably.

According to Bauer, Hans H.; Hammerschmidt, Mai. (2005) factors which were mentioned in the loyalty model and could be considered in banking industry are trust and commitment. With regard to behavioral intentions in a service setting Beerli, Martin & Quintana (2004) proposed a comprehensive, multi-dimensional framework of customer behavior intentions in services.

This framework was conceptually comprised of the following four main dimensions: (1) word-of-mouth communications, (2) purchase intentions, (3) price sensitivity, and (4) complaint behavior.

According to Oliver's (1999), customer loyalty is a psychological commitment that a customer has towards a specific brand or company. Customer loyalty can be measured through customer Loyalty Index (CLI) which is explained by Oliver's (1999) as follows:

$$\text{CLI} = (\text{customer Satisfaction}) \times (\text{Customer Retention}) \times (\text{Customer Recommendation})$$

A customer recommends a brand only when he is completely satisfied and trusts the quality and value of the product or service. In fact, customer satisfaction, customer recommendation and customer retention are seen as components of customer loyalty. Customer loyalty is a psychological predisposition that influences the customer to make repeat purchases from a specific product or service provider. Decreased customer complaints and increased customer loyalty are the important drivers of increased customer satisfaction (Gustafsson, A., Johnson, M., Roos, I. (2005)). A customer has many choices and the fact is that a customer of one company is likely to be the customer of its competitor as well. Loyalty exists based on the service or support provided by the company rather than the product it provides. Building credibility is of utmost importance in banking business. The customer is hesitant in sharing his personal information or financial details especially for startup companies. Customer loyalty can be built when the banking business focuses on providing exceptional customer service and exceeding the expectations of the customer. Such an excellent customer service will help in retaining customers (Sun P.-C. and. Lin C.-M.,(2010).

2.1.1.1 Approach of Loyalty

One of the approach to diagnoses loyalty is a rapid loyalty approach which is proposed by (Wilson V, 1985). The RAPID Loyalty approach that supports the three ways businesses can grow their business: Retention, Advocacy and purchasing loyalty. The RAPID loyalty approach includes three metrics, each assessing one of three components of customer loyalty: Retention Loyalty Index (RLI): Degree to which customers will remain as customers or not leave to competitors; contains loyalty questions like: renew service contract, leave to

competitor. Advocacy Loyalty Index (ALI): Degree to which customers feel positively toward/will advocate your product/service/brand; contains loyalty questions like: overall satisfaction, recommend, buy again. Purchasing Loyalty Index (PLI): Degree to which customers will increase their purchasing behavior; contains loyalty questions like: buy additional products, expand use of product throughout company. Each of the RAPID loyalty indices has excellent measurement properties; that is, each index is a reliable, valid and useful indicator of customer loyalty and is predictive of future business growth.

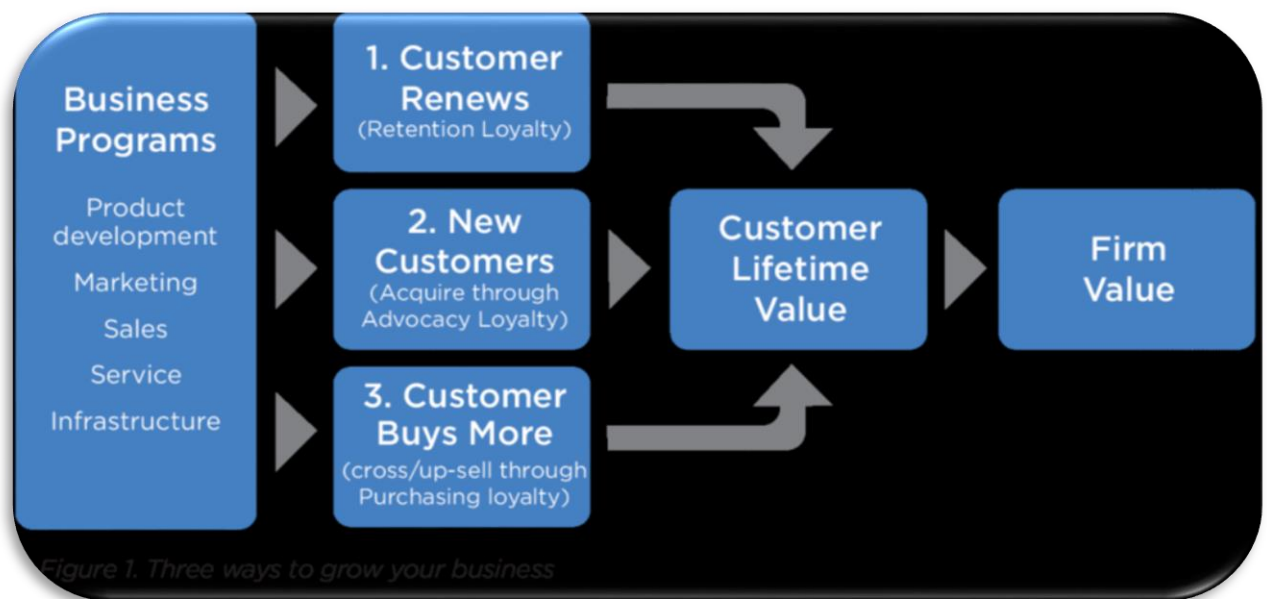


Figure 1. Ways to grow business

RLI is the best predictor of future churn rate ALI is a good predictor of new customer growth.

PLI is the best predictor of Average Revenue per User (ARPU) growth. There are three general ways to grow a business: keep customers coming back (retention), recommending you to their friends/family (advocacy) and expanding their relationship with you by buying different products/services (purchasing). To increase company profits/firm value, it is imperative that you measure and optimize each type of customer loyalty. Falling short on one type of customer loyalty will have a deleterious effect on company profit/firm value.

2.1.2 Service quality

A concept which is very closely related with satisfaction and loyalty is perceived quality, and the differences between these have not always been very clearly defined. They have been used on occasion in an indistinct manner. In an attempt to clarify the distinction between satisfaction

and perceived quality, Anderson, Eugene W., Mittal, V. (2000) consider that satisfaction requires previous consumption experience and depends on price, whereas quality can be perceived without previous consumption experience and does not normally depend on price. However in circumstances where there is little available information or where quality evaluation is difficult, price can be an indicator of quality. In this sense, Fullerton, G. (2003), starting from Oliver's (1999) conceptual model of service quality and service satisfaction, concluded that these constructs are distinct and have different determinants. Service quality has been found to have a profound input on customer satisfaction and loyalty as a whole and is defined as the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Caruana, 2010). The literature relating to service management has argued that customer satisfaction is the result of a customer's perception of value received Reichheld et.al. Perceived value is considered a construct that captures any benefit-sacrifice discrepancy in the same way that disconfirmation does for variations between expectations and perceived performance. As it is explained perceived service quality and perceived value has approximately same meaning.

The most widely used models in measuring service quality in the banking sector are the SERVQUAL and SERVPERF models. According to the SERVQUAL model (Zeithaml, Valarie A., Berry, Leonard L. Parasuraman, A. (1996)., service quality 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. SERVQUAL is based on five dimensions of service quality (Zeithaml et al., 1996): - Tangibles which are the physical surroundings represented by objects (for example, interior design) and subjects (for example, the appearance of employees), reliability that focuses on the service provider's ability to provide, responsiveness which has details of a firm's willingness to assist its customers by providing fast and efficient service performances ,assurance that deals on diverse features that provide confidence to customers (such as the firm's specific service knowledge, polite and trustworthy behavior of employees). And finally empathy: the service firm's readiness to provide each customer with personal.

2.1.3 Commitment

Commitment is frequently defined as a desire to maintain a relationship (Moorman et al. 1992; Morgan & Hunt, 1994). Dwyer R., Schurr P. and Oh S. (1987) describe it as a pledge of

continuity, and Pritchard, Havitz and Howard (1999) as resistance to change. In conceptualization and study of employees' commitment to an organization, Heide, Jan B. & Weiss, Heide Allen (1995), identified three types of commitment to an organization: affective, continuance and normative. Affective (or emotional) attachment exists when a strongly committed individual identifies with, is involved in, and enjoys membership in an organization (Heide et.al 1995). Affective commitment is defined as an affective state of mind that is based on a person sharing, identifying with and internalizing the values of an organization and thereby implies liking and emotional attachment (Morgan & Hunt, 1994).

Commitment is generally referred to as an enduring desire to maintain a relationship (Morgan and Hunt 1994). The concept of commitment is similar to the concept of a long-term orientation that comprises the desire and utility of a buyer to have a long-term relationship with a seller (Gioia D. (1998)). In line with, George S., (1969), Dick, Alan S., Basu, K. (1994).stated that the stronger commitment, the more likely the buyer is to overcome potential obstacles in the buyer-seller relationship, resulting in customer loyalty.

In the literature on organizational psychology, Heide et.al (1995) distinguish between affective, continuance (calculative) and normative commitment. The differences between these three types of commitment reflect the psychological state that binds the individual to the organization.

A three-dimensional customer commitment model was proposed, including affective commitment (desire-based), calculative or continuance (cost-based), and normative commitment (obligation-based). The model shows relations among commitment dimensions and impacts on customer intentions to stay (ITS), Positive word of mouth (PWOM), and willingness to pay more (WTP). Although each of these dimensions is developed differently and has different antecedents such as trust, subjective norms, and switching costs (Bansal, Irving, and Taylor 2004).

2.1.3 Types of commitment

2.1.3.1 Affective commitment

Affective commitment can be defined as “a party's desire to continue a relationship because of the enjoyment of the relationship for its own sake, apart from the instrumental worth and because they experience a sense of loyalty and belongingness” (Heide et.al 1995; Geyskens I., Steenkamp J. B. and Kumar N. (1998)).

2.1.3.2 Calculative or continuance commitment

Calculative or continuance commitment can be defined as “the degree to which channel members experience the need to maintain a relationship, given the significant perceived termination of switching costs associated with leaving”. It is the cold calculation of costs and benefits, including investments and available alternatives to replace or make-up for foregone investments.

2.1.3.3 Normative commitment

Normative commitment is reflected in “the (moral) obligation to stay in a relationship and the use of global commitment measures – which measure intention to continue a relationship without consideration of the underlying motivation – could confound or mask different, and possibly even opposite effects’.

According to Morgan et.al (1994), commitment stems from trust, shared values and the belief that it will be difficult to find partners that can offer the same value. Commitment encourages partners to collaborate in order to preserve investments in the. . Day, George S. (2000) further define commitment as “a psychological sentiment of the mind through which an attitude concerning continuation of a relationship with a business partner is formed”. Relationships are built on the foundation of mutual commitment, and the commitment level has been found to be the strongest predictor of the voluntary decision to pursue a relationship (Bennett R. and Gabriel H. 2001). Parties in the relationship identify commitment as the key endeavor to develop and maintain their relationship.

A high level of commitment provides the context in which both parties can achieve individual and joint goals without fear of opportunistic behavior. This is because more committed partners will exert effort and balance short-term problems with long-term goal achievement. Higher levels of commitment are expected with relationship success (Day, George S. 2000). Relationship quality and commitment are further regarded as antecedents of repeat purchase behavior (Keane, T. & Wang, Paul 1995). Customers who are committed to a relationship might have a greater propensity to act because of their need to remain consistent with their commitment. More committed customers tend to form a positive overall impression of the total duration of the relationship, including different transactions, positive and negative, and these customers exhibit strong intentions to stay in the relationship (Meyer-Waarden, Lars 2007).

2.1.3.2 Relationship between commitment and customer loyalty

Morgan et.al (1994) found significant relationships between the level of a buyer's commitment and his acquiescence, propensity to leave, and cooperation, all of which can be regarded as behavioral intentions. Several organizational commitment studies focused on the intent to leave and turnover as primary behavioral intentions (Albert S. and Whette D. A., 1985). Moorman, Zaltman, and Desphandé (1992) suggested that buyers who are committed to a relationship might have a greater propensity to act because of their need to remain consistent with their commitment. Finally, stated that the stronger commitment, the more likely the buyer is to overcome potential obstacles in the buyer-seller relationship, resulting in repeat patronage. The nature of affective, calculative and normative commitment is different, in terms of the focus on the genuine want to stay, the need to stay out of economic and/or psychological investments and the need to stay out of moral obligations. Dick, Alan S., Basu, K. (1994) argue, that the genuine want to stay (affective commitment) and the need to stay out of moral obligations (commitment) indeed have a positive impact on customer loyalty, whereas the need to stay out of economic and/or psychological investments (calculative commitment) is negatively related to customer loyalty.

Affective and normative commitment can be considered to be driven by mere personal considerations such as personal attachment or personal norms, while calculative commitment is rather based on a rational trade-off of costs and benefits comparing the focal bank with potential alternatives and the sunk costs made to establish the relationship (Heide et.al 1995). A customer who is mainly calculative committed is rather sensitive for any change in the cost/benefit ratio in the marketplace. And therefore, customers who show a high level of calculative commitment will be unwilling to voice positive word-of- mouth and complaints will be unwilling to increase their purchase intentions and will be rather price sensitive, because there is no true intrinsic motivation to be loyal to the bank. The reason here might be that customers who's commitment is based on calculation do not want to invest in the relationship with their bank either by talking positively about the bank or by increasing their purchase intentions. These customers are even more pricing sensitive and unwilling to complain. It might be expected that they might stay with the bank mainly because of high perceived switching costs or other (perceived) constraints.

2.1.4 Trust

Trust has been defined as the willingness to rely on an exchange partner in whom one has confidence (Moorman et al. 1992) or confidence in an exchange partner's reliability and integrity (Morgan et.al, 1994). Chaudhuri & Holbrook (2002) define brand trust as the customer's willingness to rely on the ability of the brand to perform its stated function. Trust causes dedication because it reduces the costs of negotiating agreements (Berry, Leonard L. 2000) and lessens customers' fear of opportunistic behavior by the service provider. In social psychology trust is considered to consist of two elements: trust in the partner's honesty, and trust in the partner's benevolence Bettman, James R.et al. 1998). Honesty is the belief that a partner stands by his word, while benevolence is the belief that the partner is interested in the customer's welfare, and will not take actions with negative impact on the customer. Trust in a relationship partner has been positioned as a central factor for customer loyalty (Chaudhuri & Holbrook, 2002) and is a principal factor causing dedication (Berry, Leonard L. 2000).

In the marketing literature, Morgan et.al (1994)also suggest that brand trust leads to brand loyalty and commitment because trust creates exchange relationships that are highly valued. According to Morgan et.al (1994, relationships can be viewed as a series of transactions that foster an awareness of a shared relationship through trust and commitment. Higher levels of trust and commitment in turn are related to higher levels of customer loyalty, and this could result in higher organizational profitability. Thomas, Jacquelyn (2001) defines trust as "an expectancy of positive outcomes, outcomes that one can receive based on the expected action of another party". A key aspect that is reflected in this definition of trust is credibility. Credibility affects the long-term orientation of a customer by reducing the perception of risk associated with opportunistic behavior by the firm. Specifically, trust reduces uncertainty in an environment where customers feel vulnerable because they know they can rely on the trusted organization (Keaveney, Susan M. 1995). Trust is an important factor in affecting relationship commitment and customer loyalty. If one party trusts another, such a party is willing to develop a positive behavioral intention toward the other party. Accordingly, when a customer trusts a business or brand, that customer is willing to form a positive buying intention towards the business. The relationship between customer trust and customer loyalty is supported by reciprocal arguments. When service providers act in a way that builds customer trust, the perceived risk with the service provider is

Reduced, thus enabling the customer to make confident predictions about the service provider's future dealings. Trust influences loyalty by affecting the customer's perception of congruence in values with the service provider, and such value congruence is significantly related to the customer's satisfaction and loyalty.

Trust as an element of customer loyalty has an influence on building customer loyalty (Keaveney, Susan M. 1995; Meyer-Waarden, Lars 2007). The development of trust is further considered an important result of investing in a dyadic and affective relationship between the parties in the relationship.

Increased trust is cited as critical for relationship success between the customer and the business (Huang, Ming-Huang and Shihti Yu 1999). A customer will desire a relationship with a specific business if he finds the benefits received to exceed the effort in obtaining benefits. From this it is evident that both parties in the relationship have certain costs or effort, but also expect benefits (Wilson H. W., 1985). The benefits that customers seek through the relationship are satisfaction, value and quality, while the business ultimately endeavors to create long-term loyalty and profitability (Grant, Alan & Schlesinger W.H., Leonard 1995).

2.1.5 Customer relationship management

Based on an extensive review of CRM definitions Sheth, Jagdish N., Parvatiyar, Atul. (1995). concluded that CRM conceptualizations take one, or a combination of five complementary perspectives: CRM as a strategy, as an organizational capability, as a process, as an information technology application, and as a philosophy. When CRM is seen as strategy, attention is directed to maximizing the use of organizational resources towards a favorable market position. Under this perspective, researchers emphasize that not all relationships are good, and that customers who contribute the highest value to the firm deserve more attention from managers (Barclay D. W. and Smith J. B. 1997). Many researchers see CRM as a process or "a collection of tasks or activities that help organization achieve desired business outcomes" (Bauer, Hans H; Hammerschmidt, Mai. 2005). Some researchers emphasize customer facing processes (Chen C-C, and Chang, S.C. (2006), others look at the customer knowledge management processes Singh J. and Sirdeshmukh D. (2000), and few studied information relational processes (Woodside A. G., A. Sharma and Bearden W. (1980). CRM is also seen as an information technology solution or an enterprise application system that supports the building of profitable customer. Although the importance of technologies such as the internet,

sales force automation, call centers, and data mining in CRM is well acknowledged, many researchers agree that CRM is more than a technology, especially with poor to moderate empirical evidence on a direct link between technology and organizational performance (Day, George S. 2000). Recently more attention was directed to CRM as an organizational capability that contributes to the creation of a competitive advantage (Day, George S. (2000)). CRM as a philosophy considers customer loyalty key to business profitability. To achieve loyalty, firm must shift their focus from getting customers to retaining customers (Reichheld, 1990). CRM as a philosophy directs organizations to build customer centric cultures and to organize around customers (Root man, 2006). Therefore, this study defines CRM as "an organizational philosophy that enables a firm to engage long term regularly sustained relationships with its customers and to enhancing customer centric organizational culture for the whole customers to keep its competitive position."

2.2 Empirical Review of Literature

Norman Mars hall (2010) made study on relationships among Key Determinants Commitment, Loyalty And Customer Lifetime Value held by, Nova Southeastern University, USA showing the results that supported the theorized view that affective commitment has a greater impact on loyalty than does calculative commitment. Examination of the results revealed that there is a significant positive relationship between affective commitment and attitudinal loyalty. The results also suggest that affective commitment is positively related to behavioral loyalty and that there is a significant relationship between affective commitment and behavioral loyalty. Taken together, it is concluded that affective commitment is significantly and positively related to loyalty. This is in keeping with the theoretically expected results. Commitment is conceptualized as a pledge of continuity and forsaking alternative options and making sacrifices is a logical antecedent to loyalty. The results, however, did not support the theorized positions of a significant impact of calculative commitment on loyalty, and there was also no empirical evidence that a loyalty program impacts commitment or customer lifetime value.

Aswini, K. M., Jigar N., Gadhia, Bibhu, P. K., Biswabas, P., Shivi, A.(2013) on their research of Customer Loyalty Development: The Role of Switching Costs, in France First, it investigates how image perceptions, service quality and customer satisfaction contribute to customer loyalty. The results show that the organizational image customers hold of the service provider and perceived service quality have a similarly strong relationship with customer loyalty.

Moreover, both, service quality and organizational image are significantly and positively correlated with customer satisfaction. The findings highlight that it is in particular through the formation of customer satisfaction that service quality and organizational impact customer loyalty. Second, it investigates the role of switching costs in the development of customer loyalty. The findings indicate that perceived switching costs, here assessed in terms of price sensitivity, have by far the strongest, positive and direct impact on customer loyalty in comparison to the other antecedents included in the model. Finally the research provides some limitations and recommendations for future research.

Rehman, Qureshi and Shahjehan (2010) attempted to find factors of customer loyalty and their relationships with the banking industry in one of the developing countries, which is Pakistan. The study revealed that effect of satisfaction and trust on commitment was positive as well as significant and the greater the satisfaction, the greater was commitment and the greater the trust, the greater was the commitment.

Mohsin Zafa, Sana Zafar, Aasia Asif, Ahmed Imran Hunjra, H. Mushtaq Ahmad (2012) conducted a study on the determinants of customer loyalty and proposing a customer loyalty model for the banking sector of Pakistan. Perceived Quality, Satisfaction, Trust, Switching Cost and Commitment are the factors which influence the Loyalty of the customers. These factors also influence each other as well. By looking at the correlation matrix between the factors the researcher found that satisfaction is the most correlated element with loyalty. The next factor which is more important is the commitment. The correlation between commitment and loyalty is 0.563 which shows that the highly committed customers are always loyal to the bank. The next factor which is more important is the tangible perceived quality with a correlation of 0.516 which shows a strong relationship with loyalty.

Filip and Anghel (2009), aimed at researching customer level of loyalty toward Romanian organizations acting in the retail banking sector and the factors influencing customers' actions in the relationships with banking institutions including reasons of customer retention. Findings were that the Romanian customers remained in banks relationships due to existence of both favorable attitudes or positive motivations and constraint factors or inertia.

Peris Mburu, Helena Van Zyl, Margaret Cullen (2013) examines the determinants of customer satisfaction in Kenyan banking industry using a Pearson correlation method. In this paper the researcher tried to analyze by taking customer relationship & service quality as independent

variables to analyze the level of determine customer satisfaction. But the researcher didn't take the consideration of SERVQUAL model attributes for analysis of the degree of satisfaction rather some detailed units in the interest of the researcher. However the investigation reveals customer relationship and service quality has a positive significance with customer loyalty.

Rose W. Ngugi (2006). On the publicized research which focuses on empirical analysis of customer loyalty in Kenyan private banks analyzes the factors which have determine the customer loyalty in banking industry of are perceived quality, satisfaction and switching cost. Based on the analysis of the researchers service quality has been measured by using model of SERVPERF to analyze between the expected and existing deviation of service quality, while the analysis of customer satisfaction has been calculated based on the service quality result obtained. Finally the researchers has concluded that customer satisfaction and service quality has a positive significance influence in determining customer loyalty while switching cost has taken the negative contribution in determining loyalty of customer.

Erna Rachmawati & Ekki Syamsulhakim (2008).on their analysis of the Factors Affecting customer loyalty of interest free banking customers in Indonesia on their Working Paper in Economics and Development Studies Padjadjaran University, Indonesia has stated the factors which were mentioned in the loyalty model of banking industry are trust and commitment and having this in mind while commitment is not significant in determining customer even though it has a positive beta coefficient they have concluded that it is trust which has a positive significant effect on determining customer loyalty.

Nimalathan, B. (2005) in the paper Customer Handling Management in Bangladesh cooperative banks examined customer loyalty having service quality, commitment and switching cost as determinants and concluded that commitment is more significantly affect than that of service quality and switching cost. In this paper the researcher tried to show commitment and switching cost are positively related to customer loyalty and switching cost has more significant value than commitment and an organization should focus in analysis of the switching cost.

Srinivas madishetti (2012) examines customer relationship management which has contextual meaning of customer loyalty in the research titled Customer relationship management of commercial banks: a comparative study of public owned banks in Tanzania the factors which have influenced the customer loyalty in banking industry have been selected to be perceived quality, customer satisfaction and switching cost. Based on the researchers' finding, Increase

in perceived quality increases the satisfaction and increase in satisfaction increases the perceived quality. Satisfaction influences the loyalty positively which meant that the greater the satisfaction level of the customers, the greater would be their loyalty towards their respective banks.

Shifera Bekele (2011) analyzed the impact of relationship marketing on customer loyalty in banking industry, the case of Bank of Abyssinia which focuses consideration of long lasting relationship with customer in making the sustainability within the competition and profit maximization as a target. In this paper by taking the trust, commitment, conflict handling and empathy as determinants of customer loyalty the researcher tried to analyze the relationship with customer loyalty using Pearson correlation analysis trust commitment and conflict handling have high relationship with customer loyalty while trust and empathy have moderate relationship

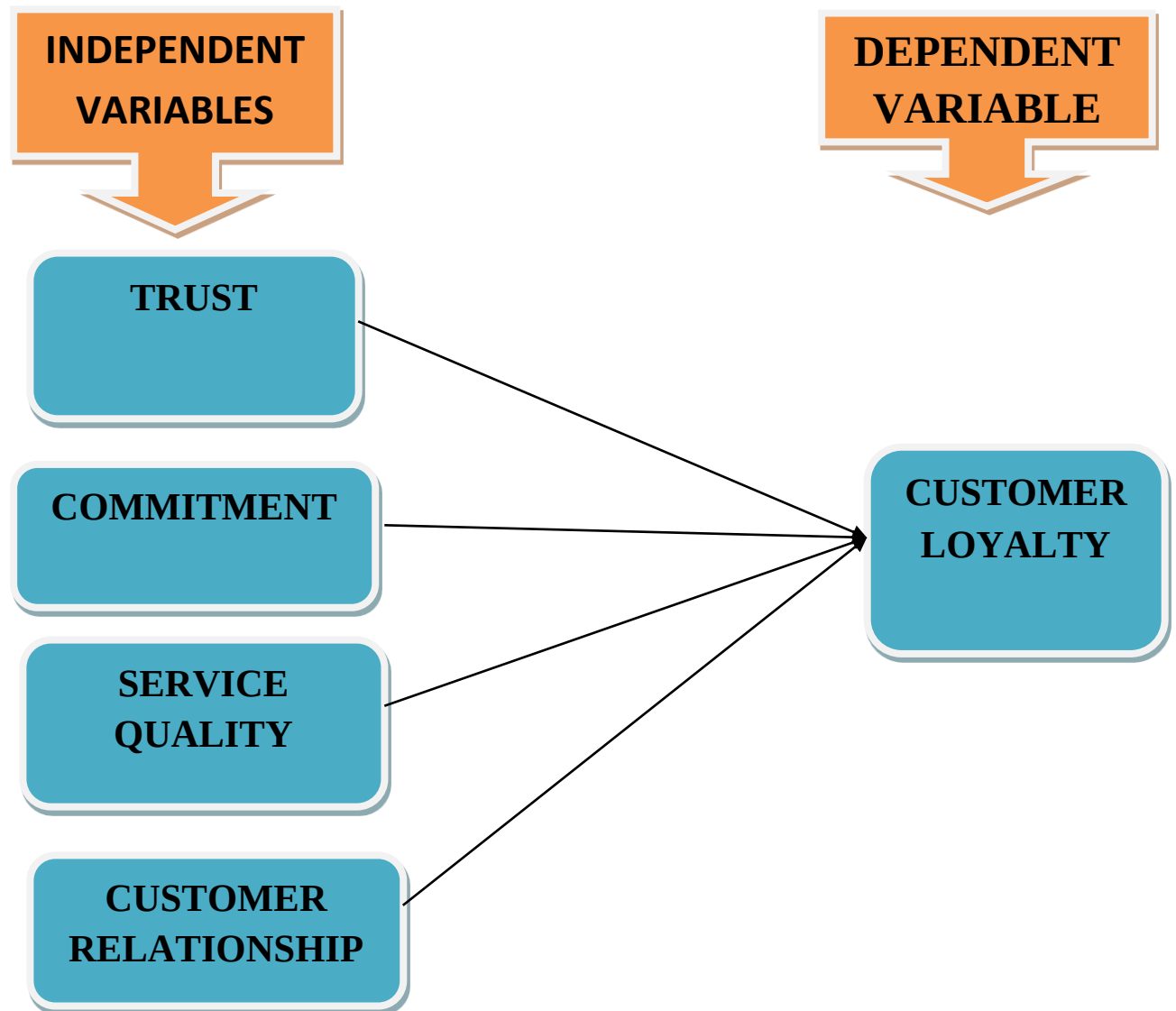
Belay D. and Ebisa D., (2012) described using empirical analysis to evaluate customer satisfaction on banks in Ethiopia which applied however the investigation showed that Overall the customers of the Commercial Bank of Ethiopia in responded that they are satisfied by the quality of services provided though it is with considerable reservations. There are a number of problems hindering the smooth delivery of the banking services. The network problem for instance is the major obstacle in the check clearing operations. Besides, in the loan operations the delays of the loan approval is the problem. In the electronic banking services, customers responded that the benefits they obtained are limited. And this will show that customer loyalty and customer satisfactions are not all the same.

Wubitu E.,(2012) studied on Customer Handling Management in oromiya international bank examined customer loyalty having service quality, commitment and switching cost as determinants and concluded that service quality is more significantly affect than that of commitment and switching cost. In this paper the researcher tried to show commitment and service quality are positively related to customer loyalty and switching cost has more significant value than commitment and an organization should focus in analysis of the service quality for making its customer loyal.

Kibrom A., (2010), investigated the Relationships among Key Determinants Commitment, Loyalty And Customer Lifetime Value of Wegagen bank held at, Mekele branch showing the results that supported

the theorized view that affective commitment has a greater impact on loyalty than does calculative commitment. Examination of the results revealed that there is a significant positive relationship between affective commitment and attitudinal loyalty. This is in keeping with the theoretically expected results. Commitment is conceptualized as a pledge of continuity and forsaking alternative options and making sacrifices is a logical antecedent to loyalty. The results, however, did not support the theorized positions of a significant impact of calculative commitment on loyalty, and there was also no empirical evidence that a loyalty program impacts commitment or customer lifetime value.

2.3. CONCEPTUAL FRAME WORK



CHAPTER THREE

METHODOLOGY

This section presents the methodology part of the research. It includes the research design, data type, data source, sample design, data analysis techniques and procedures and finally model specification.

3.1 RESEARCH DESIGN

The research design sets the conceptual structure with in which a study is conducted. The design constitutes the road map for collection, measuring, presentation and analysis of data collected. According to (Solomon 2011) research design helps the researcher to organize his ideas in a form that makes the researcher to look for flaws and inadequacies. The aim of this study is to analyze the determinants of customer loyalty in commercial bank of Ethiopia. The research is designed to undertake an explanatory research design, which identifies casual factors and outcomes of the target phenomenon. Anol Bhattacharjee(2007) it looks for explanation about the nature of relationship between the dependent and independent variables with the help of testing hypothesis which gives understanding about the relationship between dependent and independent variables.

3.2 DATA TYPE AND SOURCE

This study is conducted using primary data. For the primary data collection system the researcher used a structured questionnaire, with a five-point Likert scale, which used to gather the data, by capturing the direct intent of customers' attitude on loyalty to the bank. 225 Respondents, conveniently selected, were provided with a self-administered questionnaire to complete while fully answered questionnaires are 218. Beyond this, Interview was conducted with three commercial bank of Ethiopia branch managers, from three different branch grades i.e. grade four, grade two and grade one, each of which are found in the study area selected..Among the available four reliability estimates the researcher has selected to measure using Internal Consistency Reliability which is applicable to assess the consistency of results across items within a test, which is the target of this research. The cronbach's alpha is used and the result show 86% 77.8%, 75.6% and 77.6% of internal

reliability registered for each of the variables which are trust, commitment, service quality and customer relationship ,respectively. (*Table 9,10,11,12,13,14,15 &16*)

3.3 SAMPLE DESIGN AND SAMPLE SIZE

Commercial bank of Ethiopia is constituted under 15 districts, while Adama district is selected purposively by considering that the location is found where all competitive private and public banks are found, beyond its conveniences for the researcher. In collaboration with senior managements of the district , From this district office that incorporate 59 branches ,having the total of 386316 registered customers fifteen branches, which are undertaking their banking service operation in area where the concentration of competitive private banks is challenging, are selected purposively by Paradigmatic Case Sampling: as the case is “paradigmatic” for its consideration of the exemplar branches for those classes of branches which are the sole banking service providers or undertaking their operation in a very few competent private banks and financial service providers with in their given area of operation.

Based on the 2014 report of the district retention rate is calculated to be 85.25%. Therefore among the total available customers 85.25% of them are expected to be loyal and the sample size of respondent is calculated using Fischer’s (1998) formula ($n = Z^2 pq / e^2$), where:

N = Sample size

Z = 1.96, that is the value of Z corresponding to the 95% confidence level

p = 0.85 (85%)

q = 1-0.85 (1-0.85=0.15)

e = 0.05 and it becomes 196. By adding 10% contingency the total sample size of respondent become 225 in which sample respondents selected systematically.

$k = N/n$

Where k = next customer expected to be respondent

N = total number of population

n = sample size

therefore based on this among the total branches customer population in which the sample respondents are obtained the total population were 135337 as the sample size is 225 every customer who is 601th customer was respondent. In order to avoid problems in counting the queue the researcher has followed the following technique. Based on the internal data of the

district a front maker customer service officer is expected to serve an average of 120 customers a day therefore every customer service officer is expected to serve the 600th customer at the end of every fifth day, therefore the researcher has taken sample respondents of the first customer of each cage on every sixth day using the front office maker as an agent to collect data.

3.4 DATA ANALYSIS PROCEDURE

3.4.1 Descriptive Analysis

The researcher summarized the information gained through questionnaire and interview from the Customers and branch managers in the manner that it gives the necessary information.

The descriptive statistics was used descriptive data analysis method in order to analyze the difference between two extreme values, to divide in hundred &/or quarters and analyzing data composition and contribution of respondents on the given parameters, the deviation of specific respondents from the mean of the sample population range, percentiles, quartiles, mean and standard deviation respectively are the chosen methods to measure dispersion or variance and central tendency. Mean to analyze demographic distribution and concentration of the sample population and mode to analyze the redundancy of respondents' intention in response to the mentioned dependent and independent variables mode moment skewness and kurtosis used as the means of calculating relative measure of dispersion.

To show the trend and degree of determinacy for loyalty of commercial bank of Ethiopia, Adama districts selected branches, the collected 221 answered questionnaires were analyzed and interpreted using the statistical packages that SPSS has brought.

3.4.2. Correlation

Two hundred twenty one customers of commercial bank of Ethiopia Adama district customers were surveyed about their level of loyalty .based on the variables mean and standard deviation to analyze the nature and degree of relationship between them is calculated using Pearson's correlation

3.4.3. Multiple Regression Model

For investigating functional relationship among variables multiple regressions was used. The model is constituted with one dependent variable and four independent variables. And finally, the degree to which the extent of independent variable affects the dependent one is analyzed using this model. Based on the literature review here was the model specification of the study.

$$CLO = \beta_0 + \beta_1 SQL + \beta_2 CRL + \beta_3 COM + \beta_4 TRU + e$$

Where as

CLO= customer loyalty

SQL=service quality

CRL= customer relationship

COM=commitment

TRU=trust

e = error term

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

This chapter presents the data analysis and discussion based on data collected through primary source to examine the determinants of customer loyalty by using multiple regression and descriptive statistics tools. The chapter is organized in to five sections. The first section deals with descriptive results of samples' demographic data, while the second part focuses on the detailed results of correlation. The third section focuses on regression analysis and the last section testes the given hypothesizes.

4.1 DESCRIPTIVE ANALYSIS OF DEMOGRAPHIC DATA

Based on the statistical analysis report the respondents frequency distribution of bank usage highly skewed to the left which mean that the majority of respondents fall in the left side i.e. saving account users. The moderately skewed nature of sex, marital status and service registry period we`re the tests for addressing of even sample respondents. Beyond all these skew natures of sample respondents except the bank service usage which is leptokurtic that approves its central peak is higher and sharper, and its tails are longer and flatter which is to mean there is the high mode distribution around the average group.

Fortunately in both premium and business customers the 45% of their respondents are under age group of above forty five even though their overall contribution for the sample respondents comes to be 28.4% of the total population. Concerning the age group of overall respondents 71.6% off them are under 45 years of age by giving the majority of the population for the age group of 36-45 years boundary, which contribute 41.4% of the total.

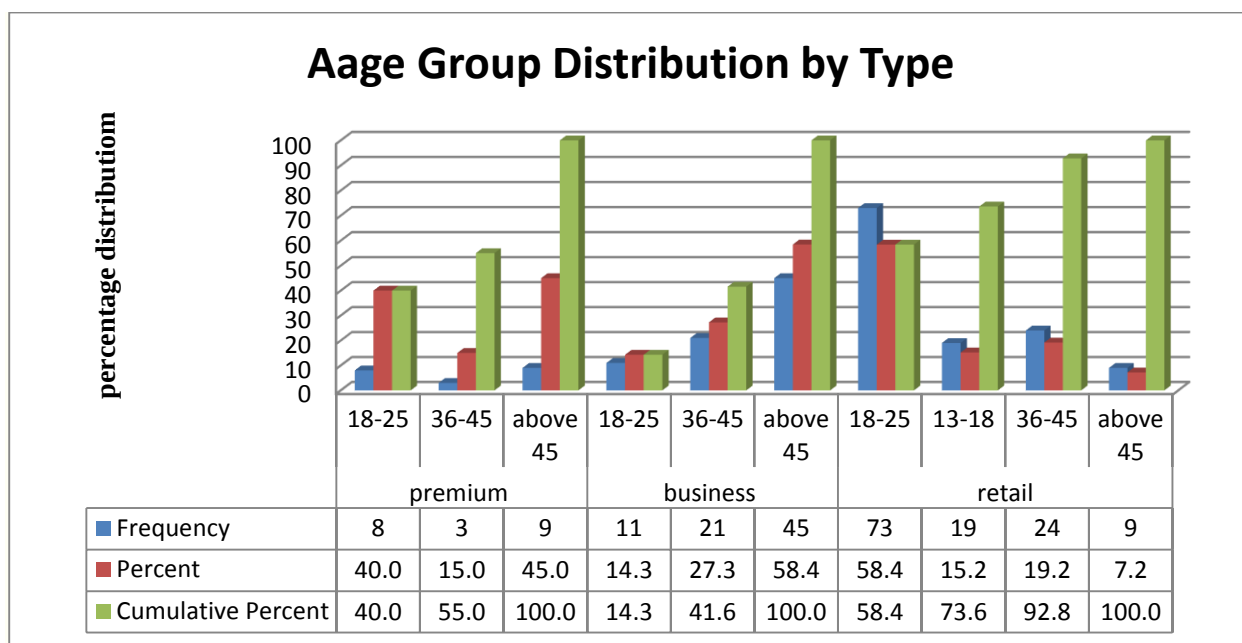


Chart 1. Age distribution of sample respondents
(Source; own survey data 2015)

In all the three sample respondents, which are premium, business and retail customers, male has taken the majority part by contributing 75%, 71% and 78% respectively to achieve the cumulative effect of contribution 66.7% from whole respondents regardless of customer type.

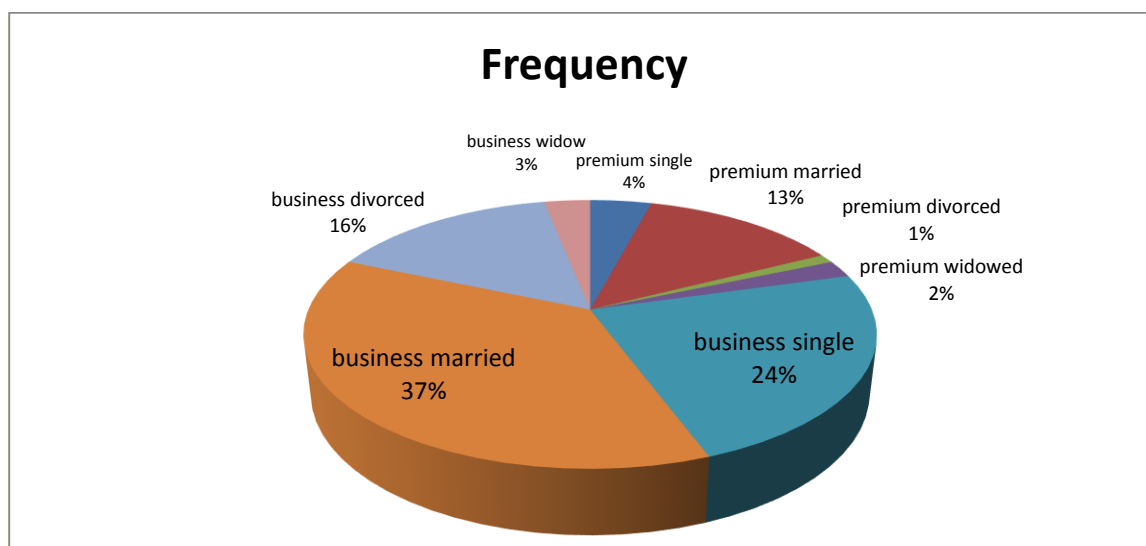


Chart 2. Gender distribution of sample respondents
(Source; own survey data 2015)

Even though the analyzed data shows that no significant variation in sample respondents of the three customer types the analysis shows that majority of respondents fall under married category by constituting minimum 46.8% of the total.

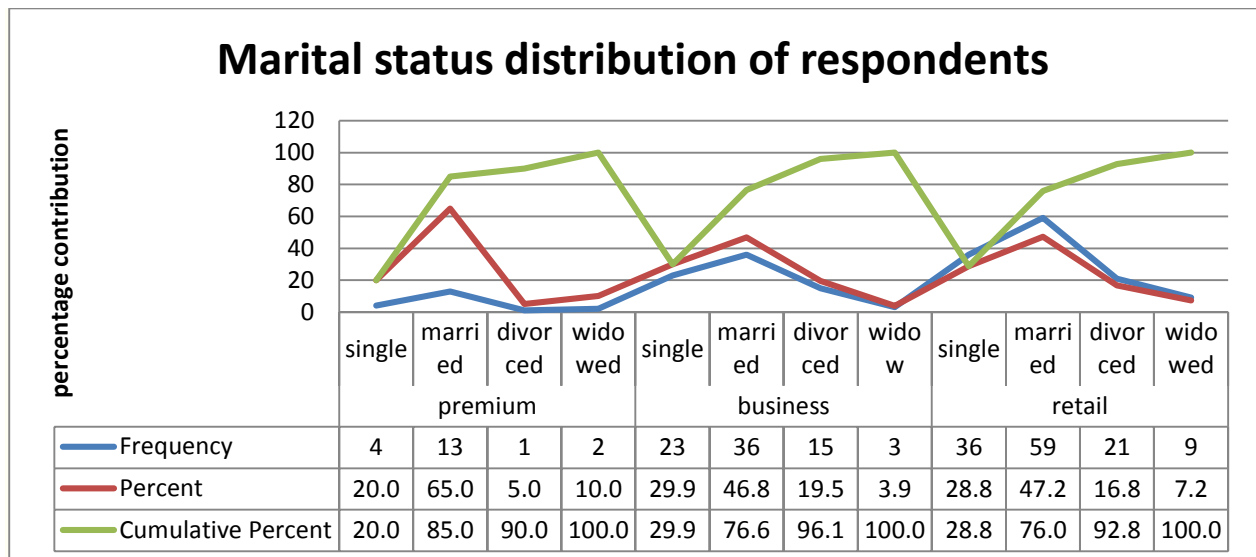


Chart 3. Marital status of sample respondents
(Source; own survey data 2015)

More than half of the respondents have been registered to be the banks customer for the maximum of six years however those who stayed for maximum of three years constituted 40% of the total while the rest 24.8% are registered as a customer from 4-6 years.

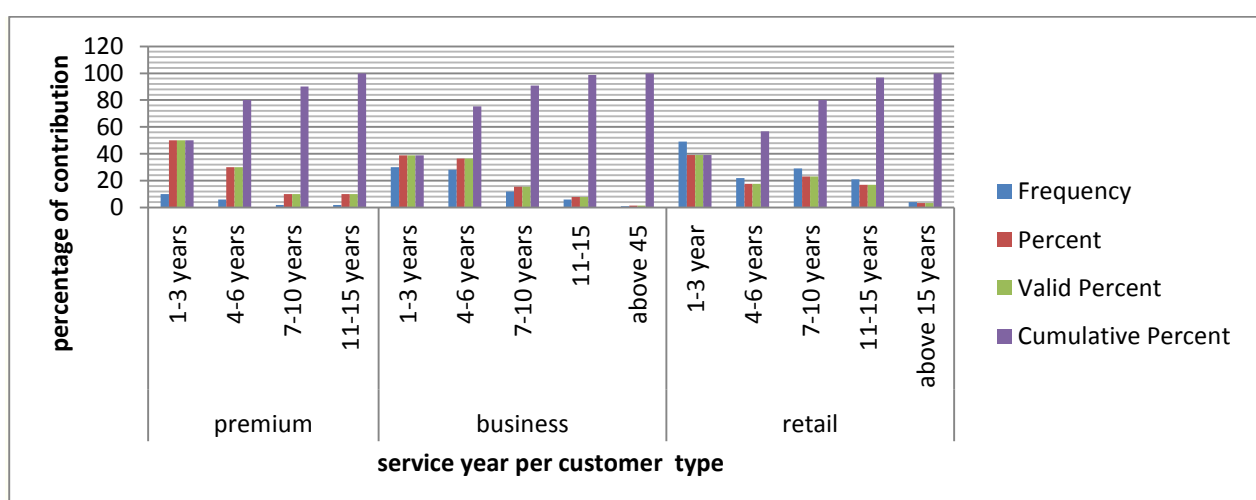


Chart 4. Customer life time of sample respondents
(Source; own survey data 2015)

4.2 CORRELATION RESULTS

		Customer loyalty	Trust	Commitment	Service quality	Customer relationship
Customer loyalty	Pearson Correlation	1	-	-	-	-
	Sig. (2-tailed)		-	-	-	-
	N	221	-	-	-	-
Trust	Pearson Correlation	.157	1	-	-	-
	Sig. (2-tailed)	.019		-	-	-
	N	221	221	-	-	-
Commitment	Pearson Correlation	.783	.068	1	-	-
	Sig. (2-tailed)	.000	.315		-	-
	N	221	221	221	-	-
Service quality	Pearson Correlation	.527**	.150*	.410**	-	-
	Sig. (2-tailed)	.000	.026	.000		-
	N	221	221	221	-	-
Customer relationship	Pearson Correlation	.612*	.429**	.196**	.266**	1
	Sig. (2-tailed)	.015	.000	.003	.000	
	N	221	221	221	221	221

Table 1 - Correlation Results of Variables

(Source - own survey data 2015)

Two hundred twenty one customers of commercial bank of Ethiopia Adama district customers were surveyed about their level of loyalty ($M=4.04, SD=.177$) with that of trust ($M=4.38, SD=.175$) commitment ($M=4.37, SD=.184$), service quality ($M=4.13, SD=.223$) and customer relationship ($M=4.38, SD=.223$). The following were the obtained result in response to Pearson's r data. (Table 17)

Regarding trust($r(217) = r(.157), p=0.019$) the person r data revealed a weak positive relationship having ($M=4.38, SD=.177$) which is to mean customers having trust reported fair level of customer loyalty while for the case of commitment's Pearson ($r(217) = r(.783), p=0.000$) with that of ($M=4.37, SD=.175$) showed a strong positive correlation. Therefore customers who has commitment reported to higher level of customer loyalty.

On the other hand regarding service quality having the descriptive statistics result of ($M=4.13, SD=.184$) the Pearson's r has been analyzed and reported to be ($r(217) = r(.527), p=0.000$) which was to mean that customers CBE who were reported to enjoy quality service have a moderate level of loyalty and finally for customer relationship with the reported statistical result ($M=4.38, SD=.223$) the Pearson r has been investigated to be ($r(217) = r(.612), p=0.015$) which means they had a moderate positive relationship. Therefore, customers who are treated to have relationship with the bank have reported higher level of customer loyalty. (Table 1 & 17)

4.3 REGRESSION ANALYSIS

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	80.377	8.192		9.811	.000
	Corporate identity	1.993	.890	-.150	2.239	.026
	Corporate image	.787	.992	.053	.793	.029
	Corporate reputation			.007	.097	.123
A. Dependent variable: customer loyalty						

Table 2 - Coefficients reports on traits of trust

(Source - own survey data 2015)

Multiple regression analysis was used to test if the traits of trust significantly predicted loyalty nature of the Adama districts CBE customers. The results of the regression indicated the three predictors explained 30.10% of the variance ($R^2=.025, F(4,217) = 1.871, p < .01$). It was found that corporate identity significantly predicted customer loyalty ($\beta = 1.993, p < .05$), as did corporate image ($\beta = 0.787, p < .05$), while the corporate reputation was not found to be significant though it has a contribution ($\beta = 0.118, p > .05$). (Table 2, 18, 19 & 20)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	80.075	8.164		9.809	.000
	Affective commitment	.369	1.004	.025	.368	.001
	Normative commitment	.722	1.002	.049	.720	.002
	Calculative commitment	-1.378	1.204	-.077	-1.145	.004
a. Dependent Variable: customer loyalty						

Table 3 - Coefficients reports on types of commitment

(Source - own survey data 2015)

The Adama districts CBE customer loyalty was analyzed by using multiple regression analysis to test if the traits of commitment significantly predict the loyalty nature. The results of the regression indicated the three traits of commitment explained 27.6% of the variance ($R^2=.158$, $F(4,217)=6.15$, $p<.01$). It was found that affective commitment significantly predicted customer loyalty ($\beta = 0.369$, $p<.01$), as did normative commitment ($\beta = .722$, $p<.01$). Even though the significant effect of the trait is inevitable it has shown a negative nature that assures the relationship calculative commitment is with that of ($\beta=-1.38$, $p>.01$).

(Table 4, 21,22 &23)

					t	Sig.
		B	Std. Error	Beta		
1	(Constant)	71.573	8.963		7.985	.000
	Tangibles	1.610	.939	.114	1.716	.088
	Reliability	1.177	1.267	.062	.929	.004
	Responsiveness	.145	.945	.010	.154	.008
	Empathy	2.119	.829	.205	2.558	.001
	Assurance	.726	.900	.065	.807	.000
A. Dependent Variable: customer loyalty						

Table 4 - Coefficients reports on traits of service quality

(Source - own survey data 2015)

The Multiple regression analysis that was used to test if the traits of service quality significantly predict the loyalty nature of the Adama districts CBE customers. The results of the regression indicated the five traits has explained 47.8% of the variance ($R^2=.152$, $F(4,217)=2.368$, $p<.01$). It was found that reliability of service, responsiveness to customers' interest and empathy has significantly predicted customer loyalty ($\beta = 1.177$, $p<.01$), ($\beta = 0.145$, $p<.01$) and ($\beta = 2.119$, $p<.01$) respectively as the assurance ($\beta = .726$, $p<.01$) made it to happen. On the other hand the tangibles ($\beta = 1.610$, $p>.088$) observed in the analysis is proposed to have determine the given service quality even though it is not significant. (*Table 4,24,25&26*)

According to Wilson v.,(1985) RAPID approach of loyalty, in which the business can be grow and customer stay loyal, a business customer loyalty has three types of natures which are retention, purchase and advocacy. A multiple regression was calculated to predict the nature, relationship and significance of relationship as follows.

In analysis of the degree to which customers will remain as customers or not leave to competitors in which the institution assures that its customers renew their service contract and dedicated not to leave to competitor based on their trust & commitment in addition to the service quality & customer relationship status was regressed and obtained the following result; ($R^2=.643$, $F(4,217) =97.860$, $P < 0.01$) .

Based on the analysis the nature of the retention loyalty is equal to $-4.268 - 0.327(\text{customer relationship}) + 1.162(\text{service quality}) + 1.151(\text{commitment}) + 0.095(\text{Trust})$. In general it can be concluded a unit contribution of trust, commitment, service quality and customer relationship is expected to bring a significant change in reusing of CBE's services regardless of the privileges offered by competitors in ($\beta = .095$, $p<.01$), ($\beta = 1.151$, $p<.01$), ($\beta = 1.162$, $p<.01$) and ($\beta = .327$, $p<.01$) respectively (*Table 5,27 &28*)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4.268	.453		-9.417	.000
	Trust	.095	.072	.060	1.327	.186
	Commitment	1.151	.097	.532	11.905	.000
	Service quality	1.162	.116	.454	9.979	.000
	Customer relationship	.327	.075	.203	4.382	.000
a. Dependent Variable: final retention loyalty						

Table 5 - Coefficients reports on retention loyalty

(Source - own survey data 2015)

On the other hand, in addition to the degree in which customers feel positive, advocating the banks product/service/brand which is expected to increase positive word-of-mouth communications and reduce compliant behavior multiple regression was analyzed by taking the dependent variables of trust & commitment in addition to the service quality & customer relationship status that brought the following result;

$$(R^2 = .681 \text{ F } (4,217) = 7.288, P < 0.01)$$

Based on the analysis the nature of the advocacy loyalty is equal to $3.197 + .332$ (customer relationship) $+0.306$ (service quality) $+ 0.158$ (commitment) $+ 0.026$ (Trust). In general based on the analysis it can be concluded a unit contribution of trust, commitment and customer relationship is expected to bring a significant change in forwarding positive word-of-mouth and decrease complain behavior on CBE's services regardless of the privileges offered by competitors in ($\beta = .026, p < .01$), ($\beta = .158, p < .05$), ($\beta = .332, p < .01$) and ($\beta = .327, p < .01$) respectively (Table 6,29&30)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.197	.441		7.244	.000
	Trust	.026	.070	.026	.372	.010
	Commitment	.158	.094	.118	1.683	.004
	Service quality	.306	.113	.193	2.700	.007
	Customer relationship	.332	.073	.332	4.559	.000
a. Dependent Variable: advocacy loyalty						

Table 6 - Coefficients reports on advocacy loyalty

(Source - own survey data 2015)

On the other hand, degree to which customers increased their purchasing, referrals and cross selling opportunities was analyzed by taking the dependent variables of trust & commitment in addition to the service quality & customer relationship status that brought the following result;

($R^2 = .654$ F (4,217) = 1.545, $P < 0.01$) .Based on the analysis the nature of the retention loyalty is equal to $3.124 + .123$ (customer relationship) $+ 0.250$ (service quality) $+ 0.097$ (commitment) $+ 0.132$ (Trust). In conclusion based on the analysis it can be summarized that a unit contribution of commitment, service quality and customer relationship is expected to bring a significant change in encouraging referrals and cross selling opportunities of CBE's services regardless of the privileges offered by competitors in ($\beta = .097$, $p < .01$) ($\beta = .250$, $p < .05$) and ($\beta = .123$, $p < .01$) and ($\beta = .327$, $p < .01$) respectively while the effect of trust ($\beta = .132$, $p < .125$) was reported as insignificant for this case. (Table 7, 31 & 32)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error Beta			
1	(Constant)	3.124	.542		5.764	.000
	Trust	.132	.086	.114	1.541	.125
	Commitment	.097	.116	.062	.843	.010
	Service quality	.250	.139	.135	1.798	.004
	Customer relationship	.123	.089	.105	1.372	.001
a. Dependent Variable: final purchasing loyalty						

Table 7 - Coefficients reports on purchasing loyalty

(Source - own survey data 2015)

Finally, regardless of the unique future and analysis based on the RAPID loyalty approach having all of the loyalty types in a single summarized dependent variable named customer loyalty with that of the given independent variable trust, commitment, service quality and customer relationship while the following was the regression result that multiple regression has brought for the indicated the predictors explained with 22.6% of the variance

($R^2 = 0.658$ F (4,217) = 44.114, $P < 0.01$) .

Based on the analysis the nature of the customer loyalty is equal to $0.684 + 0.039$ (customer relationship) $+ 0.369$ (service quality) $+ 0.404$ (commitment) $+ 0.067$ (Trust). In general it can be concluded a unit contribution of trust, commitment, service quality and customer relationship is expected to bring a significant change in reusing of CBE's services regardless of the privileges offered by competitors in

($\beta = .067, p < .01$) ($\beta = .369, p < .01$) and ($\beta = .404, p < .01$) and ($\beta = .039, p < .01$) respectively. (Table 8, 33&34)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.684	.236		2.903	.004
	Trust	.067	.037	.101 1.799		.003
	Commitment	.404	.050	.447 8.034		.000
	Service quality	.369	.061	.345 6.089		.000
	Customer relationship	.039	.039	.058	1.015	.001
a. Dependent Variable: final customer loyalty						

Table 8 - Coefficients reports on customer loyalty

(Source - own survey data 2015)

4.5 TESTING OF HYPOTHESIS

The following section provides a detailed and brief analysis of the results for each explanatory and control variables and their importance in analyzing the determinants of customer loyalty in commercial bank of Ethiopia ,case of Adama district, in addition to the multiple regression result 22.6% of the variance ($R^2 = 0.658$ $F(4,217) = 44.114$, $P < 0.01$)

And the descriptive statistics findings of this study in relation the previous empirical evidences of the given four variables named trust, commitment, service quality and customer relationship the hypothesis is tested and reported as follows.

Hypothesis I

H₀: Trust has no positive and significant effect in determining customer loyalty.

Regarding to trust with a pearson's correlation ($r(217) = r(.157)$, $p = 0.019$) that revealed a weak positive relationship having ($M = 4.38$, $SD = .177$) which is to mean customers having trust reported fair level of customer loyalty beyond the major consideration of the reported regression output of ($\beta = .067$, $p < .01$) it is possible concluded that trust is expected to bring a significant effect and to reject the null hypothesis.

Hypothesis II

H₀. Commitment has no positive and significant effect in determining customer loyalty.

The regression ($R^2 = 0.658$ $F(4,217) = 44.114$, $P < 0.01$) with 22.6% of the variance ($\beta = .369$, $p < .01$) the Pearson's correlation ($r(217) = r(.783)$, $p = 0.000$) with that of ($M = 4.37$, $SD = .175$) that showed a strong positive correlation the reported finding of ($\beta = .404$, $p < .01$) lead to conclusion of which assures that commitment is expected to bring a significant effect in determining customer loyalty and reject the null hypothesis.

Hypothesis III

H₀: Service quality has no positive and significant effect in determining customer loyalty.

On the other hand regarding service quality having the descriptive statistics result of ($M = 4.13$, $SD = .184$) with the Pearson's r that has been analyzed and reported to be ($r(217) = r(.527)$, $p = 0.000$) which was to mean that customers CBE who were reported to enjoy quality service have a moderate level of loyalty. Having in mind all the above Pearson's correlation finding mentioned previously the multiple regression has brought for the indicated the predictors explained with 22.6% of the variance ($R^2 = 0.658$ $F(4,217) = 44.114$, $P < 0.01$) the result of service quality that is found to be ($\beta = .404$, $p < .01$) proves to bring a significant effect in determining customer loyalty and reject the null hypothesis.

Hypothesis IV

H₀: Customer relationship has no significant effect in determining customer loyalty.

Finally for customer relationship with the reported statistical result ($M = 4.38$, $SD = .223$) the Pearson r has been investigated to be ($r(217) = r(.612)$, $p = 0.015$) which means they had a moderate positive relationship. The multiple regression has brought for the indicated the predictors explained with 22.6% of the variance ($R^2 = 0.658$ $F(4,217) = 44.114$, $P < 0.01$). It was found that customer relationship predicted customer loyalty ($\beta = .039$, $p < .01$) Therefore, by considering all the results mentioned above it is possible to reject the null hypothesis.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents three sections starting from the final conclusions based on data analysis and discussion and followed by possible recommendation and suggestions for further study forwarded by the researcher, respectively.

5.1 SUMMARY AND CONCLUSION

This study emanates from the researcher's aim of analyzing the determinants of customer loyalty in Commercial Bank of Ethiopia especially in case of Aadama district, by having 225 sample respondents which are selected systematically from the given fifteen branches of the district office for the assurance in the achievements of the given objectives.

Regarding trust the person r data revealed a weak positive relationship which is to mean customers having trust reported fair level of customer loyalty. The results of the regression indicated among the three traits of trust, it was found that corporate identity significantly predicted customer loyalty, as did corporate image, while the corporate reputation was not found to be significant though it has a contribution. Based on the analysis the nature of the loyalty types trust has reported to bring a significant change in advocacy natures of loyalty only but it has been reported that the effect on purchasing and retention loyalty is insignificant.

Regardless of types of customer the analysis which is made on commitment i.e. affective commitment has no significance impact in disturbing the given dependent value while the normative and calculative commitment, has a significant effect on the dependent variable which is customer loyalty. The results of the regression indicated has found that affective and normative commitment significantly predicted customer On the other hand, calculative commitment was found to assure inevitable significant effect even though its significant is in a opposite or negative. Generally, customers who has commitment reported to higher level of customer loyalty, as it was reported by Pearson's that showed a strong positive correlation. Finally commitment examined to bring a significant change in all the three natures of loyalty individually and loyalty in a corporate way.

for the case of traits that determine service quality as found in the analysis the reliability of service, responsiveness to customers' interest, assurance and empathy reported to significantly predict customer loyalty to happen while tangibles not. Regarding service quality the Pearson's r has been analyzed and found to be customers of CBE who were reported to enjoy quality service have a moderate level of loyalty and has a significant relationship and it has examined to have a significant effect in determining customer loyalty regardless of any deviation in each of customer loyalty types.

For all customers of Adama district customer's customer relationship has a significant positive determining power. Based on the reported the Pearson r it has been investigated to have had a moderate positive relationship which assures customers who are treated to have relationship with the bank have reported better level of customer loyalty. Even though it has reported to have different determining effect it has reported to bring significant effect in determining loyalty of customer regardless of the types of loyalty

On the other hand in determining the future churn rate which assures customers remain as customers or not leave to competitors or keep customers coming back i.e. the retention loyalty is significantly determined by trust, commitment, service quality and customer relationship. In keeping advocacy loyalty of the CBE customers for sustainable customer growth prediction that is expected to advocate the banks product service or brand for assuring their advocacy loyalty the significant determinants trust, commitment service quality and customer relationship. Finally, in assuring average revenue per user or the degree to which customers increase their purchasing behavior is significantly determined by trust, commitment, and service quality and customer relationship in a positive way.

Finally, the independent variables used in order to achieve the objectives stated were; trust, commitment, service quality and customer relationship, and all of them were found to have a significant impact on determining customer loyalty of commercial bank of Ethiopia Adama district selected branches case. Among the four independent variables which are going to determine the customer loyalty in commercial bank of Ethiopia Adama district, selected branches case commitment takes the lion share of determining customer loyalty while service quality followed by trust then customer relationship.

5.2 RECOMMENDATION

Based on the findings of this study and the conclusions made above the researcher passed the following recommendations:

Even if the research result has showed the significances and power of determinacy of the independent variables the following detailed recommendation has been forwarded by the researcher

Even though trust in aggregate form has significance effect as one of its component, corporate reputation, has in significant effect on loyalty of the district customers therefore the bank has to do a lot to keep the corporate identity and image as it is the major focus of customers in moving towards a positive direction be effort to activate beyond having in mind and exertion of maximum effort to come up with revitalizing the corporate reputation as it was not as such reported to be no longer effective by itself for building a sustainable customer loyalty base

While in aggregate term customers in the district are significantly affected with a great commitment there is still a gap in lack of reciprocity expectance, sense belongingness and pleasure with the service provided that provide affective commitment which has a great level input of loyalty with a positive significant matter

While the analysis on perceived service quality shows a interesting positive result sill the responsiveness and assurance of employee need more consideration to sustain and win customers positive word of mouth. Absence of formulated and well stated customer loyalty index which is the base to evaluate and assess the status of the banks journey makes customer related issues in chaos. if the bank design and implement customer loyalty program which incorporate the index, incentive programs, initiatives clearly it would be helpful even to overcome the problems raised in service quality

Even though the branch expansion has a significant effect on customer loyalty to overcome the risks associated with, it would be advisable to take care of significant issues in retaining customer

The retention rate calculated has shown significant value however the loyalty index measured by the researcher along with the acceptable level of perceived quality study made by the institution itself proved that retention rate can never be a sole measuring device of customer loyalty. This shows that even in the congregation of retained customers, in which the bank considers that they are its loyal ones, there are still undefined groups of customers which need special consideration of the bank

5.3. SUGGESTIONS FOR FURTHER STUDIES

As was indicated in the scope and limitation section this study was only confined to analyze the customer loyalty determinants in Adama district case. Hence, the study could be further enhanced other districts of the bank. The study could be developed by including more independent variables with that of considering the active and inactive ratio of customers for more than years rather than for a single year. Moreover, if further studies are supplemented with qualitative data, the findings would be more informative.

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Appendices

		N	%
Cases	Valid	15	100
	Excluded	0	0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Table 9 - Case Processing Summary of trust

(Source; own survey data 2015)

Cronbach's Alpha ^a	N of Items
.86	13

Table 10 - Reliability Statistics of trust

(Source; own survey data 2015)

		N	%
Cases	Valid	15	100
	Excluded ^a	0	0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Table 11 - Case Processing Summary of commitment

(Source; own survey data 2015)

Cronbach's Alpha ^a	N of Items
0.778	15

Table 12 - Reliability Statistics of commitment

(Source; own survey data 2015)

		N	%
Cases	Valid	15	100
	Excluded ^a	0	0
	Total	15	100.0
a. Listwise deletion based on all variables in the procedure.			

Table 13 - Case Processing Summary of service quality

(Source; own survey data 2015)

Cronbach's Alpha ^a	N of Items
0.756	19

Table 14 - Reliability Statistics of service quality

(Source; own survey data 2015)

		N	%
Cases	Valid	15	100
	Excluded ^a	0	0
	Total	15	100.0
a. Listwise deletion based on all variables in the procedure.			

Table 15 - Case Processing Summary of customer relationship

(Source; own survey data 2015)

Cronbach's Alpha ^a	N of Items
0.776	7

Table 16 - Reliability Statistics of customer relationship

(Source; own survey data 2015)

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Customer loyalty	221	64	86	75.53	4.754	22.598
Trust	221	2	5	4.38	.177	.031
Commitment	221	2	5	4.37	.175	.030
Service quality	221	3	5	4.13	.184	.034
Customer relationship	221	4	5	4.38	.223	.050
Valid N (list wise)	221					

Table 17 - Descriptive Statistics of survey variables

(source - own survey data 2015)

	N	Std. Deviation	Variance
Corporate identity	221	.357	.128
Corporate reputation	221	.264	.070
Corporate image	221	.322	.103

Table 18- Descriptive Statistics on traits of trust

(source - own survey data 2015)

Model summary				
Model	R	R square	Adjusted r square	Std. Error of the estimate
1				
1	.158 ^a	.025	.012	4.726
A. Predictors: (constant), corporate reputation, corporate identity, corporate image				

Table 19- Model summary on traits of trust

(source - own survey data 2015)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	125.391	3	41.797	1.871	.135 ^b
	Residual	4868.848	218	22.334		
	Total	4994.239	221			
a. Dependent Variable: customer loyalty						
b. Predictors: (Constant), corporate reputation, corporate identity, corporate image						

Table 20 - ANOVA reports on traits of trust

(source - own survey data 2015)

Descriptive Statistics			
	N	Std. Deviation	Variance
Affective commitment	221	.320	.102
Normative commitment	221	.320	.103
Calculative commitment	221	.267	.071

Table 21 - Descriptive Statistics on types of commitment

(source - own survey data 2015)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.192 ^a	.158	-.115	4.766
a. Predictors: (Constant), calculative commitment, affective commitment, normative commitment				

Table 22 - Model summary on types of commitment

(source - own survey data 2015)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.896	3	13.965	6.15	.006 ^b
	Residual	4952.343	218	22.717		
	Total	4994.239	221			
a. Dependent Variable: customer loyalty						
b. Predictors: (Constant), calculative commitment, affective commitment, normative commitment						

Table 23 - ANOVA reports on types of commitment

(Source - own survey data 2015)

	N	Std. Deviation	Variance
Tangibles	221	.338	.114
Reliability	221	.251	.063
Responsiveness	221	.335	.112
Empathy	221	.459	.011
Assurance	221	.422	.178

Table 24 - Descriptive Statistics on traits of service quality

(Source - own survey data 2015)

Model	R	R square	Adjusted r square	Std. Error of the estimate
1				
1	.228 ^a	.152	.030	4.682

Table 25 - Model summary on traits of service quality

(Source - own survey data 2015)

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	259.584	5	51.917	2.368	.001 ^b
	Residual	4734.656	216	21.920		
	Total	4994.239	221			
A. Dependent Variable: customer loyalty						
B. Predictors: (Constant), assurance, tangibles, responsiveness, reliability, empathy						

Table 26 - ANOVA reports on traits of service quality

(Source - own survey data 2015)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802 ^a	.643	.637	.429
A. Predictors: (Constant), final customer relationship, final commitment, final trust, final service quality				

Table 27 - Model summary on retention loyalty

(Source - own survey data 2015)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	72.029	4	18.007	97.860	.000 ^b
	Residual	39.930	217	.184		
	Total	111.960	221			
a. Dependent Variable: final retention loyalty						
b. Predictors: (Constant), final customer relationship, final commitment, final trust, final service quality						

Table 28 - ANOVA reports on retention loyalty

(Source - own survey data 2015)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.681	.118	.102	.418
a. Predictors: (Constant), final customer relationship, final commitment, final trust, final service quality				

Table 29 - Model summary on advocacy loyalty

(Source - own survey data 2015)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.085	4	1.271	7.288	.000 ^b
	Residual	37.853	217	.174		
	Total	42.938	221			
a. Dependent Variable: final advocacy loyalty						
b. Predictors: (Constant), customer relationship, commitment, trust, service quality						

Table 30 - ANOVA reports on advocacy loyalty

(Source - own survey data 2015)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.826	.661	.654	.513
a. Predictors: (Constant), customer relationship, commitment, trust, service quality				

Table 31 - Model summary on purchasing loyalty

(Source - own survey data 2015)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.627	4	.407	1.545	.009
	Residual	57.100	217	.263		
	Total	58.727	221			
a. Dependent Variable: purchasing loyalty						
b. Predictors: (Constant), customer relationship, commitment, trust, service quality						

Table 32 - ANOVA reports on purchasing loyalty

(Source - own survey data 2015)

Model Summary ^b						
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.821	.448	.651		.223	1.991
a. Predictors: (Constant), customer relationship, commitment, trust, service quality						
b. Dependent Variable: customer loyalty						

Table 33 - Model summary on general customer loyalty
(Source - own survey data 2015)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.785	4	2.196	44.114	.000 ^b
	Residual	10.803	217	.050		
	Total	19.588	221			
a. Dependent Variable: customer loyalty						
b. Predictors: (Constant), customer relationship, commitment, trust, final service quality						

Table 34 - ANOVA reports on general customer loyalty
(Source - own survey data 2015)

Adama Science and Technology University
School of Business and Economics
Department of Business Administration
Post Graduate Program in Business Administration
Questionnaire to be Filled by Customers

Dear respondent:-

I would like to express my deep appreciation for your generous time, honest and prompt responses.

Objective:-

This questionnaire is designed to collect data about the “Analysis of determinates of Customer quality in Commercial Bank of Ethiopia” the information that you offer me with this questionnaire will be used as a primary data for my research in which I am conducting as a partial fulfillment of the requirements for the degree of masters in business administration. Therefore, this research is to be evaluated in terms of its contribution for analysis of customer loyalty determinants which helps the bank to evaluate and take action for keeping its customer loyal and satisfied.

General instructions

No need of writing your name

In all cases where answer options are available please tick (√) in the appropriate box

Confidentiality

I want to assure you that this research is only for academic purpose

Thank you for your cooperation!!

For further information

Samson demise

Tell-0911362234

Email-tefeseme@gmail.com

Customer type = Premium-☐ Business- ☐ Retail-☐

General information

Age

☐ 13-18 ☐ 18-25 ☐ 25-35 ☐ 36-45 ☐ above

Sex

☐ Male ☐ Female

Marital status

☐ Single ☐ married ☐ divorced ☐ widow

Educational background

☐ 1-8 ☐ 9-10 ☐ 11-12 ☐ diploma degree ☐ MSC and above

Occupational status

☐ Single ☐ married ☐ divorced ☐ widow

Means of income

☐ Remittance ☐ monthly salary ☐ trade service ☐ others

How long you stayed as a registered customer

☐ 1-3 years ☐ 4-6years ☐ 7-10years ☐ 11-15years

☐ Above 15years

Bank service usage in which service you are registered for

No	Service offered	
	Saving	
1	Ordinary saving	
	Children's saving	
	Youth saving	
	Women's saving	
2	demand deposit	
3	Loan	
4	interest free banking	

Trust	Strongly disagree	Disagree	Neutral agree	Strongly agree
2.1 corporate identity				
Being a public owned bank gives me a sound meaning for my trust on preferring CBE'S banking service				
CBE is different from other private owned banks				
The CBE's different from other private owned banks				
The CBE's logo, the bank your rely on, is the best logo to develop my trust				
2.2. corporate image				
CBE always keeps its promises				
I always have a good impression of CBE'S banking service				
CBE projects a better image than its competitors				
Whenever I am in need to use banking service the name of the CBE comes to my mind first				
2.3. corporate reputation				
CBE always keeps its promises				
CBE has a better reputation that its competitors				
CBE is fair in the decisions it makes and actions it takes				
CBE is always concerned with the well-being of its members				
The well- being of the members in more important to CBE than its financial performance				
Commitment				
3.1. affective commitment				
I am pleased to use the CBE' banking service				
A am pleased to use the CBE'S banking service				
It is the sense of belongingness that I have developed from the bank which makes me to use CBE banking services regularly				
I am happy with the reciprocity nature of CBE banking service				
3.2. Normative commitment				
I feel proud to be CBE customer				

	Strongly disagree	Disagree	Neutral agree	Strongly agree
My commitment for CBE as a customer arises from the respect of long term experience of the bank				
The respect and acceptance of other customers for CBE'S financial intermediaries (check books, CPO, Drafts etc makes me to be a regular customer				
The motto of CBE which is reliability makes my relationship comfortable in having banking services from it				
3.3. calculative or continuance commitment				
The costs in time, money , effort makes me to stay in connection with CBE as a customer				
I prefer the bank due to the lesser service costs (interest commission etc) which are cheaper than the others				
The outreach of the bank's branch makes me to prefer it				
The cost effectiveness of the system (core banking, mobile, internet banking, etc....) established by the bank makes me to keep in touch for using the CBE BANK service				
The financial strength makes me to prefer it				
On the whole, would spend a lot of time and money to switch from using CBE banking services				
I would spend a lot and lose a lot if I switched from CBE				
4.Service Quality				
4.1 Tangibles				
BEC branch offices has modern looking equipment's				
CBE'S branches physical facilities are visually appealing				
CBE's reception desk employees are neat appearing				
Materials associated with the service (such as pamphlets or statements) are visually appealing at CBE				
5.Reliability				
TANGIBLES				
When CBE promises to do something on banking service delivery by a certain time, it does so				

	Strongly disagree	Disagree	Neutral agree	Strongly agree
When you have a problem on banking service delivery CBE shows a sincere interest in solving it				
CBE performs service on the right time				
CBE provides its service at the time it promises to do so be banking system insists on error free records				
5.2. Responsiveness				
Employees in CBE tell you exactly when services will be performed				
Employees in CBE gives me prompt banking service				
Employees in CBE are never too busy to respond to my request				
5.3 Assurance				
The behavior of employee in CBE bank instills confidence in me				
I feel safe in my financial transactions transaction with CBE				
Employees in CBE area consistently courteous with me				
Employees in CBE have the knowledge on banking service to answer my questions				
5.4. empathy				
CBE as a bank customer gives me individual attention				
CBE has operating hours convenient to all its customers				
CBE has my best interest of banking service at heart				
The employees of CBE understand specific needs of mine in the banking sector				
Customer relation ship				
The distance to access the bank makes me to be use it often				
The accessibility of relevant information about the bank makes me to be a regular customer (internet, mobile, TV, radio etc)				
The response of the bank to any of its customer needs makes the bank my first choice				
The modern technology applied by the bank to facilitate my transaction makes me to have a sincere relationship with the bank				

	Strongly disagree	Disagree	Neutral agree	Strongly agree
The strength of my relationship with CBE's confidentiality of transactions				
I feel secured in every aspects of my customer relationship				
Customer satisfaction				
Are you satisfied with this kind of services offered? If yes how much?				
Customer loyalty Retention loyalty				
How likely are you not to switch to another provider?				
How likely are you to renew your service contract?				
How likely are you to continue using CBE banking service				
If you were selection a vendor, a product or service for the first time, how likely would you choose the organization again?"				
8.2 advocacy loyalty				
How likely are you to recommend us to your friends/ colleagues				
Likelihood to continue purchasing same products or services.				
How likely are you willing to consider and tolerate unforeseen failures like network traffic conjunctions, unexpected power failure, unexpected dysfunctional of office machineries etc				
I always recommend others to be CBE offers				
8.3. purchasing loyalty				
How likely are you to purchase different products from us in the future?				
How likely are you to expand the use of our products throughout be branches?				
How likely are you to increases using variety of banking services that CBE offers				

14. Have you observe and challenge which pushes you to banks other than CBE

What do you suggest for making CBE customers loyal_____

Thank you very much for your time, cooperation and patience

=====

አዳማ ሳይንስና ቴክኖሎጂ ዩኒቨርሲቲ
ቢዝነስ እና ኢኮኖሚክስ ት/ት
የቢዝነስ አድሚኒስትሬሽን ት/ክፍል
የቢዝነስ አድሚኒስትሬሽን የድህረ-ምረቃ ፕሮግራም
በደንበኞች የሚሞላ መጠይቅ

ውድ መላሾች

ለሰጣችሁኝ ጊዜ እና ለትክክለኛ ፈጣን ምላሻችሁ ከልብ ላመሰግናችሁ እወዳለሁ፡፡

አላማ

ይህ መጠይቅ በኢትዮጵያ ንግድ ባንክ ያለውን ደንበኞች ከባንኩ ጋር ያላቸውን ዘለቄታዊ ቆይታ በተመለከተ ያሉ ተግዳሮቶችን ትንተና ለመስራት የሚያስፈልገውን መረጃ ለመሰብሰብ የተዘጋጀ ነው፡፡ በዚህ መጠይቅ የምትሰጡን መረጃ በቢዝነስ አድሚኒስትሬሽን ለማስተመር ዲግሪ በከፊል የሚያስፈልገውን የጥናት ስራ ለመስራት በተቀዳሚ መረጃነት ጥቅም ላይ ይውላል፡፡ በመሆኑም ባንኩ ደንበኞቹን ለማርካት እና ታማኝ ሆኖ ለመቆየት የሚያስፈልገውን ግምገማ እና እርምጃ ለመውሰድ ድጋፍ በሚያደርግለት መልኩ የደንበኞችን ታማኝነት በተመለከተ ያሉትን ተግዳሮቶች በመተንተን አስተዋጽኦ የሚያደርግ ጥናት ነው፡፡

አጠቃላይ መመሪያዎች

ስምዎን መጻፍ አይጠበቅብዎትም

በሁሉም ጥያቄዎች የምላሽ አማራጭ ሲኖር እባክዎ በሳጥኑ ውስጥ ይህን ምልክት ያድርጉ፡፡(✓)

ስለምስጢራዊነት

ይህ ምርምር ጥቅም ላይ የሚውለው ለትምህርት አላማ ብቻ መሆኑን ላረጋግጥላችሁ እወዳለሁ፡፡

ለምታደርጉልኝ ትብብር አመሰግናለሁ፡፡

ለተጨማሪ መረጃ

ሳምሶን ደምሴ

ስልክ፡ 0911 36 22 34

ኢሜይል፡ tefeseme@gmail.com

የደንበኝነት አይነት ፕሪሚየም ☐ ቢዝነስ ☐ ሪቴል ☐

አጠቃላይ መረጃ

እድሜ

☐ 13-18

☐ 18-25

☐ 25-35

☐ 36-45

☐ ከ45 በላይ

ፆታ

☐ ወንድ

☐ ሴት

የጋብቻ ሁኔታ

☐ ያላገባ

☐ ያገባ

☐ የፈታ

☐ የትዳር ጓደኛው በሞት የተለየው

የትምህርት ደረጃ

☐ 1-8 ☐ 9-10 ☐ 11-12 ☐ ዲፕሎማ ☐ ዲግሪ ☐ ኤምኤስሲ እና ከዛ በላይ

የሥራ ሁኔታ

☐ ተማሪ ☐ የመንግስት ሰራተኛ ☐ መያድ ☐ ነጋዴ ☐ የቤት እመቤት

☐ የቀን ሰራተኛ ☐ ስራ ተቋራጭ

የገቢ ሁኔታ

☐ ከውጭ የሚላክ ገንዘብ ☐ የወር ደመወዝ ☐ ከንግድ አገልግሎት ☐ ሌሎች

በደንበኝነት ተመዝግበው ከቆዩ ምን ያህል ጊዜ ሆንዎት

☐ 1-3 አመት ☐ 4-6 አመት ☐ 7-10 አመት ☐ 11-15 አመት ☐ ከ15 አመት በላይ

የባንክ አገልግሎት አጠቃቀም: የተመዘገቡት በየትኛው የባንክ አገልግሎት ላይ ነው

ተ.ቁ	የሚሰጡ አገልግሎቶች	
1	ቁጠባ	
	መደበኛ ቁጠባ	
	የህጻናት ቁጠባ	
	የወጣቶች ቁጠባ	
	የሴቶች ቁጠባ	
2	ተቀማጭ	
3	ብድር	
4	ከወለድ ነጻ የባንክ አገልግሎት	

ታማኝነት	ፈጽሞ አልሰማማም	አልሰማማም	የተለየ ስሜት የለኝም	እሰማማለሁ	በጣም እሰማማለሁ
2.1 አጠቃላይ ማገነት					
የኢትዮጵያ ንግድ ባንክ የባንክ አገልግሎት እንድንመርጥ ያደረገኝ የህዝብ ባንክ በመሆኑ እምነት እንድጥልበት ስለሚያደርገኝ ነው					
ኢትዮጵያ ንግድ ባንክ ከሌሎች የግል ባንኮች የተለየ ነው፡፡					
የኢትዮጵያ ንግድ ባንክ አርማ፣ የሚተማመኑበት ባንክ እምነቴን እንድጥልበት ያደረገኝ ከሁሉ የተሻለ አርማ ነው					
2.2 አስተዳደራዊ ገጽታ					
ኢትዮጵያ ንግድ ባንክ ሁልጊዜም ቃሉን ያከብራል					
ስለኢትዮጵያ ንግድ ባንክ የባንክ አገልግሎት ያለኝ ግምት ሁልጊዜም ጥሩ ነው					

ኢትዮጵያ ንግድ ባንክ ከተወዳዳሪዎቹ የበለየ የተሻለ ገጽታ አለው					
ሁልጊዜም የባንክ አገልግሎት ለመጠቀም ፈልግ ወደ አእምሮዬ መጀመሪያ የሚመጣው የኢትዮጵያ ንግድ ባንክ ነው					
2.3 መልካም ዝና					
ኢትዮጵያ ንግድ ባንክ ሁልጊዜም ቃሉን ያከብራል					
ኢትዮጵያ ንግድ ባንክ በሚያስተላልፋቸው ውሳኔዎች እና በሚወስዳቸው እርምጃዎች ሁልጊዜም ፍትሃዊ ነው					
3 ተነሳሽነት					
ኢትዮጵያ ንግድ ባንክ ሁልጊዜም ስለደንበኞቹ ደህንነት ቅድሚያ ይሰጣል፡፡					
የደንበኞቹ ደህንነት ከፋይናንስ አፈጻጸሙ ይልቅ ለኢትዮጵያ ንግድ ባንክ በጣም አስፈላጊ ነው፡፡					

	ፈጽሞ አልሰማማም	አልሰማማም	የተለየ ስሜት የለኝም	አሰማማለሁ	በጣም አሰማማለሁ
3.1 አፈክቲቭ ኮሚትመንት					
የኢትዮጵያ ንግድ ባንክ የባንክ አገልግሎት ለመጠቀም ባለኝ ግንኙነት ደስተኛ ነኝ፡፡					
የኢትዮጵያ ንግድ ባንክን የባንክ አገልግሎት ስጠቀም ደስ ይለኛል					
ሁልጊዜም የኢትዮጵያ ንግድ ባንክን አገልግሎት በመደበኛነት እንድጠቀም ያደረገኝ በባንኩ ላይ ያለኝ የእኔነት ስሜት ነው					
የኢትዮጵያ ንግድ ባንክ የባንክ አገልግሎት በባህሪው ሁለቱንም ወገን የሚጠቅም በመሆኑ ደስተኛ ነኝ፡፡					
3.2 ኖርማቲቭ ኮሚትመንት					
የኢትዮጵያ ንግድ ባንክ ደንበኛ በመሆኔ ኩራት ይሰማኛል					
የኢትዮጵያ ንግድ ባንክ ደንበኛ እንደመሆኔ መጠን ያለኝ ተነሳሽነት ከባንኩ ጋር ያለኝ የረጅም ጊዜ ልምድ ከማክበር የመነጨ ነው፡፡					
የኢትዮጵያ ንግድ ባንክ የፋይናንስ አገልግሎት መስጫዎችን (የቼክ ቡኮች፣ ሲፒኦ፣ ድራፍት፣ ወዘተ) በሌሎች ደንበኞች ያለው ተቀባይነትና ከበሬታ መደበኛ ደንበኛ እንድንሆን አድርጎኛል፡፡					
የኢትዮጵያ ንግድ ባንክ መሪ ቃል ማለትም አስተማማኝነት የሚለው ከባንኩ አገልግሎት ስናገኝ ምቹት ይሰጠኛል					
3.3 ስሌታዊ ወይም ቀጣይነት ያለው ተነሳሽነት					

ከጊዜ፣ ከገንዘብ እና ከአድካሚት አንጻር ያለው ወጪ ከኢትዮጵያ ንግድ ባንክ ጋር ደንበኛው ሆኖ እንድቆይ አድርጎታል፡፡					
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	ፈጽሞ አልሰማማም	አልሰማማም	የተለየ ስሜት የለኝም	እሰማማለሁ	በጣም እሰማማለሁ
ከሌሎች ባንኮች አንጻር ርካሽ የሆነው ዝቅተኛ የባንኩ የአገልግሎት ክፍያ (ወለድ፣ ኮሚሽን ወዘተ) ባንኩን እንድመርጠው አድርጎታል፡፡					
ባንኩ በርካታ ቅርንጫፍ ያሉት መሆኑ እንድመርጠው አድርጎታል					
በባንኩ የተዘረጋው ሲስተም ወጪ ቆጣቢነት፣ (ኮር ባንኪንግ፣ ሞባይል፣ ኢንተርኔት ባንኪንግ፣ ወዘተ) የኢትዮጵያ ንግድ ባንክን የባንክ አገልግሎት እንድጠቀም አድርጎታል፡፡					
የኢትዮጵያ ንግድ ባንክ አስተማማኝ የገንዘብ አቅም ደንበኛ ሆኖ እንድቆይ አድርጎታል፡፡					
በአጠቃላይ ከኢትዮጵያ ንግድ ባንክ የባንክ አገልግሎቶች ወደ ሌላ ባንክ ለመቀየር ብፊልግ በርካታ ጊዜ እና ገንዘብ እንዳወጣ ያደርገኛል፡፡					
ከኢትዮጵያ ንግድ ባንክ ብቀይር ብዙ ወጪ ያስወጣኛል፣ ለኪሳራ ይዳርገኛል፡፡					
4 የአገልግሎት ጥራት					
4.1 ግዙፍነት ያላቸው ሀብቶች					
ኢትዮጵያ ንግድ ባንክ ቅርንጫፍ መ/ቤቶች በዘመናዊ መሳሪያዎች የተደራጁ ናቸው፡፡					
የኢትዮጵያ ንግድ ባንክ ቅርንጫፍ መገልገያ እቃዎች ለእይታ መልካም ነው					
የኢትዮጵያ ንግድ ባንክ የአንግዳ መቀበያ ዴስክ ሰራተኞች አቀራረብ አስደሳች ነው፡፡					
በኢትዮጵያ ንግድ ባንክ የሚገኙት ከአገልግሎት ጋር የተገናኙ ሰነዶች (ለምሳሌ ፓምፕሎቶች ወይም መግለጫዎች) የእይታ ትኩረት የሚስቡ ናቸው፡፡					

	ፈጽሞ አልሰማማም	አልሰማማም	የተለየ ስሜት የለኝም	እሰማማለሁ	በጣም እሰማማለሁ
4.2 አስተማማኝነት					

ኢትዮጵያ ንግድ ባንክ በባንክ አገልግሎት አሰጣጥ ላይ በሆነ ጊዜ ውስጥ የሆነ ነገር ለማድረግ ቃል ከገባ ይፈጽመዋል፡፡					
በባንክ አገልግሎት አሰጣጥ ላይ ችግር ሲያጋጥም ባንኩ ወዲያውኑ መፍትሄ ይሰጠዋል፡፡					
ኢትዮጵያ ንግድ ባንክ አገልግሎቱን የሚሰጠው በትክክለኛው ጊዜ ነው					
ኢትዮጵያ ንግድ ባንክ ቃል በገባው ጊዜ/ቃል በገባው መሰረት አገልግሎቱን ይሰጣል፡፡					
የኢትዮጵያ ንግድ ባንክ የባንክ ሲስተም ከስህተት የጸዱ ምዝገባዎችን ይይዛል					
4.3 ምላሽ ሰጪነት					
በኢትዮጵያ ንግድ ባንክ ውስጥ ያሉ ሰራተኞች አገልግሎቱ መቼ እንደሚሰጥ በትክክል ይነግሩዎታል					
በኢትዮጵያ ንግድ ባንክ የሚገኙ ሰራተኞች ፈጣን የባንክ አገልግሎት ይሰጡኛል					
በኢትዮጵያ ንግድ ባንክ የሚገኙ ሰራተኞች የባንክ አገልግሎቶችን ለማመቻቸት ሁልጊዜም ፈቃደኞች ናቸው፡፡					
የኢትዮጵያ ንግድ ባንክ ሰራተኞች ለማቀርበላቸው ጥያቄ ምላሽ ከመስጠት ተቆጥበው አያውቁም					
4.4 ማረጋገጫ					
የኢትዮጵያ ንግድ ባንክ ሰራተኞች ባህሪ በውስጤ በረሰ መተማመንን ይሰጠኛል					
የኢትዮጵያ ንግድ ባንክ ጋር ባለኝ የገንዘብ እንቅስቃሴ ደህንነት ይሰማኛል					

	ፈጽሞ አልሰማማም	አልሰማማም	የተለየ ስሜት የለኝም	እስማማለሁ	በጣም እስማማለሁ
በኢትዮጵያ ንግድ ባንክ አካባቢ ያሉ ሰራተኞች ሁልጊዜም ተመሳሳይ ባህሪ እና ትብብር ያሳዩኛል፡፡					
የኢትዮጵያ ንግድ ባንክ ሰራተኞች ለማቀርበላቸው ጥያቄዎች ምላሽ ለመስጠት የሚያስችል የባንክ አገልግሎት እውቀት አላቸው፡፡					
4.5 የሰዎችን ችግር መረዳት					
ኢትዮጵያ ንግድ ባንክ ለሁሉም ደንበኞቹ ምቹ የሆነ የራስ ስኬት አለው					
ኢትዮጵያ ንግድ ባንክ ከልቤ የምፈልገው አይነት የባንክ አገልግሎት አለው፡፡					
የኢትዮጵያ ንግድ ባንክ ሰራተኞች በባንክ ዘርፍ ያለኝን አይነተኛ ፍላጎት ይረዳሉ፡፡					
5. የደንበኛ ግንኙነት					

የባንኩን አገልግሎት ለማግኘት የምሄደው ርቀት አብዛኛውን ጊዜ እንድጠቀም ያደርገኛል።					
ስለባንኩ አስፈላጊ የሆኑ መረጃዎችን እንደ ልብ የማግኘት እድሉ መደበኛ ደንበኛ አድርጎኛል (ኢንተርኔት፣ ሞባይል፣ ቲቪ፣ ራዲዮ ወዘተ)					
ባንኩ ለማናቸውም ደንበኛው ለሚሰጠው ምላሽ ባንኩ የመጀመሪያ ምርጫዬ እንዲሆን አድርጎታል					
የገንዘብ እንቅስቃሴን ለማቀላጠፍ በባንኩ ተግባራዊ የተደረገው ዘመናዊ ቴክኖሎጂ ከባንኩ ጋር ጥሩ ግንኙነት እንዲኖረኝ ያደርጋል።					
ከኢትዮጵያ ንግድ ባንክ ጋር ያለው የግንኙነት ጥንካሬ የባንኩ ምስጢራዊ የገንዘብ እንቅስቃሴ ነው።					
በደንበኝነት ግንኙነቴ በማናቸውም መልኩ ደህንነት ይሰማኛል					

6. የደንበኛ ታማኝነት	ፈጽሞ አልሰማም	አልሰማም	የተለየ ስሜት የለኝም	አሰማማለሁ	በጣም አሰማማለሁ
6.1 የገንዘብ ማስተላለፍ ታማኝነት					
ወደሌላ አገልግሎት ሰጪ ደንበኝነት የማልቀይር መሆኔን እርግጠኛ ነኝ					
ከባንኩ ጋር ያለዎትን የአገልግሎት ውል ምን ያህል አድሳለሁ ብዬ አስባለሁ					
የኢትዮጵያ ንግድ ባንክን የባንክ አገልግሎት በዘላቂነት መቀጠል አፈልጋለሁ።					
ለመጀመሪያ ጊዜ ነጋዴ፣ ምርት ወይም አገልግሎት ምረጡ ብባል የኢትዮጵያ ንግድ ባንክ በድጋሚ እመርጣለሁ					
6.2 የተከራካሪነት ታማኝነት					
ለጓደኞቼ/ለስራ ባልደረቦቼ የእኛን አገልግሎት እንዲጠቀሙ የመንገር እድልዎ ምን ያህል ነው					
ደህንነት አገልግሎት አሁን ባለው ሁኔታ ከባንኩ እያገኙ ለመቆየት ምን ያህል ፈቃደኛ ነዎት					
ያልታሰቡ ትግሮች ሲያጋጥሙ ለምሳሌ የኔትዎርክ ትራፊክ መጨናነቅ፣ ባልተጠበቀ ሁኔታ መብራት መጥፋት፣ ባልተጠበቀ ሁኔታ የቢሮ መሳሪያዎች መበላሸት ወዘተ ሲያጋጥሙ ለመታገስ እና ነገሩን ግንዛቤ ውስጥ አስገባለሁ					
ሌሎችም የኢትዮጵያ ንግድ ባንክ ደንበኛ እንዲሆኑ ሁልጊዜ እመከራለሁ					
6.3 የግዢ ታማኝነት					
ለወደፊት የተለያዩ የባንክ አገልግሎቶችን የመጠቀም ፍላጎቴ ከፍተኛ ነው					
በኢትዮጵያ ንግድ ባንክ ቅርንጫፎች ውስጥ የባንኩን አገልግሎቶች ምን ያህል በስፋት ለመጠቀም ያስባሉ					
ኢትዮጵያ ንግድ ባንክ ከሚሰጣቸው የተለያዩ የባንክ አገልግሎቶች ውስጥ አብዛኛዎቹን አገልግሎቶች የመጠቀም አዝማሚያዎ ምን ያህል ነው					
7 የደንበኛ እርካታ					
በሚሰጡት የአገልግሎት አይነቶች እርካታ ይሰማዎታልን ከሆነ ምን ያህል					

14. ከኢትዮጵያ ንግድ ባንክ ውጪ ወደሆኑ ወደሌሎች ባንኮች እንዲሄዱ የሚገፋፉ ማናቸውም ተግዳሮቶች አጋጥሞዎ ያውቃሉ?

15. የኢትዮጵያ ንግድ ባንክ ደንቦችን ታማኝ ለማድረግ ምን አይነት አስተያየት ይሰጣሉ?

**ለሰጡኝ ጊዜ፣ ላደረጉልኝ ትብብርና ለታጋሽነትዎ
በጣም አመሰግናለሁ።**