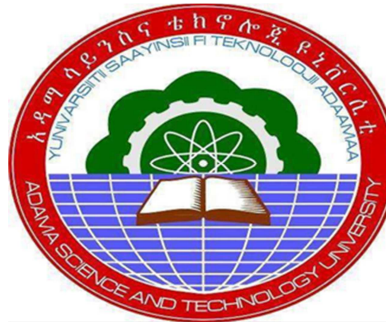


ADAMA SCIENCE AND TECHNOLOGY UNIVERSITY

SCHOOL OF APPLIED NATURAL SCIENCE

APPLIED MATHEMATICS PROGRAM



**Statistical Assessment and Identification of Factors Affecting
Customers Satisfaction of Commercial Bank of Ethiopia: In the
Case of Branches in Adama, Bishoftu and Asalla Towns.**

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February, 2017
Adam, Ethiopia

Acknowledgement

First, we would like to acknowledge the Adama Science and Technology University and School of Applied Natural Science for the financial support and giving me the opportunity to undertake this study.

Furthermore, we would like to acknowledge all the Commercial Bank of Ethiopia branches in Adama, Bishoftu and Asalla towns for giving their permission to conduct this study and for their cooperation in the data collection.

Finally, we grateful to all the study subjects who willingly gave their time to respond to the questionnaire, the data collectors and supervisors for their full cooperation throughout the data collection period.

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Abstract

Background: Customer's satisfaction was the important thing that is required for the existence of banks to be more productive and successful in any organization and business area. In business and business related areas mainly in banks still there is a problem of satisfying their customers.

Objective: The objective of this study was to assess and identify factors that influence customer's satisfaction in Adama, Bishoftu and Asalla towns of Commercial Bank of Ethiopia.

Methods: In order to meet the objective of the study questionnaires were designed for customers. By using a simple random sampling, 400 customers were drawn from the target population. SPSS statistical package was used to analysis data. Both descriptive and inferential statistics methods mainly binary logistic regression model were fitted to see the significance of factors affecting customers satisfaction in this study. Additionally, p-value of less than 5% level of significance was used as a cut off point for declaring the presence of association between customers' satisfaction and predictors.

Results: The result of the study shows that the overall level of customer's satisfaction in the study area is low (39.8%) as compared to these of who were not satisfied (60.2%). The result of our study also showed that most the factors included in the study were significantly associated with customer's satisfaction.

Conclusion: Therefore, it can be concluded that based on the comparison of branches on their customers satisfaction by using odd ratio customers who were using Adama and Bishoftu are less satisfied as compared to customers who were in Asalla town branch. Since the level of customers satisfaction was low in the study area, it is more advisable and recommended the bank managers and district managers to work cooperatively more in maximizing satisfaction of their customers.

Key Words: Commercial Bank, *Customers, satisfaction, Logistic Regression, waiting time and connection availability*

1. Introduction

1.1 Background of the study

The satisfaction of customers has been highly considered and used in marketing activities during previous decades. Researchers take satisfaction of customers as an index of an organization to measure its advantage in this competitive world. Satisfied customers will probably talk to others about the good experiences of the organization while dissatisfied customers will talk the contrary (Ruyter, 1997). Customer satisfaction is the situation when the expectation of customers has been fulfilled to the maximum capacity when using a product or getting a service. The capacity to fulfill the expectation of customers brings about strong believe on the organization (Faraz, 2005). Customer's satisfaction was the important thing that is required for the existence of banks to be more productive and successful in any organization and business area. On the other hand, Banks have to be efficient in dealing with an individual customer. It is also necessary for Banks to strive to retain the existing customers and attract new customers. The number of customers served determines the success of the banks. Confidence and trust of customers on the services delivered by the bank determines the fate of the Banks. A full- fledged service delivery to the customer by the bank secures the survival of the banks (Murthy, 2010). Customers are the heart of every successful business and therefore businesses need to be more concentrating on customers more than ever. Customer service is a series of activities designed to enhance the level of customer satisfaction, the feeling that a product or service has met the customer expectation. The level of satisfaction can also vary depending on other options the customer may have and against which the customer can compare the service of the organization (Scott, 2002).

In contrast to products, customers are not really able to evaluate services before the service process takes place. The contact of service providers with customers is the key in the evaluation of service performance. Service experience of a customer is the customer interaction with the organization, the processes and the employees (Gil et.al, 2008). Service provider has a considerable role to control the connections that mutually form the experience (Wirtz, 1994). In banking system, customer satisfaction can be taken as a multidimensional concept (Anderson, 1998).

Experience is not required to evaluate service quality. Service can be evaluated on the basis of the knowledge about service provider. Satisfaction is an inner view that can result from experience of a customer from the service (Liljander et.al, 1993). Several researches have been carried out on the relation between service quality and satisfaction. Findings of the researches show that satisfaction can result in service quality (Parasuraman et al., 1988). On the other hand, there is a two-way relation between satisfaction and service quality (Sureshchandar et al. 2002).

Banks provide various services to customers. The major services that can be provided by a bank include accepting deposits, extending credit services and providing international banking services and others. The primary function of a commercial bank is an agent and a trader in money. A commercial bank may also act as a trustee, executor, administrator and attorney. Therefore, Bank is generally oriented in serving the community. Thus, it should exist mainly due to its importance (Shekhar, 1998). The advancement of information technology such as personal computers, mobile phones, Automated Teller Machines (ATM), Internet Banking, Tele Banking, Electronic Credit cards has brought dynamic change on nowadays banking activities (Perry, 1999).

Banks operating in Ethiopia is under pressure due to the increase of competition. Various strategies are formulated to retain customers. One of the strategies is to increase service quality. Banking service quality is essential as it provides high level of customer satisfaction. It is also a key to competitive advantage. Moreover, service quality has a significant impact on the success of a bank and its performance (Ahmossawi, 2001). Nowadays, service quality has received much attention because of its obvious relationship with customer satisfaction, customer retention and financial performance. However, there is a problem in commercial bank of Ethiopia in offering service quality for its customers. Even though, Commercial Bank plays its role on socio-economic development of the country, there is a gap in satisfying its customers and using technology to upgrade its service quality. Therefore, the main goal of the study is to assess and identify factors affecting customer satisfaction of commercial bank of Ethiopia in the case of branches in Adama, Bishoftu and Asalla towns.

1.2 Statement of the Problem

In different organizations especially banks of different areas; the way customers are served were traditional with professional status of the workers is still poor. The waiting time of customers is more bulky since the system applied is traditional, which enhance the plan of time management is failed to apply. Customer's dissatisfaction is a serious problem in any organization that highly affects the economy of the country at large by decreasing investment directly or indirectly. One of the research questions in this study is to know whether the customers are satisfied or not in Commercial Bank of Ethiopia, the case of Adama, Bishoftu and Asalla towns and to know the most significant variables that govern customer satisfaction in the study area.

Based on the above practical observations of the low level of customer satisfaction offered in different banks in Ethiopia, and by observing different literatures made by different authors that they identified factors associated with customers' satisfaction and one of our questions is: what are factors that dominantly affect customers not to be satisfied? Therefore we the authors of this paper raised the following questions which were statements of our research problem:

1. What is the level of customer's satisfaction in commercial bank of Ethiopia?
2. What is the attitude of customers towards quality service?
3. What are the main factors associated with customer's satisfaction?
4. Is there bank offer service differentiation?
5. Where do customers expect that major problem exist in the bank?
6. How can customer's satisfaction be improved?

Generally, despite some studies in some parts of Ethiopia on customer satisfaction, still there is a gap in identifying potential explanatory factors that affect customer's satisfaction.

1.3. Objectives

1.3.1. General objective

The main objective of the study is to assess and identify factors affecting customer satisfaction of Commercial Bank of Ethiopia in the case of branches in Adama, Bishoftu and Asalla towns.

1.3.2. Specific objectives

The specific objectives of the study are

- ❖ To know the attitude of customers towards the service quality of the banks,
- ❖ to determine the level of customer satisfaction,
- ❖ to compare level of customers satisfaction between banks in the study area,
- ❖ to identify factors that governs customer satisfaction,
- ❖ to recommend decision makers to improve the service quality of the banks.

1.4 Significance and Beneficiaries of the study

Organizations are losing benefits due to their poor customer handling. Currently, Commercial Bank of Ethiopia has a great problem in satisfying its customers mainly at branches in Adama, Bishoftu and Asalla towns. This may be due to high population density in the towns. Therefore, determining the level of customer satisfaction helps to identify factors that mainly affect level of customer satisfaction. The identification of factors will provide an opportunity for the concerned body to give attention to those factors in order to alleviate the problem. Moreover, the results of the study will provide information for government and concerned organizations in setting policies and strategies to improve customer satisfaction so as to retain and attract new customers. Moreover, it serves as a basis to further investigate the magnitude of customer satisfaction of banks in the country.

1.5. Scope of the study

The study mainly focuses in all branches of Commercial Banks of Ethiopia the case of Adama, Bishoftu and Asalla towns. Relevant data was collected from customers from each bank after determining sample size by using a scientific sample size determination.

2. Literature Reviews

Rajasekhara Mouly P., and Awgichew A. (2009) in their study mainly focuses on evaluation of customer handling competencies of Ethiopian employees' which is an imperative to maximize customer satisfaction. Data for the study was collected through self administered questionnaires customers and employees of 50 companies in Ethiopia. Descriptive statistics and regression were used. The result shows that most employees working at the front desk service areas did not demonstrate most of the basic marketing competency indicators. As a result, most customers were not satisfied with the service provided by the Ethiopian companies and ranked its service quality as poor. The research identifies basic competency deficiencies of Ethiopian employees in handling customers' and has managerial implication of how to staff the work force with the skill needed to deliver quality service.

Rahim M., (2010) in his research mainly focused in determining the quality of services offered by Bank, and to study the relationship between the service quality, satisfaction and loyalty. The study considered 147 customers by considering a questionnaire. The results of the study showed that in all aspects, customers' expectation, are higher than their perception of the Bank's operation, and in fact the quality of services offered were low. Additionally, the findings also show that customer satisfaction plays the role of a mediator in the effects of service quality on service loyalty.

Potluri and Mangnale (2011) study conducted in Ethiopia was to explore Ethiopian service sector customer satisfaction levels. Data were collected through structured questionnaire and personal interviews in Ethiopian Telecommunication and Bank Services customers' opinions on service interaction, service delivery process, customer complaint handling procedure, overall satisfaction levels and also customer's opinion on improvement on service provider's ability. The findings of the analysis showed that 36% customers of Ethiopian service sector were dissatisfied with employees' interaction skills. Furthermore another 47% of the customers were also disappointed with service delivery system and 52 and 61% customers were not pleased with the service recovery process and complaint handling procedure, respectively. And 49% of the customers expressed overall dissatisfaction on the services provided by Ethiopian service sector. Besides, 94% respondents robustly acknowledged Ethiopian service sector is improving immensely in providing all kinds of services in the last

five years. Because of significant dissatisfaction percentage levels among customers, sector's think tank has the opportunity to seriously evaluate its existing activities, procedures, programs related to service interaction, delivery and recovery process, complaint handling and other areas which crafted unhappiness in the market.

Naveen K (2011) study conducted was able to evaluate customer's satisfaction in India. Primary data was used by setting questionnaires with different descriptive statistics and regression methodology. The findings of the study reveals that population density, the increased demand for banking services, speed, service quality, customers satisfaction are key significant factors in determining Bank success. It is an imperative for banks to get useful feedback on their actual response time and customers service quality perceptions of retail banking.

Belay and Ebisa (2012) conducted a research in commercial bank of Ethiopia in Jimma Town that was aimed to analyze customer satisfaction on services. The major objective of the study was to analyze customer satisfaction on banking services. Primary data sources were used. The collected data were analyzed by using descriptive statistics. The findings of the study suggest that 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 major problem. In the electronic banking services, customers responded that the benefits they obtained are limited. Therefore, the bank should handle its customers so well to achieve its organizational aims.

Anand and Selvaraj (2012) the study conducted in India is to evaluate the impact of demographic variables on customer satisfaction on public sector bank. The methods chi square test, descriptive statistics and regression are used for analysis. The result of this study clearly shows that there is no significant relationship between the demographic variables and customer satisfaction except the choice of bank and the status of residential.

Adeoye and Lawanson (2012) to evaluate customer's satisfaction and its implication for bank performance in Nageria. Descriptive statistics and regression methods were used for data analysis. The results of the study indicated that customers enjoying electronic banking

services are still not satisfied with the quality and efficiency of the services. For instance the number of times customers physically visit banks and length of time spent before such services are received. The results of the study strongly conclude by suggesting that they should improve their service delivery to justify the benefits of electronic banking products and services.

Mesay S., (2012) conducted a research to measure the quality of service offered by private banks operating in Ethiopia. It also tries to investigate the relationship between service quality, customer satisfaction and loyalty. Assurance, tangibility, empathy and responsiveness were used to measure the quality of service offered by the private banks. Both primary and secondary sources of data were used. The methods Correlation and multiple regressions used for data analysis. The correlation results indicate that there is a positive relationship between the dimensions of service quality and customer satisfaction while regression test showed that offering quality service has positive impact on overall customer satisfaction. The research proves that empathy and responsiveness plays the most important role in customer satisfaction level followed by tangibility, assurance, and finally the bank reliability. The research findings also indicate offering high quality service increase customer satisfaction, which in turn leads to high level of customer commitment and loyalty.

George K., (2012) conducted a research in improving customer service in the banking industry of Ghana. A descriptive method with questionnaire was used to gather data from the respective target population. Customer service at Ghana Commercial Bank from the customers' perspective is not satisfactory but has led to the increase in number of new customers, maintenance of existing customer and increase in profitability among others.

Mehal et al., (2012) a comparative study used in analyzing customer satisfaction of public and private sector banks in India. The current research paper attempts to make a comparative analysis of level of customer satisfaction towards services provided by public and private sector banks. This study is based on questionnaire method. This study concluded that private sector banks are more preferred by majority of the customer as they emphasize more upon relationship building with their clients and are better equipped with modern infrastructure as compared to public sector banks.

Bloemer, J. (1998) has presented a model to show how the mental picture, service quality, and customer satisfaction influence customer loyalty. Findings of this research show that the mental picture indirectly and through service quality, influences loyalty. On the other hand, service quality influences loyalty both directly and indirectly (through satisfaction). Besides, this research showed that the reliability and position in the market are relatively important stimulants affecting the loyalty to bank services. On the relationship between customer satisfaction, service quality and service loyalty in Malta's banks, Caruana (2002) concluded that customer satisfaction plays a mediator role in the effect of service quality on service loyalty. In fact, service quality affects service loyalty through customer satisfaction. In addition, results of this research show that service quality is an important gateway to customer satisfaction, and explains 53% of the variance. Yonggui (2003) has presented a model for the relationship between service quality and bank's reputation.

3. Data and Methodology

3.1. Study area and period

Today private and government banks are working hard so as to stay in the market by maximizing their customers as much as possible. Based on the nature of data and the objective stated in the introduction part appropriate statistical methodology was used.

This study was carried out at branches of Commercial Bank of Ethiopia Adama, Bishoftu and Asalla towns from January 2015 – March 2016.

3.2. Source of population

Customers of branches of Commercial Bank of Ethiopia at Adama, Bishoftu and Asalla towns were the source of population.

3.3. Study design and Sample size determination

The study design used in this study is a cross sectional study design. The data used in this study were obtained by designing questionnaire. The questionnaires were checked and also its reliability was checked for its consistency. The study of cross sectional design was employed in assessing satisfaction of customers and the sample size was determined by a single population proportion formula (Cochran, 1977) at 95% confidence interval, with desired margin of error 0.24% and standard normal value 1.96.

$$n = \frac{(Z_{\alpha/2})^2 pq}{d^2}$$

Where,

p = Percentage of customer satisfaction (50%), $q = 1 - p$

d = Margin of error

α = Level of significance

$Z_{\alpha/2}$ = Standard normal value at 95% Confidence Interval

n = Sample size.

The determined sample was allocated to each town based on the total number of customers the bank has at each town using proportional probability to Size (PPS).

$$n_h = \frac{N_h}{N} \times n$$

Where,

n_h = the sample size of customers at h^{th} town

N_h = the population size of customers at h^{th} town (7000, 3500, 3500)

N = the population size of customers using selected towns

Therefore, the sample included in our study was 400 respondents. And by this proportional allocation the respective sample size for Adama, Bishoftu and Asalla were 200, 100 and 100 were allocated. After that from each branch to a customers a simple random sampling (lottery method) was applied.

3. 4. Study Variables

3.4.1. Dependent variable

The dependent variable considered in the study is customer satisfaction which is binary outcomes.

3.4.2. Explanatory Variables

The independent variables of the study are sex, age, educational level, marital status, engagement in occupation, number of front desks (channels), waiting time, complain handling process, continuously availability of connection, managing the waiting line, workers knowledge of treating customers, availability of modern equipment, attractiveness of bank facility and speed carried out while giving service

3. 5. Methods of data collection

The sample size of the study was determined by single population proportion. The determined sample was allocated to each town by proportional probability to size. Based on the customers and sample allocated to each town, proportional sample size was determined for each branch in the town. Structured questionnaire was designed for primary data collection. The questionnaires were distributed to the respondents so as to collect the data.

3.6. Data Analysis

Descriptive and inferential statistics were analysed by SPSS statistical software.

3. 6.1. Logistic Regression Model

Logistic regression model is well suited for studying the relation between a categorical or qualitative outcome variable and one or more predictor variables. The binary logistic regression procedure allows one to select the predictive model for dichotomous dependent

variables. It describes the relationship between a dichotomous response variable (customer's satisfaction) and a set of explanatory variables (McCullagh and Nelder, 1989).

Binary response models are of major importance in the social sciences as well as in demography since many social phenomena are discrete or qualitative rather than continuous or quantitative in nature. Such binary phenomena usually take the form of a dichotomous indicator or dummy variable. Many such analyses involve an outcome or dependent variable that is dichotomous and in such studies the logistic regression model has become the statistical model of choice. It is now common to find, in an article using logistic regression for estimated odds ratios and associated confidence limits for the odds ratio (Pampel, 2000; Hosmer and Lemeshow, 2000).

The dependent variable in binary logistic regression is usually dichotomous, that is, the dependent variable can take the value 1 with a probability of success π (customers satisfied), or the value 0 with probability of failure $1-\pi$ (customer's not satisfied). This type of variable is called a binary variable.

As mentioned previously, the independent or predictor variables in logistic regression can take any form. The relationship between the predictor and response variables is not a linear function in logistic regression; instead, the logistic regression function, which is the logit transformation of π , is used. Consider a collection of p explanatory variables denoted by the vector $X' = (X_1, X_2, \dots, X_p)$. Let the conditional probability that the outcome is present be denoted by $P(Y = 1|X) = \pi$.

$$\pi = \frac{e^{\beta_0 + \beta_1 x_1 + \dots + \beta_p x_p}}{1 + e^{\beta_0 + \beta_1 x_1 + \dots + \beta_p x_p}}$$

Then, the logit or log-odds of having $Y=1$ is modelled as a linear function of the explanatory variables as:

$$\ln\left(\frac{\pi}{1 - \pi}\right) = \beta_0 + \beta_1 x_1 + \dots + \beta_p x_p$$

Where, β_0 is the constant of the equation and, β_1, \dots, β_p are the coefficients of the predictor variables. The above equation is known as the logistic function.

3. 6.2. Odds ratio

The odds of an event happening is defined as the ratio of the probability that the event $Y=1$ (customers satisfied) will occur divided by the probability that the event will not occur (not satisfied). That is, the odds of the event E are given by:

$$\mathbf{odds}(E) = \frac{P(E)}{P(\text{not } E)} = \frac{P(E)}{1-P(E)}$$

3. 6.3. Method of Parameter Estimation

The most commonly used method of estimating the parameters of a logistic regression model is the method of Maximum Likelihood (ML). In logistic regression, the likelihood equations are non-linear explicit function of unknown parameters.

In general, the sample likelihood function is defined as the joint probability function of the random variables. Specifically, suppose (y_1, y_2, \dots, y_n) are the n independent random observations corresponding to the random variables (Y_1, Y_2, \dots, Y_n) . Since the Y_i is a Bernoulli random variable, the probability function of Y_i is $f_i(y_i) = \pi_i^{y_i} (1-\pi_i)^{1-y_i}$; $y_i = 0$ or 1 ; $i = 1, 2, \dots, n$, since Y 's are assumed to be independent, the joint probability function or likelihood function is given by:

$$g(y_1, y_2, \dots, y_n) = \prod_{i=1}^n \pi_i^{y_i} (1 - \pi_i)^{1-y_i}$$

The log-likelihood functions as:

$$L(\beta_0, \beta_1, \dots, \beta_p) = \sum y_i (\beta_0 + \beta_1 x_1 + \dots + \beta_p x_p) - \sum \ln(1 + e^{(\beta_0 + \beta_1 x_1 + \dots + \beta_p x_p)})$$

The most effective and well known Newton-Raphson iterative method can solve the equations.

3.6.4. Test of Overall Model Fit

3.6.4.1. R^2 for Logistic Regression

In logistic regression, there is no true R^2 value as there is in OLS regression. However, because deviance can be thought of as a measure of how poorly the model fits (i.e., lack of fit between observed and predicted values), an analogy can be made to sum of squares residual in ordinary least squares. The proportion of unaccounted for variance that is reduced by adding variables to the model is the same as the proportion of variance accounted for, or R^2 .

$$R^2_{Logistic} = \frac{-2LL_{null} - 2LL_k}{-2LL_{null}}$$

Where the null model is the logistic model with just the constant and the k model contains all the predictors in the model.

In SPSS, there are two modified versions of this basic idea, one developed by Cox and Snell and the other developed by Nagelkerke. The Cox and Snell R-square is computed as follows:

$$Cox \& Snell Pseudo - R^2 = 1 - \left[\frac{-2LL_{null}}{-2LL_k} \right]^{\frac{2}{n}}$$

Because this R-squared value cannot reach 1.0, Nagelkerke modified it. The correction increases the Cox and Snell version to make 1.0 a possible value for R squared (Hosmer and Lemeshow, 2000).

$$Nagelkerke Pseudo - R^2 = \frac{1 - \left[\frac{-2LL_{null}}{-2LL_k} \right]^{\frac{2}{n}}}{1 - \left[\frac{-2LL_{null}}{-2LL_{null}} \right]^{\frac{2}{n}}}$$

3. 6.4.2. The Hosmer-Lemeshow Test

In order to find the overall goodness-of-fit, Hosmer and Lemeshow proposed grouping based on the values of the estimated probabilities. Hosmer-Lemeshow goodness-of-fit test divides subjects in to deciles based on predicted probabilities and computes a chi-square from observed and expected frequencies. Using this grouping strategy, the Hosmer-Lemeshow goodness-of-fit statistic, \hat{C} is obtained by calculating the Pearson chi-square statistic from the gx2 table of observed and estimated expected frequencies. A formula defining the calculation of \hat{C} is as follows:

$$\hat{C} = \sum_{k=1}^g \frac{(O_k - n'_k \bar{\pi}_k)^2}{n'_k \bar{\pi}_k (1 - \bar{\pi}_k)}$$

Where, g denotes the number of groups, n'_k is the number of observations in the k^{th} group, O_k is the sum of the Y values for the k^{th} group and $\bar{\pi}_k$ is the average of the ordered for the k^{th} group. Hosmer and Lemeshow (1980) demonstrated that under the null hypothesis that the fitted logistic regression model is the correct model, the distribution of the statistic \hat{C} is well

approximated by the chi-square distribution with $g-2$ degrees of freedom. This test is more reliable and robust than the traditional chi-square test (Agresti, 2002)

3. 6.4.3. The likelihood ratio test

The likelihood ratio (LR) test is performed by estimating two models and comparing the fit of one model to the fit of the other. Removing predictor variables from a model will almost always make the model fit less well (i.e., a model will have a lower log likelihood), but it is necessary to test whether the observed difference in model fit is statistically significant. The likelihood ratio test does this by comparing the log likelihoods of the two models, if this difference is statistically significant, then the less restrictive model (the one with more variables) is said to fit the data significantly better than the more restrictive model. If one has the log likelihoods from the models, the likelihood ratio statistic is fairly easy to calculate. The likelihood ratio test is performed to test the overall significance of all coefficients in the model on the basis of test statistic:

$$G^2 = [(-2\ln L_0) - (-2\ln L_1)]$$

Where, L_0 is the likelihood of the null model and L_1 is the likelihood of the saturated model. The statistic G^2 plays the same role in logistic regression as the numerator of the partial F-test does in linear regression. Under the global null hypothesis, $H_0: \beta_1 = \beta_2 = \dots = \beta_p = 0$ the statistic G^2 follows a chi-square distribution with p degrees of freedom and measures how well the independent variables affect the response variable.

4. Results and Discussion

4.1. Results of Descriptive Statistics

This chapter deals with the major finding and results of our study. The results achieved from the study will be briefly summarized, explained and discussed in this chapter. In order to meet our objective in assessing and identifying factors that influence customer's satisfaction in Commercial Bank of Ethiopia at Adama, Bishoftu and Asalla towns branches both Descriptive and Inferential Statistics were used based on the nature of data and objectives stated in our study.

Of the target population 400 respondents were involved in this study. In this study, by using proportional allocation mechanism 200, 100, and 100 of the customers were selected from Adama, Bishoftu and Asalla respectively. Additionally, of customers included in the study area, Adama (74.5%, 25.5%), Bishoftu (83%, 17%), and Asalla (85%, 15%) were males and females respectively considerably with respect to branches in each town.

In addition to this, the predominant average age of our respondents who were randomly included in our study was between 18-29 in Adama, Bishoftu and Asalla respectively 56.5%, 49% and 68%. More over with regard to the educational status of our respondents, majority of them were diploma, and degree and above holders in the study area. Of the target population of our respondents 68.5%, 71.0% and 80.0%, of them with regarding to their number of family size lie within 1-4 were from Adama, Bishoftu and Asalla respectively. The majority income distributions of our respondents were lie between 500-1500 and 1501-2500. And also the majority expenditure distributions of customers included in our study were lie between 200-1500 and 1501-3000 (Table 1).

Table1: Sociodemographic characteristics of Customers of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

Variables	Adama		Bishoftu		Asalla	
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage
Sex						
Male	149	74.5	83	83	85	85.0
Female	51	25.5	17	17	15	15.0
Age						
18-29	113	56.5	49	49.0	68	68.0
30-39	51	25.5	28	28.0	20	20.0
40-49	27	13.5	16	16.0	6	6.0
50-59	9	4.5	7	7.0	6	6.0
Educational status						
Illiterate	8	4	8	8	8	8.0
1-8	15	7.5	5	5	5	5.0
9-12	38	19	22	22	22	22.0
Diploma	63	31.5	39	39	29	29.0
Degree and above	76	38	26	26	36	36.0
Family Size						
0-3	137	68.5	71	71	80	80.0
4-7	55	27.5	28	28	17	17.0
>7	8	4	1	1	3	3.0
Income (Eth.Birr)						
<500	35	17.5	19	19	22	22.0
500-1500	60	30	35	35	26	26.0
1501-2500	40	20	27	27	30	30.0
2501-3500	25	12.5	8	8	15	15.0
>3500	40	20	11	11	7	7.0
Expenditure						
200-1500	106	53	64	64	66	66.0
1501-3000	71	35.5	27	27	30	30.0
>3000	23	11.5	9	9	4	4.0

Table 2: Descriptive statistics of customer’s satisfaction of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns on their socio demographic variable April –June, 2015

Variables	Adama		Bishoftu		Asalla	
	Satisfied	Not Satisfied	Satisfied	Not Satisfied	Satisfied	Not Satisfied
Sex						
Male	46.3%	53.7%	39.8%	60.2%	41.2%	58.8%
Female	31.4%	68.6%	29.4%	70.6%	60%	40%
Educational status						
Illiterate	50%	50%	50%	50%	48.8%	51.2%
1-8	51.3%	48.7%	50.6%	49.4%	49%	51%
9-12	31.6%	68.4%	38.5%	61.5%	40.9%	59.1%
Diploma	47.6%	52.4%	42.7%	57.3%	55.2%	44.8%
Degree and above	40.8%	59.2%	42.3%	57.7%	44.4%	55.6%
Occupation type						
Farmer	45.8%	54.2%	45.8%	54.2%	48.3%	51.7%
Govt+Non Govt employe	41.1%	58.9%	33.3%	66.7%	42.6%	57.4%
Merchant	30.8%	69.2%	42.9%	57.1%	48%	52%
Others	57.9%	42.1%	44.4%	55.6%	46.7	53.3

As shown in the table 2 above, the percentage of both males and females who were not satisfied were greater than that of satisfied by far in all branches of towns except females in branches of Asalla town. The percentage customers satisfied and not satisfied who were their educational levels illiterate and 1-8 almost the same in all the branches of the towns. The percentage of respondents diploma and degree holders who were not satisfied are greater than who were satisfied in Adama, Bishoftu and Asalla towns branches of Commercial Bank of Ethiopia. Additionally, from the table above we can also observe that majority of Farmers, Merchants, Government and non government employees were not satisfied in similar ways in all branches of Adama, Bishoftu and Asalla towns of Commercial Bank of Ethiopia as compared to those who were satisfied (Table 2).

Table 3: Short summary of customer’s satisfaction of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

Towns	Overall level of customer’s satisfaction			
	Satisfied		Not Satisfied	
	N	Percent	N	Percent
Adama	85	42.5	115	57.5
Bishoftu	38	38.0	62	62.0
Asalla	44	44.0	56	56.0

The result shown in table above indicates that the percentage of customers satisfaction in Adama, Bishoftu and Asalla towns of Commercial Bank of Ethiopia. As it was cogently observed the level of customer’s satisfaction in each study area was low as compared to those who are not satisfied by far. The percentage of customers not satisfied in Adama, Bishoftu and Asalla were 57.5%, 62.0% and 56.0% respectively (Table 3).

The figure below shows that the proportion of customers waiting time to get service and facility from Adama, Bishoftu and Asalla towns commercial bank of Ethiopia. As could be observed from the figure below, the most percentage (30.08% and 25.06%) of the respondents included in our study waiting time to get service from the bank were 11-20 minutes and 21-30 minutes. In addition to this around 19.05% of customers were waiting for above 40 minutes while only 11.78% and 14.04% of customers said less than 10 minutes and 31-40 minutes being devoted to get service respectively (Figure 2).

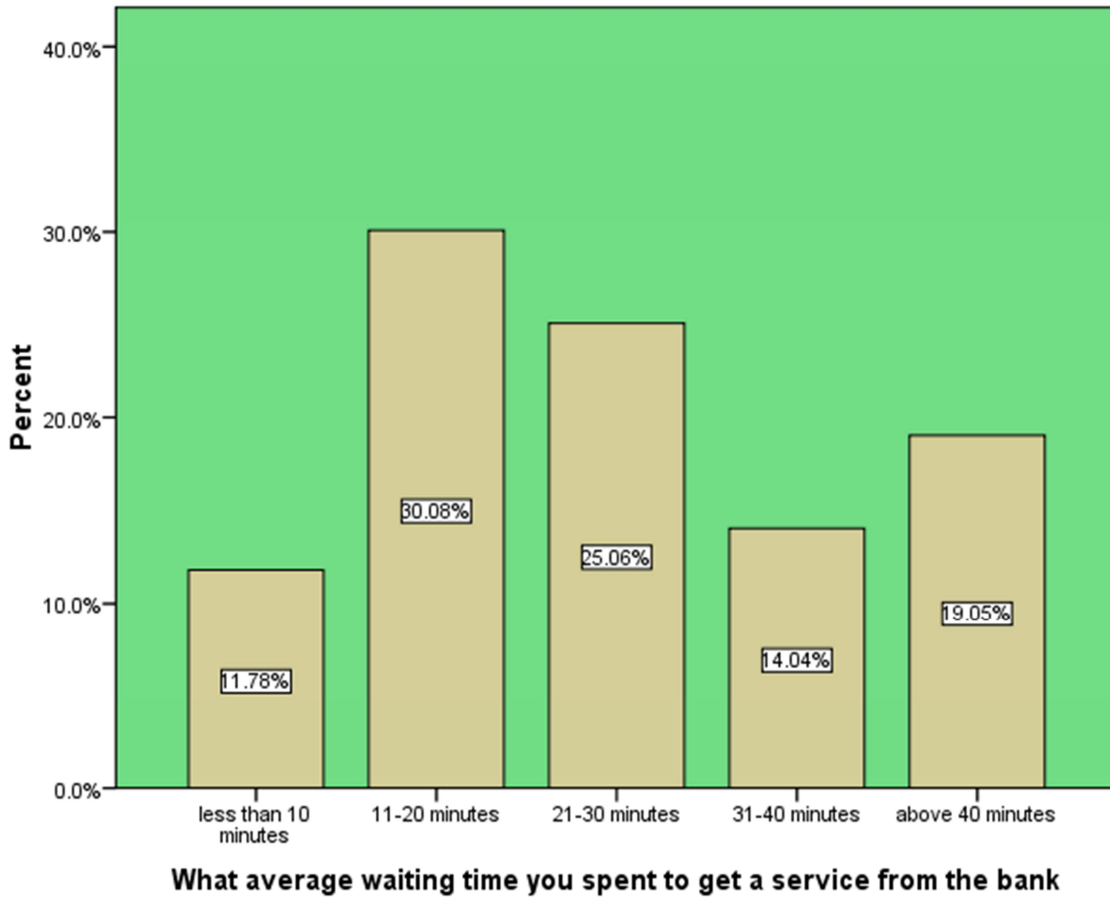


Figure 1: Percentage of customers waiting time to get service from the Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

The figure depicted below (Figure 2) is showing that the level of customers satisfaction on connection availability in Commercial Bank of Ethiopia. The majority of levels of customer’s satisfaction on connection availability were low (44.0%) and medium (40.75%).

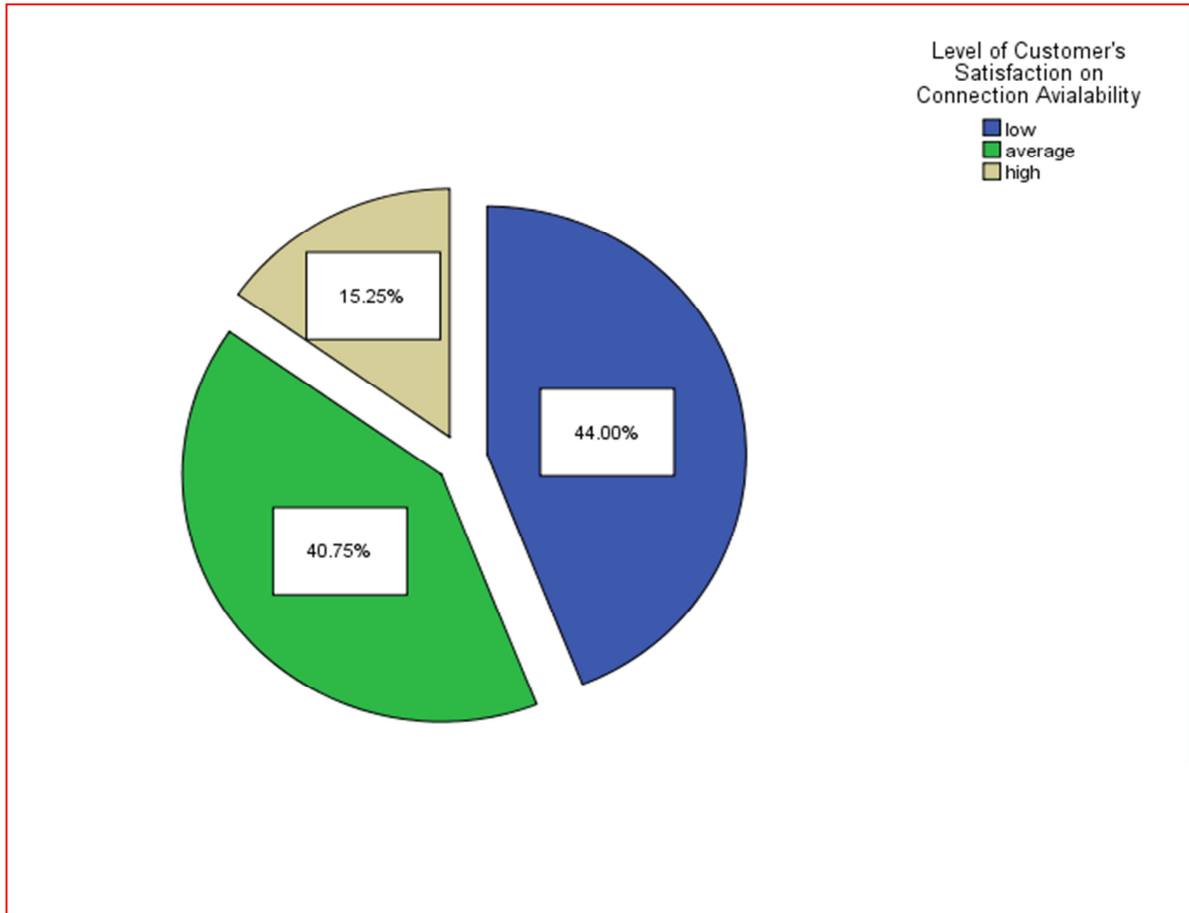


Figure 2: Percentage of customer's satisfaction on connection availability of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

Generally, the following figure shows that the overall level of customer's satisfaction of Commercial Bank of Ethiopia in the study area that were not satisfied(60.2%) are higher than that of who are satisfied(39.8%) by far (Figure 3).

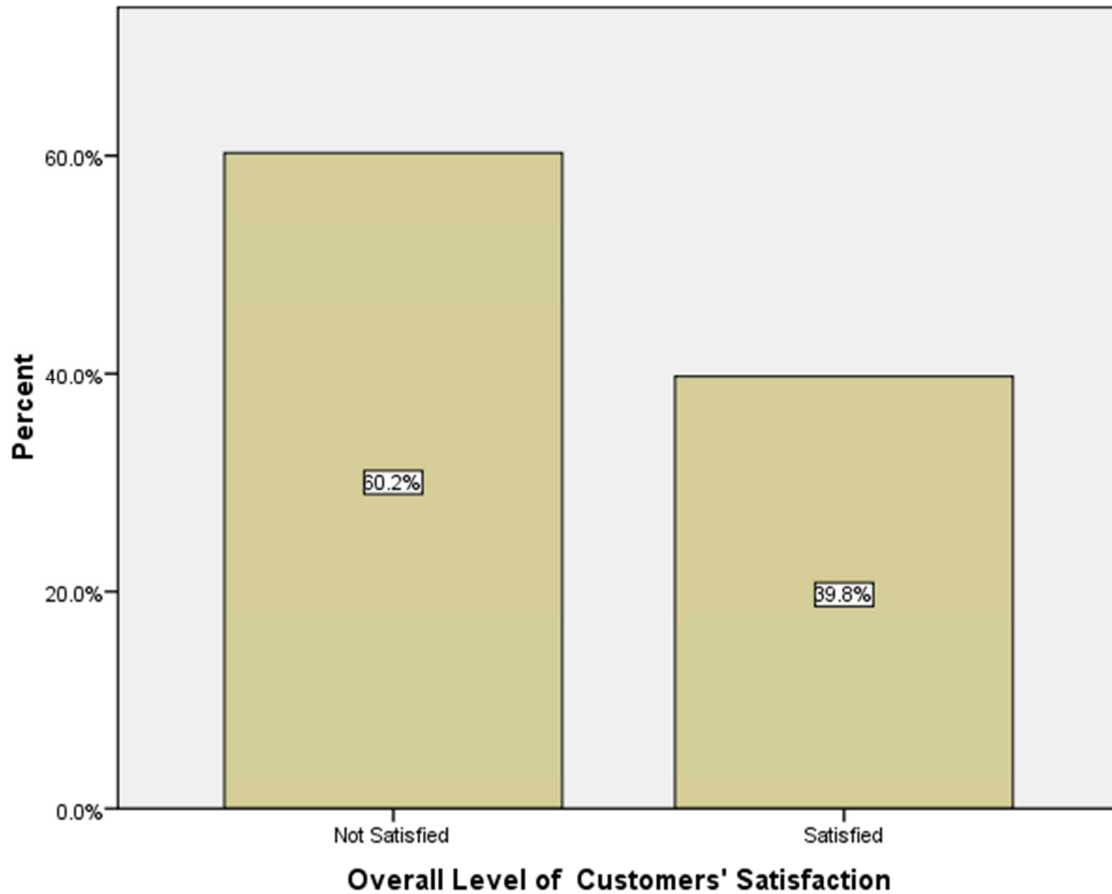


Figure 3: Overall Percentage of Level of customer’s satisfaction on Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

The table shown below indicates that the association between customers satisfaction and predictor variables. As it is revealed from the table below the predictor variables availability of connection service, number of front desk, managing waiting line, complain handling process, speed of service, waiting time, customers caring manner, employees give promoting service for their customers, employees inspire confidence and trust, availability of modern equipment, engagement in occupation and attractiveness of bank facility were significantly associated with customers satisfaction at 5% level of significance. Reversely sex, marital status, religion, age, educational level, family size, monthly income and monthly expenditure were not significantly associated with customer’s satisfaction at 5% level of significance (Table 4).

Table 4: Chi-Square Test of association between factors and customer’s satisfaction on Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

Variables	Value	Degree of freedom	P-value
Sex *satisfaction	0.785 ^a	2	0.675
Age * satisfaction	13.594	6	0.035
Marital status * satisfaction	15.440	8	0.051
Religion * satisfaction	4.206 ^a	8	0.838
Educational level * satisfaction	13.742 ^a	8	0.089
Family size * satisfaction	0.040 ^a	4	1.000
Monthly Income* satisfaction	2.243	4	0.691
Monthly Expenditure* satisfaction	1.355	2	0.508
Engagement in occupation *satisfaction	20.288	10	0.027
Availability of connection*satisfaction	5.905	8	0.000
Speed carried out while giving service* satisfaction	31.750	6	0.000
Average waiting time*satisfaction	22.398	8	0.004
Managing the waiting line*satisfaction	27.907	6	0.000
Availability of number of front desks * satisfaction	24.769	4	0.000
Complain handling process*satisfaction	27.602	6	0.000
Workers knowledge of treating customers*satisfaction	28.652	6	0.000
Availability of modern equipment*satisfaction	16.460	4	0.037
attractiveness of bank facility*satisfaction	18.863	4	0.032

4.2. Results of binary logistic regression model

In order to identify factors that influence customer's satisfaction that customers get from the Commercial Bank of Ethiopia, Binary Logistic Regression Model mainly Odd Ratio and the regression coefficient were used and the goodness of fitness of the model was also checked by using Hosmer Lemshow Test.

4.2.1. Model goodness of fit

The method of assessment to check the overall goodness of fit of the model was by using Hosmer-Lemshew test. The non-significant chi-square indicates that a good fit of the data and, therefore, good overall model fit. Since the P-value is 0.174 which is insignificant therefore our fitted logistic regression model is a good fit (Table 5).

Table 5: Goodness of fit by Hosmer and Lemeshow Test

Step	Chi-square	df	P-value
1	6.623	8	0.174

Table 6: Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	85.629	45	.000
	Block	85.629	45	.000
	Model	85.629	45	.000

Table indicated above shows the results of Omnibus tests of model coefficients gives us a chi square of 85.629 which is significant at 5% level of significance. Since our omnibus test is significant we can conclude that adding the predictors to the models has significantly increased our ability to predict customers satisfaction made by our subjects.

Table 7: Model Summary customer's satisfaction related data

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	451.959	0.193	0.261

As it is observed in the table above, the most common assessment of overall model fit in the logistic regression is the likelihood ratio test, which is simply the chi-square difference between the null model (i.e, with the constant only) and the model containing the predictors. In the above table we can see that the -2Log Likelihood statistic is 451.959. This statistic measures how poorly the model predicts customer's satisfaction, the smaller the statistics the better the model. SPSS doesn't give us this statistic for the model that had only the intercept; we know it to be 537.588 (85.629+451.959). Adding the predictors reduced the -2 log likelihood statistic by 451.959, which is the chi-square statistic for omnibus test. The response variable customer's satisfaction was predicted by the 26.10% by the predictor variables (Table 7).

Table 8: Results of Binary Logistic Regression Model on Customer Satisfaction of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns, April –June, 2015

	B	P-value	Odd Ratio (Exp(B))
Step 1^a Complain handling process(Ref: Low)			
Complain handling process(medium)	0.093	0.0673	1.014
Complain handling process(high)	0.137	0.378	1.032
Level of satisfaction on connection(Ref :Low)			
Level of satisfaction on connection(medium)	0.325	0.040*	1.384
Level of satisfaction on connection(high)	0.307	0.068	1.735
Waiting time(Ref: Less than 10 minutes)			
Waiting time(11-20 minutes)	-0.246	0.862	0. 073
Waiting time(21-30 minutes)	-0.070	0.791	0. 279
Waiting time(31-40 minutes)	-0.419	0.092	0.521
Waiting time(above 40 minutes)	-0.602	0.437	0.825
Managing waiting line(Ref: low)			
Managing waiting line(medium)	0.278	0.017*	1.320
Managing waiting line(high)	0.529	0.032*	1.697
Availability number of front desks (Ref: Low)			
Availability number of front desks(medium)	0.398	0.341	1.489
Availability number of front desks (high)	0.248		1.281
Speed of service(Ref: low)			
Speed of service(medium)	0.723	0.006*	2.061
Speed of service (high)	0.340	0.048*	1.405
Knowledge treating customers(Ref: low)			
Knowledge treating customers(Medium)	0.451	0.072	1.570
Knowledge treating customers(High)	1.035	0.003*	2.814
Level satisfaction on employees(Ref: strongly agree)			
Level of satisfaction on employees(agree)	-0.341	0.816	0.711
Level of satisfaction on employees(neutral)	-0.0727	0.076	0.483
Level of satisfaction on employees(disagree)	-0.341	0.094	0.711

Level of satisfaction on employees(strongly disagree)	-0.346	0.617	0.806
Customers caring manner(Ref: Strongly Agree)			
Customers caring manner(Agree)	-0.532	0.716	0.702
Customers caring manner(Neutral)	-0.082	0.273	0.286
Customers caring manner(Disagree)	-0.237	0.178	0.467
Customers caring manner(Strongly disagree)	-2.605	0.062	0.874
Confidence and trust(Ref: strongly agree)			
Confidence and trust(agree)	-0.025	0.982	0.055
Confidence and trust(neutral)	-0.425	0.479	0.654
Confidence and trust (disagree)	-0.102	0.183	0.903
Confidence and trust (strongly disagree)	-0.113	0.731	0.279

The result of binary logistic regression model is presented in Table (8) mainly by using Odd Ratio. The customer's satisfaction was assigned a value of 1 if the respondents reported satisfied and 0 otherwise (not satisfied). The reference category of each dichotomously measured independent variable is indicated as the first and the others category are compared to that of the reference category. If odd ratio value is less than one it implies that individuals in that category have a lower probability in satisfaction than individuals in the reference category. When we see the significance the category by comparing with the reference category, most of them are not significant. From the result of binary logistic regression model indicated above (Table 8) the following interpretations are drawn.

0.093 and 0.137 are the increase in log odds of customers with respect to those of who medium and high on customers complain handling process; the odds ratio 1.014 and 1.032 means that the odds of customers satisfied have increased by factors of 1.014 and 1.032 with respect to those of who were medium and high with complain handling process compared to those who are low with customers complain handling process for other variables constant.

0.325 and 0.307 are the increase in log odds of customers with respect to those of who medium and high on availability of connection; the odds ratio 1.384 and 1.735 means that the odds of customers satisfied have increased by factors of 1.384 and 1.735 with respect to those of who were medium and high on availability of connections compared to those who are low on availability of connection for other variables constant.

-0.246, -0.070, -0.419 and -0.602 are the decreased in log odds of customers with respect to those of who are used in waiting time to get a service between 11-20 minutes, 21-30 minutes, 31-40 minutes and above 40 minutes respectively; the odds ratio 0.073, 0.279, 0.521 and 0.825 means that the odds of customers satisfied have decreased by factors of 0.073, 0.279, 0.521 and 0.825 with respect to those of who were used 11-20 minutes, 21-30 minutes, 31-40 minutes and above 40 minutes who waited to get service as compared to those who are wait less than 10 minutes keeping other variables constant.

0.278 and 0.529 are the increase in log odds of customers with respect to those of who medium and high on managing waiting line of customers; the odds ratio 1.320 and 1.697 means that the odds of customers satisfied have increased by factors of 1.320 and 1.697 with respect to those of who were medium and high on managing waiting line of customers compared to those who are low on managing waiting line of customers for other variables constant.

0.398 and 0.248 are the increase in log odds of customers with respect to those of who medium and high on availability of number of front desks (channels); the odds ratio 1.489 and 1.281 means that the odds of customers satisfied have increased by factors of 1.489 and 1.281 with respect to those of who were medium and high availability of number of front desks (channels) of customers as compared to those who are low on availability of number of front desks (channels) of customers for keeping other variables constant.

0.723 and 0.340 are the increase in log odds of customers with respect to those of who medium and high on providing speed of service for customers; the odds ratio 2.061 and 1.405 means that the odds of customers satisfied have increased by factors of 2.061 and 1.405 with respect to those of who were medium and high on providing speed of service for customers as compared to those who are low on providing speed of service for customers keeping other variables constant.

0.451 and 1.035 are the increase in log odds of customers with respect to those of who medium and high on knowledge of treating customers; the odds ratio 1.570 and 2.814 means that the odds of customers satisfied have increased by factors of 1.570 and 2.814 with respect to those of who were medium and high on knowledge of treating customers compared to those who are low with knowledge of treating customers for other variables constant.

-0.341, -0.0073, -0.341 and -0.346 are the decrease in log odds of customers with respect to those of who agreed, neutral, disagree and strongly disagree on employees give promoting service for their customers; the odds ratio 0.711, 0.483, 0.711 and 0.806 means that the odds of customers satisfied have decreased by factors of 0.711, 0.483, 0.711 and 0.806 with respect to those of who agreed, neutral, disagreed and strongly disagreed with employees give promoting service for their customers compared to those who are strongly agreed with employees give promoting service for their customers controlling for other variables constant.

-0.532, -0.082, -0.237 and -2.605 are the decrease in log odds of customers with respect to those of who agreed, neutral, disagree and strongly disagree on customers caring manner; the odds ratio 0.702, 0.286, 0.467 and 0.874 means that the odds of customers satisfied have decreased by factors of 0.702, 0.286, 0.467 and 0.874 with respect to those of who agreed, neutral, disagreed and strongly disagreed with customers caring manner compared to those who are strongly agreed with customers caring manner controlling for other variables constant.

-0.025, -0.425, -0.102 and -0.113 are the decrease in log odds of customers with respect to those of who agreed, neutral, disagree and strongly disagree on employees inspire confidence and trust; the odds ratio 0.055, 0.654, 0.903 and 0.279 means that the odds of customers satisfied have decreased by factors of 0.055, 0.654, 0.903 and 0.279 with respect to those of who agreed, neutral, disagreed and strongly disagreed with employees inspire confidence and trust compared to those who are strongly agreed with employees inspire confidence and trust controlling for other variables constant.

Table 9: Comparison of Customers Satisfaction of Commercial Bank of Ethiopia in Adama, Bishoftu and Asalla towns by Odd Ratio, April –June, 2015

Step 1 ^a		B	Exp(B)
	Banks(Ref: Asalla)		
	Banks(Adama)	-0.227	0.797
	Banks(Bishoftu)	-0.248	0.780

a. Variable(s) entered on step 1: Banks.

As shown in the table above, the odd ratio of customer's satisfaction on Commercial Bank of Ethiopia in Adama and Bishoftu towns branches were 0.797 and 0.780 times less as compared to customer's satisfaction in Asalla town branches respectively (Table 9). This may be due to the number of customer's seeking service offering daily. Since the two towns are the business centers, their number of customer's fellow are greater than the customer's in Asalla town.

5. Conclusion and Recommendation

5.1. Conclusions

Based on the objectives and findings of the study, the following conclusions are worth drawn.

In conclusion, this study demonstrated that majority of customers in all branches of Commercial bank of Ethiopia in Adama, Bishoftu and Asalla towns were not satisfied. The result of the study also revealed the predictor variables availability of connection service, complain handling process, number of front desk(channels), waiting time, employees give promoting service for their customers, attractiveness of bank facility, managing waiting line, speed of service, customers caring manner, employees inspire confidence and trust and availability of modern equipment were associated with customers satisfaction.

Despite of this sex, marital status, religion, age, educational level, family size, monthly income and monthly expenditure were not significantly associated with customer's satisfaction.

Additionally, the result of our study reveals as there is a significant difference on customers satisfaction on the basis of accessibility of connection, waiting time, number of front desks (channels), complain handling process category. The waiting time of customers to get service and lack of active connection availability were highly affects customers satisfaction in branches of the study area. That is, as waiting time of customers increased the satisfaction level of customers is decreased. It can be concluded that based on the comparison of branches on their customers satisfaction by using odd ratio Customers who were using Adama and Bishoftu are less satisfied as compared to customers who were in Asalla town branch.

5.2. Recommendations

Based on the result of the study, the following recommendations were drawn:

- Since the level of customers satisfaction in all towns branches of the bank in the study area is low; it is more advisable and recommended if concerned body works cooperatively more in maximizing satisfaction of their customers.
- In order to increase customer's satisfaction by managing waiting time, it is more expected from banks highly increasing the number of front desk (number of channels) is more recommended.
- It is more advisable if top management of banks creates collaboration with concerned body to minimize the problems comes from it.
- It is more encouraged creating accessibility of connection and giving an awareness creation program on queue discipline for customers.
- It is more advisable if the concerned body give attention to Adama and Bishoftu towns branches with regard to customer's satisfaction.
- The researchers recommend that the bank managers on improvement of ATM operating.
- Finally, since it is worthy to affirm that customers are the key for any business organization's success, training is required especially for newly engaged workers on customers caring process.

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Annex: 1 English Version questioner format

Questionnaire Form

Dear participants!

This questionnaire is designed to measure customer's satisfaction in Commercial Bank of Ethiopia at Adama, Bishoftu and Asalla towns. The investigators of this research are Mr. Bacha Edosa and Dame Kedir Lecturers from Adama Science and Technology University, School of Applied Natural Sciences. We are here to study about customer's satisfaction in Commercial Bank of Ethiopia and you are chosen to participate in this study. The choice of the participants will be made randomly by using lottery method.

The purpose of this study is to generate important information on customer's satisfaction in Commercial Bank of Ethiopia and also to identify factors associated with it. In order to meet the target of this study objectives your good will and kindly participation is needed. Confidentiality is strictly protected and none of your response will be reported separately. Therefore, there is no need to write your names or ID numbers on these questionnaires. It is your right to participate or to refuse in this study. If you don't want to participate in this study, you can leave it. However, your sincere responses will help us to generate valuable information to attain the purpose of the study. So please take a few minutes to answer to the questions.

Are you willing to participate in this study?

Yes No

Put "X" mark in the box you chosen.

1. Questionnaire

Questionnaire designed to measure customer's satisfaction in Commercial Bank of Ethiopia at Adama, Bishoftu and Asalla towns.

Notice: You are not required to write your name and all information that you provide is highly confidential. Your comment will be given the utmost consideration in devising strategies to maximize customers' satisfaction.

Thank you in advance for your co-operation

General Instructions:

Please indicate your answers by putting (√) in the box in front of your appropriate response. If you have a different answer from the options offered, write a short and precise answer in the blank space (s) in front of the last option- Any others specify.

A. Demographic Characteristics of the respondents

1. Gender of the respondent

Male Female

2. Age of the respondent

18 – 29 30 – 39 40 – 49 50 – 59 60 and above

3. Religious of the respondent

Orthodox Muslim Protestant Catholic Others

4. Marital status of the respondent

Single Married Divorce Widowed

5. Level of education of the respondent

Illiterate 1-8 9-12 Diploma Degree and above

6. Family size of the respondent: _____

7. Engagement (Profession) of the respondent.

Farmers Government employee Trader/Businessman house makers/keepers

Non- Government employee Others

8. How much is your average monthly income?

Less than 500 500 – 1,500 1,501– 2500 2,501 – 3,500 above 3500

9. How much is your average monthly expenditure : _____

B. Bank related information

10. How long are you the customer of Commercial Bank of Ethiopia?

Less than 1 year 1-3 years 4-6 years 7 and above

11. Are you a saver or borrower?

Saver borrower

12. How usual you travel to Commercial Bank of Ethiopia?

Daily Per week per two weeks monthly and above

13. Are you using Commercial Bank of Ethiopia willingly?

Yes No

14. If the response for question number 13 is no why?

-

15. Your level of satisfaction on the availability of connection.
 Very low Low average high very high
16. What average waiting time you spent to get a service from the system or bank?
 Less than 10 minutes 11-20 minutes 21-30 minutes 31-40 minutes
 Above 40 minutes
17. Your level of satisfaction on managing the waiting line in the system
 Low Medium High
18. Your level of satisfaction regarding on the availability of number of front desks.
 Low Medium High
19. Your level of satisfaction regarding the speed carried out while giving service.
 Low Medium High
20. Your expectation on workers working in the bank with regard to their knowledge of treating customers.
 Low Medium High
21. Your level of satisfaction regarding to complain handling process of the bank from their customers.
 Low medium High

C. Dimension of Service Quality

Tangibles

22. Bank has the modern looking equipment.
 Strongly agree Agree neutral disagree strongly disagree
23. Bank facilities are visually attractive.
 Strongly agree Agree neutral disagree strongly disagree

Reliability

24. Bank performs service right the first time.
 Strongly agree agree neutral disagree strongly disagree

Assurance

25. Your level satisfaction on Employees recognise client on regular basis.
 Strongly agree agree neutral disagree strongly disagree

26. Employees inspire confidence and trust

Strongly agree agree neutral disagree strongly disagree

Responsiveness

27. Employees give client prompt service.

Strongly agree agree neutral disagree strongly disagree

Empathy

28. Your level of satisfaction on Employees deal with customers in a caring manner.

Strongly agree agree neutral disagree strongly disagree

29. Employees have the customers' best interest at heart.

Strongly agree agree neutral disagree strongly disagree

30. Are your expectations of service required met by your perceptions of service received?

Yes No

31. If your response to question 30 is No what do you expect?

.....

32. If your response for question 30 yes, then service received is high quality.

Strongly agree agree neutral disagree strongly disagree

33. The range of services is consistent with the latest innovations in banking services.

Strongly agree agree neutral disagree strongly disagree

34. How would you rate your assessment of the quality of services received?

Very satisfied Satisfied Neutral Not satisfied

35. Would you consider the bank your first choice to get services from?

Yes No

36. If your answer is No on the question number 35 please would you write your reasons.....

37. Which of the following actions would you take if you become dissatisfied with the services of the bank?

Complain to other customers Complain to external agencies

Complain to employees Switch to a competitor others specify -----

38. At what level you put your satisfaction obtained from this bank in all dimensions?

Very Low low high very high

Annex: 2 Amharic version questioner formats

የቃለ መጠይቅ ቅጽ

ውድ ተሳታፊዎች!

ይህ ቃለ መጠይቅ በአዳማ፣ ቢሾፍቱና፣ አሰላ ከተሞች ባሉ የኢትዮጵያ ንግድ ባንክ ቅርጫፎች ደንበኞች ምን ያህል እየረከቱ የሚገኙ መሆናቸውን ለመለካት የተዘጋጀ ነው። የጥናቱ ተመራማሪዎች በአዳማ ሳይንስና ቴክኖሎጂ ዩኒቨርሲቲ የአፕላይድ የተፈጥሮ ሳይንስ ትምህት ክፍል የሆኑ አቶ ባጫ ኢዶሳ እና ደሜ ከድር ናቸው። እኛ ደንበኞች በኢትዮጵያ ንግድ ባንክ ያላቸውን እርካታ በተመለከተ ለማጥናት እየሰራን የምንገኝ ሲሆን እርስዎም በዚህ ጥናት ላይ እንዲሳተፉ ተመርጠዋል። የተሳታፊዎች ምርጫ በዘፈቀደ እጣ አወጣጥ ዘዴ በመጠቀም ይፈጸማል።

የዚህ ጥናት አላማ ደንበኞች በኢትዮጵያ ንግድ ባንክ ያላቸውን እርካታ በተመለከተ ጠቃሚ መረጃዎችን ለማግኘትና ከዚህ ጋር ተያያዥ የሆኑ ምክንያቶችን ለመለየት ነው። የዚህን ጥናት አላማዎች ከግብ ለማድረስ የእርስዎ መልካም ፈቃድና ተሳትፎ ያስፈልጋል። ሚስጥር በከፍተኛ ሁኔታ የሚጠበቅ ሲሆን ከእርስዎ ምላሽ ውስጥ የትኛውም ለብቻው ተለይቶ ሪፖርት አይደረግም። ስለዚህ በነዚህ ቃለመጠይቅ ሰነዶች ላይ ስምንም ሆነ መታወቂያ ቁጥርዎን መጻፍ አይጠበቅብዎትም። እርስዎ በዚህ ጥናት ላይ የመሳተፍ ወይም ያለመሳተፍ መብት አለዎት። እርስዎ በዚህ ጥናት ላይ መሳተፍ ካልፈለጉ መተው ይችላሉ። ነገር ግን የእርስዎ የተከበሩ ምላሾች የጥናቱን አላማ ከግብ ለማድረስ የሚያግዙ ጠቃሚ መረጃዎችን ለማግኘት ያግዘናል።

ስለዚህ እባክዎን ጥቂት ደቂቃዎች ወስደው ለጥያቄዎቹ ምላሽ ይስጡልን።

በዚህ ጥናት ላይ ለመሳተፍ ፈቃደኛ ነዎት?

አዎ አይ

1. ቃለ መጠይቅ በአዳማ፣ ቢሾፍቱና፣ አሰላ ከተሞች ባሉ የኢትዮጵያ ንግድ ባንክ ቅርጫፎች ደንበኞች ምን ያህል እየረከቱ የሚገኙ መሆናቸውን ለመለካት የተዘጋጀ ቃለ መጠይቅ።

ማሳሰቢያ: እርስዎ ስምዎን መጻፍ የማይጠበቅብዎት ሲሆን እርስዎ የሚሰጡት መረጃዎች በከፍተኛ ደረጃ በሚስጠር ይያዛሉ። የደንበኞች እርካታን ከፍ ለማድረግ የሚያስችሉ ስትራቴጂዎችን ለመቅረብ የእርስዎ አስተያየት ከፍተኛ ግምት ይሰጠዋል። ለትብብርዎ በቅድሚያ እናመሰግናለን።

ጠቅላላ መመሪያዎች:

እባክዎን ከምላሽዎ ፊት ለፊት ባለው ሳጥን ውስጥ (✓) በማስቀመጥ ምላሽዎን ያመልክቱ። ከተሰጡት አማራጮች የተለየ ምላሽ ካለዎት ሌላ ካለ ይግለጹ በሚለው የመጨረሻ አማራጭ ፊት ባለው ክፍት ቦታ ላይ አጭርና ግልፅ ምላሽ ይጻፉ።

ሀ. የመልስ ሰጪዎች የህዝብ መገለጫ ባህሪያት

1. የመልስ ሰጪ ያታ
 - ወንድ ሴት
2. የመልስ ሰጪ እድሜ
 - 18- 29 30-39 40-49 50-59 60 እና ከዚያ በላይ
3. የመልስ ሰጪ ሀይማኖት
 - አርቶዶክስ ሙስሊም ፕሮቴስታንት ካቶሊክ ሌሎች
4. የመልስ ሰጪ የትዳር ሁኔታ
 - ያላገባ/ች ያገባ/ች የፈታ/ች የሞተበት/ባት
5. የመልስ ሰጪ የትምህርት ደረጃ

መፃፍና ማንበብ የሚችል/የምትችል 1-8 9-12 ዲፕሎማ ዲግሪና ከዚያ በላይ

6. የመልስ ሰጪ የቤተሰብ መጠን _____

7. የመልስ ሰጪ ሙያ (ስራ)

አርሶ አደር የመንግስት ሠራተኛ ነጋዴ የቤት ሰራተኛ የመንግስት ያልሆነ ሠራተኛ ሌሎች

8. የእርስዎ አማካይ ወርሃዊ ገቢ ምን ያህል ነው?
 ከ500 ብር በታች 500-1,500 1,501-2500 2,501-3,500 ከ3,500 በላይ

9. የእርስዎ አማካይ ወርሃዊ ወጪ ምን ያህል ነው: _____
 ለ. ከባንክ ጋር የተያያዥነት ያላቸው መረጃዎች

10. እርስዎ የኢትዮጵያ ንግድ ባንክ ደንበኛ ከሆኑ ምን ያህል ጊዜ ሆነዎት?
 ከ1 አመት በታች ከ1-3 ዓመት ከ4-6 ዓመት 7 እና ከዚያ በላይ

11. እርስዎ ንገዘብን በቁጠባ መልክ የሚያስቀምጡ ወይስ ተበዳሪ ነዎት?
 ቆጣቢ ተበዳሪ

12. እርስዎ በምን ያህል ጊዜ በኢትዮጵያ ንግድ ባንክ ይመለሳሉ?
 በየቀኑ በሳምንት በሁለት ሳምንት በየወሩና ከዚያ በላይ

13. እርስዎ የኢትዮጵያ ንግድ ባንክን በፍቃደኝነት እየተጠቀሙ ይገኛሉ?
 አዎ አይ

14. ለጥያቄ ቁጥር 13 ምላሽዎ አይ ከሆነ፣ ለምን?

በኔት-ዎርክ ግንኙነት መኖር ላይ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 በጣም ዝቅተኛ ዝቅተኛ አማካይ ከፍተኛ በጣም ከፍተኛ

15. ከስርዓቱ ወይም ከባንኩ አገልግሎት ለማግኘት በአማካይ ምን ያህል ጊዜ ይጠብቃሉ?
 ከ10 ደቂቃ በታች ከ11-20 ደቂቃ ከ21-30 ደቂቃ ከ31-40 ደቂቃ ከ40 ደቂቃ በላይ

16. በስርዓቱ ውስጥ የተራ ጥበቃውን በመምራት ረገድ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 ዝቅተኛ መካከለኛ ከፍተኛ

- 17. የፊት ለፊት ሠራተኞች በብዛት መገኘት በተመለከተ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 ዝቅተኛ መካከለኛ ከፍተኛ
- 18. በአገልግሎት አሰጣጥ ወቅት የሥራ ፍጥነት በተመለከተ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 ዝቅተኛ መካከለኛ ከፍተኛ
- 19. በባንክ ውስጥ የሚሰሩት ሰራተኞች ከደንበኛ አያያዝ እና መስተንግዶ እውቀታቸው ጋር በተገናኘ እርስዎ የሚጠብቁት ምን ያህል ነው
 ዝቅተኛ መካከለኛ ከፍተኛ
- 20. ባንኩ ከደንበኞቹ የሚቀርብለትን ቅሬታ አያያዝ በተመለከተ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 ዝቅተኛ መካከለኛ ከፍተኛ

ሐ. የአገልግሎት ጥራት ልኬት

ተጨማሪ ቁምነገሮች

- 21. ባንኩ ዘመናዊ መሳሪያዎች አሉት
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም
- 22. የባንኩ መገልገያዎች ወይም ፋሲሊቲዎች ለአይን ይማርካሉ
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

አስተማማኝነት (Reliability)

- 23. ባንኩ አገልግሎቱን ከመጀመሪያው ይሰጣል
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

ዋስትና (Assurance)

- 24. ሰራተኞቹ ደንበኛን በመደበኛነት በመረደት ችሎታ ላይ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም
- 25. ሰራተኞች በራስ መተማመንና እምነት እንዲኖር ያበረታታሉ
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

ፈጣን ምላሽ ለመስጠት ያላቸው ተነሳሽነት (Responsiveness)

- 26. ሰራተኞች ለደንበኛ ፈጣን አገልግሎት ይሰጣሉ
 አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

መልካም መስተንግዶ (Empathy)

- 27. ሰራተኞች ለደንበኞች በሚያሳዩት መልካም መስተንግዶ ላይ የእርስዎ የእርካታ ደረጃ ምን ያህል ነው

አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

28. ሰራተኞች የደንበኞችን ጥቅም ለማክበር ከልባቸው ይሰራሉ

አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

29. እርስዎ የሚፈለገውን አገልግሎት አገኛለሁ ብለው የጠበቁት በተሰጠው አገልግሎት ተሟልቶልዎታል?

አዎ አይ

30. ለጥያቄ ቁጥር 30 የእርስዎ ምላሽ አይ ከሆነ እርስዎ ምን ይጠብቃሉ?

.....
.....

31. ለጥያቄ ቁጥር 30 የእርስዎ ምላሽ አዎ ከሆነ ያገኙት አገልግሎት ከፍተኛ ጥራት አለው

አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

32. የሚሰጡት አገልግሎቶች በባንክ አገልግሎት የወቅቱ የፈጠራ ውጤቶች ጋር የሚጣጣሙ ናቸው

አጥብቄ እስማማለሁ እስማማለሁ ገለልተኛ አልስማማም አጥብቄ አልስማማም

33. እርስዎ የሚስጡዎት አገልግሎቶች ጥራት እንዴት ያስቀምጡታል?

እጅግ ረክቻለሁ ረክቻለሁ ገለልተኛ አልረካሁም

34. እርስዎ አገልግሎቶች ለማግኘት ባንኩን እንደመጀመሪያ ምርጫዎ አድርገው ያስባሉ?

አዎ አይ

35. ለጥያቄ ቁጥር 35 ምላሽዎ አይ ከሆነ እባክዎን ምክንያቶችዎን ይጻፉ

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.....

36. እርስዎ ባንኩ በሚሰጣቸው አገልግሎቶች ካልረኩ ከሚከተሉት እርምጃዎች የትኛውን ይወስዳሉ?

ለሌሎች ደንበኞች ቅረታ አቀርባለሁ ለውጭ ኤጄንሲዎች ቅረታ አቀርባለሁ
ለሠራተኞች ቅረታ አቀርባለሁ ወደሌላ ተወዳዳሪ ይሄዳለሁ
ሌላ ካለ ይግለጹ -----

37. በሁሉም ረገድ ከዚህ ባንክ ያገኙትን እርካታ ምን ደረጃ ላይ ያስቀምጣሉ?

በጣም ዝቅተኛ ዝቅተኛ ከፍተኛ በጣም ከፍተኛ

Annex: 3 Afan Oromo version questioner formats

Yuunvarsiitii Saayinsii fi Teekinoolojii Adaamaa Barnoota Apilaayidii Saayinsii Uumaamaa Unka Gaafannoo

Jalatomoo Hirmaatoota!

Gaafannoon kun dameewwan Baankii Daldalaa Itoophiyaa kanneen Magaaloota Adaamaa, Bishooftuu fi Asallaa jiranitti maamilootni hangam itti quufaa kan jiran ta'uu safaruuf kan qopha'e dha. Qorattootni qorannoo kanaa Yuunvarsiitii Saayinsii fi Teekinoolojii Adaamaatti barsiisoota (instructors) Barnoota Apilaayidii Saayinsii Uumaamaa kan ta'an Obbo **Baacia Iddoosaa** fi **Damee Kadiir** dha. Nuy maamiltootni Baankii Daldala Itoophiyaa irratti itti quufiinsa qaban ilaalchisee qorachuuf kan hojjechuu irratti argamnu yoo ta'u isinis qorannoo kana irratti akka hirmaataniif filatamtaniittu. Filannoon hirmaatoota tooftaa carraa akka tasaa fuudhuu itti fayyadamuun ni gaggeefama.

Kaayyoon qorannoo kanaa maamilootni Baankii Daldalaa Itoophiyaa irratti itti quufiinsa qaban ilaalchisee ragaalee faayidaa qabeessa ta'an argachuufi sababoota kana waliin walitti dhufeenya qaban addaan baasuuf dha. Kaayyoowwan qorannoo kanaa galmaan gahuuf heeyyamni fi hirmaannaan keessan argachuun barbaachiisaaa dha. Iccitiin haala ol'aanaa ta'een kan eegamu yoo ta'u deebii isin kennitan keessaa tokkoon isaayyuu qofaatti adda baasamee gabaasa hin godhamu. Kanaafuu sanadoota gaafannoo kana irratti maqaas ta'e lakkoofsa waraqaa eenyummaa barreessuun isin irraa hin eegamu. Isin qorannoo kana irratti hirmaachuufi dhiisuuf mirga ni qabdu. Isin qorannoo kana irratti hirmaachuu yoo hin barbaadne ta'e dhiisuu ni dandeessu. Haa ta'u malee deebiiwwan keessan kabajamoon kaayyoo qorannichaa galmaan gahuuf odeefannoowwan faayidaa qabeessa gargaaran argachuuf nu gargaara. Kanaafuu daqiiqaawwan muraasa fudhadhaatii gaaffiiwwan kunneeniif deebii akka nuuf kennitan isin gaafanna.

Isin qorannoo kana irratti hirmaachuuf heyyamaa dha?

Eeyyee

Lakki

1. Gaafannoo (Questionnaire)

Dameewwan Baankii Daldalaa Itoophiyaa kanneen Magaaloota Adaamaa, Bishooftuu fi Asallaa jiranitti maamilootni hangam itti quufaa kan jiran ta'uu safaruuf gaafannoo qopha'e.

Hubachiisa: Isin maqaa keessan barreessuun kan isin irraa hin eegamne yoo ta'u ragaaleen isin kennitan sadarkaa ol'aanaatin icciitiitiin qabamu. Tarsiimoowwan itti quufiinsa maamilootaa guddiisuuf dandeessisan wixineessuuf yaada keessaniif tilmaamni ol'aanaan ni kennama.

Deegarsa keessaniif dursinee isin galateefanna.

Qajeelfamoota waliigalaa:

Saanduqa fuuldura deebii keessanii jiru keessatti mallattoo (✓) kaahuun deebii keessan argisiisa. Deebii filannoowwan kennaman irraa adda ta'e yoo qabatan bakka “deebii kan biraa yoo qabatan ibsaa” jedhu filannoo tumuraa fuuldura bakka duwwaa jiru irratti deebii gabaabaafi ifa ta'e barreessa.

A. Amaloota eenyummaa deebii kennitootaa

1. Saala deebii kennaa/kennituu
Dhiira Dhalaa
2. Umurii deebii kennaa/kennituu
18- 29 30-39 40-49 50-59 60 fi isaa ol
3. Amantii deebii kennaa/kennituu
Ortoodoksii Musiliima Pirooteestaantii Kaatoolikii kanneen biraa
4. Haala ga'eelaa deebii kennaa/kennituu
Kan hin fuune/heerumne Kan fuudhe/heerumte Kan hiike/hiikte
 Kan haati manaa jaalaa duute/abbaan manaa jalaa du'e
5. Sadarkaa barnootaa deebii kennaa/kennituu
Barreessuufi dubbisuu kan danda'u/dandeessu 1-8 9-12 Dippiloomaa
Digirii fi isaa ol
6. Baayina maatii deebii kennaa/kennituu _____
7. Ogummaa/hojii deebii kennaa/kennituu

Qotee bulaa Hojjetaa mootummaa Daldalaa Hojjetaa/ttuu mana
Hojjetaa miti mootummaa Kan biro

8. Galiin ji'aa keessan gidduu galeessaan hangam dha?
Qarshii 500 gadi 500-1,500 1,501-2500 2,501-3,500 3,500 ol
9. Baasiin ji'aa keessan gidduu galeessaan hangam dha: _____

B. Odeeffannoowwan baankii waliin walitti dhufeenya qaban

10. Isin erga maamila Baankii Daldala Itoophiyaa taatanii hangam turtan?
Waggaa 1 gadi Waggaa 1-3 Waggaa 4-6 Waggaa 7 fi isaa ol
11. Isin maamila maallaqa qusatu moo liqeezataa dha?
Qusataa Liqeezataa
12. Isin yeroo hangam hangamitti gara Baankii Daldala Itoophiyaatti deddebitu?
Guyyaa guyyaatti Torban torbanitti Torbee lama lamaan Ji'aa ji'aa fi isaa ol
13. Isin Baankii Daldala Itoophiyaa heyyamaafi fedhii keessaniin itti fayyadamuu irratti argamtu?
Eeyyee Lakki
14. Gaaffii lakk. 13tiif deebiin keessan lakkii yoo ta'e, maaliif?

.....
.....

15. Qunnamtiin neetiwoorkii (connection) jiraachuu irratti sadarkaan itti quufnisa keessanii hangam dha?

Baayyee gadi aanaa Gadi aanaa Gidduu galeessa Ol'aanaa Baayyee ol'aanaa

16. Sirnicha ykn baankicha irraa tajaajila argachuuf gidduu galeessaan yeroo hammamii eegdu?

Daqiiqaa 10 gadi Daqiiqaa 11-20 Daqiiqaa 21-30
Daqiiqaa 31-40 Daqiiqaa 40 ol

17. Sirnicha keessatti haala eegumsa dabaree hoggannuu irratti sadarkaan itti quufiinsa keessanii hangam dha?

Gadi aanaa Gidduu galeessa Ol'aanaa

18. Hojjetootni fuulduraa hojjetan baay'inaan argamu ilaalchisee sadarkaan itti quufiinsa keessanii hangam dha

Gadi aanaa Gidduu galeessa Ol'aanaa

19. Yeroo tajaajilli kennamutti saffisaan hojii hojjechuu ilaalchisee sadarkaan itti quufiinsa keessanii hangam dha

Gadi aanaa Gidduu galeessa Ol'aanaa

20. Hojjetootni baankicha keessaa hojjetan beekumsa qabannaa fi keessumeessuu maamilaa waliin walqabatee isin kan eegadan hangam dha

Gadi aanaa Gidduu galeessa Ol'aanaa

21. Baankichi haala qabannaa komii maamiloota irraa dhiyaatu ilaalchisee sadarkaan itti quufiinsa keessanii hangam dha

Gadi aanaa Gidduu galeessa Ol'aanaa

C. Safartuu Qulqullina

Dhimmoota qabatamaa

22. Baankichi meeshaalee ammayyaa ni qaba

Cimseen waliigala Waliigala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

23. Meeshaaleen ykn faasiliitiwwan baankichaa ijaan kannneen nama hawwatan dha.

Cimseen waliigala Waliigala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

Itti Amanamummaa (Reliability)

24. Baankicha tajaajila isaa duraa eegalee ni kenna.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

Wabummaa (Assurance)

25. Dandeettii hojjetootni maamiloota akkaataa idileetiin hubachuu irratti sadarkaan itti quufiinsa keessanii hangam dha

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

26. Hojjetootni ofitti amanamummaafi amantaan akka jiraatu ni jajjabeessu.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

Kaka'uumsa deebii saffisaa ta'e kennuuf qaban (Responsiveness)

27. Hojjetootni maamilaaf tajaajila saffisaa ni kennu.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

Keessummeessa gaarii (Empathy)

28. Keessummeessaa gaarii hojjetootni maamilootaaf agarsiisan irratti sadarkaan itti quufiinsa keessanii hangam dha

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

29. Hojjetootni faayidaa maamilootaa kabajuuf haala onnee isaanii irraa burqeen hojjetu.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

30. Tajaajjila barbaadame nan argadha jedhanii eegan tajaajila isiniif kennameen guutamee isiniif kennameera?

Eeyyee Lakki

31. Gaaffii lakk. 30 tiif deebiin keessan lakkii yoo ta'e isin maal irraa eegdu?

.....
.....

32. Gaaffii lakk. 30 tiif deebiin keessan eeyyee yoo ta'e tajaajjilli isin argatan qulqullina ol'aanaa qaba.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

33. Tajaajilootni kennaman damee tajaajila baankiittiin bu'aalee kalaqaa yeroo ammaa mul'atan waliin kan walsiman dha.

Cimseen waliigala Waliingala Ejjennoo bilisa Walii hin galu Cimsee walii hin galu

34. Isin qulqullina tajaajiloota isiniif kennamanii akkamitti keessu?
 Baayyee itti quufeera Itti quufeera Ejjennoo bilisaa
 Itti hin quufne
35. Isin tajaajiloota argachuuf baankicha akka filannoo duraa gootanii yaaddu?
 Eeyyee Lakki
36. Gaaffii lakk. 35 tiif deebiin keessan lakkii yoo ta'e sababoota isaa barreessa

37. Isin tajaajiloota baankichi kennu irratti yoo itti quufuu baattan tarakaanfiiwwan armaan gadii
 keessaa isa kam fudhattu?
 Maamiloota biraatiif komii dhiyeessa ejeensiiwwan alaatiif komii dhiyeessa
 Hojjetootaatiif komii dhiyeessa Gara dorgomaa biraa deema Kan biraan yoo
 jiraate ibsa -----
38. Gama hundaan itti quufiinsa baankicha irraa argatan sadarkaa kamirra keessu? Baayyee
 gadi anaa Gadi anaa Ol'aanaa Baayyee Ol'aanaa