Austin Publishing Group

Research Article

Effect of Service Quality on Customer Satisfaction in Commercial Bank of Ethiopia, Branches in Wolaita Sodo

Sharecho NS[1]* and Raghava D[2]

[1]Department of Management, University of Gondar, Gondar, Ethiopia

[2]Department of MBA, QIS College of Engineering & Technology, Andhra Pradesh, India

*Corresponding author: Natnael Salfore Sharecho, Department of Management, University of Gondar, Gondar, Ethiopia

Abstract

There is increased demand for higher quality services as consumers all over the world in all sectors become more quality conscious. The objective of this study was to assess the effect of service quality on customer satisfaction in the Commercial Bank of Ethiopia branches in Wolaita Sodo town. For this purpose, 383 respondents were selected from target population and 22 item likert scaled SERVPERF instrument questionnaires were distributed and 344 valid responses were analyzed. The correlation analysis indicated that there were positive and significant relationship between all service quality dimensions and customer satisfaction. Regression analysis which was performed to study the effect of service quality on customer satisfaction found that four service quality dimensions: namely, empathy, responsiveness, reliability, and assurance were positively and significantly affect customer satisfaction and the tangibles dimension was insignificant for analyses. Compared with other quality dimensions in SERVPERF instrument, empathy has high effect on customer satisfaction. The bank is recommended to work hard in all quality aspects and give more personal attention to customers, understand the interest of customers, care for their customers, and give prompt service.

Keywords: Service Quality; Customer Satisfaction; SERVPERF

Introduction

Currently, business environment is becoming more competitive and challenging than it was before. With multidimensional difficulties and demand of globalization, the organizations are forced to reengineer their services and products to improve the service quality and remain competitive in marketplace [1,2]. The issue of quality service is becoming a global concern that needs continuous improvement to fit the unstable environment and changing customer needs. It is a critical for all service industries worldwide as most of the business organizations attempt to sustain their competitive advantage in the marketplace using different strategies. Financial service providing companies like banks mostly differentiate themselves by providing quality services as service quality is the most competitive tool for banks [3,4]. The quality of services offered will determine customer satisfaction and attitudinal loyalty. According to [4], customer satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance or outcome in relation to his or her prior expectations.

The banking industry, like many other financial service industries, is facing a rapidly changing market, new technologies, economic uncertainties, aggressive competition and more demanding customers and the changing climate and these have presented a unique set of challenges to it [5]. According to [6,7], banks operating in Ethiopia are consequently put into lot of pressures resulting from competition on quality service to satisfy the customers and win and sustain in the market place.

In the past, products were the determinants of business success. The most successful firms were firms that were able to produce high quality products. Indeed, today's quality products are still crucial in business success, however, the quality issues of the past are quite different from the quality issues of today. In the past, quality was defined and determined from the producers' or service providers' perspective with little or no consideration of the customer expectations and perceptions. Customers were perceived not to know what they want and therefore accept what is available. This was the era of mass marketing. The mass marketing technique was effective because of less competition and less knowledgeable consumers [8]. But now a days, the success of every business organization hinges on how their customers are served and how the customers evaluate and perceive such services [9].

One of the benefits of banks resulting from its services delivery is enhancing efficiency and effectiveness of their operations so that more transactions can be processed quickly and easily, which will have a fundamental effect on the overall performance of the banks. The customers on the other hand, stand to enjoy the benefit of quick service delivery, reduced frequency of going to banks physically and reduced cash handling, which will give rise to higher volume of turnover [6,9]. However, these developments in the Commercial Bank of Ethiopia seem not to have achieved their aims. Wait in lines (queues), network failure, power interruptions, unavailability of modern equipment and low accessibility of ATM machines, are still seen in the branches of Commercial Bank of Ethiopia (CBE) [10]. Customer complaint is common in CBE branches in Wolaita Sodo town. As indicated in the bank's annual report most customers continuously complain over poor customer service, lack of balanced focus on major target areas, long process/bureaucratic way of getting some products such as loan, international banking service, import

and export letter of credit, insufficient information on products of the bank, employees inability to quickly adopt to the new technology, poor parking services at the respective bank branches and the like [11].

Most studies conducted in this area are limited to single branch and they used descriptive statics to analyze their data [12,13]. But this study considered five branches of CBE providing service in Wolaita Sodo town and analyzed the effect of service quality on customer satisfaction by using both descriptive and inferential statistics. Furthermore, no published research done in this study area is available. For this purpose, it deemed necessary to conduct the study.

Literature Review

The concept of service

The concept of service is used and defined in various perspectives by many scholars. A service is a commodity with no physical existence, usually created and consumed at the same time [14]. According to [15], it is any act or performance one party can offer to another that is essentially intangible and does not result in the ownership of anything.

Services have a special characteristics compared to products. They are intangible in nature, cannot be mass produced, cannot be inventoried and stored after production due to the fact that services and consumers of services are inseparable, and cannot be produced until the consumer is ready to consume them [15]. According to [14], services to be produced and delivered to the end user, service providers integrate their most valuable resources like employees, technologies, physical resources, governing systems and customers as well in the best possible way so that service quality can be assured. He also indicated that unlike a product, customers of service see and perceive a service from its process point of view and how it is delivered to them and this gives service to have a characteristic of process consumption.

Service quality

Service quality, on the other hand, is the difference between customer expectations of service and perceived service performance [16]. According to them, if expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. As indicated by [14] the notion of service quality involves more than the outcome quality; the methods and manner by which the service is delivered are of great importance.

There are different models proposed for measuring service by different scholars. Gronroos model divides customer's perception about the quality of a specific service into two dimensions, i.e. technical and functional quality [14] and it is also known as Technical/ Functional Quality framework. The gap model of the service quality called SERVQUAL was proposed by [17] in which the operationalized service quality is the gap between performance expectation and perceptions of customers. According to them, SERVQUAL has five quality attributes i.e., empathy, responsiveness, tangibles, assurance and reliability.

Customer expectations of service quality are reference points against which service delivery is compared only at beginning. The level of expectation can vary widely depending on the reference point the customer hold. Customer expectations embrace several elements including desired and adequate service which customers hope to receive, predicated services which customers anticipate of receiving and a zone of tolerance which indicates the extent to which customers are willing to accept the variation between the desired and adequate service levels [17].

Customer perceived service quality is the customers own perception of the service based on different factors contributing to the service which extends from the process to the final outcome [16]. Perceptions are consumer judgment about the actual service performance by a given company. According to [17], it is overall assessment of the organization service based on the complete experience of the service delivery process and they are subjective.

According to [17], when evaluating service quality, consumer examines five dimensions; tangibles, reliability, responsiveness, assurance and empathy. Tangibles are concerned with physical facilities, equipment and appearance of employees and management team. Reliability indicates "the ability to perform the promised service dependably and accurately" or "delivering on its promises" [16]. Responsiveness, according to [17], indicates the willingness of the firm's staffs to help customers and to provide them with prompt service. Assurance is concerned with the knowledge and good manners or courtesy of employees. It also indicates the ability of employees with the help of the knowledge possessed to inspire trust and confidence that will strongly strike the level of customer satisfaction. Finally, empathy entails caring, approachability, easiness of contact, effort in understanding the customers' needs and provision of individualized attention to customers by personnel of the firm [16].

Models of service quality

Suitable model to measure service quality is needed in order to be active in the competition and get the competitive advantages in high competitive market. For this purpose, there are some models developed by researchers for measuring service quality. The interest of the researchers increased in the recent years in finding the best and comprehensive model for measuring customers' perception on the service quality as it may lead to satisfaction or dissatisfaction of customers which in turn crucial for performance of the company [9]. Some of the most used service quality models which are more accepted in field of service quality measurement are:

Gronroos model: The early conceptualization of service quality model is formed by Gronroos in 1982. He believed that if a firm wants to be successful, it is vital for the business operator to understand the customers' perception on the service provided. Service quality management means matching the perceived quality with expected quality and keeping this distance as small as possible in order to reach customers' satisfaction [14]. In the model, he suggested three dimensions of service quality i.e., technical (outcome), what customers received as a result of interaction with a service firm; functional (process), how a technical service received by customer; and corporate image, the customers' view of corporate or brand. According to him, by comparing the first two factors of service the quality, expected and received by the customers, one can get the perceived service quality (Figure 1).

Gap model: Another model was developed by Parasuraman and his associates in 1985 to measure service quality by measuring the gap
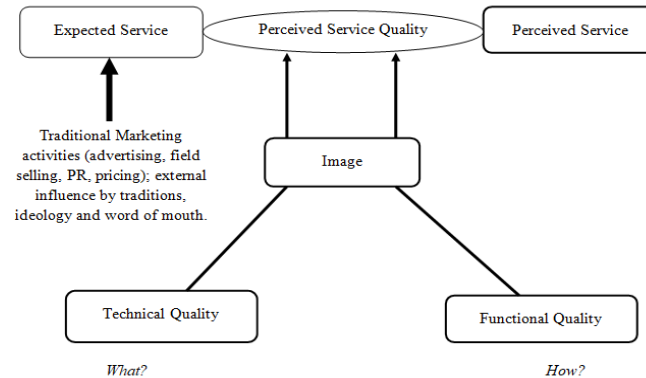
Figure 1: The Gronroos Model of Service Quality (Source: Gronroos, 1984).
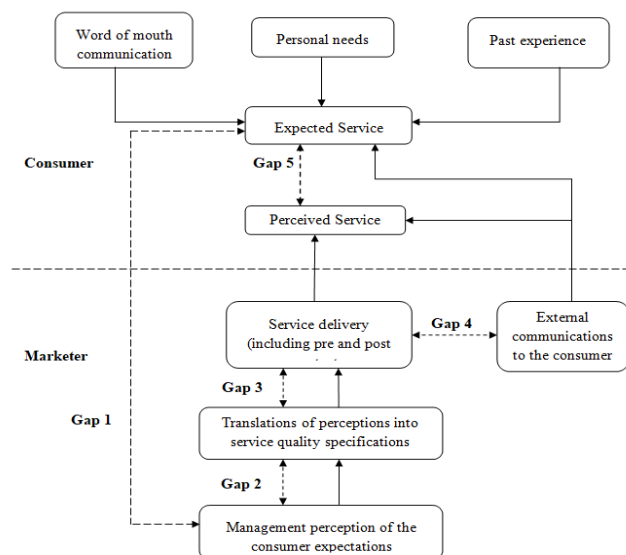

Figure 2: The Gap Model of Service Quality (Source: Parasuraman et al. 1985).

between perceived service and expected service. They proposed the gap analysis for service quality by measuring the difference between expectation and service performance [17]. In their model they found five gaps to be measured as indicated in the following Figure 2.

SERVQUAL model: After developing the gap model, Parasuraman and his associates refined their finding and model by reducing the dimensions to five i.e., reliability, responsiveness, assurance, tangibles, and empathy. They named the refined model as SERVQUAL [17] model which is indicated in Figure 3 below. According to them, this model is a useful tool for managers to identify the gaps in their service.

In its original form, SERVQUAL contains 22 pairs Likert scaled statements structured around five service quality dimensions in order to measure service quality. Each statement appears twice. One measures customer expectations of a particular service industry and the other measures the perceived level of service provided by an individual organization in that industry.

SERVPERF model: The SERVPERF scale, also known as "performance only" model, was carved out of SERVQUAL by Cronin

and Taylor in 1992 to address the issue with the measurability and definition challenges of the SERVQUAL scale by eliminating the expectation part of the SERVQUAL scale and using only performance scale only. SERVPERF directly measures the customer's perception of service performance and assumes that respondents automatically compare their perceptions of the service quality levels with their expectations of those services [18]. They argued that only perception was sufficient for measuring service quality and therefore expectations should not be included as suggested by SERVQUAL. Instead of measuring the quality of service via the difference between the perception and expectation of customers as in SERVQUAL, SERVPERF operationalizes on the perceived performance and did not assess the gap scores as expectation does not exist in the model [19]. Different scholars have suggested that SERPERF model is widely used and accepted model to measure service quality in current times [18]. The model is indicated in Figure 4.

Customer satisfaction

Customer satisfaction can be experienced in a variety of situations and connected to both goods and services. It is a highly personal assessment that is greatly affected by customer expectations.
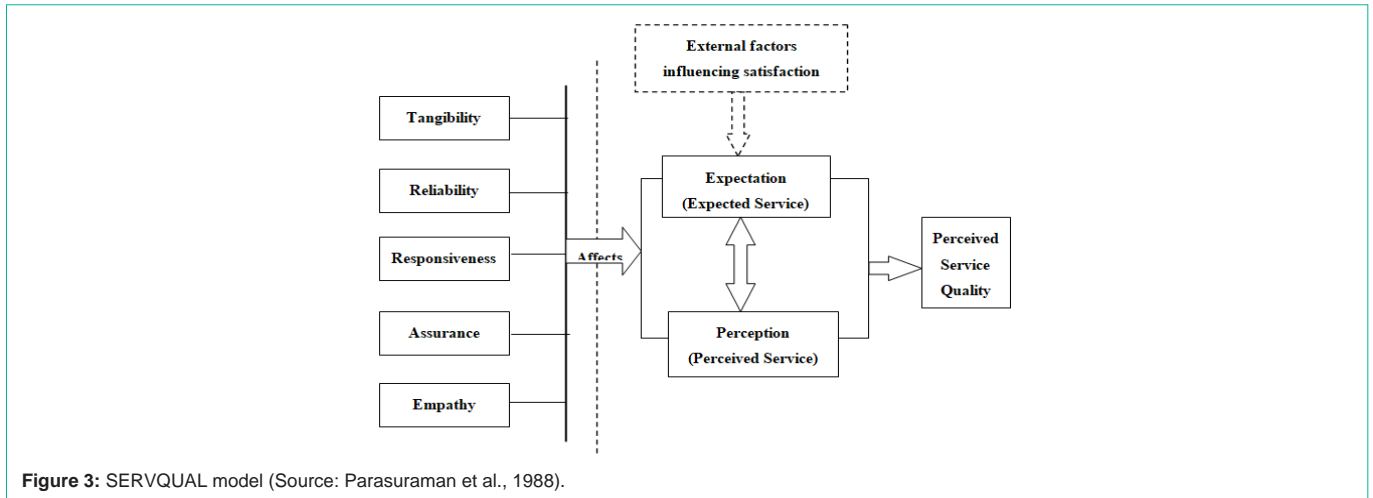
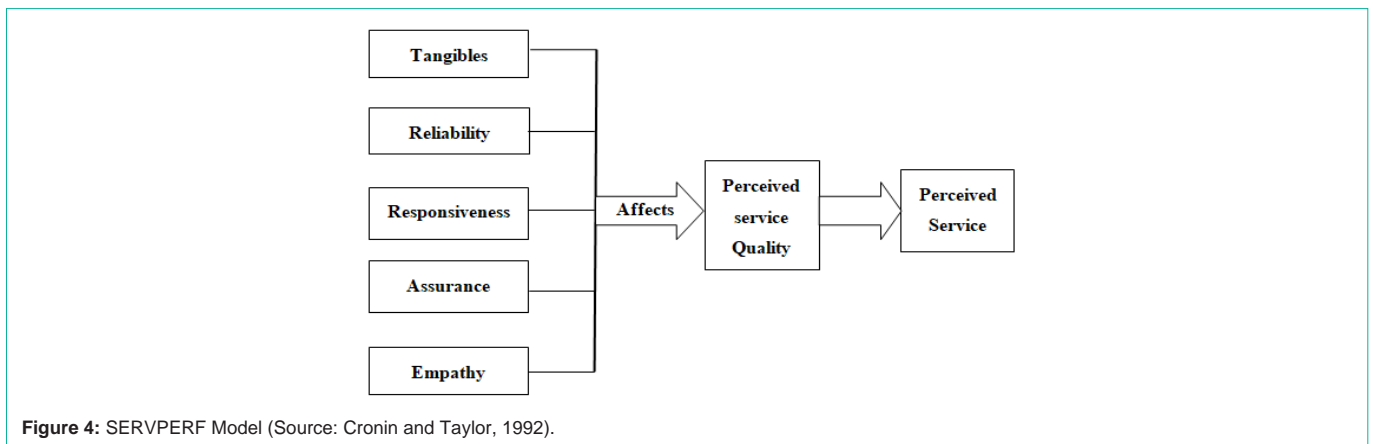**Figure 3:** SERVQUAL model (Source: Parasuraman et al., 1988).

Figure 4: SERVPERF Model (Source: Cronin and Taylor, 1992).

As indicated by [20], it is the customers' evaluation of a product or service in terms of whether that product or service has met their needs and expectations. Customer satisfaction can also be defined as the customer's response to the evaluation of the perceived discrepancy between prior expectation and the actual performance of the product as perceived after its consumption [21].

Customer satisfaction is influenced by specific product or service features, perception of quality, customer's emotional responses, their attributions and their perception [20].

The exact relationship between customer satisfaction and service quality has been described as a complex issue, characterized by debate regarding the distinction between the two constructs and the casual direction of their relationship [18]. Cronin and Taylor [19] found empirical support for the idea that perceived service quality led to satisfaction and argued that service quality was actually an antecedent of consumer satisfaction. Looy et al. [22] also indicated that the level of customer satisfaction is the result of the customers comparison of the service quality expected in a given service encounter, with the perceived service quality.

To provide excellent services, organizations need to continuously improve their culture. Developing service improvement strategy, managing the work force, closing gaps between firm's perception and customers' perceptions of quality are some of the ways to improve

service quality in the organization [16] (Figure 5).

Methodology

The main aim of the study was to investigate the effect of service quality on customer satisfaction, in the case of Commercial Bank of Ethiopia (CBE), branches in Wolaita Sodo town. Service quality is independent variable (IV) and customer satisfaction is dependent variable (DV). There are five dimensions for service quality; namely Tangibles, Reliability, Responsiveness, Assurance and Empathy and the effect of these dimensions on customer satisfaction was assessed. Explanatory research design has been used to show the relationship between service quality and customer satisfaction.

There are five CBE branches at Wolaita Sodo town at the time the study was conducted. In these five branches, 97,600 customers have opened their account and get provide from branches. As the population of the study was finite, sample size was determined using Kothari method. Accordingly, the sample size of the study was 383. The number of samples selected from each branch has been proportionately determined.

The study was depended on primary data, which is collected through survey method by using a questionnaire developed based on SERPERF instrument. The questionnaire that was composed of four parts in which the first part was about the demographic data, the
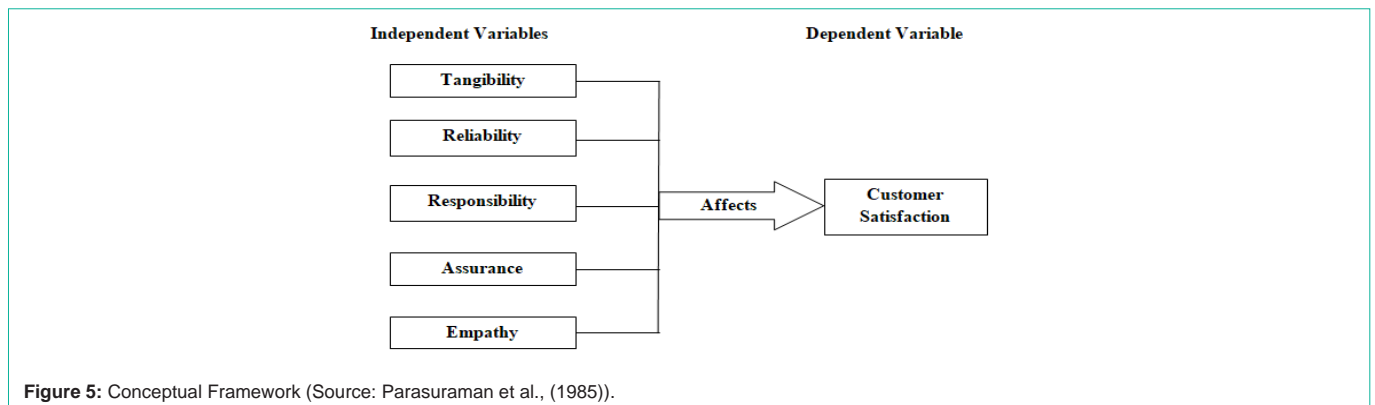
Figure 5: Conceptual Framework (Source: Parasuraman et al., (1985)).

Table 1: Relationship between service quality dimensions and customer satisfaction.

		Tangibility	Reliability	Responsiveness	Assurance	Empathy
Tangibility	Pearson Correlation	1				
Reliability	Pearson Correlation	0.671**	1			
Responsiveness	Pearson Correlation	0.506**	0.664**	1		
Assurance	Pearson Correlation	0.480**	0.557**	0.635**	1	
Empathy	Pearson Correlation	0.453**	0.626**	0.722**	0.696**	1
Customer Satisfaction	Pearson Correlation	0.416**	0.603**	0.702**	0.632**	0.777**

**Correlation is significant at the 0.01 level (2 tailed).

second was about perception, the third was about overall satisfaction and the fourth part was about the suggestions of respondents prepared and distributed to the selected sample respondents. The respondents were asked to rate each statement using Likert scales of 1 to 5 (1 strongly disagree, 5 strongly agree).

Both descriptive and inferential statistics were used to analyze and interpret the findings. Demographic variables of respondents and the mean perception of respondents about regarding the service of the organization was analyzed using descriptive statistics and inferential statistics was applied to find out the relationship between service quality dimensions and customer satisfaction and their effect on customer satisfaction using Pearson coefficient of correlation and multiple regression analysis respectively.

$$CS = \alpha + \beta_1 TA + \beta_2 RL + \beta_3 RS + \beta_4 AS + \beta_5 EM$$

Where: CS = Customer Satisfaction, α = Constant, β = Regression Coefficient, TA = Tangibles, RL = Reliability, RS = Responsiveness, AS = Assurance and EM = Empathy.

Results

To investigate the relationship between service quality dimensions (Tangibles, Reliability, Responsiveness, Assurance, and Empathy) and Customer Satisfaction, Correlation Analysis has been conducted. The Pearson correlation coefficient, r, can take a range of values from +1 to -1. A value of 0 indicates no association between the two variables, a value greater than 0 indicates a positive association, and a value of less than 0 indicates a negative association between variables.

As indicated in table below, all service quality dimensions have positive and significant correlation with customer satisfaction. Relatively, empathy has highest correlation and tangibles have lowest correlation (Table 1).

The study by [13] indicated that empathy has comparatively high relationship with customer satisfaction than other service quality dimensions.

Regression analysis helps to understand to what extent the change of the value of the dependent variable causes the change in the value of the independent variables, while other independent variables are held unchanged. Before analyzing the data through regression model, the data has been checked for assumptions of multiple regression i.e., normality, linearity, and absence of multicollinearity with in independent variables. The collected data fulfills all the assumptions and the regression model can be applied.

Table 2 above shows the regression model summary which includes R, R-square, adjusted R-square and the standard error of the estimate. R value represents the correlation between tangibles, reliability, responsiveness, assurance and empathy and customer satisfaction is 0.811. As indicated in R^2, 65.7% of total variation in the dependent variable (Customer Satisfaction) is explained or caused by the independent variables under consideration. The adjusted R^2 value shows that 65.2% of the variance in Customer Satisfaction has been significantly explained by 1% change in all independent variables.

Table 3 shows the coefficients for each dimension. All dimensions, except tangibility, are statistically significant with p-value less than 5 percent ($p<0.05$). But tangibility has a p-value of 0.205 which is greater than 0.05 and is statistically insignificant. Negative un-standardized coefficients of constant for the regression model, -0.244, indicates that independent variables are highly necessary for explaining customer satisfaction level. That means, if there is no independent variable present at all, there will be customer dissatisfaction. The regression equation for model which can explain the relationship between independent variables and dependent variables is indicated as:

Table 2: Regression model summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.811	0.657	0.652	0.58531

Table 3: Regression model for coefficients.

Model	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-0.244	0.220		-1.111	0.268
Tangibility	-0.089	0.070	-0.056	-1.269	0.205
Reliability	0.155	0.064	0.126	2.442	0.015
Responsiveness	0.280	0.062	0.230	4.49	0.000
Assurance	0.145	0.064	0.106	2.258	0.025
Empathy	0.599	0.065	0.484	9.209	0.000

Dependent Variable: Customer Satisfaction.

$$CS = -0.244 - 0.056TA + 0.126RL + 0.230RS + 0.106AS + 0.484EM$$

From this equation, we can see that empathy has high beta coefficient. This indicates that a one-standard deviation increment in empathy, keeping all other independent variables constant, can cause 0.484 standard deviations increment in customer satisfaction. Similarly, a one-standard deviation increment in responsiveness, keeping all other variables constant, can cause 0.23 standard deviations increment in customer satisfaction. In the same way, a one-standard deviation increment in reliability, keeping all other independent variables constant, can cause 0.126 standard deviations increments in customer satisfaction and a one-standard deviation increment in assurance, keeping all other independent variables constant, can cause 0.106 standard deviations increments in customer satisfaction. On the other hand, customers of the branches showed negative relation with tangibles dimension of service quality and satisfaction. But tangibility dimension has been considered insignificant as its sig. value is out of the study's alpha level which is 0.05. So, branches have to focus more on empathy because customers need more on this dimension and will be satisfied highly if little increase had been done on it. In the same way, the branches had to focus on responsiveness, reliability, and assurance to satisfy customers.

Hypothesis testing

The decision criteria to accept or reject in this study was: Reject Ho and Accept Ha if $p < 0.05$ and Accept Ho and Reject Ha if $p > 0.05$. The decision has made based on the significance value of the variables.

Ha1: Tangibles have significant effect on customer satisfaction

As shown in the Table 3 above, tangibles have a negative effect on the customer satisfaction as it is shown in its beta coefficient which is -0.056. But, as it is statistically insignificant, as shown in its p-value which is 0.205 and is greater than the study's level of significance which is 0.05, the variable has no significant effect on customer satisfaction. Therefore, alternate hypothesis (Ha1) stating that "tangibles have significant effect on customer satisfaction" is rejected.

Ha2: Reliability has significant effect on customer satisfaction

As it is clearly depicted in above table, reliability has a beta coefficient of 0.126 which means that it has positive effect on customer satisfaction with a p - value of 0.015. As p-value of it is less than the significant level of the study ($0.015 < 0.05$), it has significant effect on customer satisfaction. Therefore the alternative hypothesis (Ha2) stating that "reliability has significant effect on customer satisfaction" is accepted.

Ha3: Responsiveness has significant effect on customer satisfaction

Responsiveness has a positive beta of coefficient (0.230) and p - value of 0.000. This indicates that the p – value of the variable is less than that of the study's significant level ($0.00 < 0.05$). Therefore, responsiveness has significant effect on customer satisfaction and the hypothesis stating that "responsiveness has significant effect on customer satisfaction" is accepted.

Ha4: Assurance has significant effect on customer satisfaction

Table 4.3 shown that the service quality dimension, assurance, has a positive beta coefficient (0.106) and p - value of 0.025. This indicates that assurance has positive and significant effect on customer satisfaction, as its p - value is less than that of the study's level of significance. Therefore, the alternative hypothesis (Ha5) stating "assurance has significant effect on customer satisfaction" is accepted.

Ha5: Empathy has significant effect on customer satisfaction

As it is clearly depicted in the table 4.3 above, the service quality dimension 'empathy' has comparatively high positive beta coefficient of 0.484 and p - value of 0.000 which is very strong. This indicates that the variable 'empathy' highly affects customer satisfaction when compared to other service quality dimensions. Therefore, the decision for this hypothesis is accept the alternative hypothesis (Ha5) stating that "empathy has significant effect on customer satisfaction".

Discussions

As indicated in correlation table, all service quality dimensions have positive correlation with customer satisfaction in CBE. The highest positive value is found in empathy dimension with r value of 0.777 and the lowest is for tangibles with r value of 0.416. In the same way to this, the regression result indicated that the service quality dimension 'empathy' has highest beta value of 0.484 with significant effect on customer satisfaction and tangibles dimension has negative beta value of -0.056 with non-significant effect on customer satisfaction.

The study by [17] indicated that all the service quality dimensions are positively related with customer satisfaction. Another study by [13] indicated that the service quality dimensions namely, tangibles, reliability, responsiveness, assurance and empathy has positive and significant relation with customer satisfaction. Accordingly, the current study supports the finding of previous studies.

As indicated by regression report, four service quality dimensions namely, reliability, responsiveness, assurance and empathy have positive and significant effect on customer satisfaction and tangibles has non-significant effect on customer satisfaction at 5% level of significance. The finding from the study was consistent with that of

Dawit and Adem [7] and Melese [13].

Conclusions and Recommendations

The study was conducted to examine the effect of service quality on customer satisfaction in CBE branches in Wolaita Sodo town. There were five branches in the town when the study was conducted.

The correlation analysis has showed that there exist significant and positive relationship between service quality dimensions and customer satisfaction. Empathy dimension of service quality and customer satisfaction have comparatively highest positive relationship and tangibles dimension of service quality and customer satisfaction have lowest positive relationship. As indicated by regression model summary, the service quality dimensions have overall positive and strong relation with customer satisfaction, i.e. 0.811. Therefore, improvements in all service quality dimensions not only bring the level of service quality to the extent of customers' expectations but also increase customers' satisfactions, which will result in customers' retention, repeated visit, positive word of mouth, and increased profitability.

Empathy has comparatively high standardized beta coefficient of 0.484, which means that a one-standard deviation increment in empathy will bring 0.488 standard deviations increments in customer satisfaction followed by responsiveness for which a one-standard deviation increment will bring 0.23 standard deviations increment in customer satisfaction and reliability for which a one-standard deviations increment will bring 0.126 standard deviations increment in customer satisfaction. Comparatively, lowest effect is found with assurance dimension for which a one-standard deviation increment will bring 0.106 standard deviations increment in customer satisfaction. On the other hand, the tangibles dimension have no statistically significant effect on the customer satisfaction as its significance value is greater than 0.05. This indicates that there is no statistically significant linear dependence of customer satisfaction on the tangibles dimension of service quality. From these all, one can conclude that service quality affects the level of customer satisfaction in CBE branches in Wolaita Sodo town.

The branches need to work hard in all quality aspects as there is positive relationship between service quality dimensions and customer satisfaction. Empathy dimension has high effect on customer satisfaction compared to others. Therefore, bank needs to give more personal attention to customers, understand the interest of customers, care for their customers, and give prompt service.

References

1. Yasin M, Alavi J, Kunt M & Zimmerer T. TQM practices in service organizations: An exploratory study into the implementation, outcome and effectiveness. Managing Service Quality. 2004; 14: 377-389.

2. Rodie A & Martin C. Competing in the service sector: The entrepreneurial challenge. International Journal of Entrepreneurial Behavior & Research. 2001; 7: 5-21.

3. Almossawi M. Bank selection criteria employed by college students in Bahrain: An empirical analysis. Int. J. Bank. Mark. 2001; 19: 115-125.

4. Kotler P & Armstrong G. Principles of marketing. Pearson education. 2010.

5. Kanojia D & Yadav DR. Customer satisfaction in commercial banks: A case study of Punjab National Bank. International Journal of Trade and Commerce-IIARTC. 2012; 1: 90-99.

6. Shanka MS. Bank service quality, customer satisfaction and loyalty in Ethiopian banking sector. Journal of Business Administration and Management Sciences Research. 2012; 1: 001-009.

7. Dawit JB & Adem U. The Effect of Perceived Service Quality on Customer Satisfaction in Private Commercial Banks of Ethiopia: The Case of Selected Private Commercial Banks at Dire Dawa Administration. Bus Eco J. 2018; 9: 2.

8. Ferrel OC & Hartline M. Marketing strategy (5th ed.). South-Western Cengage Learning. USA. 2011.

9. Qadeer S. Service quality & customer satisfaction: A case study in banking sector. 2014.

10. Yoseph Teklu. Assessment of Level of Customer Satisfaction with the Quality of Service at Commercial Bank of Ethiopia (Doctoral dissertation, St. Mary's University, Ethiopia). 2012.

11. Commercial Bank of Ethiopia. Annual performance report. 2014.

12. Endalkachew Abebe. Assessing the impact of Core Banking and service quality on Customer Satisfaction: The case of Commercial Bank of Ethiopia, Bishofftu branch. (Doctoral dissertation, Hawassa University, Ethiopia). 2013.

13. Melese Abebe. Customer Satisfaction with Service Quality: The Case of Commercial Bank of Ethiopia, Addis Ababa branch. (Doctoral dissertation, St. Mary's University, Ethiopia). 2014.

14. Gronroos C. A Service Quality Model and its Marketing Implications. European Journal of Marketing. 2007; 3: 35-44.

15. Kotler PT & Keller KL. Marketing Management (14th ed.). New Jersey: Pearson Education. 2011.

16. Zeithaml VA, Parasuraman A & Berry LL. Delivering Quality Service: Balancing Customer Perceptions and Expectations. The Free Press: New York. 2006.

17. Parasuraman A, Zeithaml VA & Berry LL. A Conceptual Model of Service Quality and its Implications for Future Research. Journal of Marketing. 1985; 49: 41-50.

18. Brady MK, Cronin JJ & Brand RR. Performance-Only Measurement of Service Quality: a Replication and Extension. Journal of Business Research. 2002; 55: 17-31.

19. Cronin JJ & Taylor SA. Measuring Service Quality: A Reexamination and Extension. Journal of Marketing. 1992; 56: 55-68.

20. Zeithaml VA & Bitner MJ. Service Marketing: Integrating Customer Focus across the Firm. Boston, MA: McGraw Hill. 2003.

21. Hoffman K & Batteson. Service Marketing Concepts, Strategies and Cases. Mason, OH 45040, USA: South-Western, a part of Cengage Learning. 2011.

22. Looy BV, Gemmel P, Van Dierdonck R. Services Management: An Integrated Approach (2nd ed.). Great Britain: Pearson Education. 2003.