MADAWALABU UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

THE RELATIONSHIP BETWEEN PERCEIVED SERVICE QUALITY AND CUSTOMER SATISFACTION, THE CASE OF OROMIA CREDIT AND SAVING SHARE COMPANIES IN ROBE TOWN

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I

Declaration

I, the undersigned, Niguse Degefa declare that this thesis entitled "*The Relationship between Perceived Service Quality and Customer Satisfaction, The Case of Oromia Credit and Saving Share Companies in Robe Town*" which was done under the supervision of Dr. Tesfaye Hirphasa, my original work and submitted for the award of Degree of Masters in Business Administration. This research   has not been submitted for any other degree to this university or any other institution/university.

Name of Participant: NiguseDegefa

Signature……………………………. Date………………

This Thesis has been submitted for examination with my approval as supervisor.

Name of Advisor: *Dr. Tesfaye Hirphasa*

Signature……………………………….. Date………………

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Approval

I, the undersigned certify that I have read and hereby recommend to Madda Walabu University to accept the Thesis submitted by which entitled *"The Relationship Between Perceived Service Quality And Customer Satisfaction, The Case Of Oromia Credit And Saving Share Companies In Robe Town "* in partial fulfillment of the requirements for the award of Master's Degree in Business Administration.

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Acknowledgement

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Acronyms

EBR: Ethiopian Birr

GDP: Growth of Domestic Product

MFI: Micro Finance Institution

OCSSCO: Oromia Credit and Saving Share Company

SPSS: Statistical Package for Social Science

S.C: Share Company

UNDP: United Nations Development Program

ABSTRACT

The purpose of the study was to asses sto relationship between perceived service quality and customer satisfaction in OCSSC branches of Robe Town. The type of research design employed for this study is descriptive in type. Both primary and secondary data were used for this research. Simple random sampling procedure was used to select 300 customers from OCSSC branches of Robe Town. The main instrument used to collect data was questionnaire. The data collected was first edited to check inconsistency. The edited responses were recorded and analyzed using Microsoft excel and SPSS tools. The main statistical technique employed was frequency charts, percentages and inferential statistics. The study findings concluded that most respondents were not completely satisfied with the loan applications of OCSSC branches in the study area. The services provided by the staff is not professional and customers are not given individual attention in the study area. Additionally, the result of the study depicted that 45.1% of the respondents agreed that their expectations before the use of OCSSC have been met with this current experience. Furthermore, 45.1% of the respondents agreed that the OCSSC have state of the art offices. Only about 15.02% of the customers agreed that OCSSC officers show a high level of willingness in addressing their issues whiles 69.96% disagreed. In the study area, the knowledge of customer relationship manager is minimum and only 47% of the customers intend to continue doing business with OCSSC, Robe branches. Lack of adequate resources, inadequate monitoring agencies to monitor the microfinance institutions, inadequate competent personnel to manage the microfinance institutions, lack of suitable ICT, inability of the customers to pay back loans are the main challenges the institutions face in their attempt to provide quality service

to satisfy the customers. The study recommended that the MFI must review loan applications requirements and procedures to meet customers' expectations. The National Bank must strengthen the monitoring agencies capacity to monitor the microfinance institutions in the country and Oromia region. Building the capacity of the officers and staff member with modem banking technology are also important.

Key Words*: Service quality, OCSSC, customer satisfaction*

CHAPTER ONE

1. INTRODUCTION

1.1. Background to the Study

Globally, service quality is one of the critical success factors that influence the competitiveness of an organization.

Service quality is the difference between service expectations and perceived standards or delivery. Quality can be defined by customers and occurs where an organization supplies products or services to a specification that satisfies their needs. Many analyses of service quality have attempted to distinguish between objective measures of quality and those which are based on more subjective perceptions of customers Service quality is what clients actually receive as a result of their interaction with the service firm. During the past few years, service quality has become a major area of attention to organizations, managers and researchers owing to its strong impact on business performance, lower costs, customer satisfaction, customer loyalty and profitability (Guru, 2003).

The factors that influence the customer satisfaction are Innovative Services, Network, Access, Technicalities, Behavior, Comfort and Image or good company reputation. Public and private sector banks and microfinance institutions do not differ significantly in providing customer satisfaction (Vigg, 2007). Microfinance is made up of the provision of financial services as well as the management of small amounts of money through a range of products and a system of

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intermediary functions that are targeted at low income clients. The products include savings, loans, insurance and other related financial products and services (Asiama and Osei, 2007).

There is a great deal of discussion and disagreement in the literature about the distinction between service quality and satisfaction. The service quality school view satisfaction as an antecedent of service quality satisfaction with a number of individual transactions "decay" into an overall attitude towards service quality. The satisfaction school holds the opposite view that assessments of service quality lead to an overall attitude towards the service they call satisfaction and customer retention– customer's perception of Service and Quality of product will determine the success of the product or service in the market. If experience of the client from the previous services, greatly exceeds the expectations then satisfaction will be high, and vice versa. In the service quality literature, perceptions of the service delivery are measured separately from customer expectations, and the gap between the two provides a measure of service quality (Kyei Mensah, 2016)

Ethiopia is one of the poorest and largest populated countries in Africa. Its total population was 84,734,262 in 2011; its economy is based on agriculture, which accounts for more than 50% of GDP, 80% of exports, and 80% of total employment. The biggest sources of foreign trade are coffee, flowers and oilseeds. Yet, in spite of high rates of growth most Ethiopians live in poverty (World Bank, 2012). The formal microfinance in Ethiopia started in 1994. In particular the Licensing and Supervision of Microfinance Institution Proclamation of the government encouraged the spread of Credit and Saving S.C in both rural and urban areas as it authorized them among other things, to legally accept deposits from the general public (hence diversity sources of funds), to draw and accept drafts, and to manage funds for the micro financing business. Currently there are 23 licensed MFIs reaching about 905,000 credit clients and some saving clients. Considering the potential demand, particularly in rural areas, this only satisfies an insignificant proportion (Gobezie, 2005).

Most of the MFIs have two types of loan products, namely loans for on-farm activities, which are due in four to twelve months, and off-farm investments with more flexible repayments on weekly or monthly basis (IFAD, 2001). On average,

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60% of the MFI portfolio represents loans for on-farm investments while income generating activities and petty trading accounted for about 40% (Dejene, 1999).

Oromia Credit and Saving Share Company (OCSSCO) is currently operating largely in rural areas to complement the agriculture lead and rural centered development effect of the Federal Government of Ethiopia in general and Oromia Regional National State (ORNS) in Particular. Robe town is also one of the places where OCSSO is giving credit for the households (Lewis, 2005).

This factors leads to customer satisfaction in the banking and microfinance institutions. However, in the study area there is no studies specifically on the perceived service quality and customer satisfaction in microfinance institutions. So that, this study was tried to assess the quality of customer satisfaction in microfinance industry in Robe town. This means that the study would attempt to review the necessary requirements, and discuss the steps that need to be taken in order to measure and track customer satisfaction in microfinance industry in the study area.

1.2. Statement of the Problem

Customer satisfaction has been studied in different directions, from measurement to its relationships with other business aspects. Some researchers have provided possible means of measuring customer satisfaction (Levy, 2009; NBRI, 2009). Meanwhile other authors like Wilson et al. (2008) demonstrated some determinants of customer satisfaction to be product and service quality, price, personal and situational factors (Wilson et el., 2008). Some researchers have looked into the relationship between total quality management and customer satisfaction. (Wen-Yi, et al, 2009). Because customer satisfaction is based upon the level of service quality provided by the service provider (Lee et al., 2000) and service quality acts as a determinant of customer satisfaction (Wilson et al., 2008). Therefore, assessing the relationship between perception of quality service and customer satisfaction would have great importance to improve the performance of Credit and Saving S.Cs in Robe Branch.

Customers are not only interested in the tangible aspects of the service offered to them in the service sector but also the intangible aspects of these product in the provision process. Moreover, owing to the concurrent factor, which is a characteristic of the service provision, it becomes even more difficult for service businesses to compensate for the lack of quality that may occur in relation to products and services offered to the customers and the resulting dissatisfaction. Therefore, in order to increase the level of customer satisfaction and consequently assure competitiveness of OCSSC branches in Robe town.

The ability of an MFI to retain customers is paramount to its sustainability. Retention of customers is not only important because it is less costly than obtaining new clients but also serves as a means for value generation for stakeholders (Urquizo, 2006). Customers who are satisfied with an MFI's products and/or services remain loyal and tend to add on value to the institution. According to Harris (2007), one of the most effective and least expensive ways to market a business is through excellent customer service.

Service quality and customer satisfaction have been proven from past researches to be positively related (Kuo, 2003) but no study had tested the service quality dimensions directly to see if it is related to customer satisfaction, thus, there is a need to test the direct relationship between each of the service quality dimensions and customer satisfaction in the case of Microfinance institutions.

Thus, it was very important to assess the customer perspectives whether, customers are satisfied with the quality of service rendered by OCSSCs in Robe town as well as the existing problems of limited banking services, products and infrastructure availability in the study area, and also would produce suggestions as to how best these services and infrastructure could be improved upon to meet or exceed their satisfaction levels.

1.3. Objective of the Study

1.3.1. General Objective

The general objective of the study was to assess the relationship between perceived service quality and customer satisfaction in OCSSC of Robe Town.

1.3.2. Specific Objectives of the Study

The specific objectives of the study would include;

- To examine how customers perceive the service provided by Robe OCSSC,
- To investigate customer satisfaction level in the study area.
- To evaluate the relationship of perceived service quality and customer satisfaction in the study area.
- To investigate the effect of service quality on customer satisfaction in the study area.

1.5. Research Questions

The following research questions would be used for the study;

- What is the quality of service perceived by customer in OCSSC of Robe Town?
- What is the level of customer satisfaction in the study area?
- What is the relationship between service quality and customer satisfaction in the study area?
- Does service quality affect customer satisfaction in the study area?

1.6. Significance of the Study

This study would investigate customers' expectations that have a central role in influencing satisfaction with services, and these in turn are determined by a very wide range of factors lower expectations would resulted in higher satisfaction ratings for any given level of service quality. This study would improve microfinance business in Oromia CSSCO, in Robe town.

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Moreover, the study would recommend the necessary customer service strategies that could enhance good customer service and improve satisfaction in the microfinance institutions in Oromia Region.

The result would help policy makers to and managers to plan and improve quality service delivery in micro finance institutions. The study would help other researchers to go detail on the concept.

1.7. Scope of the Study

The scope of the study was assessing the quality of service delivery and customer satisfaction in Oromia Credit and Saving Share Company of Robe town since researcher has budget problem.

Therefore, the study was be conceptually, theoretically and empirically limited in scope to objective of this study and to identify the factors that influences service quality and customer satisfaction in microfinance institutions in the study area. Geographically the study would limited in scope to OCSSC branches in Bale Zone, particularly, OCSSC Robe Branch of Robe town due to time and budget constraints.

1.7. Limitations of Study

Due to financial constraints, coupled with limited time and lack of logistic support, it was not be possible for the researcher to cover every microfinance firms in Bale zone, Robe town. Again, at the time the researcher was presented the questionnaire to the respondents, which were customers in a queue preparing for their turn to catch their money, so the researcher had a tough time collecting the entire questionnaire.

1.8. Organization of the Rest of the Study

The study report is presented in five chapters. The first chapter consists the introduction, the background to the study, problem statement, objectives of the study, research questions, significance of the study, as well as the scope the study.

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Followed by chapter two which reviewed related theoretical, empirical and conceptual literature on the subject matter. Chapter three looks at the methodology of the research. Chapter four will be dedicated to data analysis, findings and discussions. Finally, chapter five deals with a summary of the study, conclusions drawn from the findings and recommendations and suggestion for further studies.

CHAPTER TWO

2. LITERATURE REVIEW

2.1. Theories of Customer Satisfaction and Service Quality in Microfinance

These models are among models of customer retention explaining the behavior of customers and they tend to explain the link between various factors, which cause customers to remain with particular firm. This study has adopted the following models:

2.1.1. The Schools of Thought in Microfinance

The success of microfinance lies in improving the livelihoods and living standards of the poor in a sustainable way. The keywords in the financial sector today are therefore poverty alleviation, empowerment and sustainability. Keeping these in mind, analysis of the available literature shares that theoretically, there are different approaches and schools of thoughts. These are the financial systems, poverty lending and livelihood finance schools (Hulme and Mosley, 2005)

2.1.2. The Finance System of School of Thought

The financial system school of thought is also known as the minimalist approach. According to this school, viability and sustainability of the institution is much dependent on delivering the financial product efficiently and effectively. It sees institutional self-sufficiency as the only way to meet the widespread demand of

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clients for convenient suitable financial services delivery. It assumes that there is a simple missing piece for poverty reduction and growth of enterprise, which is access to capital. Followers of this school or practitioner identify themselves as a bank. Their area of specialization is financial management and accounts (Hulme and Mosley, 2005).

Hulme and Mosley, (2005) to enable them to be viable and sustainable. The school of thought discourages subsidy, as this would not make them sustainable. Their argument is that they do not only bridge the gap that exists among the poor and non-poor in terms of making financial services available, but also provides small but reliable services that enable the poor to meet their emergency needs. Implicit in their position is the assumption that such provision of credit in and out of itself through judicious use by borrowers will lead to the desire outcome of improved incomes.

2.1.3. Poverty Lending School of Thought

This school of thought is also known as the integrated approach or institutional and welfares approach (Woller et al. 2000). It contends that although financial sustainability may be desirable it is not a goal in and itself. The goal is poverty alleviation. Practitioners who follow this approach provide financial services at a subsided rate, typically at below market interest rates often along with complementary services such as imparting training and skills, education, health, nutrition and other basic needs (Vijay Mahajan 2005).

The rationale for this approach is that, if adverse conditions affecting the quality of life are to be tackled by addressing poverty, it needs to employ multiple strategies. Therefore, it takes up a whole range of activities, especially those that affect women's lives and are more productive and security enhancing (Vijay Mahajan 2005).

2.2. SERVQUAL Model

SERVQUAL is a multi-item scale, which stands for service quality developed by Parasuraman, Zeithaml and Berry (1990) to assess customer perceptions on

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service quality in service and actual experience. SERVQUAL when originally developed in 1985 was measuring 10 aspects of service quality, which were competence, courtesy, credibility, security, access, communication, knowing the customer, tangibles, reliability and responsiveness. The simplified model is simple and has been useful for quantitatively assessing customers' experiences in service (Zeithaml et al., 1990).

The purpose of SERVQUAL is to serve as a diagnostic methodology for uncovering wide areas of an organization's service quality weaknesses, strength and discovering the main requirements for delivering high service quality (Zeithaml et al., 1990). The instrument is designed for use in any kind of service business and provides a basic skeleton through its expectations/perceptions format, encompassing statement for each of the five dimensions (Zeithaml, et. al., 1990).

Despite its wide usage in service industry, SERVQUAL model has been criticized by several researchers (for example, Carman, 1990; Babakus and Boller, 1992; Teas, 1994). Criticisms were mainly directed at the conceptual and operational base of the model, mostly in reliability, validity, dimensional structure and operationalization of expectations. However, it has been generally agreed that SERVQUAL items are reliable predictors of overall service quality (Khan, 2003).

2.1.3 Customer Satisfaction Model

Customers' satisfaction with their banks is based on the expectations, interactions and experiences with the banks. Oliver (2003) tested a model to represent influences on satisfaction response. The model theorized that expectations and attribute performance each influence satisfaction. In addition, if attribute performance and expectations do not match, then dis-confirmation may occur, which impacts satisfaction (Oliver, 2003).

There is a strong link between customer satisfaction and repurchase intentions (Patterson, Johnson and Spreng, 2007). If the customer is dissatisfied, he/she is less likely to repurchase the product (Oliver, 2003). Repurchase intentions are based on the evaluation of many underlying service dimensions (Boulton,

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Kannan, and Bramlett, 2000). In banks, retention is a repurchase decision. Ideally, satisfied customers will be retained at a higher rate than dissatisfied customers (Patterson et al., 2006).

2.1.4 The Lovelock Wirtz Gap Model

As explained by Lovelock and Wirtz (2007), the first gap, the knowledge gap is the difference between what service providers believe customers expect and customers' actual needs and expectations. The standards gap is the difference between management's perceptions of customer expectations and the quality standards established for service delivery. The delivery gap, the third in the gaps model is the difference between specified delivery standards and the service provider's actual performance on these standards. The fourth gap, the internal communications gap is the difference between what the company's advertising and sales personnel think are the product's features, performance and service quality level and what the company is actually able to deliver.

The perceptions gap is the difference between what is in fact delivered and what customers perceive they received (because they are unable to evaluate service quality accurately). The interpretation gap is the difference between what a service provider's communication efforts (in advance of service delivery) actually promise and what a customer thinks was promised by these communications. The seventh and final gap, the service gap, is the difference between what customers expect to receive and their perception of the service that is actually delivered (Lovelock and Wirtz. 2007).

2.2. Empirical Literature

2.2.1. Credit and Saving Share Company

Microfinance can be defined as the attempt to improve access to small deposits and small loans for poor households neglected by banks. Therefore, microfinance involves the provision of financial services such as savings, loans and insurance to poor people living in both urban and rural settings who are unable to obtain such services from the formal financial sector (Schreiner and Colombet, 2001)

Microfinance or Microcredit was initially became known in the 1980s, although early experiments date back 30 years in Bangladesh, Brazil and a few other countries. The important difference of micro financing was that it avoided the pitfalls of an earlier generation of targeted development lending, by insisting on repayment, by charging interest rates that could cover the costs of credit delivery, and by focusing on client groups whose alternative source of credit was the informal sector.

Emphasis shifted from rapid disbursement of subsidized loans to prop up targeted sectors towards the building up of local, sustainable institutions to serve the poor. Microfinance has largely been a private (non-profit) sector initiative that avoided becoming overtly political, and as a consequence, has outperformed virtually all other forms of development-lending.

According to the Microfinance Bill 2007, thrift means any money collected (other than in the form of current account or demand deposit) by a microfinance organization from a group or by a group from its members through group mechanism, not exceeding such amounts and subject to such other terms and conditions as may be prescribed.

Microfinance, according to Otero (1999) is "the provision of financial services to low-income poor and very poor self-employed people. These financial services according to Ledgerwood (1999) generally include savings and credit but can also include other financial services such as insurance and payment services. According to the UNCDF (2004) there are approximately 10,000 MFIs in the world but they only reach four percent of potential clients, about 30 million people.

On the other hand, according to the Microcredit Summit Campaign Report, MSCR (Microcredit Summit, 2004) as of December 31st 2003, the 2,931 microcredit institutions that they have data on, have reported reaching 80,868,343 clients, 54,785,433 of whom were the poorest when they took their first loan. Even though they refer to microcredit institutions, they explain that they include

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"programs that provide credit for self-employment and other financial and business services to very poor persons (Microcredit Summit, 2004).

2.2.2. The Benefits of Microfinance Institutions

Microfinance has a very important role to play in development according to proponents of microfinance. UNCDF (2004) states that studies have shown that microfinance plays three key roles in development. It: helps very poor households meet basic needs and protects against risks, b. is associated with improvements in household economic welfare, helps to empower women by supporting women's economic participation and so promotes gender equity. By providing material capital to a poor person, their sense of dignity is strengthened and this can help to empower the person to participate in the economy and society (Otero, 1999).

According to Kim (2005), conventional finance institutions seldom lend down-market to serve the needs of low-income families and women-headed households. They are very often denied access to credit for any purpose, making the discussion of the level of interest rate and other terms of finance irrelevant. Therefore the fundamental problem is not so much of unaffordable terms of loan as the lack of access to credit itself.

2.2.3. The challenges that Micro-finance Institutions Face in Their Attempt to Provide Quality Service to Satisfy the Customers

In this approach the main focus is savings, credit, insurance and building of people's institutions (even people managed institutions) with capacity building of women, though in some instances men may be involved, but the main thrust is only on women. Thus, this retards the process of meaningful and sustainable poverty reduction.

In microcredit, the loan duration is short; say one to maximum of two years. Members of the institution are taught only how to manage finance and accounts including leadership. This is good but valid only to group's members.It does not address issues related to livelihood protection, though it works towards livelihood enhancement. It does not engage the community in creating meaningful,

sustainable infrastructure.Finally, it only addresses livelihood issues peripherally (Vijay Mahajan 2005)

2.2.4. Microfinance and Livelihood Security

Carney (2011) defines a livelihood as comprising the capabilities, assets (including both material and social resources) and activities required for a means of living. Chambers (2007) states that livelihood security is "basic to well-being" and that security "refers to secure rights and reliable access to resources, food, income and basic services. It includes tangible and intangible assets to offset risk, ease shocks and meet contingencies.

Lindenberg (2002) defines livelihood security as a family's or community's ability to maintain and improve its income, assets and social well-being from year to year. Concern also state that livelihood security is more than just economic well-being as they define livelihood security as the adequate and sustainable access to and control over resources, both material and social, to enable households to achieve their rights without undermining the natural resource base (Concern, 2003).

A livelihood security approach according to Concern (2003) aims for a holistic analysis and understanding of the root causes of poverty and how people cope with poverty. They identify livelihood shocks such as natural disasters and drought, the social, political and economic context, and people's livelihood resources such as education and local infrastructure as factors affecting people's livelihood security (Concern (2003).

2.2.5. Measuring Customer Satisfaction in the Banking Industry

In a study conducted by Chowdhury, Mosley and Simanowitz (2004) Banking operations are becoming increasingly customer oriented. The demand for 'banking supermalls' offering one-stop integrated financial services is well on the rise. The ability of banks to offer clients access to several markets for different classes of financial instruments has become a valuable competitive edge. Convergence in the industry to cater to the changing demographic expectations is now more than evident.

With the phenomenal increase in the country's population and the increased demand for banking services; speed, service quality and customer satisfaction are going to be key differentiators for each bank's future success. Thus, it is imperative for banks to get useful feedback on their actual response time and customer service quality aspects of retail banking, which in turn will help them take positive steps to maintain a competitive edge (Chowdhury, Mosley and Simanowitz, 2004).

2.2.6. The Need to Measure Customer Satisfaction

Satisfied customers are central to optimal performance and financial returns. In many places of the world, business organizations have been elevating the role of the customer to that of a key stakeholder over the past twenty years. Customers are viewed as a group whose satisfaction with the enterprise must be incorporated in strategic planning efforts. Forward-looking companies are finding value in directly measuring and tracking customer satisfaction as an important strategic success indicator. Evidence is mounting that placing a high priority on customer satisfaction is critical to improved organizational performance in a global market place.

With better understanding of customers' perceptions, companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out the path of future progress and improvement. Customer satisfaction measurement helps to promote an increased focus on customer outcomes and stimulate improvements in the work practices and processes used within the company. When buyers are powerful, the health and strength of the company's relationship with its customers – its most critical economic asset is its best predictor of the future.

2.2.7. Customer Satisfaction in Microfinance Industry

The meaning of satisfaction: 'Satisfied' has a range of meanings to individuals, but it generally seems to be a positive assessment of the services. The word "satisfied" itself had a number of different meanings for respondents, which can

be split into the broad themes of contentment/happiness, relief, and achieving aims and happy with outcome and the fact that they did not encounter any hassle. Some of the interpretations fit with the definition used in much of the service quality and satisfaction literature, where satisfaction is viewed as a zero state, merely an assessment that the service is adequate, as opposed to "delight" which reflects a service that exceeds expectations.

2.2.8. Service Quality and Customer Satisfaction

There is a great deal of discussion and disagreement in the literature about the distinction between service quality and satisfaction. The service quality school view satisfaction as an antecedent of service quality–satisfaction with a number of individual transactions "decay" into an overall attitude towards service quality.

The satisfaction school holds the opposite view that assessments of service quality lead to an overall attitude towards the service they call satisfaction and customer retention – customer's perception of Service and Quality of product will determine the success of the product or service in the market. If experience of the client from the previous services, greatly exceeds the expectations then satisfaction will be high, and vice versa. In the service quality literature, perceptions of the service delivery are measured separately from customer expectations, and the gap between the two provides a measure of service quality.

2.2.9. Expectations and Customer Satisfaction

Expectations have a central role in influencing satisfaction with services, and these in turn are determined by a very wide range of factors lower expectations will result in higher satisfaction ratings for any given level of service quality. This would be seen sensible; e.g., poor previous experience with the service or other similar service is likely to result in it being easier to pleasantly surprise customers.

 However, there are clearly circumstance where negative preconceptions of a service provider will lead to lower expectations, but will also make it harder to achieve high satisfaction ratings – and where positive preconception and high expectations make positive rating more likely. The expectations theory in much of the literature, therefore, seems to be an over simplification.

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2.3. Micro finance in Ethiopia and Legal Frameworks

As per proclamation No.40/1996, capital requirement for the establishment of new MFI is EBR 200,000 which lately rose to EBR 1.5 million by proclamation No.626/2009. The legal framework allows market entry of new MFIs and start to collect savings from the general public to be used for on lending.

This proclamation states that loans are delivered to clients based on group guarantees with no property collateral on the one hand and individual lending based on real collateral on the other. Formerly, the maximum loan was fixed to EBR 5000 by NBE Directive MFI/05/1996 but directive, MFI/17/2002, removed this cap partly. MFIs that have passed the 1 million savings mark are free to set loan sizes, but loans over EBR 5000 should not exceed more than 20% of total disbursements and any individual loan cannot exceed 0.5% of the MFI's total capital.

The loan to be extended to a group also shouldn't exceed 4% of the total capital of the institution. With regard to loan term, Directive MFI/05/1996 doesn't allow loan period over twelve months which later directive extended this period to 24 months for loans up to EBR 5000 and 60 months for loans above that amount. MFIs are free to fix interest rate on lending and saving (rate of interest on saving shouldn't be below bank's rate).

In line with taxation, MFIs distributing dividends are responsible for paying profit tax while others are tax exempted. As per directive No. MFI/17/2002 issued by NBE, loan provision is 25%, 50% and 100% for past due 91-180 days, 180-365 days and over 365 days respectively. Directive MFI/15/2002 requires reregistered MFIs to maintain at all times at least 20% of their total savings in liquid assets. All MFIs are required to renew their license every year

2.4. Conceptual Framework of the Study

The conceptual framework of the study is based on the SERVQUAL model. Parasuraman et al. (1994) defined service quality as "a global judgment or attitude

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relating to the overall excellence or superiority of the service" and they conceptualized a customer's evaluation of overall service quality by applying Oliver's (1980) disconfirmation model, as the gap between expectations and perception of service performance levels. Furthermore, they propose that overall service quality performance could be determined by the measurement scale SERVQUAL that uses five generic dimensions:

- Tangibility: the appearance of physical facilities, equipment, personnel, and Communication materials.

- Reliability: the ability to perform the promised service dependably and accurately.

- Responsiveness: the willingness to help customers and provide prompt service

- Assurance: the competence of the system and its credibility in providing a courteous and secure service); and

- Empathy: the approach ability, ease of access and effort taken to understand customer 3 Functioning of the SERVQUAL
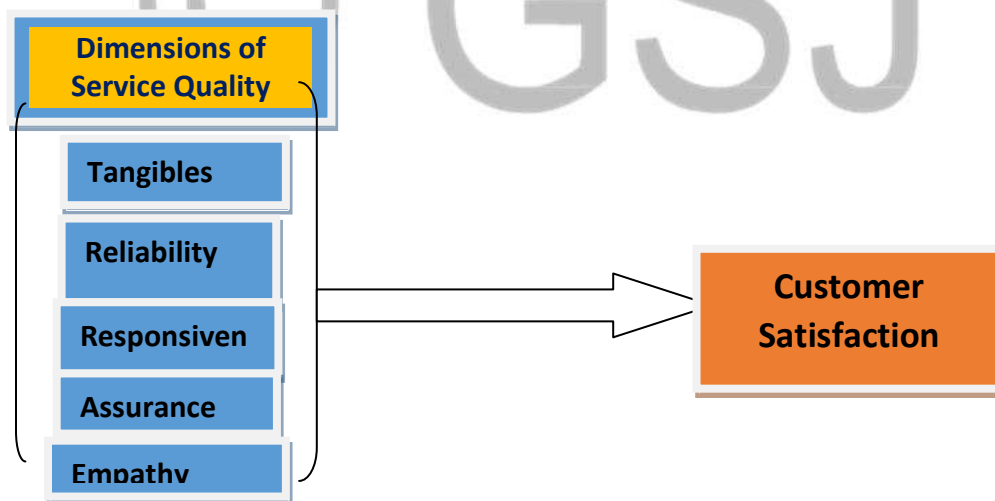
Figure 2.1: Conceptual framework of the Study

CHAPTER THREE

3. Research Methodology

3.1. Description of the Study Area

3.1.1. Location and Physical Situation of the Study Area

The study was conducted in Robe town. The town is located in the South Eastern part of Ethiopia at the distance of 430km from Addis Ababa. It is the capital city of Bale zone in Oromia Regional State. The town is located between 703'30''N to 7010'45''N and 390 57'38''E to 400 2'38''E (Robe Town Profile, 2017).

3.1.2. Demographic and Socio-Economic Conditions of the Study Area

According to Robe Town Profile (2016), the total population of the town is 80,503. Among these 40,845 are male and 39, 658 are female. The annual growth rate of the population is 4.4%. Due to Rural-Urban Migration and other pull factors, the total population of the town becomes increasing from time to time.

The town was established in 1923 E.C and had got urban structure in 1955 E.C and finally included in reform towns in 1996 E.C. According to urban ranking system of the Region, the town is among the Secondary 'A' group towns. Robe has four branches of government commercial banks, seven private banks, two Microfinance banks (Ormoia Credit and Saving Share Company) and other financial institutions. (Robe Town Socio-economic Report, 2018)

3.2. Research Design

The design for this research was descriptive in type. Because, the descriptive research study enables to examine the existing situation of work ethics in the company. With the descriptive study, the researcher was attempt to describe in a methodical manner, the views of customers of Oromia Credit and Saving S.C. in relation to customer satisfaction.

3.3. Research Approach

The study used both quantitative research approaches to produce valuable data and conclusions. The qualitative approach used because it afforded the researcher to gather more data on the experience of customers whose views were sought during the data collection stage. The customer's views were then presented in its original context. This was done because there would be the need to have an in-depth study in customer satisfaction of micro finance institutions.

3.4. Sampling Method

3.4.1. Population of the Study Area

The population of the study area had two characteristics; that is Active and Passive. The active customers are 1052, whereas 160 of them are passive. Totally the study area had 1212 population. So that, the researcher had taken these customers as source of data for the research.

3.4.2. Sampling Technique

In this study, a probability sampling technique was used to select sample respondents precisely. Researcher was also use purposive sampling to select potential customers. Because the researcher assumes that detail information was obtained from those customers.

3.4.3, Sample Size Determination

The target sample size was described by using Yamane (1967) provided a simplified formula; $n1= N/1+Ne^2$. (e) is the level of precision representing 95% confidence level (N) represented the total population; (n) represented the desired sample size.

Using this formula the researcher was determine the target sample size and applied it to the study groups in order to get a distribution pattern in the respondents.

$$\text{Thus, } n1= N/1+Ne^2$$

$$n= 1212/(1+1212(0.05^2)) = 300$$

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Based on the formula of Yamane (1967), Out of a target population of 1212 active and passive customers of OCSSC Robe branches, 260 active and 40 passive; totally 300 respondents were selected.

T*able 3.1. Sample size description by customer category*

S.N	Customer Category	Population. Size	Sample Size
1	Active Customer	1052	260
2	Passive Customer	160	40
	Total	*1212*	*300*

Source: Own data survey, 2018

In the final stage customers were selected randomly using probability, proportional to sample size-sampling techniques.

3.5. Data Sources

In this study, both primary and secondary data were used for analytical purpose. Primary data was obtained from the questionnaire filled by sampled customers, and direct observations of the researcher.

Secondary data sources pertaining to service quality in the study area over the last 5-year periods were collected. The data including information about work place ethics, service quality, customer satisfaction etc, in OCSSC from books, related researches etc. were used as sources of secondary data.

3.6. Data Collection Techniques

Questionnaire: The questionnaire was administered on individual customer and employee, which contained both close ended and open-ended questions. The questionnaire was structured to capture factual information on the research issue. The open-ended questions were help to get answers that reflect the service quality and customer satisfaction and the existing condition in the study area.

3.7. Data Analysis and Presentation Techniques

The analysis of data was covered both quantitative and qualititative evidences that obtained from the customers. Before coding the responded questions, the answers were sorted and categorized according to their meanings. The categorized answers were then code and entered in to the computer and would be analyzed using the SPSS software and Excel application.

The data collected using standardized questionnaires were analyzed using both descriptive and inferential statistics. Descriptive statistic used for analyze were mean and standard deviation; whereas the inferential statistics used were correlation and linear regression. SPSS was the software used to analyses the data.

3.8. Validity and Reliability

The precision with which things are measured in a study is expressed in terms of validity and reliability. (Hopkins, 2001). These two are related because if a measure is valid then it is reliable. (Bryman& Bell 2003). Validity is concerned with whether the findings are really about what they appear to be about (Saunders et al 2009). Validity represents how well a variable measures what it is supposed to measure Hopkins (2001). Likewise reliability refers to the extent to which the data collection techniques or analysis procedure will yield consistent findings (Saunders et al., 2009).

Three of the criteria for the evaluation of business research are Reliability, replication and validity (Bryman& Bell 2003). Because of the research strategy and design of this study will check replication; reliability, measurement validity and external validity; external validity whether the results of the study could be generalized based on the specific research context. The internal validity was used for quantitative study.

Cronbach and Richard (2004), states that alpha reliability is regarded as a measure of internal consistency of the mean of the items at the time of administration of the questionnaire. Cronbach's alpha is a reliability coefficient that indicates how

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well the items in a set are positively related to one another. *Based on Cronbach's alpha internal consistency*

Table 3.2: Reliability Analysis of variables

Variables	Cronbach's Alpha	No of items
Reliability	.897	5
Responsiveness	.862	4
Tangibility	.885	4
Empathy	.833	5
Assurance	.833	4
Customer satisfaction	.803	3
Customer loyalty	.935	3

If, 0.9 *Excellent,* 0.8< 0.9 *Good,* 0.7< 0.8 *Acceptable,*

0.6 < 0.7 **Q***uestionable***,** 0.5< 0.6 *Poor*, < 0.5 *Unacceptable*

Descriptive statistics

Descriptive statistics is statistical analysis that it comes up with the mean value whether the mean value should be higher than 3.5 in order to indicate for strong agree level in the respondents' answers.

3.9. Ethical Considerations

This study was carried in line with the approval obtained from MaddaWalabu University. The written permission to conduct this research in response to a written inquiry taken from this institution. The interview and questionnaires were conducted by letting the participants to have information about the purpose of the study and the type of information needed from them.

Through this process the researcher was conducted data collection according to the willingness of the respondents and finally give apology for all participants of OCSSC, Robe Branches.

CHAPTER FOUR

4. ANALYSIS OF DATA AND DISCUSSION OF FINDINGS

4.1. Response Rate

The respondents of this study were the sample taken from customers of OCSC branches in Robe town. Accordingly 300 questionnaires were distributed to the selected users of the OCSSC in the study area, out of these 253, (84.33%) questionnaires were properly filled and returned. The remaining respondents were not gave their response at all or not filled properly, due to health, social and other problems. The majority of the non-responding customers were from passive customers.

Accordingly, all personal information of respondents as well as questions included in each questionnaire were carefully collected and properly checked and organized according to the objectives of the study.

4.2. Demographic Information of Respondents

This section contain Tables and charts that shows the demographic information of the respondents, the respondents gender, age, educational qualification and the number of years that they have been doing business with the OCSSC branches of Robe Town.

4.2.1. Sex distribution of the Respondents

Table4. 1 Description of the respondents' sex

S.N	Sex of Respondents	Frequency	Percent
1	Male	98	38.74
2	Female	155	61.26
	Total	**253**	**100**

Source: Field Study, 2018

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Table 4.1 shows that 61.26% of the respondents were females whiles 38.74 % were males. The study concluded that female respondents dominated the sample for this study. On the other hand, in the study area, the majority of the customers for OCSSC in the study area were female.

4.2.2. Age Distribution of the Respondents

The age distribution of the respondents in the study area are described in the following figure. The data shows that 59% of the respondents were between the ages 31 to 45.

Figure 1 Age distribution of the respondents

AGE DISTRIBUTION OF THE RESPONDENTS (OCSSC, ROBE BRANCHS)
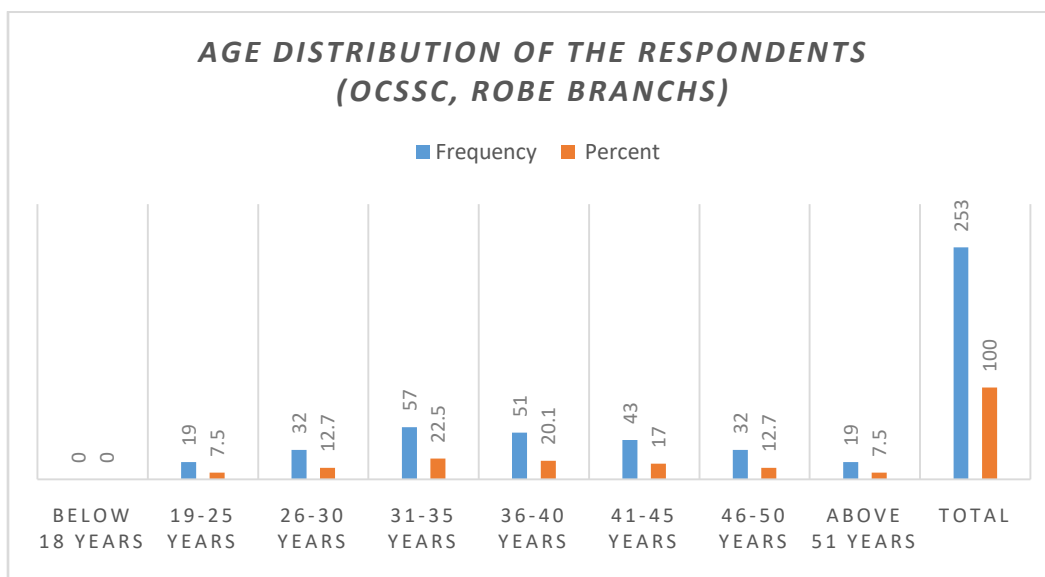
Source: Field Study, 2018

Figure 4.1 depicts that 12.7% of the respondents were between the ages 26-30 years, 22.5% were between the ages 31-35 years, 20.1% were between the ages 36-40 years, 17% were between the ages 41-45, 12.7% were between the ages 46-50 years, 7.5% were between the ages 19-25 years and the rest 7.5% were 51 and above years. From this data we can conclude that 59.6% of the respondents are found between the ages of 31-45 years. So that, the majority of customers in the study area are found within the productive age.

4.2.3. Occupation of the Respondents

Table 4.2 Description of occupation of the respondents

S.N	*Profession of the Respondents*	*Frequency*	*Percent*
1	Self-employed (trader, farmer)	114	45.1
2	General craftsperson	44	17.4
3	Civil servant	57	22.5
4	Student	25	9.9
5	Other	13	5.14
	Total	253	100

Source: Own Field Survey, 2018

Table 4.2 shows that 45.1% of the respondents were self-employed, 17.4% were general craftsperson, 22.5% were civil servants, 9.9% were students and the rest 5.14% of the respondents had other occupations like lawyers, doctors etc, or has no any occupation but live on retirement pension and other income source holders. Generally, OCSSC, Robe town branches have been serving customers holding all kinds of occupations.

4.2.4. Educational Background of Respondents

Figure 4.2 Educational background of the respondents
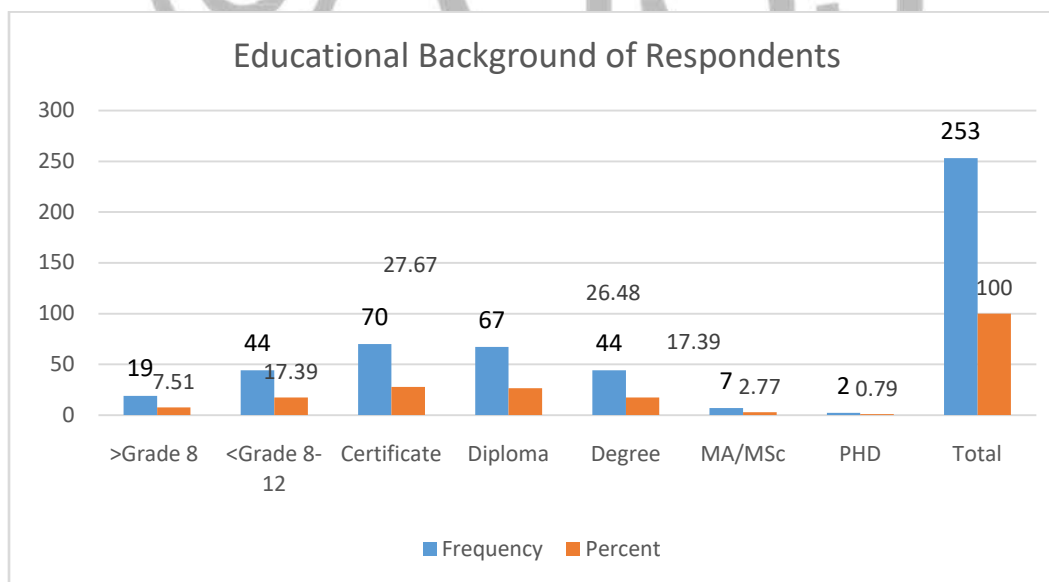
Source: Field Study, 2018

Figure 4.3 indicates that 27.7% of the respondents were holding certificate, 26.5% were holding diploma qualifications, 17.4% were learn up to grade 8-12, and

7.5% of respondents primary school education less than grade 8. The rest 3.56% of the respondents were holding Master's degree or PHD. Generally the majority of the respondents (71.54%) hold certificate, Diploma or Degree qualifications.

4.3. Duration of time that customers Doing Business with OCSSC

The following figure describes that the experience of the respondents in doing business with OCSSC, in the study area.

Figure 4.3 Experience of respondents in using OCSSC, Robe Branches

EXPERIENCE OF RESPONDENTS IN USING OCSSC, ROBE BRANCH

More than 11 years, 7.50%

6-10 years, 27.70%

Below 5 years, 64.80%
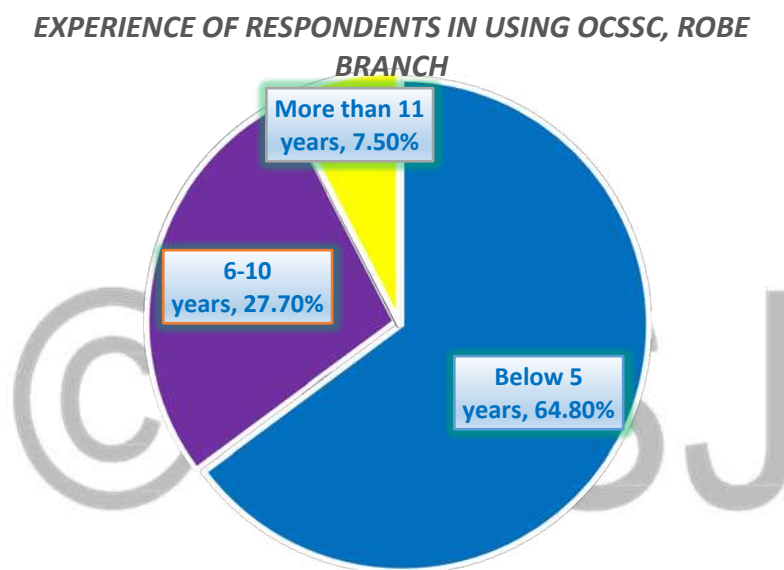
Source: Field Study, 2018

Figure 4.4 shows that 64.8% of the respondents confirmed that they have been doing business with the OCSSC for less than 5 years, 27.7% have been doing business with the OCSSC of Robe town beaches for 6-10 years and 7.5% have been doing business with the OCSSC for more than 11 years. The OCSSC has a very important role to play in development according to supporters of micro finance institutions. UNCDF (2004) states that studies have shown that micro finance plays three key roles in development. That is, it helps very poor households to meet their basic needs and protects against risks and it is associated with improvements in household economic welfare. In addition to these it

empower women by supporting women economic participation and so promotes gender equity.

4.2. The Perceived Service Quality in OCSSC Branches of Robe Town

The following table shows the quality of service in OCSSC, Branches in Robe Town.

Table 4.3 Description of the quality of customers' satisfaction

Perceived Quality Of Service	Level of Quality service	Freq.	Percentage	Mean	S.D
The level of quality service received through the OCSSC is high	1	13	5.14	3.368	0.91897
	2	38	15.02		
	3	76	30.04		
	4	95	37.55		
	5	31	12.25		
	Total	**253**	**100**		
The quality of service I receive through the OCSSC is excellent	1	12	4.74	3.281	0.70158
	2	45	17.79		
	3	88	34.78		
	4	76	30.04		
	5	32	12.65		
	Total	**253**	**100**		
Valid N		**253**		**3.325**	**1.049**

Source: Field Study, 2018

Table 4.3 shows that 49.9 % of the respondents agreed that the quality of service they receive through the OCSSC is high, whiles 20.16% disagreed and 30% of the respondents were not yet decided. On the other hand, the study indicated that 22.53% of the respondents disagreed or strongly disagreed, that the quality of service they receive through the OCSSC is excellent, whiles 42.69% of them agreed.

However, 34.78% of the respondents can't decide their agreement or disagreement. On the other hand the mean score 3.368 and standard deviation 0.919 indicates that the level of service quality received through OCSSC were not decided as high. Similarly the mean score 3.281 and the standard deviation 0.702

implies that the majority of the respondents were not decided the service quality as excellent.

Generally the study indicates that the total mean value of quality services provided by OCSSC, Robe branches is 3.325 and the standard deviation is 1.049. so that the actual service quality based on mean value is not good, but near to satisfactory. However the standard deviation implies that the inconsistency of service quality with customers satisfaction. So that, the company needs to be done a lot of improvements in the area of rendering quality service for its customers.

4.3. Service Quality and Customer Satisfaction

Assessments of service quality lead to an overall attitude towards the service they call satisfaction and customer retention. Customer's perception of Service and Quality of product will determine the success of the product or service in the market. If experience of the client from the previous services, greatly exceeds the expectations then satisfaction will be high, and reversal. In the service quality literature, perceptions of the service delivery are measured separately from customer expectations, and the gap between the two provides a measure of service quality.

Table 4.4 The respondents' expectation and current Customers satisfaction with OCSSCs of Robe Town

Customer Satisfaction	Level of Quality service	Freq.	Percentage	Mean	S.D
Customers' expectations before the use of OCSSC have been met with this current experience	1	19	7.51	3.221	0.553
	2	51	20.16		
	3	69	27.27		
	4	83	32.81		
	5	31	12.25		
	Total	253	100		
Customers' find the OCSSC services quite pleasant	1	12	4.74	3.308	0.771
	2	44	17.39		
	3	83	32.81		
	4	82	32.41		
	5	32	12.65		
	Total	253	100		
Customers that completely satisfied with the OCSSC loan applications and other services	1	83	32.81	2.114	2.213
	2	101	39.92		
	3	32	12.65		
	4	31	12.25		
	5	6	2.37		
	Total	253	100		
Valid N.		253		*2.89*	*1.124*

Source: Own field survey, 2018

The above table 4.4, demonstrates that 45.1% of the respondents agreed that their expectations before the use of OCSSC have been met with this current experience whiles 27.67% disagreed. On the other hand, 27.27% were not decided. In addition to these 45% of the respondents agreed that they are quite pleasant with the service of OCSSC, while 22% disagreed and 32.8% undecided. Similarly, the study shows that the majority 72.7% of the respondents disagreed or strongly disagreed that they are completely satisfied with the OCSSC loan applications whiles 14.6% agreed.

On the other hand, Customers' expectations before the use of OCSSC have been met with current experience has mean score of 3.221 and standard deviation of 0.553 which indicates the expectation of service quality for the majority of the customers were not meet with the current experience. In addition to this Customers' find the OCSSC services were not this much pleasant which indicated by mean score 3.308 and standard deviation of 0.771. Customers were not completely satisfied with the OCSSC loan applications and other services in the study area that is confirmed by mean score of 2.114 and standard deviation of 2.213.

Generally, expectations have a central role influencing satisfaction with services, and these in turn are determined by a very wide range of factors; lower expectations will result in higher satisfaction ratings for any given level of service quality, this is confirmed by the value of the standard deviation=1.124 and the grand mean value is 2.89 that is below the average. For example, poor previous experience with the service or other similar service is likely to result in it being easier to pleasantly surprise customers. However, there are clearly circumstance where negative preconceptions of a service provider will lead to lower expectations, but will also make it harder to achieve high satisfaction ratings, and where positive preconception and high expectations make positive rating more likely. So that, the expectations of customers before the use of OCSSC branches of Robe town have not been met with the current experience and found the OCSSC services not quite pleasant. In addition to these, the loan applications and

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other services of the OCSSC are not satisfied the majority of the customers in the study area.

4.4. Assessment of Service Quality Dimensions and Customer Satisfaction

The factors that influences service quality and customer satisfaction in the OCSSC branches of Robe town are tried to measure in terms of the known dimensions such as Tangibility, Assurance, Reliability, Empathy and Responsiveness. The following table 4.5 shows the level of influence these factors have on service quality and customer satisfaction in the study area.

Table 4 5 Evaluation of factors that influence service quality and customers satisfaction

Dimensions of Service Quality	Level of Quality service	Freq.	Percent.(%)	Mean	S.D
Tangibility					
The microfinance institutions have state of the art offices	1	38	15.02	2.64	0.879
	2	76	30.04		
	3	89	35.18		
	4	37	14.62		
	5	13	5.14		
	Total	253	100		
Service provided by staff is professional	1	12	4.74	3.31	0.791
	2	44	17.39		
	3	82	32.41		
	4	82	32.41		
	5	33	13.04		
	Total	253	100		
Location of the OCSSC office is convenient	1	76	30.04	2.31	1.6996
	2	89	35.18		
	3	38	15.02		
	4	31	12.25		
	5	19	7.51		
	Total	253	100		
Assurance					
Staff are friendly and courteous	1	39	15.42	2.64	0.8992
	2	76	30.04		
	3	88	34.78		
	4	37	14.62		
	5	13	5.14		
	Total	253	100		
Staff perceive customers as very important personalities	1	76	30.04	2.32	1.6798
	2	75	29.64		
	3	58	22.92		
	4	31	12.25		
	5	13	5.14		
	Total	253	100		
Reliability					
Staff will tell customers about new products and services	1	44	17.39	2.62	0.9289
	2	76	30.04		
	3	76	30.04		

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	4	44	17.39		
	5	13	5.14		
	Total	253	100		
Promotions to reward customers are regular	1	88	34.78		
	2	82	32.41		
	3	44	17.39	2.18	2.026
	4	25	9.88		
	5	14	5.53		
	Total	253	100		
Empathy					
Customers are given individual attention	1	44	17.39		
	2	76	30.04		
	3	83	32.81		
	4	37	14.62	2.60	0.998
	5	13	5.14		
	Total	253	100		
Staff have my best interest at heart	1	89	35.18		
	2	82	32.41		
	3	44	17.39	2.15	2.134
	4	32	12.65		
	5	6	2.37		
	Total	253	100		
Responsiveness					
Turnaround time is swift	1	76	30.04		
	2	88	34.78		
	3	51	20.16	2.23	1.927
	4	31	12.25		
	5	7	2.77		
	Total	253	100		
OCSSC officers show a high level of willingness in addressing my issues	1	82	32.41		
	2	95	37.55		
	3	38	15.02	2.17	2.055
	4	25	9.88		
	5	13	5.14		
	Total	253	100		
Valid N.		253		*2.446*	*1.489*

Source: Own survey data, 2018

The above data in table 4.5 shows that 45.06% of the respondents disagreed that the OCSSC have in state of the art offices, whiles 19.75% agreed and the rest 35.18% undecided. Additionally, the mean score (M=2.648 and S.D=0.879) indicate that the majority of the respondents were disagreed on this factor.

45.45% of the respondents were agreed that the service provided by staff is professional, while 22% disagreed and the rest 32.4% undecided. While technological drivers such as advances in telecommunications, satellite, digital, and web technology are increasing the affordability of services (Braga, 1995) and expediting the globalization of services (Lovelock, 2004), there still remains a

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chasm in the level of technological development between developed and developing countries. The second concerns the consistent and dependable performance of the service personnel a high touch approach social interaction and personal connectivity that form the basis for emotional bonds, especially in services with high credence properties, are highly relevant.

Generally, tangibility refers to the physical evidence of the service, consisting of physical facilities, appearance of personnel, tools or equipment, physical presentation of the service, and other customers in the service facility (Parasuraman et al., 1994). The study revealed that 15.02% of the respondents agreed that OCSSC officers show a high level of willingness in addressing their issues whiles 69.96% disagreed, and the rest 15% undecided.

The data in table 4.6 shows that 47.43% of the respondents disagreed that customers are given individual attention whiles 19.76% agreed. Lovelock and Gummesson (2004) insist on the central role played by time in most services and recommend paying more attention to improving the understanding of how customers perceive, budget, consume and value time. Empathy is the dimension of a business relationship that enables the two parties to see the situation from the others perspective. It is defined as seeking to understand somebody else's desires and goals. It involves the ability of individual parties to view the situation from the other party's perspective in a truly cognitive sense (Hwang, 2008). The empathy dimension plays a major role in Chinese business relationships (Hwang,2008) and is also apparent in western business relationships (Ferguson, 1990). These indicate that empathy is a necessary condition to foster a positive relationship between two parties.

The data shows that 66.19% of the respondents disagreed that promotions to reward customers are regular; whiles 15.41% disagreed and 17.4% undecided. Service reliability means consistently performing the service dependably and accurately. According to Berry et al. (1990), service reliability is the service "core" to most customers and managers should use every opportunity to build a "do-it-right-first" attitude. Specifically, managers are encouraged to include reliability issues in their mission statements, set reliability standards, teach the

importance of reliability in training programs, appoint reliability teams to study specific services and recommend ways to improve reliability, measure error rates and reward error-free service.

The study shows that 17.39.6% of the respondents agreed that staff perceive customers as very important personalities whiles 59.68% disagreed and 22.92% undecided. On the other hand the finding shows that 19.76% of the respondents agreed that the staff are friendly and courteous whiles 45.46% disagreed and 34.76% of them were undecided.

4.4.1. Perceptions of dimensions of service quality and customer satisfaction

Descriptive Statistics							
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance
Tangibility	253	4	1	5	2.74	1.176	1.382
Assurance	253	4	1	5	2.48	1.136	1.290
Reliability	253	4	1	5	2.40	1.156	1.337
Empathy	253	4	1	5	2.38	1.119	1.251
Responsiveness	253	4	1	5	2.20	1.118	1.249
Valid N (list wise)	253						

Source: Own SPSS data analysis, 2019

The above table also indicates that the mean value of tangibility is 2.74 and the standard deviation is 1.176. Similarly assurance has a grand mean value of 2.48 and SD of 1.136. In addition to these reliability, empathy and responsiveness have a grand mean and SD value of 2.4, 2.38, 2.2 and 1.156, 1.119 and 1.118 respectively. This values of mean indicates that the acceptance of service quality with customer satisfaction in the study area is low and this implies the level of service quality and customer satisfaction also below the average. Additionally, the SD of all dimensions indicates as >1 which implies there is something inconsistent between these variables.

Generally, since relationships require strong element of interpersonal obligation, and are undertaken between individuals or networks of individuals rather than between organized corporate groups (Eisenstadt and Roniger, 2010), the concept of trustcan be postulated as coming primarily from personal trust rather than

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system trust. In the context of this study, trust refers to personal trust that is the basis for person-to-person as well as customer-supplier relationships.

Morgan and Hunt's (1994) conceptualized trust as existing when one party has confidence in a partner's reliability and integrity. Indeed, trust could exist at the individual level (Rotter, 2007) or at the firm level (Moorman et al., 1993). Furthermore, trust, when conceptualized as a dimension of service quality, could also be thought of as "trust in the service itself" (Parasuraman et al., 1994).

4.4.2. Customer service strategies in the OCSSC branches of Robe Town
4.4.2.1 Relationship of customers with OCSSC Manager

The following data depicts the necessary customer service strategies that could enhance good customer service and improves satisfaction in the microfinance branches in Robe Town.

Table4.6 Description of the customers' relationship with managers

. Relationship of customers with OCSSC Manager				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	80	31.6	31.6	31.6
	No	171	67.6	67.6	99.2
	Don't know	2	.8	.8	100.0
	Total	253	100.0	100.0	

Source: SPSS data analysis, 2019

Table 4.6 shows that 67.6% of the respondents confirmed that their OCSSC do not have relationship managers, 31.6% said that the OCSSC have relationship managers and 8% said that they do not know. In the context of relationship marketing, assurance has been linked to trust and is defined as the dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Callaghan et al., 2009,).

It is a widely accepted basis for relationships (Sullivan and Peterson, (2009). It has been documented in the form of an exchange relationship (Grönroos, 1990), considered by some (Moorman et al., 1992; Martin and Sohi, 1993) as a critical

component of business relationships, and identified as a key construct in modelling relationship marketing (Morgan and Hunt, 1994).

4.4.2.2 Frequency of Customer-Manager relations

This part of the study indicates that, how often the customers of OCSSCs under the study are called from the OCSSC or visited by their relationship managers.

Table 7 Frequency of customers' relation with OCSSC Mangers

		Frequency	Percent	Valid Percent	Cumulative Percent
	Frequency of customers' relation with OCSSC Mangers				
Valid	Very Regularly	19	7.5	7.5	7.5
	Regularly	19	7.5	7.5	15.0
	Seldom	26	10.3	10.3	25.3
	Not at all	189	74.7	74.7	100.0
	Total	253	100.0	100.0	

Source: Field Study, 2018

Table 4.5 indicates that 74.7% of the respondents confirmed that they are not often called from the OCSSC or visited by their relationship managers, 10.3% said that they are seldom called by the OCSSC or visited by their relationship managers and 16% confirmed that they are regularly or very regularly called by the OCSSC or visited by their relationship managers. In the context of relationship marketing, assurance has been linked to trust and is defined as the dimension of a business relationship that determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Callaghan et al., 2009).

It is a widely accepted basis for relationships (Sullivan and Peterson, (2009). It has been documented in the form of an exchange relationship (Grönroos, 1990), considered by some (Moorman et al*.,* 1992; Martin and Sohi, 1993) as a critical component of business relationships, and identified as a key construct in modelling relationship marketing (Morgan and Hunt, 1994).

Table 4.8 Respondents' raking of the OCSSC staff

Respondents' raking of the OCSSC staff				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Excellent	13	5.1	5.1	5.1
	Very Good	24	9.5	9.5	14.6
	Good	52	20.6	20.6	35.2
	Satisfactory	75	29.6	29.6	64.8
	Poor	89	35.2	35.2	100.0
	Total	253	100.0	100.0	

Source: SPSS data analysis, 2019

Table 4.8 shows that 5.1% of the respondents ranked the staff of the OCSSC excellent, 9.5% ranked the OCSSC as very good and 20.6% ranked the OCSSC as good and 29.6% as satisfactory and 35.2% ranked as poor. The meaning of satisfaction: "Satisfied" has a range of meanings to individuals, but it generally seems to be a positive assessment of the services.

The word "satisfied" itself had a number of different meanings for respondents, which can be split into the broad themes of contentment/happiness, relief, and achieving aims and happy with outcome and the fact that they did not encounter any hassle. Some of the interpretations fit with the definition used in much of the service quality and satisfaction literature, where satisfaction is viewed as a zero state, merely an assessment that the service is adequate, as opposed to "delight" which reflects a service that exceeds expectations.

4.4.3. Attitude of Customers' Towards Services of OCSSC, Branches of Robe Town

Table 4.9 Description of customers' attitude towards OCSSC, branches of Robe town

Have you recommended OCSSC to others?	Frequency	Percent
Yes	139	54.94
No	114	45.06
Total	253	100
Do you intend to continue doing business with MFI?		
Yes	120	47.43
No	57	22.53
Cannot tell	76	30.04
Total	253	100

Source: Field Study, 2018

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Table 4.10 confirmed that 54.94% of the respondents confirmed that they have recommended the OCSSC to others whiles 45.06% said that they have not recommended the OCSSC to others. On the other hand, the study shows that 47.43% of the respondents said that they intend to continue doing business with the MFI, 22.53% said they do not intend to do business with the OCSSC and 30.04% were not certain.

Generally, most respondents have more positive interpretations of the term. These questions allow us to identify priorities for improvement by customer satisfaction with stated (overt) importance, comparing satisfaction with modelled (covert) importance (from identifying key drivers of overall satisfaction), as well as respondents' own stated priorities.

4.4.4. Description of Customers Need towards OCSSC Services

Table 4.10 what would customers like OCSSC to do to meet their needs?

Meeting customers' needs	Frequency	Percent
provide more customer service professionals	120	47.4
provide more chairs for waiting	37	14.62
Visit or call you regularly	77	30.43
Extend working hours	19	7.51
Total	*253*	*100*

Source: Field Study, 2018

The above table 4.11 indicates that 47.4% of the respondents confirmed that OCSSC must provide more customer service professionals to meet customer's needs, 14.62% said that OCSSC must provide more chairs for waiting, 30.43% said that OCSSC must Visit or call customers regularly and 7.5% said that they must extend working hours. Evidence is mounting that placing a high priority on customer satisfaction is critical to improved organizational performance in a global market place.

There for, with better understanding of customers' perceptions, companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, chart out the path of future progress and improvement. Customer satisfaction measurement helps to promote an increased focus on customer

outcomes and stimulate improvements in the work practices and processes used within the company.

4.4.5. The likes and dislikes of Customers of OCSSC branches of Robe town

Table 4.11 Assessment of what customers dislike

What do you dislike about MFI	Frequency	Percent
Staff attitude	95	37.55
short turnaround time	82	32.41
Lack of information on products	51	20.16
Other	25	9.88
Total	253	100

Source: Field Study, 2018

The above table depicts that 37.55% of the respondents dislike the staff attitude. Similarly 32.41%, 20.16% and 9.88% of the respondents' dislike short turnover time, lack of information on products and other issues respectively. So that the micro finance institution under the study should work on improving staff attitude, turnover round time and access of information.

4.4.6. Assessment of what customers like about OCSSC, Meeting their needs

Table4.12 What do customers like about OCSSC service to meet their needs?

What do you like about MFI Meeting customers' needs	Frequency	Percent
Staff attitude	51	20.16
short turnaround time	75	29.64
Lack of information on products	89	35.18
Other	38	15.02
Total	253	100

Source: Field Study, 2018

On the other hand, these table also depicts that 21.16% of the respondents like the staff attitude. Similarly 29.64%, 35.18% and 15.02% of the respondents' dislike short turnover time, lack of information on products and other issues respectively. So that the OCSSC branches of Robe town under the study should work on improving staff attitude, turnover round time and access of information.

4.5. Description of the Relationship between Perceived Service Quality and Customer satisfaction in the study area

Table 4.13 Description of service quality detentions(Correlation Table)

Correlations Table		Perceived quality service	Tangibility	Assurance	Reliability	Empathy	Responsiveness
Perceived quality service	Pearson Correlation	1	.907**	.933**	.905**	.909**	.856**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	253	253	253	253	253	253
Tangibility	Pearson Correlation	.907**	1	.928**	.917**	.913**	.906**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	253	253	253	253	253	253
Assurance	Pearson Correlation	.933**	.928**	1	.969**	.962**	.920**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	253	253	253	253	253	253
Reliability	Pearson Correlation	.905**	.917**	.969**	1	.990**	.938**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	253	253	253	253	253	253
Empathy	Pearson Correlation	.909**	.913**	.962**	.990**	1	.939**
	Sig. (2-tailed)	.000	.000©	.000	.000		.000
	N	253	253	253	253	253	253
Responsiveness	Pearson Correlation	.856**	.906**	.920**	.938**	.939**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	253	253	253	253	253	253
**. Correlation is significant at the 0.01 level (2-tailed).							

The above correlation table 4.13 describes the relationship between perceived service quality and customer satisfaction dimensions in the study area. By using Pearson's correlation analysis. Perceived service quality has a correlation value of .907 and significance value of .000 ($p<0.01$) with tangibility dimension which implies strong relationship and signicance with customer satisfaction. Similarly perceived service quality has strong variability with assurance that is (r=0.933) and significance value of 0.000 ($p<0.01$) and also with reliability with (r=.905) and significance value of 0.000 ($p<0.01$). Empathy and responsiveness are also positive variability with perceived service quality that have r=0.909 and r=0.856 respectively and both have significant relationship i.e p=0.000 ($p<0.01$).

Generally, in the study area, the result revealed that there is a positive relationship between perceived service quality and customer satisfaction. More over the two variables are significantly related.

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4.6. The effect of service quality on customer satisfaction in the study area

The Multiple Regression analysis was applied to study how a response variable Y is dependent on more than one regress or variables. For this purpose a model would be adapted to the observations, which can explain Y from all the repressor together. If there are 'm' regresses X1, X2... Xm, then the multiple linear regression model for the observations is as follows:

$$Y= \beta o + \beta 1\ x1 + \beta 2\ x2 + ... + \beta m\ xm + E. \text{--------------------------------------- (1)}$$

In this model $\beta 0 + \beta 1\ x1 + \beta 2\ x2 + ... + \beta m\ xm$ is the systematic (or explanatory) part of the model and E is the random (or unexplained) part of the model. The residual term E is again assumed to be normally distributed with expectation 0 and variance 02. The unknown parameters $\beta 0, \beta 1... \beta m$ are called the regression coefficients.

4.6.1 Multiple Regression Analysis

Table 4.14. Multiple regression table

Regression Analysis Model Summary									
					Change Statistics				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.944[a]	.891	.889	.349	.891	405.336	5	247	.000
• Predictors: (Constant), Responsiveness, Tangibility, Assurance, Empathy, Reliability									

The findings in the above Table also suggest that independent variables (Responsiveness, Tangibility, Assurance, Empathy) explain (88.9%) of the variability of the dependent variable, (Perceived service quality). Therefore, the remaining (11.1%) could be accounted for by other variables not entered in the present study. Analysis also reveals that all five variables added statistically significance to the prediction, $p < .01$ i.e (p=0.000)

ANOVA[a]					
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	246.968	5	49.394	405.336	.000[b]
	Residual	30.099	247	.122		
	Total	277.067	252			
a. Dependent Variable: Perceived quality service						
b. Predictors: (Constant), Responsiveness, Tangibility, Assurance, Empathy, Reliability						

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The ANOVA results from the above table shows a significant variance (p=0.000) in means for the five predictors (Responsiveness, Tangibility, Assurance, Empathy, Reliability) since our alpha value was p<0.01. This implies that the means differ more than would be expected by chance alone. It can be concluded that influence of the five predictors on perceived service quality varies.

4.6.2. Unstandardized Coefficient and Standardized Coefficients

Table 4.15. Unstandardized Coefficient and Standardized Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	B	Std. Error	Beta	
			1.028	.058		Lower Bound	Upper Bound
1 (Constant)		.317	.054	.355	.000	.914	1.141
Tangibility				5.880	.000	.211	.423
Assurance	.650	.086	.704	7.558	.000	.480	.819
Reliability	-.461	.151	-.508	-3.052	.003	-.758	-.163
Empathy	.554	.144	.591	3.856	.000	.271	.837
Responsiveness	-.180	.061	-.192	-2.930	.004	-.301	-.059

a. Dependent Variable: Perceived quality service

Based on the above table p-value of responsiveness versus perceived service quality (p=0.004) is less than level of significance p-value 0.01. The results signify that there is significant evidence that relationship exists between individual reliability and perceived service quality in OSSC, Robe town branches. The relationship between these variables and perceived service quality is negative as the beta (-0.180) value. Tangibility (p=0.000) is less than level of significance, i.e p<0.01. So that here is significant evidence that relationship exists between tangibility and perceived service quality in the study area. The relationship between tangibility and perceived service quality is also positive.

On the other hand Empathy versus perceived service quality (p=0.000) is less than level of significance p-value 0.01. The results signify that there is significant evidence that relationship exists between individual Empathy and perceived service quality in OCSSC Robe branches. The relationship between these Empathy and perceived service quality is positive as the beta (.591) value is

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positive. Assurance versusperceived service quality (p=0.000) is less than level of significance p value 0.01. The results signify that there is significant evidence that relationship exists between individual Assurance and perceived service quality. Reliability and perceived service quality has negative relationship and significantly correlated (p=0.003) that p<0.01.

4.7. The Challenges Face OCSSC Branches of Robe Town inProviding Quality Service

The data from the open ended question described that, the OCSSC under the study faced to the lack of adequate resources to expand the microfinance industry, inadequate monitoring agencies to monitor the microfinance institutions, inadequate competent personnel to man the microfinance institutions, lack of suitable ICT software's to track loan default and inability of the customers to pay back loans are challenges the microfinance institutions face in their attempt to provide quality service to satisfy the customers

CHAPTER FIVE

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary

The purpose of the study was to assess the relationship between perceived service quality and customer satisfaction in OCSSC Robe Branches. The type of research design employed for this study is descriptive method. Both primary and secondary data were useful for the research. Qualitative and quantitative research approaches were used for the study. The population for the study was 1212. These include selected Microfinance Institutions in the OCSSC Robe Branches (Sinana and Robe).Simple random sampling procedure was used to select 260 customers of theOCSSC Robe Branches.

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The main instrument used to collect data was questionnaire. The administration of the questionnaire was done personally by the researcher. The data collected was first edited to check inconsistency. The edited responses were recorded and analyzed. The main statistical technique employed was frequency charts and percentages. Percentages of the participants and their respective views on some important issues on the questionnaire were found.

5.2. The Main Findings of the Study

The study shows that 49.9% of the respondents agreed that the quality of customer satisfaction they receive through the OCSSC is high. Moreover, majority 72.7% of the respondents disagreed that they are completely satisfied with the OCSSC loan applications. The study indicated that 42.69% of the respondents agreed that the quality of service they receive through the OCSSC is excellent.

The result of the study depicted that 45.1% of the respondents agreed that their expectations before the use of OCSSC have been met with this current experience. Furthermore, 45.1% of the respondents agreed that the OCSSC have state of the art offices. The study revealed that 15.02% of the respondents agreed that OCSSC officers show a high level of willingness in addressing their issues. The study shows that 63.19% of the respondents disagreed that promotions to reward customers are regular. Also, 45.5% of the respondents agreed that staff perceive customers as very important personalities. The study finding shows that 19.76% of the respondents agreed that the staff are friendly and courteous. The study indicates that 22.76% of the respondents agreed that the location of the OCSSC office is convenient. To add more, 45.45% of the respondents agreed that the service provided by the staff is professional. The study shows that 52.7% of the respondents disagreed that customers are given individual attention.

The study shows that 79.7% of the respondents confirmed that their OCSSC do not have relationship managers. The study confirmed that 54.94% of the respondents have recommended the OCSSC to others. Moreover, 47.4% of the

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respondents said that they intend to continue doing business with the MFI. The respondents suggested that OCSSC must provide more customer service professionals to meet customer's needs, provide more chairs for waiting, Visit or call customers regularly and extend working hours to satisfy customer's needs.

The study finding holds that lack of adequate resources to expand the microfinance industry, inadequate monitoring agencies to monitor the microfinance institutions, inadequate competent personnel to man the microfinance institutions, lack of suitable ICT software's to track loan default and inability of the customers to pay back loans are challenges the microfinance institutions face in their attempt to provide quality service to satisfy the customers.

Generally, 14.63% customers of the OCSSC under the study ranked as excellent or very good. On the other hand 50.6% of the customers ranked the institution as good or satisfactory. Whereas, 34.8% of customers ranked the service quality and satisfaction level in using OCSSC branches of Robe town.

5.3. Conclusions

Based on the findings of the study, the following conclusions remarks were highlighted;

The Micro finance institutions were providing high standard customer service to clients. Therefore, the clients were satisfied. Moreover, most clients were not completely satisfied with the OCSSC loan applications. OCSSC are not able to meet most client's expectations. Furthermore, most OCSSC do not have state of the art offices. The OCSSC officers were not show a high level of willingness in addressing customer's issues.

On the other hand, the OCSSC branches promotions to reward customers are not regular. Also, the OCSSC staff are not friendly and courteous and perceived customers as very important personalities. The services provided by the staff is

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not professional and customers are not given individual attention as the agreement of customers were less than 50%.

The OCSSC lack of adequate resources to expand the microfinance industry, inadequate monitoring agencies to monitor the microfinance institutions, inadequate competent personnel to man the microfinance institutions, lack of suitable ICT to track loan default and inability of the customers to pay back loans are challenges the microfinance institutions face in their attempt to provide quality service to satisfy the customers.

Most of the OCSSC do not have relationship managers. Moreover, customers intend to continue doing business with the MFI. The OCSSC must provide more customer service professionals to meet customer's needs, provide more chairs for waiting, Visit or call customers regularly and extend working hours to satisfy customer's needs.

Generally the service quality provided by OCSSC branches in Robe town is not satisfactory since evaluation of most of the factors influencing service quality and customer satisfaction indicates less agreement of customers related to their disagreement. So that, the relationship between the perceived service and the existing service quality and the level of customers' satisfaction is found to be in a lower level. Therefore the institution should work on improving its service quality to satisfy its customers.

5.4. Recommendations

According to the conclusion remarks stated above, the study recommended that;

- The OCSSC Robe Branches must review their loan applications requirements and procedures to meet customers' expectations. Moreover, the OCSSC must acquire state of the art offices to satisfy customers.
- The OCSSC officers must continue to show a high level of willingness in addressing customer's issues and provide promotions to reward customer's

loyalty. Also, the OCSSC must expand their resources capacity to improve customer satisfaction.

- The National bank of Ethiopia must intensify the monitoring agencies capacity to monitor the microfinance institutions

- The OCSSC must recruit adequate competent personnel to man the microfinance institutions.

- There is the need to provide suitable ICT software's to track loan default and inability of the customers to pay back loans.

- There is the need for OCSSC to recruit relationship managers to deal with customer's complaints and grievances.

- The OCSSC must provide more customer service professionals to meet customer's needs, provide more chairs for waiting, Visit or call customers regularly and extend working hours to satisfy customer's needs.

5.5. Suggestions for further research

According to the recommendations made, the researcher suggested that a similar research should be conducted to investigate the effects of loan default on OCSSC performance of Robe branches.

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ANNEXES

ANNEX-A

QUESTIONAIRES

MADA WALABU UNIVERSITY MBA PROGRAM

(Questionnaire for Customers)

Dear Respondent,

I am currently a student of MWU, and I am doing my MBA thesis. On "The Relationship between Perceived Service Quality and Customer Satisfaction in the case of OCSSCO Robe Branch".

The purpose of this questionnaire is to gather data regarding the Service quality and Customer satisfaction in the study area. The study is purely for academic purpose and thus does not affect you in any case. All of your response to the given question would be used for the research and will be kept confidential.

Your frank and timely response is vital for the success of the study. Therefore, I kindly request you to respond to each question carefully.

Thank you in advance for your cooperation and timely response!

Questionnaire to be filled by customer of OCSSC--------------------------Branch

Note:

1. *No need of writing your name.*

2. *Where alternative answers are given, encircle your choice and put "√" mark where necessary.*

3. *Please return the completed questionnaire in time.*

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Section 1: Demographic Characteristics of the Respondents

1. Sex: a/Male [ ]   b/ Female [   ]

2. Age: a/Below 18 years [ ]   b/19-25 Years [ ]   c/26-30 years [ ]   d/31-35- years [ ]

e/ 36-40 years [ ]   f/41-45 years [ ]   f/46-50 years [ ]   g/Above 51 years [ ]

3. Profession of the respondents.

a/ Self-employed(Trade, Farming) [ ]   b/General craftsperson [ ]

c/ Civil servant [ ]   d/Student [ ]   e/Others [ ]

4. Education Level/Status

a/ >Grade 8 [ ]   b/ <Grade 8-12 [ ]   c/ Certificate[ ] d/ Diploma [ ]

e/ Bachelor's degree [ ] f/Master's degree [ ]   g/PhD [ ]

5. How many years have been doing business with the OCSSCO?

a/ Below 5 years [ ]   b/ 6-10 years [ ]   c/ More than 11 years [ ]

Section 2: The quality of customer satisfaction in OCSSCO in Robe Town.

Please use the following Likert scale to assess the quality of customer satisfaction in microfinance institutions in Robe Town.

- **SA-Strongly agree, A-Agree, U-Undecided, D-Disagree, SD-Strongly disagree.**

Quality of service	SD	D	U	A	SA
6.The level of quality of service I receive through the MFI is high					
7.The quality of service I receive through the MFI is excellent					
Customer Satisfaction					
8.My expectations before the use of MFI have been met with this current experience					
9.I find the MFI services quite pleasant					
10.I am completely satisfied with the MFI loan applications and other services					

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Section 3: The factors that influences service quality and customer satisfaction in OCSSCO of Robe Town.

Please use the following Likert scale to assess the factors that influences service quality and customer satisfaction in microfinance institutions in Robe Town.

- **SA- Strongly agree, A- Agree, U- Undecided, D-Disagree, SD- Strongly disagree.**

Factors that Influences Service Quality and Customer Satisfaction	SD	D	U	A	SA
Tangibility 11.The microfinance institutions have state of the art offices					
12.Service provided by staff is professional					
13.Location of the MFI office is convenient					
Assurance 14.Staff are friendly and courteous					
15.Staff perceive customers as very important personalities					
Reliability 16.Staff will tell customers about new products and services					
17.Promotions to reward customers are regular					
Empathy 18.Customers are given individual attention					
19.Staff have my best interest at heart					
Responsiveness 20.Turn around time is swift					
21. MFI officers show a high level of willingness in addressing my issues.					

Section 4: The challenges the microfinance institutions face in their attempt to provide quality service to satisfy the customers.

22. What are the challenges the microfinance institutions face in their attempt to provide quality service to satisfy the customers?

……………………………………………………………………………………

……………………………………………………………………………………

……

Section 5: The necessary customer service strategies that could enhance good customer service and improves satisfaction in the microfinance industry in Robe Town.

23. Do you have a relationship manager?

a/[ ] Yes   b/[ ] No   c/[ ] Do not know

24.How often are you called from the MFI or visited by your relationship managers?

a/[ ] Very regularly   b/[ ] regularly c/[ ] Seldom   d/[ ] Not at all

25.How will you rank the staff of MFI?

a/[ ] Excellent b/[ ] very good c/[ ] good d/[ ] satisfactory e/ [ ] poor

26.What do you like about MFI?

a/[ ] staff attitude   b/[ ] short turnaround time

c/[ ] Lack of information on products   d/[ ] others, specify.

27.   What do you dislike about MFI?

a/[ ] staff attitude   b/[ ] long turnaround time

c/[ ] Lack of information on products   d/[ ] others, specify.

28.Have you recommended MFI to others?

a/[ ] Yes b/[ ] No

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29.Do you intend to continue doing business with MFI?

a/[ ] Yes   b/[ ] No   c/[ ]Ican't tell

30. What would you like MFI to do to meet your needs?

a/[ ] provide more customer service professionals   b/[ ] provide more

chairs for waiting

c/ [ ] Visit or call you regularly   d/[ ] Extend working hours

31. Is there any other thing you think MFI can do to make you more satisfied?

…………………………………………………………………………

ANNEX-B

GAAFANNO0O

YUNIVARSITII MADDA WALAABUU

Sagantaa 'MBA'

(GaafannooMaamiloota WALQO tifQopha'e)

JaalatamooDeebiiKennaa:

Aniyerooammaa kana barataa UMW yoota'uqorannaaeebbasagantaa MBA koomataduree 'WalittidhufeenyaQulqullinaTajaajilaLaatamuu fi Itti-quufinsaMaamiltootaa WALQO, MagaalaaRobbeeKeessattiArgamanii' irrattihojjechaajira.

Kaayyoongaafannookanaaiddooqurannoonkunigaggeeffamuttiragaaleebarbaachisoodhim mootaqulqullinatajaajilaa fi ittiquufinsamaamiltootaairrattixiyyeeffatanwalittiqabuudha. Qorannaankunidhimmaakadamikiiqofaafkanooluwaanta'eefkaraakamiinuuisinirrattidhiib baatokkolleehinqabu.   Deebiingaafannookanaafkennitanqorannaa   kana qofaafkanooluyoota'uiccitidhaanqabama.

Kanaafuudeebiinisiniftoominaa   fi yeroodhaankennitanmilkaa'inaqorannookanaatiifmurteessaadha.

Kanaafuugaaffiiwwanhundaafofeeggannoodhaandeebiikeessanakkakennitankabajaadhaan isingaafadha.

DeegarsaNaafGootaniifDurseeIsinGalateeffadha!

GaafannooMaamiloota WALQO, Damee _____guuttamu.

Yaadachiisa:

• *Maqaakeessanbarreessuunhinbarbaachisu,*

• *Deebiiwwanfilannoogaafataniif, filannookeessanirramaraa, yknmallattoo"√" kana bakkabarbaachisuttikaaʼaa.*

• *Gaafannoohundaaguutuudhaanyerookennamekeessattiakkadeebistanisingaafadha,*

Kutaa I: RagaaleeDhuunfaaDeebiikennitootaa;

1. Saala: a/ Dhi. [ ]   b/ Du. [ ]

2. Umrii: a/ Waggaa18 gadi [ ]   b/ Waggaa 19-25[ ]   c/ Waggaa 26-30 [ ] d/ Waggaa 31-35 [ ]

e/ Waggaa 36-40 [ ]   f/ Waggaa 41-45 [ ]   f/ Waggaa 46-50 [ ]   g/ Waggaa 51 [ ]

3. Hojiiidileedeebiikennaa?

a/ Hojiidhuunfaa [ ]   b/Ogeessa [ ]

c/ HojjetaaMootummaa [ ]   d/ Barataa [ ]   e/ Kanbiroo [ ]

4. SadarkaaBarnootaa?

a/ Kutaa 8 gadi [ ]   b/ Kutaa 8-12 [ ]   c/ Sertifikatii [ ] d/ Diplomaa [ ]

e/ Degree [ ]   f/Master's degree [ ]   g/PhD [ ]

5. WALQO wajjiinwaggaameeqaafhojjette/fayyadamte?

a/ Waggaa 5 gadi [ ]   b/ Waggaa 6-10 [ ]   c/ Waggaa 11 [ ]

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Kutaa 2: Qulqullinakenniinsatajaajilaamaamiloota WALQO

MagaalaaRoobeeKeessatti:

Safartuu 'Likert scale' armaangadiifayyadamuunitti-quufinsamaamilootaa WLQO

M/Roobeekeessattiargamaniimadaali.

SA-Bay'eeittiwaliigala, A-Waliigala, U-Hinmurteessine, D- Walii-hingalu,

SD-Baay'iseewalii-hingalu.

QulqullinaTajaajilaaIlaalchisee	S D	D	U	A	S A
6. Hammiqulqullinatajaajilaa WALQO keessattiargadhuuol'aanaadha,					
7. Hammiqulqullinatajaajilaa WALQO keessattiargadhuubaay'eeol'aanaadha,					
Itti-quufinsaMaamilaa					
8. Tajaajilli WALQO ttiammaargadheakkumakanantilmaameenkanwalittidhufu/walf akkaatuture,					
9. Tajaajila WALQO ttiargadhebaay'eegammachiisaata'eenargadhe,					
10. Tajaajilliliqiikanneenbiroo WALQO ttiargadhedaranquubsaature,					

Kutaa 3: WALQO magaalaaRoobeekeessattidhimmootaqulqullinatajaajilaa

fi itti-quufinsamaamillootaairrattidhiibbaaqaban;

• MadaalaLikartiiarmaangadiifayyadamuun, WALQO

magaalaaRoobeekeessattidhimmootaqulqullinatajaajilaa fi itti-

quufinsamaamillootaairrattidhiibbaaqabanirrattixiinxalakeekaa'i:

SA-Bay'eeittiwaliigala, A-Waliigala, U-Hinmurteessine, D- Walii-hingalu,

SD-Baay'iseewalii-hingalu

Dhimmootaijooqulqullinatajaajilaa fi itti-quufinsamaamillootaairrattidhiibbaaqaban	S D	D	U	A	S A
Qabatamummaata'uu					
1. Dhaabbatni WALQO waajjiramijataaqaba,					
2. Tajaajillikennamuhojjettootaogummaaqabaniini,					

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3. Argamni/bakkiwaajjirri WALQO ittiargamumijataadha,				
Wabummaaqabaachuu, 4. Hojjettoonniwalittidhiyeenyagaarii fi kabajanamaakanqabani,				
5.Staff perceive customers as very important personalities				
Amanamummaa 6. Hojjettoonnidhaabbatichaawaa'eetajaajilootaa fi bu'aawwanhaaraamamilootaafnihimu,				
7. Beeksifnimaamiltootabadhaasuu fi hubachiisuyeroohundaibsama,				
Miira-abbummaa 8. Tokkoontokkoomaamilaatiifxiyyeeffannaannikennama,				
9. Hojjettotaffedhii/jaalalaonneerraamaddeqaba,				
Miiraqajeeltummaa 10. Keessumeessasaffisaqabuunhojjechuu,				
11.Hoggantoonni WALQO dhimmakooraawwachuuffedhiiguddaaagrsiisu,				

Kutaa 4: Rakkooleedhaabbileen WALQO tajaajilaqulqullinaqabukennuufimaalitoonniakkaittihinquufnetaasisan,

12. Rakkooleedhaabbileen WALQO tajaajilaqulqullinaqabuakkahinkenninee fi maamilaisaaniiakkahinquubsinetaasisanmaalfa'ajettu?

…………………………………………………………………………………………

Kutaa 5: Tarsiimoowwanbarbaachisootajaajilamaamiltootaafkennamucimsanii fi itti-quufinsatajaajila WALQO magaalaaRoobeekeessattiargamaniifooyyesan;

13. Hoji-gaggeessaawalittidhufeenya WALQO waliiniiqabdaa?

a/ Eeyyee [ ]   b/ Lakki [ ]   c/ Kana hinbeeku [ ]

14. Hangam-tokko WALQO irraaHoji-gaggeessaawalittidhufeenyaakanaatiinsiifbilbilamaykndaaw'atamta?

a/ Baay'eeirradeddeebiidhaan [ ]   b/ Irradeddeebiidhaan[ ]

c/ Al tokkotokko [ ]   d/ Gonkumaayyuu [ ]

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15.   Waliigalahojjettoota WALQO tiifsandarkaaakkamiikennita?

a/ DaranOl'aanaa[ ]   b/Baay'eeGaariidha [ ]   c/ Gaariidha [ ]

d/ Quubsaadha [ ]   e/ Gadi'aanaadha [ ]

16. Waa'ee WALQO, DameeRoobeekeessaamaalisaaniijaalatta?

a/ IlaalchaHojjettootaa [ ]   b/Jijjiiramaa fi tajaajilayeroogabaabaakeessattifidan/

kennan [ ]

c/ Bu'aaisaaniiirrattiodeeffannoohinqabu [ ]   d/ Kan biro, (ibsi.)[ ]

_____

17. Waa'ee WALQO, DameeRoobeekeessaamaalisaaniijibbita?

a/ IlaalchaHojjettootaa [ ]   b/Jijjiiramaa fi tajaajilayeroogabaabaakeessattifidan/

kennan [ ]

c/ Bu'aaisaaniiirrattiodeeffannoohinqabu [ ]   d/ Kanbiroo, (ibsi.)[ ]

_____

18. WALQO ttinamoonnibirooakkatajaajilamannigorsitaa?

      a/ Eeyyee [ ]   b/ Lakki [ ]

19. WALQO waliinhojiikee (business) ittifufuufedhiiqabdaa?

      a/ Eeyyee [ ]   b/Lakki [ ]   c/ Dubbachuu/kana jechuuhindanda'u

[ ]

20. WALQO fedhiikeessanguutuufmaalakkagodhubarbaaddu?

a/ Ogeessotakeessummeessamaamilaadabalataanakkadhiyeessu [ ]

b/ Teessoowwanmaamilliirrataa'eetajaajilaargatudabaluu [ ]

c/ Yeroohundaakkadaw'annaanyknbilbilaanmaamilaahordofan [ ]

d/ Sa'aatiitajaajilaaakkadheeressan [ ]

21.   Wantoonnibirookan   WALQO   dame

Roobeemaamilootaisaaquubsuuf/gammachiisuufgochuuqabajettaniiyaaddanjiraa?