



ISSN: 0975-833X

RESEARCHARTICLE

ASSESSMENT OF CUSTOMER SATISFACTION IN PRIVATE BANK

***Gebrekiros Hagos Belay**

Department of Marketing Management, College of Business and Economics, Mekelle University, Ethiopia

ARTICLE INFO

Article History:

Received 20th September, 2014

Received in revised form

15th October, 2014

Accepted 10th November, 2014

Published online 27th December, 2014

Key words:

Customer satisfaction,
Customer service,
Bank sector

ABSTRACT

These research assesses the customer satisfaction related with five dimensions of service quality (tangibility, reliability, responsiveness, assurance and empathy) in one of the private bank Birhan International Bank branches found in Mekelle. Customer satisfaction is defined as meeting of customer thought and the firm delivery of the service. And service quality has been defined as one of the most important dimension that customers use to differentiate between services offered by different companies. To achieve the objective of the study, data was collected through questionnaires from the sample of 48 customers of the bank. These respondents were selected using convenience sampling technique. The data collected from the questionnaires were analyzed using descriptive tools such as mean, percentage, table and frequency distribution analysis and the result of the study indicate that except empathy therefore service quality dimensions (tangibility, assurance, reliability, and responsiveness) have positive effect on customer satisfaction. The finding of the study also indicates that customers were not satisfied with the empathy dimension of service quality.

Copyright © 2014 Gebrekiros Hagos Belay. This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.

INTRODUCTION

In today's world, business organizations to work well and even to compete and survive in business environment without keeping their service quality or providing their service in a form that has quality and also hard to stand without satisfying their customers which again leads that organization to lose the potential customer. Quality is one of the most important dimensions that customers use to differentiate between services offered by different companies (Sarah Dougah, 2004). Service quality has been defined in on Audery Gilmage (2003), as a back for service management as ability of an organization to meet exceed customer expectation and as discrepancy between what customer feel that service provider should offer and his or her perception of what the service firm actually offers (Parasuman *et al.*, 1988). Also in effect it has been argued that perception are reality as far as service quality is concerned which has a great influence on customer satisfaction (Christopher *et al.*, 1991). Bitner (1990), Parasuman *et al.* (1998), have rote and made clearer what customer satisfaction is about as the meaning of customer thought and the firm delivery of the service or anything the firm provide to its customers. Those simple definition and discussions mentioned above about service quality and customer satisfaction works everywhere in the world under any business activity due to the reason that those firms including banks wants to be the profitable institution from the

Existing ones. In a case of Berhan international bank, needs those service quality and customer satisfaction strategies for the seek having its customers for the largest period and to attract potential customer.

Review of Related Literature

This part is based on the introduction given lately and the research problem presented in the introduction and the previous studies that have been done within this put up. It provides the readers with a literature review, review concerned with the research area. Large number of studies has been conducted in the field of service quality and customer satisfaction, there are useful contributions expressed by so many authored about service quality demonstrations, tangibles, reliability, responsiveness, assurance and empathy as important factors of quality service delivery.

Definition of Customer Satisfaction

Satisfaction is the process of feeling of pleasure or disappointment resulting from comparing a products perceived performance (outcome) in retention to his or her; satisfaction is closely limited with quality. In recent years many company have adopted total quality management (TQM. Program) designed to constantly improve the quality of then products services and marketing processes Quality has a direct impact a products performance and hence on customer satisfaction. According to Druker (1954). The principle purpose of a business is to create satisfied customers. Increasing customer satisfaction has been found to lead to higher future

***Corresponding author: Gebrekiros Hagos Belay**

Department of Marketing Management, College of Business and Economics, Mekelle University, Ethiopia.

profitability, increased buyer willingness to pay price premiums provide referrals and use more of the product, and higher level of customer retention and loyalty. Increasing loyalty, in turn has been found to lead to increase in future revenue and reduction in the cost of future transaction. A firm's future profitability depends on satisfying customers in the present retained should be viewed as Revenue producing assets for the firm. Empirical studies have found evidence that improved customers satisfaction may lower costs due to reduction in defective goods. "customers satisfaction and retention that one bought through price, promotion, rebates, switching berries and other such means are unlikely to have the same long run impact on profitability as when such attitudes and behaviors and won through Superior product and service" (Andersen and Witan, 2000).

Several authors, on the other hand, have defined satisfaction as the customer's fulfillment response which is an evolution as well as an emotion based response to a service. Customer satisfaction is a collective of outcome of perception, evaluation and psychological reaction to the consumption expectation with a product or service. Philip Kottler (2000), defined satisfaction as a person's feelings of pleasure or disappointment resulting from comparing product's perceived performance or outcome in relation to his/her expectation. According to Hancemark and Albinson (2004), satisfaction is "An overall customer attitude toward a service provider, or an emotional reaction to difference between what customer anticipate and what they received, regarding the fulfillment of some needs, goals or desires". Furthermore, Lin (2003), defined customer satisfaction as "The outcome of cognitive and effective evaluation of the comparison between expected and actually perceived performance, which is based on how customers appraise delivery of goods and service". As this definition makes clear, satisfaction is a function of perceived performance expectation. If the performance falls short of expectation, the customer is highly dissatisfied.

Customer Expectation of Service

Customer's expectations are belief about service delivery that functions as standards or reference pointer against which performance is judged. Knowing what customers expect is the first and possibly most critical step in delivering quality service. Being wrong about what customers want can mean losing a customer's business when another company hits the target exactly. Being wrong can also mean expending money, time and other resources on things that do not count to the customer. Being wrong even meant not surviving in a fiercely competitive market. customers expectation embrace several different elements, including desire service, predicted service and zone of tolerance that fall between the desired and adequate service levels.

Antic Indents of Customer Expectation

Customer expectations are impacted by an individual's personal philosophy of service, Situational factors and the firm produced factors of service personal, tangible cues, other customer's firm image, and pre service wait times.

Internal Factors

Internal factors impacting a customer's expectation of a service include the customer's personal needs level of involvement, past experience, and service philosophy. The factors will impact on a person's desired and adequate levels expectations.

Individual Needs: The personal needs of customers are based on Maslow's Hierarchy of need model. According to Maslow, lower order needs must be fully or at least partially satisfied in a sequential order before higher order needs of food, shelter, and clothing. Once these needs are satisfied, individuals will move to the second level of needs, which are safety needs, such as security, protection from physical harm, and avoidance of the unexpected. At the level three is the social belongingness need of the desire to be accepted by member of one's family social groups and other individuals. The two higher needs of self esteem and self actualization one more difficult to satisfy.

Level of Involvement: The second personal factor affecting consumer expectation is the consumer's level of involvement with the service. Involvement has two effects on expectation first as the level of involvement increases, the gap between the ideal level of service and the desired level of service narrows. Second as the level of involvement increases the zone of tolerance decreases. Consumers are less tolerant when a service is less than ideal.

Past Experience: The most important factor affecting customer expectation of service is a consumer's past experience. Past experience include experience with a particular service vendor, experience with other vendors within the same industry, and experience with related services

Service Philosophy: Consumer's expectations are also affected by his or her personal philosophy concerning the service delivery and very little tolerance for deviation. Other consumers have lower standards and tend to be more tolerant of service deviations. Individuals develop their personal service philosophy through combination of two in puts, hereditary and past experience.

External Factors: The three external factors that affect consumer expectations are competitive Options, social contest, and word of mouth communications.

Competitive Options: The level of service consumers expect from a particular service vendor is impacted by the alternative available to the consumer. In many cases, expectation of service will not only be affected by other vendors in the some industry but by what is available in other service industries.

Social context: A consumer's social situation can have an impact on his or her expectations of service. People's desired level of expectation will often increase when they are with others who are important to them, while their tone of tolerance is normally reduced.

Word of mouth communication: Word of mouth communication is the strongest source of information used by consumers in forming expectations. Consumers will often seek the opinion of others before purchasing a service. Word of mouth communication can come from three sources. Personal sources, expert sources and delivered sources.

Situational Factors

Consumer expectations of a service are effected by situational factors such as the reason for the purchase, the consumer's mood, the Weather, time constraints and whether the service is an emergency. Situational factors are temporary changes in the normal state of things. These temporary changes impact what consumers expect from a service.

Tools for tracking and measuring customer satisfaction

Compliant and Suggestion: A customer oriented organization makes it easy for its customers to deliver suggestion to and complaints. Many restaurants and Hotels provide forms for guests to report their likes or dislikes. A Hospital could place suggestion boxes in the corridors, supply comment cards to existing patients, and hire a patient advocate to handle patient grievance. Some customer oriented companies establish customer hot lines with toll free telephone numbers to maximize the ease with which customers can inquire make suggestion or complain. These information flows provide those companies with many good ideas and enable them to act move rapidly to resolve problems.

Surveys: Studies shows that while customers one dissatisfied with one out of every four purchase, less than 5% of dissatisfied customers will complain, most customers will buy less or switch supplier rather than complain. Therefore companies can't use compliant level as a measure of customer's satisfaction by conducting periodic surveys. They send questioners or make telephone calls to random sample of their recent customers and ask to they were very satisfied, unsatisfied and indifferent. Somewhat dissatisfied or very dissatisfied customers with various aspects of company performances while collecting customer satisfaction data, it is also useful to ask additional questions to measure the customer repurchase intention. This will normally be high if the customer likelihood or willingness to recommend the company and brand to other persons. High positive word of mouth scale indicates that the company is producing high customer satisfaction.

Lost customer Analysis: Companies should contact customers who have stopped buying or who have switched to another suppliers to learn why this happened. Not only it is important to conduct exit interviews when customers first stop buying but also to monitor the customer loss rate, which if increasing clearly indicate that the company is failing to satisfy its customer (Philip Kotler,1999).

Conversely, recent thought on customer satisfaction is summarized in the following definition of satisfaction by Oliver (1981), as "a psychological state resulting when the emotion surrounding disconfirmed expectation is coupled with

the customer prior feeling about the consumption experience". If the performance matches the expectations, the customer is satisfied and delighted. Many companies are aiming for high satisfaction because customers who are just satisfied still find it easy to switch when better after comes along. Those who are highly satisfied are much less ready to switch, High satisfaction or delight creates an emotional affinity with the brand not just a rational performance. The result is high customer loyalty.

Service Quality Dimensions

Exploratory research by Parasuraman, Zeithaml and Berry (1985), revealed that the crating used by consumers are assessing service quality fit 10 potentially overlapping dimensions. These dimensions were tangibility, reliability, Responsiveness, communication, credibility, security, competency, courtesy, Understanding/knowing the customer and access. Among these different dimensions of service quality five of them are more acceptable and believed as they are more related and have a direct relationship with customer satisfaction. Those are;

Reliability: Refers to the ability to perform the promised service dependably and accurately. It is regarded as the most important determinant of service quality, and it is especially for services such as transport, banks, buildings, insurance companies, delivery service and trades such as plumbing and car repair.

Responsiveness: Refers to the willingness to help customers by delivering the prompt service. It is particularly prevalent when customers have requests, complaints, problems or questions.

Assurance: Assurance is defined as employee's knowledge and courtesy and the ability of the firm and its employees to inspire trust and confidence. This dimension is likely to be particularly important for service that the customers perceives as involving high risk and/or about which they feel uncertain about their ability to evaluate outcomes.

Empathy: Empathy is defined as the charring, individualized attention the firm provides to its customers. The essence of empathy is covering, through personalized or customers want to feel Understood by and important to firms that provide service to them. Personnel at small service firm often know customers by name and build relationships that reflect their personal knowledge of customer's requirements and preference. When such a small firm competes with larger firms, the ability to be emphatic may give the small firm a clear advantage.

Tangibility: Are defined as the appearance of physical facilities, equipments, personnel and communication materials. All of those provide physical representation or image of the service that customers, particularly new customers will use to evaluate quality. Service industries that emphasize tangibles in their strategies include hospitality services where the customer visits the establishment or receive the service, such as

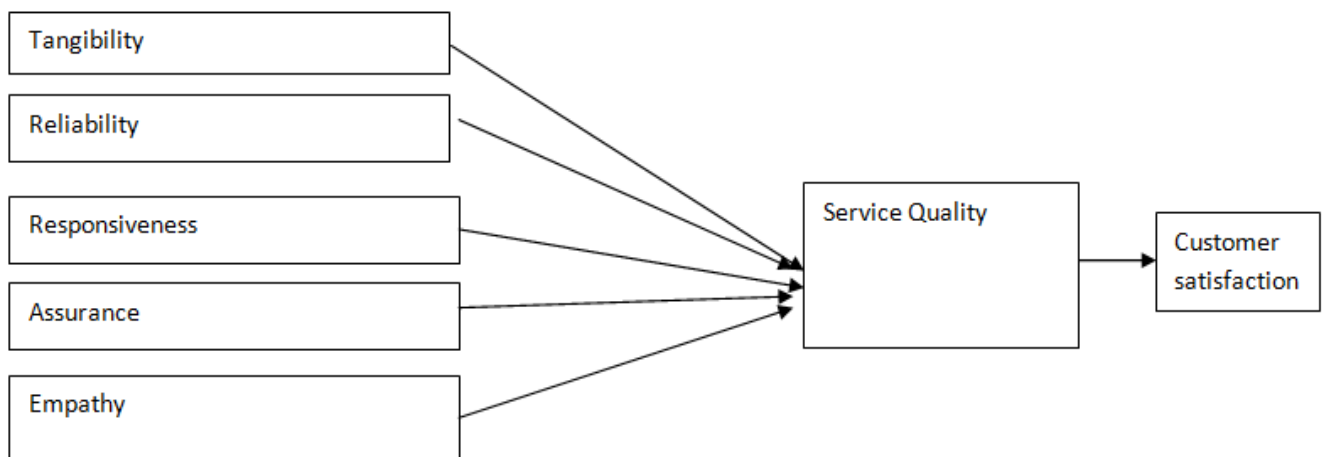
restaurants and hotels, retail stores and entertainment companies.

Service Encounters

From customer’s point of view, the most vivid impression of service occurs in the service encounter or the moment of truth, when the customer interacts with the service firm. Some services have few service encounters, and others have many. Mistakes or problems that occur in the early level of the service cascade are particularly critical, because a failure of one point results in greater risk for dissatisfaction at each ensuing level. While early events in the encounters cascade are likely to be especially important, any encounter can potentially be critical in determining customer’s satisfaction and loyalty. If customer is interacting with a firm for the first time, the initial encounter will create a first impression of the organization. In these first encounter situations, the customer frequently has no other for judging the organization, and the initial phone contact or face to face experience with a representative of the firm can take on excessive importance in the customer’s perceptions of quality. Even when the customer have had multiple interactions with affirm, each individual encounter is important in creating a composite image of the firm in the customer’s memory. Many positive experiences add up to a composites image on high quality, while many negative interactions will have the opposite effect. On the other hand a combination of positive and negative interactions will have the customer feeling unsure of the firm’s quality, doubtful of its consistency in service delivery, and vulnerable to appeals of competitors. Logics suggest that not all encounters are equally important in building relationships for every organization, certain encounters are probably key to customer’s satisfaction.

has relation with a service firm. The first encounter can occurs without any direct human contact (remote encounter), such as when a customer interacts with a bank through ATH system, or with Tuckerton through an automated ticketing machine or with mail order service through automated dial in ordering. A remote encounter also occurs when the firm sends its billing statements or communicates other type of information to customer by mail. In remote encounter the tangible evidence of the service and the quality of the technical process and systems become the primary base for judging quality. In many Organizations (e.g. insurance companies, utilities, telecommunications), the most frequent type of encounter between end customers and the firm is over the telephone (phone encounter). Almost all firms (weather goods manufactures or service business) rely on phone encounters in the form of customers-Service, general inquiry or order taking functions. The judgment of quality in phone encounter is different from remote encounter because there is greater potential variability in the interaction. Tone of voice, employee’s knowledge, and effectually knowledge, and effectiveness/efficiency in handling customers issues become important criteria for judging quality in those encounter. Third type of encounter is the one that accounts between employee and customer in direct contact (face to face encounters). Determining and understanding service quality issue in face to face context is the most complex of all both verbal and nonverbal behavior are important determinant of quality, as are tangible cue such as employees dress and other symbols of service (e.g. Equipment, information, informational brochures, physical setting). In fact to face encounters the customer also plays a role in creating quality for his /herself through her/ his behavior during the interaction.

Conceptual Frame Work



Types of Service Encounters

A Service encounter occurs every time customers interacts with the service organization there are three general type of service encounters, remote encounters, phone encounters, and face to face encounters .A customer may experience any of these type of encounters or a combination of all three in his or

Statement of the Problem

In the contemporary business environment any profitable organization wants to achieve their ultimate’s goal through offering what they have produce in a given market. The service offering some times crate dissatisfaction on customer due to lack of providing that service with the expected quality (SN. Chary, 2000). Customer expectation according to the

service which is provided by the organization service quality does affect the customer satisfaction with the quality of service provider. Conversely, a customer experiencing a poor return will may include that service of the organization as poor may decline to be a customer of the organization any more (Sarahdougles, 2004). If the organization or service provided do not understand how the user or customer will evaluate the general objective of the identified way of managing and evaluating to correct long term relationship. In a past and somehow in the current situation financial service are principally concerned with operation risk, financial issues, rather than producing and bothering both quality service and customer satisfaction respectively. As a result, figuring out the possible solution that come relating with a problem of tangibility, assurance, responsibility, reliability and empathy is essential. Various studies have shown that excellently managed service companies share the following common practices, strategy, concept, history of top management, commitment to quality, high standard systems for satisfying customer loyalty (Philip kottler, 1990). Under Larashe *et al.* (1986), it is stated that the quality of service delivery method has a direct effect on a customer satisfaction. Therefore the researcher has accessed on customer satisfaction relationship with service quality on Berhan international bank which as a financial service.

Objective

The fore more objective of the study is to asses' customer satisfaction in bank industry in case of Birhna international Bank, Mekelle branch. The above general objective can be break down into:

- ✓ To investigate the ability of an organization to meet or exceed customer expectation.
- ✓ To examine service quality dimensions with respect to the bank.
- ✓ To assess the degree of customer satisfaction in bank.
- ✓ To describe the effect of service quality on customer satisfaction.

MATERIALS AND METHODS

Research Design: the researcher has used descriptive study design using qualitative method was used to analyze for data collected from customers. The reason behind using descriptive study design is in the fact that the researcher is interested in describing the excising situation under study. This study used descriptive analysis that describes the service quality dimensions that lead to customer satisfaction.

Data Source and Data Collection: For the proper achievement of the objective of the study, the researcher uses primary data. Primary data is collected using questioners. Questioners are distributed to customers of the bank. A questioner was prepared to collect data from customers of Berhan international bank, Mekelle branch. The questioner will include both open and close ended questions.

Sampling Design and Procedures: As long as the population is known (1450), there are two types' customers in the place.

Those are customers with saving account (1010) in the first division and current account (440) in the second division conducted using convenience sampling technique. According to the information of the bank customers are finite with saving account and current account nature. Different researches consider different sample size accordingly so, the researcher have been taken a sample of 25(2.48%) and 23(5.2%) customers of saving account and current account out of a total population 1010 and 440 respectively, to fill the questioner which has been distributed within a specific time frame.

Data Processing and Analysis: The descriptive statistical results were presented by tables, frequency distribution and percentage to give a condensed picture of the data. This was being achieved through summery statistics, which includes the mean value which are computed for each variable in the study.

RESULTS AND DISCUSSION

Descriptive Statistical Analyses

The table below consists of analyzed data with questions concerned with service quality of the bank. The analysis is done through average mean value of each respondent to the questioner of service quality dimensions and satisfaction as formula described below,

Tangibility Measurement

Tangibility refers to the appearance of physical facility, equipment, personnel and communication materials. Under the first question, only 1 respondent strongly disagree, again 1 respondent disagree, 2 give no care, while 25 of them agree and the rest 15 represents strongly agree. As a result with having a mean 4.18, it could be said as the bank uses modern looking equipments. For question number two, 3 respondents strongly disagree, only 1 disagree, 4 of them no care, 12 agree and the rest 24 strongly agree. And the mean 4.2 implies that the bank has clean and ethical employees. 2 respondents strongly disagree, 5 disagree, only one give no care, 17 agree and the rest 19 of them strongly agree for question number three. The mean 4 shows that the bank has clean rooms and provide adequate of space. For the fourth question, 6 respondents strongly disagree, 13 disagree, and 10 give no care, 8 of them agree while the rest 7 of them strongly agrees. And the mean 2.9 states clear that the employees' uniform is not attractive.

Finally for the fifth question 2 respondents strongly disagree, 4 disagree, 3 give no care, 19 agree and the rest 16 of them strongly agree. And the mean 3.9 shows that the bank has attractive printed materials. According to the total mean of tangibility dimension which is 3.4, this was found attractive to its customers.

Reliability Measurements

Reliability refers to the ability to perform the promised service dependably and accurately. For question number one 2 respondents strongly disagree, 2 disagree, again 2 give no care, while 19 agrees and the rest 19 of them strongly disagree. The mean 4.3 shows that the bank provides its service at promised times.

Table 1. respondents answer and mean of tangibility dimensions

No	Questions	Alternatives					Mean
		strongly disagree	Agree	no care	agree	strongly agree	
1	The bank has modern looking equipments	1	1	2	25	15	4.18
2	The bank has net and disciplined employees	3	1	4	12	24	4.2
3	Room is clear and adequate of space	2	1	1	17	19	4
4	Employees uniform's is attractive	6	13	10	8	7	2.9
5	Employees uniform's is attractive	2	4	3	19	16	3.9
Total							3.4

Survey (2013)

Table 2. respondents answer and mean of reliability questions

No	Questions	Alternatives					mean
		strongly disagree	agree	no care	agree	strongly agree	
1	The bank provides its service at promised items.	2	2	2	19	19	4.2
2	Employees are consistently courteous	2	0	1	18	23	4.4
3	Employees hurdle customer's compliant effectively	0	0	5	22	17	4.2
4	Employees provide accurate information to customers.	0	1	0	22	17	4.43
5	Employees show dependability in handling service problem.	1	0	5	19	10	4.25
Total							4.3

Survey (2013)

Table 3. Mean of the responsiveness question of respondents answer

No	Questions	Alternatives					mean
		strongly disagree	agree	no care	agree	strongly agree	
1	Employees are happy and willing to serve the customer	1	1	1	21	20	4.32
2	The bank provides diversified service to the customers	4	3	5	16	16	3.8
3	The bank gives prompt service	2	1	2	15	24	4
4	The bank gives quick response to customer requisites.	3	1	4	17	19	4.1
Total							4.1

Survey (2013)

Table 4. Means of the five assurance questions of sample population of respondents

No	Questions	Alternatives					mean
		strongly disagree	agree	no care	agree	strongly agree	
1	The employee has the required skill in providing services.	8	4	2	28	2	3.5
2	Bank employee have sufficient knowledge of service information	1	3	8	16	16	3.9
3	The employees make customers feel like safe in their transaction	4	0	7	19	14	3.88
4	The employees have sufficient knowledge of service information	4	2	7	18	13	3.7
5	Employees instills confidence in customers	12	8	7	7	10	2.8
Total							3.5

Survey (2013)

Table 5. Mean of empathy dimensions of the bank with number of respondents answer

No	Questions	Alternatives					mean
		strongly disagree	agree	no care	agree	strongly agree	
1	Employees always treat customers in a friendly manner	10	4	2	21	7	3.25
2	Employees understand customer's specific need.	8	5	9	17	5	3.1
3	Employees understand customer's specific need.	3	1	3	17	20	4.1
4	Employees give individual attention to customers	7	13	7	10	7	2.9
Total							2.67

[Survey (2013)

Table 6. Mean of satisfaction with number of respondents answer

No	Questions	Alternatives					mean
		strongly disagree	agree	no care	agree	strongly agree	
1	I am satisfied with the banks complete range of services.	3	2	1	21	17	4.1
2	I am satisfied with the performance of the employees of this bank	2	1	4	25	12	4
3	I am satisfied to being client of this bank	2	3	5	18	16	3.9
4	I am satisfied with the banks employees professional competence	1	1	5	13	24	4.3
5	I am satisfied with the quick service of this bank.	2	2	2	19	19	4.1
6	I am satisfied with the respectful behavior of employees.	0	1	2	20	21	3.9
Total							4.1

Survey (2013)

Under second question 2 of the respondents strongly disagree, 1 gives no care, 18 agree and 23 of them strongly agree, while none of respondents out of the sample population disagrees. The mean 4.4 implies that the employees of the bank are consistently courteous. For the third question 5 respondents give no care, 22 agree, 17 of them strongly agree, but no respondent chooses neither strongly disagrees nor disagrees, and the mean 4.2 shows that employees handle customers competent effectively. For the question number five no respondent strongly disagrees, only 1 disagrees, none give no care, 22 agree and the rest 21 strongly agree. The mean 4.43 shows that employees provide accurate information for customers. And for the last question, 1 respondent strongly disagree, 0 disagree, 5 give no care, 19 agree and the rest 19 of them strongly agree. And the mean 4.43 shows that employees show dependability in handling service problem. The total mean of reliability of the bank which is 4.3 implies that the bank has better achievement in solving customer's problem.

Responsiveness Measurement

Responsiveness refers to the willingness to help customers by developing the prompt service. Under the first question, only 1 respondent strongly disagree, 1 disagree and again also 1 give no care while 21 agree and the rest 20 of them strongly agrees. And the mean 4.32 shows that employees are happy and willing to serve customers. For question number two, 4 respondents strongly disagree, 3 disagree, 5 give no care, while 16 agree and 16 strongly agree. And the mean 3.8 implies that the bank provides diversified service to the customers. And for question number three, 2 respondents strongly disagree, 1 disagrees, 2 give no care while 15 agree and 24 strongly agree. And the bank gives prompt service to customers according to the mean 4. Finally for the fourth questions 3 respondents strongly disagree, only 1 disagrees, 4 give no care, 17 agree and the rest 19 of them strongly agree. And the mean 4.1 implies that the bank gives quick response for customer's requests. As the result of the total mean which is 4.1 of the responsiveness dimensions, the bank was able to satisfy its customers.

Assurance Measurement

Assurance refers to the employee's knowledge, courtesy and ability to inspire trust. Under the first, 8 strongly disagree, 4 disagree, 2 give no care, 28 agrees and the rest 2 strongly agree. And 3.5 which is the mean shows that the employees have the required skill in providing service. Only 1 respondent who is strongly disagree, 3 disagree, 8 gives no care, 16 agrees and the rest 16 of them strongly agree for the second question and the mean 3.5 shows that the employees are trust worthy. For the third question 4 respondent strongly disagree, 0 disagree while 7 of them give no care and 19 agrees where the rest 14 strongly agree. And 3.88 the mean implies that employees have sufficient knowledge of service information. For the fourth questions, 4 strongly disagree, 2 disagree, 7 give no care, 18 agree, and the rest 13 strongly agrees. And the mean 3.7 shows that the employees make customer to feel safe in their transaction. And for the last question 12 of the respondents strongly disagree, 8 disagree, 7 give no care, 7 agrees while the rest 10 of them strongly

agrees. And the mean 2.8 it has been proved that the employees do not instill confidence in customers. And the total mean of assurance which is 3.5, the bank is able to assure its customers of the service it provides.

Empathy Measurements

Empathy refers to the creating individualized attention of the service to customers. 10 respondents strongly disagree, 4 disagree, 2 give no care, 21 agree and the rest 7 of them strongly agree for question number one. And the mean 3.25 shows that the employees treat customers in a friendly manner. For question number two 8 respondents strongly disagree, 9 give no care, while 17 agree and the rest 5 of them strongly agree. And the mean 3.1 implies that employees understand customer's specific need. Under the third question 3 respondents strongly disagree, only 1 disagrees, again 3 give no care, 17 agree, and the rest 20 strongly agree. The mean 4.1 shows that employees treat customers with great respect. For the last question, respondents who strongly disagree, disagree, give no care, agree and strongly agree out of sample population are 7, 13, 7, 10 and 7 respectively in number. And the mean 2.9 shows that employees do not give individual attention to customers. Due to the general mean of empathy which is 2.8, the bank was not able to satisfy its customers.

Satisfaction Measurement

Satisfaction is a process of feeling of pleasure or disappointment resulting from comparing a products perceived performance (outcome). Concerning with first question 3 respondents strongly disagrees, 2 disagree, and only 1 give no care, while 21 agree and the rest 7 strongly agree. And the mean 4.1 shows that customers are satisfied with the banks complete range of service. With 2 respondents who are strongly agree and 1, 4, 25 and 12 respondents, who disagree, give no care, agree and strongly agree respectively for the second question. The mean become 4 and it implies that customers are satisfied with the performance of the employees of the bank.

Here under the third question 2 respondents strongly disagree, 3 disagree, 5 give no care, 18 agree and the rest 16 strongly agrees. And the mean 3.9 shows that customers are satisfied to being client of the bank. For the number four, only 1 respondent strongly disagree, also 1 disagree, where 5 give no care, 13 agree and the rest 24 of them strongly agree. And the mean 4.3 shows that customers are satisfied with the bank employee's professional property. Under fifth question, 2 respondents strongly disagree, 2 disagree, again 2 give no care, 19 agree, and the rest 19 strongly agree. And 4.1 which is the mean imply that customers are satisfied with the quick service of the bank. And finally for the last question only 1 respondent disagree, 2 give no care, 20 agree and the rest 21 of them strongly agrees where no respondent strongly disagree. And the mean 3.9 shows customers are satisfied with the respectful behavior of employees. In general the total mean of satisfaction survey which is 4.1 shows those customers of the bank are satisfied with the banks quality service.

Over all Service Quality Dimensions

Table 7. Means and Standard Deviations for service quality Dimension

service quality dimensions	Mean	SD
Tangibility	3.4	0.73
Reliability	4.3	0.11
Responsiveness	4.1	0.049
Assurance	3.5	0.46
Empathy	2.67	0.87
mean of mean	3.594	

Source: Questionnaire, 2014

Based on a five point Likert-type scale with responses ranging from strongly disagree (1) to strong agree (5), Respondents provided the following mean satisfaction scores with customer satisfaction Dimension: Tangibility, 3.4; Reliability, 4.3; Responsiveness, 4.1; Assurance, 3.5; Empathy, 2.67. From this we can conclude that Reliability and Responsiveness take the highest share in customer satisfaction in the bank.

Conclusions and Recommendation

This study was conducted to assess the customer satisfaction in the case of Behan bank branches which is found in Mekelle. The finding of the study indicates that customer of the bank were satisfied by five dimension of service quality (tangibility, reliability, responsiveness, assurance and empathy).

- ✓ Due to the total service of reliability dimension of service quality customers were found almost satisfied.
- ✓ As a result of investigate the responsiveness dimension of service quality, the researcher conducted as customers were well satisfied.
- ✓ Majority of the respondent have agreed as the bank has great tangibility perspectives.
- ✓ Most of the respondents have positive response regarding with assurance dimension of service quality.
- ✓ Though customers were satisfied with the other SERVQUAL dimensions, they were found dissatisfied under empathy dimension of service quality. And finally according to the general mean of customer satisfaction and total survey of the study which is 4.1 and 3.8 respectively, the researcher figure out that customers of Berhan bank in Mekelle were satisfied with quality service provided to them.

Based on the finding and conclusions of the study the researcher forward the following recommendations to the management of the bank. Though customer of the bank were found satisfied, under empathy dimension of service quality, they were less satisfied. Empathy dimension are considered as one of the most important factor in influencing customer satisfaction. And one of the addressing could be by treating customers with great respect, giving individual attention to customer, serving customers based on the specific needs and treating customers in a friendly manner.

And this is to say the management of the bank should focus on this factor to maximize customer satisfaction. Furthermore, even though customers well satisfied by tangibility dimension of service quality, they were clearly dissatisfied by employee's uniform attractiveness. So rather than losing its customer satisfaction by this little factor, the management of the bank needs to focus in making of its uniforms attractive for customers.

Significance of the study

- The findings of the study provides relevant information regarding the most likely challenges on organization will face, while on the ongoing process of giving a service with quality and satisfaction of customers.
- The result of the study can serve as a guide paper for the institution and also it is useful for other researchers to go ahead further deeply on the area of quality service and satisfaction of customers, which deeply means that it will serve as the initial spring hold point.
- Again this essay is paper helpful to the company to do remarkable effort in making immediate improvement in the overall as well as service policy and strategies for the sake of increasing customer satisfaction.
- The study is helpful to identify the means how the organization recognized customers are really satisfied to that of quality product delivery.
- The study also helps the competitor as a written document which clearly shows the benefits ways of quality service and customer satisfaction.

REFERENCES

- Audery Gilmore, 2003. Service marketing management 1sted
Bitner, 1990. Service marketing management.
Chray, S.N. 1988, 2000. Production and operation management 2nd edition, Tata C Graw-hill, New Delhi.
Christopher *et al.* 1991. Service marketing and management. Customer Satisfaction a Key Growth to Banks: An Article from 'The Hindu', 7 August, 2006.
Desai, V. 1991. Indian Banking, Nature and Problems, Himalaya Publishing House, Bombay.
Hasanbanu, S. 2004. Customer Service in Rural Banks: An Analytical Study of Attitude of Different types of Customers towards Banking Services. IBA Bulletin, Vol. XXVI, No. 8 (August), pp. 21-25
Moutinha, L. and Curry, B. 1994. Consumer perceptions of ATMs: An application of neural network. *Journal of Marketing Management*, Vol.10 No.1, pp.191-206.
Moutinho, L. and Meidan, A. 1989. Bank customers' perceptions innovation and new technology. *International Journal of Bank Marketing*, Vol.7No.2, pp.22-7.
Narasimham, 2008. Efficiency, Productivity and Customer Service in Banks. *PNB Monthly Review*, February.
Parasuraman, A., Zeithaml, A. and Berry L.L. 1988. SERVQUAL: A multi-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, Vol. 64(1), 12-40.
Philip kottler, 1999. Marketing Management, prentice hall of India 9th edition.
Philip Kottler, 2000. Marketing Management, New Jercey, prentice hall, 10th edition.
Sarah Dougan, 2004. Customer relationship management (2000)
