

**SERVICE DELIVERY AND CUSTOMER SATISFACTION ASSESSMENT:
THE CASE OF WUKRO TOWN ADMINISTRATION OFFICE, TIGRAI**



**COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF MANAGEMENT - MBA PROGRAMME**

**A THESIS SUBMITTED TO THE SCHOOL OF MANAGEMENT COLLEGE OF
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ADMINISTRATION**

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DECLARATION

I, the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Mullu Aderie. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for earning any degree.

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Certification

This is to certify that Mr. Gebremedhin Gebrelibanos Abay has carried out his research on the topic entitled, Quality Service Delivery on Customer Satisfaction Level at Wukro administration office with my advice and follow up. I also approve that no portion of the work referred in the thesis has been submitted in support of an application for another degree or qualification of this or any other University. His work is appropriate enough to be submitted as a partial fulfillment of the degree of Masters of Business Administration (MBA).

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Approval sheet

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Abstract

The objective of the study is to assess the service delivery practice and customer satisfaction in Wukro town administrative office. The researcher tries to assess the service delivery system by analyzing the service dimensions such as tangibility, empathy, assurance, quality, and reliability. To this end, 80 questionnaires were distributed to the employees of Wukro town administrative office. Thereafter, the data were analyzed through descriptive analysis. The study revealed that the five SERVQUAL dimensions explained the service quality of the selected sectors. Of the five SERVQUAL dimensions, tangibles, empathy and assurance have better position of creating satisfaction on customers. Finally, the researcher recommends the following give more care to each customer, provide service as promised, understand the current customer complaints about the current service and rectify the problem, update the service provision with technology support.

Key words; Service delivery, Customer satisfaction, Wukro town administrative office, Tangibility, Empathy, Service quality

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CHAPTER ONE

INTRODUCTION

This chapter brief discusses the background, statement of the problem, basic research questions, objectives, significance study, scope, limitation, and organization of the study.

1.1. Background of the Study

Service delivery is defined as comprising all the organizations, institutions and resources that are devoted to producing service delivery actions. In service delivery system of Ethiopia, a significant inequality in under-five mortality was observed between urban and rural areas among regions related to educational status of mothers and wealth. Ensuring equity and accessibility in services delivery will remain the biggest challenge for the public administration (Hailu, 2015).

Despite this at rural localities in which this study will be carried out has been at low level and of poor-quality service. This is mainly because inadequate number and inappropriate service units, supplies, internal facilities, infrastructures and more generally due to shortage of adequate resources allocation (Ibid, July 2023).

Customer satisfaction is about relationships between the customer, product or service as well as the provider of a product or service. Customer satisfaction is a highly personal assessment that is greatly influenced by individual expectations (Zeithaml, 1999). In recent years, there has been increasing emphasis on assessing quality in both developing and developed countries as many services' delivery does not meet minimum standards for service effectiveness or client satisfaction (Zwick & Pieters, 1985). Client power and delivery system responsiveness are largely a function of the ability of patients to make their wishes heard. It is assessed through client satisfaction survey. Client satisfaction is the level of satisfaction that clients experience having used a service. It therefore reflects the gap between the expected and the experience of the service from the client 's point of view (Margaret et al., 2012, cited in Samson et al., 2015).

Measurement of service delivery satisfaction plays an important role in the growing push toward accountability among service providers (Ojasalo, 2010). Studies on service delivery satisfaction have a significant role in developing and delivering high quality service delivery in the urban office centers where demand and supply disparities are largely existed.

At studied centers administration office service-related customer satisfaction is largely linked with multidimensional elements such as accountability and responsibility of supportive staff to help clients around card room and Woreda office workers to provide responsive, regular and consistent quality service deliveries (Ojasalo, 2010).

Cold protective waiting room after delivery, lack of light and pure water also affects customer satisfaction. Reliability related factors like price of materials, able to get receipt immediately for what they paid; and service provider willingness and helpfulness which is related to responsiveness affects customer satisfaction from services. Therefore, this study is aimed at assessing and analyzing quality of service delivery system in Wukro Town.

1.2. Statement of the Problem

The administration service industry historically has paid limited attention to customer perspective (Howard, 2000). The main challenge is to create service delivery systems which fairly improve service outcomes, satisfy clients 'expectations and to render the services at fair price (Blazevska et al., 2004). Service delivery systems in most developing countries suffer from serious deficiencies in financing, efficiency, equity and quality; poorly prepared to meet these challenges (Fekadu and Yohannes, 2011). In Tigray, services delivery system is inadequate and of poor quality and the region has extremely poor administration status relative to other low-income countries (Habtamu & Abebe, 2016).

Client satisfaction rate is generally believed to be low due to different reasons such as limited skilled manpower, infrastructure and other basic equipment. The factors that affect the service satisfaction level among customers of service utilizers are not well assessed taking into account all five integral components of service quality models including tangibles, reliability, responsiveness,

assurance and empathy. They tend to take parts of these service quality measurements to measure customer level of satisfaction. In most cases studies will focus on service provider circumstances.

In addition, when these previous researches are well reviewed, they focused on urban towns. But there are high disparities between accessibilities, quality of service delivery between the urban and rural areas (World Sector, 2005).

In general, there is problem related to resource, equipped man power, accountability and transparency in their administration, shortage of facility and complaint handling. Hence, the researcher is motivated to see and solve the above problems and to fill the existing gap. The study assessed service delivery system and customer satisfaction at Wukro Town Administration office, because no previous studies have been conducted in Wukro town on service delivery and customer satisfaction on administrative office of the town.

1.3 Research Questions

This research intends to answer the following three basic research questions:

1. what types of service delivery are applied in the administrative office?
2. What are the tools used for service delivery system measurements in Wukro administrative office?
3. What is the effect of quality service delivery on customer satisfaction?

1.4 Research Objectives

1.4.1 General Objective of the study

The general objective of this study is to assess the service delivery system and its association with customer satisfaction in Wukro Town Administrative office.

1.4.2 Specific Objectives of the study

The specific objective of this study is:

1. To describe the ways of service delivery implementations at Wukro Town administration office.
2. To assess minimum service standards of public centers at work settings.
3. To examine effect of quality services on customer satisfaction

1.5. Significance of the Study

The research will help fill the knowledge gap and improve perspectives of future administration service improvements and thereby contributing to satisfy the ultimate users. Second, the research findings will assist these bodies and other private and other concerned organizations to deliver appropriate service to their clients by identifying factors that strongly affect customer satisfaction. Third, it will help service deliverers to observe the challenges and problems and major gaps in service delivery system. For the future researchers this research helps them as a basic foundation for detail studying of service delivery and customer satisfaction.

1.6 Scope and limitation of the Study

Geographically the study will be delimited to the administrative office of wukro town. Conceptually the study delimited with subject matter of service delivery and customers' satisfaction. Methodologically the study was used descriptive research design and primary data were collected through questionnaire. The study used quantitative research approach. In terms of time, the study was conducted in September, 2023.

1.7 Definition of Operational Terms

In order to avoid misunderstanding and individual interpretation and usage of certain concepts in this study, the researcher define those concepts used in this study; based on the contexts within the study below.

Administration office: the functional and non-technical aspect of business service delivery which emphasis on the human aspects of interactions between service provider and the customers. Because the Wereda administration affects indirectly to the business centers which are performed around there.

Customer satisfaction: is defined as the number of customers or percentage of total customers, whose reported experience with a public center, its products or its services delivery. It is highly personal assessment that is greatly affected by customer expectations.

Dissatisfaction: unpleased feelings about the services or product as mismatching with expectations or desires.

Neutral: those customers who are neither satisfied nor dissatisfied but falls between two as medium; not interested to say much more than does not matter or medium. **Product or service:** referred to the product or service that the customers interested to get from Administration center

Providers: those individual administrative workers and supportive staffs assigned in Woreda office

Service waiting time: it refers to the actual time the customer waits to get personnel who provides services at a service unit

Satisfaction: pleased experience of a customer after using the services or products because of attaining match services with expectations or desires

Sign: aboard with drawing of big letters and numbers to indicate each service unit by unique number and stands at entrance of a customer to the office.

Very dissatisfied; high failure of product or service below one's expectation.

Very satisfied: exceeding product or service above one's expectation. (2014 John Wiley & Sons, Ltd.)

1.8 Organization of the paper

The study organized in five chapters. The first chapter includes background of the study, statement of the problems, objectives of the study, significance of the study, scope of the study, research question, limitation of the study and organization of the study. In the second chapter literature review was viewed that have relation to the subject matter under study. The third chapter deals with in deep presentation of research design and methodology, in this part research design was discussed, population, sample size and sampling techniques was shown, what type of data required and from which source it obtained, what analysis method be implemented. The fourth chapter consists of results and discussion from respondents. The last chapter includes summary of major findings, conclusion and recommendation part. Finally, the references and appendixes attached at the end of the research paper

CHAPTER TWO

LITRATURE REVIEW

This chapter gives an extensive review of the available theoretical and empirical literature of the study.

2.1 Theoretical Review

A theoretical review is an account of the theories that have been established on the topic by accredited scholars and researchers. The purpose of this section is to convey to the reader what theory or models have been established on the research subject. The theories are formulated to explain, predict, and understand phenomenon and in many cases, to challenge and extend existing knowledge hence they form the structure that hold or support a research study.

2.1.1 Concepts of services

Most organizations provide a service of some sort or another. For organizations such as airlines, trains, universities, car rental, health or governmental agencies service represents a major part of what they have to offer. They are known as service organizations. Other whose business is the manufacture of products, e.g., computers, mobile phones, and washing machines has significant importance. There are particular problems and challenges in managing service, namely, intangibility, inseparability, variability and perish ability. In particular services have to contend with uncertainties over customer involvement and what they expect. Given the difficulties of providing a service, it is not surprising there is ongoing debate over the variability of its quality (Parasuraman et al., 1985).

Services have been around for a long time. They, however, have assumed significance since the 1980s due to service sector becoming more and more competitive following privatization and deregulation of the service industries in the western markets. Services have increasingly assumed an important role in the economic development of many countries, including Ethiopian. Almost all developed countries and many developing countries are emerging as service economies or service societies. An economy is called service economy when the contribution of the service sector to the GDP of the nation is more than 50%. USA was the first economy to be declared as a service

economy way back in 1948 with about 53% contribution of the service sector to the GDP of the nation. There is an argument that the statistics of the service sector's contribution in many countries is a gross underestimation of the truth, since the value of the service produced by manufacturers of goods in the industrial sector is not included in service output value. As such, there is a large hidden service sector that is not classified under the service sector. (Riddle, 1986:26)

2.1.2 Definition of Service

Because of their diversity, services have traditionally been difficult to define, the way in which services are created and delivered to customers is often hard to grasp since many inputs and outputs are intangible. Most people have little difficulty defining manufacturing or agriculture, but defining service can elude them. Defining service is therefore not a simplistic task. Over the service marketing literature has provided readers with an assortment of service definition

According to the American marketing association (1960): service is activity, benefit or satisfaction which are offered for sale or provided in connection with the sale of goods

Lahtinen (1983): service is an activity which takes place in interaction with a contact person or a physical machine and which provides customer satisfaction. This definition recognizes the services that are provided by machines, besides the service provided by the contact persons.

Philip Kotler and Bloom (1984): service is any activity or benefit that one party can offer to another that is essentially intangible and doesn't result in the ownership of anything. Its production may or may not be tied to a physical product. The focus was given to the absence of ownership as a special feature of service.

Zeithaml and Bitner (1996): services are deeds, process and performance. Their broad definition states that services include all economic activities whose output is not a physical product, is generally consumed at the time it is produced, and provides added value in forms that are essentially intangible concerns of the purchaser.

The conclusion derived from the above definitions that services deal with intangible components. The purchase of services doesn't necessarily result in physical transfer or ownership but still created idle of benefits during or after the service interaction or experience.

2.1.3 The service marketing mix

The four p frame work calls up on markets to decide on the product and its characteristic set the price. Decide how to distribute their product and choose method for promoting their product same critics fees that four Ps omit or under emphasize certain important activities (kotler, 2000).

Product: -The basis of any business is offering different and better in some way that will cause the target market favors it and pay price premium.

Price: - number of points of difference with respects to service pricing are

Promotion: - covers all these communication tools that can deliver a message target audience. The tools are advertising, sale promotion, public relation, sales force and direct marketing.

Place: - The case of access which potential customers have to service for service it is more appropriate to talk about accessibility as mix element, rather than place.

People: - of all controllable variable marketing executive have their disposal. The people act or in the service marketing mix is perhaps the list they can rely on getting their marketing mix right and the most important are they have to get right. The problem lays inseparability of production consumption in preface and there for not only the satisfaction of the recipient of the service, but also provides of the service. That is companies on personal became extremely important.

Process: - The process element for the service marketing mix is concerned with the way on which the service delivered to the customer.

Physical evidence: - Since service is inherently intangible. It is important for the customer to such tangible or physical evidence which enable them to evaluate the service. Physical evidence is those tangible clues which the customer may receive during the process of receiving the service.

2.1.4 Important characteristic of service

Service has many unique characteristics that often have a significant impact on these texture of the business. It may cause distinctive problem and often result in marketing mix decision that are substantially different from those found in connection with the marketing of goods among those

characteristic the most important are intangibility inseparability and fluctuating demand, highly differentiated marketing system and client relationship (Schrader, 2000).

Intangibility: Service is intangible that is they cannot behold touched or seen before the purchase decision. In contrast before purchasing a traditional product can touch a box of laundry detergent kick the fire of automobile or simple a benefit of using the service (Iamb hair and Mc Daniel).

Inseparability: In most case the customer cannot separate the service from delivery of the service or the setting in which the service occurs. For example to receive all education, a person may attend a university. The quality of education may be high but if student has difficult parking, find counseling service poor, or sees little or opportunity for extra circular activity, he or she may not be satisfied with the education experience (Douglas).

Perish ability and fluctuating demand: Service is perishable and most service fluctuate either by season days or time of day, un used telephone capacity and electrical power vacant seats on planes, trains, buses and in stadiums time spent by sector tellers waiting for customers to us their window represent window represent business that is lost forever. The combination of perish ability and fluctuating demand has created many problems for marketers of service specifically in the area of distribution channels must be developed to make use of the service during slack periods. Sop that firms should attempt to copy with the problems and several innovations in the service of stimulate and unused capacity.

Client Relation: In the marketing of many services a client relationship exists between the buyer the seller or opposed to customer relationship in the case of marketing of good. In many service firms the marketing function is used in more profession manner as seen in the health care, financial, legal government and education service, it is vitally important that professional service provides strive to build long term positive relationship with client (J. Paul peter, 1989). In order to avoid poor service and losing customers, organizations must be aware of the following determinates of service quality described in brief as below (Jon pape, 2013).

2.1.5 Service Quality

Form service the assessment of quality is made during the service delivery process which usually occurs with an encounter between a customer and service contact person customer

satisfaction with service can be defined by comparing perceptions with service received. With exceptions, the service desired (Christopher and Johew, 2008). Service “with as mile” is strong enough to satisfy most customer. Nowadays, some service firms differentiate themselves in market place by offering a service guarantee. In this customer reason and motivation to take to the company instead of just to their friends for service the assessment of quality is made during service contact person. Customer satisfaction with service quality can be defined by comparing perception of the service is perceived to be expectations are not meet service quality deemed an acceptable. When expectations are confirmed by received service quality is satisfactory. The expectation is based on several sources, including word of mouth person need and past experience (Christopher Jochev p.407).

2.1.6 Determiners of Service Quality

Tangibility: The physical asset an agency utilizes positions the agency their competitor, I often left the people I’m training that the reports we hand customer are one of the most important elements of our job. The reports we create are the only thing the customer can hold on to review at the end of the day. This report must look professional, be 100% accurate and include metrics relevant to the customer business. A uniform can make to their customers account lawyers and finance planners depend on their appearance to convey professionalism and trustworthiness to (Jon pape, 2013).

Reliability: A customer service business is only as good as the quality of service they provide. When I use term “reliability” I am referring to performance. Reliability is more than good performance because rarely is performance plan (Jon pape, 2013).

Responsibility: A client does not like to be left wondering when the service company will return their call answers their email or show up fix a problem. A good customer service company makes responsibility a top priority and sets measurable goals pertaining to customer responsibility. Examples, how long it will take to respond to emails and calls and how long it will take to solve a customer problems (John pape, 2013).

Assurance: The amount of confidence a customer service company installs in the clients. The customer service company must work to make the client trust them. This principle involves every

touch point within an organization. From the people that answer the phone to the people that interact with the customer every day. Assurance must be a priority. If the client does not trust your organization to work in their best interest, they will not be a client for long (Jon pape, 2013). Customer service companies must work to understand their clients business and the goals of their contact. If a customer service company they can grows and respond to problems in an appropriate manner. If the customer service company can sense when a client is frustrated and can responded can appropriately, it is easy for a company to keep client (Jon pape 2013).

Empathy: Customer Service Company must work to understand their clients business and the goal of their contact. If a customer service company takes time to know a client business, they can grow as client business grows and respond to problems in an appropriate manner. If the customer service company can sense when a client is frustrated and can respond appropriately, it is an easy for a company to keep clients (Jon pape, 2013).

2.1.7 Managing Service Capacity

The output of the service organization is determined by the productive capacity of their equipment and personal capacity is said to be elastic when supply can be adjusted to response to demand therefore capacity management must identify critical bottlenecks that prevent customer demand from being satisfied (kotler,2000).

2.1.8 Service Quality as an Overall Attitude

The most common explanation of the difference between service quality and customer satisfaction highlighted by the bale soon quality general conceptualization as an attitude the customers comprehensive evaluation of service offering. It is built up from a service evaluate expense his less dynamic that satisfaction. Satisfaction is the outcome of the evaluation that the customer makes any specific transaction. The customer` level of satisfaction with the particular satisfaction will relate to the level of this conformation were relatively small or if the outcome expected expectation. Then the customer will be satisfied otherwise dissatisfaction may be result. It is the worth to know that the service quality rating would not result from single (Harrirs & barons, 2001).

2.1.9 How Customer`s Assess Service Quality

For service assessment of quality is made during the service delivery process, thus usually occurs with encounter between customer and service contact person. Customer`s satisfaction with service quality can be defined by comparing perception of the service received with expectation of the service desired. When an expectation is exceeded service are perceived to be a plasma surprise. When expectations are confirmed by perceived service quality is satisfy. Those expectations are based on several sources. Including word of mouth, personal need and experiences Fitzsimons (2002).

2.2 Empirical Study

2.2.1 Service and Service Quality

A review of the existing literatures shows that there is quite a wide disparity in definitions related to service.

Many researches are of the view that services cannot be counted nor tested prior to delivery thus businesses “find it difficult to understand how customers perceive their services and evaluate them” (Parasuraman et al, 1985). The study pursue with the quality of service as a company`s business health is reflected by the quality of service it provides. As underlined by (Parasuraman et al, 1992, p5) “if the service quality is mediocre, the company is mediocre”. However, there is no single definition for service quality. It varies from people to people and from situation to situation. Service quality is a term used to express achievement obtained in a service. Parasuraman et al (1985) viewed service quality as the degree and direction of discrepancy between customers` service perception and expectations. They argued that service quality involves not only the outcome but also the delivery process. Moreover, in a one of his types of research conducted in 1988, these authors maintained that service quality is a function of the difference between service expected and customers, perceptions of the actual service delivered. On his part, Zeithaml (1987) described service quality as the consumer's judgment about an entity's overall excellence or superiority. It is a form of attitude, and results from a comparison of expectations to perceptions of performance received. Lewis (1989) defined service quality as meeting customers` needs, requirements and how well the service delivered meets customers` expectations. The main objective of delivering high service quality is to satisfy customers, the ideal point

resulting in customer satisfaction is where customer expectations equal to customer perceptions. The major challenge of service providers is the constant and ever-changing expectations of their customers. According to Zeithaml et al (2009), customer expectations are beliefs about a service that serves as standards or reference points to which the performance of the service is judged. Knowing what the customer expects is the first and possibly most critical factor in delivering quality service. Getting what customers want wrong, can result in losing a customer to another company who meets the target, expending money and resources in wrong places and not surviving in a fiercely competitive market. Together with customer expectations come customer perceptions. It is another focal point of service quality on which service providers have to ponder on. Customer perception refers to the way in which customers feel about the services being provided. It is actually this element that shapes customers' expectations from the company. Parasuraman et al (1985) believed that perception and expectation are strongly relative concepts. Berry et al.(1988) and Parasuraman et al. (1985) viewed quality as the customers' perception of service excellence. This implies that customers shape their perception of the quality of service based on their past experience, word of mouth and even their closed one's experience. Moreover, Schneider and White (2004) stated that perceived service quality and service qualities are two concepts that deal together in the concept of marketing. Zeithaml et al., (2006) considered perceived service quality as a scale for firm to measure how much they were successful to cover their customer purpose. In the publication of Parasuraman et al., (1985) service quality was conceptualized as a gap between consumers' expectations and perceptions. Thus, service providers that are not able to meet their customer's expectation will most probably experience a decline in customer retention and unfavorable corporate image.

2.3 Service Quality Model

SERVQUAL Derived from two words namely service and quality, SERVQUAL is among the most popular instruments used to measure service quality from a customer's perspective. SERVQUAL is a multi-scale instrument developed by Parasuraman, Berry and Zeithaml in 1985 and refined in 1991. Also known as the gap model, SERVQUAL is said to be one of the best ways to measure service quality by many researchers. According to Brown et al (1993), this service

evaluation method has been proven consistent and reliable. The model is made up of five dimensions, namely:

2.3.1 Service Quality Dimensions

Parasuraman et al., (1985) from their path breaking exploratory research, developed the SERVQUAL instrumented laid down a conceptual framework for the measurement of service quality. The SERVQUAL instrument has become the most dominant instrument for measuring service quality and it originally comprises 10 dimensions with 97 items but later reduced to 5 dimensions with 22 items in 1991. The five dimensions are tangibles, reliability, responsiveness, assurance and empathy.

2.3.1.1 Tangibility

Tangibles entail the physical evidence of the service. Tangibles in details depict the physical facilities of the service provider, the appearance of personnel, materials associated to the service (credit and debit sheets, chequebooks etc.), decorations and business hours the tools and equipment used to provide the service including other customers in the service facility. Tangibles are used by firms to convey image and signal quality (Zeithaml, Berry, and Parasuraman, 2006).

2.3.1.2 Reliability

According to (Zeithaml et al., 2006) reliability is “the ability to perform the promised service dependably and accurately” or “delivering on its promises”. Does the firm perform the service right at the first time? Does the firm honor its promises? These are some of the questions which need to be answered by service providers’ if they are to achieve reliability. This dimension of service quality according to (Parasuraman et al., 1985) is how the service provider is able to provide service to a customer as promised, dependable in handling customers’ service problems, performs service right the first time, provide service at promised time and keep customers informed about when services will be performed.

2.3.1.3 Assurance

Assurance entails the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes competence, courtesy, credibility and security. Andaleeb and Conway (2006), noted that assurance may not be so important relative to other industries where the risk is higher and the outcome of using the service is uncertain. For instance, in the medical and healthcare

industry, assurance is an important dimension that customers used as criteria in assessing a hospital or a surgeon for an operation. The trust and confidence may be represented in the personnel who connect the customer to the organization (Zeithaml et al., 2006)

2.3.1.4 Responsiveness

Responsiveness concerns the willingness or readiness of employees to provide service (Parasuraman et al., 1985). This dimension is concerned with dealing with the customer's requests, questions and complaints promptly and attentively. A firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the view point of the customer rather than the company's perspective (Zeithaml et al., 2006).

2.3.1.5 Empathy

Empathy entails caring and provision of individualized attention to customers by personnel of the firm (Zeithaml et al., 2006). In this respect, the customer feels unique and special. In an attempt to develop empathy, personnel of the firm should endeavor to know the names of their customers, their preferences and needs and take steps to satisfy them. Small Scale enterprises through the provision of customized services to clients are in a better position to achieve empathy than large firms.

2.4 Research Gap

Although many researchers have studied customer satisfaction in the banking sub-sector, (Gustafsson, et al., 2005; Prabhakar, 2005; Salmen and Muir, 2003; Dubrovski, 2001) little is known about the Analysis of the influence of Dashen Bank service on customers' satisfaction in Ethiopia. Yet scanty information is available about the level of customer satisfaction basing on customers loyalty or intention to remain as clients, customers' intention to recommend the service

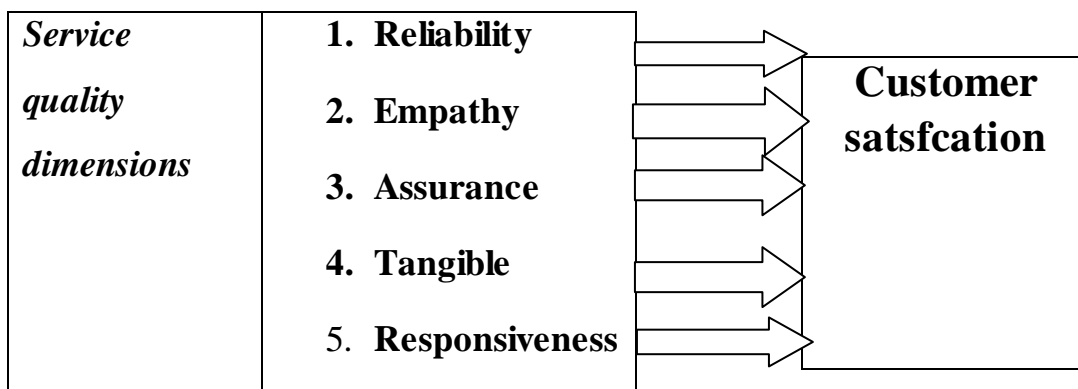
of the Dashen Bank to third parties and the overall level of customer willingness to pay a higher price for services rendered by Dashen Bank. On the other, private financial institutions in Ethiopia have increased competition among banks in terms of not only attracting new customers but also retaining their current customers. The effect of competition in the banking sub-sector is more evident due to emerging financial services using new technology such as mobile phone. Thus, this study was undertaken to generate empirical data on the level of influence of Dashen Bank service on customers' satisfaction with the aim of informing decision and policy review that will contribute to enhanced competitiveness of the bank itself and more customer satisfaction among others.

As we observed the customers are affected by the slow response of the administrator officers. And most researchers they don't under take the customer fast response considerations. Even they study customer satisfactions, but they don't consider how the customers are satisfied with the response.

2.5 Conceptual Framework

Conceptual framework can be defined as a set of broad ideas and principles taken from relevant field of inquiry and used to structure a subsequent present action (Reihel et al, 1978) when clearly articulated a conceptual framework has potential usefulness as a tool to assist research to make a meaning of subsequent finding framework of this study

Fig: 1 Conceptual framework



Source: Adapted from Reihel et al, 1978

Chapter three

RESEARCH METHODOLOGY

This chapter discusses methods used in undertaking this study from the collection of data to methods applied to analyze the collected data. Hence this chapter will encompass the research design, research approaches, target populations and population characteristics, sources and methods of data collection, sampling technique and sample size determination and methods of data analysis. Moreover, explanation about the reliability and validity of the study is also the part of this chapter.

3.1 Research Design

The study employed explanatory research design. research is aimed simply at describing phenomena and is not particularly concerned with understanding why behavior is the way it is. It is often the starting point of a research project into phenomena. This type of research describes social systems and relationship between events, providing background information as well as stimulating explanations (John, etal, 2007). Description research attempts to describe systematically a situation problem, phenomenon, service or program, or provides information such as about the living conditions of a community or describes attitudes towards an issue. It may attempt to describe the types of service delivery provided by the Woreda office and

Explanatory research is conducted in order to assess impacts of specific changes on service delivery that change the customer satisfaction. Explanatory studies focus on an analysis of a situation or a specific problem to explain the patterns of relationships between variables.

3.2 Research Approach

The study used mixed research approach (quantitative and qualitative) the rationale for combining both quantitative and qualitative data is to better understand the research problem by combining both numeric values from quantitative research and the detail of qualitative research and to neutralize limitations of applying any of a single approach.

According to Creswell (2009), the mixed research approach uses separate quantitative and qualitative methods as a means to offset the weaknesses inherent within one method with strengths of the other method.

3.3 Target Population of the Study

The population is defined as the complete set (units) of analysis that is under investigation, while the element is the unit from which the necessary data is collected (Davis 2000, pp. 220). The target population (unit of analysis) of this study will encompass all employees of the wukro town administrative office.

3.4 Data type and Source

Both primary and secondary data was used in this study. Here we discussed only with the primary data. Because the secondary data is discussed and used in the literature review, so as no need of discussing again here.

3.4.1 Primary Source

Primary data was obtained from the questionnaire. Primary source is very important for the reliability of research output. Because it helps a researcher to generate a clear and more detailed understanding of problem at hand.

3.5 Data collection tools

The pertinent tool of collecting data for this research is questionnaire. The main reason of the researcher to use questionnaire is to collect the data easily from the respondents. The questionnaires were semi structured questionnaires distributed to employee of Wukro Administrative Office.

3.6 Population and sample design

3.6.1 Population of the study

The population is defined as the complete set (units) of analysis that is under investigation, while the element is the unit from which the necessary data is collected (Davis 2000, pp. 220). The target population (unit of analysis) of this study will encompass 80 samples of customers in the Wukro town administrative office.

3.6.2 Sampling technique

In this study the researcher used census sampling technique. The research has distributed 80 questionnaires to 80 respondents and collected the necessary data. Thereafter, the data were analyzed through various ways.

3.7 Method of data analysis

Having collected the raw data, the researcher analyzed it using descriptive data analysis such as tabulation, graphs, pie charts, frequency and percentage.

3.8 Reliability and Validity

3.8.1 Reliability

Reliability refers to the consistence, stability, or dependability of the data. Whenever an investigator measures a variable, he or she wants to be sure that the measurement provides dependable and consistent results (Cooper & Schindler, 2006). A reliable measurement is one that if repeated a second time gives the same results as it did the first time. If the results are different, then the measurement is unreliable (Mugenda, 2008). To measure the reliability of the data collection instruments, an internal consistency technique using Cronbach's alpha was applied (Mugenda, 2008). Cronbach's alpha is a coefficient of reliability that gives an unbiased estimate of data generalizes ability (Zinbarg2005). An alpha coefficient of 0.75 or higher indicated that the gathered data are reliable as they have a relatively high internal consistency and can be generalized to reflect opinions of all respondents in the target population (Zinbarg, 2005).

Table 1: Cronbach's Alpha for variables

Over all Expectation

Construct	Reliability Statistics of SERVQUAL Dimensions for Satisfaction		
	No. of Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items
Tangibles	4	.752	.768
Reliability	5	.832	.831
Responsiveness	4	.661	.696
Assurance	4	.531	.620
Empathy	5	.573	.664
Overall			.615

Source: Own Survey, 2023

The reliability of overall expectation consists of 22 scale items is 0.615. So, in reliability test if Cronbach's Alpha result lies 0.6-0.89, it is accepted. Therefore, our instrument is reliable.

3.8.2 Validity

The construct validity of the study was evaluated. Validity defined as the extent to which data collection method or methods accurately measure what they are intended to measure (Sounders et. al., 2003). In order to ensure the quality of this research design content and construct validity of the study are checked. According to Kothari (2004) content validity is the extent to which a measuring instrument provides adequate coverage of the topic under study. For this study, content validity was verified by the advisor of this research, who looks into the appropriateness of the questions and the scales of measurement.

3.9 Research Ethics

There is a growing emphasis on overcoming the ethical issues in research because of the increased involvement of social responsibility and consumer's wellbeing (Ghauri & Gronhaug, 2005). All the information will be treated and with high confidentiality without disclosure of the respondent's identity. No information is changed or modified, hence the information is presented as collected and the same with the literatures, for the purpose of this study. There is no any intention to use unfair means to influence the participants to obtain information. The questionnaire is anonymous and high level of privacy is considered. The information gathered through questionnaire will be used only for its purpose i.e. for the fulfillment of the requirement of my MBA degree.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter comprises of the detailed activities of data presentation, analysis and discussion. The depth and breadth of the analysis goes to the main issues which closely relates to the objective of the research paper. The demographic characteristics respondents, though shallow, has also been addressed. From the total 80 questionnaires, 80 were successfully filled and returned. This gives the response rate to be? Hence, the analysis was made on 80 questionnaires.

4.2 Demographic characteristics of Respondents

To conduct this study a total of 80 questionnaires were distributed to different major customers Wukro werda administration office. As we mention the figure mentioned above, 80(100%) respondents filled and returned the questionnaire and gave appropriate response to all questions. Therefore, the researcher analyzed and discussed only those accurately filled and returned questionnaires.

This section briefly describes the demographic profiles i.e., the education, gender, age monthly frequency of sector visit, type of account and reason for choosing the particular sector of the respondents.

Regression Model

$$Y(\text{Satisfaction}) = \alpha + \beta_1 \text{Responsiveness} + \beta_2 \text{Tangibility} + \beta_3 \text{Reliability} + \beta_4 \text{Empathy} + \epsilon$$

$$Y(\text{Satisfaction}) = \alpha + \beta_1 \text{Responsiveness} + \beta_2 \text{Tangibility} + \beta_3 \text{Reliability} + \beta_4 \text{Empathy} + \epsilon$$

- **Y(Satisfaction):** This represents the dependent variable, which is the customer satisfaction score in this case.

- α : This is the constant term, also called the intercept. It represents the average predicted satisfaction score when all the independent variables are zero (which likely wouldn't be a real-world scenario).
- β_1 =Responsiveness, β_2 =Tangibility, β_3 =Reliability, β_4 =Empathy: These are the regression coefficients for each independent variable. They indicate the strength and direction of the relationship between each factor and customer satisfaction.
 - A positive coefficient means that higher values of that variable are associated with higher satisfaction.
 - A negative coefficient means that higher values of that variable are associated with lower satisfaction.
- ϵ (**epsilon**): This represents the error term. It captures the random, unexplained variance in customer satisfaction that is not accounted for by the independent variables in the model. We expect the sign would be positive.

The model essentially states that customer satisfaction (Y) can be predicted by a constant value (α) along with the combined effects of responsiveness, tangibility, reliability, and empathy, each weighted by their respective coefficients (β). The error term (ϵ) accounts for any unexplained influences on satisfaction.

Linear regression

Satisfaction	Coef.	St.Err.	t-value	p-value	[95% Conf	Interval]	Sig
Responsiveness	-2.537	1.149	-2.21	0.03	-4.827	-.248	**
Tangibility	1.077	.141	7.66	0.00	.797	1.358	***
Reliability	-1.265	.516	-2.45	0.017	-2.293	-.237	**
Empathy	4.602	1.455	3.16	0.002	1.702	7.502	***
Constant	3.725	.384	9.69	0.00	2.959	4.491	***
Mean dependent var		15.582	SD dependent var		4.410		
R-squared		0.939	Number of obs		80		
F-test		284.798	Prob>F		0.000		
Akaike crit. (AIC)		246.693	Bayesian crit. (BIC)		258.540		

*** $p < .01$, ** $p < .05$, * $p < .1$

Source: Stata Result, the negative sign indicates low responsiveness, tangibility, reliability and empathy.

Interpreting the Regression Analysis Results: Customer Satisfaction Survey

This appears to be the output of a regression analysis where you're trying to understand what factors influence customer satisfaction. Here's a breakdown of the key points:

Dependent Variable: Satisfaction (presumably measured on a scale)

Independent Variables:

- Responsiveness: A negative coefficient (-2.537) and significance (p-value = 0.03) indicate that lower responsiveness is associated with lower customer satisfaction.
- Tangibility: A positive coefficient (1.077) and very high significance (p-value = 0) show that tangibility (e.g., product features, ease of use) is a strong positive factor in customer satisfaction.
- Reliability: A negative coefficient (-1.265) and significance (p-value = 0.017) suggest that unreliability (e.g., product malfunctions, broken promises) leads to lower satisfaction.
- Empathy: A positive coefficient (4.602) and high significance (p-value = 0.002) imply that empathy (e.g., understanding customer needs, personalized service) has a strong positive impact on satisfaction.

Other Important Statistics:

- R-squared (0.939): This high value indicates that the model explains a very large proportion of the variance in customer satisfaction.
- F-test (highly significant): This confirms that the overall model is statistically significant, meaning the independent variables together have a significant effect on satisfaction.

Overall Interpretation:

Customers value responsiveness, tangibility, reliability, and empathy. Businesses should focus on improving these aspects to enhance customer satisfaction.

- The constant term (3.725) represents the average predicted satisfaction score when all independent variables are zero (which might not be a realistic scenario).
- The standard errors and confidence intervals provide additional information about the precision of the coefficient estimates.
- The Akaike Information Criterion (AIC) and Bayesian Information Criterion (BIC) are used for model selection purposes, but their interpretation is beyond the scope of this basic explanation.

Multicollinearity test

Variance inflation factor	VIF	1/VIF
Empathy	5478.745	0
Responsiveness	3419.218	0
Reliability	2252.995	0

Tangability	34.892	.029
Mean VIF	2796.462	.

Source: STATA result

There's no universally agreed-upon threshold for VIFs, but here's a general guideline:

- **VIF < 5:** Indicates little to no multicollinearity.
- **5 < VIF < 10:** Suggests possible multicollinearity, but it might not be a serious concern.
- **VIF > 10:** Indicates a strong possibility of multicollinearity, which can affect the reliability of your coefficient estimates.

Interpretation of your results:

- **Empathy and Responsiveness:** VIFs are below 5, suggesting no significant multicollinearity for these variables.
- **Reliability and Tangibility:** VIFs are both above 5 and approaching 10. This indicates a possibility of moderate multicollinearity.
- **Mean VIF:** The average VIF (2.13) suggests a generally low risk of multicollinearity, but the values for reliability and tangibility warrant further consideration.

Heteroskedastic problem

Breusch-Pagan/Cook-Weisberg test for heteroskedasticity
 Assumption: Normal error terms
 Variable: Fitted values of satisfaction
 H0: Constant variance
 chi2(1) = 23.09
 Prob > chi2 = 0.0000

The output from the Sata indicates that the Breusch-Pagan/Cook-Weisberg test (sometimes called the BP test) for heteroskedasticity rejects the null hypothesis (H0) of constant variance.

- **Test:** Breusch-Pagan/Cook-Weisberg test (BP test)
- **Assumption:** Normality of error terms in regression analysis. This means the random errors (differences between predicted and actual values) should have a constant variance.
- **H0 (Null Hypothesis):** Constant variance (homoscedasticity) - The variance of the errors is the same across all fitted values of the independent variable.
- **Results:**
 - chi2(1) = 23.09 (chi-squared statistic with 1 degree of freedom)

- Prob > chi2 = 0.0000 (p-value)

Interpretation:

- The chi-squared statistic (23.09) is relatively high.
- The p-value (0.0000) is very low, indicating strong statistical significance.

Since the p-value is less than the typical significance level (e.g., 0.05), we reject the null hypothesis of homoscedasticity. This means there's evidence of heteroskedasticity, which is non-constant variance of the error terms.

Heteroskedasticity can affect the reliability of the coefficient estimates and standard errors in your regression model. It can also invalidate the F-test used to assess the overall significance of the model. In order to solve the problem, the researcher were apply the robust test and make the model to stratifi the errors.

4.2.1 Gender, education and age of respondents

The education, age and gender distribution of the respondents are presented on the following cross tabulation.

Table 1. Demographic characteristics of respondents

Gender	Educational level						
	10 th or below	12 th complete	Diploma	1 st degree	Master degree	Others	Total
Male	15	5	20	10	8	2	60
Female	11	1	4	2	2	-	20
Sub-total	26(32.5%)	6(7,5%)	24(30%)	12(15%)	10(12.5%)	2(2.5%)	80
Age(years)							
18-25	6	3	2	2	-	-	13
26-30	4	5	2	3	1	-	15
31-35	3	1	2	3	2	2	13

36-40	2	5	2	7	3	1	20
Above 40	5	4	2	3	4	1	19
Sub-total	20(25%)	18(22.5%)	10(12.5%)	18(22.5%)	10(12.5%)	4(5%)	80

Source: Source: Own survey, 2023

The profile of respondents regarding the mentioned three variables is depicted on table 2. It shows that, regardless of educational level, any interested person can save money in Wukro Administration Office. This means, the customers of Wukro Administration Office under-studies range from tenth grade up to master's degree. Like the educational level, there is no gender variation in getting services. But, as emanated from some prescribed body law, there is a bottom line of age to get quality service independently.

Reasons why customers choose Wukro Administration Office

The following table shows the reason behind why the respondents chose this particular sector services. This is demonstrated below. Knowing the reason why the customers have chosen the particular sector will tell something about the service type they require from the sector.

Table 2 Reasons for choosing a sector

Description	Categorical Wukro Administration Offices				Total
	To ask information	To get training	To provide comments and suggestions	Others	
Most important reason why the customer comes to the wereda office	15(18.75%)	25(31.25%)	30(37.5%)	10(12.5%)	80

Source: Own survey, 2023

Table 4.3: Frequency of monthly sector visit

Description	Categorical choices				Total
	Once	Twice	Three times	Above three times	
Monthly frequency of visiting sector for service	26(32.5%)	28(35%)	16(20%)	10(12.5%)	80(100%)

Source: Own survey, 2023

Concerning the number of times the customers visit the sector per month; 67.5% (54 respondents) have indicated that they visited the sector either once or twice a month to get sector service (see Table 3 above). The remaining replied that they were able to visit the sector three time or more per month. Hence, as the figure revealed majority of the customers have contact with the sector two times or less a month. In other words, majority of the respondents (54 of them) are not frequent users; they use the service at most once in a month.

4.3 Service Quality Perception of Customers

4.3.1 The Tangibility Dimension

Table 4 indicates the tangibility dimension of service quality which is linked to consumer memory.

Table 3 The tangibles of service dimension

No.	Items of Tangibility	Five points Likert Scale					Total	Mean
		Strongly agree	Agree	Neutral	disagree	Strongly disagree		
1	Modern physical facilities and equipment	22(27.5%)	20(25%)	12(15%)	19(23.75%)	09(11.25%)	80	20.5%
2	Neat and up to date appearance	33(41.25%)	19(23.75%)	09(10.4%)	09(11.25%)	10(12.5%)	80	19.83%

3	clear and adequate space	33(41.25%)	23(28.75%)	07(8.75%)	09(11.25%)	08(10%)	80	
4	Desk with brochures and forms with valuable information	28(35%)	25(31.25%)	10(12.5%)	09(11.25%)	08(10%)	80	
5	Over all mean	29	21.75	9.5	11.5	8.75	80	

Source: Own survey, 2023

As is noted on table 4 above, customers were approached through some selected questions to know their view regarding the tangible (looking, physical facility, neatness of employee’s wearing etc.). Statistically, the responses are indicated on table 4. To note some, about 52.5% of the respondents replied that the sector has modern looking equipment. On the contrary, still there are respondents (35%) who responded that ‘the sector has no modern looking. So, it is only about 52.5% of the respondents perceived the sector has modern looking equipment. Hence, the sector should either replace its equipment with what is supposed by the customers as modern (if that is the case) or create awareness and understanding on customers that the equipment used by the sector are modern and customer friendly.

For items 2, 3 and 4; 65%, 56% and 66% of the respondents have shown their position towards the ‘agree’ or ‘strongly agree’ options. Hence, it can be drawn that the sector’s physical facility, neatness of employee’s wearing, material related with the service like pamphlets etc. are were found to be appealing, as perceived by the respondents. Hence, the sector is advised to keep on this service quality dimension.

4.3.2 The Reliability Dimension

The second important dimension which measures the service quality of the firm is reliability (Parasuraman et al. 1988). Accordingly, Table 5 shows, the percentages of major customers of

Wukro Administration Office for the five items fall under the general reliability dimension as follows

Table 4 Reliability Dimension

No.	Items of Reliability	Five points Likert Scale					Total
		Strongly agree	Agree	Neutral	disagree	Strongly disagree	
1	office provides its insurance service to the level of quality its promise.	10(12.5%)	18(22.5%)	17(21.25%)	20(25%)	15(18.75%)	80
2	office insurance service quality has a consistency of performance right the first time.	39(48.75%)	19(23.75%)	6(7.5%)	10(12.5%)	6(7.5%)	80
3	office promises to do something it does so.	20(25%)	10(12.5%)	16(20%)	21(26.25%)	13(16.25)	80
4	office shows a sincere interest in solving customers' complaints.	10(12.5%)	13(16.25%)	13(16.25%)	20(25%)	24(30%)	80

5	office maintains error free records.	31(38.75%)	23(28.75%)	8(10%)	10(12.5%)	8(10%)	80
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Source: Own survey, 2023

For the reliability dimension, respondents were approached through six specific descriptions (questions). Customers were allowed to indicate their level agreement from among the given Likert scale of measurements. As table 5 illustrates, customer's response to the items ranged from 1-5 is grouped into three themes. The first category is an almost proportional response of the respondents. The second category could be an inclination toward the agreement point and the third one is an inclination towards the disagreement side. For item number one (insurance service) and item number three (office promises), the response of customers is dispersed almost evenly across the five categorical scale of measurements. Hence, the sector managers are expected to do something to uplifted the response rates on the agree and strongly agree. On the second category, for items two (insurance service quality) and five (error free records), majority of the respondents have shown their inclination towards the agreement. This was supported by 35%, 72.5% and 37.5% of the respondents respectively for the three items of this category. The third category was the disagreement one. Question number four (interest in solving customers' complaints), 55% have shown their state of disagreement to the specified question. From this, it can be deduced that service delivery dissatisfaction is one of the major problems customers have noticed.

As we have discussed here the researcher finds better solutions for the problem of customer satisfaction in comparison with other researchers listed in the literatures.

4.3.3 The Responsiveness Dimension

As clearly seen in the Table 6 below, concerning responsiveness dimension of service quality, majority of the customers of Wukro Administration Office stated their agreement for three of the seven components under responsiveness dimension of service quality in SERVQUAL model. The details of responsiveness results are presented one by one in the table below.

Table 5 The responsiveness of service dimension

No.	Items of Responsiveness	Five points Likert Scale					Total
		Strongly agree	Agree	Neutral	disagree	Strongly disagree	
1	Employees render service promptly	10(12.5%)	20(25%)	26(32.5%)	21(26.25%)	13(16.25%)	80
2	Breakdown of power and other systems interruptions are fixed quickly	30(37.5%)	23(28.75%)	07(8.75%)	11(13.75%)	09(11.25%)	80
3	Recovery speed of service delivery interruptions	21(26.25%)	11(13.75%)	13(16.25%)	22(27.5%)	14(17.5%)	80
4	Expired documents and contracts are quickly replaced	07(8.75%)	14(17.5%)	15(18.75%)	21(28.75%)	23(28.75%)	80
5	I quickly receive the receive the	26(32.5%)	26(32.5%)	08(10%)	10(12.5%)	10(12.5%)	80

	service I request						
6	When the office promises to do	28(35%)	23(28.75%)	08(10%)	13(16.25%)	08(10%)	80
7	something by a certain time, it does so	25(31.25%)	14(17.5%)	13(16.25%)	21(26.25%)	07(8.75%)	80

Source: Own survey, 2023

As noted on table 6, responses of the contacted customers towards the second, dimension, as what has been seen on the first dimension, the responses shown three characteristics. As revealed under item 1 (employees render service promptly) and 3 (recovery speed while there is system failure or interruptions is fast), the response an almost equal response is dispersed across the five scales of measurements. Hence, the sector managers have to do something in order to switch the respondents' position from the lower end (disagreement) and neutral towards the upper end (agreement). This may require a systematic study and careful intervention as well. The remaining responses were inclined into either extremely to the disagreement or the agreement side. To put it in number, 66.25% as denoted under item two, 65% under item five, 63.75% as depicted under item six and 48.75% under item seven shown their position towards the agreement side. On the contrary, 57.5% of the respondents as stated under item four marked on the disagreement option. Therefore, it can be concluded that the sector is more or less responsive to its customers, though there is something do with assignments are awaited from the sector management to rectify the replacement (item 4) and to pull up the dispersed responses towards the point of agreement (rendering of service delivery, item 1 and Recovery speed of service delivery interruptions, item 3). If remedy is made on these aspects, it could pave the way towards the competitive advantage arena.

Table 6 Assurance of service dimension

No.	Items of Assurance	Five points Likert Scale					Total
		Strongly agree	Agree	Neutral	Disagree	Strongly disagree	
1	The behavior of employees of the office instils confidence in customers	25(31.25%)	30(37.5%)	13(16.25%)	08(10%)	05(6.25%)	80
2	Employees of the office are consistently courteous with you	35(43.75%)	21(26.25%)	08(10%)	09(11.25%)	07(8.75%)	80
3	Employees of the office have the knowledge to answer your questions	41(51.25%)	28(35%)	04(5%)	04(5%)	3(3.75%)	80
4	Employees of the office are always willing to help you	31(38.75%)	26(32.5%)	10(12.5%)	08(10%)	05(6.25%)	80
5	Employees of the office are never too busy to respond to your requests	33(41.25%)	23(28.75%)	07(8.75%)	09(11.25%)	08(10%)	80

Source: Own survey, 2023

It is obviously known that the service quality dimensions are not independent of each other. One is affected by the other either positively or negatively. Hence, the dimensions presented above and the one proceeds may not be effective enough if the

services providers (Sector employees) have not possessed the required minimum skill and knowledge and if they are not willing to discharge their responsibility. Due to this compelling reason, the researcher has inquired respondents some selected questions to know the how the knowledge, skill and willingness of sector employees is perceived by respondents. This was seen under the concept of assurance.

As a result of this, as shown on table 8, an aggregate of 69%, 70%, 81%, 70 and 70% of the total respondents agreed with the stated inquiries. In other words, employee's behavior helps to create confidence on customers, employees were courteous towards customers, they have knowledge and ability, are willing and were never too busy, as perceived by the respondents.

4.3.5 The Empathy Dimension

The other and the last dimension which is crucial to measure service quality is empathy. Hence, Table 6 shows the service quality expectation and perception of Wukro Administration Office customers on the empathy dimension which consists five sub items.

Table 7 Empathy service dimension

No	Items of Empathy	Five points Likert Scale					Total
		Strongly agree	Agree	Neutral	disagree	Strongly disagree	
1	Caring and personalized attention to customers	28(35%)	31(38.75%)	10(12.25%)	06(7.5%)	05(6.25%)	28(35%)
2	Employees are committed to skillfully handle conflict	38(47.5%)	17(21.25%)	08(10%)	09(11.25%)	08(10%)	38(47.5%)
3	Employees have intention in solving problem	28(35%)	22(27.5%)	16(20%)	9(11.25%)	05(6.25%)	28(35%)
4	Office has been operating conveniently	23(28.75%)	24(30%)	13(16.25%)	15(18.75%)	05(6.25%)	23(28.75%)

Source: Own survey, 2023

Whether the sector has consideration and sincere towards its customers or not, a series of questions were developed and asked to respondents. Unlike the previously seen nature of response dispersion into three categories, under this dimension, majority of the respondents have marked their opinion on either the ‘Agree’ or ‘Strongly Agree’ options. Numerically, 73.75% to item 1, 68.75% to item 2, 62.5% to item 3 and 58.75% to item four of the respondents have confirmed that they are agreed with the stated options. In sum, the sector management in general and sector employees in particular have empathy towards their customers. Hence, the sector is recommended to maintain and enhance this service dimension.

4.3.6 Overall Customer Satisfaction

The following table indicates the summarized and overall perception of the customers towards the aggregate services provided by wukro administration office (extracted from the separate data of each dimension presented previously).

Table 8 Overall customer satisfaction

Description	Satisfied	neutral	Not satisfied
Status of satisfaction towards wukro administration office's reliability	51.7	19.0	32.3%
Status of satisfaction towards wukro administration office's responsiveness	57	18.8	23.5%
Status of satisfaction towards wukro administration office's Tangibles	53.7	21.5	24.8%
Status of satisfaction towards wukro administration office's Assurance	54.7	20.9	24.9%
Status of satisfaction towards wukro administration office's Empathy	51.27	22.96	25.77%
Average	53.67	16.34	31.14%

Source: Own Survey Questionnaire, 2023

Table 9 above was aimed at knowing the position or conscious understanding of the customers towards each service dimension in an aggregate manner. This is very helpful to triangulate the responses of customers which were given in detail on the preceding pages. Hence, as it is described on the table, except for the first two (reliability and responsiveness which more than 50%, customers are highly satisfied with the remaining three dimensions. This overall measure of satisfaction is found to be consistent with the responses given above for each dimension in detail. Hence, it can be summed up that the sectors are in a good position of service delivery when measured using the stated five service dimensions.

4.4 Major problems concerning the sectoring service

On top of how they perceive the service delivery of the sectors in light of the five quality dimensions, respondents were approached to put their agreement on what have been supposed to be potential/actual problems of the sector service.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

The very reason of the study was to assess customers' satisfaction with services provided by Wukiro town administration office in light of the chosen five service quality dimensions. The following concluding remarks are extracted from the findings.

the sector should either replace its equipment with what is supposed by the customers as modern (if that is the case) or create awareness and understanding on customers that the equipment used by the sector are modern and customer friendly.

the sector managers are expected to do something to uplifted the response rates on the agree and strongly agree. On the second category, for items two (insurance service quality) and five (error free records), majority of the respondents have shown their inclination towards the agreement

it can be concluded that the sector is more or less responsive to its customers, though there is something do with assignments are awaited from the sector management to rectify the replacement (item 4) and to pull up the dispersed responses towards the point of agreement (rendering of service delivery, item 1 and Recovery speed of service delivery interruptions, item 3). If remedy is made on these aspects, it could pave the way towards the competitive advantage arena.

Regarding empathy, it can be generalized that, the sector management in general and sector employees in particular have empathy towards their customers. Hence, the sector should strongly hold its track and move towards ever best destination by maintaining and enhancing its current position.

From the detailed and an overall analysis, it can be summed up that the sector is in a good position of service delivery when measured using the stated five service dimensions.

On top of the problems and pitfalls accompanied with the service dimensions, the cumbersome queuing, now and then and network loss and short of paper money were mentioned by the respondents as major problems which need management attention. Because, as equal as their absence leads to customer's satisfaction, their presence undoubtedly could lead to customer dissatisfaction.

Since, this study found a direct relationship between all service quality dimensions and customer satisfaction, the results of this research paper confirmed the theory of literatures regarding the relationship between service quality dimensions, customer satisfaction.

Generally, the study revealed that the five SERVQUAL dimensions explained the service quality of the selected sectors. Of the five SERVQUAL dimensions, tangibles, empathy and assurance have better position of creating satisfaction on customers.

5.2 Recommendation

The very essence of conducting research is to find out the main research findings and forward constructive suggestions which are believed to have policy implications. as a result of this, the following recommendations have extracted from the analysis and the researcher belied they have paramount implications if the sector management considers them properly. Hence, the following are some of the specific recommendations.

Sector service managers need to understand how their customers rate service quality and what critical dimensions contribute to improving service quality. Executives of sectors in general and Wukro sector in particular can use the findings of this study to identify the most important dimensions which contribute much in delivering quality services to their customers. Therefore, in order to deliver quality and dependable service the sectors should: Improve their ability of performing the promised service dependably and accurately.

it can be achieved by providing services as promised, by performing the service right the first time, by maintaining error-free records, and by showing sincere interest in solving the problem the customer faces. Ensure efficiency in its operations to overcome long time waiting of customer for the sector's service.

Give caring, and individualized attention for its customers. The sector can attain this by having operating hours convenient to all its customers, by having the customer's best interests at heart, by giving the customer personal attention and by understanding the customer's specific needs.

Give attention to its frontline employees. They should be motivated and trained to be courteous with the customer and generally demonstrating caring behavior in all of their interaction and interpersonal dealings with the sectors customers.

Work more on technology-based sectoring service, which brings service standardization and greater convenience to customers.

Have visually appealing physical facilities associated with the service, modern looking equipment, and personals with neat and professional appearance.

Besides, the sector should work on the five service quality dimensions and customer satisfaction to ensure customers' loyalty to the sector by setting customer service standards, by continuously measuring customer satisfaction level, by assessing customer needs and expectations, by establishing system for handling customer complaints and by being cautious and strong in learning the changes taking place in the industry. Moreover, the researcher strongly recommends the sector to conduct extensive research to identify other variables, besides the current model, which will have significant impact on the sector's service quality, customer satisfaction and loyalty. Because, models employed in the current study contribute below fifty percent of the variation in overall service quality, customer satisfaction and loyalty.

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Annex 1 Questionnaire English Version

MEKELLE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

**SCHOOL OF MANAGEMNT DEPARTMENT OF MANAGEMENT: MBA
PROGRAMME: INTERNATIONAL BUSINESS STREAM**

Dear respondent,

I am Gebremedhin Gebrelibanos Abay, a student of an MBA degree in Mekelle University, School of management. This questionnaire is designed to obtain information about Service Quality on Wukro Wereda Administration office.

The information shall be used by the researcher to fulfill partial requirement for obtaining Master of Business Administration. The study is entirely for academic purpose and the information will be kept confidential. Therefore, the researcher cordially requests you to provide to the best of your knowledge reliable, genuine, honest and prompt information, which will be a valuable input for the findings to meet the intended objective.

General instructions:

There is no need of writing your name.

In all cases where answer options are available, please tick (√) on appropriate box that represent your level of agreement and disagreement with the statement.

If you have any difficulty, unclear on how to fill the question please hastate to contact me

Telephone: +251932253518

Thank you in advance.

Part I Demographic Profile of respondents

1. Gender

- a) Male_____ b) Female_____

2. Age

- a) Under 18_____ d) 31-35_____
- b) 18-25_____ Years e) 36-40_____
- c) 26-30_____ f) Above 41_____ Years

3. Education level

- | | | |
|------------------------------|-----------------|--------------|
| a) 10 th complete | c) Diploma | f. Other |
| te | d) first Degree | g. please |
| b) 12 th complete | e) | specifie____ |
| | f) Master | |

Part II: Reason why the customer comes to the woreda office (encircle the best option)

4. What was the most important reason for coming to the office?
- a) To ask information
 - b) To get training
 - c) To provide comments and suggestions
 - d. other, please specify____
5. How many times per month do you come to the office for service?
- a) Once a month
 - b) Three times a month
 - c) Twice a month Four times a month
 - d) Other please state_____
6. What type of service do need from the office?
- a) Land related
 - b) Aid related
 - c) Fertilizer and seed related
 - d) Health related
 - e. Others _____

Questions. No.	Dimensions and related items	Strongly agree(5)	Agree(4)	Neutral(3)	Disagree(2)	Strongly disagree(1)
Reliability						
1	The office functions all the time.					
2	The office provides accurate and consistent services					
3	There are available personnel in the office during working days					
4	Service is available all the time					
5	The office always notifies me whatever changes are made or not.					
6	The office insists on error-free Service delivery					
Tangibles						
1	The bureau has modern-looking equipment					
2	The office's physical facilities are visually appealing					
3	Employees of the office are ethically good					
4	Materials associated					

	with the service (plans, policy, structure) are visually appealing					
Responsiveness						
1	Employees render service promptly					
2	Breakdown of power and other systems interruptions are fixed quickly					
3	Recovery speed while there is system failure or interruptions is fast					
4	Expired documents and contracts are quickly replaced					
5	I quickly receive the service I request					
6	When the office promises to do something by a certain time, it does so					
7	The office performs the service right the first time					
Assurance						

1	The behavior of employees of the office instils confidence in customers					
2	Employees of the office are consistently courteous with you					
3	Employees of the office have the knowledge to answer your questions					
4	Employees of the office are always willing to help you					
5	Employees of the office are never too busy to respond to your requests					
Empathy						
1	The office has your best interests at heart					
2	Employees of the office understand your specific needs					
3	The office gives you individual Attention					
4	The office is always my first chWukro Administration Officee than other public offices					

Part IV. Overall Customer Satisfaction: Please indicate your level of agreement on the below statement

Description	Very satisfied	satisfied	neutral	dissatisfied	very dissatisfied
1.How satisfied are you with the office's reliability					
2.How satisfied are you with the office's responsiveness					
3.How satisfied are you with the office's Tangibles					
4.How satisfied are you with the office's Assurance					
5.How satisfied are you with the office's Empathy					

Part V. Major problems concerning the service of the office

Please, indicate your agreement with the following options, regarding the prevailing problems in the office.

Possible problems	Very high	High	Moderate	Low	Very low
1.Decision errors made on what I have requested					
2.Untrusted office workers					
3.Time taking queuing					
4.Now and then appointments					
5.Shortage or limitations what I request from the office					
6.Others, specify					

Thank you once again.

Annex 2 Questionnaire Tigrigna Version

መቐለ ዩኒቨርሲቲ

ኮሌጅ ቢዝነስን ኢኮኖሚክስን

ቤት ትምህርቲ ማኔጅመንት ክፍሊ ትምህርቲ ምሕደራ

መርሃ ግብረ ካልኣይ ዲግሪ በምምሕዳር ቢዝነስ

ዝኸበርኩምን ዝተኸበርኩንን መረዳእታ ወሃብቲ፡-

አነ ገ/መድህን ገ/ሊባኖስ ኣብ ዩኒቨርሲቲ መቐለ ክፍሊ ትምህርቲ ማኔጅመንትን ቢዝነስ ምምሕዳር ካልኣይ ዲግሪ (MBA) ተምሃራይ እየኛ እዚ ፅሑፍ መጠየቕ ብዛዕባ ፅሬት ኣወሃህባ ግልጋሎት ቤት ፅሕፈት ምምሕዳር ወረዳ ውቕሮ መረዳእታ ንምእካብ ዝተዳለወ እዩ።

ዝእከብ መረዳእታ ብምምሕዳር ቢዝነስ ዝወሃብ ካልኣይ ዲግሪ ንምርካብ ከም መማልኢ ኾይኑ ዘገልግልን መፅናዕቲን ኣካዳማያዊ ግልጋሎት ዝውዕል ብምዃን ዓቕምኹም ብዝፈቐደ ነቲ ተሓሲቡ ዘሎ ዕላማ መፅናዕቲ ከዕውት ዝኸእል ኣብ ርክባት መፅናዕቲ ጠቓሚ ዘለዎን ዝተኣማምንን ዘይተኣማምንን ትክክለኛ ልክዕን ዝኾነ መረዳእታ ብምሃብን ክትተሓባበሩኒ መፅናዕይ ይላቦ።

ኣፈሻዊ መምርሒ፡-

ነዚ መጠይቕ ኣብ ዝምልከሎ /ኣብዝመልከሎ/ እዋንስምምፅሓፍኣዩድልን።

-መማረዒ ኣብዘለዎም ሕቶታት ካብቲ ዝቐረበ ሓሳብ ቅቡልን ዝገብርዎ/ኦ ወይቅቡልን ዝገብርዎ/ኦ ወይው ንንዝነፅግዎ/ኦ ናይ “√” ምልክት ብምግባር ኣመልክቱ/ታ።

-ኣብ ከይዲ ምምላእ መጠይቕ ንክበርህልኩም ወይከዓ ንክበርህልክን እትደሊ/እትደሊኡ/ ምስ ዝህሉ ናብ ብዘይ ገለ ሰጋእ መጋእ ናብ መፅናዕይ ብ +251932253518 ብምድዋል መብርሂ ይርከቡ።

ስለኩሉ ኣገዝኩም/ኣገዝክን/ ካኣቀዲ መኣመስግን

ክፍሊ 1፣ መግለጫ ኩነታት መረዳኦታ ዋሃብቲ

1. ፆታ

ሀ) ተባዕታይ ለ) አንስታይ

2. ዕድመ

ሀ. ትሕቲ 18-25 ዓመት

ለ. ካብ 18-35 ዓመት

ሐ. ካብ 35-45 ዓመት

መ. ካብ 45-60 ዓመት

ረ. ካብ >60 ዓመት

3. ልምዲ ስራሕ

ሀ. ካብ 0-5 ዓመት መ. ካብ 16-20 ዓመት

ለ. ካብ 6-10 ዓመት ረ. ካብ 12-25 ዓመት

ሐ. ካብ 11-15 ዓመት ሰ. ካብ 30 ዓመት ንላዕሊ

4. ደረጃ ትምህርቲ

ሀ. ካልኣይ ብርኪ ዝወደአ/ት

ለ. ዲፕሎማ ዝወደአ/ት

ሐ. ቀዳማይ ዲግሪ ዘለው/ዘለዋ

መ. ካልኣይ ድግሪ ዘለዋ/ዘለዋ



ረ. ካልኣይ እንተሃልዎ ይታሓበር _____

ክፍሊ ክልተ ናብ ምምሕዳር ከተማ ዝኸደሉ/ደን ምክንያታት ካብ ዝቐረቡ መማረቂታት ብምክባብ መልሶም/ሰን ይሃቡ/ባ

5. ናብ ምምሕዳር ከተማ ውቅሮ ዝኸደሉ/ዳለ ቀንዲ ምክንያቶም /ተንኣየናይ እዩ?

ሀ. ሓበሬታ ንምርካብ

ሐ. ሪኢቶ ንመመሓየሻ ሓሳብ ንምቅራብ

ለ. ስልጠና ንምርካብ

መ. ካሊእ ምክንያት እንተሃለዎም/ወን ይጥቀሱለይ/ይጥቀሱለይ----

6 ኣብ ወርሒ ንክንደይ ጊዜ ዝኣክል ናብ ምምሕዳር ከተማ ውቅሮ ይኸዱ/ዳ

ሀ. ኣብ ወርሒ ሓደ ጊዜ

ለ. ኣብ ወርሒ ክልተ ጊዜ

ሐ. ኣብ ወርሒ ሰለስተ ጊዜ

መ. ካብዚ ወፃኝ እንተሃለይ ይጥቀሱለይ/ሳለይ-----

7

ካብ ምምሕዳር ከተማ ውቅሮ እንታይ ዓይነት ግልጋሎት ይዳልዩ

ሀ. ምስ መሬት ዝተተሓሓዘ ግልጋሎት

ለ. ምስ ሓገዝ/ረድኤት ዝተተሓሓዘ ግልጋሎት

ሐ. ናይ ዘርኢ ንድኩዒን ቀረብ ግልጋሎት

መ. ምስ ጥዕና ዝተተሓሓዘ ግልጋሎት

ክፍሊ ሰለስተ:- ፅሬት ግልጋሎት

ኣብ ዝቅፅል ሰደቃ ንዘለው ሙሉእ ሓሳባት ደረጃ ምስምዕመገም/ዐንናይ “√” ምልክት ብምግባር ይጥቀሱለይ/ሳለይ

መዘኻከረ 5 - ኣዝዩ ይስማዕማዕ 4- ይስማዕማዕ 3- ማእከላይ

2 - ኣይስማዕማዕን 1 - ኣዝዩኣ ይስማዕማዕን

	ተ.ቁ	ዝርዝር መዐቀንታት	አዝዩ ደስማሰማዕ	ደስማሰማዕ	ማእከላይ	አይስማሰማዕ ግ	አዝዩ ደስማሰማዕ ማዕን
ተላማንነት	1	እቲ ቤት/ፅትምምሕዳር ግልጋሎት ኩሉ ጊዜ የቅርብ					
	2	እቲ ቤት/ፅትምምሕዳር ትክክለኛን ተመሳሳይ ግልጋሎት የቅርብ					
	3	አብ ስራሕ ሰዓት ሰራሕተኛታት አብ ቤት ፅትምምሕዳር ኩሉ ጊዜ ይርከቡ።					
	4	ግልጋሎት ኩሉ ግዜ ተበፃሕዮም።					
	5	እቲ ቤት/ፅትምምሕዳር ዝኾነ ዓይነት ለውጢ ኣብ ዘህልዎ ለእዞን እቲ ቤት/ፅትምምሕዳር ሓበሬታ ይህበኒ።					
	6	እቲ ቤት/ፅትምምሕዳር ከብጊ ጋና ግዜ ከኸን ግልጋሎት የቅርብ።					
ጭቡጥነት	1	እቲ ቤት/ፅትምምሕዳር ዘበናዊና ደብዳቤ ፅትምምሕዳር ኣለውዮም።					
	2	እቲ ቤት/ፅትምምሕዳር ኣይከበረብን ወይ ኣይሰጠን ኣለውዮም።					
	3	ሰራሕተኛታት ቤት/ፅትምምሕዳር ከኸን ግዜ ግድር ስግናት እዮም።					
	4	ምስ ኣወሃህብ ግልጋሎት ዝተተሓተዙት ልምታት ፤ ፖሊስታት ፤ መዋቅራትን ዓይነት ሓብቲ እዮም።					
ተገዳስነት	1	ሰራሕተኛታት ግዜ ኣብ ዝኾነ መንገዲ ግልጋሎት የቅርቡ።					
	2	ናይ ኤለክትሪክ ንክልኦት መሰረተ ልምታት ኣብ ዝቃረፀ ለእዞን ብቅልጡ ፍናይ					

		ግልጋሎት ይምለሱ።					
	3	ናይሲስተምም ቁራፅ እንተ ጋጥም ዝሰረደሉ እዋን ቁልጡ ፍእይ።					
	4	ዝተበላሸዩ ሰነዳትን ውዕልን ብቕልጡ ፍይ እረሙ።					
	5	ዝሓተትክዎ ግልጋሎት ቀልጢፈ ይረክብ					
	6	እቲ ቤት ፅሕፈት ቃል ብዝሓተዎም ሰረት ግልጋሎት የቕርብ።					
	7	እቲ ቤት ፅሕፈት ግልጋሎት ብዘይዝኾነ ጌጋ የቕርብ (ይፍፅም)።					
ውሕስና	1	ስነምግባር ሰራሕተኛታት ቤት ፅሕፈት ዓማዊል ዓረስ እምነትን ክስመዖም የገብሩ።					
	2	ሰራሕተኛታት ቤት ፅሕፈት ኩሉ ጊዜ ን ዓማዊል የክብሩ።					
	3	ሰራሕተኛታት ዓማዊልን ዘቅርብሎም ሕቶታት ሙሉ እፍልጠት ኣለዎም					
	4	ሰራሕተኛታት ን ዓማዊል ንምሕጋዝ ፍቃድ ን ቃት እዮም።					
	5	ሰራሕተኛታት ዓማዊልን ዘቅርብሎም ሕቶታት ቁልፍም ላሽ የቅርቡ።					
	1	እቲ ቤት ን ናይ ዓማዊል ፅ/ቤት ኩሉ ጊዜ ሙሉ ሰረት ዝገበረ እዩ።					
	2	ሰራሕተኛታት ድሌት ዓማዊል ይርድኡ					
	3	እቲ ቤት ፅሕፈት ን ሕድሕድ ዓሚል ትኩረት ይገብር					
	4	እቲ ቤት ፅሕፈት ምምሕዳር ካብ ካልኣት ቤት/ፅሕፈታት ቀዳማይ ምርጫይ እዩ					

ክፍለ 6 ዕግበት ተገልገልቲ

ሙብርኒ

	ኣዝዩ ዕጉብ	ዕጉብ	ማ/ይ	ኣይዓገብኩን	ኣዝዩ ኣይዓገብኩን
1 ብዛዕባ ምቕራብ ሓደ ዓይነት ዘይለዎዎን ግልጋሎት ክንደየናይ ዝኣክል ዕጉብ/ቲ እዮም/የን					

2 ብቅልጡፍ አወሃህባ ግልጋሎት ቤ/ፅት ክንደየናይ ዝኣክል ዕጉብ/ቲ እዮም					
3 ብዝረአዩ መሰረተ ልምዓትን መሰርሕታትን እቲ ቤ/ፅት ክንደየናይ ዕጉብ/ቲ እዮም/የን					
4እቲ ቤት ፅሕፈት ግልጋሎት ኣብ ምቅራብ ዝገበሮም መረጋገዒታት ክንደየናይ ዕጉብ/ቲ እዮም/እየን					
5 እቲ ቤ/ፅት ስምዒትን ድሌት ዓማዊል ኣብ ምርዳእ ክንደየናይ ዕጉብ/ቲ እዮም/የን					

ክፍሊ 7 ቀንዲፀገማትአወሃህባግልጋሎት ቤ/ፅትምምሕዳር ፀገማት

	ኣዝዩልዑል	ልዑል	ማ/ይ	ትሑት	ኣዝዩትሑት
1 ምስ ዘቅርቦም ሕቶታት ተዛሚዱ ዝወሰድ ውሳኔ ዝተገገዩ ምካኑ					
2 ሰራሕተኛታት ቤ/ፅት ዝእመኑ ዘይምካኖም					
3 ግልጋሎት ንምርካብ ኣብ ሰልፊ ብዛት ጊዘ ዝወስድ ምካኑ					
4 ቆፀሮታት ብዙሓት ምካኖም					
5 ንሕቶታይ ዝምጥን /እኩል ዝኮነ ግልጋሎት ዘይምህላው					
6 ካልኣት እንተሃልዮም ይጥቀሰለይ					

ደጋጭ ከመስግንነትም ይፈቱ