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COLLEGE OF BUSINESS AND ECONOMICS

THE ROLE OF CUSTOMER RESPONSIVE CULTURE IN ENHANCING CUSTOMER LOYALTY: THE CASE OF COOPERATIVE BANK OF OROMIA ADDIS ABABA CITY BRANCHES

BY: ASHEBIR TESHOME NIGUSSIE

A THESIS SUBMITTED TO ADDIS ABABA UNIVERSITY COLLEGE OF
BUSINESS AND ECONOMICS IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE MASTER OF BUSINESS ADMINISTRATION
(MBA)

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ADDIS ABABA, ETHIOPIA

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LETTER OF CERTIFICATION

I, the undersigned certify for acceptance by the AddisAbaba University College of Business and Economics a thesis entitled, “The Role ofCustomer Responsive Culture in Enhancing Customer Loyalty: the case of Cooperative Bank of Oromia Addis Ababa City branches” In partial fulfillment for the requirements forMaster of Business Administration.

Dr. Workeneh Kassa

Signature_____

Date_____

DECLARATION

This thesis entitled “**The role of customer responsive culture in enhancing customer loyalty: the case of Cooperative bank of Oromia Addis ababa city branches**” is my very own study and hasn’t been submitted at any University. The sources of all materials used for this paper are duly recognized and indicated.

Ashebir Teshome Nigussie

Signature_____

Date_____

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Acronyms

CRC	Customer responsive culture
CBO	Cooperative bank of Oromia
CL	Customer loyalty
EE	Employee empowerment
ETB	Ethiopian Birr
Fo.	Formalization
LS	Listening skills
OCB	Organizational citizenship behavior
PE	Personality of employee
RC	Role clarity
VIF	Variance inflation factor

Abstract

Customers have an unquestionable role for the success of any banking industry. Its significance will be more if they are loyal customers. This research is made to indicate the role of customer responsive culture in enhancing customer loyalty by showing it as alternative way beside other means to enhance customer loyalty. Consequently, it is sought to fill the knowledge gap in this area. In this study, variables shaping customer responsive culture (personality of employee, formalization, employee empowerment, listening skills, role clarity and organizational citizenship behavior) are independent variables and customer loyalty is dependent variable. The sample size for the study is 400 customers. And a questionnaire with a 5 point Likert scale is applied as data collection instrument from the sampled customers. The researcher used convenient sampling method to distribute the questionnaire. The questionnaires are distributed to the customers of eight branches found in the three district divisions of CBO. After branch selection, 420 questionnaires are distributed to customers but 355 among returned are fit for data analysis. SPSS version 20 is adopted to analyze these data. As of the finding on average the customers tend to be loyal to Cooperative Bank of Oromia. In addition, customers feel customer responsive culture level at CBO is medium or higher. However, there are customers with significant share of lower test for both the level of customer loyalty and customer responsive culture. The correlation analysis revealed that there is statistically significant medium and strong positive correlation between all the independent variables and customer loyalty. Moreover, formalization (0.544) and organizational citizenship behavior (0.521) have strong positive correlation with customer loyalty. The regression analysis also revealed that formalization ($\beta=0.203$) and organizational citizenship behavior ($\beta=0.201$) citrus paribus have a positive and higher effect than other independent variables on customer loyalty. To sum up, as the data analysis indicated customer responsive culture have a significant influence on customer loyalty where 55.8% of variation in customer loyalty is affected by the shaping variables of customer responsive culture.

Key words: *Customer responsive culture, Customer loyalty*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Customer loyalty is customer's future willingness to maintain transaction with a firm (Parasuraman et al., 1996). Its concept is well known since it is heard everywhere (Kumar & Shah, 2004). But, Kumar and Shah (2004) said for any firm only true customer loyalty which creates profit is meaningful. In addition to continuously purchasing products from a company; a truly loyal customer is a customer who is unpaid advocate of an organization without any incentive (Gould, 1995). Actually, if a company have a truly loyal customer base, it will enjoy success in good times and survive by them in difficult times (Lawfer, 2003). Because according to Malekian (2009) customer loyalty is an important factor which creates revenue and then profit for a company.

Customer loyalty in service industries is more dependent on interpersonal relationships (Berry, 1983). Therefore, all though businesses can compete on various aspects; the best competitive tool is genuinely caring about the customers (Lawfer, 2003). The reason is that it is through which we show the importance of a customer doing business with us. This caring and responsiveness to the customer is one of a vital means to create loyalty.

In today's economic climate, customer responsiveness is becoming more essential as customers are cautious when using services (Robbins et al., 2013). So, Robbins et al., (2013) recommended organizations to build a sound customer responsive culture (CRC). It is a culture where the employees are friendly, knowledgeable, quick service providers and have organizational citizenship behavior (OCB) (Robbins et al., 2015). This culture ensures uniformity of service given by the employees (Kondalkar, 2007).

1.2. Statement of problem

Although several factors have been reported relevant for gaining customer loyalty, customer satisfaction takes a crucial role (Jamal & Naser, 2002). However, Agustin and Singh (2005) and Akbar and Parvez (2009) indicated that customer satisfaction as insufficient to improve customer loyalty as well as achieve the objective of meeting broader loyal customer share. Nordman (2004) said even satisfied customers switch banks. A variety of studies also indicated the role of barriers (Sayani, 2015), service quality (Kheng et al, (2010), Islam, (2015), Albarq, (2013), Saravanakumar & Jothi, (2014)), quality and value (Gonring, 2008), perceived price fairness (Bei, & Chiao, 2006), reputation (Beerli et al., 2004) and trust (Akbar & Parvez, (2009), Izogo et al., (2017)) in enhancing and affecting loyalty.

Companies in most industries are working hard on loyalty strategies and loyalty programs to strengthen their relationships with customers (Duffy, 1998). Still, the big issue is when the customers attach reward with loyalty programs rather than the company's brand (Dowling & Uncles, 1997). In agreement with this, Roberts and Carter (2003) said that loyalty programs are important, but as an alternative. Their reason is that loyalty programs cannot guarantee a long run success for a company. One problem associated with sustaining spurious loyalty through loyalty programs is that the company may become involved in a vicious circle of advertisement once the rewards are taken away (Dowling & Uncles, 1997). Therefore, building customer loyalty is not just a marketing program but a business strategy which has to be a continuous pursuit (Duffy, 1998).

Banks have been introducing different products and services to improve the level of customer loyalty (Meidan, 1996). But, as they are simple to imitate, focusing on customer loyalty factors that are less tangible as well as not easy to copy are highly preferable (Worcester, 1997). Specifically, to improve customer loyalty developing a sound relationship with a customer is very important in service industries including banks (Berry, 1983). Studies also indicated the role of interpersonal relationships in developing and predicting customer loyalty as well as blocking the challenge of competitors in service-providing industries (Wray et al., (1994), Gremler & Brown, (1996)).

The above studies showed the influence of interpersonal relationship on customer loyalty. Therefore, even though customer responsiveness is part of interpersonal relationships, its role at the cultural level in enhancing customer loyalty is not studied in Ethiopia as of the researcher knowledge. So the indicated knowledge gap is the aim of this study. Additionally, several studies (Kheng et al., (2010), Islam, (2015), & Albarq, (2013)) are made on the impact of service quality on customer loyalty. They found that customer responsiveness (dimension of service quality) as not significantly affecting customer loyalty. However, those studies are made by taking customer responsiveness as dimension of service quality and didn't examine its direct influence at culture level on customer loyalty separately. Therefore, this study is also sought to determine the direct role of customer responsiveness in enhancing custom loyalty through its key variables at a culture level.

1.3. Research questions

In line with the statement of problem the following research questions are raised to be answered:

1. What is the influence of customer responsive culture variables on customer loyalty?
2. What is the level of customer loyalty at cooperative bank of Oromia (CBO) (Addis Ababa City Branches)?
3. What is the level of customer responsive culture at cooperative bank of Oromia (Addis Ababa City Branches)?

1.4. Objectives

1.4.1. General Objective

To examine the role of customer responsive culture in enhancing customer loyalty at Cooperative bank of Oromia (S.C) Addis Ababa branches.

1.4.2. Specific Objectives

1. To examine the influence of key customer responsive culture variables on customer loyalty.
2. To assess the level of customer loyalty at Cooperative bank of Oromia Addis Ababa City Branches.
3. To assess the level of customer responsive culture of branch employees at Cooperative bank of Oromia Addis Ababa City Branches.

1.5. Significance of the study

The study of the role of customer responsive culture in enhancing customer loyalty has the following significance.

- ✓ This study shows the importance of customer responsive culture as one of essential alternative to enhance customer loyalty.
- ✓ This research help banks specifically cooperative bank of Oromia to foresee long term significance of customer responsive culture to increase customer base, deposit, profitability and contribute to the overall success.
- ✓ This study provides support for future studies that are conducted in related subject matters in the banking industry.

1.6. Scope and Limitation of the study

1.6.1. Scope of the study

This study is focused mainly on how customer responsive culture enhances customer loyalty. So even though customer loyalty is influenced by a lot of factors, the interest of the researcher is trying to examine and see customer loyalty only from customer responsive culture perspective. Moreover, all though the title can be made in various business areas, again it is concerned with banking industry and specifically aimed at conducting the research on one bank which is cooperative bank of Oromia Addis Ababa city branches. This is because of Addis Ababa city is the country's main commercial hub and an essential competition area for all commercial banks. Consequently the geographical area this study covers is Addis ababa city.

1.6.2. Limitation of the study

Cooperation of customers and time needed to manage the all aspects of the study forced the researcher to use convenient sampling method to distribute questionnaires. Additionally, the absence of sufficient empirical studies on this particular title and access to some related studies are the limitation of this study.

1.7. The organization of paper

The Organization of research paper is divided into five chapters. Chapter one is the Introduction to the study, chapter two is Literature review related to study, chapter three is methodology adopted to accomplish the study, chapter four is Data analysis and its interpretation and chapter five is Conclusion and recommendation of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1. Theoretical review

2.1.1. Customer responsive culture

Various scholars defined customer responsiveness according to their own terms. But the general concept of their definitions is not different. As a result, customer responsiveness is a firm's willingness to provide efficient service to its customers (Shanka, 2012). Albarq (2013) and Auka et al. (2013) also indicated similar concept on the definition of customer responsiveness and added that it involves the opening hours, the politeness of the employees and the customer waiting time to get the service. But, customer responsiveness also includes understanding the wants of customer which is the first step before even providing the customer request (Kumar et al., 2010).

The value of customer responsiveness has been increasing in the contemporary world as the quality of responding to the customer become important. This can be seen in the financial industry as it is essential to demonstrate individual customer relevance with exceptional quality to harness the relationship-building potential (Payne, 2005). However, the idea of adding quality as part of customer responsiveness is not accepted as a primary objective of customer responsiveness by all. For instance, Hill and Jones (2009) noted that still the quickness in responding to customer demand has drawn attention where customers are concerned about the length of time they wait to get service.

All staffs of a company have to focus on a customer to build customer responsiveness (Hill & Jones, 2008). Hill and Jones (2009) added that a company has to come up with a winning way to surpass its challengers in the industry and achieve excellent customer responsiveness. Developing this more Robbins et al. (2015) advised that the employee's inability to please the customer results in the falling down of many organizations. So, developing sound customer responsive culture is not optional. Because it is a culture in which employees are equipped with a discipline, competency, and devotion to extra mile service to please the customer.

Customer responsive culture routinely has several variables. These variables are essential/ key to shape customer responsive culture. The variables are discussed in detail as follows.

2.1.1.1. Personality of employees

As Latham (2012) noted an employee's environment, namely the job and the employing organization affects and is affected by a personality of employees. In addition, Frase-Blunt (2006) stated a company with excellent workers is able to achieve its vision. But, in reality it is difficult to say all employees of an organization are fully engaged so that they can achieve an organization vision. Because, recruiting full-fledged employees for a company is the contemporary difficulty and getting such kind of employees is a challenge (Das, 2008). But, Das (2008) said that if employees with good personality are within the company they gone be an asset.

There are scholars that indicated a means to select an ideal employee. They said that (e.g. Schroeder & Lombardo, 2016) personality tests are becoming very important to select employees. As of Schroeder and Lombardo (2016) clarification, these tests have statements to evaluate employees' degree of agreement to identify those who possess ideal personality. The importance of personality test for employee selection is obvious, but Das (2008) said that employee's personality has to match the job's requirement so that suiting behavior can assist employee's job performance. Additionally, the selected ideal employee has to exercise service excellence to build reputation for the company (Johnston, 2002). However, only selecting ideal employee cannot assure the future success of an organization. The reason is that, there has to be rules to shape these employees towards the vision of the company (Das, 2008).

Employees' personality affects both employees' performance and customer loyalty. As of study made by Salanova, et al. (2005) there is a strong relationship between employee performance and customer loyalty. Additionally, employee personality not only affect employees interest in selecting favorable work condition, but it also affects their success on the job they are assigned (Latham, 2012). Therefore, personality of employees which affect their performance has a role in enhancing customer loyalty. Because, in service industry personality of employees determine how they handle the customer and this influences customer loyalty (Ladhari et al., 2011).

2.1.1.2. Formalization

Formalization is a vital element when designing organization structure (De Bono et al., 2008). Chaturvedi (2013) defined formalization as the degree to which there are written materials to determine what activities to do or not to do in various job positions. Agreeing with this, Griffin and Moorhead (2013) divided rules and procedures into explicit and implicit. They said the written rule is called explicit rule and the unwritten (accustomed through time) rule is called implicit rule. Like the explicit rule, the implicit rule can influence employee's behavior.

Harper (2015) noted that people are biased about formalization as having negative effects. But, formalization is critical in producing reliable behavior and outcomes most companies want to achieve. Additionally, formalization at branches also ensures that all branch employees have similar as well as equal information for their daily activities (Harper, 2015). In contrast, there are studies which showed its negative effect as it encourages the unnecessary defensive type of behavior by employees and affects work (e.g Mudie & Pirrie 2006). Chaturvedi (2013) also added that excessive formalization can lead to low level of creativity and slowness to accept change.

Moreover, there is a qualification to judge a level of formalization as good or bad. As Burton and Obel, (2004) pointed to a control based argument which said if a company increase in size formalization has to also increase. Their reason is that increasing formalization strengthen management control over the company. So, for small organizations it has to be low formalization. Matching with what Burton and Obel (2004) have said, Harper (2015) didn't deny most organizations rely on at least some means of formalization. But, also notified various problems that arise from unmatched formalization level for organization.

It is possible to assess formalization by looking at to what extent written materials guide employee's activities including decision and how much they are flexible (Griffin & Moorhead, 2013). As a result, how managers make decision affects the level of formalization. Therefore, as Burton and Obel (2004) explained it is important to consider whether managers make decisions depending on written materials or just by accustomed rules.

Griffin and Moorhead (2013) figured out the effect of formalization on employees as not yet clear. The idea of high degree of formalization having a negative influence on employees and

company is vague; its absence however surely has problems (Harper, 2015). Therefore Burton and Obel (2004) generalized that formalization has to be the right type that fits the company.

2.1.1.3. Employee empowerment

Lepak et al. (2006) stated that employee empowerment is one of human resource department responsibility. Scholars defined employee empowerment depending on its impact on customer service, its role in accomplishing job responsibilities and its influence on improving decision making capacity. Consequently, Mudie and Pirrie (2006) defined employee empowerment as about developing employees in different aspects to serve clients. Quoting Carlux Director, Pullen (2006) defined empowerment as about creating employee who is confident, committed, and self-directed in all responsibilities. Herrenkohl (1999) as well as Kermally (2004) on another hand defined empowerment as a set of factors that help employees to establish a sound relationship with each other to bring change, share power and make sound decisions.

According to Berry et al. (1994) empowerment has four dimensions. They are individual, leadership, organization and communication. The first dimension is the individual. They said the individual or employee has to implement what he/she has got through the empowerment process. If not, employee empowerment effectiveness will be in question. The second point they mentioned is leadership. As of Berry et al. (1994) leaders have to live what they say. Because leaders should not be the one who regrets the decision as well as create employees discomfort as they affect the effort of employee empowerment negatively. In line with this, only empowering employee is not enough because leaders have to create a favorable environment for employees to exercise it (Huq, 2015). The third dimension is the organization where we can see the result of employee empowerment. The organization structure has an impact on the success of empowerment. The reason is that employee empowerment is implemented to strengthen control and decision making at the lower level of a company. The fourth and last dimension according to Berry et al. (1994) is communication. They noted that effective communication is highly required when thinking of empowerment. Communication helps to facilitate the relationship between the above three dimensions for the success of employee empowerment objectives.

Empowerment is significant for employees. Its significance can be seen in identifying customer requests quickly (Mudie & Pirrie, 2006), in providing employee with a sense of ownership on

what they do (Kouzes & Posner, 1988) and in helping to control over their daily activities (Kouzes & Posner, 1988). Employee empowerment also increase competitiveness and build energy in the company (Huq, 2010). Of all these advantages of employee empowerment, however, Boudrias et al. (2009) pointed out the organizations failure to recognize employees' behaviors reflecting empowerment as having a role in fostering proactive behavior.

Huq (2010) advised organizations on the need for caution before implementing employee empowerment as it is risky. One of the problems is implementing employee empowerment without having the needed/adequate knowledge about it (Berry et al., (1994), & Huq, (2015)). Eccles (1993) found that although managers are eager about employee empowerment, having no clear knowledge makes its success questionable.

2.1.1.4. Listening skills

If there is effective communication between customers and a company, customers will be more loyal (Ndubisi, 2007). Benson (1994) noted, communication skills (includes listening skills) are necessary for success in the financial industry. But, effective and positive communication happens if we appreciate different views (Dessler, 2005). On another hand, customer responsive culture hires employees with good listening skills (Devaraja, 2012). Therefore, customer responsive culture hires employees who appreciate different views reflected by the customers.

Listening skills are used to discover what a customer needs from a company (Roberts-Phelps, 2001). Roberts-Phelps (2001) suggested for listening to the feelings and facts as stated by customers because it sustains a good relationship and builds customer trust. However, only having a well-structured conversation is not important, because (Bostrom, 1990) the customer has to feel you are also listening. The employee can see this through the listening benefits of stimulating the customer and reduced problem that emerges with not giving full attention (Van der Molen & Gramsbergen-Hoogland, 2005).

A person who is an attentive listener keeps eye contact and has an open and relaxed but alert pose (Dessler, 2005). Additionally, Overton (2007) advised issues to consider during active listening which includes: listening with your whole body, giving feedback to the other person,

showing sympathy, forgetting about talking while listening, listening to the entire message, relaxing, and looking for positive points.

Overton (2007) raised some points which limit listening and need consideration. They are interrupting customer, letting emotions control your listening, selective hearing, and inadequate background knowledge. Roberts-Phelps (2001) also pointed to avoid insensitive listening (listening only the words), reactive listening (formulating a response while listening), pseudo listening (trying to appear listening) and selective listening (choosing what you want to hear) as unproductive listening behaviors. The above two scholars indicated selective listening as one of unproductive listening behavior. However, in contrast, selective listening skills are used to find out certain part of the conversation that is assumed important and (Van der Molen & Gramsbergen-Hoogland, 2005) there is a rare situation of using a non-selective listening skill alone.

2.1.1.5.Role clarity

Teas et al. (1979) defined employee's role clarity as the degree to which information is available to undertake their job. Again Van Wart (2014) described role clarity as the precise knowledge that employees have about their role and the way it is related to other roles. Additionally, Lyons (1971) said that there are two perspectives on how we can see the concept of role clarity. They are objective role clarity and subjective role clarity. Objective role clarity is the presence or absence of adequate role relevant information due either to restriction of information or to variation of the quality of the information. Subjective role clarity is subjective feeling of having as much role relevant information as the person would like to have.

Moreover, Rizzo et al. (1970) also classified employee role clarity into low role clarity as representing ambiguous procedures and knowledge of responsibility and on the other hand, high role clarity as representing clear job procedures and knowledge of responsibility. Evidences indicate high role clarity is preferred from the above two classifications. Because, it enables employees to preserve their mental energy to accomplish their responsibilities in the organization (Cohen, 1980) and to increase their satisfaction, decrease their tension, and decrease their turnover from the company (Lyons, 1971).

Van Wart (2014) said that even though role clarity is difficult to measure directly, its absence is not difficult to identify. For this reason various studies including Van Wart (2014) indicated on how to notice the low level of role clarity. Low role clarity creates greater customer unhappiness (Van Wart, 2014), decreases employees' job performance (Churchill et al., 1985) and eventually leads to low employee job satisfaction (Rao, 2006). Bush and Busch (1981) referring to role theory advised that to perform their jobs employees are expected to have high role clarity.

Van Wart (2014) suggested that on top of improving the already on practice training system and continuous management attention to the area, it is better to consider providing better job descriptions when there is a lack of role clarity. Rao (2006) also agrees with the idea by commenting that the job description is a common way to define a role. Although it helps to understand the role better, there has to be a better means than just a job description. The reason is that job description tends to develop inflexibility to perform the job (Rao, 2006). Alternatively, Rao (2006) stated a better way to define a role would be to define results expected from that role. Additionally, as Van Wart (2017) said, better role modeling, better job assignments and goal setting are another things to consider when there is a lack of role.

2.1.1.6.Organizational citizenship behavior

As Nga et al. (2010) stated on job employees behavior determines a company's success. Thus, it is very important that people show an extra-role behavior like helping other employees. Organ (1988) defined organizational citizenship behaviors as individual behavior which is not enforceable but personal choice and still not directly recognized by the formal reward system, but helps the ongoing functioning of a company positively. Bowman and Motowidlo (2014) agreed with the above definitions and noted employee organizational citizenship behavior as extra role behavior directed at the company. This is discretionary behavior as clearly defined by scholars because employees have their own responsibility. Moreover, Polatci et al. (2015) stated that the most accepted dimensions of organizational citizenship behavior are altruism, conscientiousness, courtesy, sportsmanship, and civic culture.

Organizational citizenship behavior has various benefits that are really needed by an organization. According to Yen et al. (2008) citizenship behavior promotes socio-emotional supports to other co-workers and makes easier the work of others. Cazares (2012) added that encouraging OCB increase organizational productivity. Also if employees engage in OCB their

actions improve the environment and conditions in the workplace, allow them freedom of choice, help them to make a sound decision and be creative.

Other than the above mentioned benefits the organizational citizenship behavior has disadvantages that mainly results from not handling it well and the existence of mistrust. For example, Sevi (2010) explained the other side of OCB by saying employees displaying OCB may not contribute to the company if the assisted employees withhold the effort of their share of contribution. Sevi (2010) also said when employees with OCB neglect their main activities it affects the organizational performance. Banki (2010) further argued that employees with OCB will be a suspect of hidden agenda if there is no trust.

Moreover, Organ (1988) said that OCB has little benefit if there is a low number of skilled employees and mismanagement. Consequently, OCB contributes to the benefit of the company only if the cost of helping is lower than the benefit expected from helping employees. Because, scholars like Podsakoff and Mackenzie (1997) suggest that OCB will benefit the company only if the assisted employees are improved relative to employees with OCB and experienced ones.

2.1.2.Customer loyalty

Anderson and Jacobson (2000) defined customer loyalty as the result of a company's successful effort in providing what the customer requested so that they continue in doing business with them and speak good words about the organization without any incentive in return. In addition Heskett et al. (2008) referred customer loyalty as the link between customer attitude, repeat purchasing and financial performance. So, the definition by Heskett et al. (2008) is broader than that of Anderson and Jacobson (2000) where it even attached the concept of customer loyalty to the financial performance of the customer. This indicate that customer in the financial hardship is challenged to stay loyal to one brand.

Several studies (Srivastava et al., (2000), Pan et al., (2012) & Sharma, (2007)) indicate the importance of customer loyalty in helping organizations to confront their competitors challenge. Durukan and Bozaci (2011) pointed out that under a difficult business situation, loyal customers are very important for the success and continuity of an organization. In agreement with Durukan and Bozaci (2011), Mandhachitara et al. (2012) even considered customer loyalty as it can

determine a firm's survival and growth. Therefore, it can be inferred that customer loyalty affects the feature continuity of an organization as well as achievement of its vision.

Other studies (e.g Beerli et al. 2004) also proved the importance of customer loyalty in the service industry. Particularly, Beerli et al. (2004) said that in the highly competitive banking industry, the very slight difference between banks together with an increasingly demanding customer has led to a great transformation where banks focused on customers by adopting relational marketing principles to improve loyalty. In alignment with this, Manickavasakam (2012) stated that customer loyalty as being highly effective means to gain strategic supremacy for banks. Consequently, an improvement in the banking industry has further significant contribution to the economic growth of a country (Magasi, 2016).

Another point related to customer loyalty is loyalty programs and it is a strategic reward system used by companies (Sharp & Sharp, 1997). Scholars said those loyalty programs are used to attach customers with an organization (Sharp & Sharp, 1997). As a result, according to Mosahab et al. (2010) it is developed as the integrated part of customer relationship development program by many service companies. Mosahab et al. (2010) noted the difficulty of developing as well as managing customer loyalty program. However, those situations happen because of weak initial planning of customer loyalty program. To avoid the happening of such issues some studies recommended to carefully plan loyalty program (Butscher, 2002) and to consider various factors and behaviours when planning it (Szüts & Toth, 2010).

As studies (e.g Dowling & Uncles, 1997) revealed a carefully planned and managed loyalty program have significant advantages for the organization. As Dowling and Uncles (1997) said loyalty programs has a role in encouraging loyal customers and recommend the company to others. It also has a role of forward-looking effect on the company's marketing decisions (Kumar & Shah, 2004) and help to increase the users of a company's services (Lewis, 2004). Again as its advantage, Ramaseshan et al. (2008) noted that loyalty programs should be implemented to maintain customer loyalty. However, customer loyalty programs have to be carefully developed to be profitable. If one company failed to do so, according to Kumar & Shah, (2004) loyalty programs which reward customer behavior (such as purchase/visit frequency) end up in failure.

2.2. Empirical review

Kheng et al. (2010) in their study of the impact of service quality on customer loyalty the case of banks in Penang, Malaysia, have evaluated the impact of service quality on customer loyalty directly and also with customer satisfaction mediating these variables in another scenario. SERVQUAL which is created by Parasuraman is adopted as an instrument to measure service quality and adopted from Caruana to measure customer loyalty using a 7-point Likert scale for the measurement. In their data collection, they used a questionnaire to gather data from customers of 10 banks. As a result, in the end, they received a total of 238 responses. Their findings show that improvement in service quality can enhance customer loyalty. The service quality dimensions that play a significant role in their findings are reliability, empathy, and assurance. However, their finding indicates that the relationship between responsiveness and customer loyalty is insignificant. Following the result of their study, they surprisingly indicated these results are contrary to the prior findings in other studies (e.g Joseph et al., 2005).

Islam (2015) made research titled the Impact of service quality on customer loyalty in a case of commercial banks in Dhaka, Bangladesh. The study has evaluated the impact of service quality on customer loyalty directly and also with customer satisfaction mediating these variables in another scenario. For this study, both primary sources and secondary sources are used. The responses on variables which have collected from 25 respondents by a formal questionnaire are a source of primary data. The result of the study revealed that reliability, empathy, assurance, and high customer satisfaction have a positive effect on customer loyalty. Only tangibility and responsiveness didn't have a positive effect on customer loyalty as of his research.

Additionally, Albarq (2013) study evaluated the impact of service quality on customer loyalty directly and also with customer satisfaction mediating these variables in another scenario. This study mainly based on the primary data collected through a personally administered questionnaire. The questionnaires are collected from 422 customers selected from five local banks in Riyadh, Saudi Arabia. In agreement with the method used by Kheng et al. (2010), Albarq (2013) adopted SERVQUAL to measure service quality and adopted customer loyalty measurement from Caruana. Again Albarq (2013) found out empathy, assurance, and reliability are the service quality dimensions that play a significant role to enhance customer loyalty.

Contrary to the previously mentioned service quality dimensions, this study revealed that the relationship between responsiveness and customer loyalty to be insignificant.

Furthermore, uniquely from others, Saravanakumar and Jothi (2014) made study on the cooperative bank which is titled, Effect of service quality on customer loyalty: empirical evidence from the co-operative bank. They conducted it to find the effect of service quality of primary agricultural co-operative bank on customer loyalty. They collected data from 415 respondents of a primary agricultural co-operative bank. The purposive sampling method was used by them to collect the data. They adopted Parasuraman instrument to measure service quality. Respondents are asked to rate their opinion by the 7-point Likert scale. Saravanakumar and Jothi (2014) have measured responsiveness with four statements. The mean values are ranged from 4.96 to 4.75. In this study, they treated service quality perception as the predictor variable and customer loyalty as the criterion variable. They also carried out Pearson correlation analysis to examine the relationship between these variables. Saravanakumar and Jothi (2014) find in their study that service quality dimension such as tangibility, reliability, responsiveness, assurance, and empathy is positively related to customer loyalty. Their further multiple regression results indicate that reliability and empathy are the dimensions predicting customer loyalty. On another hand, tangibility, responsiveness, and assurance were found to be least predictors of customer loyalty in the co-operative banks.

Moreover, Auka et al. (2013) come up with paper titled “Perceived service quality and customer loyalty in retail banking in Kenya”. The main aim of the study is to investigate the effect of service quality on customer loyalty for the providers of retail banking. Stratified random sampling is used to determine the sample size for their study. It is to ensure the adequate selection of all the categories of the banks and to facilitate comparison among the groups. Auka et al. (2013) used questionnaires that were administered by research assistants outside the entrance to the banks to collect data. Initially, they listed hypotheses where one said: Responsiveness has no significant effect on customer loyalty in retail banking. The result of their Pearson correlation analysis shows that there is a significant and positive correlation between responsiveness and customer loyalty. Therefore, Auka et al. (2013) study showed the existence of a positive correlation between responsiveness and customer loyalty.

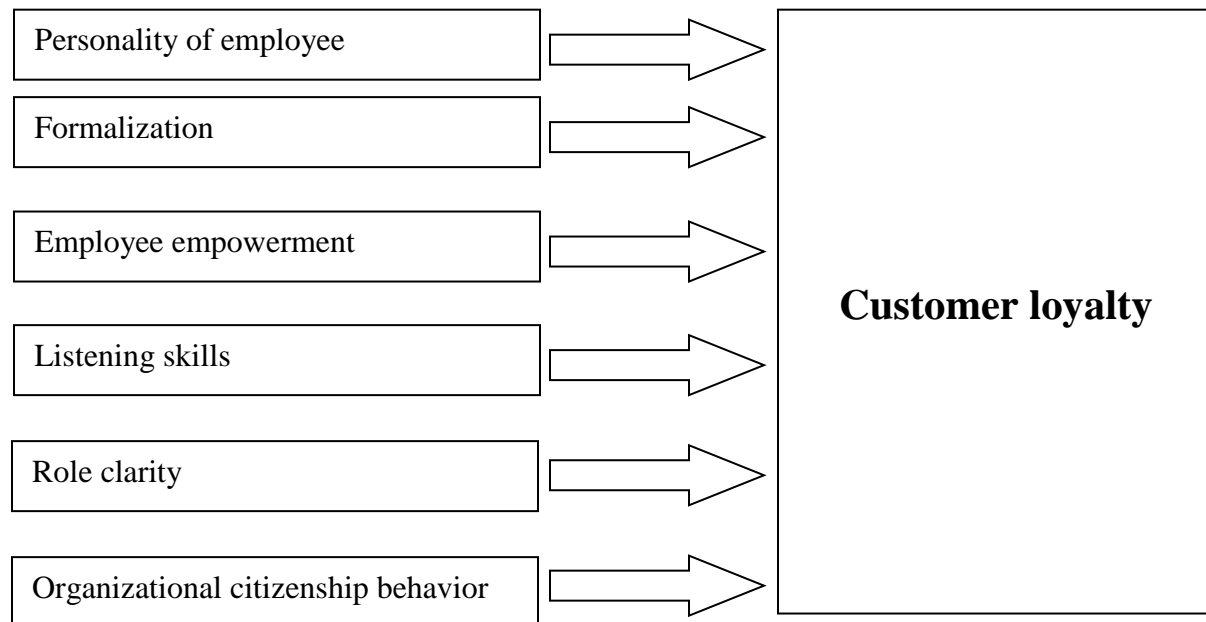
Vu and Huan (2016) in the study showing the relationship between service quality, customer satisfaction and customer loyalty (an Investigation in Vietnamese Retail Banking Sector) included the hypothesis about the relationship between the overall service quality and customer loyalty. Convenience sampling is used and an email survey is sent with a 7-point Likert scale to the customers. It was sent to a total of 850 customers of 11 retail banks in Vietnam. But 261 responses are fit for the research. To sum up, it is reached by Vu and Huan (2016) that the overall service quality (which can mean that it includes responsiveness) is significantly and positively related to customer loyalty which makes service quality one of the sources for improving customer loyalty.

Even though there are studies that show the impact of customer responsiveness on customer loyalty as insignificant, there are also studies which indicate a strong relationship between customer responsiveness and customer loyalty. By the way, these studies do not show the role of customer responsiveness at a cultural level rather as part of only service quality. So this paper is trying to clarify the role of customer responsive culture explained through its shaping variables in enhancing customer loyalty.

2.3. Conceptual framework

Vaughan (as cited in Melesse, 2016) explains the Conceptual framework as the main things to be studied, the key factors, or variables and the assumed relationship among them. Therefore for this study, there are six independent variables and one dependent variable. The researcher took the independent variables (key variables that shape customer responsive culture) from Siddique (2012), Robbins (2005), and Robbins et al. (2013). The independent variables are the personality of the employee, formalization, employee empowerment, listening skills, role clarity, and organizational citizenship behavior. For this research purpose, the dependent variable is customer loyalty. Lawfer (2003) said that customer responsiveness has a potential to create customer loyalty. So it is clear that customer responsiveness influences customer loyalty. As a result, the following figure shows the relationship between the dependent variable and the independent variables.

Figure 2.1 conceptual framework for the study



Own literature review

CHAPTER THREE

METHODOLOGY

3.1. Research design

Kerlinger (as cited by Kumar, 2011) defined a research design as a plan of a research implemented to obtain answers to the research questions. It influences what the researcher do from writing a statement of the problem to the final analysis of data.

To address the research questions of this study, the researcher implemented both descriptive and casual research approaches. Because the researcher used descriptive research approach to better define an opinion held by a respondents on a given subject so that to infer statistically the collected information on a population. Additionally, the researcher implemented causal research approach as there is a need to examine the relationship between variables and the influence of customer responsive culture variables (independent variables) on customer loyalty (dependent variable).

3.2. Population and Sample size

Cooperative bank of Oromia, Addis Ababa city branches are the focus of this research paper. Therefore the population for the study is all customers of the cooperative bank of Oromia who have an account with branches at Addis Ababa city. As of the data obtained from the bank's head office organ, the total population of the study is 586,122 customers as of December 31st, 2017. Those customers are the account holders of the bank at 61 branches that are operating as of December 31st, 2017. The sample size for the study is determined using the formula developed by Yamane (1967).

$$n = \frac{N}{1 + N(e)^2}$$

Where, n - is the sample size

N - is the population size,

e - is the level of precision or sampling error = (0.05)

$$n = \frac{586,122.00}{1 + 586,122.00(0.05)^2}$$

$$n = 399.73$$

The result is approximately 400. Consequently, the sample size for the study is 400 customers of CBO from branches found in Addis Ababa city.

3.3. Data type and sources

For the successful accomplishment of this research, the researcher used both primary and secondary sources. A questionnaire is used as a primary source to collect data. As a secondary source journals and books are used for this study.

3.4. Operational definitions of variables

3.4.1. Dependent variable

In this paper, the dependent variable is customer loyalty. Citing from Oliver, Auka (2013) defined that a customer is loyal when a customer is committed to continuously use a service or product of an organization even when there are efforts that may cause an intention to switch. The level of customer loyalty is measured using a 5 point Likert scale. The value 1 stands for strong disagreement with the questions which contribute to highly not loyal. On another hand, the value 5 stands for strong agreement with the questions which contribute to high loyalty to CBO.

3.4.2. Independent variables

The independent variables that are taken into consideration in this study are indicated as below with their expected effect on customer loyalty.

Table 3.1 operational definition of independent variables

No.	Variables	Explanation	Expected effect on Customer Loyalty
1	Personality of employees	Das, (2008) said that employee's personality has to match the job's requirement so that suiting behavior can assist employee's job performance. The personality of branch employees is measured using 5 point likert scale where 1 stands for strong	+

No.	Variables	Explanation	Expected effect on Customer Loyalty
		disagreement with the items and 5 stands for strong disagreement with the items and 5 stands for strong agreement with the items.	
2	Formalization	Chaturvedi (2013) defined formalization as the degree to which there are written materials to determine what activities to do or not to do in various positions. Formalization at branches is measured using 5 point likert scale where 1 stands for strong disagreement with the items and 5 stands for strong agreement with the items.	+/-
3	Employee empowerment	Pullen, (2006) noted that empowerment is about creating employee who is confident, committed, and self-directed in all responsibilities. The branch employees level of empowerment is measured using 5 point likert scale where 1 stands for strong disagreement with the items and 5 stands for strong agreement with the items.	+
4	Listening skills	Listening skills are used to discover what a customer needs from a company (Roberts-Phelps, 2001). The branch employees listening skill is measured using 5 point likert scale where 1 stands for strong disagreement with the items and 5 stands for strong agreement with the items.	+
5	Role clarity	Van Wart (2014) described employee role clarity as the precise knowledge that employees have about their role and the way it is related to other roles. The branch employees' role clarity is measured using 5 point likert scale where 1 stands for strong	+

No.	Variables	Explanation	Expected effect on Customer Loyalty
		disagreement with the items and 5 stands for strong agreement with the items.	
6	Organizational Citizenship Behavior	Bowman and Motowidlo (2014) defined employee organizational citizenship behavior as extra role behavior directed at the company. The branch employee organizational citizenship behavior is measured using 5 point likert scale where 1 stands for strong disagreement with the items and 5 stands for strong agreement with the items.	+

Own literature review

3.5. Method of data analysis

Three methods of data analysis are used in this study. They are: Descriptive analysis, Correlation analysis and Regression analysis.

Descriptive analysis: - is implemented through the use of various descriptive statistics and tables mainly to summarize the demographic profile of the customers.

Correlation Analysis and Regression analysis: - After data are collected through questionnaire and be ready for processing, preferably SPSS version 20 is used for correlation analysis to find out the relationship between the dependent and independent variables. The researcher also used SPSS version 20 for regression analysis.

Regression model used by researcher is as following:

$$y = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5 + \beta_6 x_6 + \varepsilon$$

Where:

α is constant coefficient

x_1 is Personality of employee, and β_1 is its coefficient

x_2 is Formalization, and β_2 is its coefficient

x_3 is Employee empowerment, and β_3 is its coefficient

x_4 is Listening skills, and β_4 is its coefficient

x_5 is Role clarity, and β_5 is its coefficient

x_6 is Organizational citizenship behavior, and β_6 is its coefficient

ε is error term

y is Customer loyalty (the dependent variable)

After application of the regression analysis the regression model looked as following

$$y = 0.976 + 0.111x_1 + 0.203x_2 + 0.138x_3 + 0.072x_4 + 0.080x_5 + 0.201x_6 + \varepsilon$$

3.6. Data collection instrument and sampling technique

The designed and distributed questionnaires are used to collect data from respondents. The questionnaire was prepared based on deep reading and inferring of the literature review. The respondents to the questionnaire are customers of cooperative bank of Oromia at the branches found in Addis Ababa city.

As a sampling method, the researcher used convenience sampling which is a purposive type of sampling. The reason is that this type of sampling is simple for the selection of the respondents and also from the resource and time aspect it is preferable. So the prepared questionnaire is distributed to the respondents who are willing to give their time to complete it. The researcher selected eight branches for distribution of those questionnaires. The branches are selected on the convenience base from the three districts (central Finfinne district, east Finfinne district and west Finfinne district) as of CBO's district division. The selected branches are Finfine branch, Qarsa main branch, Churchill branch, Gerji branch, Aba nebso branch, Bole Michael branch, Kebena branch, and Asko branch. Selected employees of each branches distributed the questionnaires to the customers with due discipline. Additionally, the researcher also distributed and collected questionnaires (self-administered).

In total, the researcher distributed 420 questionnaires. From these, the responding customers returned 401 questionnaires. Again from 401 questionnaires, 46 questionnaires are reduced because of their irrelevance (large missing values and outlier's issue) to process them for the study. So, the used questionnaires for data analysis and interpretation are 355.

Table 3.2 shows the distribution of questionnaire

Branches	No. of distributed questionnaires	No. of collected questionnaires
Finfine branch	55	48
Qersa main branch	55	50
Churchill branch	45	45
Aba nebso branch	50	50
Gerji branch	40	37
Bole Michael branch	50	50
Kebena branch	50	46
Asko branch	40	40
Self-administered	35	35

3.7. Validity and reliability test

3.7.1. Validity test

Validity is a concept that indicates to what extent our measurement tool measures what it is meant to measure. There are four commonly known types of validity. They are: face validity, content validity, criterion validity and construct validity. Face validity is the most subjective aspect of validity testing where experts and sample participants evaluate that the questionnaire measures what it is supposed to measure. Content validity evaluates that whether the questionnaire content correctly assesses the fundamental aspects of the topic. Criterion validity evaluates whether scores on the questionnaire successfully predict a specific criterion. All the above validity types are difficult to measure statistically. Therefore, the questionnaire is tested for these validity types through pre comment by some respondents, and advisor before distribution.

Construct validity is tested using factor analysis. As of Mekonnen (2017) the construct validity was evaluated by eigenvalue of at least 1. A subtype of construct validity which is convergent validity also refers to the degree to which two measures of constructs that should be theoretically related are in fact related. For convergent validity to happen Kim et al. (2008) said that all the included items should have only one factor with an eigenvalue >1 while other factors eigenvalue with less than 1.

Table 3.3 the eigen values score for all variables

Variables	No. Items	Eigenvalues
Personality of Employees	4	2.273
Formalization	6	2.536
Employee empowerment	6	2.744
Listening skills	4	2.455
Role clarity	4	2.485
Organizational citizenship behavior	4	2.301
Level loyalty	6	2.532

3.7.2. Reliability test

Reliability of measurement is also another vital point tested when undertaking a study. The reliability of the questionnaire items is tested using cronbach alpha test. An acceptable cronbach alpha coefficient was 0.7 or greater (Aron et al., 2006). Consequently, the cronbach alpha score is illustrated as following.

Table 3.4 the cronbach alpha score for all variables

Variables	No. Items	Cronbach alpha score
Personality of Employees	4	0.746
Formalization	6	0.721
Employee empowerment	6	0.761
Listening skills	4	0.786
Role clarity	4	0.796
Organizational citizenship behavior	4	0.753
Level loyalty	6	0.720

3.8. Ethical consideration

Ethical considerations influence many aspects of the research process and help researchers to identify whether a field of study is ethically tolerable. Similarly, the research community, educational institutions, funding bodies, ethics committees, and the wider community and society also need to consider ethical issues (Behi & Nolan, 1995). You cannot escape thinking about research ethics in social research these days. When we talk about research ethics, we refer to the ethical norms, codes, and regulation which govern our current research practices as part of an academic/scientific professional community (Farrimond, 2012).

Discussion about ethical principles in business research, and perhaps more specifically transgressions of them, tend to revolve around certain issues that recur in different guises. They have been usefully broken down by Diener and Crandall (as cited by Bryman & Bell, 2015) into four main areas:

- ✓ Whether there is harm to participants;
- ✓ Whether there is a lack of informed consent;
- ✓ Whether there is an invasion of privacy;
- ✓ Whether deception is involved;

Additionally, some ethically unacceptable actions during the steps of the research process are: - unnecessary research for financial/personal gain, conflicting evidence ignored, plagiarism,

falsifying/fabricating data, manipulating data to achieve intended/biased findings, intentional false and misleading conclusions and recommendations, breaking confidentiality and etc (Behi & Nolan, 1995).

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter deals with analyzing and interpreting the data collected through the questionnaire. The sample size for the study is 400. But, the number of collected and fitting questionnaires for data analysis and interpretation is 355.

4.1. Demographic profile of the customers

For the demographic analysis purpose, there are five aspects considered for this research. All of them are discussed and analyzed as follows depending on the response of cooperative Bank of Oromia's customers.

Table 4.1 summary of the demographic profile of customers

No.	Demographic aspects	Frequency	Percentage
1	Gender		
	Male	243	68.5%
	Female	112	31.5%
2	Age		
	18-25 years	95	26.8%
	26-35 years	105	29.6%
	36-45 years	67	18.9%
	46-55 years	50	14.1%
	56 and above	38	10.7%
3	Level of Education		
	1-10 grade	54	15.2%
	preparatory school(formerly 11-12 grade)	62	17.5%
	Technical and vocational education	59	16.6%
	First degree	150	42.3%

	Masters degree	30	8.5%
4	Marital status		
	Not married	194	54.6%
	Married	147	41.4%
	Divorced	14	3.9%
5	Length of being CBO customer		
	Less than 1 year	76	21.4%
	1-3 years	68	19.2%
	3-6 years	123	34.6%
	Above 6 years	88	24.8%

As indicated in the table 4.1, the gender distribution of customers is 243 male which is 68.5% and the remaining 112 respondents are female where it accounts for 31.5% of total customers. Actually as study made by Ndubisi (2006) men valued things and women valued relationships. So, the study also indicated that female customer is significantly more loyal than their male counterpart when the bank is deemed very trustworthy. But, it is not known if CBO is deemed very trustworthy by customers and it is difficult to suggest the effect of the samples gender distribution on loyalty. Another study by Melynck et al. (2009) showed the difference of male and female customer loyalty through dividing their loyalty to loyalty to individual employee or a company. As the finding indicate female are more loyal when it is about loyalty to individual service employee because female consumers want more personal one to one relationships. So, if we see from Melynck et al. (2009) study perspective it is better to have more male respondents than female respondents to minimize the impact of being loyal to employees rather than loyalty to the company. In contrast, this study also indicated that male customers are more loyal when it is about loyalty to the firm. What can be said about the impact of gender on customer loyalty is that the results vary from one study to another. Therefore, even though gender distribution of the samples shows that male respondents are greater than female respondents its impact on the overall customers' level of loyalty cannot be said biased.

When we see the age distribution of the respondents as indicated in the table, 95 respondents (26.8%) aged between 18-25 years. The respondents aged between 26-35 years are 105 in number and covers 29.6%. It can be inferred that more than half of the respondents are aged between 18-35 years. This shows that majority of the customers are part of a highly work engaged adolescent age where customers in this age gap can be a potential loyal customer for a bank if the bank is responsive to their requests.

The education level of respondents is also another demographic aspect added to this research. As a result, there are five categorized ranks for the education level of respondents. The largest number of respondents has achieved First degree (150 respondents) in various fields as their highest education level and share 42.3% of the total customers. Above half of customers (50.8%) have first degree or masters degree as their highest education achievement.

It can be seen obviously from the table that the respondents have been the customer of Cooperative bank of Oromia for different time span. The highest percentage of respondents (34.6%) has been the customers of the CBO for between 3-6 years which is 123 respondents in number. 88 respondents (24.8%) have been the customer of CBO for above 6 years. So, respondents who have been the customers of Cooperative bank of Oromia for above 3 years accounts for 59.4%. This shows that majority of customers have enough service using experience from CBO and this can help to answer the questionnaire easily. This long relationship with CBO also has a role to engender customer loyalty as it is retaining a customer with the company. In alignment with this, study made by Bove and Johnson (2000) suggested that longer relationship between a customer and an individual service representative of an organization induce customer loyalty. Additionally, the role played by customers' length of relationship with the company cannot be undermined in the customer retention process (Wang & Wu, 2011).

4.2. The level of customer loyalty

There are three distinct types of loyalty which are: Retention loyalty, Advocacy loyalty and purchase loyalty as of Hayes (2008). Retention loyalty reflects the degree to which customers will remain with a given company. Advocacy loyalty reflects the degree to which customers will be advocates of the company and purchasing loyalty reflects the degree to which customers will increase their purchasing behavior. Therefore the total loyalty level of the customers is measured from these aspects of loyalty types.

Table 4.2 the mean score of loyalty types

No.	Loyalty types	Mean
1	Retention loyalty	3.728
2	Advocacy loyalty	3.804
3	Purchase loyalty	4.086
4	Customer loyalty	3.8727

As it can be seen, the mean score of customer loyalty is equal to 3.8727. The score of 3.8727 is close to 4 where this value indicates on average the customers tend to be loyal (doesn't mean fully loyal) to cooperative bank of Oromia.

Table 4.3 categorized score for customer loyalty level

Level of Loyalty score	Category of customer depending on their level of loyalty	Frequency	Percent
1.83-2.50	Not loyal	5	1.4%
2.50-3.50	Neutral or tend to remain neutral	68	19.2%
3.50-4.00	Tend to be loyal	141	39.7%
4.00-4.50	Loyal	76	21.4%
4.50-5.00	Tend to be very loyal	65	18.3%

As shown in the above table, 19.2% of customers want to remain neutral or tend to remain neutral on their level of loyalty to cooperative bank of Oromia. However, on one hand 39.7% of customers tend to be loyal even though they are not fully loyal and on another hand 39.7%

customers are loyal or above that. Therefore, from the above table we can infer those customers who tend to be loyal and above to cooperative bank of Oromia are 79.4%.

4.3. Customers opinion on level of Customer responsive culture

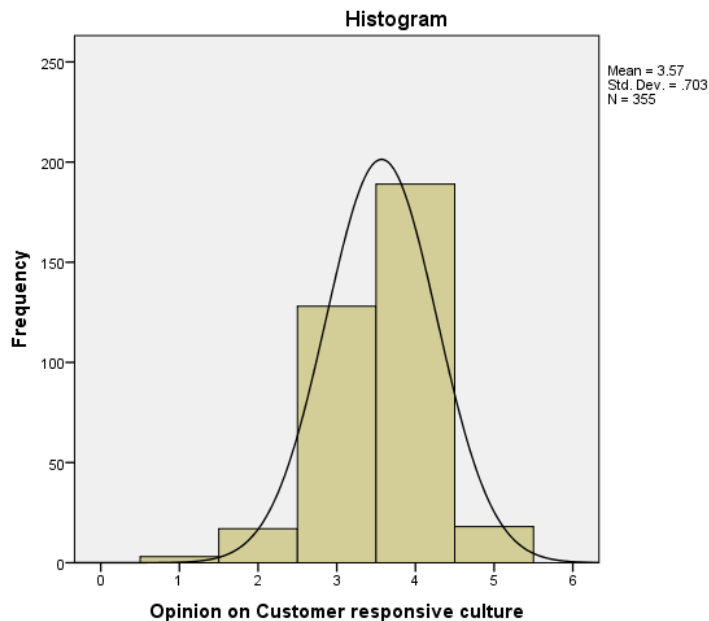
The customers of Cooperative bank of Oromia are also asked about their opinion on the customer responsive culture level of the bank. The result is illustrated in the following table.

Table 4.4 the customer's opinion on customer responsive culture

CRC	Frequency	Percentage
Very low	3	0.8%
Low	17	4.8%
Undecided	128	36.1%
High	189	53.2%
Very high	18	5.1%

The customers who think that customer responsive culture of CBO is at a very low level are 3 and accounts for only 0.8% of the total respondents. 17 respondents (4.8%) feel that the level of customer responsive culture is at low level. There are 128 respondents (36.1%) who do not decide on whether customer responsive culture is low or high and prefer to remain in the medium. 189 respondents (53.2%) who are over half from the total respondents think that it is high while 18 respondents (5.1%) feel that CRC is very high at CBO.

Figure 4.1 customers' opinion on customer responsive culture



This graph also supports the results in the previous table. But what we can see here is that the mean of customer responsive culture level score is 3.57. This shows majority of respondents feel customer responsive culture level at CBO is medium or higher.

4.4. Correlation analysis

The correlation between two variables measures the degree of association between them (Brooks, 2014). Similarly, the correlation between the shaping variables of customer responsive culture and loyalty explains the strength of the relationship between them.

The below table indicates that there is positive correlation between shaping variables of customer responsive culture and customer loyalty. We can also see that the independent variable Formalization is highly correlated to the dependent variable customer loyalty than other independent variables. On another hand role clarity has the lowest correlation with customer loyalty among the independent variables. Even though we cannot say their correlation is strong, at least all independent variables have moderate positive correlation with customer loyalty. To explain more the correlation between 0 and 0.3 is weak positive correlation, correlation between 0.3 and 0.5 is medium positive correlation and correlation above 0.5 is strong positive correlation. Depending on this Formalization (0.544) and Organizational Citizenship behavior

(0.521) have strong positive correlation with customer loyalty. While Personality of employee (0.493), Employee empowerment (0.446), Listening skills (0.408), Role Clarity (0.385) have medium positive correlation with customer loyalty.

Table 4.5 Pearson's correlation of variables

Variables	CL	PE	Fo.	EE	LS	RL	OCB
CL	1						
PE	0.493**	1					
Fo.	0.544**	0.316**	1				
EE	0.446**	0.303**	0.286**	1			
LS	0.408**	0.362**	0.338**	0.315**	1		
RC	0.385**	0.284**	0.288**	0.300**	0.269**	1	
OCB	0.521**	0.371**	0.340**	0.202**	0.172**	0.145**	1

(**) Correlation is significant at the 0.01 level (1-tailed).

Where, Customer loyalty (CL), Personality of employee (PE), Formalization (Fo.), Employee empowerment (EE), Listening skills (LS), Role clarity (RC), Organizational citizenship behavior (OCB) are represented as in acronyms.

The correlation between the independent variables is significant. The lowest correlation is between organizational citizenship behavior and role clarity which is 0.145. The highest correlation is between organizational citizenship behavior and personality of employee which is 0.371. Consequently, the correlation between independent variables is weak and moderate in nature as indicated in the below table.

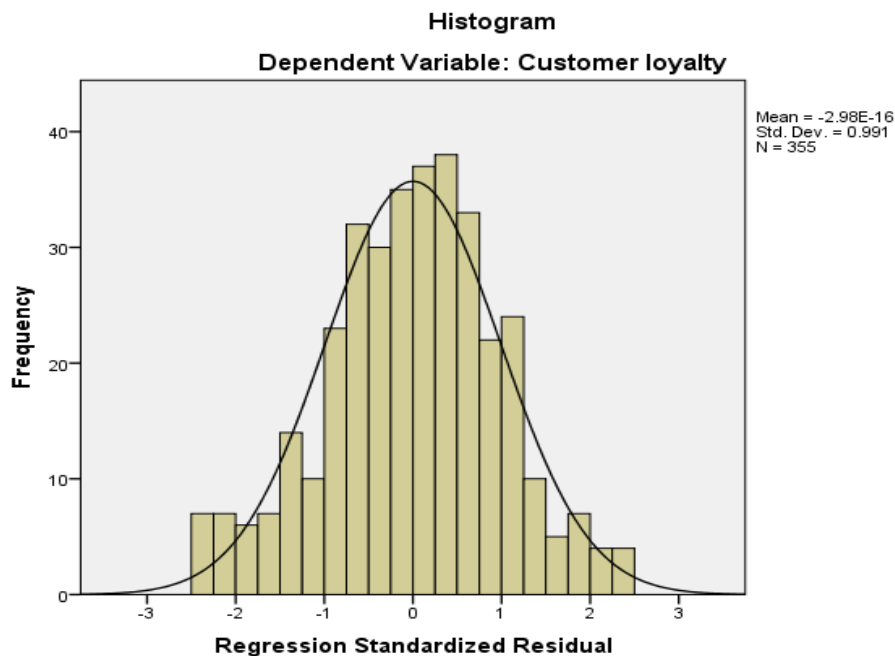
4.5. Regression analysis

Regression allows you to predict variable based on another variable/s. It shows by how many dependent variable (customer loyalty) is influenced by independent variables (personality of employee, formalization, employee empowerment, listening skills, role clarity and organizational citizenship behavior). This means regression shows how dependent variable change when independent variable increase or decrease. So to find out these results between customer loyalty and variables shaping customer responsive culture the researcher made a regression analysis using SPSS version 20. But before conducting multiple regression analysis the researcher proved normality, homoscedasticity, linearity, autocorrelation and absence of multicollinearity assumptions. Those assumptions are discussed as following using figures or tables.

Assumption 1: Normality

In order to make valid inferences from a regression, the residuals should follow a normal distribution. The normality assumption is required in order to conduct tests about the model parameters. The below histogram indicated the normal distribution of residuals.

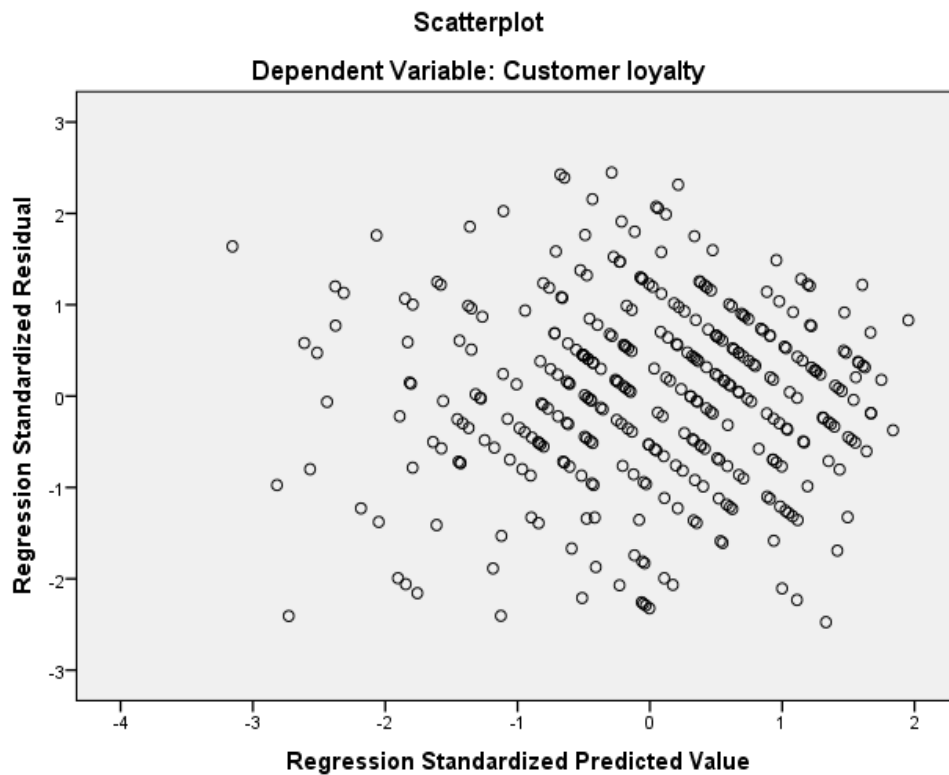
Figure 4.2 histogram for normality test



Assumption 2: Homoscedasticity

Homoscedasticity refers to whether residuals are equally distributed, or whether they tend to bunch together at some values, and at other values, or spread far apart. If the residuals are very scattered and there is high deviation heteroscedasticity exists which is opposite of homoscedasticity. This assumption is checked by plotting the predicted values and residuals on a scatter plot. The following scatter plot is used to indicate the non existence of heteroscedasticity. The scatter plot proved the assumption of homoscedasticity because the residuals have less than 3 deviations from zero. It is more or less rectangular in shape as it can be seen from the following figure.

Figure 4.3 scatter plot

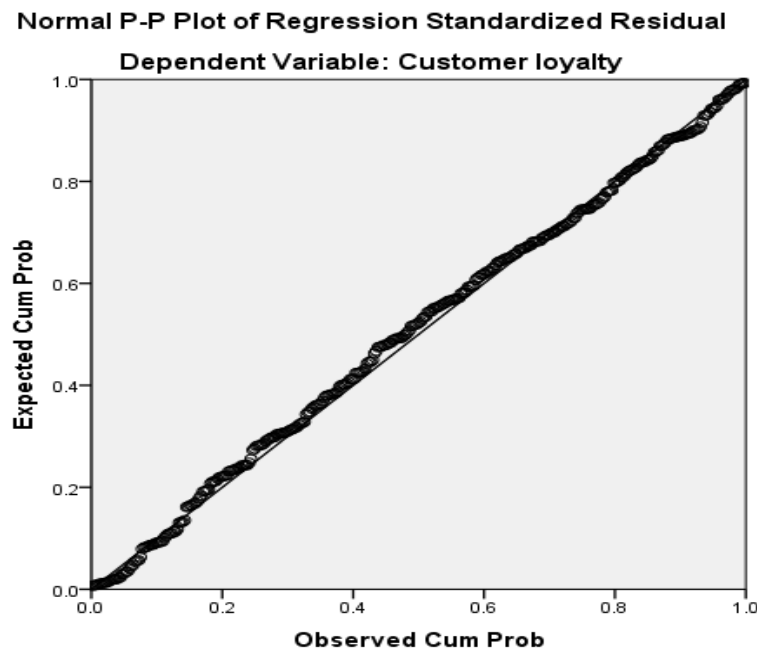


Assumption 3: Linearity

Linearity means that the predictor variables in the regression have a straight-line relationship with the predicted variable. The relationship between the independent and dependent variable

is linear. The below figure is used to show the linearity. It shows how much the regression model fits the relationship between customer loyalty and customer responsive culture variables. Actually if the residuals are normally distributed and homoscedastic, there is no need to worry about linearity.

Figure 4.4 normal P-P Plot of regression standardized residual



Assumption 4: Autocorrelation

If the covariance between the error terms over time is zero there is no autocorrelation between residuals. Therefore, to test for autocorrelation the researcher used Durbin-watson test. Consequently, the durbin-watson test by SPSS version 20 calculated it as 2.248 and indicated slight positive autocorrelation. The perfect non existence of autocorrelation value is 2. But, the durbin-watson result is tolerable (<2.5).

Table 4.6 the results of model summary

Model	R square	Adjusted R square	F change	Significance of F change	Durbin-Watson
Results	0.558	0.55	73.139	.000	2.248

Assumption 5: Absence of Multi-collinearity

Multicollinearity refers to a high correlation between the predictor variables or independent variables. Multicollinearity is an issue, because if it exists regression model will not be able to accurately associate variance in dependent variable with the correct predictor variable, leading to incorrect inferences. It is possible to check the absence of multicollinearity in two ways: correlation coefficients and variance inflation factor (VIF) values. If correlation coefficient or tolerance is greater than 0.1 and VIF is below 10 that proves the absence of multicollinearity.

Table 4.7 shows Multicollinearity test results

Dependent variables	Collinearity Statistics	
	Tolerance	VIF
Personality of employee	.726	1.378
Formalization	.756	1.323
Employee empowerment	.809	1.237
Listening skills	.775	1.290
Role clarity	.832	1.202
Organizational citizenship behavior	.804	1.243

From the above table we can infer there is no multi-collinearity problem between independent variables. The VIF value is less than 10 and tolerance is greater than 0.7 and this very qualifies for the non existence of multi-collinearity.

Therefore, all previously mentioned assumptions are met and then the researcher conducted regression. The results of the regression analysis are summarized in the following table.

Table 4.8 shows the regression results

Variables	Coefficients	Std. error	T-value	Significance
Constant	.976	.141	6.941	.000
Personality of employee	.111	.028	3.952	.000
Formalization	.203	.032	6.373	.000
Employee empowerment	.138	.029	4.688	.000
Listening skills	.072	.025	2.837	.005
Role clarity	.080	.024	3.399	.001
Organizational citizenship behavior	.201	.027	7.399	.000
R ² (Adj. R ²)	0.558 (0.55)			
F- statistics	73.139			(0.000)

The R square value shows how much the dependent variable is explained by the independent variables. Therefore, the R² value 0.558 tells that 55.8% change in customer loyalty can be explained by personality of employee, formalization, employee empowerment, listening skills of employee, role clarity of employee and organizational citizenship behavior of employee. Additionally, the regression analysis result also revealed significant F value.

As indicated in the regression coefficient table, all independent variables significantly and positively affect the dependent variable (customer loyalty). The coefficients of personality of employee ($\beta=0.111$, $p<0.01$), formalization ($\beta=0.203$, $p<0.01$), employee empowerment ($\beta=0.138$, $p<0.01$), listening skills ($\beta=0.072$, $p<0.01$), role clarity ($\beta=0.080$, $p<0.01$) and organizational citizenship behavior ($\beta=0.201$, $p<0.01$) are all statistically significant as the p value of all corresponding coefficients are less than 0.05. This shows that personality of employee, formalization, employee empowerment, listening skills, role clarity, and organizational citizenship behavior are all positively and significantly influence customer loyalty.

The study finding shows that the personality of employee has a positive and significant effect on customer loyalty. This is how employees behave towards the customers and it is affected by employees' attitude about complying with company codes. In agreement with this de Waal and Heijden (2016) indicated the direct role of the improved behavior of employees on customer loyalty. For example, service manner as one factor has a positive impact on customer loyalty. Hansen et al. (2003) also showed the effect of customer-contact employee's behavior on customer retention which is part of customer loyalty.

As regression analysis revealed employee empowerment has also a positive and significant influence on customer loyalty as of this study. It is how much the skill and other empowerment outcomes reflected on branch employees influence customer loyalty. In line with this, Delcourt et al. (2013) indicated the positive influence of competence (which is the dimension of employee empowerment) on customer loyalty.

The result of regression additionally comes up with formalization having a positive and significant effect on customer loyalty. This result indicated that the formalization level of branch activities is also important independent variable. Even though it is more specific, similarly, Homburg & Fürst (2005) indicated a strong need for relatively formal policies and procedures for organizational complaint handling to support the improvement in customer loyalty.

Moreover, this paper regression result indicated that listening skills have a positive and significant influence on customer loyalty. This shows the influence of listening skills of the branch employees when they are in communication with the customer. Supporting this result, Ndubisi (2007) study revealed a positive influence of communication (including excellent listening skills) on customer loyalty. Also, Bitner (1995) outlined employee skills in providing the service as one of a determinant precursor of customer loyalty.

The fifth independent variable considered in this study is the employee's role clarity and the study result revealed its positive and significant influence on customer loyalty. It is about branch employee's level of clarity on what they do or not do at branch. In line with this finding, the previous study made by Kumar (2002) as cited by Salanova et al. (2005) indicated the positive influence of employee role behavior perceived by customers on their loyalty.

Lastly, organizational citizenship behavior of employee is one of noteworthy independent variables that this study result revealed as also having positive and significant influence on customer loyalty. So it is the extra mile behaviors employees possess or develop that have positive impact on the daily activities at branch. Similarly, Barroso et al. (2004) clearly said that the relationship between OCB and customer loyalty is positive and significant.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

5.1. Conclusion

This research is conducted on “The role of customer responsive culture in enhancing customer loyalty”. The conclusions of findings on this research are discussed as following:

- ✓ Above half of CBO customer's level of loyalty tells that they tend to be loyal or above it. As the analysis on the level of customer loyalty indicates 79.4% of customers tend to be loyal or above to cooperative bank of Oromia. From this 39.7% of customers are loyal or highly loyal to CBO.
- ✓ There are significant amount of customers who have undecided feeling towards the level of customer responsive culture. 36.1% of customers feel about not deciding between low and high. They preferred to remain neutral.
- ✓ The correlation analysis between customer loyalty and independent variables show that it is significant for all relationships. It also tells their correlation is in the same direction since all independent variable have positive correlation with customer loyalty.
- ✓ Among the shaping variables of customer responsive culture formalization (0.544) and organizational citizenship behavior (0.521) have the stronger correlation with customer loyalty compared to other independent variables. This shows that customers prefer more formalized environment in branches than not formal, biased, and accustomed activities. The strong positive correlation between organizational citizenship behavior and customer loyalty can be attributed to daily marketing activity of branch employees, extra time service and also strong cooperation between employees.
- ✓ Customer responsive culture has significant effect on enhancing customer loyalty. This indicates that customer responsiveness that is developed at great level in all organs of cooperative bank of Oromia have a paramount nature of increasing customer loyalty. This is because the shaping variables of customer responsive culture can explain a 55.8% change in customer loyalty.
- ✓ All coefficients of independent variables under regression analysis have positive effect on customer loyalty. This indicate that other things remain constant a unit increase in each of

these independent variables will result in an increase of customer loyalty by respective independent variables coefficient.

- ✓ The coefficients of independent variables under regression analysis tells that formalization and organizational citizenship behavior has the larger effect compared to other variables. This can be explained as a 1 unit increase in formalization other things remain constant will result in 0.203 increase in customer loyalty and a 1 unit increase in organizational citizenship behavior other things remain constant will result in 0.201 increase in customer loyalty.

5.2. Recommendation

Depending on the findings that are discussed in the data analysis and interpretation as well as conclusion part of this study there are recommendation forwarded by the researcher. So the researcher recommend as following in detail:

- ✓ First, since the opinion of above one third of customers (36.1%) on customer responsive culture level is undecided; it could be a sign of lack of uniformity in responding to customers by employees of CBO. Therefore, to achieve more the researcher recommends that CBO need to create awareness to its employees by giving training in detail about customer responsive culture.
- ✓ Second, the strategic plan of the bank has to more focus on how to increase the current level of customer loyalty. Because, only 39.7% of customers are loyal or above to CBO as this study reveals. Hence, the customer loyalty level of CBO is not very high to stay confident.
- ✓ Third, all though all independent variables have positive effect on customer loyalty, mainly the effect of formalization and organizational citizenship behavior on customer loyalty is higher. As a result, the researcher recommends that CBO has to see its formalization level and if it is less, CBO need to make employees know the details from the written materials at branches as well as advice them to adhere to it. Additionally, CBO has to create more favorable environment for employees to exercise as well as increase their extra-mile serving behavior towards CBO.

- ✓ Lastly, because this research indicated customer responsive culture have a role of 55.8% variation in customer loyalty, CBO has to consider developing the current customer responsive culture as one of vital strategy as a customer loyalty enhancing tool.

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Questionnaire

Addis Ababa University College of Business and Economics

MBA program

Dear participants, the questionnaire you are going to fill will be used for the accomplishment of master's thesis as a primary data. The thesis is titled "The role of customer responsive culture in enhancing customer loyalty". This thesis is made as fulfillment for the masters of Business Administration. So, you as a customer of Cooperative bank of Oromia (CBO) are expected to answer all questions without any worry. You will need 10 to 15 minutes to complete the questionnaire. Thank you for spending your time to take part and respond to this questionnaire in advance.

The questionnaire will be used only for this thesis. This is to assure you that **it will be CONFIDENTIAL**. You are not expected to write your name or any, you think will violate its confidentiality.

Please use this "✓" sign to indicate your choice for all questions below.

Part I. Demographic profiles

1. Your gender

☐ Male

☐ Female

2. Your age

☐ 18-25 years

☐ 36-45 years

☐ 56 and above years

☐ 26-35 years

☐ 46-55 years

3. Your highest level of education

☐ 1-10 grade

☐ First degree

☐ Preparatory school (formerly 11-12 grade)

☐ Masters degree

☐ Technical and vocational education

☐ PHD and above

4. Your marriage status

☐ Not Married

☐ Married

☐ Divorced

5. How long have you been a customer of Cooperative Bank of Oromia?

☐ Less than 1 year

☐ 3-6 years

☐ 1-3 years

☐ Above 6 years

Part II. Factors affecting customer loyalty.

Strongly disagree (1)

Disagree (2) Agree (4)

Undecided (3) Strongly agree (5)

	Items	Strongly disagree(1)	Disagree(2)	Undecided(3)	Agree(4)	Strongly agree(5)
A. Personality of Employees						
1	CBO branch employees are really considered about their neatness	1	2	3	4	5
2	CBO branch employees follow the common bank dressing code	1	2	3	4	5
3	Branch employees have excellent personality that initiates you to use banking services	1	2	3	4	5
4	Employees at branch are outgoing and dedicated	1	2	3	4	5
B. Formalization						
1	Formalization encourages hardworking of employees than encouraging defensive type of behavior	1	2	3	4	5
2	The rules that are accustomed by employees facilitate branch operation	1	2	3	4	5
3	Formalization is very essential for operation at branch level	1	2	3	4	5
4	Formalizing all activities at the branch facilitates branch activities	1	2	3	4	5
5	High formalization is experienced at CBO branches	1	2	3	4	5
6	The working process exercised by branch employees is increasing my loyalty	1	2	3	4	5
C. Employee empowerment						
1	In banking industry empowering front line employees is exceptionally important to build loyalty	1	2	3	4	5
2	Empowering managers skill will increase customers loyalty	1	2	3	4	5
3	Managers have to allow capable employees to exercise on decision making	1	2	3	4	5
4	CBO employees make most of decision by their own confidently	1	2	3	4	5
5	There is better work practices from time to time at CBO	1	2	3	4	5

	Items	Strongly disagree(1)	Disagree(2)	Undecided(3)	Agree(4)	Strongly agree(5)
6	As CBO branch employees are very capable, I made the bank my primary choice	1	2	3	4	5
D. Listening skills						
1	Good listening skill is critical in maintaining a positive interaction	1	2	3	4	5
2	Listening skills are important to enhance customer loyalty	1	2	3	4	5
3	CBO branch employees are good listeners	1	2	3	4	5
4	Selective listening will make a customer to come and use services frequently	1	2	3	4	5
E. Role clarity						
1	Job descriptions for the purpose of role clarity make employees to focus only on a particular job.	1	2	3	4	5
2	Managers are responsible for role clarity to happen at branches	1	2	3	4	5
3	CBO branch employees have precise knowledge of what they do	1	2	3	4	5
4	CBO employees at branch are not interrupted while giving service for you	1	2	3	4	5
F. Organizational citizenship behavior						
1	CBO employees focus only on rendering the service they are requested by customers	1	2	3	4	5
2	CBO employees assist each other while the other one is busy	1	2	3	4	5
3	CBO employees inform additional products and services to the customer	1	2	3	4	5
4	CBO employees work extra time to serve customers	1	2	3	4	5

Part III. The level of customer loyalty

		Strongly disagree(1)	Disagree(2)	Undecided(3)	Agree(4)	Strongly agree(5)
1	Depending on my experience, I will remain in getting banking service from CBO	1	2	3	4	5
2	I am not thinking of switching some banking services from CBO to its competitors	1	2	3	4	5
3	I recommend the banking service given by CBO to my friends and relatives	1	2	3	4	5
4	I recommend the new products that are introduced by CBO to my friends and relatives	1	2	3	4	5
5	I will increase using banking saving products through various products provided by CBO	1	2	3	4	5
6	I will increase my account transaction with CBO	1	2	3	4	5

In your opinion, what is the level of customer responsive culture at Cooperative Bank of Oromia?

☐ Very high

☐ High

☐ Undecided

☐ Low

☐ Very Low

THANK YOU VERY MUCH!!!

የመጠይቅ ቅጽ

Addis Ababa University College of Business and Economics

MBA program

ዉድ ተሳታፊዎች በቅድሚያ ይህንን የመጠይቅ ቅጽ ለመሙላት ግዜዎን ሰውተዉ ፍቃደኛ በመሆንዎ በጣም አመሰግናለሁ። የሚመለከቱ የመጠይቅ ቅጽ እንደ ዋና መረጃ ለድህረ ምረቃ ጽሁፍ የሚዉል ነዉ። የድህረ ምረቃ ጽሁፉ የሚሰራዉ “ለደንበኛ ምላሽ የመስጠት ባህል በደንበኛ ታማኝነት ማሻሻል ላይ ያለዉ ሚና” በሚል ርዕስ ሲሆን ጽሁፉ ለ Business Administration የድህረ ምረቃ ትምህርት የሚሰራ ነዉ። በዚህም መሰረት እንደ አንድ የአሮሚያ ኅብረት ሥራ ባንክ ደንበኛ ያለምንም ስጋት ለሁሉም ጥያቄዎች መልስ ይሰጣሉ ብዬ ተስፋ አደርጋለሁ። የመጠይቅ ቅጹን ሞልተዉ ለመጨረስ ከ10-15 ደቂቃዎች ያስፈልጋሉ።

ይህ መጠይቅ መጀመሪያ ላይ ለተጠቀሰዉ የድህረ ምረቃ ጽሁፍ ብቻ የሚዉል ነዉ። ስለዚህ **ሚስጥራዊነቱ የተጠበቀ** መሆኑን አረጋግጣለሁ። ስምም ሆነ ማንኛዉም ነገር ሚስጥራዊነቱን ጥያቄ ላይ ያስገባል ተብሎ የሚታሰብን ነገርን የመጻፍ ግዴታ የለብዎትም።

እባክዎን ይህንን “√” ምልክት ምርጫዎን ለመወሰን ለሁሉም ጥያቄዎች ይጠቀሙ።

ክፍል 1. ስነ ሕዝባዊ ጥያቄዎች

1. ያታዎ

☐

ወንድ

☐

ሴት

2. እድሜዎ

☐

18-25 አመት

☐

36-25 አመት

☐

56 እና ከዚያ በላይ አመት

☐

26-35 አመት

☐

46-55 አመት

3. የትምህርት ደረጃዎ

☐

ከ1ኛ-10ኛ ክፍል

☐

የመጀመሪያ ድግሪ

☐

የመሰናዶ ትምህርት (በቀድሞ 11-12 ክፍል)

☐

ማስተርስ ድግሪ

☐

የቴክኒክ እና ሙያ ትምህርት

☐

ዶክተሬት ድግሪ እና ከዚያ በላይ

4. የጋብቻ ሁኔታ

☐

አግብቻለሁ

☐

አላገባሁም

☐

ፈትቻለሁ

5. ለምን ያህል አመት የኦሮሚያ ኅብረት ሥራ ባንክ ደንበኛ ኖት?

☐ ከ 1 አመት በታች

☐ ከ3-6 አመት

☐ ከ1-3 አመት

☐ ከ6 አመት በላይ

ክፍል 2. ከዚህ በመቀጠል በሚገኘው ሰንጠረዥ ውስጥ ያሉት ሁሉም ጥያቄዎች የሚለኩት በባለ አምስት መለኪያ በሊከረት ዘዴ ነው። የባለ አምስት መለኪያውም እንደሚከተለው ይወከላሉ።

በጣም አልስማማም(1) አልስማማም(2) አልወሰንኩም(3) እስማማለሁ(4) በጣም እስማማለሁ(5)

	ጥያቄዎች	በጣም አልስማማ ም (1)	አልስ ማማ ም (2)	አልወሰ ንኩም(3)	እስማ ማለ ዉ(4)	በጣም እስማማ ለዉ(5)
1. የሠራተኛ ስብዕና						
1	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ለንጽሕናቸው ቦታ ይሰጣሉ	1	2	3	4	5
2	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች የተለመደውን የባንክ አለባበስ ህግን ይከተላሉ	1	2	3	4	5
3	የቅርንጫፍ ሰራተኞች ጥሩ ስብዕና ስላላቸው የ ባንኩን አገልግሎት እንድጠቀም አነሳስቶኛል	1	2	3	4	5
4	የቅርንጫፍ ሰራተኞች ተግባራት በራሳቸው የሚተማመኑ እና ቁርጠኛ ናቸው	1	2	3	4	5
2. ህጋዊ መሰረትን ማስያዝ						
1	ሁኔታዎችን ህጋዊ መሰረት ማስያዝ እንቢተኛ አይነት ባህሪን ከማበረታታት ይልቅ በርትቶ መስራትን ያበረታታል	1	2	3	4	5
2	በሰራተኞች በተለምዶ ስራ ላይ የዋሉ ህጎች የቅርንጫፍን ስራ ያቀላጥፋሉ	1	2	3	4	5
3	ሁኔታዎችን ህጋዊ መሰረት ማስያዝ በባንክ ቅርንጫፍ ደረጃ ላሉት ስራዎች በጣም አስፈላጊ ነው	1	2	3	4	5

	ጥያቄዎች	በጣም አልስማማ ም (1)	አልስ ማማ ም (2)	አልወሰ ንኩም(3)	እስማ ማለ ዉ(4)	በጣም እስማማ ለዉ(5)
4	በቅርንጫፍ የሚሰሩትን ስራዎች ሁሉ ህጋዊ መሰረት ማስያዝ የቅርንጫፍ ስራዎችን ያቀላጥፋል	1	2	3	4	5
5	በከፍተኛ ነገሮችን ህጋዊ መሰረት ማስያዝ በኦሮሚያ ኅብረት ሥራ ባንክ ይስተዋላል	1	2	3	4	5
6	በቅርንጫፍ ሰራተኞች እየተፈፀመ ያለዉ የአሰራር ሂደት ታማኝነቴን እየጨመረ ነዉ	1	2	3	4	5
3. ሰራተኛን ማብቃት						
1	በባንኪንግ ኢንዱስትሪ ዉስጥ ከፊት ለፊት ያሉት ሰራተኞችን ማብቃት በልዩ መልኩ ታማኝነትን ለመገንባት ይጠቅማል	1	2	3	4	5
2	የማናጀርን ክህሎት ማዳበር የደንበኞችን ታማኝነት ይጨምራል	1	2	3	4	5
3	ማናጀሮች ለብቁ ሰራተኞች ዉሳኔ እንዲ ሰጡ መፍቀድ አለባቸዉ	1	2	3	4	5
4	የኦሮሚያ ኅብረት ሥራ ባንክ ሰራተኞች ዉሳኔዎችን በራስ መተማመን ይወስናሉ	1	2	3	4	5
5	በኦሮሚያ ኅብረት ሥራ ባንክ የስራ አፈፃፀም ከግዜ ወደ ግዜ ተሻሽሏል	1	2	3	4	5
6	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች በደንብ ብቁ ስለሆኑ ባንኩን የመጀመሪያ ምርጫዬ አድርጌያለዉ	1	2	3	4	5
4. የማዳመጥ ክህሎት						
1	ጥሩ የማዳመጥ ክህሎት የተሻለ ግኑኝነትን ለማስፈን ወሳኝ ነዉ	1	2	3	4	5

	ጥያቄዎች	በጣም አልስማማ ም (1)	አልስ ማማ ም (2)	አልወሰ ንኩም(3)	እስማ ማለ ዉ(4)	በጣም እስማማ ለዉ(5)
2	የማዳመጥ ክህሎት የደንበኛን ታማኝነት ለማሻሻል አስፈላጊ ነዉ	1	2	3	4	5
3	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ጥሩ አድማጭ ናቸዉ	1	2	3	4	5
4	ደንበኛ ከሚናገረዉ ፍሬ ሀሳብን ብቻ ማዳመጥ ደንበኛ በተደጋጋሚ የባንክ አገልግሎት እንዲጠቀም ያደርጋል	1	2	3	4	5
5. የስራ ሚና ግልፅነት						
1	ለስራ ሚና ግልፅነት ተብሎ የስራ ድርሻን ማስቀመጥ ሰራተኞች በተመደቡ ስራ ላይ ብቻ ትኩረት እንዲሰጡ ያደርጋል።	1	2	3	4	5
2	በቅርንጫፍ የስራ ሚና ግልፅነት እንዲኖር ማናጀር ሀላፊነት አለበት	1	2	3	4	5
3	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ስለሚሰሩት ስራ ትክክለኛ እዉቀት አላቸዉ	1	2	3	4	5
4	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች አገልግሎት እየሰጡ እያለ በሌላ ስራ አይስተጓጎሉም	1	2	3	4	5
6. የድርጅታዊዜግነትባህሪ						
1	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ደንበኛዉ የጠየቀዉን አገልግሎት መስጠት ላይ ብቻ ያተኩራሉ	1	2	3	4	5
2	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች አንድ ሰራተኛ ላይ ስራ የሚበዛ ከሆነ ይተጋገዛሉ	1	2	3	4	5
3	የኦሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ለደንበኛ ስለ ተጨማሪ የቁጠባ ሂሳቦች እና አገልግሎቶች መረጃ ይሰጣሉ	1	2	3	4	5

4	የአሮሚያ ኅብረት ሥራ ባንክ ቅርንጫፍ ሰራተኞች ደንበኛን ለማገልገል ሲሉ ተጨማሪ የሥራ ሰዓቶች ይሰራሉ	1	2	3	4	5
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ክፍል 3. የደንበኛ ታማኝነት ደረጃ

	ጥያቄዎች	በጣምአልስማማም (1)	አልስማማም (2)	አልወሰንኩም(3)	እስማማለሁ (4)	በጣምእስማማለሁ(5)
የደንበኛ ታማኝነት ደረጃ						
1	ባለኝ ተሞክሮ መሰረት፣የአሮሚያ ኅብረት ሥራ ባንክ እያገኘሁት ያለውን የባንክ አገልግሎት እቀጥላለሁ	1	2	3	4	5
2	አንዳንድ የባንክ አገልግሎቶችን ከአሮሚያ ኅብረት ሥራ ባንክ ወደ ተፎካካሪ ባንኮች ለመቀየር እያሰብኩኝ አይደለም	1	2	3	4	5
3	በአሮሚያ ኅብረት ሥራ ባንክ የሚሰጡ የባንክ አገልግሎቶችን ለ ጓደኞቼ እና ዘመዶቼ እጠቁማለሁ	1	2	3	4	5
4	በአሮሚያ ኅብረት ሥራ ባንክ የተዋወቁትን አዳዲስ የቁጠባ ሂሳቦችን ለ ጓደኞቼ እና ዘመዶቼ እጠቁማለሁ	1	2	3	4	5
5	በአሮሚያኅብረትሥራባንክየቀረቡትንየተለያዩየቁጠባ ሂሳቦችን በመጠቀም የባንክ የቁጠባ ሂሳብ አጠቃቀሜን እጨምራለሁ	1	2	3	4	5
6	በአሮሚያ ኅብረት ሥራ ባንክ ያለኝን የቁጠባ ሂሳብ እንቅስቃሴ የመጨመር ሃሳብ አለኝ	1	2	3	4	5

በእርስዎ እመነት፣በአሮሚያ ኅብረት ሥራ ባንክ ለደንበኛ ምላሽ የመስጠት ባህል ምን ደረጃ ላይ ነው?

- ☐ በጣም ከፍተኛ
 ☐ ከፍተኛ
 ☐ አልወሰንኩም
☐ በጣም ዝቅተኛ
 ☐ ዝቅተኛ

እጅግ በጣም አመሰግናለሁ!!!