

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

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ABSTRACT

Nowadays, service quality has received much attention because of its obvious relationship with customer satisfaction and customer retention. Therefore, Service Quality improvement is key issue that determines the very survival of the insurance company. The aim of this study was to assess service quality on customer satisfaction in Ethiopian Insurance Corporation and to propose suggestion based on results of the study. The study uses the descriptive form of research design and used primary and secondary data source. Primary data was collected using survey questionnaires. Through employing convenience sampling methods the populations of this study are all customers who receive services from the Southern Addis District Ethiopian Insurance Corporation which have two branches; Saris Branch and Bishoftu Branch. Accordingly, Sample size of 100 respondents is taken from each selected branch who has been using at list one of the insurance types. The study identifies that reliability, responsiveness, prompt of service, behavior of employees, availability of informative material, fulfillment of promises, sincerity in solving customers' problems, personal attention to customers, and understanding the needs of the customer were key issues that were below what customers would expect from the service provider, hence also dissatisfied. It appears that customer satisfaction in the context of EIC is severely being affected by quite a number of factors, chief among them is the slow speed in terms of service provision and the time they take to respond to customer service issues. As a recommendation it is advisable to EIC to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since EIC is the pioneer Insurance Corporation in Ethiopia and most of the customers had been customers for the Corporation for long, the Corporation must use this opportunity for its efficiency and effectiveness.

Keywords: Service quality, customer satisfaction, Insurance, service Quality dimension

INTRODUCTION

Customer satisfaction has become a very important concept in recent years. The importance of customer satisfaction cannot be ignored in both the products and services. Quality of services has the power to create customer satisfaction. Service quality is critical particularly for the growth and development of service sector business enterprises (Juran, 1988). Service quality is an important antecedent of customer satisfaction, (Zeithaml and Bitner, 2003; Andaleeb and Conway, 2006). The deliverance of quality services to customers is the competitive advantages of any service giving companies, Parasuraman, et al. (1985). The quality of services offered by a company determines the customer satisfaction and long term loyalty (Naik et al. 2010). Ethiopia's insurance industry is relatively undeveloped which is exemplified by the sectors low

penetration levels. There are an estimated 3 Million formal insurance clients in Ethiopia. As per the data obtained from National Bank of Ethiopia (NBE), insurance premiums, including life and general insurance, totaled approx. ETB 4.9 Billion in the 2013/2014 financial year representing merely 0.56% of GDP. Currently, 17 insurance companies are operating in the country with a total of 265 branches throughout the country.

Figures indicate that Ethiopia's insurance sector is skewed towards corporate clients who insure their assets (motor vehicle, buildings, warehouse, stocks and other properties), business (aviation, engineering) and insurance of the person (accident, health, workmen's compensation).

As per the data obtained from NBE, General insurance premium dominates the sector with 93.8% premium market share leaving the

balance to Life insurance business (NBE 2014). The competition existing in the insurance industry is a cutthroat competition and it is based on price and Service Quality is another and major area of competition.

Various strategies are formulated to retain the customer and the key of it is to increase the service quality level. Service quality is particularly essential in the insurance services context because it provides high level of customer satisfaction, and hence it becomes a key to competitive advantage. Nowadays, service quality has received much attention because of its obvious relationship with customer satisfaction and customer retention. Therefore, Service Quality improvement is key issue that determines the very survival of the insurance company.

Statement of the Problem

In the insurance industry, offering quality services is very significant to create closer attachment with the entire customers. The issue of quality service is becoming a global concern that demands continuous improvement to fit the unbalanced environment and changing customer needs. Quality of services has the power to create customer satisfaction and making them loyal. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors. In reality one satisfied customer tells only to one person but a dissatisfied customer tells nine other people about the problem. Creating customers satisfaction includes prompt and effective response and solutions to their needs and desires as well as building and maintaining good relationships. Insurance sector is one of the most important entities which have been growing relatively in the past decade in Ethiopia. At present there are seventeen insurance companies operating in the market and there is fierce competition among themselves. With a greater choice and an increasing awareness, there is a continuous increase in the customers' expectations and they demand better quality service. Therefore, to sustain in the market, service quality becomes the most critical component of competitiveness for insurance companies in Ethiopia. Ethiopian Insurance Corporation (EIC) was established in 1976 by proclamation No.68/1975. The Corporation came into existence by taking over all the assets and liabilities of the thirteen nationalized private insurance companies, with Birr 11 million (USD 1.29 million) paid up

capital aiming the following objectives. Engage in all classes of insurance business in Ethiopia;

- Ensure the insurance services reach the broad mass of the people;

Subject to the provision of Article 18 of the Housing and Saving Bank establishment proclamation No. 60/1975, promote efficient utilization of both material and financial resources. EIC was operating the business for about nineteen years under protected monopolistic system as state owned-sole insurer. After the demise of the Marxist regime in mid-1991 a fundamental change has taken place and there was a shift in political, economic and social orientation from totalitarianism to that of liberalism. Therefore, EIC was re-established as public enterprise under proclamation number 201/94 with Birr 61 million (USD 7.13 million) paid up capital.

Upon re-establishment of the Corporation in 1994 as state owned enterprise, the law covers the following new objectives to the Corporation:

- Engage in the business of rendering insurance services;
- Engage in any other related activities conducive to the attainment of its purposes.

However, in order to maximize the benefit from their investments decisions, the Insurance managements should have an insight on the dimensions of service quality, objectively measure the service quality using elements of service quality dimensions, and understand the relationship of the dimensions with customer satisfaction. This study therefore, explores the service quality at Ethiopian Insurance Corporation from the customers' perspectives by assessing the service quality and its influence on customers' satisfaction.

Objective of the Study

The general objective of this research was to assess service quality on customer satisfaction in Ethiopian Insurance Corporation and to propose suggestion based on results of the study. While the specific objectives tried to address by conducting this research were.

- To assess customers' perception and expectation using reliability, tangibles, assurance, empathy and responsiveness dimensions in the case of Ethiopian Insurance Corporation.
- To assess the effects of tangibles, reliability, assurance, empathy and responsiveness

dimension of service quality and the customer satisfaction at Ethiopian Insurance Corporation.

- To assess customers satisfaction on the service provided by Ethiopian Insurance Corporation.

Research Questions

- What are the customers' perceptions and expectations on the Ethiopian Insurance Corporation service quality in terms of the five service quality dimensions?
- What are service tangibility, reliability, assurance, empathy and responsiveness and customer satisfaction looks like in Ethiopian Insurance Corporation?
- How does the corporation achieve improvements in service quality to enhance customer satisfaction?

RESEARCH METHODOLOGY

Research Design and Methodology

The researchers decided to use the descriptive form of research design to provide solutions to the research problems. Descriptive research involves gathering data that describe events and then organizes, tabulates, depicts, and describes the data collection. Because the human mind cannot extract the full import of a large mass of raw data, descriptive statistics are very important in reducing the data to manageable form. (Glass & Hopkins, 1984).

So in this researcher the descriptive research design was employed which aim at providing answers to questions such as who, what and how part of the topic.

Data Collection Instruments

For the proper achievement of the objectives of the study; the researchers was used primary and secondary data source. Primary data was collected using survey questionnaires. Questionnaires were distributed to the customers of the insurance company at selected branches during the service hours to customers visiting the branch. The variables was attitudinal and was measured using five point Likert-scales was used for expectation of customers Very dissatisfied, Dissatisfied, Neutral, Satisfied and Very satisfied for perception of customers and strongly disagree, disagree, normal, agree and strongly agree. The use of Likert scale is to make it easier for respondents to answer question in a simple way.

Moreover, secondary data was also used to understand the literatures produced in the area. In addition publications and reports produced by the insurance company were also used to conduct this research.

However, the researchers cannot manage the interview for the planned population was too busy to meet due to their daily activity.

Sampling Method and Sample Size

The populations of this study are all customers who receive services from the Southern Addis District Ethiopian Insurance Corporation which have two branches; Saris Branch and Bishoftu Branch. The study used convenience sampling methods to select the sample from the available population.

The researchers decides to employ convenience sampling method because it is actually impossible to carry on a probability sampling because there is no point in time during which all customers are available due to different reasons and it is not possible to contact everyone who may be sampled.

In these two branches there are about 122,385 total customers. To determine the sample size, a simplified proven formula of (Yamane, 1967) would be applied. That is,

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

$$n = \text{Sample size}$$

$$N = \text{Total of population}$$

$$N = \text{Total of population}$$

e= Sampling error (10%) at 95% of level of confidence

$$n = \frac{122,385}{1 + 122,385(0.1)^2} = 99.92 = 100$$

Accordingly, Sample size of 100 respondents is taken from each selected branch who has been using at list one of the insurance types.

Method of Data Analysis

Both qualitative and quantitative methods of data analysis have been employed here. After the questionnaires were collected, the researcher was exploring the level of customers' satisfaction towards service quality of EIC in five areas: tangibility, reliability, responsiveness, assurance, and empathy.

Therefore, data was analyzed through narrating and interpreting the situations deeply and contextually. Quantitative data were analyzed

and presented using tables, frequency and percentages to give clear understanding of the issue quantitatively.

LITERATURE REVIEW

Service

Comprehensive definition of services as defined by Gronroos (1984) is that "an activity or series of activities of a more or less intangible nature than normal, but not necessarily, take place in the interaction between the customer and the service employees and/or physical resources or goods and/or systems of the service provider, which are provided as solutions to customer problems".

Characteristics of Service

According to Kottler (1996) and Regan (1963) services have four major characteristics

Intangibility

Regan (1963) introduced the idea of services being activities, benefits or satisfactions which are Services offered for sale, or are provided in connection with the sale of goods.

Services are intangible unlike physical products, they cannot be seen, tasted, felt heard or smelled before they are bought.

Inseparability

Services are typically produced and consumed simultaneously. This is not true of physical goods that are manufactured, put into inventory, distributed through multiple resellers and consumed still later.

Variability

Services are highly variable, since they depend on who provides them and when and where they are provided. Service firms can take the following three steps to help manage service variability. The **first** one is providing employee incentives that emphasize quality; **secondly** standardizing the services performance process throughout the organization. **Finally**, monitoring customer satisfaction through suggestion & complaint systems, customer surveys and comparison shopping can enable to eliminate and correct poor customer service.

Perishability

In general, services cannot be stored and carried forward to a future time period. Services are item -dependent and item- important which make them very perishable.

Service Quality

Parasuraman, Zeithmal and Berry (1985) defined services quality as a function of the differences between expectation performance

along the quality as a function of the differences between expectation and performance along the quality dimensions.

Cronin and Taylor (1994) viewed service quality as a form of attitude representing a long run overall evaluations. Maintaining service quality at certain level and improving service quality must be an effort to those companies who desire life-time prosperity in customers' heart.

Scholars generally agree that quality is associated to the value of a product offering which could either result in satisfaction or dissatisfaction on the part of the individual.

Customer expectations are beliefs about a service that serve as standards against which service performance is judged, which customer thinks a service provider should offer, rather than on what might be on offer (Parasuram et al., 1988). To some, service quality can also be defined as the difference between customer's expectations for the service encounter and the perceptions of the service received. According to the service quality theory, it is predicted that customers will judge that quality as `low` if performance does not meet their expectations and quality as `high` when performance exceeds expectations. Closing this gap might require toning down the expectations or heightening the perception of what has actually been received by the customer (Parasuraman et al., 1985).

Consumer Satisfaction

Solomon (2009) describes a customer as the most crucial stakeholder of an organization who provides payment in exchange for product offering provided to him/her by the organisation with a goal of satisfying a need and eventually maximizing satisfaction of the same. While there is no any agreement between scholars on the definitions of a consumer and a customer, this research is will go by Solomon (2009) who defines a customer as an individual who does the purchasing of a product offering as compared to the consumer who finally uses the product.

Kotler and Keller (2009) define satisfaction as the feeling of delight or dissatisfaction that results from comparing a product's perceived performance with its expectations. Therefore, it is generally thought that satisfaction could be the enjoyment that one derives from the usage of products and services provided and customer pleasure is an indication of consumer satisfaction. Furthermore, Tse and Wilton

(1998) define consumer satisfaction as the perceived discrepancy between previous expectations and the real performance of the product or service as perceived after its usage, hence they consider satisfaction as a post-purchase evaluation by the consumer. There is, however, a lack of coherence among scholars on just what constitute customer satisfaction. Suresh chander et al. (2002) concur that consumer's level of satisfaction is determined by one is cumulative understanding at the point of contact with the service provider.

Satisfaction refers to the contentment that an individual feels whenever his/her desires have been fulfilled or needs, objectives or expectations have been achieved. Satisfied customers have a greater likelihood of remaining loyal, would consume more of services of the business organisation, and would recommend friends and relatives to the service provider. Therefore, customer satisfaction is the enjoyment obtained from consuming a service offered. Measuring the effect of service quality on the satisfaction of customers could be very difficult at times because it is an effort to determine how human being beings feel. NBRI, 2009 suggests that the probable measurements that can be used in measuring satisfaction of a consumer consist of:

- Quality of service
- Speed of service
- Pricing
- Complaints or problems
- Trust in employees
- The closeness of the relationship with associates in the firm
- Other kinds of services needed and
- The positioning of the company in the minds of the customers (NBRI, 2009)

Service Quality and Customer Satisfaction

It is believed that customers who are satisfied with the perceived quality of service they get will have a favorable emotional response, which is customer satisfaction.

Westbrook and Reilly (1983) suggested that customer satisfaction is an emotional response to the experiences provided by and associated with particular product purchased or services provided. Furthermore, studies such as Reich held and Kenny, (1990); Zeithaml, et al, (1990); Bowen and Lawler, (1990); and Schlesinger and Heskett, (1991) have also found results that

support the relationship between customer retention and the quality of service experienced by the customer.

Reich held and Kenny (1990) specified six factors as imperative to improving retention: senior management commitment; a customer – focused culture in which all employees and managers focused their full attention on customer satisfaction, retention information systems that tracked and analyzed the root causes of defections; empowerment of front line employees to take actions that provided immediate customer satisfaction; continuous training and development and incentive systems based on customer retention. Parasuraman, et al. (1984) studied quality service delivery in four service businesses including credit card services, and developed a model of service quality. They noted that: “A variety of factors, including resource constraints, management perceptions of consumer expectations and the firm's service quality specifications will affect service quality from the consumer's viewpoint” (Parasuraman, et al; 1984).

Parasuraman, et al. (1984) identified a set of discrepancies, or gaps, between how executives perceive the quality of the service they provide and the tasks associated with delivering those services to customers. They found that the customer's perception of service quality depends upon the size and direction of the gap between the service the customer expects to receive and what he or she perceives to have been received.

The magnitude of this gap (which can be either positive or negative) was determined by four interrelated variables; the difference

- Between actual consumer expectations and management perceptions of those expectations;
- Between management perception of expectations and the translation of those perceptions into service quality specifications;
- Between service quality specifications and service delivery; and
- Between both service quality specifications and service delivery, and the external communications to customers.

Service Quality Dimensions

When evaluating service quality, consumer examines five dimensions; tangibles, reliability, responsiveness, assurance and empathy (Parasuraman et al, 1985).

Tangibles

Physical evidence of the service; physical facilities, tools and equipment; appearance of providers; appearance of other customers in the service facility are the tangibles

Reliability

Consistency of performance and dependability; performs service right at the first time; honors its promises; keeps accurate records, corrects billing, and performs services at the designated times are the parameters of reliability.

Responsiveness

It is the willingness of the firm’s staff to help customers and to provide them with prompt service. Readiness to provide the service; timeliness and setting up appointments promptly are the symptoms of responsiveness.

Assurance

Knowledge, competence and courtesy of employees; trust and confidence; required skills and knowledge; politeness, respectfulness, considerate, friendliness; trustworthiness, believability, honesty are signs of assurance.

Empathy

Caring; individualized attention, approachability, easiness of contact; effort in understanding the customers’ needs are signs of empathy.

Convenience

The availability of offices near to customer, toll-free numbers, websites, easy to get information and so on (Fujun Lai et al, 2007).

DATA ANALYSIS

Demographic Characteristics

As stated in the following table the majority of the sample concerning to their sex are male. Out of 100 people considered as a sample around 75 (75%) are male and around 25 (25%) are female respondents.

This may indicate that males are actively participants of insurance and still there is a gap in case of women in using insurance service and some women are users through their husbands.

Table4.1. Sex of respondents

Sex	Total Number	Percent of respondents
Male	75	75%
Female	25	25%

Source: Survey Data

As discussed in the table 4.2 the age characteristics of the respondents the majority of the samples age are between 41-50 and accounts for 39 (39%).

On the other hand the age between 18-30 accounts for 12 (12%), 31-40 accounts for 20 (20%), 51-60 accounts for 15 (15%) and above 61 age group found to be 14 (14%).

Form these data we can see that the majority user of insurance service are active age groups which have the capacity to change the economy of the country in terms of power and experience.

Table4.2. Age composition of respondents

Age group	Total number	Percent of respondent
18-30	12	12%
31-40	20	20%
41-50	39	39%
51-60	15	15%
Above 60	14	14%
Total	100	100%

Source: Survey Data

The following table give consideration for the marital status of the respondents and accordingly, the majority around 80 (80%) of the respondents are married. Divorced, widowed and single accounts for 8 (8%), 7 (7%), and 5 (5%) respectively. There is no respondent give an answer for separated.

Table4.3. Marital status of respondents

Status	Total Number	Percent of respondents
Single	5	5%
Married	80	80%
Divorced	8	8%
Widowed	7	7%
Separated	-	-
Total	100	100%

Source: Survey Data

In an attempt done to know the level of education of the respondents the number and percent of respondents having master’s degree and above accounts for 27 (27%) and there is no respondents how replay as only achieved the secondary level of education (9-12) grade. Around 12 (12%) responds as the holders of certificate, 22 (22%) diploma holders and the rest 39 (39%) responds as they have finished their Bachelor Degree.

Table4.4. Educational level of the respondents

Level of education	Total number	Percent of respondents
High school (9-12) only	-	-
Certificate	12	12%
Diploma	22	22%
Bachelor Degree	39	39%
Master’s Degree and above	27	27%
Total	100	100%

Source: Survey Data

There is also an attempt done to know the customers relationship with (length of customer ship years) in the Ethiopian insurance corporation. The purpose of this question is to identify how much the customer is experienced in the service provided in by the Ethiopian insurance corporation. Accordingly, the data shows that majority of the sample 53 (53%) are more experienced with the service of Ethiopian insurance corporation since the length of their relation to the insurance is more than 3 years.

As depicted here around 13 (13%) are less than 1 year, 14 (14%) between 1 to 2 years and around 20 (20%) are between 2 to 3 have three years of relationship experience. So, more or less the majority since majority of the sample are more experienced in the service provided in EIC they know the positive and negative part of the service afforded.

Table4.5. Years of relationship with the EIC of the respondents

Category of years	Total number	Percent of respondents
Less than 1 year	13	13%
1-2 years	14	14%
2-3 years	20	20%
Above 3 years	53	53%
Total	100	100%

Source: Survey Data

Concerning to the occupation of the respondents about 57 (57%) are self-employed meaning they are owners of their business and company. The remaining number and percent of sample are 7 (7%) retired and 36 (36%) are salaried means they are employed in different institutions governmental, non-governmental and private sector. None of the respondent give an answer of other concerning to the occupation.

Table4.6. Occupation of respondents

Occupation type	Total Number	Percent of Respondent
Salaried	57	57%
Self-employed	7	7%
Retired	36	36%
Others	-	-
Total	100	100%

Source: Survey Data

As discussed in the table 4.7 the premium amount (Birr) of respondents in the Ethiopian Insurance Corporation was analyzed.

This is because to know level of consideration the respondents have concerning to the service provided, meaning the person who have highest premium may have the high level of consideration and adversely if the premium amount low the level of consideration also

became low. Then, the response of sample indicate that there is no person who have less than 1000 birr, 17 (17%) have the premium amount between 1001-5000 Birr, 32 (32%) between 5001-10,000 and the majority of the respondents 51 (51%) have above 10,001 Birr.

Table4.7. Premium amounts of respondents

Premium amount in Birr	Total Number	Percent of Respondents
Less than 1000	-	-
1001-5000 Birr	17	17%
5001-10,000 Birr	32	32%
Above 10,001 Birr	51	51%
Total	100	100%

Source: Survey Data

Customers Expectation on the Service Provided at any Excellent Insurance Company

There are five dimensions of quality service considered in this section i.e Tangible, Reliability, Responsiveness, Empathy and Assurance. There is an intension that if the expectation is high and service provided may be below the expected it results in the dissatisfaction of customer. Under each dimensions of service quality different issues raised and discussed to know expectation of customers on the quality of service provided in any excellent insurance company. So, concerning about the expectation of customer on the importance of tangibles, in an attempt to know expectation on access of information on customer satisfaction from excellent insurance company the respondents replied as strongly disagree none, disagree none, neutral none, 42 (42%) agree and 58 (58%) strongly agree on the importance of it. Concerning about visually attractive bureau, materials and equipment's likes, strongly disagree none, disagree 6 (6%), neutral 3 (3%), agree 48 (48%), strongly agree 43 (43%) as it is important. On other hand there is also a concern about the importance of staff member's attractiveness and professionalism on the service customers expect to gain quality service and accordingly, none of the respondents give answer for strongly disagree, none disagree, none neutral. But, 4 (4%) customer's replied as they are agree and about 96 (96%) respond as they are strongly agree on it.

Totally concerning about tangibles about 65.67% of the population strongly agree, 31.33% agree 2% disagree 1% neutral and none the respondent strongly disagree on its importance on the customer satisfaction. Concerning about the expectation of customers on the importance of reliability, issues raised and discussed are, ability to deliver service

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

timely, able to keep its promise, dependable and consistent in solving customer's complaints and

effort to provide zero defect of service for its customers.

Table4.8. Customer's expectation on the Tangibles

Tangibles	SD	D	N	A	SA	Total
Excellent Insurance company can able to give access to information about its service offerings to its customers	-	-	-	42	58	100
Excellent Insurance company has visually attractive offices, equipment, and materials	-	6	3	48	43	100
Appearance of Excellent Insurance company's Staff is attractive and professional	-	-	-	4	96	100
Total	-	6	3	94	197	300
Percent		2	1	31.33	65.67	100

Source: Survey Data

Accordingly concerning to ability to provide service timely, all of the respondents cannot response for strongly disagree, disagree and neutral. So, the majority of the respondents about 98 (98%) respond as they are strongly agree and only 2 (2%) answer agree. In the same sense concerning to ability to keep promise none of the respondents strongly disagree, disagree and neutral. And 13 (13%) of the respondents agree and 87 (87%) strongly agree with the

importance of keeping its promise of an excellent insurance company for its customer on quality service. But all respondents 100% response that strongly agree concerning dependable and consistent in solving customer's complaints. In relation to effort of providing zero defective of service the response looks like, strongly disagree none, disagree 7 (7%), neutral 16 (16%), agree 33 (33%), and the remaining 44 (44%) respond strongly agree on its importance.

Table4.9. customer's expectation on the Reliability

Reliability	SD	D	N	A	SA	Total
Excellent Insurance company is able to deliver services timely	-	-	-	2	98	100
Excellent Insurance company is able to keep promises to its customers	-	-	-	13	87	100
Excellent Insurance company is dependable and consistent in solving customers' complaints	-	-	-	-	100	100
Excellent Insurance company always insists on zero defects in its service offerings	-	7	16	33	44	100
Total	-	7	16	48	329	400
Percent	-	1.75	4	12	82.25	100

Source: Survey Data

In other dimensions of quality service the concern was given to responsiveness and in detail informing customers when service will provide, providing prompt services and attending to customers' needs and willingness of employees in helping customers in the emergency situation was gain a prime attention. As the data collected during questionnaire concerning to giving information to customers when service will provided, about 71 (71%) of the respondents strongly agree, 26 (26%) agree, 3 (3%) responses as they are neutral and none of the respondents disagree or strongly disagree

with the statement. In relation to providing prompt service and attending customers' needs none of the respondents strongly disagree, disagree and neutral and 89 (89%) and 11 (11%) responds strongly agree and agree respectively. To last concerning responsiveness dimension of service quality an attention was given for willingness of employees in helping in the emergency situation, none of the respondents strongly disagree, disagree as well as neutral. But, 93 (93%) and 7 (7%) says strongly agree and agree respectively.

Table4.10. customer's expectation on the Responsiveness

Responsiveness	SD	D	N	A	SA	Total
Excellent Insurance company is able to tell its customers when services will be performed	-	-	3	26	71	100
Excellent Insurance company is able to provide prompt services and attends to customers' needs	-	-	-	11	89	100
Excellent Insurance company employees are willing to help customers in emergency situation	-	-	-	7	93	100
Total	-	-	3	54	253	300
Percent	-	-	1	18	84.3	100

Source: Survey Data

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

Accordingly, the response of approachable and easy to contact technical support of the company staff none of the respondents strongly disagree and disagree. About 73 (73%) strongly agree, 23 (23%) agree and 4 (4%) neutral. Concerning to ability of the company to communicate its customers effectively, none of the respondents strongly disagree, disagree and neutral. The majority of the respondents 94 (94%), and 6

(6%) strongly agree and agree to it respectively. Inconsideration of convenient operating time 86 (86%) of respondents strongly agree and 14 (14%) agree. But no one disagree, strongly disagree and neutral. In case of staff members personal service and giving time for customers help none of respondents strongly disagree, disagree and neutral. Around 89 (89%) responds strongly agree and 11 (11%) agree.

Table4.11. Customer's expectation on the Empathy

Empathy	SD	D	N	A	SA	Total
Excellent Insurance company's technical support staff is approachable and easy to contact	-	-	4	23	73	100
Excellent Insurance company has ability to communicate effectively with their customers	-	-	-	6	94	100
Excellent Insurance company has convenient operating times	-	-	-	14	86	100
The Excellent Insurance company's staff always give me a personal service and give me time for help	-	-	-	11	89	100
Total	-	-	4	54	342	400
Percent	-	-	4	13.5	86.5	100

Source: Survey Data

Lastly an attempt was done to know expectation of customers concerning about Assurance. To understand more and got clear idea of it points raised here, ability to fix problems timely without delay, knowledge and skills of staff members in solving problems, ability to provide quality of service and innovativeness and effort to improve quality of service are the major ones. Concerning to ability to fix problems timely without delay, none of the respondents strongly disagree, disagree and neutral. About 13 (13%)

agree and the rest 87 (87%) strongly agree. In the case of knowledge and skill of employees in solving problems 91 (91%) strongly agree, 9 (9%) agree and none strongly disagree, disagree and neutral. Concerning to ability to provide quality service 85 (85%) strongly agree and 15 (15%) agree. But no one strongly disagree, disagree or neutral. Lastly for the expectation of innovativeness effort of the company to improve service quality the whole respondent's 100% responds as they are strongly agree.

Table4.12. Customer's Expectation on the Assurance

Assurance	SD	D	N	A	SA	Total
Excellent Insurance company is able to fix problems timely without delay	-	-	-	13	87	100
In Excellent Insurance company Employees have knowledge and skills in solving my problems	-	-	-	9	91	100
Excellent Insurance company has got ability to provide quality service	-	-	-	15	85	100
Excellent Insurance company is innovative and struggle to improve its service quality	-	-	-	-	100	100
Total	-	-	-	37	363	400
Percent	-	-	-	9.25	90.75	100

Source: Survey Data

Customers Experience on the Service Provided at any Ethiopian Insurance Corporation

In this section there is an attention to know the customers experience from Ethiopian Insurance Corporation from the angel of their expectation. This aims to understand the service provided by Ethiopian Insurance Corporation was as expected or not, based on the five dimensions of service quality i.e Tangible, Reliability,

Responsiveness, Empathy and Assurances by raising and discussing different issues under them one by one. The question was designed based on the questions raised to know the expectation of customers.

Accordingly the first consideration was given for tangibles. In this, access of information provided by EIC in its service offering, visually attractive office, equipment's and materials of

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

EIC and Appearance of EIC's Staff is attractive and professional are the major considerations. In the case of access to information to its customers for the service provided about 11 (11%) strongly disagree, 16 (16%) disagree, 8 (8%) neutral, 39 (39%) agree and 26 (26%) strongly agree with the premises stated. In connection to owning visually attractive office, equipment's and materials 13 (13%) strongly disagree, 9 (9%) disagree, 17 (17%) neutral, 42 (42%) agree and the remaining 19 (19%) give a response of strongly agree. In the case of

Table4.13. *The experience of customers of EIC on tangibles*

Tangibles	SD	D	N	A	SA	Total
EIC can able to give you access to information about its service offerings to its customers	11	16	8	39	26	100
EIC has visually attractive offices, equipment, and materials	13	9	17	42	19	100
Appearance of EIC's Staff is attractive and professional	6	23	33	29	9	100
Total	30	48	58	110	54	300
Percent	10	16	19.3	36.7	18	100

Source: *Survey Data*

In the case of reliability dimension of service provided in EIC to understand and explore the experience of customers the issues raised like can EIC is able to deliver services timely, EIC have to keep promises to its customers, is EIC dependable and consistent in solving customers' complaints and can EIC always insists zero defects in its service offerings are the discussable ones.

As the information from data gathered illustrated in the following table, in relation to delivering service timely most of the respondents are strongly disagree counting around 48 (48%) strongly disagree and the rest of respondents 12 (12%) disagree, 2 (2%) neutral, 29 (29%) agree and 9 (9%) strongly agree. In keeping its promise about 32 (32%) strongly disagree, 11 (11%) disagree, none of

Table4.14. *The experience of customers of EIC on Reliability*

Reliability	SD	D	N	A	SA	Total
EIC is able to deliver services timely	48	12	2	29	9	100
EIC is able to keep promises to its customers	32	11	-	34	23	100
EIC is dependable and consistent in solving customers' complaints	53	22	3	11	11	100
EIC always insists on zero defects in its service offerings	56	19	13	5	7	100
Total	189	64	18	79	50	400
Percent	47.25	16	4.5	19.75	12.5	100

Source: *Survey Data*

The other dimensions of quality service concerned was given to responsiveness and in detail can EIC inform to its customers when service will provided, can EIC provide prompt services and attends to its customers' needs and the willingness of EIC employees in helping

appearance of staff attractiveness and professionalism 6 (6%) strongly disagree, 23 (23%) disagree, 33 (33%) neutral, 29 (29%) agree and 9 (9%) strongly agree.

In general the data gathered concerning quality of service provided for customers in relation to tangibles shows that out of total respondents, 10% strongly disagree, 16% disagree, 19.3% neutral, 36.7% agree and the rest 18% strongly agree to statements standing from their experience.

the respondents neutral, 34 (34%) agree and the remaining 23 (23%) strongly agree. In the question raised to understand the dependable and consistent of EIC in solving customer's complaints about 53 (53%) disagree, 22 (22%) strongly disagree, 3 (3%) neutral, 11 (11%) agree and 11 (11%) strongly agree.

In connection of effort to provide zero defect of service about 56 (56%) strongly disagree, 19 (19%) disagree, 13 (13%) neutral, 5 (5%) agree and 7 (7%) strongly agree. Totally, the respondent's response in consideration to Reliability concerning quality of service provided at EIC Corporation the majority of respondents 47.25% strongly disagree, 19.75% agree, 16% disagree, 12.5% strongly agree and 4.5 neutral in their experience of service gained.

customers in the emergency situation are prime attention. As the data collected during questionnaire concerning to giving information to customers when service will provided, about 31 (31%) of the respondents strongly disagree, 26 (26%) disagree, 3 (3%) neutral, 24 (24%)

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

agree and 16 (16%) strongly agree responses with the statement. In relation to providing prompt service and attending the customers need, EIC customers' response likes 42 (42%) strongly disagree, 33 (33%) disagree, 21 (21%) neutral, 4 (4%) agree and none responds strongly agree. In willingness of employees of EIC in helping the customers in the emergency

Table4.15. *The experience of customers of EIC on Responsiveness*

Responsiveness	SD	D	N	A	SA	Total
EIC is able to tell its customers when services will be performed	31	26	3	24	16	100
EIC is able to provide prompt services and attends to customers' needs	42	33	21	4	-	100
EIC employees are willing to help customers in emergency situation	44	33	11	9	3	100
Total	117	92	35	37	19	300
Percent	39	30.67	11.67	12.33	6.33	100

Source: *Survey Data*

In the case of Empathy dimension of service provided in EIC to understand and explore the experience of customers the issues raised like, EIC's technical support staff is approachable and easy to contact, EIC has ability to communicate effectively with their customers, EIC has convenient operating times, The EIC's staff always give me a personal service and give me time for help are ones gain attention.

As the information from data gathered illustrated in the following table, in relation to EIC's technical support staff is approachable and easy to contact most of the respondents are strongly disagree counting around 54 (54%) strongly disagree and the rest of respondents 22 (22%) disagree, 10 (10%) neutral, 9 (9%) agree and 5 (5%) strongly agree. EIC has ability to communicate effectively with their customers,

Table4.16. *The experience of customers of EIC on Empathy*

Empathy	SD	D	N	A	SA	Total
EIC's technical support staff is approachable and easy to contact	54	22	10	9	5	100
EIC has ability to communicate effectively with their customers	42	23	26	7	2	100
EIC has convenient operating times	53	28	10	6	3	100
The EIC's staff always give me a personal service and give me time for help	55	21	11	8	5	100
Total	204	94	57	30	15	400
Percent	51	23.5	14.25	7.5	3.75	100

Source: *Survey Data*

In an attempt to understand the assurance dimension of service provided in EIC to understand and explore the experience of customers the issues raised like, EIC is able to fix problems timely without delay, Employees of EIC have knowledge and skills in solving my problems, EIC has got ability to provide quality service, EIC is innovative and struggle to improve its service quality are issues gain attention. As the information from data gathered illustrated in the following table, in relation to

situation, 44 (44%) strongly disagree, 33 (33%) disagree, 11 (11%) neutral, 9 (9%) agree 3 (3%) says strongly agree. Generally the dimension of responsiveness the customer of EIC agreement on the premises stated likes, 39% strongly disagree, 30.76% disagree, 11.67% neutral, 12.33% agree, and 6.33% strongly agree.

about 42 (42%) strongly disagree, 23 (23%) disagree, 26 (26%) neutral, 7 (7%) agree and the remaining 2 (2%) strongly agree. In the question raised to understand the convenient operating times of EIC about 53 (53%) disagree, 28 (28%) strongly disagree, 10 (10%) neutral, 6 (6%) agree and 3 (3%) strongly agree. In connection of The EIC's staff always give me a personal service and give me time for help, about 55 (55%) strongly disagree, 21 (21%) disagree, 11 (11%) neutral, 8 (8%) agree and 5 (5%) strongly agree. Totally, the respondent's response in consideration to Empathy concerning quality of service provided at EIC Corporation the majority of respondents 51% strongly disagree, 23% disagree, 14% neutral, 7.5% agree and 4.5% strongly agree in their experience of service gained.

EIC is able to fix problems timely without delay, most of the respondents are strongly disagree counting around 60 (60%) strongly disagree and the rest of respondents 20 (20%) disagree, 8 (8%) neutral, 7 (7%) agree and 5 (5%) strongly agree. Employees of EIC have knowledge and skills in solving my problems, about 34 (34%) strongly disagree, 26 (26%) disagree, 18 (18%) neutral, 10 (10%) agree and the remaining 12 (12%) strongly agree. In the question raised to understand EIC has got ability

Assessment of Service Quality on Customer Satisfaction in Ethiopian Insurance Corporation

to provide quality service, about 33 (33%) strongly disagree, 24 (24%) disagree, 34 (34%) neutral, 5 (5%) agree and 4 (4%) strongly agree.

In connection of The EIC is innovative and struggle to improve its service quality, about 55 (55%) strongly disagree, 21 (21%) disagree, 11 (11%) neutral, 8 (8%) agree and 5 (5%) strongly

Table4.17. *The experience of customers of EIC on Assurance*

Assurance	SD	D	N	A	SA	Total
EIC is able to fix problems timely without delay	60	20	8	7	5	100
In EIC Employees have knowledge and skills in solving my problems	34	26	18	10	12	100
EIC has got ability to provide quality service	33	24	34	5	4	100
EIC is innovative and struggle to improve its service quality	55	21	11	8	5	100
Total	182	91	71	30	26	400
Percent	45.5	22.75	17.75	7.5	6.5	100

Source: *Survey Data*

The Overall Customer Satisfaction in EIC

In the previous two sections there is an attempt to analyze the customers Expectation of quality service and experience or actual service provided in Ethiopian Insurance Corporation to understand whether the expectation of customers fulfilled or not. But from the assessment made and analyzed descriptively there is a gap between expectation and actual experience. These indicate that some of the dissatisfaction reviled in Ethiopian Insurance corporation customers. In this section the overall satisfaction of the customer was attempted to know. The main aim of this section was assessing the satisfaction of EIC customers in the service provided in the Ethiopian Insurance Corporation. This assessment was based on the premises raised and offered for customers through structured questionnaire Very dissatisfied, Dissatisfied, Neutral, satisfied and Very satisfied. It based on, Services you have received from EIC are the best services ever, EIC's service delivery is done timeously, EIC's Services are very reliable, EIC's services meet your expectations and you are satisfied, the technical quality of service of EIC is excellent, EIC's staffs are very responsive, there is value for money and time in EIC's services. As illustrated figuratively in the following table, Services you have received from EIC are the best services ever, 36 (36%) very dissatisfied, 22 (22%) dissatisfied, 14 (14%) neutral, 12 (12%) satisfied and 16 (16%) very satisfied. In consideration of EIC's service delivery is done timeously, 58 (58%) very dissatisfied, 21 (21%)

agree. Totally, the respondent's response in consideration to Assurance concerning quality of service provided at EIC Corporation the majority of respondents 45.5% strongly disagree, 22.75% disagree, 17.75% neutral, 7.5% agree and 6.5% strongly agree in their experience of service gained.

dissatisfied, 6 (6%) neutral, 8 (8%) satisfied and 7 (7%) very satisfied. Concerning to EIC's Services are very reliable, 22 (22%) very dissatisfied, 31 (31%) dissatisfied, 28 (28%) neutral, 10 (10%) satisfied and 9 (9%) very satisfied. In relation to question raised concerning EIC's services meet your expectations and you are satisfied, 49 (49%) very dissatisfied, 34 (34%) dissatisfied, 14 (14%) neutral, 3 (3%) satisfied and none of the respondents very satisfied. Concerning the technical quality of service of EIC is excellent, about 40 (40%) very dissatisfied, 32 (32%) dissatisfied, 18 (18%) neutral, 4 (4%) satisfied and 6 (6%) very satisfied. In relation to EIC's staff are very responsive the respondents response likes, 47 (47%) very dissatisfied, 14 (14%) dissatisfied, 24 (24%) neutral, 10 (10%) satisfied and the rest 5 (5%) are replied as they are very satisfied. And lastly in an attempt to know whether there is value for money and time in EIC's services, 39 (39%) very dissatisfied, 12 (12%) dissatisfied, 23 (23%) neutral, 20 (20%) satisfied and the rest 6 (6%) are very satisfied to it. In general in an attempt to understand the overall satisfaction of customers in services provided at EIC out of total respondents only 7% and 9.57% are very satisfied and satisfied respectively. The rest of the population, 41.57% very dissatisfied, 23.7% dissatisfied and 18.16% are neutral from the data collected using structured questionnaire and analyzed. This indicates that the overall satisfaction of customer regarding to service quality in EIC more or less is goes to dissatisfaction.

Table 4.18. The overall satisfaction of customers from EIC service.

Category	VD	D	N	S	VS	Total
Services you have received from EIC are the best services ever	36	22	14	12	16	100
EIC's service delivery is done timeously	58	21	6	8	7	100
EIC's Services are very reliable	22	31	28	10	9	100
EIC's services meet your expectations and you are satisfied	49	34	14	3	-	100
The technical quality of service of EIC is excellent	40	32	18	4	6	100
EIC's staff are very responsive	47	14	24	10	5	100
There is value for money and time in EIC's services	39	12	23	20	6	100
Total	291	166	127	67	49	700
Percent	41.57	23.7	18.16	9.57	7	100

Source: survey data

CONCLUSION AND RECOMMENDATION

Conclusion

The purpose of this study was to assess service quality and customer satisfaction in the Ethiopian Insurance Corporation. Data was obtained from a questionnaire given to 100 sampled customers at Southern Addis Ababa district. Data collected from the survey questionnaire was analyzed using descriptive analysis based on five point Likert scale as, Strongly Disagree, Disagree, Neutral, Agree, Strongly Agree for expectation and perception and Very dissatisfied, Dissatisfied, Neutral, Satisfied and Very satisfied for overall satisfaction of customers.

Customer satisfaction is the major factor contributing to the success of service sector. All the service sectors depend on customers and their satisfaction and the Insurance companies are no exception. One of the ways for achieving high customer satisfaction and gaining the loyalty of customers is to offer high quality services.

In this study, a case study survey using a structured questionnaire and quantitative data analysis was used to assess service quality on customer satisfaction in the context of Ethiopian Insurance Corporation. It was concluded that despite respondents being dissatisfied from EIC as a service provider. It was noted that reliability, responsiveness, prompt of service, behaviour of employees, availability of informative material, fulfilment of promises, sincerity in solving customers' problems, personal attention to customers, and understanding the needs of the customer were key issues that were below what customers would expect from the service provider, hence a dissatisfied.

It appears that customer satisfaction in the context of EIC is severely being affected by quite a number of factors, chief among them is

the slow speed in terms of service provision and the time they take to respond to customer service issues.

Recommendations

In light of the analysis and conclusion, it is advisable to EIC to address the challenges indicated and also need to maximize on the opportunities that the company can get by properly implementing the right strategy to get customers satisfied. Since EIC is the pioneer Insurance Corporation in Ethiopia and most of the customers had been customers for the Corporation for long, the Corporation must use this opportunity for its efficiency and effectiveness. Furthermore, the following recommendations are given to EIC as a way forward in addressing its challenges and eventually to achieve customer satisfaction that will lead the company in to profitability.

- EIC should be committed and involved in service quality improvement related reliability, responsiveness, prompt of service, behaviour of employees for all customers in order to meet or exceed their expectation.
- Draw more customers by improving customer service that makes them loyal to EIC. The corporation should assure the quality of its service in order to win customers' satisfaction and consequently must be give consideration to availability of informative material, fulfilment of promises, sincerity in solving customers' problems, to achieve a competitive advantage and long run survival.
- Because customer satisfaction is found to be an important tool to create and maintain loyal customers. These loyal customers contribute towards high repeated purchases.
- As such it is a fundamental driver for organizational performance and profitability EIC must be give consideration to speed of

service provision and the time they take to respond to customer service issues.

- Keep customers informed about the service standard and get feedback from them in regards to service delivery helps to improve customer service in better perspective. Customer satisfaction should be taken as a culture of change that is undertaken in continuous way without any reservation in the true sense of its term.
- Creating and managing service quality is one of the main strategic issues in today's competitive business environment. In an abstract sense, service quality provides marketers for EIC with a strategic bridge from their past to their future. Thus, in order for EIC to create strong customer loyalty emanating from sustainable customer satisfaction, its marketing and operations managers should continuously check that their product and service offering has the following characteristics:
 - meets the customer expectations,
 - the service quality must be reliable
 - the service quality messages must be consistent over time

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