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DETERMINANTS OF THE CUSTOMER LOYALTY IN ETHIOPIAN BANKING INDUSTRY (WITH REFERENCE TO PRIVATE COMMERCIAL BANK)

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ABSTRACT

The main purposes of present study are to identify determinants of the customer loyalty in Ethiopian banking industry with reference to private commercial bank. To collect the necessary data the researcher mainly conducted using primary data collected using a questionnaire survey conducted with 168 samples selected customers in Addis- Ababa and employed a descriptive statics for data analysis.. The findings result from this study discloses that customer satisfaction, service quality, customer value corporate image, and trust were the most determinant of customer loyalty in the bank.

KEYWORDS

Customer locality, corporate image, customer value, trust, Addis Ababa.

1. INTRODUCTION

1.1. BACKGROUND OF THE STUDY

Banking has traditionally operated in a relatively stable environment for decades. However, today the industry is facing a dramatically aggressive competition in a new deregulated environment. Government of Ethiopia has privatized quite a number of banks which further increases the competition and complexity among the banks. The net result of the recent competition and legislation is that traditional banks have lost a substantial proportion of their domestic business to essentially non-bank competition. Competition will undoubtedly continue to be a more significant factor to handle the existing and attract a lot of customer.

So many researches directly or indirectly reveal that customer retaining and attracting are a powerful weapon to win the competitor and to attain bank objectives. Because customers are the source of profits to be earned by a profit making organization. i.e the survival of organizations depends on its customers. Thus, customers are the backbone and lifeline of organizations. Often it is said that without customers there is no business (Shifera B. 2011). So, Companies increasingly look to quality, satisfaction and loyalty as keys to achieving market leadership. Understanding what drives these critical elements, how they are linked (Cronin et al. 2000, p. 210).

Another research Jones (2002) support that Success of a service provider depends on the high quality relationship with customers which is determines customer satisfaction and loyalty.

Loyalty to a bank can be thought of as continuing patronage over time. The degree of loyalty can be gauge by tracking customer accounts over defined time periods and noting the degree of continuity in patronage (Shifera B. 2011).

In the new market place, the occurrence of committed and often inherited relationships between a customer and his or her bank is becoming increasingly scarce (Lee and Feick, 2001). Several strategies have been attempted to retain customers. In order to increase customer loyalty, many banks have introduced innovative products and services (Alam and Khokhar, 2006). Marketing success requires understanding and frequently monitoring the product and service attributes which increase loyalty and share of wallet.

The purposes of this research are to identify the determinant/factors to influencing the customer loyalty within Ethiopian private commercial banks. In order to do this, the previous studies were reviewed. According to (Beerli et al., 2004) the factors which have influenced the customer loyalty in banking industry have been selected which are perceived quality, satisfaction and switching cost.

1.2 STATEMENT OF THE PROBLEM

During the past decade, the financial service sector has undergone drastic changes, resulting in a market place which is characterized by intense competition, little growth in primary demand and increased deregulation. Government of Ethiopia has allowed to be privatized; quite a number of banks which further increase the competition and complexity among the banks. This by itself creates a strong competition between banks. To compete and win the competitors, the marketers are forced to look beyond the traditional 4Ps of marketing strategy (Shifera B. 2011).

In the banking industry, the ultimate objective is to maximize profit of the firm. To maximize the dividend of the shareholder, offering quality services is unquestionable tasks of the banks. Quality of services has the power to create customer satisfaction and leads to the customer to be loyal for banks. On the other hand poor quality of services results in customer dissatisfaction and customer defection by going to other competitors (Shifera B. 2011).

Retaining the profitable customers has become increasingly difficult in a competitive environment where other financial institutions specialize in offering attractive services and prices to this rewarding segment (Leverin and Liljander, 2006).

Sustainable and continuous survival of an organization mainly depends on its business relation with its customers. It means that the customer loyalty is the basic determinant factors of the bank success. Therefore when business firms direct their resources and all their efforts for better accomplishment of their intended purposes, growth and profitability is entirely influenced by the quality and reliability of their service. These could be done through delivering a service that could increase the acceptance of the organization in the face of the customers.

To do all the above mentioned issues, or generally to maximize the dividend of the shareholder, banks need to know the basic determinates of the customer loyalty. To know the determinants of customer loyalty the researcher wants to raise the following basic questions.

1. What are the key drivers' factors of customer loyalty in private commercial banks in Ethiopia and how they are going to affect?
2. What are the relationships between these factors?

1.3. OBJECTIVES OF THE STUDY

GENERAL OBJECTIVE

The general objective of this study is to identify the basic determinants of the customer loyalty in Ethiopian banks.

SPECIFIC OBJECTIVES

The specific objectives of the study are as follows:

1. To identify the factors that affect customer loyalty in private commercial banks of Ethiopia
2. To identify the relationships between these factors

1.4. SIGNIFICANCE OF THE STUDY

Customers' loyalty is important to any organization in terms of enhancing their profit. Without customers it is impossible for organization to enhance or grow their businesses. By observing and studying their customers' behavior, bank can develop strategies which can give them more profit. In the service sector like banking industry, really need to be more alert of their customer needs and wants. In order to sustain their competitiveness in the marketplace, each bank needs to provide the excellent service towards their entire of customers. If the firms failed to maintain and enhance their services, it is impossible for them to achieve their targets. In general to be attaining profit maximize objective, financial service providers like banks should know the basic determinants of the customer the customer loyalty. This study gives a clear cut pictures for the banks on the basis determinants of customer loyalty. Besides adding a brick to the body of knowledge on the subject, the output of the study could also be informative for development practitioners interested to operate and strengthen private commercial bank of Ethiopia. Furthermore, the study will contribute to the literature of the country on the subject and use as a boulevard and interested researchers to carry out more extensive studies for further research work.

2. REVIEW OF RELATED LITERATURE

Bei and Chiao (2001) have made study an integrated model for the effects of perceived product, perceived service quality, and perceived price fairness on consumer satisfaction and loyalty. The finding confirmed that when consumers perceive that the price of a service or product is reasonable, they are likely to respond through repeat purchase behavior, whereas if the worthwhile in relation to their sacrifices, they are likely to avoid future repurchase behavior, even when they are satisfied with the quality of the service or product.

Gronholdt et al., (2000) have conducted a study on Loyalty –attitude behavior and good Science. The main finding revolves on satisfaction has a direct and powerful impact on customer loyalty.

Ndubisi (2007) finding suggested that the greater the trust in the bank, the higher the level of the bank's commitment, the more reliable and timely its communications and the more satisfactorily it handles conflicts, the more loyal its customers will tend to be. Effective communication affects customers to stay with a provider of banking services.

Fornell (1992) investigate different methods that help to improve the customer satisfaction. under this study the researcher try to measure the impacts on profitability .from the finding can get that customer satisfaction is one the important determinants, positively related to customer locality

Fornell, Johson, Anderson, Cha and Bryant (1996) under this thesis the researchers try to see the America customer satisfaction index. They pointed out that increased customer satisfaction is immediately followed by decreased customer complaints and increased customer loyalty.

Cronin, J.J., Brady, M.K., & Hult, G.T.M. (2000) Assessing the effects of quality, value and customer satisfaction on customer behavioral intentions in service environments. They assured that Customer satisfaction has received considerable attention due to its importance in the customer relationship management literature and indeed its impact on customer loyalty.

Zeithaml, V.A., Berry, L.L. and Parasuraman, A. (1993) investigate the nature and determinants of Customer expectations of service. The researchers are taken four service providers as a sample. They observed a significant relationship existing between service quality and loyalty; and also considerable evidence suggesting that service quality functions as an antecedent to customer satisfaction and consequently to customer loyalty.

Holbruk (1994) conduct a study on the nature of customer value: an axiology of services in the consumption experience, in service quality. The finding of the study shows that customer perceived the fundamental basis for all marketing activity as better value constitutes a key motivation for customer repurchase intentions.

Woodruff (1997) has made a study on Customer value and its competitive advantage. The investigation result explain that Customer value is a strategic weapon in attracting and retaining customers and has become one of the most significant factors in the success of both manufacturing and service providers .

Yang and Peterson (2004) conduct a study Customer Perceived Value, Satisfaction, and Loyalty: The Role of Switching Costs. Under this study the researchers was investigated online consumers. The result show that all found perceived value to be a strong predictor of customer satisfaction and behavioral intentions or customer loyalty.

Bloemer, J., & De Ruyter, K. (1998) examine the relationship between store image, store satisfaction and store loyalty on their own research. From their own journal a vast body of literature has indicated that firms possessing good corporate image are better able to strategically differentiate themselves since image is linked to a core aspect business success such as customer repurchase or loyalty.

Burnham et al, (2003) conducted a the study on Consumer Switching Costs: A Typology, Antecedent, and Consequences, the finding to the study was suggest that Switching costs are related to the act of switching the provider and have been shown to influence loyalty positively.

Morgan, R.M. & Hunt, S. (1994) has made a study on the commitment –trust theory of relationship marketing. The finding of the study confirmed that Trust is one of the determinants of loyalty which has recently received much attention and has been claimed to be a better predictor of loyalty than satisfaction.

3. RESEARCH METHODOLOGY**3.1. INTRODUCTION**

This section presents the research methodology and methods employed to conduct the study. The section includes: the study area and period, target population, source of data, method of data collection, sampling technique and sample size, and method of data analysis.

3.2. STUDY AREA AND PERIOD

The study was conducted in Addis Ababa chartered city of Ethiopia, Addis Ababa status of both city and state. It is where the African union and its predecessor the organizations of African union are based. It also hosts the headquarters of the united nation economic commission for Africa (UNECA) and numerous other continental and international organizations. Addis Ababa is therefore often referred to as 'the political capital of Africa' due to its historical, diplomatic and political significance for the continent.

3.3. TARGET POPULATION

The study was conducted to identify the determinants of customer loyalty in Ethiopian private commercial banks. The study was consider private commercial banks, which are established from 2000 E.C that are exists in Addis Ababa and the customer who has been up to 2012. The numbers of banks has 7. Those are Awash International Bank(1994) taken as a sample Leghar branch, Bank of Abyssinia (1996) taken as a sample Abinet , Wegaga Bank (1997) taken as a sample Arada branch, United Bank(1998) taken as a sample Urael branch, Nib International Bank(1999) take as a sample Bistrate Gibrele branch, Dashen Bank (1995) take as a sample Lideta branch, Lion International Bank (1998) take as a sample Sengatera, Oromia International Bank(2000) take as a sample Mesalemia branch. The total populations are 67252.

3.4. SAMPLE SIZE

Use of sampling can save time and money (economical) and enable the researcher to obtain detailed information as the number of sample unit is fairly small, these can be studied intensively and elaborately. For the purpose of the study, the sample size was taken based on the following formula.

$$No = \frac{t^2 * (p)(q)}{(d)^2}$$

Where t = value for selected alpha level of .025 in each tail = 1.96.

d = acceptable margin of error for proportion being estimated = 0.05

(p)(q) = estimate of variance = 0.25 (Taking P=0.5 gives the maximum sample size)

$$No = \frac{(1.96)^2 * (0.5)(0.5)}{(0.05)^2} = 384$$

Therefore, since the initial sample size is greater than 5% of the population (329*.05=16.45) Cochran’s (1977) correction formula should be used to calculate the final sample size.

These calculations are as follows:

$$n_1 = \frac{384}{(1+384/67252)} = 381$$

Where the population size = 67252

No = required return sample size according to Cochran’s formula (1977)

n₁=required return sample size because sample greater than 5% of population.

Accordingly, the researcher distributes the questionnaires by looking their list of the trade participant.

3.5. SAMPLING TECHNIQUE

It is fact that, if the population to be studied is large and infinite it is very difficult to undertake a census survey. Therefore, taking sample (sampling) is necessary. In this study the researcher was used two probability sampling techniques. Such as: stratified and simple random sampling techniques. The researcher was used stratified sampling techniques make strata among branches in Addis Ababa. After creating strata the researcher was used simple random Sampling technique to select the customers. Simple random sampling technique was used in this research because it provides an equal and nonzero chance of being selected for each customers of the bank.

3.6. METHOD OF DATA COLLECTION

The study was mainly conducted using primary data. Basically in any field of research, selection of data collection method depends on the nature and type of research, the type of data. Accordingly, primary data was collected by using structured questionnaire from the sample customers. Primarily, the questions were prepared in English language and converted to local languages (Amharic). To collect data from respondents a trained data collectors, who speak the three languages used in the data collection instrument, conducted a face to face interview with sampled managers. Moreover, secondary data relevant to the study were collected through a review and analysis of documents and related literatures, including, journal articles, conferences papers and other materials.

3.7. METHOD OF DATA ANALYSIS, PRESENTATION AND INTERPRETATION

After gathering the data from the respondents, the researcher classified and coded the data according to their similarity to make it suitable for analysis. Then, the data entered to computer software, SPSS version 20, used to perform the data analysis. The study followed descriptive statistics to univariately describe the study variables and inferential statistical techniques (Correlation coefficient and Pearson Chi Square) to explore the relationship the between the factors were used to achieve the research objectives.

4. RESULT AND DISCUSSION

This section presents the results of data analysis and discussion of findings made in light of the reviewed literatures.

4.1. DESCRIPTION OF STUDY VARIABLES

The variables under study include respondents’ socio demographic, income and the years of the customer that you stay in a bank.

4.1.1 SOCIO –DEMOGRAPHICS OF RESPONDENTS

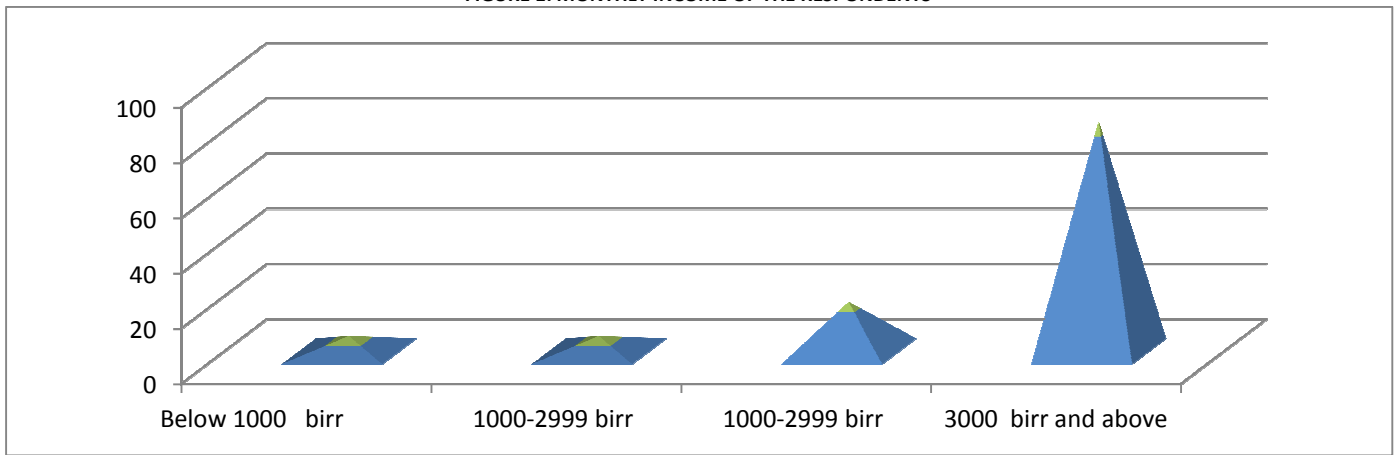
TABLE 1

Gender	Category	Frequency	Percentage	valid percentage
	Male	90	53.6	53.6
	Female	78	46.4	46.4
	Total	168	100.0	100.0
Ages of the respondents	18-30	78	46.4	46.4
	31-40	84	50.0	50.0
	41-50	5	3.0	3.0
	Above 50	1	.6	.6
	Total	168	100.0	100.0
Educational status	Illiterate	0	0	0
	Read and write	0	0	0
	Primary level	4	2.4	2.4
	secondary level	123	73.2	73.2
	Tertiary	41	24.4	24.4
Total	168	100.0	100.0	
Occupation	Category	Frequency	Percent	Valid percent
	Merchant	131	78.0	78.0
	Student	6	3.6	3.6
	Government employee	6	3.6	3.6
	Farmer	25	14.9	14.9
	Other	0	0	0
Total	168	100.0	100.0	

Source: own computation from survey data

Table 1 showed that of the total sample 53.6 % were male and the remaining 46.4 % of them were female. Observations from table 1 also indicated that most of the respondents (50%) fall in the age category of 31 – 40, whereas 46% of the respondents were in the age category 18-30 the remaining 3 % and 1 of the respondent were the age category 41-50 and above 50 respectively. It was also shown on table 1, of the total sampled, customer educational status , 73.2% of the respondents were secondary level completed, 24% Of the respondents were tertiary level completed the remaining 2.4% of the respondents were primary level completed from the data can understand that majority of the respondent were secondary completed. Regarding the occupation of participants, majority of the respondents 78% were found to be full time merchants. The rest of the respondents 25%, 6% and 6 % were farmers, government employees and student’s respectively. This implies that respondents were participating in the Ethiopian commodity exchange as par timers.

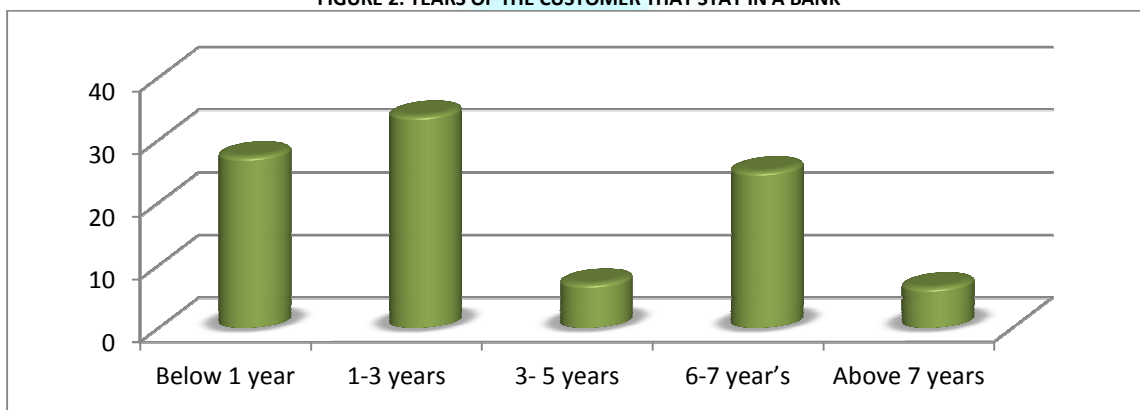
FIGURE 1: MONTHLY INCOME OF THE RESPONDENTS



Source: own computation from survey data

The above figure 1 show that the income of the respondents, 78% of the respond monthly income were above 3000 birr, 14.9 % were the income 1000-2999 birr, the remaining 3.6% , 3.6% of the respondent have generating income 1000-2900 and below 1000 respectively.

FIGURE 2: YEARS OF THE CUSTOMER THAT STAY IN A BANK



Source: own computation from survey data

The above figure 2 shows that the time period that the customer stayed in a bank as a customer, 27.4%,33.9%, 7.1%,5%, 6.5% of the respondents were below 1 year,1-3 years,3-5 years and 6-7 years, above 7 years customer respectively.

4.1.2 CUSTOMER SATISFACTION

TABLE 2: CUSTOMER SATISFACTION

1. Over all, I am very satisfied with the service offered by the bank?	Category	Frequency	Percentage	valid percentage
	Strongly agree	46	27.4	27.4
	Agree	57	33.9	33.9
	No opinion	12	7.1	7.1
	Disagree	42	25.0	25.0
	Strongly disagree	11	6.5	6.5
	Total	168	100	100

Source: own computation from survey data

The above table 2 shows that the satisfactions of customer by the existing service, from the given respondents 61.3% assured that are satisfied by the service of the bank. Whereas 7.1 % of the respondents were keep in silent to say anything about the satisfaction level offered by the bank. The remaining 31.5% respondent's confirm that they are not satisfied by the existence service.

From the open ended question the researcher also asked that the continuity as a customer of the bank and the readiness to recommend others, majority of the customer said that until the banks are satisfied me, I will proceed as a customer of the bank and recommended to the others to use the bank service.

4.3 SERVICE QUALITY

TABLE 3: SERVICE QUALITIES

	Category	Frequency	Percentage	valid percentage
1. Overall service quality is excellent	Strongly agree	18	10.7	10.7
	Agree	111	66.1	66.1
	No opinion	14	8.3	8.3
	Disagree	22	13.1	13.1
	Strongly disagree	3	1.8	1.8
	Total	168	100.0	100.0
2. Easy to access service	Strongly agree	24	4.8	4.8
	Agree	8	4.8	4.8
	No opinion	31	18.5	18.5
	Disagree	5	3.0	3.0
	Strongly disagree	100	59.5	59.5
	Total	168	100	100
3. Quality of customer care services	Strongly agree	21	12.5	12.5
	Agree	110	65.5	65.5
	No opinion	6	3.6	3.6
	Disagree	27	16.1	16.1
	Strongly disagree	4	2.4	2.4
	Total	168	100	100

Source: own computation from survey data

The above table 3, implies that the quality of service provided by the bank, from the given respondents 76.8% are they agree getting a quality service from the bank, whereas 8.3% of the respondents are no opinion about this issue. The remaining 14.9% of the respondents are not agree with getting quality service by the bank. From the finding can understand that most of the respondents are agreed that the banks are offering quality service. Concerning to the accessibility of the service of the bank, from the given respondents 9.6% are they agreed that the accessibility of the service offered by the bank are good whereas the 18.5% of the respondents are no opinion about the issue. The remaining 62.5% of the respondents were disagreed for the accessibility of the service. Regarding to customer care service, from the sample population 78% of the respondents said that the bank give a proper care for the customer while 3.6% of the customer said no opinion about customer care service and the remaining 18.5% respondents said that the banks are not give a proper care service for the customer. From the open ended question the researcher also asked that are the sustainability of the customer, they said that until they get good quality service, accessibility of the service and getting customer care service we will continue as a customer of the bank and the reverse is true.

4.1. 4 CUSTOMER VALUE

TABLE 4: CUSTOMER VALUE

	Category	Frequency	Percentage	valid %age
1. Ready to amend the customer needs, Made any discrimination between the customer by the bank	Strongly agree	19	11.3	11.3
	Agree	112	66.7	66.7
	No opinion	10	6.0	6.0
	Disagree	24	14.3	14.3
	Strongly disagree	3	1.8	1.8
	Total	168	100.0	100.0
2. Made any discrimination between the customer by the bank	Strongly agree	36	21.4	21.4
	Agree	109	64.9	64.9
	No opinion	3	1.8	1.8
	Disagree	17	10.1	10.1
	Strongly disagree	3	1.8	1.8
	Total	168	100	100
3. Giving high value for the customer	Strongly agree	22	13.1	13.1
	Agree	114	67.9	67.9
	No opinion	18	10.7	10.7
	Disagree	11	6.5	6.5
	Strongly disagree	3	1.8	1.8
	Total	168	100.0	100.0
4. Promptness in complaint handling	Strongly agree	21	12.5	12.5
	Agree	110	65.5	65.5
	No opinion	6	3.6	3.6
	Disagree	27	16.1	16.1
	Strongly disagree	4	2.4	2.4
	Total	168	100.0	100.0
5. Variety of service plans that meet my needs	Strongly agree	6	3.6	3.6
	Agree	29	17.3	17.3
	No opinion	2	1.2	1.2
	Disagree	102	60.7	60.7
	Strongly disagree	29	17.3	17.3
	Total	168	100.0	100.0

Source: own computation from survey data

As depicted in the above table 4 shows that the customer value results. In the first finding 78% respondents are agree that the bank always ready to amend the customer needs whereas 6% of the respondents kept silent to say anything. The remaining 16.1% of the respondents were disagreed by the bank always ready

to amend the customer needs. Based on the above finding, the researcher can understand that most banks are ready to amend the customer needs. Regarding to discrimination between the customers by the bank, 76.3% of respondents said the bank made discrimination between the banks. While the 1.8% of the respondents keep silent to say anything. Finally, 11.9% of the respondents said banks are not discriminates between the customer. This implies that most of the respondents assure that at the time of delivering the service banks made discrimination between the customers. Concerning to giving high value for the customer, out of 168 respondents 81% respondents confirmed that the bank give a high value for the customer. Whereas 10.7% keep silent to say anything and 8.2% of the respondents confirmed that bank are not give high value to the customer. It implies that majority of the respondents assure that the bank give a high value to the customer. The above table 4.4 show variety of service plans that meet the customer needs, Out of 168 respondents 20.9% of the respondents said that banks prepare variety service plan to meet the customer need whereas 1.2% of the retain in quiet and 78% of the respondent said bank are not prepare variety service plan to meet the customer needs. It implies that majority of the respondent's the bank are not prepare variety plan to meet the service.

From the open ended question the researcher also asked that if you are not getting a variety service are you willing to continue as a customer. Most of the respondents said that even if banks giving high value for the customer and good complaint handling service until they are not providing different service and equal opportunities to the customer make sure that will find and change other bank.

4.5 CORPORATE IMAGE

TABLE 5: CORPORATE IMAGES

	Category	Frequency	Percentage	valid percentage
1.Your bank has a good image	Strongly agree	46	27.4	27.4
	Agree	60	35.8	35.8
	No opinion	12	7.1	7.1
	Disagree	42	25.0	25.0
	Strongly disagree	11	6.5	6.5
	Total	168	100.0	100.0
2.The image of the banks is an influence to be a customer	Strongly agree	19	11.3	11.3
	Agree	112	66.7	66.7
	No opinion	10	6.0	6.0
	Disagree	24	14.3	14.3
	Strongly disagree	3	1.8	1.8
	Total	168	100.0	100.0
3.I am confident enough by service provider (bank)	Strongly agree	18	10.7	10.7
	Agree	118	70.2	70.2
	No opinion	10	6.0	6.0
	Disagree	18	10.7	10.7
	Strongly disagree	4	2.4	2.4
	Total	168	100.0	100.0
4.I am a loyal customer because of the bank have good Corporate image for the public	Strongly agree	11	6.5	6.5
	Agree	114	67.9	67.9
	No opinion	11	6.5	6.5
	Disagree	25	14.9	14.9
	Strongly disagree	7	4.2	4.2
	Total	168	100.0	100.0

Source: own computation from survey data

As depicted in the above table 5 the image of the bank on the eyes of customer. In the first finding, 63.2% respondents are agreed that the bank have a good image whereas 7.1% of the respondents kept silent to say anything. The reaming 31.5% said that the banks are not a good image. It implies that majority of the respondents agreed that the banks had a good image on the eyes of the customer. The second result in the above table 5 shows the image of the banks is an influence to be a customer.76.8% said the image of the bank that influence to me to be customer. Whereas, 8.3% of the respondents are respondents keep silent to say anything. The reaming 14.9% of the respondents said that the images of the bank are not influenced to me to be a customer. Form the finding can understand that most of the respondents are said that the good image of the bank is influenced to be customer. The third result in the above table 5 show that the confidence of the customer by the bank. Among the given respondents 80.9% are confident enough by the service provider .While 6% respondent keep quit to say anything more and 13.1%, respondents are not confident enough by their own customer. It indicates that majority of the respondents are confident enough by the service provider. The last result in the above table 5 implies that the loyalty of the customer because of the existence of good image of the. From the given respondents 74.4% are agreed that they are loyal because of good image of the bank. While 6.5% of the respondents are keep silent to say anything. The reaming 19.1% of the respondents agreed that they are not loyal because of the good image of the bank.

4.6 TRUST

Honesty is the most important element to be considered by the service provider especially banks. The customer needs the utmost good faith behavior from service provider .Otherwise the customer have lack of trust by their own provider there is a possibility easily shift another service provider.

TABLE 6: TRUST

	Category	Frequency	Percentage	valid percentage
1.The bank fulfills its obligation to customers, My bank is always honest to me	Strongly agree	19	11.3	11.3
	Agree	112	66.7	66.7
	No opinion	10	6.0	6.0
	Disagree	24	14.3	14.3
	Strongly disagree	3	1.8	1.8
	Total	168	100.0	100.0
2.My bank is always honest to me	Strongly agree	46	27.4	46
	Agree	60	35.8	60
	No opinion	12	7.1	12
	Disagree	42	25.0	42
	Strongly disagree	11	6.5	11
	Total	168	100.0	168

Source: own computation from survey data

The above table the first result implies that the obligation of the bank to fulfill the customer need. Among the given respondents 78% of the respondents said that the bank fulfill the obligation. While 6.0% respondents are keep silent to say anything. The remaining 16.1% said the banks are not fulfilling the customer obligation. This indicated that majority of the respondents are said that the banks fulfill the obligation. The above table 6 second result implies that the honesty of the bank to the customer. Out of the total 168 respondents 63.2% said that bank are honest to me. While 7.1% said keep silent to tell anything. Whereas 31.5% of the respondents said the bank are not honest to me. This implies that majority of the respondents said the bank are honest to me.

From the open ended question the researcher also asked that if the banks are not honest to you, what your action is. The customer also said that I will find and change another honest bank.

5. CONCLUSION

The study was conducted determinants of the customer loyalty in Ethiopian banking industry: with the reference of private commercial bank. From the finding the study identifies the determinants of customer loyalty such as customer satisfaction, quality of service, customer value, corporate image and trust. Customer satisfaction is one of the major factors of customer loyalty. From the finding Majority of the customer 61.3 % were satisfied by the service provider (bank) and majority of the customer said that until the banks are satisfied me, I will proceed as a customer of the bank and recommended to the others to use the bank service. The quality of service provided by the bank, from the given respondents majority of them (76.8%) are they agree getting a quality service from the bank. Concerning to the accessibility of the service of the bank, majority respondent (62.5%) of the respondents was disagreed for the accessibility of the service. Regarding to customer care service, from the sample population 78% of the respondents said that the bank give a proper care for the customer Majority of the respondent said that until they get good quality service, accessibility of the service and getting customer care service we will continue as a customer of the bank and the reverse is true. Customer value is another important factor which determines the customer loyalty. The study was raising the customer value ideas. The finding also show that from the study can get that 78% respondents are agree that the bank give higher customer value and always ready to amend the customer need. But sometimes the bank made discrimination between the customers and there is a problem to provide a variety of service. Corporate images one of the determinants to be loyal of the customer. The finding show that majority of the respondent have a good image, even influenced to me a customer of the bank The last but not the least elements that determine the customer loyalty is Trust. Majority of the respondents said bank are honest to me and fulfill its obligation. If the bank is not trust and fulfill obligation the customer will change another service provider

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