



HAWASSA UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTEMENT OF MANAGEMENT

**ASSESSING THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON
CUSTOMER SATISFACTION: IN THE CASE OF ETHIO TELECOM YIRGALEM
TOWN**

BY:

YOHANNES MULUGETA MUE

ID NO: GPMAWA/0022/14

MARCH, 2024

YIRGALEM, ETHIOPIA

HAWASSA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTEMENT OF MANAGEMENT

**ASSESSING THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON
CUSTOMER SATISFACTION A CASE ETHIO TELECOM, YIRGALEM TOWN**

**A THESIS SUBMITTED TO HAWASSA UNIVERSITY DEPARTMENT OF
MARKETING MANAGEMENT IN PARTIAL FULFILLMENT FOR THE
REQUIREMENT OF THE DEGREE OF MASTER OF BUSINESS
ADMINISTRATION (MBA) IN MARKETING MANAGEMENT**

BY:

YOHANNES MULUGETA MUE

ID NO: GPMaWA/0022/14

ADVISOR: TESHALE SHODE (Asst. Prof.)

CO ADVISOR Mr. LANSO DEGELA (MBA)

MARCH, 2024

HAWASSA, ETHIOPIA

SCHOOL OF GRADUATE STUDIES

HAWASSA UNIVERSITY

ADVISORS' APPROVAL SHEET

This is to certify that the thesis entitled “**Assessing the Effect of Customer relationship Management on Customer Satisfaction a case Ethio telecom, Yirgalem town**” submitted in partial fulfillment of the requirements for the degree of Masters of Business Administration with specialization in Marketing management, the Graduate Program of the Department of Management, and has been carried out by Yohannes Mulugeta Mue ID.No GPMaMaWA/0022/14, under our supervision. Therefore we recommend that the student has fulfilled the requirements and hence hereby can submit the thesis to the department.

_____	_____	_____
Name of major advisor	Signature	Date

_____	_____	_____
Name of co-advisor	Signature	Date

SCHOOL OF GRADUATE STUDIES

HAWASSA UNIVERSITY

EXAMINERS' APPROVAL SHEET

=====

We, the undersigned, members of the Board of Examiners of the final open defense by **Yohannes Mulugeta** have read and evaluated his thesis entitled “**Assessing the Effect of Customer relationship Management on Customer Satisfaction a case Ethio telecom, Yirgalem town**”, and examined the candidate. This is, therefore, to certify that the thesis has been accepted in partial fulfillment of the requirements for the degree of **Masters of Business Administration with Specialization in marketing management.**

_____ Name of the Chairperson	_____ Signature	_____ Date
_____ Name of Principal Advisor	_____ Signature	_____ Date
_____ Name of Co- Advisor	_____ Signature	_____ Date
_____ Name of Internal Examiner	_____ Signature	_____ Date
_____ Name of External examiner	_____ Signature	_____ Date
_____ SGS Approval	_____ Signature	_____ Date

Final approval and acceptance of the thesis is contingent upon the submission of the final copy of the thesis to the School of Graduate Studies (SGS) through the School Graduate Committee (DGC/SGC) of the candidate’s department.

Stamp of SGS

Date: _____

DECLARATION

I, **Yohannes Mulugeta**, declared that this research paper entitled “**Assessing the Effect of Customer relationship Management on Customer Satisfaction a case Ethio telecom, Yirgalem town**” is the outcome of my own effort and study and that all sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestion of the Research Advisors. This study has not been submitted for any degree in this University or any other Universities. It is offered for the partial fulfillment of the degree of Masters of Business Administration (MBA) in Marketing Management.

By: Yohannes Mulugeta

Signature _____

Date _____

ACKNOWLEDGEMENT

I wish to thank God for the strength and guidance that gives to me throughout my life with love and sincerity, I express my gratitude to all those who have dedicated their resource to ensure the completion of this work. I am particularly grateful to my advisor Mr. Teshale Shode (Ass. Prof.) for the devotion and tolerance shown to me.

Finally, I would like to express my deepest gratitude to Ethio Telecom Yirgalem Town service center managements and staffs for their enthusiastic cooperation and unlimited hospitality.

TABLE OF CONTENTS

Contents

ACKNOWLEDGEMENT.....	iv
TABLE OF CONTENTS.....	v
List of Tables	vii
List of Figures	viii
ABBREVIATION AND ACRONYMS.....	ix
<i>ABSTARCT</i>	x
CHAPTER ONE	1
INTRODUCTION.....	1
1.1. Background of the Study	1
1.2. Statement of the Problem.....	4
1.3. Research Question	6
1.4. Objectives of the Study	7
1.4.1. General Objective	7
1.4.2. Specific Objectives	7
1.6. Significance of the Study	8
1.7. Scope of the Study	9
1.8. Limitation of the study.....	10
1.9. Organization of the Study	10
CHAPTER TWO	11
REVIEW OF THE RELATED LITERATURE	11
2.1. Theoretical Review	11
2.1.1. Concept of Customer Relationship Management	11
2.1.2. Dimensions of Customer Relationship Management.....	13
2.1.3. Concept of Customer Satisfaction.....	18
2.1.4. Customer Relationship Management and Customer Satisfaction.....	20
2.2. Empirical Review.....	21
2.3. Conceptual Framework.....	25
CHAPTER THREE	27
RESEARCH METHODOLOGY	27
3.1 Description of study area.....	27
3.2. Research Design.....	28

3.3. Research Approach	28
3.4. Population, Sample Size and Sampling Procedure	29
3.3.1. Target Population.....	29
3.3.2. Sample Size.....	29
3.3.3. Sampling Procedure	30
3.5. Data Source and Data Collection Method.....	30
3.6. Data Collection Procedure	31
3.7. Scale Validity and Reliability Test	32
3.8. Data Analysis and Presentation.....	33
3.9. Ethical Consideration.....	34
CHAPTER FOUR	35
DATA ANALYSIS AND INTERPRETATIONS	35
4.1. Demographic Characteristics of the Respondents.....	35
4.1.1 Gender of Respondents	36
4.1.2 Age of Respondents	36
4.1.3 Educational Background of Respondents	37
4.1.4 Customer Category of Respondents	38
4.2. Descriptive Analysis	39
4.3. Inferential Statistics	41
4.3.1. Correlation Analysis	41
4.3.2. Regression Analysis.....	43
4.3.2.2. Multiple Linear Regression Analysis	46
4.4. Discussion of Findings.....	48
CHAPTER FIVE	51
5. SUMMARY, CONCLUSION AND RECOMMENDATIONS	51
5.1 Summary of Major Findings.....	51
5.2 Conclusion	53
5.3. Recommendations.....	55
REFERENCES	56
Appendix – I Survey Questionnaire.....	66

List of Tables

Table	Page
Table 1 Sample Proportion per Stratum	30
Table 2 Reliability Test Score of Variables	33
Table 3 Education Level of Respondents	37
Table 4 Descriptive Statistics	39
Table 5 Correlation Analysis	41
Table 6 Collinearity Test	43
Table 7 Normality Test	45
Table 8 Model Summary	46
Table 9 ANOVA Test	47
Table 10 Estimated regression Coefficients	47
Table 11 Summary of the Research Hypothesis Test Result	50

List of Figures

Figure	Page
Figure 1 Conceptual framework of the Study	26
Figure 2: Gender disparity among respondents	36
Figure 3: Age of Respondents.....	36
Figure 4: Customer Category of Respondents	38
Figure 5: Homoscedasticity Test	44

ABBREVIATION AND ACRONYMS

CS	Customer Satisfaction
CSZ	Central Sidama Zone
CRM	Customer Relationship Management
RM	Relationship Marketing
SERVQUAL	Service Quality
ETCY	Ethio telecom in yirgalem
NWQ	Network quality
PRV	Perceived values
CRE	Customer relational experience
LPR	Loyalty program
YCA	Yirgalem city administration

ABSTARCT

The aim of this study was to investigate the effect of customer relationship management on customer satisfaction in the case of Ethio Telecom Yirgalem town service center. Quantitative research approach along with Explanatory research design was adopted to address the specific objectives of the study. Population of the study was Ethio Telecom service subscribers, of which a sample size of 385 was selected. Convenience sampling technique which is one type of non-probability sampling was applied. Structured questionnaires were used to collect primary data from the targeted sample respondents. SPSS version 20 statistical tool was also used for carrying out both descriptive and inferential statistics analyses. Multiple linear regression was employed to investigate the relationship between customer relationship management and customer satisfaction. Results of the findings revealed that network quality, perceived value, loyalty program and relational experience dimensions of customer relationship management had strong and positive relation with customer satisfaction in the context of Ethio Telecom's service subscribers. Network quality had relatively the highest positive and statistically significant effect on customer satisfaction followed by loyalty program offered by the company. Perceived value and relational experience showed the least influence on customer satisfaction. It is recommended that the managements of Ethio Telecom Yirgalem service center should work on the improvement of network quality and implementation of more loyalty programs to improve their customer's satisfaction more.

Key words: *Customer Relationship Management, Customer Satisfaction; Network Quality; Perceived Value; Loyalty Program.*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

Changes in an increasingly fast business world require companies to respond strategically to changes that occur. However, now a day, the main problem is how companies can attract customers and keep them in order to survive and grow in ever-changing business environment. To win customers and encourage them to stay loyal or repurchase the service, most companies have resorted to meeting and satisfying customer needs proactively and also interested in finding new means to satisfy their customers (Winer, 2011). Most companies are aiming for good customer relationship which means better service to the customer thereby preventing the customer from being promiscuous.

CRM is the process of identifying customers, creating knowledge, building customer relationships, and shaping customer perceptions of the organization and its solutions (Kotler & Keller, 2007). It is the process of managing detailed information about each customer and carefully managing all the "touch points" of customers in order to maximize their loyalty. Luke (2011) said that the success of CRM is determined by four main factors: technology, people, process, and knowledge and insight. CRM practices are the values and strategies or relationship marketing with particular emphasis on customer relationships turned into practical application - satisfying customers ultimately.

Customer satisfaction conceptually has been defined as feeling of the post utilization that the consumers experience from their purchase (Um, 2016). Opposite to cognitive focus of perceptions, it is deemed as affective response to a products or services. A consumer is

deemed to be satisfied upon the experience weighted sum total produce a feeling of enjoyment when compared with the expectation (Choi & Chu, 2013).

Customer requirements for quality products and service in service industry have become increasingly evident to professionals. Customer relationships are a strategic asset of the organization and customer satisfaction is the starting point to define business objectives (Lam & Zhang, 2009; Yen & Su, 2014, Gruen, 2010). In this context, positive relationships can create customer's higher commitment and increase their return rate. Long-term and reciprocally advantageous relationships between customers and the telecom service providers is becoming progressively important as highly positive relation between subscriber's overall satisfaction levels and the probability of their demand to further services(Choi & Chu, 2011). In this regard, telecom service providers are increasing their investments to improve service quality and the perceived value for subscribers so as to achieve better customer satisfaction, thus, resulting in better relationships with each customer (Jones, 2007).

Nevertheless, marketers' responses to CRM implementation appear to have neglected customers' opinion in relation to understanding consumer attitudes, even as an indirect target audience. Kim (2012) argues that to date there remains a lack of attention regarding the customer's point of view verses CRM activities of firms. Previous studies on CRM are from supplier perspective. Some of these empirical works have focused on CRM strategy and its outcomes such as the causal relationships between CRM strategy and organizational performance (Verhoef, 2013; Reinartz, 2004), and focused more of in relation to business to business (B2B) customer's loyalty (Smith, 2009; Arkoush, 2011). Despite the importance of input from these studies, the perception of both individual and corporate customer is overlooked area in CRM research (Kim, 2012).

Ethio Telecom is mainly a telecommunication service provider in the country. It has got its current status since 2010 as a part of the first Growth & Transformation Policy (GTP) following the federal government's pronouncement to focus on improving telecom services, taking them as key to national development. The company is at the verge of privatization and two international companies are underway to acquire about 40 percent of its share (Fortune, 2023). According to Frehiwot (2023), CEO of Ethio telecom, the new acquisition is expected to enable the company to crowd an additional 5.2 million new customers but the fear of customers witch-over to the new companies has become still a straining bottleneck.

In Ethiopian context, one of the pioneer companies that implement CRM practice is Ethio Telecom. Despite monopolized by government, it seeks to increase its service quality through offering telecom and information technology products so as to exceed the expectation of its existing and potential customers. However, though the company has already been participating in CRM initiatives for a while, the information provided for the consumer about their involvement is limited or non-existent. This action-theory gap leads to missing the opportunity to assist the consumer to think clearly or abstractly about the extent to which the company has built and manage the customer relationship with its customers (Mastewal, 2014; Dawit, 2016).

It was found worthy to conduct a study to examine customer perception towards CRM practices and its effect on customer satisfaction so as to address concerns. The study was conducted to establish ground about Ethio-telecoms' service subscribers attitude towards its CRM practices and their satisfaction. The study regards the customer as a major factor to consider for effectiveness of the CRM implementation of Ethio Telecom. The study had provided insight to customers' evaluation of CRM and the relation between CRM and its outcome on customer satisfaction were examined.

1.2. Statement of the Problem

Customer satisfaction is an important target of marketing strategies and achieving it through quality service is a condition that is expected by service provider companies. To maximize profitability and assure sustainability in the market, firms are increasingly adopting more customer-driven initiatives that seek to understand, attract and satisfy to retain and build long term relationship with profitable customers (Kotler, 2012). For the fact that the cost of reaching new customers is much greater than maintaining existing ones. Amongst the various efforts are made by business companies to achieve these goals to build competitive advantage, CRM is an effective and important tool that companies can use to gain a strategic advantage and sustainability. Thus, firms need better understanding of their customers.

CRM practices help organizations to work smarter by optimizing services to the customers for exceeding their expectation results in maximizing their revenue (Zelalem, 2018). Companies try to use unique strategies to exceed the expectation of their current customers instead of customer acquisition which needs more investments. To reach this purpose new and different tools and mindset are required. Also considering human and organizational resources as much as technological capabilities is necessary to manage good relation with the customers (Keramati, 2008).

Nevertheless, in monopolized companies, marketers' responses to CRM implementation appear to have neglected customers' opinion in relation to understanding consumer attitudes, even as an indirect target audience. Kim, Park, Dubinsky & Chaib (2012) argue that to date there remains a lack of attention regarding the customer's point of versus CRM activities of firms. Although extant literature does provide helpful insight into the company's point of view, researchers have shown little concern regarding customers' attitude toward CRM activities (Kim, 2012). For those companies already participating in CRM initiatives, the

information provided for the consumer about their involvement may be limited or non-existent, missing the opportunity to assist the consumer to think clearly or abstractly about the extent relationship they make with their suppliers.

In 2020 many businesses such as telecoms and other service providers realized the importance of CRM and its potential to help them acquire new customer, retain existing ones and maximize their lifetime value. In realization of this fact the companies deployed CRM besides serving their customers with range of services, to create lifetime value for customers, enhance customer relationship quality, and retain their existing customers and becoming more customer-focused. Despite the fact that CRM has emerged as a major business strategy, little research has been conducted to evaluate its effectiveness (Kim, 2003) and effect on customer satisfaction.

In Ethiopian telecom industry, despite monopolization, Ethio Telecom has implemented CRM strategies to enhance customer satisfaction to retain and make them loyal in the long run. (Frehiwot, 2019). However, on the ground, Ethio Telecom couldn't be separated from problems related to customer satisfaction. According to the company's customer complaints' database (2022), the number of customer complaints from September – December 2022, there was 6% escalation in the number of complaints of customers at Ethio-Telecom on average. The increase in the number of customer complaints indicates the increasing number of customers who are not satisfied with the product, service and lack of clarity of employees in conveying information to customers.

Most of the studies done on CRM in Ethiopia are from service provider perspective. Some of these empirical works have focused on CRM strategy and its outcomes such as the causal relationships between CRM strategy and customer loyalty and company performance (Aynalem, 2012; Mastewal, 2014; Dawit, 2016). Despite the importance of input from these

studies, surprisingly overlooked area in CRM research has to be the customer (Kim, 2012). In fact, according to Padmavathy, Balaji and Sivakumar (2012) only few studies have investigated and measured CRM effectiveness from customer perspective. It is essential to know for firms how effective their CRM activity perceived by customers and its effect on customer satisfaction.

Thus, it is due to the above reasons that the researcher was triggered to conduct this study. The study has investigated the effect of customer relationship management (from network quality, creating more superior customer value, enhancing customer relational experience and the introduction of loyalty programs perspectives) on customer satisfaction by taking Ethio Telecom service center in Yirgalem town as a case.

1.3. Research Question

The following were the research question that the study sought to answer:

1. What is the effect of Ethio Telecom's network quality on customer satisfaction in Yirgalem Town?
2. Does perceived value of Ethio Telecom service affect customer satisfaction in Yirgalem Town?
3. What is the effect of Ethio Telecom's relational experience on customer satisfaction in Yirgalem Town?
4. Does Ethio Telecom's loyalty program affect customers' satisfaction in Yirgalem Town?

1.4. Objectives of the Study

1.4.1. General Objective

The main objective of this study was to evaluate the effect of customer relationship management practices on customer satisfaction in the case of Ethio Telecom in Yirgalem Town

1.4.2. Specific Objectives

1. To determine the effect of network quality on customer satisfaction at Ethio Telecom Yirgalem Town Service.
2. To evaluate the effect of perceived value on customer satisfaction at Ethio Telecom Yirgalem Town Service.
3. To determine the effect of relational experience on customer satisfaction at Ethio Telecom Yirgalem Town Service.
4. To investigate the effect of loyalty program on customer satisfaction at Ethio Telecom Yirgalem Town Service.

1.5. Research Hypothesis

The following hypotheses were proposed by the researcher.

Ha1 – Network Quality has significant and positive effect on customer satisfaction.

- **Network quality-** Is the availability, reliability and stability of the network which provides customer satisfaction. Equally, the extent of signal coverage is an important determinant in customer loyalty (Brown &Gulycz, 2014, p. 260).

Ha2 – Perceived Value has significant and positive effect on customer satisfaction

- **Perceived value-** Refers to customer evaluation of what is fair, right, or deserved for the perceived cost of the offering (Padmavathy, 2015, p. 260).

Ha3 – Customer relational experience has significant and positive effect on customer satisfaction.

- **Relational experience -** This is the process of consumer behavior that describes the basic step that an ultimate consumer goes through in satisfying what customer want in the market which is problem recognition to information search and choice and post decision evaluation (Pine and Gilmore, 2014; p. 261).

Ha4 – Loyalty program has significant and positive effect on customer satisfaction.

- **Loyalty programs--** A reward program offered by a company to customers who frequently make purchases. A loyalty program may give a customer advanced access to new products, special sales coupons or free merchandise. Customers typically register their personal information with the company and are given a unique identifier, such as a numerical ID or membership card, and use that identifier when making a purchase. (Padmavathy, 2012, p. 261).

1.6. Significance of the Study

This study provides empirical support for the effect of CRM practices on customer satisfaction in the Ethio Telecom service at Yirgalem Area. The managers of Ethio Telecom are provided with the study results on how the factors in the study had influenced the buying behavior of their customers, accordingly the researcher expects that they will come up with strategies to address the ever-changing customer needs and enhance customer satisfaction.

Further the information derived from this study will guide managers in designing workable CRM practices in order to create and deliver customer value, thereby achieving customer satisfaction and customer retention.

Marketing students and scholars will benefit from this research as a source of literature in their studies about customer relationship management practices.

Besides, it may serve as a spring board for further research in this specific area. It will contribute in providing a ground for future research area to investigate customers' view of CRM implementation activities in large scale and in different industry as well.

1.7. Scope of the Study

The scope of the study is delimited in terms of geographically, conceptually, and methodologically to make the study manageable. The survey was conducted on customers of Ethio Telecom in Yirgalem Town and its surroundings, thus geographically the scope was limited for the fact that it is economical and representative of the targeted study population.

Conceptually, the study is also delimited to CRM theories in relation to customer satisfaction. It constitutes four independent dimensions of CRM practices namely network quality, customer relational experience, perceived value and loyalty program which determine the outcome of customer satisfaction. Other factors like service quality, service charge, variety of telecom, privacy invasion or ethical issues that affect customer satisfaction were not included in this study do you to cost and time constraints.

Methodologically, the scope was also delimited to customers or subscribers of Ethio Telecom in Yirgalem Town. Employees and other stakeholders are excluded again do you to cost and time constraints.

1.8. Limitation of the study

While conducting this study the researcher has encountered the following constraints. The first limitation was some respondents (customers) were not willing to give information. On the other hand, the basic constraints were cost and time

1.9. Organization of the Study

This study was organized under five chapters. Chapter one includes; Introduction part of the study, covering study background, problem statement, the research goals, hypotheses, scope and purpose of the study. Chapter two deals with the review of the related literature. It involves theory, conceptual and analytical discussions leading to the identification and conceptual framework for addressing the identified research gap. Chapter Three was all about research design along with its approach, study population, methods of sampling, sample size, data collection tools, data analysis, and presentation methods. Chapter four presents demographic features, statistical analyses (both descriptive and inferential), results of the findings, and their specific interpretations. Chapter five incorporates review of the major findings, conclusions and recommendations. Recommendations (possible solutions to the problems), and conclusions were drawn based on findings.

CHAPTER TWO

REVIEW OF THE RELATED LITERATURE

2.1. Theoretical Review

2.1.1. Concept of Customer Relationship Management

CRM practices is defined as, “systems that focuses on managing the relationship between a company and its current and prospective customer base, as a key to success, (Gebert, 2003). It further, means developing a comprehensive picture of customer needs, expectations and behaviors and managing those factors to affect business performance. CRM activities help in building long lasting relationships and these relationships give company’ joy of retained customers. Relationship marketing is a way to obtain trust and satisfaction, which in turn ensures sustainable success of an organization, (Lo, 2014). It is also regarded as part of sales function; as sales department study buying habits and trends of customers and try to match service level.

CRM practices will be attracted the attention of both marketing practitioners and researchers over the last decade. Despite, or may be due to, the attention drawn to the subject, a clear agreement on what CRM practices is and especially how CRM practices should be developed remains lacking. A CRM practice is the values and strategies or relationship marketing with particular emphasis on customer relationships turned into practical application. (Peelen, 2016). CRM practices are a strategy view of how to handle customer relationship from a company perspective. “The strategy deals with how to establish developed and increase customer relation from profitability perspective, based upon the individual customer needs and potentials.

The basic underlying CRM practice is that the basis of all marketing and management activities should be the establishment of mutually beneficial partnership relation with customers and other partners in order to become successful and profitable” (Ghavami, 2016). “A CRM practice is the integration of customer focuses in marketing, sales, logistics, accounting i.e., in all parts of the organization operation and structure. Those are the activities a business performs to identify, qualify, acquire, develop and retain increasingly loyal and profitable customers by delivering the right products or services to the right customer through the right channel at the right time and the right cost” (Johansson and Storm, 2014).

CRM is born from relationship marketing and is simply the practical application of long-standing relationship marketing principles which have existed since the dawn of business itself (Gummesson, 2004). Most marketers view the concept of customer relationship management in a broader sense. Although CRM will be become widely recognized as an important business approach, there is no universally accepted definition of CRM (Rigby, 2015; Yim, 2016; Zabhal, 2004). As such, there is still much debate over exactly what constitutes CRM. Broader perspectives began to emerge in a number of definitions that started to focus on considering CRM as an organization-wide effort that centered on building and maintaining profitable customer relationships (Akroush, 2014).

Broader Customer relationship management is the overall process of building and maintaining profitable customer relationships by delivering superior customer value and satisfaction. It deals with all aspects of acquiring, keeping, and growing customers (Kotler& Armstrong, 2012). Hence, CRM tools are activities by business organizations to manage customer interactions across channels and department, including marketing, sales, customer service and technical support (Chaney, 2013). As stated by Kotler and Armstrong (2012), customers buy from the firm that offers the highest customer perceived value, the customer evaluation of the difference between all the benefits and all the costs of market offering

relative to those of competing offers. Importantly, customers often do not judge values and costs “accurately” or “objectively.” They act on perceived value (Kotler and Armstrong, 2012).

Though the competitive advantage for any enterprise can be gained only by leveraging knowledge of customers’ expectations, preferences and behavior which involve creating an ongoing dialog with customers and exploiting the information and insight obtained at all customers touch points as argued by Payne (2005). Kotler & Armstrong (2012) indicated that mostly companies try to increase customer satisfaction by lowering price or increasing the service which results in lower profit. However, firms through effective CRM tools can generate customer value profitably without giving away their profit. The philosophical rationale behind the importance of and the need for CRM lies in the importance of cooperative and collaborative relationship between buyers and sellers (Akroush, 2016). Another view of CRM is that it is technologically orientated. Sandoe, Corbitt and Boykin (2013) argue that advances in database technologies such as data warehousing and data mining, are crucial to the functionality and effectiveness of CRM systems.

2.1.2. Dimensions of Customer Relationship Management

CRM practices can best be described as an evolution of marketing from product or brand management to customer management (Peelen 2006). According to Xu and Yen (2002) states that successful companies will use customer information to build relationships on the levels that customers want them and by organizing the information about each customer a singular view can be made of each client throughout the company no matter how many customers they have.

2.1.2.1. Network Quality

Provision of a reliable service which can satisfy customers, is critical for retaining customers and a tool to protect organizations from customer churn (Brown & Gulycz, 2014). The relationship between service quality and customer satisfaction is somewhat reciprocal. Previous research on this relationship can be divided into two schools of thoughts, one considers a satisfied customer perceived highly about service quality (Brown & Gulycz, 2001), and the other argue that service quality leads to customer satisfaction (Antreas & Opoulos, 2003). Nevertheless, both schools agree that there is a strong correlation between customer satisfaction and service quality.

Availability, reliability and stability of the network are key in customer satisfaction. Equally, the extent of signal coverage is an important determinant in customer loyalty. With the onset of money transfer services, real time delivery of transactional messages is now essential. To this extent, measurement of customer satisfaction in relation to network performance is important. SERVQUAL model developed by Parasuraman (2015) suggested that there is a difference between customer satisfaction and the provider's actual service performance.

2.1.2.2 Perceived Value

Perceived value will be its root in equity theory, which considers the ratio of the consumer's outcome/input to that of the service provider's outcome/input (Oliver & DeSarbo, 2014). The equity concept refers to customer evaluation of what is fair, right, or deserved for the perceived cost of the offering (Bolton and Lemon, 2014). Perceived costs include monetary payments and non-monetary sacrifices such as time consumption, energy consumption, and stress experienced by consumers. In turn, customer-perceived value results from an evaluation of the relative rewards and sacrifices associated with the offering.

Customers is inclined to feel equitably treated if they perceive that the ratio of their outcome to inputs is comparable to the ratio of outcome to inputs experienced by the company (Oliver, 2013). And customers often measure a company's ratio of outcome to inputs by making comparisons with its competitors' offerings. Customer value is "the fundamental basis for all marketing activity" (Holbrook, 2014, p. 22). And high value is one primary motivation for customer patronage.

2.1.2.3. Customer Relational Experience

Gilmore,2016). Customer satisfaction is based on experiences in the interpretation of the exchange relationship in the marketplace. The ongoing buyer seller relationships take many different forms. The buyer's perception of the effectiveness of the exchange relationship is a significant mobility barrier and potential competitive advantage for the seller that insulates from price competition.

Relationship Quality emerged from the field of Relationship Marketing (RM). Due to the importance of relationship marketing in today's businesses, relationship quality is essential for assessment of relationship strength and the satisfied degree of customer needs and expectations (Crosby & Cowles, 2013; Smith, 2014). Successful exchange events can finally lead to an enduring buyer-seller relationship if they are properly treated from both a buyer and a seller's perspectives (Crosby, 2013).

2.1.2.4. Loyalty Programs

Loyalty programs have long been an important element of customer relationship management for firms. Information technology that enables firms to practice individual level marketing has facilitated the spread of loyalty programs into such diverse industries as gaming, financial services, and retailing (Deighton, 2014). Actually, academic researchers have begun to study

loyalty programs. Behaviorally oriented researchers, such as Soman (2015) and Kivetz and Simonson (2012), have studied the effect of delayed incentives on consumer decisions. Neslin (2013) has proposed analytical models to study the impact of loyalty programs in categories with different structures. This study contributes to the literature that is focused on empirically measuring response to loyalty programs (Sharp & Sharp 2016).

Loyalty programs that base rewards on cumulative purchasing are an explicit attempt to enhance retention. Such programs encourage repeat buying and thereby improve retention rates by providing incentives for customers to purchase more frequently and in larger volumes (Deighton, 2000). However, dynamically oriented promotions, such as loyalty programs, represent just one possible technique for increasing customer retention. Repeat buying may also be encouraged through various means such as short-term discounts on goods or reduced shipping charges. Therefore, it is important to develop models that can simultaneously estimate the influence of dynamic and current factors on long term customer behavior (Neslin, 2013).

In contrast to previous models, the current model considers the impact of previous purchasing activity and customer expectations. The underlying behavioral assumption is that a reward program can motivate customers to base their purchasing decisions both on the current environment and on a long-term goal of achieving a frequent buyer reward. In other words, an effective reward program can encourage customers to make decisions that maximize expected utility over an extended time horizon rather than at each purchase occasion. This assumption is consistent with previous findings in the literature that expectations of the future can affect consumers' current-period decisions (Lemon, White & Winer 2002).

The empirical section of this article uses individual-level customer data from an Internet grocer to develop a dynamic model of customer retention. The model identifies the key

factors that influence customers to make repeat purchases over time. A loyalty program that bases awards on the level of purchasing over a specified period is a prime example of such a decision problem (Bult, 2015). A further benefit of dynamic programming methods is that the estimated coefficients can be used to conduct simulations that replicate the consumer's dynamic decision process.

The primary contribution of this research is a framework for modeling the influence of a reward program and other marketing instruments on customer retention. Firms have multiple options for their promotional budgets, so models that can quantify the long-term effects of loyalty programs and other options (e.g., pricing, coupons, and shipping fees) can help the firm justify its choices. Although most database marketing applications focus on tasks such as customer scoring that are designed to maximize the profitability of single period mailing efforts (Bult&Wansbeek 2016), the current research focuses on customers' response to a range of marketing instruments over an extended period.

The model provides the means to support multi-campaign direct marketing in environments in which customers have a dynamic orientation. In terms of substantive findings, the results suggest that the loyalty program under examination is successful in changing customer behavior and in motivating customers to increase purchasing (Nicholls, 2013). In addition to a statistically significant estimate for the loyalty reward parameters, formulations that assume that customers are dynamically oriented fit better than do models that do not include a dynamic structure.

There are several theoretical reasons the reward-based loyalty program being studied should positively affect both customer retention and customer share development. First, psychological investigations show that rewards can be highly motivating (Latham & Locke 2014). Research also shows that people possess a strong drive to behave in whatever manner

necessary to achieve future rewards (Nicholls, 2014). According to Roehm, Pullins&Roehm (2002), it is reasonable to assume that during participation in a loyalty program, a customer might be motivated by program incentives to purchase the program sponsor's brand repeatedly. Secondly, because the program's reward structure usually depends on prior customer behavior, loyalty programs can provide barriers to customers' switching to another supplier. For example, when the reward structure depends on the length of the relationship, customers are less likely to switch (because of a time lag before the same level of rewards can be received from another supplier). It is well known that switching costs are an important antecedent of customer loyalty (Dick and Basu 2013; Klemperer 2014).

2.1.3. Concept of Customer Satisfaction

Customer satisfaction is perceived as a relative judgment that considers the qualities versus the cost and efforts obtained through a purchase (Ostrom&Lacobucci, 2014). Customer satisfaction is considered as important outcome of a buyer-seller interaction (Roos, 2006; Smith and Barclay, 2016). The literature contains two general conceptualizations of customer satisfaction: transaction-specific satisfaction and cumulative satisfaction (Bolton and Drew, 2014; Cronin and Taylor, 2013; Shankar, 2003). While transaction-specific satisfaction may provide specific diagnostic information regarding a specific product or service encounter, cumulative satisfaction resulting from a series of transactions or service encounter is a more fundamental indicator of a firm's past, current and future performance (Anderson, 2013; Lam, 2004; Oliver,2018). Therefore, this study focuses on cumulative satisfaction and defines satisfaction as the emotional state developed from a relationship that resulted from customer interactions over time.

The notion of customer satisfaction is part of a wider focus on building total customer value, which can be defined as: "the perceived monetary value of the bundle of economic,

functional and psychological benefits customers expect from a given market offering” (Kotler and Keller, 2009). Zeithaml and Bitner (2000), define customer satisfaction as follows: “Satisfaction is the customer evaluation of a product or service in terms of whether that product or service has met their needs and expectations.

Customer satisfaction will be been fundamental to the marketing concept for over three decades (Parker and Mathews, 2001). It is widely recognized in the good and service sectors that customer satisfaction as the main performance indicator and the key to success for any business organization. However, the intangible nature of customer satisfaction makes the term hard to measure. Therefore, many researchers attempt to discover the antecedents and consequences of customer satisfaction in order to provide a better understanding of 16 customer, increase market share and profitability, reduce cost and enhance product or service performance as well as internal quality control (Ndubisi and Chan, 2005). Asimow (2013) contrasted and discussed customer behavior model and reported that customer satisfaction result in repeated purchase and emphasize the importance of customer satisfaction for the organization. In early 2013s, Anderson (2013) and Miller (2014) investigated customer satisfaction based on the expectation and perceived product performance. Churchill (2015) studies identify the antecedent and construct measurement of customer satisfaction based on disconfirmation paradigm.

The conceptual relationship between customer satisfaction and service quality has generated mixed results among researchers. Anderson (2014) points out a distinction between customer satisfaction and future experience a customer gets when he comes into contact with a product or service and value received. Recent studies have also pointed out that service quality is an antecedent of customer satisfaction (Anderson and Sullivan, 2014; Cronin & Taylor, 2013). There is however, consensus that further studies would have to be done on this issue. Satisfaction is based on the customer’s previous experiences with the service provider, advice

of friends and associates, competitors offering and information from marketers (Kotler, 2016). It has also been argued that satisfaction/dissatisfaction with a product or pleasure will lead to satisfaction. In contrast, negative emotions such as grief, sadness, distress, sorrow, regret, disappointment, anger, agitation, will engender dissatisfaction (Zeithaml and Bitner, 2013). Services are influenced by customers' state of mind and emotions, even Positive feelings such as happiness, excitement.

2.1.4. Customer Relationship Management and Customer Satisfaction

Despite substantial investments in CRM applications, there is a lack of research demonstrating the benefits of such investments (Mithas, 2013). According to Mithas (2013), CRM applications are likely to have an effect on customer satisfaction for at least three reasons. First, CRM applications enable firms to customize their offerings for each customer. By accumulating information across customer interactions and processing this information to discover hidden patterns, CRM applications help firms customize their offerings to suit the individual tastes of their customers. Customized offerings enhance the perceived quality of products and services from a customer's viewpoint. Because first, quality is a determinant of customer satisfaction, it follows that CRM applications indirectly affect customer satisfaction through their effect on perceived quality. In addition to enhancing the perceived quality of the offering, CRM applications also enable firms to improve the reliability of consumption experiences by facilitating the timely, accurate processing of customer orders and requests and the ongoing management of customer accounts. An improved ability to customize and a reduced variability of the consumption experience enhance perceived quality, which in turn positively affects customer satisfaction.

CRM applications also help firms manage customer relationships more effectively across the stages of relationship initiation, maintenance, and termination (Reinartz, 2015). In turn,

effective management of the customer relationship is the key to managing customer satisfaction. Armstrong and Kotler (2012) considered relationship marketing as a kind of index for customer satisfaction, and they believed that the maintenance of excellent relationship marketing between the firm and customers would be beneficial in increasing customer satisfaction. According to Jamal & Naser (2002) customer satisfaction is based not only on the judgment of customers towards the reliability of the delivered service, but also on customer's experience with the service delivery process. High level of customer satisfaction leads to increased customer loyalty, intention to purchase, word-of-mouth recommendation, profit, market share, and return on investment (Nguyen, 2007).

2.2. Empirical Review

Pop & Pleau (2006) conducted a case study research on relationship marketing in telecom industry express one of the retail telecom company in Romania. Relationship marketing dimensions will be used to measure the implementation of CRM in the telecom from customer perspectives.

Hassan (2015) with regards to his studies on Shell Pakistan proposed that, CRM significantly impact on customer satisfaction and customer retention and all variables positively relates. The study concludes that, the implementation of CRM grows a company's market size, enhances outputs, and establishes long term customer relation due to the customer in-depth knowledge gain.

Availability, reliability and stability of the network are keys in customer satisfaction. Equally, the extent of signal coverage is an important determinant in customer loyalty. With the onset of money transfer services, real time delivery of transactional messages is now essential. To this extent, measurement of customer satisfaction in relation to network performance is

important. SERVQUAL model developed by Parasuraman (2015) suggested that there is a difference between customer satisfaction and the provider's actual service performance.

Other studies result shows the positive impact of network quality on satisfaction (Hooley, 2005; Payne, 2006; Kolis&Jirinova 2013). Reichheld (2017) noted that, customer satisfaction has been used to measure the efficiency of CRM in organizations in terms of their network quality. Best (2014) indicated that network quality in the telecom industry is the most basic elements which is intended to bring customer satisfaction in industry reflecting in the company's revenue.

Delivering a service performance, which can satisfy customers, is critical for retaining customers and a tool to protect organizations from customer churn (Brown & Gulycz, 2013). Marketing scholars and practitioners equally emphasize on the issue of customer satisfaction through service (network) quality, which helps in maintaining existing cash flows and guarantee stable future (Teas, 2014; Zeithaml, 2004). While the manufacturing sector is concerned with the repurchase, most of the services depend on the continuity and thus focus on customer satisfaction and retention (Anderson, 2017). In an environment with reduced calling rates such as Ethiopian market, customer satisfaction has now become vital. Based on this notion, the following hypothesis is proposed:

A substantial study in marketing has examined the impacts of CRM on Customer satisfaction. CRM practices allow organizations to gather data on customers from the various points of contacts in order to customize services to suit customer's personal needs and desires. This improves customer's discernment of perceived quality or value and influence satisfaction (Mithas, 2005).

Rastghalam (2014) studied the effects of perceived quality of the service provision on customer satisfaction with respect to the entire customers of Moallem insurance company in

Isfahan province (India). His research measured customer satisfaction by the following constructs; service quality, technological services, charge of service, and employees respond to clients. The study concluded that, CRM presents a holistic view of the customer which helps organizations to capitalize on to establish a successful relationship, have access to market opportunities to increase sales and finally provide customer satisfaction (Maleki&Darabi 2010).

Hou (2008) discovered that, CRM positively influenced customer satisfaction in the telecom industry. Thus, through CRM strategies, customers daily faced with issues related to network quality against the service charge they paid. He found out that customers in developing countries in particular complained or does not believe that the value-for-money of telecom services due to their poor infrastructure. From the above discussions, it is established that, a good customer relationship management practice in the insurance industry can lead to customer satisfaction.

The literature also suggests that the existence of relationships among customer value-orientation, and CRM will enhance the implementation of customer-related strategies and of customer satisfaction programs, as well as impacting positively on their success (Jun, 2012).

Janiszewski (2009) justified the process of consumer behavior describes the basic step that an ultimate consumer goes through in satisfying what customer want in the market which is problem recognition to information search and choice and post decision evaluation.

Prior empirical research has identified perceived value as a major determinant of customer loyalty in such settings as telephone services (Bolton & Drew,2015), airline travel and retailing services (Sirdeshmukh, 2002). Chang (2014) report that customer perceived value has been found to be a major contributor to purchase intention.

The literature suggests that the existence of relationships among customer-orientation, and CRM will enhance the implementation of customer-related strategies, and of customer retention and

One attempt to conceptualize relationship quality has been proposed by Grosbyetal. (2014), who viewed relationship quality as a high-order construct and should contain at least two dimensions: trust and satisfaction.

Morgan and Hunt (2012) drew commitment-trust theory by proposing that trust and commitment are two basic constructs for measuring relationship quality.

Lages (2014), from a perspective of business organization rather than consumers, studied that relationship quality reflected the intensity of information sharing, communication quality, long-term orientation and satisfaction with the relationship between the exporter and importer.

Whitten and Green (2013) illustrated that, especially in the context of service markets, high relationship quality perceived by customers is achieved through customer trusts and customer satisfaction, which are two key points for service providers to consolidate stable long-term relationship with their customers, and in turn achieve customer retention and loyalty behavior.

Drèze and Hoch (2012) report on a category specific loyalty program that results in increases for both the specific category and total store traffic. It should be emphasized that studies that question the value of loyalty programs.

Sharp and Sharp (2014) studied the effect of CRM on customer satisfaction in the case of MTN Mobile service provider in South Africa. They found out that applicable loyalty program had positive and significant effect on customer satisfaction and brand loyalty. For a

frequency program to be effective in increasing loyalty, it must have a structure that motivates customers to view purchases as a sequence of related decisions rather than as independent transactions

O'Brien and Jones (2014) showed that the major factors that customers consider when evaluating programs are the relative value of awards and the likelihood of achieving a reward.

Rust, Zeithaml, and Lemon (2013) investigated effect of special characteristic of loyalty programs on customer satisfaction. They found out the attractiveness of rewards may change dynamically with a customer's decisions. As purchases are made, both the customer's investment in the program and the customer's likelihood of earning a reward increase.

Despite the theoretical arguments in favor of the positive effect of loyalty programs on customer satisfaction, several researchers have questioned this effect (e.g., Dowling and Uncles 2014; Sharp and Sharp 2014).

In contrast, Bolton, Kannan, and Bramlett (2016) show that loyalty programs have a significant, positive effect on customer satisfaction. This study builds on the theoretical argument in favor of the positive effect that loyalty programs have on customer satisfaction.

2.3. Conceptual Framework

Conceptual framework is a system of variable relationships that is logically designed to present the systematic view of the research problem. It specifies more exactly the variables to be studied i.e., independent and dependent variables. This study demonstrated how customer satisfaction depends on such variables as network quality, perceived value, customer relational experience and loyalty programs.

The diagrammatic relationship between the independent and dependent variables is summarized in the figure 2.1 below;

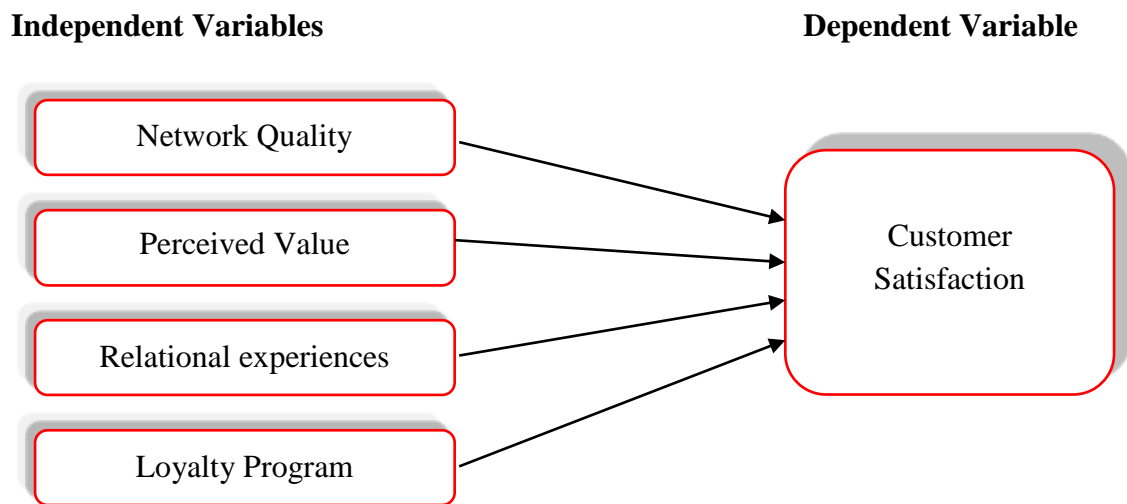


Figure 1 Conceptual framework of the Study

Source: Developed by researcher, 2023

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter presents the methods used to generate the data and the analysis to address the objectives. It describes the study area, research design, research approach, and population, sample size and procedure, data source and data collection method, data collection procedure, scale validity and reliability test, data analysis and presentation and ethical considerations.

3.1 Description of study area

The study was conducted in Central Sidama Zone Yirgalem Town which is located Sidama national regional state. The town is located 310 km far from Yirgalem Town and 42 km from Hawassa the capital city of Sidama regional state. Its Astronomical location lies 6° 45' North Latitude and 38° 25' East Longitude .this zone covers about 1776 km² and divided into four sub city with three major marketing towns-Arada, Sidetegna and Aposto, It has a total human population of 43,815 of whom 21,840 are men and 21,975 women. The 1994 national census reported this town had a total population of 24,183 of whom 12,092 were men and 12,091 were women. (52 % female and 48 % male) (BoARD, 2013; Integrated Development Plan/IDP 2005).

Elevation of Dale woreda is 1200 m above sea level along a shore of Lake Abaya to about 3200M at its western point river include the Gidabo at 2004 survey the land of Dale 81.9%. Ethio-Telecom has a service center at the town and provides services like voice call, SMS, Internet (wireless and fiber) and related telecom services for customers inside the town and its surrounding. Thus, the study was conducted to assess the impact that the CRM practice of the center have on the satisfaction of its customers.

3.2. Research Design

In order to address the research gap identified and to meet the specific objectives, explanatory research designs was employed. According to Riaz (2011) explanatory research is conducted in order to identify the extent and nature of cause-and-effect relationships. Explanatory research can be conducted in order to assess impacts of specific changes on independent variables that change the dependent variable. It focuses on analysis of a situation or a specific problem to explain the patterns of relationships between variables. Therefore, the study employed explanatory research design to investigate the effect of the CRM (network quality, relational experience, loyalty program and perceived value) the independent variable on customer satisfaction which is the dependent variable.

3.3. Research Approach

In order to meet the objectives of the study, quantitative research approach was applied as it is appropriate for the reason that quantitative research approach involves studies that make use of statistical analyses to obtain their findings. Key features include formal and systematic measurement and the use of statistics to carry out the analysis and its respective interpretation on the data collected through questionnaire -based survey. Thus, hypotheses on the causal relationships were deduced from existing knowledge (literature), subjected to empirical scrutiny (testing), and, based on the findings it was decided that whether the hypotheses are supported or refused.

3.4. Population, Sample Size and Sampling Procedure

3.3.1. Target Population

Population of this study includes all subscribers of Ethio Telecom in Yirgalem in town. Target or study population is the whole community of people or organizations that the researcher or surveyor is interested in drawing conclusions (Kothari, 2003). Referring Ethio Telecom's head-quarter customer database, as of Jan, 2022, the organization currently has a total of 50.7 million subscribers all over the country, of which 40000 (7%) resides in the Yirgalem town (Ethio Telecom, 2022).

3.3.2. Sample Size

Sampling is the process of selecting a number of study units from a defined study population (Zikmand, 2010). It is economical to take representative sample for the intended investigation when conducting census is unrealistic. Determination of a representative sample size is a critical and important issue as larger sample size may waste time and other vital resources unnecessarily. While samples that are too small may lead to inaccurate results. According to Saunders (2007) researchers normally work to a 95% level of certainty for larger population. Since the number of the population is known but larger than 40000, a total of 396 samples were selected by using Yamane (1967) sample size determination formula. The following calculation shows how the sample size was determined:-

$$n = \frac{N}{1+N(e^2)} = \frac{40000}{1+40000(0.05)^2} = 396$$

Where: n = Sample size

N = Population size

e = is the level of precision or sampling error

Therefore, a total of 396 respondents were taken from customer service outlets at Yirgalem districts. Their distributions based on the stratum (individual/ corporate customer) are depicted on Table 3.1.

Table 1 Sample Proportion per Stratum

Zone	Customer Type	No. of Customers	Proportion (%)	Sample Proportion
Central zone of Yirgalem	Individual	36,500	0.9125(396)	361
	Enterprise (Corporate)	3,500	0.0875(396)	35
Total		40000	1.00	396

(Source: Ethio Telecom Database, 2023)

3.3.3. Sampling Procedure

To select sample respondents from the targeted population of the study, non-probability sampling method specifically convenience sampling technique was applied. Thus, it was found appropriate to collect data from customers at hand as per convenience of the researcher. Therefore, the study considers a total of 396 customers to collect the required primary data.

3.5. Data Source and Data Collection Method

Depending on the objective and the research questions, both primary and secondary data sources were employed.

Primary data consists of all data obtained during the study that may be specifically relevant to the purpose of the study. The primary data was collected from responses of self-administered questionnaires. Secondary data sources were used to identify telecom service

subscribers (individual/corporate subscribers) of Yirgalem town from the service center database.

This research is primarily carried out using quantitative data collected through self-administered questionnaire. As suggested by (Creswell, 2009), administering questionnaires allows the researcher to collect data with low cost even when the universe is large and is widely spread geographically, it is free from the bias of the interviewer; answers is in respondents' own words, respondents have adequate time to give well thought out answers. Questionnaire, as a survey instrument is used for collecting the primary data. A respondent who is not easily approachable can also be reached conveniently and large samples can be made use of and thus the results can be made more dependable and reliable. The required data on CRM and consumer satisfaction attributes were collected through a close-ended questionnaire. The first part of the questionnaire comprises demography of the targeted respondents while the second part refers to CRM and consumer satisfaction.

3.6. Data Collection Procedure

The study was conducted in person for the fulfillment of academic requirement. The data collection was carried out in two phases. In the first phase, pre-testing the data collection instruments' validity and reliability were made through disseminating a total of 30 questionnaires. Once confirmed the validity, the researcher have distributed the questionnaires to the target respondents. Customers who have subscribed either for telephone service or digital network services were contacted at customer service centers and any other places in the town where the researcher founds it appropriate to administer the survey. Accordingly, a total of 396 questionnaires had been distributed. The required data were collected, screened and coded for analysis purpose.

3.7. Scale Validity and Reliability Test

Validity is the degree to which the data collection process correctly calculates what it is supposed to quantify. Pilot survey was conducted by distributing 30 questionnaires to customers to check the validity of the questionnaire. The respondents who participated in the pilot test were intentionally excluded from the main survey.

The content validity of the questionnaire were also reviewed by experts on the field, corporate managers and marketing managers of Ethio Telecom to check the suitability of the questions, the language (style of expression) and the suggestions implemented to enhance the questionnaire. Finally, after having made all the requisite corrections, it was found reasonable to distribute them to the targeted respondents.

Cronbach's alpha test was carried out to determine the reliability (internal consistency) of the measurement scale. The use of Cronbach's Coefficient to calculate the reliability of the instrument allows the strength of the items used in the questionnaire to be calculated in such a way that the measurement between 0.7 and 1.0 implies a good accuracy of the item included in the questionnaire.

According to Sekaran (2000), the scale represents as a number between 0 and 1 but the alpha value above 0.7 indicates good reliability of the measurement scale. For this study, a Cronbach's alpha score of .70 or higher is considered adequate to determine reliability.

Table 2 Reliability Test Score of Variables

	N	Cronbach's Alpha
Network Quality	5	.750
Perceived Value	5	.810
Loyalty Program	4	.806
Relational Experience	5	.740
Customer Satisfaction	4	.879
Total	23	.797

(Source: Own Survey, 2023)

Table 4.1 indicates that the scale reliability was found to be within the acceptable range as all the variables' test scores were and their average score (.797) were found to be above $\alpha = .70$.

3.8. Data Analysis and Presentation

Both descriptive and inferential statistics were used to analyze the quantitative data collected through structured questionnaire. All the variables were coded and entered into the SPSS 20.0 to analyze the collected data. Descriptive statistics was used to describe the usefulness of the data set and examine relationships between variables. In order to describe the data, preliminary descriptive statistics such as frequency, percentages, mean scores and standard deviation were computed.

Multiple regression analysis was performed on the four dimensions of CRM namely network quality, relational experience; perceived value and loyalty program considered as independent variables and customer satisfaction the dependent variable. The aim was to determine the extent to which the customer satisfaction is affected by the CRM dimensions in terms of coefficient of determination (R^2 value), the regression coefficient (Beta coefficient) and the P-values for the significance of each relationship.

Correlation coefficients were used to quantitatively describe the direction and magnitude of the association between the variables. According to Hair (2016) the Pearson correlation coefficient measures the degree of linear association between two variables. The scale varies between -1.00 to +1.00, whereas zero (0) represents absolutely no relationship between the variables. Model Specification of the study, the relationship between CRM and Customer Satisfaction variables were formulated as:

$$CS = \beta_0 + \beta_1NWQ + \beta_2PRV + \beta_3CRE + \beta_4LYP + e$$

*Where: CS = Overall Customer Satisfaction; NWQ= Network Quality; PRV = Perceived Value; CRE = Customer Relational Experience; LPR = Loyalty Program; e = error term, β_0 = constant term $\beta_{1, 2, 3, 4, 5}$ = coefficients of the predictor variables.

3.9. Ethical Consideration

Prior to the start of this research task, informed consent were made from the managements of Ethio Telecom. The approval request (consent) form for this study was granted from Hawassa University and the targeted respondents were asked their formal consent prior to the commencement of survey administration. The researcher informed the respondents and protected the rights of the respondents by ensuring that none of their responses are misused other than academic purpose.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATIONS

This chapter displays the major findings, analysis and discussion of the sample population based on the primary data gathered from customers of Ethio Telecom in Central Sidama Zone of Yirgalem Town. The summarized data was analysed by using descriptive statistics, correlation and regression to check the hypothesis and answer the research question. Data was analysed using SPSS version 20. Accordingly, first the sample respondents' information was presented using frequency, graphs and Percentages. Then customer's level of agreement and disagreement for each dimension and the dependent variable, customer satisfaction, presented using the aggregated mean value. At last results of correlation and regression analysis are presented and discussed.

After distributing 396 questionnaires to the targeted customers of Ethio Telecom Yirgalem town, a total of 355 questionnaires were collected this accounted for 89.7% of the total distributed questionnaires. Then, further screening for missing data was made and a total of 340(85.9%) valid and usable questionnaires were used for statistical analysis.

4.1. Demographic Characteristics of the Respondents

The first part of the questionnaire consists of the demographic characteristics of the respondents. It requested a limited amount of information related to their personal and socio-demographic status. Accordingly, the following variables such as sex, age, education and customer category were summarized and described in the subsequent figures below.

4.1.1 Gender of Respondents

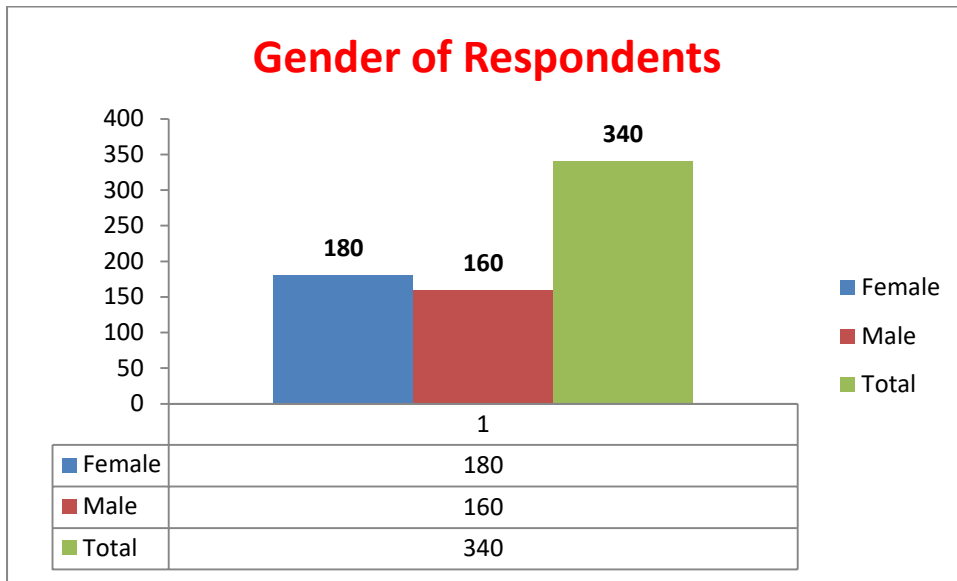


Figure 2: Gender disparity among respondents

The results on Table 4.1 showed that out of 340 respondents participated in this study, the majority 180 (52.9%) were female subscribers and male subscribers account for the rest 160 (47.1%) of responses. even though female respondents were slightly higher in number. This implies that the gender disparity of the study is almost equal and both genders have got reasonable representations in the study.

4.1.2 Age of Respondents

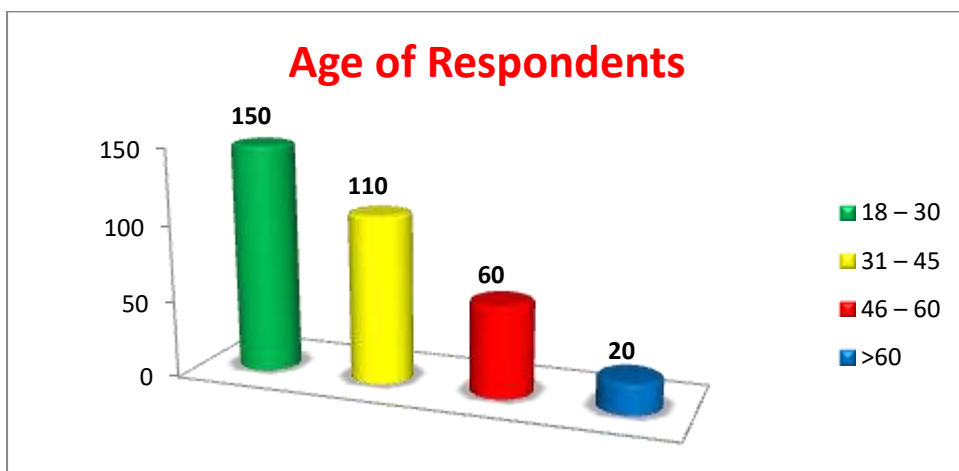


Figure 3: Age of Respondents

In terms of the age range of the respondents, majority 150 (44.1%) was found within 18 - 30 years old followed by 110 (32.4%) and 60 (17.6%) which falls under the age range of 31 – 45 years and 46 – 60 years respectively. While, the rest 20 (5.9%) were above 60 years old. This indicates that adult respondents below 45 years old were larger in number than elders as they account for 94.1 % of the total respondents. This result is in line with the fact that 70% of Ethiopian population is young and now a day most of those young Ethiopians have access to phone and internet services.

4.1.3 Educational Background of Respondents

Table 3 Education Level of Respondents

Category (Education)	Frequency	Percent (%)
Primary & Secondary Education	110	32.4%
First Degree	140	41.1%
Masters & above	50	14.7%
No formal education	40	11.8%
Total	340	100%

The educational backgrounds reflected that the majority 140 (41.1%) of the respondents were first degree holders followed by 110 (32.4%) with Primary & Secondary Education, 50 (14.7%) were Master's and above holders, while the rest 40 (11.8%) of the respondents have no formal education. This implies that the majority of respondents are well-educated and it was a good opportunity to get respondents with possibility of understanding the questions and overall purpose of this survey.

4.1.4 Customer Category of Respondents

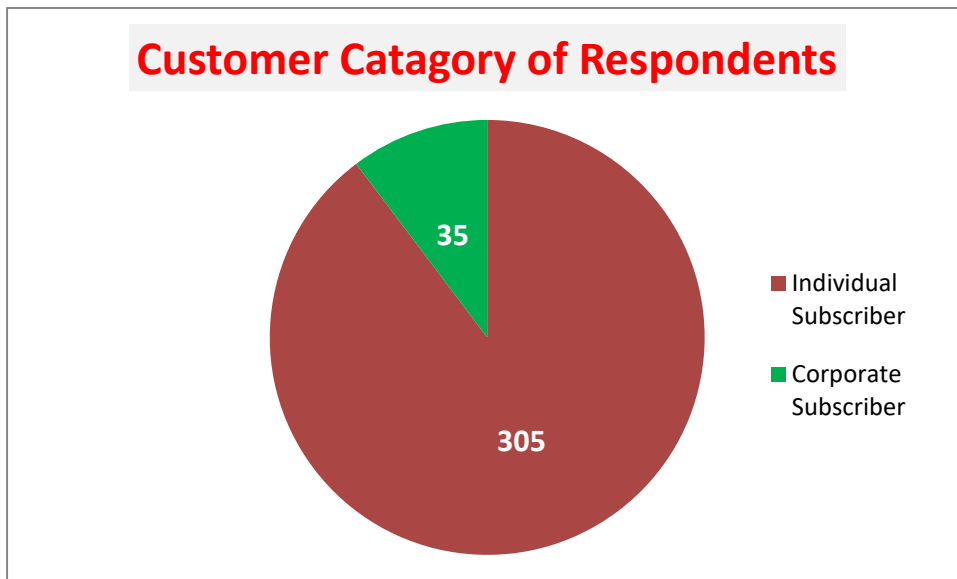


Figure 4: Customer Category of Respondents

Finally, majority of the respondents were individual customer with 305 (89.7%) of the total respondents number, while the rest 35 (10.3%) represents the corporate customers. Ethio Telecom's customers are categorized into two basic groups - individual and corporate customers. It is evident that the company's individual customers are more in number.

In general, it can be concluded that the overall demography of the respondents was characterized with good gender disparity as male and female respondents were almost equal, well-educated adults customer category and majority of the respondents were individual subscribers who subscribed for voice and internet services than corporate customers.

4.2. Descriptive Analysis

CRM dimensions (network quality, perceived value, relational experience) and Customer Satisfaction are discussed using descriptive statistics. Respondents evaluated this dimension with five-point likert scale. the scale is set in such a way that respondents strongly disagreed if the mean scored value is in the range of 1.00 – 1.80; disagreed within 1.81 – 2.60; neither agreed nor disagreed within 2.81 - 3.40; agreed if it is in the range of 3.41 – 4.20; while strongly agreed when it falls within 4.21 – 5.00. While, standard deviation shows the variability of an observed response. Best (1987).

Table 4 Descriptive Statistics

Descriptive Statistics			
	N	Mean	Std. Dev.
Network Quality	340	3.58	1.547
Perceived Value	340	4.02	1.305
Relational Experience	340	3.60	1.344
Loyalty Program	340	4.37	1.132
Customer Satisfaction	340	3.77	.878
Valid N (list wise)	340		

(Source: Own Survey, 2023)

Referring the results on Table 4.2, the grand mean of network quality dimension was found to be 3.58(Std. 1.547). It indicates that the majority respondents inclined to agree on the importance of network quality on their satisfaction. The standard deviation indicates considerable variation of the respondents in regards to the quality of the network. This implied that adequate network coverage, clarity/ speed, ease of connection to other services

and company's innovativeness and staffs' technological knowledge influences the respondents' satisfaction level.

Referring the perceived value (grand mean, 4.02 with Std. 1.305) reveals majority of the respondents agreed on Ethio Telecom service worth value for money. Besides, the ease of use, its convenience, exceeding user's expectation and feeling of using the service has value affect the respondents' level of satisfaction. This has an implication that consumer's benefit exceeds compared to what they paid.

As far as relational experience dimension, the grand mean of 3.60(Std. 1.344) indicates that the respondents agreed on provision of prior information, courteousness of employee, utilization of simple procedure, and ease of transfer. This implies the company is in a good state of satisfying what the respondents' wanted in the market through problem recognition, information search, and choice.

The grand mean 4.37 (Std. 1.132) of loyalty program dimension illustrates that customers strongly agreed on loyalty programs of Ethio-telecom. Those programs lead to an increase satisfaction level of Ethio Telecom customers in terms of offering discount, providing low charge during holidays, offering gifts and regular information update. This implies that the company loyalty program gave customers advanced access to new products, and special sales discounts.

Customer satisfaction refers to the extent to which customers are happy with the products and services provided by a business. In this regard, the total mean of this dimension was found to be 3.77 (Std.878). It implies that majority of the respondents were satisfied with the overall service provided by Ethio Telecom Yirgalem service center. This results in customers become loyal to the company and reflect positive word of mouth as well as recommend company services to others.

4.3. Inferential Statistics

Inferential statistics comprises different tests namely correlation analysis among variables, assumption of data test for their suitability or fitness to the intended regression analysis model; namely normality, collinearity, linearity and homoscedasticity, and regression analysis. Finally, the multi-regression analysis in terms of model summary, ANOVA test and determination of beta coefficients are conducted to address the objectives of this study.

4.3.1. Correlation Analysis

The study conducted a Pearson correlation analysis to measure the strength of linear association between two variables. Correlations are perhaps the most basic and most useful measure of association between two or more variables (Marczyk, Dematteo & Festinger, 2005). It helps in determining the strength of association in the model. Pearson correlation coefficients reveal magnitude and direction of relationships (either positive or negative) and the intensity of the relationship (-1.0 + 1.0). To interpret the direction and strengths of relationships between variables, the guidelines suggested by Field (2005) were followed. His classification of the correlation coefficient (r) refers 0.1– 0.29 is weak; 0.3 – 0.49 is moderate; and ≥ 0.5 is strong.

Table 5 Correlation Analysis

Correlations						
		NTQ	PEV	LOP	REX	COS
NT Q	Pearson	1	.343**	.402**	.501**	.718**
	Correlation					
	Sig. (2-tailed)		.000	.000	.000	.000
	N	340	340	340	340	340

PE V	Pearson	.323 ^{**}	1	.315 ^{**}	.123 [*]	.487 ^{**}
	Correlation					
	Sig. (2-tailed)	.000		.000	.019	.000
	N	340	340	340	340	340
LO P	Pearson	.476 ^{**}	.332 ^{**}	1	.423 ^{**}	.624 ^{**}
	Correlation					
	Sig. (2-tailed)	.000	.000		.000	.000
	N	340	340	340	340	340
RE X	Pearson	.503 ^{**}	.122 [*]	.434 ^{**}	1	.554 ^{**}
	Correlation					
	Sig. (2-tailed)	.000	.000	.000		.000
	N	340	340	340	340	340
CO S	Pearson	.723 ^{**}	.592 ^{**}	.634 ^{**}	.532 ^{**}	1
	Correlation					
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	340	340	340	340	340
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

As can be observed from the Person correlation result, the correlations between the dependent and independent variables were statistically significant. In addition, the statistical evidence depicted that all independent variables have strong positive correlation with customer satisfaction with Person correlation coefficient of .723, .592, .634, .532 of network quality, perceived value, loyalty program and relational experience respectively with a p-value < 0.05.

4.3.2. Regression Analysis

4.3.2.1. Assumption Tests of Linear Regression Model

Question 1. Linear regression is an analysis that assesses whether one or more predictive variables explain the dependent (criterion) variable. The regression assumptions are Multi-collinearity, Homoscedasticity and Normality test.

4.3.2.1.1. Multi-collinearity Test

According to Brooks (2008), Multicollinearity occurs when some or all of the independent variables are highly correlated with one another. Burns and Bush (2003), the VIF is a single number, and a rule of thumb is that as long as the VIF is less than 10, multi-collinearity is not a concern. With a VIF of greater than 10 associated with any independent variable in the multiple regression equation, it is prudent to remove that variable from consideration or to otherwise reconstitute the set of independent variables.

Table 6 Collinearity Test

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Network Quality	.545	1.555
	Perceived Value	.734	1.334
	Loyalty Program	.814	1.345
	Relational Experience	.701	1.554

a. Dependent Variable: COS

(Source: Own Survey, 2023)

4.3.2.1.2. Homoscedasticity

The Q-Q chart plots the values one could expect to get if the distribution were normal (expected values) against the values actually seen in the data set (observed values). The expected values are a straight diagonal line, whereas the observed values are plotted as individual points. If the data are normally distributed, then the observed values (the dots on the chart) should fall exactly along the straight line (meaning that the observed values are the same as you would expect to get from a normally distributed data set). Any deviation of the dots from the line represents a deviation from normality. Therefore, the Q-Q plot of the all variable considered in this study looks like a straight line. it showed little deviation from normality.

In Figure 4.1, it shows that each of the overall outcome against the predictor variable. The plot shows that how the points are randomly and evenly dispersed throughout the plot. And, these patterns are indicatives of a situation in which the assumption of linearity and homoscedasticity have been met.

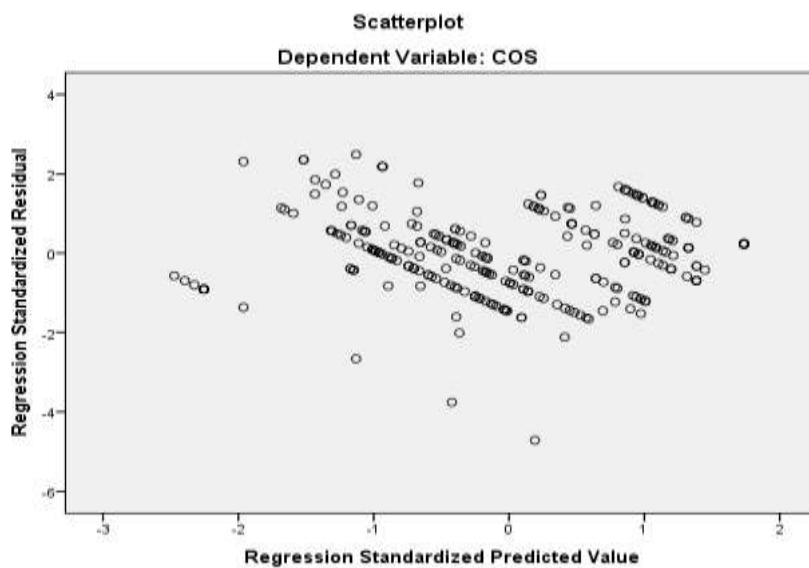


Figure 5: Homoscedasticity Test

4.3.2.1.3. Multivariate Normality Test

It needs to look at the values of Kurtosis and Skewness, to check that a distribution of scores is normal. Both have an associated standard error. The values of skewness and kurtosis should be zero in a normal distribution. Positive values of skewness indicate a pile-up of scores on the left of the distribution, whereas negative value indicates a flat distribution. The further the value is from zero, the more likely it is that the data are not normally distributed. Both have an associated standard error. However, the actual value of skewness and kurtosis are not, in themselves, informative. Instead, it needs to take the value and convert it to a z-score. The z-score is simply a standardize score from a distribution that has Mean of 0 and standard deviation of 1.0. As presented in Table 4.5, all service marketing mix elements was found to be within acceptable range (skewness within -2.0 to 2.0; and Kurtosis within -3.0 to 3.0).

Table 7 Normality Test

Descriptive Statistics					
	N	Skewness		Kurtosis	
		Statistic	Std. Error	Statistic	Std. Error
NTQ	340	-.536	.132	-1.038	.305
			.132		.305
PEV	340	-.635	.132	-.665	.305
LOP	340	-.235	.132	-.735	.305
REX	340	-.601	.132	-.428	.305
Valid N (listwise)	340				

(Source: Own Survey, 2023)

4.3.2.2. Multiple Linear Regression Analysis

LinearRegression is a method of estimating or predicting a value on some dependent variable given the values of one or more independent variable Marczyk (2005). Hence, in this study, multiple regression analysis is used to know by how much the independent variables i.e., dimensions of customer relationship management explains the dependent variable which is customer satisfaction.

Model Summary

Table 8 Model Summary

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.725 ^a	.720	.710	.53654	.732

a. Predictors: (Constant), REX, PEV, LOP, NTQ

b. Dependent Variable: COS

(Source: Own Survey, 2023)

As presented in the above table, the R^2 is a statistical measure of how close the data are to the fitted regression line. It is the coefficients of multiple determinations for multiple regressions. The value of R^2 implies .720 (72 %) of the variance in the dependent variable (customer satisfaction) can be predicted from the CRM variables. The remaining 28 % of the variation in the dependent variable is not explained.

Table 9 ANOVA Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	235.678	4	86.326	212.000	.000 ^b
	Residual	96.543	336	.268		
	Total	332.221	340			

a. Dependent Variable: COS

b. Predictors: (Constant), REX, PEV, LOP, NTQ

(Source: Own Survey, 2023)

The ANOVA table shows the overall significance/acceptability of the model from a statistical perspective. As the significance value of F statistics shows a value of 212.000 and p-value (.000), which is less than $p < 0.05$, the model is significant. This indicates that the variation explained by the model is not due to chance.

Table 10 Estimated regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.368	.133		3.323	.000
	NTQ	.248	.046	.357	8.320	.000
	PEV	.169	.032	.243	5.465	.000
	LOP	.234	.038	.337	7.870	.000
	REX	.186	.028	.220	3.853	.000

a. Dependent Variable: COS

(Source: Own Survey, 2023)

Where, COS= Consumer Satisfaction, NTQ = Network Quality, PEV = Perceived Value, LOP = Loyalty Program and REX = Relational Experience β_0 = Constant, β_1 to β_4 = beta coefficients, and e = error terms.

$$\text{COS} = .368 + .248\text{NTQ} + .169\text{PEV} + .234\text{LOP} + .186\text{REX}$$

The data findings analyzed also shows that taking all other independent variables at zero, a unit increase in network quality will lead to a 24.8 % increase in customer satisfaction in the case of Ethio Telecom. A unit increase in perceived value will lead to a 16.9 % increase in customer satisfaction in the case of Ethio Telecom; a unit increase in loyalty program will lead to a 23.4% increase in customer satisfaction in the case of Ethio Telecom and a unit increase in relational experience will lead to a 18.6 % increase in customer satisfaction in the case of Ethio Telecom.

4.4. Discussion of Findings

The study was aimed to examine the effect of CRM on customer satisfaction on Ethio Telecom Yirgalem Town service centre based on the dimensions of network quality, perceived value, loyalty program and relational experience and it was found that those factors are determinant of strong customer satisfaction. For the purpose of this study four hypotheses were developed, brief discussion on each hypothesis is given below.

Overall, the independent variables in the multi-regression analysis explained .720 of the variances (R squared) in the dependent variable of customer satisfaction. Hence 72.0% positive change in the level of customer satisfaction investigated in Ethio Telecom could be interpreted as resulting from increased on the independent variables (network quality, perceived value, loyalty program and relational experience).

Specifically, Network Quality has positive and significant effect on customer satisfaction. This is supported at $\beta = 0.248$ and p value of 0.000. Availability, reliability and stability of the network are key in customer satisfaction. This result is in line with Reichheld's (1996) study.

Perceived value has positive and significant effect on customer satisfaction and this is supported at $\beta = 0.234$ and p value of 0.000. Sabol (2002) argue that customer value is a superordinate goal and customer-perceived value has been found to be a major contributor to customer satisfaction. Loyalty Program has also positive and significant effect on customer satisfaction. This is supported at $\beta = 0.186$ and p value of 0.000. O'Brien and Jones (2016) suggest that the major factors that customers consider when evaluating programs are the relative value of awards and the likelihood of achieving a reward. Furthermore, the likelihood of achieving a reward is a function of cumulative buying thresholds and time constraints.

Relational Experience has positive and significant effect on customer satisfaction. This is supported at $\beta = 0.368$ and p value of 0.000. Good relationship quality could reduce service uncertainty and risk for the purpose of increasing customers' reliability to develop long-term relationships (Crosby, 2000; Li & Ho, 2008). In other words, higher quality of relationship creates association between service providers and customers, and fosters long-term stable exchanges where both parties can gain mutual benefits (Singh, 2008).

In conclusion, the four dimensions namely network quality, perceived value, loyalty program and relational experience attributes showed positive and significant impact on customer satisfaction.

Based on the results, all the four proposed hypotheses were supported as summarized below.

Table 11 Summary of the Research Hypothesis Test Result

Hypothesis	Decision	Reason
H1: Network Quality has positive and significant effect on customer satisfaction	Supported	$\beta = 0.248; p < .05$
H2: Perceived Value has positive and significant effect on customer satisfaction	Supported	$\beta = 0.169; p < .05$
H3: Loyalty Program has positive and significant effect on customer satisfaction	Supported	$\beta = 0.234; p < .05$
H4: Relational Experience has positive and significant effect on customer satisfaction	Supported	$\beta = 0.186; p < .05$

(Source: Own Survey, 2023)

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Major Findings

The major findings from the results of both descriptive and inferential statistics analysis are summarized as follows:

Descriptive statistics

- Based on the results of the findings, the grand mean of network quality dimension was found to be 3.58(Std. 1.547). It indicates that the majority respondents inclined to agree on the importance of network quality on their satisfaction.
- Referring the perceived value (grand mean, 4.02 (Std. 1.305) reveals majority of the respondents agreed on Ethio Telecom service worth value for money. Ease of use, its convenience, exceeding user's expectation and feeling of using the service has value affect the respondents' level of satisfaction.
- As far as relational experience dimension, the grand mean of 3.60(Std. 1.344) indicates that the respondents agreed on provision of prior information, courteousness of employee, utilization of simple procedure, and ease of transfer.
- However, they neither agree nor disagree on feeling safe transaction with Ethio Telecom, though variation in their perception was evident with Std. of 1.201.
- The grand mean 4.37 (Std. 1.132) of loyalty program dimension illustrates that customers strongly agreed on loyalty programs of Ethio-telecom. This implies that the company loyalty program gave customers advanced access to new products, and special sales discounts.

- The grand mean of customer satisfaction dimension was found to be 3.77. It implies that majority of the respondents were satisfied with the overall service provided by Ethio Telecom.

Inferential statistics

- The four variables of CRM namely network quality, perceived value, loyalty program and relational experience attributes have positive and strong relationship with customer satisfaction.
- The model summary of the multiple regression also indicated that 72.0 % of the variance in customer satisfaction can be predicted by the CRM practices.
- The result observed in ANOVA test indicates that there is linear relationship between the predictors (independent variables) and the dependent variable with F statics value 212.000 and significant level of 0.000.
- The observed correlation analysis indicated that all CRM dimensions under this study have a strong positive and significant relationship on the dependent variables.

The results and indications of the standardized β and P values for each specific objective is listed as follows-

- The standardized β value indicated that network quality ($B=.248$, $p < .05$) dimensions have positive and significant effect on customer satisfaction.
- Perceived value ($B=.169$, $p < .05$) dimensions have positive and significant effect on customer satisfaction.
- Loyalty program ($B=.234$, $p < .05$) dimensions have positive and significant effect on customer satisfaction.

- Relational experience ($B=.186$, $p < .05$) dimensions have positive and significant effect on customer satisfaction.

5.2 Conclusion

Based on the primary data collected through standardized questionnaire multiple linear regression analysis were conducted with a total of 340 valid and usable responses. The objectives of the study were to investigate the influences of network quality, perceived value, loyalty program and relational experience dimensions of CRM on customer satisfaction the dependent variable taking Ethio Telecom customers in Yirgalem Town. Based on the findings summarized in the previous section the following conclusions were drawn.

- Results of the findings illustrated that network quality was found to be the first significant variable of Ethio Telecom customer satisfaction. Network coverage, speed, ease of connection, innovation and employee skills to solve problems has significant impact on satisfaction of customers in the context of Ethio Telecom service subscribers. Delivering a service performance is critical for satisfying customers. Customer satisfaction through service (network) quality helps in exceeding subscriber's expectation results in maintaining existing profitability and guarantee stable future at large.
- As far perceived value has least effect on customer satisfaction. Ethio Telecom Yirgalem service center shall increase its customer's satisfaction by using enhancing the value of ease of using service, value ease of convenience. This indicates that perceived value has significant impact on satisfaction of customers in Ethio Telecom. In support of prior empirical research by Bolton & Drew (1991), perceived value has been identified as a major determinant of customer satisfaction in Ethiopian Telecom service context.

- Similarly, the other significant factor in influencing customer satisfaction is relational experience. Ethio Telecom customers have good attitude regarding to procedures in the transaction, courteous employees, ease of transfer and provide reliable information lead to an increase satisfaction level of Ethio Telecom service subscribers. Relationship quality reflected the intensity of information sharing, communication quality, staff's competency and long-term orientation of the company. Especially in the context of service markets, customer satisfaction is achieved through high relationship quality perceived by customers.
- Finally, applicable loyalty program offered by the company had significant and positive effect on subscriber's satisfaction. Customers perceived Ethio Telecom positively that the company has good implementation in offering discount, low charge offer and update their customers when any change done on service change. Ethio Telecom loyalty programs base rewards on seasonal purchasing (holiday gifts and sales discounts) are an explicit attempt to enhance customer satisfaction. Such programs encourage repeat buying and thereby improve profitability of the company by providing incentives for customers to purchase more frequently and in larger volumes.

It can be concluded that customer relationship management had positive and significant effect on customer satisfaction in Ethiopian Telecom Yirgalem service center's context. Customers perceived the network quality, perceived value of the service, relational experience and applicable loyalty program positively. Improvement in CRM practices will have the influence to improve the level of customer satisfaction. The more Ethio Telecom makes its CRM strong and reliable, the more its customer gets satisfied. The increase in the satisfaction level will allow the customer to come again and again to use the company's products and that will increase the sales level of the company which causes the increase in organizational profit.

5.3. Recommendations

Based on the conclusions drawn in the previous section, the following measures are recommended for Ethio Telecom Yirgalem Service Centre in order to reach the ultimate benefits from the implementation of CRM activities and enhance customer satisfaction.

- In order to enhance customer satisfaction, the company should make continuous effort to enhance the CRM dimensions specially the Network quality, loyalty program, relational experience, which has significant effect on customer satisfaction.
- As the findings of the study showed the network quality has the highest influence on customer satisfaction. Hence customer service department should enhance the awareness of frontline employees regarding CRM through frequent staff training the current customer request handling pace trained to act in a manner that recognizes customers as a valuable asset. Utilize the company technology and the CRM implementation activities in collecting the necessary customer data that will help in customizing the service offered by the company.
- The loyalty program dimensions also have strong effect next to network quality on customer satisfaction. Customer journey department should focus on loyalty program by offering discount, gift, and low charge during holidays in order to increase brand loyalty of the company.
- It is also recommended that the centre need to invest on relational experience dimension through making transactions simple and provide reliable information by making employees more treating their customers properly. This leads customers to build feeling of security regarding to Ethio Telecom service.
- As perceived value has a relatively least impact compared to the other three dimensions, marketing department were advised to work hard in identifying the

important values like ease of using, ease of convenience from the customer's perspective and try to be make more customers satisfy on the company service.

5.4 Further research Suggestion

Further research is suggested on investigating regarding the effectiveness of CRM on either the individual customers or corporate customer's perspective. Besides, more customers and other stakeholders from different regional states need to be assessed to have a clear picture regarding the impact of CRM practices on consumer behaviour.

This study was limited on investigation of the effect of CRM on customer satisfaction. Hence,generalizing the findings of this study to other industries is difficult. Futureresearchesshouldbeconductedindifferentindustriesand other organizations in order to broaden empirical evidences in the area.Furthermore, theCRM dimensions adopted in this study are not ultimate enough to measure customer relationship management. Therefore,further researchersshall include other dimensions to study CRM from other perspectives.

REFERENCES

Abbott, J. (2001), Data, data everywhere – and not a byte of use?Qualitative Market Research, 4(3). p. 182-192.

- Akroush, M., Dahiyat, S., Gharaibeh, H., Abu-Lail, B. (2011).Customer Relationship Management Implementation.International Journal of Commerce and Management.21(2). p. 158-191
- applications affect customer satisfaction?.Journal of Marketing, 69 (4) p. 201-9.
- Armstrong, G. and Kotler, P. (2009) Marketing: An Introduction.5th ed. Prentice-Hall. N.J.
- Bateman, T. & Strasser, S. (1984). A Longitudinal Analysis of the Antecedents of Organizational Commitment.Academy of Management Journal, p. 95-112.
- Bauer, H.H., Grether, M. and Leach, M. (2002), Building customer relations over the internet, Industrial Marketing Management, 31 (2) p. 155-163.
- Blodgett, G., Hill, D. and Tax, S. (1997), The effect of distributive, procedural, and interactional justice on postcomplaint behavior.Journal of Retailing, 73 (2). p. 185-210
- Bohling, T., Bowman, D., LaValle, S., Mittal, V., Narayandas, D., Ramani, G. and Varadarajan, R. (2006), CRM implementation: effectiveness issues and insights.Journal of Service Research, 9(2). p. 184-94.
- Bolton, Ruth N., Katherine N., Lemon, and Peter C. Verhoef (2004), The Theoretical Underpinnings of Customer Asset Management: A Framework and Propositions for Future Research. Journal of the Academy of Marketing Science, 32 (July), p. 271–292.
- Boulding, W., Staelin, R., Ehret, M. and Johnston, W.J. (2005), A CRM roadmap: what weknow, potential pitfalls, and where to go. Journal of Marketing. 69. p. 155-67.
- Boyle, M.J. (2004)Using CRM software effectively.CPA Journal, 74 (7), 17.

- Chaney, P. (2013). 5 Social CRM Tools for Small Business. Available from: <http://www.practicalecommerce.com> [Accessed: 31st December 2013].
- Chen, I.J. and Popovich, K. (2003) Understanding customer relationship management (CRM): people, process and technology. *Business Process Management Journal*, 9 (5). p. 672-88.
- Chen, J.S., Yen, H.J.R., Li, E.Y., Ching, R.K.H. and Measuring, C.R.M. (2009), "Measuring CRM effectiveness: construct development, validation and application of a processoriented model", *Total Quality Management & Business Excellence*, 20 (3). p. 283-99.
- Crosby, L. (2002). Exploding some myth about customer relationship management. *Managing Service Quality*. 12 (5). p. 271-277.
- Crosby, L.A. and Johnson, S.L. (2001). High performance marketing in the CRM era. *Marketing Management*. 10 (3). p. 10-11. 52
- Das, K., Parmar, J. and Sadanand, K.V. (2009). Customer relationship management (CRM) best practices and customer loyalty; a study of Indian retail banking sector. *European Journal of Social Sciences*(1). p. 61-85
- Das, S. (2012). Customer relationship management in banking sector: A comparative study of SBI and others nationalized Commercial Banks in India. *Journal of Economics and Management*, 1 (6).
- Doherty, M. (2012). Five Ways Banks Can Build Mutually Rewarding Customer Relationships. August 16. <http://www.bankdirector.com>. Accessed December 15, 2013.

- Eriksson, K. & Mattsson, J. (1998), Bank Managers on Developing Customer Relations", Working paper 1998/2, Uppsala University.
- Gummesson (2004). From One-to-One to Many-to-Many Marketing in Edvardsson, B. et al. (Eds.), Proceedings from QUIS 9. Karlstad, Sweden: Karlstad University.
- Ho, Robert (2006). Univariate and Multivariate Data Analysis and Interpretation with SPSS. Central Queensland University Rockhampton, Australia
- Jallat, F. and Ancarani, F. (2008). Yield management, dynamic pricing and CRM in telecommunications. *Journal of Services Marketing*, 22 (6). p. 465-78.
- Javalgi, R.G., Martin, C.L. and Young, R.B. (2006). Market research, market orientation, and customer relationship management: a framework and implications for service providers. *Journal of Services Marketing*, 20 (1). p. 12-23.
- Jemal, A. and Naser, K. (2002). Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 20 (4). p. 146-160
- Kale, S.H. (2004), CRM failure and the seven deadly sins. *Marketing Management*, 13 (5). p. 42-6.
- Kamakura, W.A., Mittal, V., Rosa, F. and Mazzon, J.A. (2002). Assessing the service profit chain. *Marketing Science*, 21 Summer, pp. 294-317.
- Keiningham, T.L., Perkins-Munn, T., Aksoy L. and Estrin, D. (2005). Does customer satisfaction lead to profitability? *Managing Service Quality*, 15 (2). p. 172-181

- Khan, M.S. and Bajaj, P. (2012). Customer Relationship Management in Insurance Sector: An Overview. *International Journal of Knowledge & Research in Management & E-Commerce*, 2 (3). p. 5-12.
- Kidane Assefa, (2012). Relationship Marketing in the Hotel Industry: The nexus between concepts and practices (A case of GhionHotel, Yirgalem Town Branch, Ethiopia). Unpublished MA Project. Yirgalem Town University.
- Kim, J., Suh, E. and Hwang, H. (2003) A model for evaluating the effectiveness of CRM using the balanced scorecard. *Journal of interactive Marketing*, 17 (2) p. 5-19.
- Kim, M. Park, J. Dubinsky, A. and Chaib, S. (2012). Frequency of CRM implementation activities: a customer-centric view. *Journal of Services Marketing*, 83-93. 53
- Kincaid, J.W. (2003). *Customer Relationship Management: Getting it Right!*. Prentice Hall, Upper Saddle River, NJ.
- Korner, V. and Zimmermann, H. (2000). Management of Customer Relationship in Business Media. 10 (3), p 162-168, www.electronicmarkets.org. Accessed Jan 31, 2014
- Kotler, P. and Armstrong, G. (2012). *Principles of Marketing*. 14th Ed. London: Pearson.
- Kumar, V. and Ramani, G. (2003). Taking customer lifetime value analysis to the next level. *Journal of Integrated Communications*, p. 27-33.
- Kumar, V. and Ramani, G. (2006). Interaction orientation: the new marketing competency”, in Seth, J.N. and Sisodia, R.S. (Eds), *Does Marketing Need Reform?* Armonk, NY, pp. 109-18.
- Langerak, F. and Verhoef, P.C. (2003) Strategically embedding CRM. *Business Strategy Review*, 14 (4). p. 73-80.

- Ling, R. and Yen, D.C. (2001). Customer relationship management: an analysis framework and implementation strategies. *Journal of Computer Information Systems*, 41 (3). p. 82-97.
- Liu, C., Marchewka, J.T., Lu, J. and Yu, C. (2005). Beyond concern – a privacy-trust-behavioral intention model of electronic commerce. *Information and Management*, 42, p. 289-304.
- Malik, S. and Wood-Harper T. (2006). Customer Relationship Management (CRM) in the Banking Sector of Pakistan: Challenges. *Theory & Practice. Management Journal*, 18. p. 312-327
- Marczyk, G., DeMatteo, D. and Festinger, D. (2005). *Essentials of Research Design and Methodology*. John Wiley & Sons, Inc.
- Mayer, R.C., Davis, J.H. and Schoorman, F.D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20 (3). p. 709-34.
- Milne, R.G. and Boza, M.E. (1999). Trust and concern in consumers' perceptions of marketing information management practices. *Journal of Interactive Marketing*, 13. p. 5-24.
- Molina, A., Martin-Consuegra, D. and Esteban, A. (2007). Relational benefits and customer satisfaction in retail banking. *International Journal of Bank Marketing*, 25 (4). p. 253-271 54
- Ngai, E. (2005). Customer relationship management research (1992-2002): an academic literature review and classification. *Marketing Intelligence & Planning*, 23 (6).p. 582-605

- Nguyen, T. and Waring, T. (2013). Adoption of customer relationship management technologies in SMEs. *Journal of Small Business and Enterprise Development*, 20 (4). p. 824-848
- Nyarku, Kwamena M. (2013). Assessing Customer Relationship Management (CRM) Practices at National Investment Bank Ghana Limited." www.managementjournal.info. *International Journal of Advances in Management and Economics*. [Accessed January 19, 2014.]
- Onut, S., Erdem, I. and Hosver, B. (2006). Customer Relationship Management in Banking Sector and A Model Design for Banking Performance Enhancement. Yildiz Technical University, Istanbul, Turkey.
- Padmavathy, C. Balaji, M.S and Sivakumar, V.J. (2012). Measuring effectiveness of customer relationship management in Indian retail banks. *International Journal of Bank Marketing*, p. 246-266.
- Pallant, J. (2010). A step by step guide to data analysis using the SPSS program. 4th Ed. Allen & Unwin Book Publisher, Australia.
- Parvatiyar, A. and Sheth, J. N. (2000). The Domain and Conceptual Foundations of Relationship Marketing. In *Hand Book of Relationship Marketing*, Jagdish N. Sheth and Atul Parvatiyar: California, Sage Publications Inc.
- Payne, A. & Frow, P. (2005). A Strategic Framework for Customer Relationship Management. *Journal of Marketing*, p. 167-176.
- Payne, A. and Frow, P. (2006) Customer relationship management: from strategy to implementation". *Journal of Marketing Management*, 22, p. 135-68.

- Peppard, J. (2002). Customer Relationship Management (CRM) in Financial Services. European
- Reinartz, W., Krafft, M. and Hoyer, W.D. (2004). The customer relationship management process: its measurement and impact on performance. *Journal of Marketing Research*, 41, p. 293-305.
- Rigby, D., Reichheld, F.F. and Schefter, P. (2002). Avoid the four perils of CRM. *Harvard Business Review*, 80(2). p. 101-9.
- Roberts-Lombard, M. 2009. Customer retention strategies implemented by fast food outlets in the Gauteng, Western Cape and Kwazulu-Natal provinces of South Africa – A focus on Something Fishy, Nandos and Steers. *African Journal of Marketing Management*, Volume 1(2), pp. 030-045, June. 55
- Ryals, L. and Payne, A. (2001). Customer relationship management in financial services: towards information-enabled relationship marketing. *Journal of Strategic Management*, 9, p. 3-27.
- Sandoe, K., Corbitt, G. and Boykin, R. (2001). *Enterprise Integration*, John Wiley & Sons, New York, NY.
- Sekaran, U. (2000). *Research methods for business: A skill-building approach*, 3rd edn, John Wiley & Sons, Inc.
- Sekaran, U. (2003). *Research methods for business: a skill-building approach*, 4th edn, John Wiley & Sons, Inc.

- Shafia M., Mazdeh, M., Vahedi, M. and Pournader, M. (2011). Applying fuzzy balanced score card for evaluating the CRM performance. *Industrial Management & Data Systems*, 111 (7). p. 1105-1135.
- Sin, L., Tse, A. and Yim, F. (2005). CRM: conceptualization and scale development. *European Journal of Marketing*, p.1264-1290.
- Stein, A. and Smith, M. (2009). CRM systems and organizational learning: an exploration of the relationship between CRM effectiveness and the customer information orientation of the firm in industrial markets. *Industrial Marketing Management*, 38, p. 198-206
- Taleghani, M., Biabani, S., Gilaninia, S., Rahbarinia, S. and Mousavian, S. (2011). The Relationship between Customer Satisfaction and Relationship Marketing Benefits. *Arabian Journal of Business and Management Review*, 1 (3). p. 78-86
- Tax, Stephen S., Stephen, W., Brown and Murali Chandrashekar. (1998). Customer Evaluation of Service Complaint Experiences: Implications for Relationship Marketing. *Journal of Marketing*, 62, p. 60-67.
- Teo, T.S.H., Devadoss, P. and Pan, S.L. (2006). Towards a holistic perspective of customer relationship management (CRM) implementation: a case study of the housing and development board, Singapore. *Decision Support Systems*, 42, p. 1613-27.
- Ticehurst, GW & Veal, AJ, (2000). *Business research methods: a managerial approach*, Pearson Education Australia, NSW.
- Tsarenko, Y. and Tojip, D.R. (2009). Examining customer privacy concerns in dealing with financial institutions. *Journal of Consumer Marketing*, 26 (7). p. 468-76

- Wubalem, F. (2012).The Application of Customer Relationship Management in Commercial Bank of Ethiopia.Unpublished Master's Thesis, Yirgalem Town University.
- Yim, F.H.K. (2002), “CRM orientation: conceptualization and scale development”, Master’s thesis, Chinese University of Hong Kong, Shatin.
- Yim, F.H.K., Anderson, R.E. and Swaminathan, S. (2004). Customer relationship management: its dimensions and effect on customer outcomes. *Journal of Personal Selling and Sales Management*, 24, p. 263-78.
- Zablah, A.R., Bellenger, D.N. and Johnston, W.J. (2004).Customer relationship management implementation gaps. *Journal of Personal Selling & Sales Management*,24 (4), p. 279-95.
- Zikmund, W.G (Ed). (2003), *Exploring Marketing Research*. USA: Thompson Learning.
- Zineldin, M. (2005).Quality and customer relationship management (CRM) as competitive strategy in the Swedish banking industry.*The TQM Magazine*, 17 (4). p. 329-44.

Appendix – I Survey Questionnaire



**HAWASSA UNIVERSITY,
DEPARTMENT OF MARKETINGMANAGEMENT**

Dear Respondent,

My name is Yohannes Mulugeta Mue, a postgraduate student at Hawassa University, School of graduate studies. I am conducting my study entitled “the effect of customer relationship management practices on customer satisfaction in the case of Ethio Telecom Yirgalem Town service center. Ethio Telecom is one of the main government-monopolized institutions which plays significant role in the development of telecommunication and Information technology infrastructures of the country. The company implemented customer relationship management for a decade but it suffers from escalating customer complaints. The study aims to examine or evaluate the network quality, relational experience, perceived value and loyalty program effect on customer satisfaction. Your valuable feedback would enhance the ability of the company’s management in better understanding of the consumers’ perception and preference in regards to improving the scope and quality of its social obligations. The study is purely for academic purpose and thus does not affect you in any case. Your genuine, frank, timely response is vital for the success of the study. Therefore, I kindly request you to oblige and respond to each question item carefully.

Note: - No needs of writing your name; where alternative answers are given and put “✓” mark on yourchoice where necessary.

Thank you!

YohannesMulugeta Mue

Telephone – +251913482004/+251928883515

Part I. Personal Information

Note: - Please mark [X] in the appropriate box to indicate your choice

1. Sex Female Male
2. Age (years) below 30 30 – 45 46 – 60 > 60
3. Education Primary & Sec. Edu. Degree Masters & Above

Other, please specify _____

4. Type of Subscription Individual Customer Corporate Customer

Part II. Study Variables –

Customer relationship management and customer satisfaction

Please rate the extent to which you perceive the company’s practices by ticking “√” the appropriate number against each statement. There are no rights or wrong answers. What is expected from you is to select the best choice among given alternatives in order to show your perceptions about the aforementioned variables.

- Score Level - Strongly Agreed (SA)=5, Agreed (A)=4, Neither agreed or disagreed (N)=3, Disagreed (DA)=2, and Strongly disagreed (SDA)=1

Description	SD	D	N	A	S A
Network Quality	1	2	3	4	5
Providing adequate network coverage					
Network clarity/ speed for call to other services					

Ease of connection to other service providers like banks, electricity, etc.					
Network innovativeness ability to use current technology to improve services					
Employee have technological knowledge/ skills in solving customer problems					
Perceived Value	1	2	3	4	5
Ethio Telecom is good value for money					
I value the ease of using Ethio Telecom services					
I value the convenience of using Ethio Telecom services					
Compared to what to give up, the overall ability of Ethio Telecom to satisfy my wants and needs is high					
Overall, the value of Ethio Telecom to me is high					
Relational Experience	1	2	3	4	5
I feel safe with Ethio Telecom					
The employees are courteous					
Simple procedures in transactions					
I am provided with prior information on planned activities					
Ease of making electronic transaction/ transfers					
Loyalty Program	1	2	3	4	5
Ethio Telecom always accumulates reward points for its customers					
Ethio Telecom offers discounts(economic incentives) to its					

customers					
I enjoy low charges during off-peak hours/ holidays					
Ethio Telecom offers gifts					
I am regularly updated on service changes					
Consumer Satisfaction	1	2	3	4	5
Ethio Telecom has met my expectations					
I recommend Ethio Telecom service to others					
I would say positive things about Ethio Telecom					
Overall, I am satisfied with Ethio Telecom's services					

Many thanks for your valued time!!!



በሀዋሳዩኒቨርሲቲ፣

በግብይትአስተዳደርትምህርትክፍል

ውድተጠያቂ፣

ስሜዮሐንስ

ሙሉጌታ

ሙሴእባላሊሁ። በአሁኑሰዓት በሀዋሳዩኒቨርሲቲ የድህረምረቃትምህርት ቤት የአስተዳደርትምህርት ክፍል በግብይት ቢዝነስ አስተዳደር የድህረምረቃት ማሪኒንግ። ለመመረቅ ያደረገው ደህንን ጥናት እያካሄደ ከ-እገኛ ለሁ። የጥናቱ ርዕስም “የደንበኞች ግንኙነት አስተዳደር በደንበኞች እርካታ ላይ ያለው ተፅዕኖ” የሚሰኝ ሲሆን ጥናቱ የተመረጠው ተቋም ደግሞ በኢትዮጵያ ቴሌኮሚኒኬሽን የደረጋ ለምሳሌ ግሎብ ሎጅስቲክስ ማዕከል ነው። እንደሚታወቀው ኢትዮጵያ ቴሌኮሚኒኬሽን የደረጋ ለምሳሌ ሎጅስቲክስ ማዕከል ነው። ከ-ባንያው የደንበኞችን ግንኙነት አስተዳደር ለዓመታት ተግባራዊ ሲያደርግም አሁንም ድረስ የተለያዩ የደንበኞች ጭቃዎችን እያስተናገደ ይገኛል። በመሆኑም ደህን ጥናት የደንበኞች ግንኙነት አስተዳደር መለኪያዎች ማለትም የኔት ወርክ ጥራት፣ የግንኙነት ተሞክሮ፣ የደንበኞች አቀባበል እና የታማኝነት ፕሮግራሞች ውጤታማነት በደንበኞች እርካታ ላይ ያለውን ተፅዕኖ መመርመር እና መገምገም ይፈልጋል። በመሆኑም የእርስዎ ጠቃሚ ግብረመልስ የኩባንያው አመራሮችን ማህበራዊ ጭቃዎች ወሰን እና ጥራትን ለማሻሻል፣ የሽማግሌዎችን ግንዛቤ እና ምርጫ በተሻለ መረዳት ሎታን ያሳድጋል። ጥናቱ ለትምህርታዊ ዓላማ ገቢ ያደርጋል። ለሆነ በማንኛውም ሁኔታ እርስዎ ላይ ተፅዕኖ አያሳርፍም። ለጥናቱ ስኬት እውነተኛ፣ ግልጽ፣ ወቅታዊ ማሻሻያ ጠቅላይ ለሆነው። ስለሆነም እያንዳንዱን ጥያቄ በጥንቃቄ እንደትመልሱ ልኛ በአክብሮት እጠይቃለሁ።

ማስታወሻ:

ስምዎን መጻፍ አያስፈልገውትም;

አማራጭ መልሶች የሚሰጡበት እና አስፈላጊ በሚሆንበት ምርጫ ወይም ላይ "✓" ምልክት ያድርጉ።

አመሰግናለሁ!

ዮሐንስ ሙሉጌታ ሙኤ

ስልክ - +251913482004/+251928883515

ኢሜል johnmulugeta33@gmail.com

ክፍል I የግል መረጃ

ማስታወሻ: - ምርጫዎን ለማመልከት እባክዎ [✓] ን በተገቢው ሰዓት ንውስጥ ምልክት ያድርጉበት

1. የታፈሩት ዓመታት

2. ዕድሜ (ዓመታት)፣ ከ 30 በታች 30 - 45 46 - 60 > 60

3. የትምህርት ደረጃ፣ 1ኛ እና 2ኛ ደረጃ ዲግሪ ማስተር እና ከዛ በላይ ሌላ፣-----

4. የደምበኝነት አይነት፣ ግለሰብ ደምበኛ የድርጅት ደምበኛ

ክፍል II. የጥናት ተለዋዋጮች

የደንበኛ ግንኙነት አስተዳደር እና የደንበኞች እርካታ

ምልክት በማድረግ እባክዎ ድርጅቱን አሠራር ምን ያህል እንደሚገነዘቡ ደረጃ ይስጡ። ትክክለኛ ወይም የተሳሳተ መልስ ሰጥተዎት ብለው ለመጠቀሱ ተጨማሪ ጥያቄዎችን ለምን ገንዘብ ለማሳየት ከእርስዎ የሚጠበቀው ከተሰጡት አማራጮች መካከል ምርጫዎን መምረጥ ነው።

- ❖ የውጤት ደረጃ - በጥብቅ የተስማሙ (በጣም እስማማለሁ) = 5 ፣ (እስማማለሁ) = 4 ፣ (እርግጠኛ አይደለሁም) = 3 ፣ (አልስማማም) = 2 ፣ (በጣም አልተስማማሁም) = 1

የአውታረመረብ ጥራት	1	2	3	4	5
በቂ የአውታረመረብ ሽፋን መስጠት					
ለሌሎች አገልግሎቶች ለመደወል የአውታረመረብ ግልፅነት / ፍጥነት					
እንደ ባንኮች፣ ጤሌክትሪክ፣ ወዘተ ካሉ ሌሎች አገልግሎት ሰጪዎች ጋር ያለው ግንኙነት ቀላልነት					
አገልግሎቶችን ለማሻሻል ወቅታዊ ቴክኖሎጂን የመጠቀም የአውታረመረብ ፈጠራ ችሎታ					
ሠራተኛ የደንበኞችን ግጥም ፍታትረገድ የቴክኖሎጂ ዕውቀት / ችሎታ አለው					
የደንበኞች አቀባበል	1	2	3	4	5
ኢትዮጵያ ከምላሽ ገንዘብ ጥሩ ዋጋ አለው					
የኢትዮጵያ ከምላሽ አገልግሎቶችን ለመጠቀም ቀላል እንደሆነ እቆጥረዋለሁ					
የኢትዮጵያ ከምላሽ አገልግሎቶችን መጠቀም ይመቻል					
መተውከሚ ገባው ጋር ሲነፃፀር የኢትዮጵያ ከምላሽ ፍላጎትን እና ፍላጎትን የማርካት አጠቃላይ አቅም ከ ፍተኛ ነው					
በአጠቃላይ የኢትዮጵያ ከምላሽ ዋጋ ለእኔ ከፍተኛ ነው					
ተዛማጅ ተሞክሮ	1	2	3	4	5

ከኢትዮጵያ ግብርና ጋር ደህንነት ይሰማኛል					
ሰራተኞቹ ጤናማ ይሆናቸዋል					
በግብይት ውስጥ ቀላል አሰራሮች					
በታወቀው ግብርና ላይ ቀደምት መረጃ ተሰጥቶታል					
የኤሌክትሮኒክ ግብይት / ማስተላለፊያ ቀላልነት					
የታማኝነት ፕሮግራም	1	2	3	4	5
ኢትዮጵያ ግብርና ላይ ደንበኞች የሽልማት ነጥቦችን ይሰበስባል					
ኢትዮጵያ ግብርና ላይ ደንበኞችና ሽልማት (ኢኮኖሚያዊ ማበረታቻዎች) ይሰጣል					
ከፍተኛ ሥራ ባልባባቸው ሰዓቶች / በዓላት ወቅት ዝቅተኛ ክፍያዎች ይሰጣሉ					
ኢትዮጵያ ግብርና ስጦታዎችን ይሰጣል					
በአገልግሎት ለውጦች ላይ በመደበኛነት ዘምኛለሁ					
የተጠቃሚዎች እርካታ	1	2	3	4	5
ኢትዮጵያ ግብርና የጠበቅኩትን አሟልቷል					
የኢትዮጵያ ግብርና አገልግሎት ለሌሎች እንዲሰጥ እመክራለሁ					
ስለ ኢትዮጵያ ግብርና አዎንታዊ ነገሮች እናለሁ					
በአጠቃላይ በኢትዮጵያ ግብርና አገልግሎት ረክቻለሁ					

ስለውድ ጊዜዎ በጣም አመሰግናለሁ !!!

