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FACTORS AFFECTING CUSTOMER LOYALTY: THE CASE OF COMMERCIAL BANK OF ETHIOPIA

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Abstract
The primary goal of this study is to examine the factors that influence customer loyalty at the Commercial Bank of Ethiopia. To achieve this aim, both descriptive and explanatory survey designs were implemented. The study focused on customers of commercial banks in Addis Ababa, and the sample size was 384 respondents. Probability sampling, specifically stratified sampling, was employed. Data collection was carried out through surveys utilizing questionnaires. The validity of the research instruments was confirmed by the advisor and external experts, while the reliability was measured at 0.901 using Cronbach's alpha. The data obtained from the questionnaires were analyzed quantitatively through descriptive and inferential statistics, with regression analysis and correlation conducted by SPSS version 20. The key findings of the investigation indicate that commitment, customer satisfaction, brand image, and customer service are factors affecting customer loyalty at the Commercial Bank of Ethiopia. Furthermore, the study found a statistically significant and positive relationship customer satisfaction, commitment, brand image, and customer service, and customer loyalty at the bank. The study recommends that the Commercial Bank of Ethiopia provide timely services, promote honest communication, ensure service safety, adhere to quality standards, offer personalized services, and follow up on service delivery.

Keywords: *Loyalty, satisfaction, service, commitment, brand image*

Introduction

Customer loyalty is definitely one of the most critical challenges organizations face today (Omoregie et al., 2019). The rise of global competition, market saturation, and advancements in information technology have increased customer awareness, resulting in a scenario where long-term success cannot be attained solely by optimizing product pricing and quality (Turban, & Wood, 2018; Kotler, 2016; Kotler & Keller, 2021; Lemon & Verhoef, 2016; Payne & Frow, 2017). Loyal customers not only contribute to higher revenue through repeat purchases but also act as brand advocates, influencing potential customers (Kumar and Shah, 2015).

Chinomona and Dubihlela (2014) found that customer satisfaction and trust significantly influence customer loyalty in the context of e-commerce, indicating that organizations must prioritize these elements in their strategies. The importance of cultivating loyal customers has intensified due to the significant increase in competition and the emergence of concentrated markets (Chinomona &

Sandada, 2019; Lemon et al., 2020; Meyer-Waarden, 2021). Different studies indicate that customer retention has as many advantages over customer acquisition as the cost of attracting new customers is five to twelve times (Hanna, 2014).

In the rapidly growing banking sector, understanding customer loyalty has become increasingly critical. Investigation shows that customer loyalty is a significant motorist of durable accomplishment for financial institutions, impacting profitability and market share (Omoregie et al., 2019; Hasiri, 2016; Leninkumar, 2017; Ofori et al., 2017). Nevertheless, studies on factors affecting customer loyalty the case of commercial bank of Ethiopia remain sparse compared to the extensive research conducted in Western contexts, where frameworks for measuring and enhancing customer loyalty are well established (Reichheld & Schefter, 2000). In the information age, organizations must develop new competencies for competitive success, including strong customer relationships, product innovation, tailored offerings, employee motivation, and effective information technology (Ali & Raza, 2017).

In current times, the Ethiopian banking sector has experienced heightened competition, particularly due to regulatory reforms that have opened the market to international banks. Acknowledging that product and service innovation alone cannot drive profitability, banks are currently emphasizing customer preservation strategies to achieve long-standing effectiveness and sustainability (Kumar, 2008; Zeithaml, Lemon, & Rust, 2001). Customer loyalty is a critical component for the sustainable success of financial institutions, including the Commercial Bank of Ethiopia. Despite significant investments in enhancing customer satisfaction through various services, Commercial Bank of Ethiopia faces alarming inconsistencies in customer retention and engagement. Contemporary metrics reveal that many customers are disengaging, indicating a potential crisis in loyalty that undermines the bank's competitive position in an increasingly saturated market.

Current literature address that service quality directly impacts customer loyalty in banking (Al-Hawari & Ward, 2006; Matzler et al., 2004). Furthermore, effective customer relationship management raises stronger emotional connections, leading to increased loyalty (Payne & Frow, 2017). The competitive landscape, characterized by rising customer expectations and technological advancements, further complicates the challenge of maintaining loyalty (Lemon & Verhoef, 2016).

There is a notable lack of research specifically addressing customer loyalty in the Ethiopian banking sector, particularly in contrast to the extensive studies conducted in Western contexts. Most existing literature primarily focuses on financial institutions in developed countries,(Lemon and Verhoef ,2016; Payne and Frow,2017; Oliver,1999;Dick and Basu,1994; Al-Hawari and Ward,2006;Matzler et al.,2004). Furthermore, the unique socio-economic and cultural factors in Ethiopia influence customer perceptions and behaviors, making it essential to explore these dynamics in an Ethiopia context (Bennett & Rundle-Thiele, 2005). As competition intensifies in the banking sector, understanding how to raise customer loyalty will be vital for organizations targeting to succeed in this landscape (Kotler, 2016).

Concerning customer loyalty numerous studies have been done for instance: (Danish, et al. 2015; Lai, et al. 2009; Oghojafor, 2014; Yisak, 2016; Daniel, 2015; Yisak, 2016); As a researcher examining this field, it is evident that there has been a lack of rigorous academic and empirical studies focused on understanding the nature and extent of the issues at hand. Additionally, while existing theoretical discussions in the broader literature, along with national initiatives by academics, researchers, and development partners, focus the impact of service quality on customer satisfaction, they tend to place less emphasis on the banking sector and the factors influencing customer loyalty. To address this gap, the study aims to explore variables such as trust, commitment, customer satisfaction, brand image and customers service effect on customer loyalty. The objective of this paper is to investigate the factors that affecting customer loyalty in the context of the Commercial Bank of Ethiopia. The results of this research will enhance the existing literature on customer loyalty, specifically pertaining to the Ethiopian banking sector. Practitioners in this field will find the outcomes especially helpful for designing effective customer retention tactics and loyalty initiatives. In addition, these insights will facilitate the design and rollout of products and services intended to enhance profitability and establish a sustainable competitive advantage by extending the life cycle of their offerings.

Research objectives

General objective

The general objective of the study was to investigate factors affecting customer loyalty the case of Commercial Bank of Ethiopia

Specific objectives

- To investigate how commitment affect customer loyalty at Commercial Bank of Ethiopia.
- To identify brand image effect on customer loyalty at Commercial Bank of Ethiopia
- To examine whether customer service have an effect on customer loyalty
- To assess the effect of satisfaction on customer loyalty at Commercial Bank of Ethiopia.

Research Methodology

The study utilized both descriptive and explanatory research designs to meet its objectives. Descriptive research focuses on detailing the characteristics of a specific group; in this context, the researcher aimed to outline the status of customer loyalty at Commercial Bank of Ethiopia. As noted by Kothari (2004), explanatory research aims to examine a circumstances or issue to elucidate the relationships among various variables. In this study, the investigator explored the connections among commitment, brand image, customer service, customer satisfaction, and trust and customer loyalty, including their cause-and-effect relationships.

Swanson and Holton (2005) define populations as larger groups to which the study's findings are applicable. The target population of the study is customers of Commercial Bank of Ethiopia in Addis Ababa, which included 10 districts and a total of 511 branches. To select sample respondents, a probability sampling method specifically, stratified sampling was employed. This approach minimizes bias and allows for the generalization of findings from the sample, thereby reducing potential errors associated with sampling.

Kothari (2004) emphasizes that the sample size must be optimal to guarantee effectiveness, representativeness, reliability, and adaptability. The ideal size is influenced by several factors, such as the required accuracy, the overall population size, population diversity, and available resources. Consequently, determining the sample size should involve applying a statistical formula. Various researchers utilize different formulas to define the sample size for their studies. In this research, the formula proposed by Cochran (1977) was employed, which is particularly effective while the populace scope is recognized. The study included a sample of 384 participants.

The research utilized both primary and secondary data sources. Primary data were gathered using questionnaires that were thematically developed in alignment with the research objectives.

Secondary data sources included books, magazines, and internet resources, involving a review of existing materials and document analyses from various published and unpublished documents. Mugenda (2003) defines validity as the extent to which an instrument accurately measures what it is designed to assess. For data to hold significance, it must not only exhibit reliability but also be truthful and precise. In this study, the validity of the instruments was evaluated through pre-testing by experts and consultants. Reliability was measured using Cronbach's alpha test, which resulted in an internal consistency reliability score of 0.901, deemed excellent. Data analysis was performed to answer the research questions. The gathered data were sorted, classified, coded, and organized into tables for easier examination. A variety of arithmetical methods, including both descriptive and inferential statistics, were utilized. Descriptive statistics calculated percentages, standard deviations, and mean values, with analyses conducted using SPSS (version 20).

Results and Discussions

Grounded on the sample size, questionnaires were created and distributed to the participants. Out of these, only 44 respondents failed to return their questionnaires. Consequently, 340 questionnaires were successfully collected, representing a response rate of 88.5%. According to Mugenda and Mugenda (2003), a response rate of 70% or higher is considered excellent, making this response rate sufficient for analysis and reporting. The analysis of the respondents' background revealed that a majority were male, comprising 56.2% of the total, while females accounted for 43.8%. In relations of age scattering, 19.1% respondents were in the 18-30 age groups, 42.4% were aged 31-40, 21.8% fell within the 41-50 range, 16.8% remained between 51-60 and over 61 years old. Regarding marital status, 54.4% of respondents were married, 28.8% were married, 4.7% were widowed, and 12.1% were divorced.

The qualifications of the respondents were as follows: 0.9% were uneducated, 20.3% had completed elementary education, 45.6% completed high school, 15 % held a diploma, 18.2% possessed a bachelor's degree, and above. In terms of years of service, 17.1% of respondents had less than 5 years of experience, 15.3% had 6-10 years, 22.1% had 11-15 years, 19.7% were in the 16-20 year range, and the remaining 25.5% had 21-25 and above years of service.

Descriptive Statistics

Table: 1 effect of customer satisfaction on customer loyalty

No	**Customer satisfaction**	No	Mean	Std. Deviation
1.	I am satisfied with the total services provided by our bank to customers.	340	2.53	0.727
2.	I believe the quality of customer service we provide meets customer expectations.	340	2.68	0.958
3.	The products offered by our bank effectively meet the needs of our customers.	340	2.97	0.86
4.	Accessing banking services is convenient for our customers.	340	3.03	1.05
5.	I feel that our communication regarding products and services is clear and effective.	340	3.18	1.035

Source own survey, 2025

The figures reflect customer satisfaction and perceptions of service quality at a bank. General, respondents express a moderate level of satisfaction, as indicated by the mean scores ranging from

2.53 to 3.18 on a scale that likely represents a range of satisfaction levels. The lowest mean score, 2.53, pertains to the total services provided, suggesting that there is significant room for improvement in how services are perceived in their entirety. Literature on service quality emphasizes that customer satisfaction is closely tied to meeting or exceeding expectations (Oliver, 1999). The higher score of 3.18 for communication clarity indicates that while there is opportunity for improvement, effective communication is a relative strength for the bank. This aligns with findings by Zeithaml et al. (1996), which focus that clear communication can enhance customer trust and satisfaction.

The mean scores for product effectiveness (2.97) and convenience of accessing services (3.03) suggest that customers generally feel that their needs are being met, yet these scores also indicate a potential gap that the bank could address to enhance overall satisfaction. As noted by Grönroos (1990), the perceived quality of products and services is crucial for maintaining customer loyalty. Therefore, the bank should consider strategies to improve these aspects in order to elevate customer satisfaction levels further.

Table: 2 effect of Commitment on customer loyalty

No	Commitment	No	Mean	Std. Deviation
1.	I trust that our bank protects customers' personal and financial information.	340	2.78	1.03
2.	I am confident in bank's ability to handle customer transactions securely.	340	2.61	0.94
3.	I believe our bank is transparent in its operations and fees.	340	2.75	1.26
4.	I trust our bank to provide sound financial advice to customers.	340	2.92	0.802
5.	I feel that bank acts with integrity in dealing with customer issues	340	3.07	1.31

Source own survey, 2025

The survey results show customers' commitment toward the bank, with mean scores ranging from 2.61 to 3.073. The item with the highest mean score, 3.073, indicates that customers generally feel the bank acts with integrity when addressing their issues. This finding aligns with the literature emphasizing the importance of integrity in building customer trust (Sirdeshmukh et al., 2002). Conversely, the lowest mean score, 2.61, relates to confidence in the bank's ability to handle transactions securely. This suggests a potential vulnerability in customer perceptions regarding security, an area that is critical for financial institutions. According to Chen and Barnes (2007), trust in security measures significantly influences customer satisfaction and loyalty in banking.

The scores for trust in protecting personal information (2.78) and transparency in operations (2.75) further reinforce the notion that while customers have some level of trust, there is a notable concern regarding transparency and security practices. As underscored by McKnight et al. (2002), transparency is essential for fostering trust, particularly in the financial sector.

Table: 3 effect of Brand Image on customer loyalty

No	**Brand Image**	No	Mean	Sd. Deviation
1.	I believe our bank is viewed positively in the community.	340	2.74	1.03
2.	Our bank has a stronger reputation than its competitors.	340	3.40	0.81
3.	I often see positive media coverage about our bank.	340	3.34	1.29

4.	The brand image of bank influences my decision to work here.	340	3.51	0.76
5.	I feel our bank's image aligns with my personal values.	340	2.66	1.10

Source own survey, 2025

The survey results regarding brand image indicate a mixed perception among customers about the bank's standing within the community and its reputation compared to competitors. The mean scores range from 2.66 to 3.51, with the highest score of 3.51 reflecting the influence of the bank's brand image on customers' decisions to work there. This suggests a positive association between the bank's reputation and its ability to attract talent, which is crucial for maintaining service quality and customer satisfaction. Contrariwise, the lowest mean score of 2.66 pertains to the alignment of the bank's image with personal values, indicating a potential disconnect that could affect customer loyalty. This finding is significant as studies show that congruence between a brand's image and customers' personal values can enhance emotional attachment and long-term loyalty (Aaker, 1996).

The scores for community perception (2.74) and media coverage (3.34) suggest that while there is some positive media visibility, community sentiment not be as favorable. This aligns with the literature indicating that a strong brand image is often built on consistent positive experiences and perceptions in the local community (Fombrun, 1996).

Table: 4 effect of customer service on customer loyalty

No	**Customer Service**	No	Mean	Sd. Deviation
1.	The customer service team is responsive to customer needs.	340	2.75	0.81
2.	It is easy for customers to reach customer service representatives when needed	340	2.69	0.94
3.	Our customer service staff is knowledgeable about the products we offer.	340	3.03	1.31
4.	Customer issues are resolved satisfactorily by our service team.	340	2.92	1.08
5.	The availability of customer service channels is adequate for customer needs.	340	2.71	1.26

Source own survey, 2025

The investigation results regarding customer service reveal areas of both strength and concern, with mean scores ranging from 2.69 to 3.03. The uppermost mean score of 3.03 shows that customers perceive the service staff as knowledgeable about the products offered. This aligns with works emphasizing the importance of product knowledge in delivering effective customer service and enhancing customer satisfaction (Zeithaml et al., 2006).

However, the subordinate scores, particularly for responsiveness (2.75) and ease of reaching representatives (2.69), advocate that customers feel underserved in terms of accessibility and responsiveness. Research indicates that timely responses to customer inquiries are critical for fostering loyalty and trust (Homburg et al., 2009). The score of 2.92 for satisfactory issue resolution further underscores potential challenges in meeting customer expectations for service quality. The lowest mean score of 2.71 regarding the adequacy of customer service channels indicates that customers may find the available options insufficient for their needs. This concern can negatively impact overall satisfaction, as customers often prefer multiple, convenient channels for support (Malthouse et al., 2013).

Table: 5 effect of Customer Loyalty on customer loyalty

No	Customer Loyalty	No	Mean	Sd. Deviation
1.	I likely to continue using the bank's services in the future.	340	2.79	0.61
2.	I frequently recommend the bank to my friends and family.	340	2.89	0.73
3.	Brand loyalty influences my choice of the banking services.	340	3.55	1.01
4.	I would switch banks if another bank offered better services.	340	3.62	0.86
5.	I believe my loyalty positively impacts our bank's success.	340	3.81	0.67

Source own survey, 2025

The study significances concerning customer loyalty focus a complex relationship between customer sentiment and their commitment to the bank, with mean scores ranging from 2.79 to 3.81. The highest score of 3.81 reflects the belief that customer loyalty positively impacts the bank's success, suggesting that customers feel their continued patronage is valuable. This aligns with research indicating that loyal customers contribute significantly to a company's growth and stability (Reichheld & Schefter, 2000).

In opposition, the mean scores for the likelihood of continuing to use the bank's services (2.79) and frequency of recommending the bank (2.89) indicate a moderate level of commitment. These lower scores suggest that while customers recognize the importance of loyalty, there may be underlying dissatisfaction or concerns that prevent them from fully endorsing the bank to others. The concept of brand loyalty influencing banking choices (3.55) further emphasizes that while loyalty exists, it is conditional and easily swayed by competitor offerings. The highest score of 3.62 regarding the willingness to switch banks for better services reflects a critical vulnerability; it address that customers are open to exploring alternatives if their needs are not met. This finding is significant, as customer retention strategies must focus on consistently providing superior service to mitigate the risk of attrition (Kumar & Shah, 2004).

Inferential Analysis

Correlation's analysis

The study utilized the bivariate Pearson correlation coefficient to assess the relationship between the dependent and independent variables. To interpret intermediate values, this research follows the guidelines established by Pallant (2010): correlations below 0.1 are considered weak, those between 0.1 and 0.29 are small, correlations from 0.3 to 0.49 are moderate, and values from 0.50 to 1.00 indicate a strong correlation.

Table 6: Correlations of commitment, customer satisfaction, brand image, customer service and customer loyalty.

Correlations						
		Customer loyalty	Customer satisfaction	Commitment	Image	Customer service
Customer loyalty	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	340				
Customer satisfaction	Pearson Correlation	.688**	1			
	Sig. (2-tailed)	.000				
	N	340	340			
commitment	Pearson Correlation	.670**	.756**	1		
	Sig. (2-tailed)	.000	.000			
	N	340	340	340		
Image	Pearson Correlation	.571**	.511**	.576**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	340	340	340	340	
customer service	Pearson Correlation	.632**	.636**	.571**	.522**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	340	340	340	340	340
**. Correlation is significant at the 0.01 level (2-tailed).						

Source own survey, 2025

The correlation analysis reveals strong and significant relationships between customer loyalty and its predictors: customer satisfaction, commitment, image, and customer service. Customer satisfaction shows a robust positive correlation with customer loyalty ($r = 0.688$, $p < 0.01$), indicating that higher levels of satisfaction are closely linked to increased loyalty. Similarly, commitment is also strongly correlated with customer loyalty ($r = 0.670$, $p < 0.01$), suggesting that as customers feel more committed, their loyalty tends to rise. Furthermore, there is a strong positive correlation between customer loyalty and image ($r = 0.571$, $p < 0.01$), emphasizing the role of a positive brand image in fostering loyalty. Customer service also demonstrates a significant correlation with loyalty ($r = 0.632$, $p < 0.01$), underscoring the importance of effective service in retaining customers.

Coefficient of Determination

Table 7: Coefficient of determination result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769[a]	.591	.586	.42723

a. Predictors: (Constant), customer service, Image, commitment, customer satisfaction

Source own survey, 2025

The regression model results indicate a strong relationship between the predictors (customer service, brand image, commitment, and customer satisfaction) and the dependent variable, likely customer loyalty. The R value of 0.769 suggests a substantial correlation, while the R Square value of 0.591 indicates that approximately 59.1% of the variance in customer loyalty can be explained by these predictors. The Adjusted R Square value of 0.586, which accounts for the number of predictors in the model, reinforces this finding, showing that the model remains robust even when considering the influence of multiple variables. The standard error of the approximation is 0.42723, representing the typical distance that the actual observed values deviate from the reversion streak. This relatively low standard error suggests that the model provides a good fit for the data.

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	88.344	4	22.086	121.005	.000[a]
	Residual	61.145	335	.183		
	Total	149.489	339			

a. Predictors: (Constant), customer service, Image, commitment, customer satisfaction

b. Dependent Variable: Customer loyalty

The ANOVA table shows a significance of the regression model predicting customer loyalty. The regression model accounts for a substantial amount of the variability in customer loyalty, with a total sum of squares amounting to 149.489. The regression sum of squares is 88.344, indicating that the predictors (customer service, image, commitment, and customer satisfaction) collectively contribute significantly to explaining customer loyalty. The F-statistic is 121.005 and shows a high level of significance ($p < 0.001$). This implies that the overall model is statistically significant, indicating that the predictors work together effectively to forecast customer loyalty.

Multiple Regression Analysis

Table 8: Multiple Regression Analysis

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.260	.120		2.172	.031
	Customer satisfaction	.269	.055	.280	4.855	.000
	Commitment	.211	.054	.222	3.905	.000
	Image	.178	.045	.178	3.982	.000
	Customer service	.207	.042	.234	4.909	.000
a. Dependent Variable: customer loyalty						

Source own survey, 2025

The coefficients table shows significant predictors of customer loyalty, with all variables showing statistically significant effects ($p < 0.05$). The constant term is 0.260, indicating the baseline level of customer loyalty when all predictors are zero. Among the predictors, customer satisfaction has the strongest positive impact on customer loyalty, with a standardized coefficient (Beta) of 0.280, suggesting that improvements in customer satisfaction are likely to enhance loyalty significantly. Commitment follows closely with a Beta of 0.222, indicating that as commitment increases, so does customer loyalty. Image also plays a notable role (Beta = 0.178), while customer service has a Beta of 0.234, emphasizing its importance in raising loyalty.

Conclusion

The investigation of the factors influencing customer loyalty reveals critical insights that can guide strategic decision-making for businesses. The significant positive correlations between customer loyalty and its predictor's customer satisfaction, commitment, image, and customer service emphasize the importance of these elements in raising a loyal customer base. Specifically, customer satisfaction emerges as the strongest predictor, indicating that enhancing customer experiences lead to greater loyalty. Commitment also plays a vital role, signifying that cultivating a sense of loyalty among customers is essential for retention. Furthermore, a positive brand image and effective customer service are crucial in reinforcing customer loyalty.

The regression analysis further confirms the significance of these predictors, demonstrating that they collectively explain a significant portion of the variance in customer loyalty. Therefore, businesses should prioritize strategies that enhance customer satisfaction, strengthen commitment, improve brand image, and provide exceptional service to build and maintain a loyal customer base. Through concentrating on these areas, organizations can create lasting relationships with customers and drive long-term success.

Recommendations

Customer loyalty is critical to the conduct of business in today's competitive market. Increased customer loyalty is raised through long-term relationships, as stronger connections lead to greater satisfaction and retention. To enhance loyalty, companies should be responsive to customer concerns by maintaining open dialogues, efficiently handling complaints, and analyzing customer satisfaction data. Through developing strategic long-term relationships, businesses can consistently meet evolving customer expectations and deepen loyalty. To encourage a loyal customer base, businesses should prioritize improving customer satisfaction through regular feedback and proactive improvements to products and services. Implementing engaging loyalty programs can raise deeper customer commitment, making individuals feel valued and connected to the brand. Strengthening brand image is essential; investing in marketing strategies that focus quality and community involvement create a compelling narrative that resonates with customers.

Furthermore, exceptional customer service should be at the forefront, with staff trained to be responsive and solution-oriented, supported by effective customer relationship management systems. Regularly monitoring loyalty metrics will enable businesses to adapt strategies dynamically, ensuring they meet evolving customer needs. Finally, engaging employees in this mission not only empowers them but also reinforces the idea that every interaction contributes to a lasting relationship. Through embracing these strategies, companies can transform customer loyalty into a powerful driver of sustained success.

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