

Practices and Challenges of Banking Services Inclusiveness to Persons with Special Needs in Selected Banks in Addis Ababa: Implications for Customer Satisfaction, Manaye Adela¹

Abstract

In a country's development, service sectors play key roles. Services are expected to address diversity in interest, demographics, and exceptionalities such as persons with disabilities (PWDs). The main purpose of this study was to assess practices and challenges of banking services to persons with special needs (PWDs) in selected branches of banks in Addis Ababa. Different sources indicate that globally there are more than 15 million people who live with impairment. This segment of the population should be integrated and inclusive work is needed in the financial sectors, especially in Banking. The population of this study includes bank workers in different departments and customers with certain disabilities. Simple random sampling was used for recruiting 364 participants for the study. The research design was a concurrent triangulation mixed design. The Likert scale was constructed, validated, and used to gather quantitative data. The qualitative data was gathered by using semi-structured interviews. SPSS 25 was used for analyzing quantitative data (Pearson's Product Moment Correlation Coefficient, One ANOVA, and Multiple Linear Regression were done). Thematic analysis was used for analyzing qualitative data. The finding revealed that the banking systems have gaps in addressing service provision for persons with special needs. Though there are efforts in making the physical environment modification such as using ramps, there are needs that are not yet addressed. Bank customers interviewed have indicated that the services did not yet meet customer satisfaction of PWDs. As per the findings, it is recommended that banks should create service packages for PWDs. Infrastructures and facilities should meet all utility aspects for people with special needs.

Key words: Banking, Customer Satisfaction, Persons with Disabilities, Inclusiveness, Service Provision, Saving PhD Fellow; MBA in General Management; MA in Developmental Psychology; Email: manayeadela@gmail.com

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Introduction

In the development of countries, service sectors play vital roles. Services are expected to address diversity in interest, demographics and exceptionalities such as persons with disabilities (PWDs). Banking services are part and parcel of this sector (Khan, & Fasih, 2014). In the general sense, banks provide capitals for the business, and contribute for development of a country through encouraging and transaction too. To mention main roles of banking; firstly, it inspires saving habits and makes funds obtainable for productive use. Secondly, it serves as an intermediate between persons having additional money and others who are needful for different business activities. Thirdly, it promotes business dealings through receipts, and payments. The other role is provision of loans and advancement to businesspersons for short-term and long-term purposes. Moreover, banks facilitate export-import transactions. Generally, banks help levitation of living standard through bringing national development at large (Bamlak, 2022

Navamani, & Saravanakumar, 2015). Though such purpose are embodied in the service, there are questions in meeting banking service expectations of diversified needs from different

people.

The Convention on the Rights of Persons with Disabilities and Optional Protocol (n.d.), in Article 9 which is about "Accessibility", it is heralded as:

To enable PWDs to live independently and participate fully in all aspects of life, States Parties shall take appropriate measures to ensure access to persons with disabilities, on an equal basis with others, to the physical environment, transportation, information and communications technologies and systems, and to other facilities and services open or provided to the public, both in urban and rural areas (CRPD, n.d., PP9).

The Ethiopian banking service sector has more than hundred years of history (Metasebia, Rong, & Tekle-Gebre-medhn, 2019). However, technological advancements and

banking of the unbanked segment of the country remained as gap in the service especially for persons with special needs. For addressing such gaps, rendering inclusive banking services plays irreversible role at individual and/or country level. Service inclusiveness refers to addressing wider needs of customers in meeting expectations. It is also a means for delivering services to exceptional customers who have special needs (Ainscow, 2005).

The main purpose of this study was to assess practices and challenges of banking services to persons with special needs (Persons with Disabilities) in selected banks in Addis Ababa. Different sources (such as WHO, 2011) indicate that there are more than 15 million people who live with impairment, which is 17.6% of the total population at the time.. This segment of the population should be integrated and inclusive works are needed in the financial sectors especially in Banking. Financial sector needs to strive for serving communities with special needs.

In view of banking services for PWDs, Bamlak (2022) on the financial services for persons with special needs heralded as there are the inconvenience of finance sector for persons with disabilities. It has been added that the financial sector in general, and the banking sector in particular lags behind in addressing needs. But the study was mainly on visual impairment only. Various studies strongly recommended that the financial sector should work for creating wide scope of inclusive services in meeting very speckled needs of diverse customers.

Microfinances play vital role in filling immediate needs of PWDs and traditional finance sources such as equb and edir (Karafo, 2017) are serving as alternative ways for filling the gaps in banking service limitations and challenges. So failure to create enabling and convenient banking service system may lead to make the unbanked community to stay away from banks.

Regardless of the public-private dichotomy, different research articles indicated that customer service satisfaction is affected by numerous factors including the employees, infrastructures, timeliness, physical nearness, access, network, communication, and the like (Khan, & Fasih, 2014; Maiyaki, Noor, & Mokhtar, 2011; Navamani, & Saravanakumar, 2015; Siddiqi, 2011).

Majority of previous works on customer satisfaction (such as Siddiqi, 2011; Arasli,

Katircioglu, Mehtap-Smadi, 2005; Belay, 2012) were centered on the convention service provision and SERVQUAL model. The issues of services to PWDs or persons with special needs are under studied. This was one of the triggering factors which made this study to be conducted.

The main purpose of this study was to assess banking service delivery practices for customers with disabilities and pertinent challenges in offering services for persons with disabilities. The research was done in pursuit of the following research questions.

1. How is the inclusiveness of banking service in the physical infrastructures and facilities?
2. What are the practices and challenges of rendering inclusive banking services for persons with disabilities?
3. How are technologies assisting banking services to individuals with special needs?
4. How is satisfaction on the services in relation to customers (bank users) with disabilities?

Methods

Study Design

The research design was concurrent triangulation mixed design was used. Data gathering process was done at a point in time for both quantitative and qualitative data.

Locale and Population

The population of this study include bank workers in different departments and customers with and without impairment.

Sampling Techniques and Sample

After selecting banks and branches in Addis Ababa from 11 sub-cities by using multistage sampling, simple random sampling was used for recruiting 370 participants of the study from which 364 were feasible for analysis. To get persons with disabilities (PWDs), purposive sampling was used and they were participants in filling questionnaires, as interviewee, and part of focus group discussion. The Federation of Ethiopian National Associations of Persons with Disabilities (FENAPD) and other associations of PWDs were not included in a structured manner.

Data Sources and Instruments

Likert-scale was constructed, content validity was checked by expert ratings. In the

reliability measurement the Chronbach Alpha was found to be ($\alpha=0.91$) which is excellent to use. The qualitative data was gathered by using semi-structured interview.

Methods of Data Analysis

SPSS 25 was used for analyzing quantitative data (Pearson's Product Moment Correlation Coefficient, One ANOVA, and Multiple Linear Regression were done). Thematic analysis was used for analyzing qualitative data.

Ethical Considerations

After getting cooperation letter from the university research office, the researcher gathered data by getting consent from respondents (informed consent secured). As per the provision in the data gathering instrument, confidentiality is secured through anonymity of analysis and codes are used.

Results

Respondents' Background

From the total participants of 364, 67.6 (246) were persons with disabilities, and the remaining 32.4% (118) are persons without disabilities. In view of gender, 69% (251) were male and 31% (113) females. Majority of them are males due to the source proportion. In references to age of respondents, 61% (222) were below 30 years old, 25 % (91) from 31 to 40 years old, and 14% (51) are in the age range of above 41 and above. In terms of occupation of respondents, 14.6% (53) of the participants were employees in government sector, 22.3% (81) were workers in different NGOs, 37.6% (137) are from private business, and 25.5% (93) unspecified. In view of the income of respondents the following are indicated as monthly basis, 48.6% (177) earn below 2,000 Birr, 15.4% (56) from 2001 to 5000 Birr, 34.3% (125) from 5001 to 10000 Birr, and 1.6% (6) above 10,000 Birr.

Practices of Banking Service Provision for Persons with Disabilities (PWDs)

This part of the analysis contains participants' reaction towards banking service Security, Reliability, Responsiveness, Empathy, Tangibles, Customer Loyalty, Service Quality, and Customer Satisfaction in accordance with the special needs of persons with disabilities.

Security

Most participants, i.e., 69.8% (254) feel unsafe when using banks ($M=2.08$; $SD=0.95$). Since the five likert scale lasts from strongly disagree (1) to strongly agree (5), the average or mean indicates that there is disagree in the safety issues of bank use among PWDs. While 20.6% (75) chose neutral, only 9.6% (35) agreed that they feel safe.

In the wellness of performance of staff, 31% (113) strongly disagreed, and 38.7% (141) disagreed showing that performance of the staff is not well and feel that they may lose their transactions ($M=1.99$; $SD=0.79$). 29.7% indicated their reservation, and only 0.5% (2) agree. For an item whether the bank is concerned about the security for my transactions, 27.9% (108) of the participants are not sure, and 70.1% (256) disagreed, but one respondent agreed.

70% (255) of the participants indicated that they will feel more secured if the bank has legitimate oversight board for persons with disabilities or other mechanisms even when they leave the bank since thieves may perpetrate their wellness. On the other hand, 31% (109) of them have chosen the undecided option.

Reliability

In response to the items for measuring reliability of banking service for persons with disabilities is very poor ($M=1.99$; $SD=0.37$). Participants of the interview session indicated that most banks presume that "service is on the spot or treatment through the window with customer office." But challenges begin from accessing the location of the building of bank's branch and reaching the service interface or service line.

In view of the timeliness of the service 73.6% (268) stated that the banks are not fulfilling their promise at the time indicated or the time they advertise. The rest 26.4% (96) chose neutral. For an item which was asked as "The banks show a keen interest in solving your problems", 24.7% (90) strongly disagreed, 50% (182) disagreed, and 25.3% (92) undecided. There are also problems of keeping promise in terms of timeliness too. One respondent indicated the following:

"Most banks especially CBE has made account to account transfer by using mobile banking for certain amount of money. This by itself is creating much inconvenience in getting services. Let alone mobile network, even their system while we are in the bank faces much interruption. [ሲስተም የለም፣ ሲስተም ፈጣን አይለም]. It is common to listen to such pretexts in the service...."

The above-mentioned response is an example of service reliability challenge. It was added that sometimes even branch managers are cooperative for supporting. However, this is still under the roof of the branch.

Assurance

Assurance is the extent of confidence and trust that the customers feel whether service supplier is proficient to bring in the inclusive service. In this regard, only 10.4% (38) agreed that bank's staff behavior instills confidence in delivering inclusive service for persons with disabilities. 44.8% (163) of the participants disagree and equivalent percent of the sample remained to be neutral.

From the sample of the study, 41.5% (151) indicated as they do not feel safe in their transaction with the bank. Whereas, 16.2% (59%) feel safe and the remaining 42.3% (154) chose undecided. This shows that there is safety related problem with regard to banking service to persons with disabilities. In terms of courteousness of the staff/bank workers, 8% (29) showed agreement, 43.1% (157) were not sure, and 48.9% (178) disagreed.

For a question on the knowledge of bank's workers to answer question of customers with special needs, 53.3% (194) disagreed, and 46.7% (170) of the participants were not certain. Responses to the interview also indicated that service assurance problems are so demanding.

Responsiveness

In the service sector, the operational definition of responsiveness connotes the willingness, and ability of service giver to address and adapt to customers' special needs. Above half of the participants, i.e. 52.7% (192) disagreed to a sentence as "Bank's fulfill its promise at the time indicated". On the other hand, 29.4% (107) of the sample agreed, and 17.9% (65) were neutral. This implies that there is a need to

actuate the promises/pledges in delivering banking services for diverse customers.

From the sample of 364, 53.6% (195) of them indicated as the banking services show less keen interest in solving problems of persons with disabilities. 21.2% (77) affirmatively respond and the remaining 25.3% (92) were neutral. Since persons with disabilities have special needs, the responsiveness to this exceptionality is quite needed. However, the finding of the study indicated that banking services have gaps in the responsiveness towards customers with disabilities.

Empathy

In quest of empathy in the banking service for PWDs, 11.3% (41) participants agreed that the bank where they go to get service gives them special attention, but 44.8% (163) respondents disagreed. Others, i.e., 44% (160) were in the undecided option.

For a question whether the bank's staffs understand specific/special needs, 46.4% (169) disagreed, 9.3% (34) agreed, and 44.2% (161) have chosen neutral. For another item which goes as "Bank operating systems and branch location are convenient to persons with disabilities", 45.3% (165) of participants disagreed, and 44.7% (163) chose neutral. For this question, only 9.9% (36) agreed. The responses on problems related with empathy were also backed by interviewees as most bank services are dominated by sympathy than empathy. This has psychological impact due to negative implications.

Tangibles

In service, tangibles include physical facilities, appearances, and equipment (Andersson, 1992). In response to the aforementioned sub-themes, participants have shown their agreement level as presented here. Though 27.2% (99) of the participants indicated that the bank's employees have neat and professional appearance, this by itself is not the immediate special need of PWDs. 48.1% (175) of the sample disagree and 24.7% (90) were neutral to the theme mentioned.

From the sample of the study, 45.9% (167) of the participants have disagreement to an item which goes as "Material associated with the service like advice slip, statements are appealing to persons with disabilities". On the other hand, 22.5% (82) agreed and 31.6% (115) chose neutral. The qualitative data backed that there are problems in relation to

advice slip and statements especially for persons with visual impairment.

In quest of the agreement level to the item which was stated as “Bank’s physical facilities appealing for persons with disabilities”, 48.6% (177) disagreed, 30.5% (111) were not sure, and only 20.9% (76) agreed. In addition, 49.2% (179) of the participants indicated as the bank has no modern equipment and tools (computer, printer, fax & etc.) for accommodating special needs of PWDs, 25.8% (94) disagree and 25% (91) respondents undecided.

seldom consider switching away from the bank, 32.1% (117) chose neutral, and 23.1%(84) indicated as loyal. On the other hand, 55.8% (203) of the participants put condition that if the bank offers special service for persons with special needs, then their level of loyalty will be enhanced. For this theme 30.5 (111) respondents were neutral, and only 13.7% (50) set no condition for being customer.

Service Quality

Quality is mainly meeting the standard and expectations of customers. In view of service

Table 1: Responses on Customer Satisfaction

Q.	Item	f	SD	D	N	A	SA	Total
1	This Bank is exactly what I need.	43		180	121	20	-	364
		% 11.8		49.5	33.2	5.5	-	100
		<i>M = 2.32; SD = 0.75</i>						
2	The information that presented by this Bank is accurate	23		173	161	7	-	364
		% 6.3		47.5	44.2	1.9	-	100
		<i>M = 2.42; SD = 0.64</i>						
3	I know, there are privacy policies in this Bank	17		175	163	9	-	364
		% 4.7		48.1	44.8	2.5	-	100
		<i>M = 2.45; SD = 0.63</i>						
4	There are guarantees of this Bank	42		164	149	9	-	364
		% 11.5		45.1	40.9	2.5	-	100
		<i>M = 2.35; SD = 0.71</i>						
5	Banks give breadth and depth customer service that can meet expectations	65		184	99	16	-	364
		% 17.9		50.5	27.2	4.4	-	100
		<i>M = 2.18; SD = 0.77</i>						
6	The physical infrastructures are satisfactory for persons with disabilities	88		186	79	11	-	364
		% 24.2		51.1	21.7	3.0	-	100
		<i>M = 2.04; SD = 0.76</i>						
7	The respectful behaviour and communication of employees meet expectations of persons with disabilities	9		193	159	3	-	364
		% 2.5		53.0	43.7	0.8	-	100
		<i>M = 2.43; SD = 0.56</i>						
8	I will be more satisfied if the bank offered special service for persons with disabilities	86		92	101	85	-	364
		% 23.6		25.3	27.7	23.4	-	100
		<i>M = 2.51; SD = 1.09</i>						

Source: - Study Survey, 2022

Customer Loyalty

According to Maikayi, and others (2011), customer loyalty can be secured through identifying the customer needs, managing and fulfilling them. In this study, participants were asked whether they will always use this bank in their bank activities/ transactions. While 68.1% (248) of the respondents disagree, only 11.8% (43) agreed. The rest 20.1% (73) were neutral.

64.6% (235) disagreed to a question stated as “I will verbalize positive things about the bank to other people”. Only 11% (40) agree, and 24.5% (89) were neutral. This shows that there are problems in creating positive impression. 44.8% (163) of the participants

quality in banks, 73.9% (269) of the participants indicated that Banks are not offering fast, reliable, and efficient services for Persons with Disabilities. Only 6.3% (23) affirmatively respond and 19.8% (72) chose neutral. For an item which goes as “The bank has friendliness of bank personnel”, 67.3% (245) disagree, 29.1% (106) neutral, and 3.6% (13) agree. This indicates that there is challenge related with the workers.

So far as the agreement level of participants towards “Physical facilities, accessibility and convenience of location”, 70.1% (255) disagree, 27.7% (101) chose neutral, and only 2.2% (8) agreed. This shows that

there are problems in the physical setting

Customer Satisfaction

The table below depicts the responses towards satisfaction related questions. Most customers, i.e., 61.3% (223) indicated that the bank is not exactly what they need. In view of information presented by the gap is problematic, as 53.8% (196) of the participants conveyed, especially for PWDs and/or special needs. In the finding, it is unveiled that the banking services is not meeting expectations with regard to persons with disabilities. This has an impact on customer satisfaction

The finding revealed that the banking systems have gaps in addressing service provision for persons with special needs. Though there are efforts in making the physical environment modification such as using ramp, there are needs which are not yet addressed. Interviewed bank customers have indicated that the services did not yet meet customer satisfaction of persons with disabilities.

As it is found from Analysis of Variance (ANOVA), there are no statistically significant differences among banks in service delivery for persons with disabilities. It is conclusive that the problems in service conveyance are analogous. Therefore, much work is needed at country level.

Challenges of Banking Service Provision for PWDs

According to the findings, banking service provision for PWDs has numerous challenges. The first is related with disabling physical setting which limits mobility and reaching service provision locations. The second challenge embodies socio-emotional and attitudinal problems from service providers and service receivers. The third challenge is communication problem in getting services in banks (absence of braille guideline, nonexistence of sign language instruction, etc.). The fourth challenge in banking service usage is security related problem. Participants uttered that they are exposed to theft and feel insecure.

Discussion

The findings of this study adhere with Bamlak (2022) that the banking service has numerous challenges in rendering services to PWDs. The challenges emanate from the physical settings, employees’ related gaps such as skills gaps in sign language and empathy hitches.

It was found that banking services are inconvenient for PWDs regardless of the type of disabilities. The persons with physical impairment suffer from mobility related problems due to setting related complications. Even though, there is a need for promotion and provision of accessible and usable products, services and environments (Department of Economic and Social Affairs (DESA) of the United Nations Secretariat, 2013), the actual practices are contradictory the claim as the findings of this study revealed.

Persons with visual impairment get deprived of experiencing posted guidelines including the location of branches, and service windows. These include problems in using order slips in banks for deposits and withdrawals. This finding is similar with the finding of Bamlak (2022). Individuals with hearing impairment get difficulty in receiving banking services due

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Siddiqi (2011), indicated the importance of the service quality attributes in influencing customer overall quality perceptions. Though it is strongly believed that service quality attributes (empathy, assurance, responsiveness, reliability, and tangibility) are much correlated with customer satisfaction, there is less work of addressing all these in persons with special needs who

are exceptional to be treated in the conventional banking service delivery.

It is well articulated that service customers often have expectations with regard to the extent to which the service provider appears to understand and be concerned about their individual needs and wants (Siddiqi, 2011). But the findings of this study indicated that there are problems in the efforts of addressing special needs of PWDs in Ethiopian banking practices so far as the investigator found. As far as the assurance is concerned, the degree of confidence that the customers with special needs have in the service provider's staff is questionable. As indicated in Siddiqi (2011), the problem in assurance later affects customer satisfaction.

It has been prefigured that customer desire a friendly bank, which is willing to help in their banking maneuvers. In contrary to this, daily practices witness that banking services have less advocacy towards attraction and reception of PWDs. In the same way, the reliability is questionable, that implies poor practices in the extent to which the service is conveyed to the standards expected and promised.

Similar to Bamlak (2022), in this study it was found that on the service encounter for persons with visual impairment there is high inconvenience due to the request to bring at least two people to witness transactions at banks. Participants with visual impairment indicated that they feel high discomfort during the time they appeal for filling withdrawal or deposit forms and this creates insecurity and dependency too amongst blind people. Correspondingly, studies indicated that banking services lack even handedness towards serving persons with special needs or PWDs. PWDs become victim of robbery and other issues that demand confidentiality. Problems or deficiencies in the banking services are also evident in the contemporary or technology assisted services including mobile, internet, and ATM banking, among others. Generally, there are problems of banking service for persons with special needs in terms of access, communication, security and friendliness/ease of services.

Conclusion and Recommendations

Conclusion

The findings of the study revealed that the efforts of fostering banking services for persons with disabilities are very minimal.

Physical Accommodations

In headquarters and big branches, there are ramps as good practices. But, in most cases, absence (or available but inaccessibility) of ramps for wheel chair, nonexistence of sign language interpreter, and nothingness of tactile communicative devices are major challenges.

Service Provision Process

Banking service provision for Persons with Disabilities (PWDs) is at its infancy in most banks. Service provision process is more sympathetic than being empathetic. The sympathetic reaction and "lip services" deride service users.

Technology and Special Needs

In use of technology for banking services, there is less focus on the service utility for persons with disabilities. In principle, it is strongly believed that technology can bring assistive advantage for addressing diverse needs of individuals with certain type of impairments. But the practices in the augmentation of services for persons with special needs remained questionable.

Recommendations

As per the findings, it is recommended that banks should create service packages for persons with disabilities. Infrastructures and facilities should meet all utility aspects for persons with special needs.

There is a need for reconfiguration of banking services with special segmentation for addressing the special needs of persons with disabilities through putting target market niche. But it should be done in a manner that avoids discrimination and stereotypic service provision which may end up with maltreatment. So, need based accommodations should be done for better service delivery that can overcome the challenges in the physical and psycho-social aspects.

Operation of accessible banking by using Talking ATMs through plugging headphones or earphones into the jack could help visually impaired persons to use ATMs. The talking ATM will help to automatically switch to accessibility mode, and prompt the visually impaired with audio

instructions on the keypad layout of the machine and how he/she can use it to complete various banking transactions privately and securely. But still, this is demanding of close supervision for functionality and security. Tactile keyboards could also be used for using ATM.

Sign language interpreters and guides should be augmented in the banking services for persons with hearing impairment. Rendering special banking services help building reputation. So, it is recommended to extend special saving, credit platforms, and other service packages for persons with disabilities considering as sources of diversity among service users. Assistive technology alternatives should be figured out and implemented for the purpose of supporting persons with disabilities to use banking services.

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