INFLUENCE OF MARKETING ON CUSTOMERS' SATISFACTION IN THE BANKING INDUSTRY IN KADUNA STATE, NIGERIA

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NIGERIA

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Title

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Declaration

I declare that the work in this thesis entitled "Influence of Marketing on Customers' Satisfaction in the Banking Industry in Kaduna state, Nigeria" has been carried out by me in the Department of Vocational and Technical Education.

The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this thesis was previously presented for another degree at this or any other institution.

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Signature Date

Certification

This thesis titled "**Influence Of Marketing On Customers Satisfaction In The Banking Industry In Kaduna State, Nigeria"** written by **Isah Peter** meets the regulations governing the award of the degree of M.Ed Business Education of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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Dedication

This research work is dedicated to my late Mother Habiba Peter, my late Father Peter Pyeweh and to the family of Pyeweh.

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Abstract

The study was carried out to investigate the influence of marketing on customers' satisfaction in the banking industry in Kaduna state Nigeria. To achieve the purpose of the study four research questions were raised to answer the problem of the study, while four null hypotheses were formulated and tested at 0.05 level of significance respectively. Survey design was adopted for the study. The population was fourteen thousand nine hundred (14,900) bank customers in twenty two (22) commercial banks in Kaduna state, out of which seven hundred and forty five (745) were sampled. Random sampling technique was used for selecting the sample size. Questionnaire was used to obtain information from the respondents. Data were analysed using chi-square for answering the four research questions and null hypotheses. The results of the study showed among others that advertisement by banks significantly contributed to their satisfaction. The study concluded that marketing activities such as advertisement, personal selling, mobile banking and e-banking significantly influence customer satisfaction in the banking industry in Kaduna State. One of the recommendations is that banks should always ensure that there is adequate mobile service in the banking industry for continuous customer satisfaction. In view of the limitation of the study, it was suggested that further study could be carried out to cover a cross section of customers in Nigeria.

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Operational Definition of Terms

Automated Teller Machine (ATM)
An electronic machine that enables customers to withdraw paper money or carry out other banking transactions, like checking account balance, insertion of an encoded plastic card.

Confidentiality
Withholding or restricting the flow of information so that only those with both permission and who are on the "need to know" have access to it.

Consumer Protection Council (CPC)
A statutory body established to handle customer complaints over patronage of goods and services offered by different organizations. It is a regulatory authority that ensures that complains from wrongly treated and aggrieved customers are treated appropriately.

Customers
People who patronize products and/or services in the banks

Consumerism
Concerted efforts, actions and collective reactions of consumers to protect their perceived interest in the market place.

Customer Satisfaction
The extent to which customers are happy with the products and services provided by banks.

E-Banking
Is a payment option that allows any account holder in a bank to the internet banking application and carry out normal banking transaction from their bank accounts.

Marketing
Is the performance of business activities that direct the flow of goods and services from the producer to consumers or to user in order to satisfy consumers and accomplish the firm's as for banks objectives. .

Mobile banking
Allows customs to access their account balances and make transactions through a GSM technology, thus making it convenient and universally accessible.

Queue
Waiting line at a service point.

Rivalry
Misunderstandings, conflicts, lack of cooperation between two or more individuals or departments who should be working together.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Marketing is the process of developing, promoting and distributing products in order to satisfy customers' needs and wants. Products include both goods and services. Goods are the kinds of things one can touch or hold with the hand. Hammers, automobiles, clothing and computers are goods. Services are the kinds of things one cannot physically touch. They consist of services or tasks performed for customers'.

Marketing helps connect businesses as to their customers and provides the means for the exchange process to occur. Marketing is necessary to sense, serve and satisfy customers' needs and enhance organisational objectives. Marketing activities aim to maximize customers' benefits and consequently organizational goals. In the early days of banking in Nigeria, bankers paid little or no attention to marketing of their services. Due to developments and new trends in the banking industry, competition began among various .banks in the system, especially in relation to newly introduced services and customer patronage. In order to meet up with the development in the banking industry, it became necessary for banks to include modern marketing techniques in putting forward their services to their customers. Thus marketing activities are now central to banking services.

Generally, banking services can be described as a broad spectrum of services that are available and offered to customers by any given financial (banking) institution, with the aim of satisfying the needs of customers profitably. This situation varies from one

institution to another. Marketing of banking services falls within the realm of marketing activities. .

Kotler (2000) defines satisfaction as a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (outcome) and his or her expectations. Agbo (2002) stressed that satisfaction is a function of perceived performance and expectation. If performance matches expectation, the customer would be satisfied. If the performance exceeds expectations, the customer becomes highly satisfied or delighted. Customer satisfaction, therefore, could be seen as a customer's perception and experience of a product's performance or services rendered in relation to his or her expectations. The influence of marketing on customer satisfaction is so crucial that Kotler (2003) has stressed the influence of marketing as the pivot on which customer orientation and customer satisfaction should rotate.

In the past, banking operation was regarded as a business in which marketing had little or no role to play. However, marketing is becoming increasingly necessary in today's competitive banking environment and the increasing level of awareness amongst customers. Thus, the traditional role of bankers of just being collectors of deposits is fast changing to that of service oriented or customer oriented. The era of armchair banking where a bank would sit passively waiting for customers has gradually been replaced by aggressive search for depositors; hence, the introduction of marketing into the banking business to satisfy and delight customers.

The application of marketing in the banking industry in Nigeria is similar to that of marketing in other service industries. However, marketing in the banking sector is predominantly centred on the provision of diverse financial services to customers. The present state of the Nigerian economy, as it affects the financial sector in particular, led

banks to take marketing of their services as a serious activity which was neglected in the past. The introduction of universal banking, the increase in the number of banks, the deregulation of interest rates, the introduction of the Dutch auction system of foreign exchange and the Central Bank of Nigeria's stringent measures against financial malpractices in the banking sector made most banks to rejuvenate their marketing strategies towards aggressive marketing of their services.

Given the aforementioned situations and the aggressive marketing of their services by most banks, the researcher intends to examine whether marketing of banking services influences customer satisfaction in the Nigerian banking industry. The importance of marketing services in the banking industry makes banks to be customer-oriented by finding out what services customers need and how to satisfy such customers.

1.2 Statement of the Problem

In the past, marketing was neglected in the Nigerian banking industry due to the nature of products banks offer, which are intangible. This created serious problems for them, when they started facing competition among themselves and from other financial institutions. Previously, the banking industry just provided needed services and this made banks to be service-oriented, rather than trying to satisfy customers.

Before the introduction of marketing services, most commercial banking activities in Nigeria were characterised by slow services, lack of specialization. The transaction of even the most routine business invariable involved a long period of waiting. In some cases, the waiting was in overcrowded and poorly-ventilated banking halls without comfortable seating arrangements. There was also the problem of lack of awareness by customers, especially in rural areas, or outright ignorance of new inventions in modern banking services..

The General Complaints Report (2004) of the Department of Surveillance and Enforcement, Consumer Protection Council (CPC), Abuja, reported an alarming increase in the trend of customer complaints in the Nigerian banking industry covering a five year period (2005-2010). On a recent (2004) Consumer Speaks Phone – in programme sponsored by the Consumer Protection Council on FM Radio, Kaduna, six out of eight callers, representing 75%, expressed bitterness, frustration and dissatisfaction with banks and their services. Examples of areas of dissatisfaction were delays in banking halls and ATM locations, poor banking services, unnecessary and unlawful transaction charges, ATM breakdown and cash trapping. In agreement, Albrecht and Zemke (2002) stated that up to 97% of dissatisfied customers do not complain but they do tell their friends. The extent to which marketing activities influence customer satisfaction in the banking industry in Kaduna state requires investigation.

The problem of increasing level of customer dissatisfaction portends danger for the Nigerian Banking Industry. Customers' dissatisfaction reduces patronage, increases consumerism and consequently leads to reduction in profits and overall performance of the banking industry.

Karwai (2006) found that many banks have problems meeting the obligations of their customers and consequently some banks have lost the confidence of their customers. It is these problems that led to intensified marketing activities by banks in Nigeria to reverse the situation. Therefore, there is need to determine whether these marketing activities are having the desired influence on customer satisfaction in the banking industry in Kaduna State, Nigeria.

1.3 Objectives of the Study

The general objective of the study is to assess the influence of marketing on customers' satisfaction in the Banking Industry in Kaduna State, Nigeria.

The specific objectives of the study are to:

i. determine the influence of advertisement by banks on customers' satisfaction in the banking industry in Kaduna State.
ii. determine the influence of personal selling by banks on customers' satisfaction in the banking industry in Kaduna state.
iii. determine the influence of mobile banking by banks on customers' satisfaction in the banking industry in Kaduna state.
iv. determine the influence of e-banking by banks on customers' satisfaction in the banking industry in Kaduna state.

1.4 Research Questions

Based on the objectives of the study, four research questions were formulated to guide the study, namely:

i. What is the influence of advertisement by banks on customers' satisfaction in the banking industry in Kaduna state?
ii. What is the influence of personal selling by banks on customers' satisfaction in the banking industry in Kaduna state?
iii. What is the influence of mobile banking by banks on customers' satisfaction in the banking industry in Kaduna state?

iv. What is the influence of e-banking by banks on customers' satisfaction in the banking industry in Kaduna state?

1.5 Research Hypotheses

In order to achieve the objectives of this study, four hypotheses were formulated to guide the study.

HO_1 Advertisement by banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

HO_2 Personal selling by banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

HO_3 Mobile banking by banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

HO_4 E-banking by banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

1.6 Significance of the Study

The result of the study will be of immense benefit to bank managements, bank customers and bank staff. The result will be of benefit to bank management because they will want to know whether money spent on marketing activities meant to improve customers satisfaction is worth the expenditure.

The result of the study will be of benefit to bank customers because they will benefit from the satisfaction they derive from dealing with their banks, which is of utmost importance to them.

The research expects that the study will be useful to Bank staff because their jobs are hinged on the patronage of customers. On the other hand, patronage by customers is hinged on the satisfaction they derived from dealing with the banks. Lastly, the study will also be of benefit to the banking industry at large.

1.7 Basic Assumptions of the Study

For the purpose of this study, the following assumptions were made:

1. Bank customers are satisfied with the marketing tools.
2. Customers get most of their information through the banks advertisement.
3. Mobile banking is the major tool that gives customers satisfaction.

1.8 Delimitation of the Study

This study was delimited to the banking industry in Kaduna State. The study covers the year 2004 to 2010. This is because it is the period (2004-2010) that banks introduced marketing into their activities to improve customer satisfaction. The study was delimited to twenty-two (22) commercial banks in Kaduna State. These banks are spread across three (3) senatorial zones.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed previous research studies related to the study. The review was done under the following subheadings:

2.1 Theoretical framework

2.2 Conceptual framework

2.3 Marketing Activities

2.4 Customer Orientation

2.5 Customer Satisfaction

2.6 Marketing in Banking

2.7 Consumerism in Nigeria

2.8 Empirical Studies

2.9 Summary of Reviewed Literature

2.1 Theoretical Frame Work

This study is based on theory of satisfaction, theory is relevant to this study because the study looks at the influence of marketing on customers satisfaction in the banking industry in Kaduna State.

Marketing is very useful in any banking system. Banking system without quality marketing strategies leads to inefficiency. It is a process in the society whereby the demand structure for economic goods and services are expected which can be achieved through production, promotion, exchange and distribution of such goods and services (Ijagun, 2012). Ijagun (2012) further stated that marketing concepts rest on the importance of customers to a firm and companies policies and activities should be profitable rather than maximize sales value.

Based on the above concept and importance of marketing to a firm/company in satisfying customers, the theoretical framework of the study is the customers satisfaction. Hence, the theoretical framework of the study was based on Young (2011) that satisfaction, judgment and feelings which simply identifies the latter with utility on customers towards decision taken in their transaction in the banking system.

In customers' satisfaction, theoretical framework seeks to understand which customer, firm and industry factors are likely to influence variations in the level of customer loyalty and variations in the strength of the satisfaction-loyalty association.

The marketing literature identifies a positive relationship between customer satisfaction and customers' loyalty (Fornell 1992; Fornell *et al.,* 1996; Anderson 1996; Mittal and Kamakura 2001; Bolton, Lemon, and Bramlett 2006; Cooil *et al.,* 2007;) unless specific settings or conditions exist regarding customers' choices. However, it is likely that constraints or circumstances can exist such that customer choice (i.e., purchases) behaviour can be influenced and/or limited. For instance, extreme and significant departures from a positive satisfaction loyalty association have been demonstrated under monopolistic settings (Deming 1986; Oliver 1999; Kamakura *et al.* 2002; Verhoef 2003 and Seiders *et al.* 2005;).

This extant literature also identified several customers, firms and industry characteristics that can significantly impact on the level of loyalty and the strength of the satisfaction-loyalty association.

Satisfaction is an overall psychological state that reflects the evaluation of a relationship between the customer/consumer and a company-environment-product-service. Satisfaction involves one of the following three psychological elements: cognitive (thinking/evaluation), affective (emotional/feeling), and behavioural.

Expectations and customers satisfaction: Expectations are beliefs (likelihood or probability) that a product/service (containing certain attributes, features or characteristics) will produce certain outcomes (benefits-values) given certain anticipated levels of performance based on previous affective, cognitive, and behavioural experiences. Expectations are often seen as related to satisfaction and can be measured as follows:

i. **Importance:** Value of the product/service fulfilling the expectation
ii. **Overall affect-satisfaction expectation**: Like/dislike of the product/ service.
iii. **Fulfillment of expectations**: The expected level of performance vs. the desired expectations. This is "predictive fulfillment: and is a respondent-specific index of the performance level necessary to satisfy.
iv. **Expected value from use**: Satisfaction is often determined by the frequency of use. If a product/service is not used as often as expected, the result may not be as satisfying as anticipated. For example a motorcycle that sits in the garage, an unused year subscription to the local fitness centre/gym, or a little used season pass to a ski resort would produce more dissatisfaction with the decision to purchase than with the actual product/service.

Schnaars (1998) defines customer satisfaction as an emotional response to the experience provided by, and associated with particular product or services purchased, retail outlet, or even modular patterns of behaviour such as shopping and buyer behaviour.

Assimilation-Contrast Theory - Criticism

Anderson (1973) argued that Cardozo's (1965) attempt at reconciling the two earlier theories were methodologically flawed. The attempts by various researchers to test this theory empirically have brought out mixed results, Olson and Dover (1979) and Anderson (1973) found some evidence to support the assimilation theory approach. In discussing both studies, however, Oliver (l980) argued that only measured expectations, and assumed that there were perceptual differences between disconfirmation and satisfaction.

Disconfirmation Theory

Disconfirmation theory argues that 'satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations. Szymanski and Henard (1989) found in the meta-analysis that the disconfirmation paradigm is the best predictor of customer satisfaction. Ekinci et al (2004) cite Oliver's updated definition on the disconfirmation theory, which states that: "Satisfaction is the guest's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under-or over-fulfillment".

Mattila, and Neill (2003) said that 'Amongst the most popular satisfaction theories is the disconfirmation theory, which argues that satisfaction is related to the size and direction of the disconfirmation experience that occurs as a result of comparing service performance against expectations'. Basically, satisfaction is the result of direct experiences with products or services, and it occurs by comparing perceptions against a standard (e.g. expectations). Research also indicates that how the service was delivered is

more important than the outcome of the service process, and dissatisfaction towards the service often simply occurs when guest's perceptions do not meet their expectations.

It is against this background that this study focuses on influence of marketing on customers' satisfaction in the banking industry in Kaduna State using the model determinant as customers' satisfaction- customer loyalty association (Bae, 2011) as theoretical framework.

2.2 Conceptual Framework

This study will not be complete without making reference to key concepts that relate to the study. To this end, the following concepts have be explained: concept of marketing, concept of product, concept of price, concept of promotion and concept of place.

Concept of Marketing

In the 1950's the marketing concept emerged. As a business philosophy, the marketing concept is aimed at orienting a firm completely toward its customers. As such, a customer focus should permeate every department from production to finance to human resources. All major decisions should be based on the relevant market considerations. This does not, of course, mean that other activities in the organisation must be completely subordinate to marketing. What it does that managers should not make important decisions in any area without taking marketing implications into account.

Marketing could be seen as a common sense managerial orientation that understands the needs and wants of customers in the market. Nonyelu (2000) viewed marketing as the philosophy of business or attitude of management which states that the focal point of the entire firm is the consumer. The "consumer is King" is the embodiment

of this approach to conducting business. Marketing is a frame of mind which the marketer works with.

Consider customers' satisfaction as the buyer's cognitive state of being adequately or inadequately rewarded for the sacrifices he has undergone. These include customer response to the evaluation of the discrepancy between prior expectations and actual performance of the product as perceived after its consumption. Satisfaction also varies with regard to a customer's level of specifying such as satisfaction with product or with a purchase decision experience or with a performance attribute or with a consumption experience.

Kotler (2003) revealed that the concept of marketing emerged in the mid 1950s and challenged the proceeding concepts such as:

Customer focus: Managers must shift their focus from an internal company perspective to the customer's viewpoint. Successful marketing requires a complete understanding of buyers and their needs. Leading management authority Peter Drucker (1980) suggests that "the aim of marketing is to know and understand the customer so well that the product or service fits him and sells itself."

Coordination: All elements of the marketing programme known as the marketing mix-constitute an interrelated system, and therefore the programme must be viewed and planned as a whole. Marketing itself must also be closely interrelated with other business activities.

Profit orientation: Profit, not just increased sales, is the goal of a firm. This is because customer satisfaction is the path to profitability. Therefore, customer focus is the logical focal point for profit planning. Instead of a product centered "make and sell" philosophy, emphasis shifted to a consumer centered "sense and respond" philosophy. The idea is not

to find the right customers for your products but to produce the right products for your customers.

The concept of marketing is a consumer orientation or focus that sees the satisfaction of consumer needs as the key to achieving organisational goal. It begins with a determination of the needs of target markets. In order to achieve this, the organisation adopts the marketing 4ps; product, promotion, price, place -towards effective and efficient delivery of the satisfaction of these needs and wants.

Kotler (2003) stated the following as benefits of marketing concept.

Reduced business risk as a result of systematic market research, the scientific acquisition and analysis of market data necessary for decision-making and better market and sales forecasts. Improved business planning as a result of earlier identification and assessment of future market trends threats and opportunities and the acceptance of planning based on defined objectives upon which all departments activities and integrated programmes depend.

The researcher views marketing concept as:

i. The focusing of all company activities on what will best serve the consumer.
ii. Customer satisfaction at a profitable volume in an integrated, efficient framework and in a socially responsible manner.
iii. It is tangible. It is not something amiable to role memorization but it is something to believe in, it is a frame of reference, a basis for decision making, a guide for effective managing of resources.

Concept of Product

A product is anything that is seen as being able to satisfy a need or want. Suppose one is thirsty, this state of felt deprivation can be expressed as a desire or want for water or soft drinks. Here, the water or soft drink is the one satisfying product. A product is

also seen as a complex of tangible and intangible attributes, including packaging, colour, price, manufacturing and retailers services, which the buyer may accept as offering satisfaction of wants or needs.

Concept of Price

The price which is an important component of marketing mix is named differently in the base of transaction exchange that it takes place. banks have to estimate the prices of their services offered. By performing this, they keep their relations with extant customer's and take new ones. The prices in banking have names like interest, commission and expenses. Price is the sole element of marketing variables that create earnings, while others cause expenditure. While marketing mix elements other than price affect sales volume, price affect both profit and sales volume directly.

Banks should be very careful in determining their prices and price policies. Because mistakes in pricing cause customer's shift toward the rivals offering likewise services.

Traditionally, banks use three methods called "cost-plus", "transaction volume base" and "challenging leader" in pricing of their services.

Concept of Promotion

Promotion, the final element of the marketing mix, includes advertising, personal selling, public relations, and sales promotion. Promotion activities inform potential customer's and others of the availability of a product or seller and attempt to persuade them to purchase a product or to take some other desired action.

Concept of Place

The complexity of banking services result from different kind. The most important feature of banking is the persuasion of customer's benefitting from services. Most banks' services are complex in attribute and when this feature joins the

intangibility characteristics, offering take also mental intangibility in addition to physical intangibility. On the other hand, value of service and benefits taken from it mostly depend on knowledge, capability and participation of customers besides features of offerings. This is resulted from the fact that production and consumption have non separable characteristics in those services. Most authors argue that those features of banking services makes personal interaction between customer and bank obligatory and the direct distribution is the sole alternative. Due to this reason, like preceding applications in recent years, branch offices use traditional method in distribution of banking services.

2.3 Marketing Activities

Marketing activities involves the advertisement, personal selling, mobile banking and e-banking in the banking industry.

a. **Advertisement:** is as any forum of non-personal communication through the mass media that is paid for by an identified sponsor. Along with sales promotion, personal selling, publicity and public relations it forms the promotional or communications programme of the marketer. Banks have too many goals which they want to achieve. Those goals are for accomplishing the objectives as follows in a way that banks develop advertising campaigns and use media.

    i. Conceive customers to examine all kinds of services that banks offer.

    ii. Increase use of services

    iii. Create well fit image about banks and service

    iv. Introduce services of banks

    v. Support personal selling

    vi. Emphasize well services

b. **Personal Selling:** This is selling done through person to person contact. A large number of salesmen are engaged in outside sale work or in retail sales in shops and market places. The sales force must be properly selected, trained and motivated to perform.

Due to the characteristics of banking services, personal selling is the way that most banks prefer in expanding selling and use of them.

Personal selling occurs in two ways, first occurs in a way that customer and banker perform interaction face to face at branch office. In this case, whole personnel, bank employees, chief and office manager, takes part in selling. Second occurs in a way that customer's representatives go to customers' place. Customer representatives are specialist in banks' services to be offered and they shape the relationship between bank and customer.

c. **Mobile Banking:** It allows customer access his or her account balances and make transaction via a GSM technology, thus making it convenient in universally accessible. It fast and flexible mobile payment system designed. It also enables you to send money and receive payments and carry out basic financial transactions with your mobile phone.

Advantages

i. Easy-to-use
ii. Common messaging tool among consumers
iii. Works across all wireless operators
iv. Affordable for consumers
v. Requires no software installation
vi. Allows banks and financial institutions to provide real-time information to consumers and employees

vii. Stored messages can be accessed without a network connection

d. E-banking: Along with significant growth in the usage of mobile phones in banking practice, personal computers have also come to the fore, which to an even greater extent facilitate and modernise banking service provision. In an information society this communication instrument plays an irreplaceable role and is indispensable for the present day banking sphere. The area of electronic banking realised through personal computers can be divided into home banking, internet banking and mail-banking.

Marketing concept, according Kotler (1980), can be classified into the following:

2.4 Customer Orientation

In customer orientation, companies are considered to be at their best when they choose their target markets carefully and prepare tailored marketing programmes. "The firm must take its matching orders from the market. It is our foremost job to produce what the market needs" (Markin, 1979). This is aimed at achieving the objective of customer orientation. Here, the concept seeks to crown the customer as "King" recognising that he is the life blood of the organization. This focus is on what the customer wants rather than on just what the firm can produce or do. The firm's activities are directed at the consumer, rather than the consumer being directed at its activities.

2.5 Customer Satisfaction

The concept aims at satisfying the desires of the consumer. It must, however, be noted that the intention of the concept is not philanthropic. Rather, what it aspires to achieve is profitable maximum sales. The aim of the concept, therefore, is to satisfy the consumer at a profit. Schnaars (1998) defined customer satisfaction as an emotional response to the experience provided by, and associated with, particular products or

services purchased, retail outlets or even modular patterns of behavior such as shopping and buyer behaviour.

Schnaars (1998) considered customer satisfaction an outcome of purchase and use resulting from buyers' comparison of the rewards and the costs of the purchase in relation to anticipated consequences.

Satisfaction varies with regards to a customer's level of specification (such as satisfaction with a product or with a purchase decision experience or with a performance attribute or with a consumption experience or with purchase experience).

2.6 Marketing in Banking

Marketing approach in banking sector had taken significant proportion after 1950 in western countries and then, after 1980 in Turkey. New banking perceptiveness oriented toward market had influenced banks to create new market. Banks had started to perform marketing and planning techniques in banking in order to be able to offer their new services efficiently.

Marketing scope in banking sector should be considered under the service marketing framework. Performed marketing strategy is concerned with the determination of the place of financial institutions on customers' mind. Bank marketing does not only include service selling of the bank but also the function which creates personality and image for bank on its customers' mind. On the other hand, financial marketing is the function which relates to uncongenitalies, differences and non similar applications between financial institutions and judgment standards of their customers.

The reasons for having marketing scope in the banking sector and for banks to place premium in marketing subject can be arranged as follows:

Change in demographic structure: Differentiation of population in the number and composition affect quality and attribute of customer who benefits from banking services.

Intense competition in financial service sector: The competition become intense due to the growing international banking perceptiveness and recently the lack of limit for new enterprises in the sector. Increase in liberalization of interest rates has intensified the competition.

Bank's wish for increasing profit: Banks have to increase their profits to create new markets, to protect and develop their market shares and to survive on the basis of intense competition and demographic chance levels.

The marketing comprehensions that are performed by banks since 1950 can be shown in following five stages:

1. Promotion oriented marketing comprehension
2. Marketing comprehension based on having close relations for customers
3. Reformist marketing comprehension
4. Marketing comprehension that focused on specializing in certain areas
5. Research, planning and control oriented marketing comprehension

2.7 Marketing and Consumer Satisfaction

One of the likely shoots of poor quality service and subsequent customer dissatisfaction is perceived injustice, reduced patronage and consumerism – one of the likely dangers arising from the research problem. According to Ijewere (2005), consumerism or consumer activism simply means the concerted efforts, actions and collective reaction of consumers to protect their perceived interest in the market place. The aim is to reduce, limit or control the overbearing excesses of producers of goods and services. The situation is that while the producers of goods and services are out to maximize profit, consumers on the other hand through their collective efforts, are willing to fight for their rights. Customers complain so as to maximize their satisfaction. The end

result of these actions is consumer activism and protection. Consumers are beginning to take full advantage of increased awareness and protect their interest.

Ijewere (2006) stated as one of the objectives of the willingness of the Nigerian consumer to join and participate in the activities of consumer associations as a method of redressing the exploitative attitude and offer of substandard products and services. Using regressing analysis and simple frequency distributions, results showed that 75.5% of the respondents were willing to join consumer associations, 73.7% were willing to support them financially, 68.8% were willing to serve in an official capacity, 81.9% were willing to attend meetings, 79.6% were willing to uphold or abide by the decisions taken at the meetings and 78.2% were willing to solicit or canvass for new members to join consumer associations up to 95% of customers do not complain, but they do tell their friends.

Now that the Federal Government is determined to protect the rights of the consumer through establishments of bodies like Consumer Protection Council (CPC), Standard Organisation of Nigeria (SON) and National Agency for Food, Drugs Administration and Control (NAFDAC). This further explains the magnitude of the problem of this study and its justification.

2.8 Empirical Studies

A Number of empirical studies related to this study have been reviewed.

Akpan (2003) conducted a research on marketing strategies of financial institution in Nigeria. The objective of study included identification of the relevant current and future functional marketing strategies to boost customer's satisfaction, confidence and increased patronage.

The sample population used by the researcher was four hundred and fifty (450) bank staff and customers. The researcher employed survey method and interview as the instrument for data collection. The statistical tool used was chi-square. The findings of

the study revealed that majority of banks customers were not satisfied with their banks, because the banks have not fared well in their effort to stimulate favourable attitude and impression toward their products and services. The researcher's work is important to the current research work, because it helps the researcher to understand that influence of marketing on customers' satisfaction, must be carried in every bank in Kaduna State.

A study was carried out by Njam (2005) on marketing of banking services and customer satisfaction. The study had two objectives which were to explain the role of marketing in the banking industry and to determine the extent to which commercial banks in Nigeria market their services and satisfy or delight their customers (both potential and present). The researcher used survey method and questionnaire as the instrument for the data collection. The findings made by the researcher were that marketing tools and techniques are quite applicable to banking business as they are to the operations of non-banking business. The researcher used chi-square as his statistical tools.

Similarly, the potential consumers for majority of banks in Nigeria are aware of the range of services provided, that effective marketing is required for higher customer satisfaction.

This can be achieved if customers are well educated on the scope and nature of these services. The researcher did not dwell on integrated marketing but only concentrated on service delivery and customer satisfaction in the banking industry.

Suleiman (2006) carried out a study on enhancing customer satisfaction in banking industry of Nigeria. The researcher used survey research method and the instrument used for data collection was questionnaire. Findings made by the researcher were:

i. That the tested hypotheses indicated a better queuing solution if servers are increased.

ii. The researcher recommended improved services as watchword and increased service points particularly at peak periods.

This study is very relevant to the current study because one of the findings stated that the tested hypothesis indicated a better queuing solution if servers are increased.

Gegu (2006) did an assessment of the impact of relationship of marketing on the performance of banking industry in Nigeria. The statistical tool used was chi-square. The findings were that relationship in marketing has positive impact on the performance of the banking industry in Nigeria. The research work is important to the current research work, because it helps the researcher to understand that the influence of marketing has positive impact on the customer satisfaction in the banking industry.

The study made recommendation that this requires the involvement of everyone in the organisation (which simply implies influence marketing) and this involve constant staff training, conducive work environment as well as a workable feedback system for communication from customers, through questionnaire that could ginger the bank to high level of performance in service delivery.

In a related work carried out by Uhiene (2008) on impact of integrated marketing on customer satisfaction in the Nigerian banking industry. A study of selected banks in Zaria metropolis. The sample population used by researcher was three hundred (300) representing the bank staff and bank customers'. The study had three objectives which include:

i. To determine the level of staff knowledge of integrated marketing.

ii. To determine the extent to which integrated marketing has influenced the speed of service delivery and

iii. To verify the extent to which integrated marketing has changed the quality of service delivery in term of queuing experienced and customers' complaints handling.

The research used survey method and questionnaire was the instrument used for data collection. The findings made by the researcher include:

i. Low level of staff knowledge of integrated marketing application. This can reduce staff performance.
ii. Inadequate staff training in the area of integrated marketing application and inadequate cooperation from internet service providers could cause delay in service delivery.

The researcher recommended that constant staff training on integrated marketing with emphasis on general knowledge of service delivery. Banking staff therefore must have adequate knowledge of integrated marketing (Team work) for effective application, appreciate the importance of team work and cooperation.

The researchers work only used Zaria metropolis which means the researchers work is important to the current researcher's work because it helps the researcher to appreciate that influence of marketing on customer's satisfaction in banking industry in Kaduna State.

Muhammed (2009) carried out a research on assessment of the application of marketing concept in banking sector in Kaduna State. The study had two objectives among which include:

i. To examine the use and application or otherwise of the concept in the banking sector;
ii. To assess whether or not marketing concept brings about customer satisfaction and profitability.

The sample population used by the researcher was nineteen thousand seven hundred and twenty five staff and bank customers. The researcher used survey method and questionnaire was the instrument used for the data collection and the statistical tool used was chi-square. The findings made by the researcher include: that from the findings, it has been established that the banks customers' are satisfied with the services of the bank.

The research work is important to the current research because it helps the researcher to understand that influence of marketing on customers' satisfaction must be carried in every bank in Kaduna State. The researcher made recommendation that first and foremost; the philosophy of marketing concept must be clearly understood, believed, accepted and adopted by top level management, middle level and low level management of the bank with total commitment to it by all of them to make it effective.

In another related work carried out by Achirou (2010) on marketing as a means for improving profitability in United Bank of Africa. The study had four objectives which include to ascertain the effect of marketing on profitability, to compare the application of the concepts and theories learnt in the classroom with the actual practice in the organisation, to measure the extent of good marketing decision-making and to know how the organisation has lived up to expectation in giving customers' the services that will satisfy their needs.

The researcher used the sample population of four hundred and fifty (450) in United Bank of Africa Kaduna state. The researcher used survey method and the instrument used for the data collection was questionnaire. The findings made by the researcher include: it maintains the organisational market share and increasing in profit, it expose how organisation gets information from external environment.

The researcher recommended amongst others that, there should be strategy development and implementation, what is mostly needed in our society is stability of the economy that would bring about a conducive environment for this strategy development and implementation.

The research work is important to the current research because one of the findings stated that it maintain the organisational market share at increasing in customers satisfaction in the area of the statement of the problem.

2.9 Summary of Related Literature

From the existing literature so far revealed, it was made clear that some customers enjoyed the marketing influence inward satisfaction in the banking industry. Some views show that customers' satisfaction does not have connections with the services rendered in the banking industry because bank staffs are employed to work for their earnings not for services. Others are of the opinion that customers are attracted by the good services rendered and persuasion from the banking staff for them to open account with the bank.

It was also revealed that some banks are mainly for profit making than satisfying the customer's intentions having an account with the bank, while other banks are not for profit making rather making customers to get adequate satisfaction in their operations. From the empirical studies and literature reviewed so far, the researcher has observed that, the existing gaps are as follows:

i. The level at which marketing influence create customers satisfaction in banking industry.
ii. The reason why marketing influence does not create customers' satisfaction in the banking industry.

These gaps have been filled by this study.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter describes the research design and methodology used in the study. The chapter is organized under the following sub-headings:

3.1 Research Design

3.2 Population of the Study

3.3 Sample Size and Sampling Procedure

3.4 Instrument for data Collection

3.4.1 Validity of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

The research method used is the survey design. This is because the study involves collection of data from sample of a given population. Adamu (2008), states that survey research is concerned with collection of data for the purpose of describing and interpreting existing conditions, prevailing practices, beliefs, attitude on going processes.

This design is the best and effective for data collection from the large population through the use of questionnaire. The choice of survey was based on the fact that the entire population could not be used. Data collected from a sample of the population were subjected to statistical analysis.

3.2 Population of the Study

The population of this study comprised of all customers of the twenty two (22) commercial banks in Kaduna state. These banks are spread across the three senatorial zones of Kaduna State, as shown in table 3.1.

Table 3.1 **Population for the Study**

S/No	Bank Names	Bank Customers Population
1.	Access Bank Plc	1000
2.	Diamond Bank Plc	800
3.	Enterprise Bank	800
4.	Eco Bank	500
5.	FCMB Plc	500
6.	Fidelity Bank Plc	800
7.	First Bank Plc	1000
8.	Fin Bank Plc	500
9.	GTB Bank Plc	1000
10.	Keystone Bank Plc	500
11.	Stanbic IBTC Bank	500
12.	Standard Chartered Bank	500
13.	Sterling Bank Plc	500
14.	Skye Bank Plc	600
15.	UBA Bank Plc	800
16.	Unity Bank Plc	800
17.	Union Bank Plc	800
18.	Jaiz Bank Plc	500
19.	Main Street Bank Plc	400
20.	Saving and Loan Bank	800
21.	Wema Bank Plc	500
22.	Zenith Bank Plc	800
	Total	**14,900**

Source: Bank Customers Service Department 2013

3.3 Sample Size and Sampling Procedure

A sample of seven hundred and forty five (745) made of only customers to the banks under study was selected from the total population of fourteen thousand nine hundred (14,900) in twenty two (22) Commercial Banks in Kaduna State of Nigeria. This represents 5% of the total population of the banks involved. This sample selection is in line with Mamman (2011) who states that when the population is up to ten thousand (10,000), then researcher should use 5% of the population and when the population is up to one thousand (1,000) the researcher should use 10%.

The breakdown of the sample size of the study is presented in table 3.2.

Table 3.2 Sample for the study

S/No	Bank Names	Bank Customers Population	Sample size
1.	Access Bank Plc	1000	50
2.	Diamond Bank Plc	800	40
3.	Enterprise Bank	800	40
4.	Eco Bank	500	25
5.	FCMB Plc	500	25
6.	Fidelity Bank Plc	800	40
7.	Fist Bank Plc	1000	50
8.	Fin Bank Plc	500	25
9.	GTB Bank Plc	1000	50
10.	Keystone Bank Plc	500	25
11.	Stanbic IBTC Bank	500	25
12.	Standard Chartered Bank	500	25
13.	Sterling Bank Plc	500	25
14.	Skye Bank Plc	600	30
15.	UBA Bank Plc	800	40
16.	Unity Bank Plc	800	40
17.	Union Bank Plc	800	40
18.	Jaiz Bank Plc	500	25
19.	Main Street Bank Plc	400	20
20.	Saving and Loan Bank	800	40
21.	Wema Bank Plc	500	25
22.	Zenith Bank Plc	800	40
	Total	**14,900**	**745**

Random sampling techniques was used to select the seven hundred and forty five (745) of bank customers. This was done using ‘hat drawn’ technique in which pieces of papers containing ‘Yes’ and ‘No’ was wrapped. The papers containing ‘Yes’ were seven hundred and forty five (745) and ‘No’ were fourteen thousand one hundred and fifty – five (14,155).

Those who picked ‘yes’ formed the sample size for the study. This procedure was used to select the bank customers from each of the twenty-two (22) banks.

3.4 Instrument for Data Collection

A questionnaire developed by researcher was used to collect the data for the study. The questionnaire is divided into five sections (A, B, C, D and E).

Section A seeks bio-data of respondents, while the contents of the other sections B, C, D and E are summarized below.

Section B consists of six (6) items (1-6) to answer the research question (1) what is the influence of advertisement by banks on customers' satisfaction in the banking industry in Kaduna state?. While Section C which consists of 7-12 items was used to answer research question (2) What is the influence of personal selling by banks on customers' satisfaction in the banking industry in Kaduna state?. While section D consists of 13-17 items used to answer research question (3) What is the influence of mobile banking on customers' satisfaction in the banking industry in Kaduna state? The items were placed in a four (4) point scale since the research questions are:

Strongly Agree (SA) 4 points, Agree (A) 3 points, Disagree (D) 2 points and Strongly Disagree (SD) 1 point respectively.

3.4.1 Validity of the Instrument

The validity of the instrument was established by the researcher's supervisors and other research methodology experts not below the rank of senior lecturer in the Faculty of Education, Ahmadu Bello University, Zaria. All corrections and suggestions pointed out were incorporated before the final copy of the instrument was produced.

3.4.2 Pilot Study

A pilot study was conducted using customers of banks in Lafia Local Government Area of Nasarawa State. Lafia Local Government area was chosen for the pilot study because it's not part of the study area. In conducting the pilot study, the

researcher used thirty (30) bank customers. All the customers filled and returned the questionnaires.

3.4.3 Reliability of the Instrument

The reliability of the instrument was determined by subjecting the data collected to statistical analysis. The split-half method was used to determine the reliability of the instrument. The instrument was divided into two halves of odd and even numbers. The Spearman Rank Order Correlation Coefficient was used to calculate the reliability coefficient of one half (odd numbers) and Spearman Brown Prophecy Formula was used to calculate the reliability of the instrument. The reliability was tested at 0.05 level of coefficient and the reliability of 0.81 was calculated for the instrument. This reliability coefficient is high and therefore the instrument is adjudged to the stable and reliable. This is in line with Olayiwola (2007) who stated that a reliability coefficient of 0.60 and above is high therefore the instrument should be considered reliable and stable.

3.5 Procedure for Data Collection

The researcher obtained a letter of introduction as in appendix A from the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria, which was used during the pilot study and was used during data collection. Data collection was carried out personally by the researcher with the support of three (3) Research Assistants. This was done by visiting the selected banks, to administer copies of the research questionnaire.

The researcher and the assistants visited each of the banks on rotational basis to distribute questionnaire to the respondents and also collected them back after completion. The whole exercise of data collection lasted for seven (7) weeks, two (2) days per a bank.

3.6 Procedure for Data Analysis

The data collected was analyzed using frequency and percentages for the research questions and bio-data of respondents. All the hypotheses were tested using chi square.

The data collected from the respondents formed the observed frequencies, while the expected frequencies were calculated using the formula:

$$\text{Expected Frequencies} = \frac{\text{Row Total x Column Total}}{\text{Grand Total}}$$

All the hypotheses were tested at 0.05 level of significance.

To ease the statistical analysis, all responses for strongly agree (SA) and Agree (A) were taken as classified as agree. Similarly all Disagree (DA) and Strongly Disagree (SD) were taken as disagree. The mean rating of 2.50 was used for decision rule, such that the mean rating any of item less than 2.50 would be regarded as "disagree" and the mean equal to or above 2.50 will be regarded as "Agree" the score for each in the questionnaire was used to all the research questions. The decision rule for the tested hypothesis, if calculated chi-square is greater than the table value, the null hypothesis was rejected, otherwise retained.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter deals with the presentation and analysis of data collected from field study. The data collected from the customers of banks in Kaduna state were analyzed, under the following subheadings, demographic data, answering the research questions, hypothesis testing and discussion of findings.

4.1 Demographic Characteristics of Respondents

A total of 745 copies of the questionnaire were issued. After collection, 6 were found to be incorrectly filled and were therefore discarded. Therefore data contained in 739 copies of the instrument that were correctly completed were adopted.

Table 4.1: Percentage Analyses of Respondents by their Gender

Gender	Frequency	Percent
Male	462	62.5
Female	277	37.5
Total	739	100.0

Source: Field Survey, 2014

The distribution of respondents by their gender in Table 4.1 shows that 462 or 62.5% were male and 37.5% were female. This disparity could be associated with the religion and culture, and the fact that accessibility to banking services to most females is restricted due to religious and cultural cleavages which are outside the scope of this study. However, the study could be said to represent the opinions of the male and female clients of the bank industry in the state. Table 4.2 shows the classification of the customers by their age ranges

Table 4.2 Percentage Analyses of Respondents by their Age

Ages range	Frequency	Percent
Below 25 years	317	42.9
25-30 years	201	27.2
31-35 years	101	13.7
Above 35 years	120	16.2
Total	739	100.0

Source: Field Survey, 2014

The table shows that 317 or 42.9% of the customers were below 25years among the customers while 201 or 27.2% were within the age bracket of 25 and 30years. Those who were between 31 and 35years were 101 or 13.7% of the total respondents. Only 120 or 16.2% of the respondents were above 35years. This distribution means that the respondents could be said to be adults and within the age range to validate any advertising effect on their patronage of the banks. In Table 4.3, the customers are classified by years of patronage with the banks.

Table 4.3: Analysis of Respondents by their Years of Patronage of Banks

Years of patronage of the banks	Frequency	Percent
Below10 years	446	60.4
10-20 years	211	28.6
21-30 years	60	8.1
Above 30 years	22	3.0
Total	739	100.0

Source: Field Survey, 2014

Of the total number of the customers, 446 or 60.4% have been banking with the banks for less than 10 years. This number has to do with the relative ease by which younger customers patronize the banks compared to those who have been with the banks

for a sometime. Customers who have been with the bank for between 10 and 20 years were 211 or 28.6% while 60 or 8.1% have been with the banks for 21 and 30 years. Only 22 or 3.0% said they have been with the banks for more than 30 years. The durations obtained in the table are relatively adequate for the objective of this study since the marketing strategies of the banks like the use of the GSM and E-banking are relatively new to the industry. Table 4.4 shows the analyze respondents by their respective banks in the state.

Table 4.4: Analyses of Respondents by their Respective Banks in Kaduna State

Banks of patronage	Frequency	Percent
Access Bank	50	6.8
Diamond Bank	41	5.5
ECO Bank	25	3.4
Enterprise Bank	40	5.4
FCMB	24	3.2
Fidelity Bank	39	5.3
FIN Bank	22	3.0
First Bank	51	6.9
GT Bank	51	6.9
Stanbic IBTC Bank	25	3.4
JAIZ Bank	25	3.4
Key Stone Bank	25	3.4
Main Street Bank	20	2.7
Skyebank	31	4.2
Savings and Loans Bank	39	5.3
Standard Chartered Bank	25	3.4
Sterling Bank	25	3.4
UBA	40	5.4
Union Bank	40	5.4
Unity Bank	40	5.4
Wema Bank	21	2.8
Zenith Bank	40	5.4
Total	739	100.0

Source: Field Survey, 2014

4.2 Answers to Research Questions

Research Question one: What is the influence of advertisement by Banks on customers' satisfaction in the banking industry in Kaduna State?

This research question sought to determine the influence of general advertisement by Banks on their customers' satisfaction in the banking industry within Kaduna State. The opinions of the customers on the items used for the assessment are tabulated in frequencies and percentages in Table 4.5 along with mean scores. The aggregate mean score was used for the decision on the variable.

Table 4.5: Mean Distribution of Respondent on Research Question One

S/N	ITEMS	SA	A	D	SD		CF	X	DECISION
	Influence of Banks' advertisement on customers' satisfaction	4	3	2	1	4	10	2.5	
1	Banks strategy of advertising their unique services help in retaining their customers	346	358	27	8	739	2500	3.41	Agree
2	Banks strategy of advertising their unique services enable their customers be aware of their advantages	272	415	44	8	739	2429	3.29	Agree
3	Banks strategy of advertising their services to their individual customers provides them a sense of recognition	268	384	55	32	739	2366	3.20	Agree
4	Banks strategy of advertising their services to their individual customers helps them to be aware of the available services	282	383	49	25	739	2400	3.24	Agree
5	Banks strategy of advertising their services to their individual customers helps them to have a sense of fulfillment in banking	211	398	90	40	739	2258	3.05	Agree
6	Banks advertising provisions provide customers with satisfaction in banking	160	397	121	61	739	2134	2.89	Agree
	Grand Mean	1229	2335	386	174	7390	14087	3.18	Agree

Source: Field Survey, 2014

Table 4.5: Mean Distribution of Respondent on Research Question One

The aggregate mean score of 3.18 for the table clearly indicated that most of the customers were in agreement that general advertisement by the banks have great influence on their customers' satisfaction with the banking industry in Kaduna State. The associated satisfaction is viewed in the strategy of advertising their unique services which the customers were of the view help in retaining their patronage of the banks. The advertisement is perceived to help in creating awareness of their unique services and their advantages by the customers as well as provides a sense of recognition to individual customers. The Banks strategy of advertising their services to their individual customers was perceived by the respondents as helping them to have a sense of fulfillment in banking with the industry. This meant that general advertising by the banks is seen to influence greatly contribute to their customers' satisfaction with their services in the state.

Research Question 2: What is the influence of personal selling by Banks on customers' satisfaction in the banking industry in Kaduna State?

The focus here is to determine the influence of personal selling by Banks on their customers' satisfaction in the banking industry within Kaduna State. The opinions of the respondents on the items used in the assessment are presented in frequencies and percentages in Table 4.6 along with the mean scores for the respective items. The decision is based on the aggregate mean score for the table.

Table 4.6: Mean Distribution of Respondent on Research Question Two

S/N	ITEMS	SA	A	D	SD		CF	X	DECISION
	Influence of Banks' personal selling on satisfaction of customers	4	3	2	1	4	10	2.5	
1	The marketing strategies of using personal selling for individual bank customer motivate customers	276	349	66	48	739	2331	3.15	Agree
2	The personal services advertising by Banks personnel to individual customers help them in making effective choice of their services	229	364	77	69	739	2231	3.02	Agree
3	Banks personnel to individual customers makes customers to be satisfied with their services	236	366	105	32	739	2284	3.09	Agree
4	The effectiveness of individual contact by Banks help in retaining old customers as well as getting new ones	255	370	68	46	739	2312	3.13	Agree
5	Personal selling of Banks services provides adequate coverage of their services to individual customers	218	390	98	33	739	2271	3.07	Agree
6	Personal selling of Banks services to individual customers creates in them a sense of satisfaction	213	374	96	56	739	2222	3.01	Agree
	Grand Mean	1180	2213	510	284	7390	13651	3.08	Agree

Source: Field Survey, 2014

Table 4.6: Mean Distribution of Respondent on Research Question Two

The influence of personal selling by Banks on customers' satisfaction in the banking industry in Kaduna State is shown here to be very high. This is indicated with an aggregate mean score of 3.08 which means that most of the respondents agreed that the influence of personal selling by Banks is very high on their customers' satisfaction with the services in the banking industry within the State.

There is also the effectiveness of individual contact by Banks which the customers were of the view that it helps in retaining old customers as well as getting new ones. The customers were of the view that the personal selling of Banks services provides adequate coverage of their services to individual customers thus creating in them the sense of satisfaction. From the observation of the table therefore, it could be said that personal selling by banks has great influence on their customers' satisfaction in the state.

Research Question Three: What is the influence of mobile banking by Banks on customers' satisfaction in the banking industry in Kaduna State?

The mobile system is another of such strategies used by the banks to advertise their services. The aim here therefore is to determine the influence of mobiles banking by Banks on their customers' satisfaction in the banking industry within Kaduna State. Table 4.7 consists of a number of items which were used in assessing the satisfaction of the customers with the mobile system of banking introduced by the banks. The opinions of the customers on the impact of the services on their satisfaction are tabulated in frequencies and percentages along with mean scores.

Table 4.7: Mean Distribution of Respondent on Research Question Three

S/N	ITEMS	SA	A	D	SD		CF	X	DECISION
	Influence of Mobile Banking by banks' on customers' satisfaction in the banking industry in Kaduna state	4	3	2	1	4	10	2.5	
1	The use GSM to give customers information about their bank accounts provides them with satisfaction	388	234	89	28	739	2460	3.33	Agree
2	The use of GSM to give customers information about bank services provides them with satisfaction	358	289	61	31	739	2542	3.32	Agree
3	The use GSM for online banking is a dynamic way of providing customers with satisfaction	338	292	85	24	739	2422	3.28	Agree
4	Transaction with the GSM is a major service that provides bank customers with satisfaction	328	245	132	34	739	2345	3.17	Agree
5	The use of the GSM has completely changed the banking industry with more satisfaction to the customers	316	265	123	35	739	2340	3.17	Agree
	Grand Mean	1158	1114	490	152	7390	12109	3.25	Agree

Source: Field Survey, 2014

Table 4.7: Mean Distribution of Respondent on Research Question Three

From the expressed opinions of the respondents in the table, as indicated with an aggregate mean score of 3.25, it could be said that the respondents were of the view that the use of mobile banking by Banks greatly influenced their customers' satisfaction in the banking industry within the state. This satisfaction with the advertising strategy is associated with ability of the GSM to give customers information about their bank accounts and other available bank services.

Of importance to the influence is the use of online banking which is considered a dynamic approach to banking services by the customers made possible by the use of the GSM. There is also the enabled transaction in some major bank services through the use of the GSM which the respondents were of the view that it provides bank customers with satisfaction. The respondents therefore agreed that the use of the GSM has completely changed the banking industry with more satisfaction to the customers. From the

observations in the table, it would be in line to conclude that the use of the mobile banking has major influence on the customers' satisfaction in the banking industry within Kaduna State.

Research Question Four: What is the influence of e-banking by Banks on customers' satisfaction in the banking industry in Kaduna State?

To determine the influence of e-banking by Banks on their customers' satisfaction in the banking industry within Kaduna State, a number of items were selected for the assessment. The responses of the customers to the items were scored in frequencies and percentages in Table 4.8 along the respective mean scores.

Table 4.8: Mean Distribution of Respondent on Research Question Four

S/N	ITEMS	SA	A	D	SD		CF	X	DECISION
	Influence of e-banking by banks on customers' satisfaction in the banking industry in Kaduna state	4	3	2	1	4	10	2.5	
1	The ease with which customers can withdraw their money with e-banking provide satisfaction with the banking industry	373	291	41	34	739	2481	3.36	Agree
2	With the e-banking their rigours of going to banks and queuing up for services has greatly reduced to their advantage	359	297	62	21	739	2472	3.35	Agree
3	E-banking has made it possible for customers to transact their business anywhere and at any time	375	291	45	28	739	2491	3.37	Agree
4	E-banking has made banking easy for customers and has really increased the level of their satisfaction with the banking industry	320	316	70	33	739	2401	3.25	Agree
5	E-banking is innovation that provides maximum satisfaction to customers with the banking services	282	290	119	48	739	2284	3.09	Agree
	Grand Mean	1709	1485	337	145	7390	12129	3.28	Agree

Source: Field Survey, 2014

Table 4.8: Mean Distribution of Respondent on Research Question Four

From the aggregate mean score obtained for the table is 3.28. Based on the four point interval scale, this score of 3.28 would imply that most of the customers were in agreement with the suggestion of the influence of the E-collection or e-banking on the levels of satisfaction by the customers in the industry. This satisfaction is partly attributable to the ease with which customers can withdraw their money without waiting for the banking hours and reduction of the rigours of going to banks and queuing up for such services. The e-collection therefore has greatly reduced the associated stress and provided customers satisfaction with the banking industry.

There is also the ease of making it possible for customers to transact their business anywhere and at any time through the e-banking system which somehow increased the level of satisfaction of the customers with the banking industry. This explains why the customers view the e-banking as an innovation that provides maximum satisfaction with the industry.

4.3 Test of Hypotheses

HO_1 Advertisement by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State

This hypothesis was tested with the expressed opinions of the customers on the influence of advertising by the banks on their customers' satisfaction with the services in the industry. The chi-square procedure was used for the test as summarized in Table 4.9. In the table, the observed frequency counts are printed above the expected count.

Table 4.9: Chi-Square Test on Null-Hypotheses One

S/No	Influence of banks advertisement on customers' satisfaction	SA	A	D	SD	Total
1	Banks strategy of advertising their unique services helps in retaining their customers	346 256.5	358 389.17	27 64.33	8 29	739
2	Banks strategy of advertising their unique services enables their customers be aware of their advantages	272 256.5	415 389.17	44 64.33	8 29	739
3	Banks strategy of advertising their services to their individual customers provides them a sense of recognition	268 256.5	384 389.17	55 64.33	32 29	739
4	Banks strategy of advertising their services to their individual customers helps them to be aware of the available services	282 256.5	383 389.17	49 64.33	25 29	739
5	Banks strategy of advertising their services to their individual customers helps them to have a sense of fulfillment in banking	211 256.5	398 389.17	90 64.33	40 29	739
6	Banks advertising provisions provides customers with satisfaction in banking	160 256.5	397 389.17	121 64.33	61 29	739
	Total	1539	2335	386	174	4434
	Chi-square = 248.34, DF =15, P-value=0.000					

(Critical value of Chi-square at 15 DF and at 0.05 = 25.0)

Source: Field Survey, 2014

The table reveals that the advertisement by the banks has significant influence on their customers' satisfaction. The chi-square value obtained in the test is 248.34. The observed value (248.34) is higher than the critical value of 25.0 indicated at the bottom of the table and the observed probability level of significance for the test is 0.000 ($P < 0.05$). With these observations, there is sufficient evidence to reject the null hypothesis. The hypothesis that advertisement by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State is therefore rejected. The result in the table showed that the banks' adverts greatly influenced the satisfaction of the customers.

HO_2 Personal selling by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State

The influence of personal selling by Banks on their customers' satisfaction with the services in the banking industry in the state was used for this hypothesis. The chi-square test was used to determine the significance of the influence. A summary of the test is presented in Table 4.10. The table consists of the observed frequencies printed above the expected count.

Table 4.10: Chi-Square Test on Null-Hypotheses Two

S/No	Influence of Personal selling by banks on customers' satisfaction	**SA**	**A**	**D**	**SD**	**Total**
1	The marketing strategies of using personnel for individual bank customer motivate customers	276 237.83	349 368.83	66 85	48 47.33	739
2	The personal services advertising by Banks' personnel to individual customers help them in making effective choice of their services	229 237.83	364 368.83	77 85	69 47.33	739
3	Banks' personnel to individual customers makes customers to be satisfied with their services	236 237.83	366 368.83	105 85	32 47.33	739
4	The effectiveness of individual contact by Banks help in retaining old customers as well as getting new ones	255 237.83	370 368.83	68 85	46 47.33	739
5	Personal selling of Banks' services provides adequate coverage of their services to individual customers	218 237.83	390 368.83	98 85	33 47.33	739
6	Personal selling of Banks' services to individual customers creates in them a sense of satisfaction	213 237.83	374 368.83	96 85	56 47.33	739
	Total	1427	2213	510	284	4434
	Chi-square = 51.772, DF=15, P-value=0.000					

(Critical value of Chi-square at 15 DF and at 0.05 = 25.0)

Source: Field Survey, 2014

The Pearson Chi-Square (51.772) obtained for the test indicated in the table revealed that the respondents were of the view that personal selling by the banks has significant influence on their satisfaction with the services of the industry in the state. The observed Chi-square (51.772) is higher than the critical level of 25.0 indicated at the bottom of the table. The observed level of significance is 0.000 ($P < 0.05$). The implication of these observations is that the personal selling advertisement strategy by the bank is considered to have significant influence on the customers' satisfaction. This means that the null hypothesis that Personal selling by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State is therefore rejected.

HO_3: Mobile banking by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

In Table 4.6, the influence of mobile banking on the customers' satisfaction was assessed. This hypothesis tested the significance of the expressed opinion on the customers' satisfaction with the services of the banking industry in the state. The result of the Chi-square used in the test is presented in Table 4.11. The table consists of the summary of the Chi-square value and the expected counts printed below the observed frequencies.

Table 4.11: Chi-Square Test on Null-Hypotheses Three

S/No	Influence of Mobile banking on customers' satisfaction	SA	A	D	SD	Total
1	The use of GSM to give customers information about their bank accounts provides them with satisfaction	388 345.6	234 265	89 98	28 30.4	739
2	The use of GSM to give customers information about bank services provides them with satisfaction	358 345.6	289 265	61 98	31 30.4	739
3	The use of GSM for online banking is a dynamic way of providing customers with satisfaction	338 345.6	292 265	85 98	24 30.4	739
4	Transaction with the GSM is a major service that provides bank customers with satisfaction	328 345.6	245 265	132 98	34 30.4	739
5	The use of the GSM has completely changed the banking industry with more satisfaction to the customers	316 345.6	265 265	123 98	35 30.4	739
	Total	1728	1325	490	152	3695
	Chi-square = 56.671, DF=12, P-value=0.000					

(Critical value of Chi-square at 12 DF and at 0.05 = 21.0)

Source: Field Survey, 2014

The test revealed that the use of the mobile banking has significant influence on the satisfaction of the customers with the bank services in the state. This is indicated with an observed Chi-square value of 56.671 at the 12 degree of freedom. The level of significance obtained in the test is 0.000 ($P < 0.05$). These observations provide sufficient evidence to reject the null hypothesis. Therefore the null hypothesis that mobile banking has no significant influence on customers' satisfaction in the banking industry in Kaduna State is thus rejected.

HO_4: E-banking services by Banks has no significant influence on customers' satisfaction in the banking industry in Kaduna State.

The influence of e-banking examined in Table 4.8 was used for the test of this hypothesis. The observed frequencies were subjected to a Chi-square test and the result is summarized in Table 4.12. The table shows the observed frequencies printed above the

expected frequency count along with the mean scores for each of the items and the aggregate mean for the variable..

Table 4.12: Chi-Square Test on Null-Hypotheses Four

S/No	Influence of e-banking on the customers' satisfaction	SA	A	D	SD	Total
1	The ease with which customers can withdraw their money with e-collection provides satisfaction with the banking industry	373 341.8	291 297	41 67.4	34 32.8	739
2	With the e-collection the rigours of customers going to Banks and queuing up for services has greatly reduced	359 341.8	297 297	62 67.4	21 32.8	739
3	E-collection has made it possible for customers to transact their businesses anywhere and at any time	375 341.8	291 297	45 67.4	28 32.8	739
4	E-collection has made banking easy for customers which has really increased the level of satisfaction with their banking industry	320 341.8	316 297	70 67.4	33 32.8	739
5	E-collection is innovation that provides maximum satisfaction to customers with the banking services	282 341.8	290 297	119 67.4	48 32.8	739
	Total	1709	1485	337	164	3695
	Chi-square = 90.273, DF=12, P-value =0.000					

(Critical value of Chi-square at 12 DF and at 0.05 = 21.0)

Source: Field Survey, 2014

From the result in the table, the strategy of e-banking could be said to have significantly contributed to the satisfaction of the customers with the services of the industry in the state. The observed Chi-square from the test is 90.273 compared with the critical value of 21.0 at the same degree of freedom (12). The observed level of significance is 0.000 ($P < 0.05$). These observations clearly show that there is sufficient evidence to reject the null hypothesis. That E-collection services by Banks have no significant influence on customers' satisfaction in the banking industry in Kaduna State.

4.4 Summary of Major Findings

The study established that:

1. Advertisement significantly influenced customers' satisfaction in the banking industry in Kaduna state (p = 0.0000).
2. Personal selling significantly influenced customers' satisfaction in the banking industry in Kaduna state (p = 0.0000).
3. Adoption of mobile banking significantly influenced customers' satisfaction in the banking industry in Kaduna state (p = 0.0000).
4. E-banking significantly influenced customers' satisfaction in the banking industry in Kaduna state (p = 0.0000).

4.5 Discussion of Major Findings

An analysis of the data collected from the customers of the banks and the result of the hypotheses tested and their impressions are that the advertising strategies by banks significantly influenced the satisfaction of customers of the industry in Kaduna State. This observation is deduced from the tests of the hypotheses and an analysis of the research questions in the study. A total of four null hypotheses were tested in the study to determine the significance of the influence of the various strategies adopted by the banks in the promotion patronage in the state.

In hypothesis I, the significance of the influence of advertising on the customers' satisfaction with the services of the industry was tested. The result of the test that was performed with the Chi-square procedure revealed that the customers' satisfactions were positively and significantly influenced by the various adverts of the banks. The null hypothesis was therefore rejected. Among others the strategy helps in retaining old customers as well as encouraging new patronage through the process of awareness creation of the different services available to the customers in the banks. Apart from this

provision, the adverts are seen by individual customers providing them with a sense of recognition and a sense of individual fulfillment in banking. The findings here are consistent with Agbo (2002) and Kotler (2003) where satisfaction was associated with the function of perceived performance and the meeting up with expectations. The finding is in line with Bentham (2012) where it was reported that satisfaction is a good prediction of job mobility in the banking industry.

Hypothesis two tested the expected influence of the personal selling by the banks on their customers' satisfaction with the services of the banks in the state. The chi-square test was used for the test. The result showed that the strategy was considered positive and significantly influencing the satisfaction of the banks' customers in the state. The null hypothesis is therefore rejected. From the responses obtained from the customers on the related items, it was found that part of the satisfaction was attributable to the individual interaction associated with the strategy as well as the ability of the sales personnel to provide the individual customers with effective choice of the banks services. This strategy therefore helps to provide adequate coverage of the various services of the banks to the customers and thus create a sense of satisfaction to them in the state.

In a similar study, Muhammed (2009) reported that customers were satisfied with the services of the banks in the state. The finding is consistent with the report of Ijagun (2012) where it was stated that marketing is very useful in the banking system and that the lack of it leads to inefficiencies.

Hypothesis tested of expected influence of mobile banking introduced by the bank on their customers' satisfaction with their services in the industry. The result of the test which was conducted with the chi-square revealed that the respondents were of the opinion that the strategy significantly influenced the satisfaction of the customers of the industry in the state. The null hypothesis was therefore rejected. Factors found to be

responsible for the satisfaction included among others the provision of information about customers' bank accounts, information about available services provided by the banks and the dynamic nature of the strategy which allows some flexibility and completely changed the conservative banking procedure existing before. This dynamism among others provides the customers with satisfaction with services of the industry. This finding was support by Suleiman (2006) where it was revealed that the normal banking system was characterized with poor quality services dominated by queues and other inconveniences. The finding agrees with Karwai (2006) who in appraising the advantages of the electronic banking, reported that many banks have problems meeting the obligations of their customers and consequently some banks have lost the confidence of such customers.

Hypothesis four tested the expected influence of e-banking on the customers' satisfaction with the services of the industry in the state. The result of the chi-square used in the test revealed that the e-banking has positive and significant influence on satisfaction of the customers with the services of the industry in the state. The null hypothesis was therefore rejected. From the related response to the items used for the assessment, it was discovered that the use of the strategy allows customers to withdraw their money at their convenient time without going to the banking hall and queuing up for such services. Another positive aspect of the strategy which contributed to the satisfaction of the customers was that capability of transacting bank business anywhere and anytime which completely reduced the stress and rigours of banking. This finding contradict the report of Albrecht and Zemke (2002) where it was stated that up to 97% of bank customers were dissatisfied with the Automatic Teller Machine (ATM) and Akpan (2003) where it was reported that majority of bank customers are not satisfied with their banks because they have not fared well in their efforts to create favourable attitude and

impression towards their products and services. In a similar study, Ijewere (2005) reported a contrary finding to this study where it was reported that only 5% to 10% of customers dissatisfied with bank services changed their banks instead of complaining.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter contained the summary of the work, it also contained conclusion drawn and recommendations made based on the analyses of the data for the study.

5.1 Summary

The study was carried out to Investigate the Influence of Marketing on Customers' Satisfaction in the Banking Industry in Kaduna State, the study had four specific objectives, among the specific objectives is to determine the influence of Advertisement by Banks on customers' Satisfaction in the Banking Industry in Kaduna State. Four research questions were answered and four null hypotheses were tested in the study. Chapter two dealt with review of related literature.

The survey research designed was employed. The population for the study consisted of 14,900 Banks Customers' in twenty two (22) commercial banks in Kaduna State and has sample size of seven hundred and forty five (745). Data collection was carried out personally by the researcher with the support of three (3) research assistants in each of the twenty two (22) commercial banks in Kaduna State.

The researcher used seven (7) weeks for the data collection.

Finally data were analysed with the following major findings:

i. Advertisement significantly influence customers' satisfaction in the banking industry in Kaduna state (P0.0000)
ii. Personal selling significantly influence customers satisfaction in the banking industry in Kaduna State (P0.000).
iii. Mobile banking significantly influence customers' satisfaction in the banking industry in Kaduna State (P0.0000).

iv. E-banking significantly influence customers' satisfaction in the banki9n g industry in Kaduna State (P0.0000).

5.2 Conclusion

From the results of the findings of this study, it could be concluded that marketing influenced customer's satisfaction in the banking industry in Kaduna state.

5.3 Recommendations

Based on the major findings from the analysed data, the researcher would want to recommend as follows;

1. Banks should always provide a continuous flow of advertisement in the media houses to captivate the attention of customers and ensure their satisfaction.
2. Banks should provide an enabling atmosphere in which personal selling are regularly updated to ensure customers' satisfaction.
3. Banks should ensure there is adequate mobile services in the banking industry to meet customers' demand thereby ensuring their satisfaction.
4. Bank should improve on the e-banking by expanding its coverage and security for customers' satisfaction in the state.

5.4 Limitation of the study

The limitation of the study was lack of co-operation from the respondents as to filling and returning of the questionnaire. However, this limitation was minimized through followed up by the researcher and the assistants not minding the time consumed and also ensured punctuality to every time given by each respondent.

5.5 Suggestions for further study

It is suggested that the following studies should be carried out:

1. Influence of easy accessibility to loans on customers' satisfaction in the banking industry in Kaduna state, Nigeria.

2. Determine the influence of personal selling by banks on customers' satisfaction in the banking industry in Geopolitical zones.
3. Determine the influence of mobile banking by banks on customers' satisfaction in the banking industry in Geopolitical zones.
4. Determine the influence of e-banking on customers' satisfaction in the banking industry in Geopolitical zones.

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APPENDIX A

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Your Ref: _____ 25th September, 2014

Our Ref: M.ED/EDUC/5134/2009-2010 *Date:* _____

Letter of Introduction

ISAH PETER - M.ED/EDUC/5134/2009-2010

This is to certify that the above mentioned name is a Postgraduate student (M.Ed Business Education) in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria, carrying out a research topic; ***Influence of Marketing on Customers' Satisfaction in the Banking Industry In Kaduna State, Nigeria.***

Please, kindly give him every assistance he may require

Professor A.A. Udoh
HEAD OF DEPARTMENT

INSTRUMENT FOR DATA COLLECTION

Department of Vocational and Technical Education,
Faculty of Education,
A.B.U., Zaria.

Dear Respondents,

REQUEST TO FILL QUESTIONNAIRE

I am a Postgraduate student in the Department of Vocational and Technical Education, Ahmadu Bello University, Zaria, Nigeria. I am conducting a research on the *Influence of Marketing on Customer Satisfaction in Banking Industry, Kaduna State.*

Kindly respond to the attached. All information will be treated CONFIDENTIAL and strictly used only for the purpose of this research.

Thank you

Yours faithfully,

PETER, ISAH

APPENDIX B

QUESTIONNAIRE

Section A

Please tick the appropriate option that applies to you for research questions.

1. Gender Male [ ] Female [ ]
2. Age 20 – 25 [ ] 25 – 30 [ ] 30 – 35 [ ] 35 above [ ]
3. For how long have you been a customer in that bank?

   5 – 10 years [ ] 10 – 20 years [ ] 20 – 30 years [ ] 35 and above [ ]

Indicate your level of agreement with the following statement in research questions.

SA = strongly agree, A = Agree, D = Disagree SD = Strongly Disagree

SECTION B:

What is the influence of advertisement by banks on customers' satisfaction in the banking industry in Kaduna state?		**SA**	**A**	**D**	**SD**
1	Banks' strategy of advertising their unique services help in retaining their customers				
2	Banks' strategy of advertising their unique services enable their customers be aware of their advantages				
3	Banks' strategy of advertising their services to their individual customers provides them a sense of recognition				
4	Banks' strategy of advertising their services to their individual customers helps them to be aware of the available services				
5	Banks' strategy of advertising their services to their individual customers helps them to have a sense of fulfillment in banking				
6.	Banks' advertising provisions provide customers with satisfaction in banking				
What is the influence of personal selling by banks on customers' satisfaction in the banking industry in Kaduna state?					
7.	The marketing strategies of using personnel for individual bank customer motivate customers				
8.	The personal services advertisement by banks' personnel to individual customers help them in making effective choice of their services				

9.	Banks' personnel to individual customers makes customers to be satisfied with their services				
10.	The effectiveness of individual contact by banks help in retaining old customers as well as getting new ones				
11.	Personal selling of banks services provides adequate coverage of their services to individual customers				
12.	Personal selling of banks services to individual customers creates in them a sense of satisfaction.				
What is the influence of mobile banking by banks on customers' satisfaction in the banking industry in Kaduna state?					
13.	The use of GSM to give customers information about their bank accounts provides them with satisfaction				
14.	The use of GSM to give customers information about bank services provides them with satisfaction				
15.	The use GSM for online banking is a dynamic way of providing customers with banking satisfaction				
16.	Transaction with the GSM is a major service that provides bank customers with satisfaction				
17.	The use of the GSM has completely changed the banking industry with more satisfaction to the customers				
What is the influence of E-banking solution by banks on customers' satisfaction in the banking industry in Kaduna state?					
18.	The ease with which customers can withdraw their money with E-banking provide satisfaction with the banking industry				
19.	With the e-banking, their rigours of going to banks and queuing up for services have greatly reduced to the advantage of the customers				
20.	E-banking has made it possible for customers to transact their business anywhere and at any time				
21.	E-banking has made banking easy for customers which has really increased the level of satisfaction with the banking industry				
22.	E-banking is innovation that provides maximum satisfaction to customers with the banking services				

APPENDIX C

List of Banks in Kaduna, Zaria and Kafanchan Metropolis

S/No	Names of Banks in Kaduna Metropolis	Total
1.	Access Bank, Ali Akilu road, Kaduna	70
2.	Access Bank, Ahmadu Bello way, Kaduna	
3.	Access Bank, Kachia Road, Kaduna	
4.	Diamond Bank, Ahmadu Bello Way, Kaduna	
5.	Diamond Bank, Kachia Road, Kaduna	
6.	Eco bank, Kawo Kaduna	
8.	Eco bank, Ali Akilu Road, Kaduna	
9	Eco Bank, Ahmadu Bello Way, Kaduna	
10	Eco Bank, Junction Road, Kaduna	
11	Eco Bank, Kachia Road, Kaduna	
12	Eco Bank U/Mu'azu, Kaduna	
13	Eco Bank, Ahmadu Bello Way, Kaduna	
14	Enterprise Bank, Ahmadu Bello Way, Kaduna	
15.	FCM Bank, Ahmadu Bello Road, Kaduna	
16	FCM Bank, Ahmadu Bello Way Kaduna	
17	First Bank, Kawo Kaduna	
18	First Bank, Kachia Road, Kaduna	
19	First Bank, No.10, Junction Road, Kaduna	
20	First bank, Ahmadu Bello Way, Kaduna	
21	First Bank, Ali Kali Road, Kaduna	
22	First Bank, Yakubu Gowon Way	
23	First Bank, Tudun Wada, Kaduna	
24	First Bank, Government House Road, Kaduna	
25	Finbank, Ali Akilu Road, Kaduna	
26	Finbank, Central Market Road, Kaduna	
27	Finbank, Yakubu Gowon Road, , Kaduna	
28	Finbank, Kachia road , Kaduna	
29	Finbank, Sabon Tasha Road , Kaduna	
30	Fidelity Bank, Ali Akilu Road , Kaduna	
31	Fidelity Bank, U/Rimi Road , Kaduna	
32	GT Bank, Bida Road , Kaduna	
33	Fidelity Bank Kachia , Kaduna	
34	GT Bank, Bida Road, Kaduna	
35	GT Bank, Barnawa , Kaduna	
36	GT Bank Tudun Wada, Kaduna	
37	GT Bank, Murtala Square , Kaduna	
38	GT Bank, Camp Road , Kaduna	
39	Habib Bank, Government House Road , Kaduna	
40	GT Bank, Kawo, Kaduna	
41	IBTC Bank, Kawo , Kaduna	
42	IBTC Bank Sabon Tasha , Kaduna	
43	IBTC Bank, UTC, Kaduna	
44	Keystone Bank, Ahmadu Bello Way, Kaduna	
45	Keystone Bank, Kachia road, Kaduna	

46	Keystone Bank, Sabon Tasha, Kaduna	
47	Keystone Bank, Dutsenwa Road , Kaduna	
48	Keystone Bank, NDA Bus stop, Kaduna	
49	Mainstreet Bank, Ahmadu Bello Way, Kaduna	
50	Mainstreet Bank, Tudun Wada, Kaduna	
51	Skye Bank, Ahmadu Bello Way, Kaduna	
52	Skye Bank, Kachia Road, Kaduna	
53	Sterling Bank, Kawo Road, Kaduna	
54	Standard Chartered Bank, Kachia Road , Kaduna	
55	UBA Bank, Yakubu Gowon Way, Kaduna	
56	UBA Bank, Kakuri Road, Kaduna	
57	UBA Bank, Kaduna South, Kaduna	
58	Union Bank Kaduna South , Kaduna	
59	Union Bank, Ibrahim Taiwo Road , Kaduna	
60	Union Bank, Yakubu Gowon Way , Kaduna	
61	Union Bank, Ahmadu Bello Way, Kaduna	
62	Unity Bank by Bakori House Road, Kaduna	
63	Unity Bank. Central Market Road , Kaduna	
64	Unity Bank, Kachia Road, Kaduna	
65	Unity Bank, NDA Junction Road, Kaduna	
66	Unity Bank, Kaduna South , Kaduna	
67	Wema Bank, Ahmadu Bello Way , Kaduna	
68	Zenith Bank, Yakubu Gowon Way, Kaduna	
69.	Zenith Bank, Kachia Road, Kaduna	
70	First Bank, Barnawa, Kaduna	
	Names of Banks in Zaria Metropolis	
1.	Access Bank, PZ, Zaria	21
2	Diamond Bank, PZ, Zaria	
3	Diamond Bank, Samaru, Zaria	
4	Eco Bank, PZ, Zaria	
5	Eco Bank, Kongo, Zaria	
6	FCM Bank, PZ, Zaria	
7	First Bank, Sabon Gari, Zaria	
8	First Bank, Samaru, Zaria	
9	FinBank Sabon Gari, Zaria	
10	Fidelity Bank, Park Road, Zaria	
11	GT Bank, PZ, Zaria	
12	IBTC Bank, Samaru	
13	Keystone, PZ, Zaria	
14	Mainstreet Bank, PZ, Zaria	
15	Skye Bank, Park Road, Zaria	
16	UBA Bank, Samaru	
17	UBA Bank, PZ, Zaria	
18	Unity Bank, Opp. NEPA, Zaria	
19.	Unity Bank, Sabon Gari, Zaria	
20.	Union Bank, PZ, Zaria	
21	Union Bank, Samaru, Zaria	
	Name of Banks in Kafachan Metropolis	

1.	Access Bank, Kafanchan	8
2.	Diamond Bank, Kafanchan	
3.	Eco Bank, Kafanchan	
4.	First Bank, Kafanchan	
5.	Keystone Bank, Kafanchan	
6.	UBA Bank, Kafanchan	
7.	Unity Bank, Kafanchan	
8.	Zenith Bank, Kafanchan	
	Grand Total	**99**