IMPACT OF QUALITY SERVICE DELIVERY ON CUSTOMER SATISFACTION IN DEPOSIT MONEY BANKS IN NIGERIA

BY

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A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF DOCTOR OF PHILOSOPHY (PhD) IN BUSINESS ADMINISTRATION

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DECLARATION

I declare that the work in this **thesis** entitled "Impact of quality service delivery on customer satisfaction in selected Deposit Money Banks in Nigeria" has been carried out by me in the Department of Business Administration, Ahmadu Bello University, Zaria, Nigeria. The information derived from the literature has been duly acknowledged in the text and a list of references provided. No part of this dissertation was previously submitted for another degree or diploma at this or any other institution.

……	……	……
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CERTIFICATION

This thesis titled "Impact of Quality Service Delivery on Customer Satisfaction In Selected Deposit Money Banks in Nigeria, by IdongesitOto ESHIETT meets the regulations governing the award of the degree of Doctor of Philosophy (PhD) Business Administration Ahmadu Bello University, Zaria and is therefore approved for its contribution to knowledge and literary presentation**.**

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DEDICATION

The thesis is dedicated to the Almighty God for His mercy and grace upon my life

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I am very grateful to the Almighty God for his mercy and grace over my life, throughout the period of this program. I would most sincerely acknowledge with all gratitude the contributions of all those who have made this research work a success. I wish to recognize the contributions of my supervisory team Dr M.Y Abubakar, Dr O.D. Y. Malachy and Dr Musa Idris for their patience and sound academic advice. My gratitude also goes to all the lecturers in the Department of Business Administration, Ahmadu Bello University, Zaria for their advice and encouragement. I am very grateful to DrIdris Ahmed, of the Business Admin department, DrUsmanAbubakar and DrTijaniBashiru Musa of Local Government and Development Studies Department for their wonderful contributions to the success of this work. I would not forget my course mates; Hajia Maryam, Marcus Orji, Solomon Gambo, Moh'dSekeruAbdullahi and Mal. MustaphaAbubakarfor the wonderful times we shared during the course of my study, may God almighty richly bless them. My sincere gratitude also goes to my wonderful family, to my husband MrOtoEshiett, for his support during the course of this study. I also appreciate my children Deborah OtoEshiett, Samuel OtoEshiett and David OtoEshiett for their love, encouragement, patience and understanding.I also acknowledge my mother MrsUnwaOkonEssiet, My sisters Miss Suto .Essiet, Miss UfokEssiet, my brother Engineer AkwaEssiet, My father in the lord Dr D. K. Olukoya, Pastor Ezekiel AbayomiJimoh and his lovely wife Pastor (Mrs) Oluwatosin Ezekiel for their spiritual guidance and not forgetting the love and contributions of my late Father Mr. OkonEssiet andmy very good friend professor Victor Nmbarika I quite appreciate the contributions of the management and staff members of the selected deposit money banks under study in the two locations, for giving me the opportunity to carry out this study using their organizations as a platform to accomplish this task.

ABSTRACT

The inherent competition in the banking sector today as a result of development in information and communication technology has created a sense of awareness and increase in knowledge which had led to customer's disconfirmation and customer's attrition. Hence, the study seeks to investigate the impact of Quality Service delivery on customer satisfaction deposit money banks in Nigerian, to achieve these objectives of evaluating the level of significance impact of the independent variable on the dependent variable customer's satisfaction; five (5) hypotheses were formulated from the structured questionnaire which was based on five (5) SERVQUAL dimensions. These are Tangibility, Reliability, Empathy, Assurance and Responsiveness. Five hundred (500) copies of the questionnaire were administered to the customers of the selected Deposit Money Banks in Nigeria out of which three hundred and eighty nine (389) copies were retrieved and collated for analysis using multiple regression the result of the analysis shows a positive significant relationship between quality service delivery and customer satisfaction, taking cognizance of SERVQUAL dimensions. However, based on findings, Responsiveness made the highest contribution to SERVQUAL dimensions reliability, empathy, andAssurance were significant while tangibility was least significant. It is apparent from the result in the study that managers and decision makers in Nigerian Money Deposit Banks should seek to improve on Responsiveness as this element of service quality made the most significant contributions to customer satisfaction, by training, re training and improving on its labor force on the psychology of human relations in other to interact appropriately with her customers for effective performance.

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LIST OF ABBREVIATIONS

ACCESS	-	Access Bank Nigeria Plc
ANOVA	-	Analysis of Variance
ATM	-	Automated Teller Machine
CBN	-	Central Bank of Nigeria
CS	-	Customer Satisfaction
CSI	-	Customer Satisfaction Index
DMBs	-	Deposit Money Banks
DV	-	Dependent Variable
FBN plc	-	First Bank of Nigeria Plc
GTBANK	-	Guarantee Trust Bank Nigeria Plc
IV	-	Independent Variable
KPMG	-	Klynveld Pert Marwick Goerdeler
KMO	-	Kaiser Meyer-Olkin
NSE	-	Nigerian Stock Exchange
PANAS	-	Positive and Negative Affect Scale
PCA	-	Principal Component Analysis
QSD	-	Quality Service Delivery
SQ	-	Service Quality
SERVQUAL	-	Service Quality
SPSS	-	Statistical Package for Social Sciences
UBA Plc	-	United Bank for Africa
WOM	-	Word of Mouth
ZENITH Plc	-	Zenith Bank plc

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The growing sophistication of consumer needs and wants amidst fierce competition in the banking sector in Nigeria has made it inevitable for customers to continually look out for service providers that could address and satisfy their needs. It is believed that the goal of every organization is to meet the needs and the requirements of its stakeholders. Meeting the needs and the requirements of the stakeholders will not only ensure the survival of the organization but also allow it to flourish.

Customers are presumed to be one of the most important stakeholders in any organization because without them, organizations are not likely to succeed (Babatunde & Olukemi 2012). However, with the development in Information, and Communication Technology (ICT) customers are faced with myriad of choices, in making selections between service providers. In the same vein Oliver (1997) observed that it is not unusual for a customer to make comparison between differences in perceived expectation and perceived performance which is known as disconfirmation. As a result customer attrition sets in, in which customers may be engaged in switching back and forth between product and service offering in a bid to get quality services that satisfy their needs and wants.

Satisfaction is a person's expression of pleasure or disappointment resulting from comparing a service outcome in relation to the expectations (Schiff Iman & Kanuk 2007). Hence, it implies that if performance falls below expectation, the customer is dissatisfied. Where the performance matches the expectations, the customer is satisfied. Peradventure the performance exceeds expectations; the customer is highly satisfied or delighted. In other words, satisfaction is a subjective concept based on the customer's evaluation of what he or she needs or wants during an interaction process with a bank.

Kotler (2009) observed that whether the customer is satisfied or dissatisfied after purchase depends on the service performance in relation to the customer's expectation. Customer satisfaction is one of the fundamental aspects of keeping key relationships between a bank and its customers; hence it provides an essential link between cumulative purchase and post-purchase phenomena in terms of attitude change, repeat purchase and brand loyalty (Churchill & Surprenant, 1982).

Equivocally, loyal customers are asset to a bank as each bank strives to retain its customers; customer retention is one of the key components in service marketing in that for a bank to retain its customers, the customer must be satisfied with the product / service offering by the bank which will reduce the defection rate. This describes customers who transfer their brand loyalty to another service provider. Reichheld and Sasser(1996) popularized the term *zero*

defections to mean the ability to keep every customer the organization can serve profitably.

However, a rising defection rate indicates that something is wrong with the product quality (or that competitor's offer better value), it may also be a leading indicator signaling a fall in profits. Big customers do not necessarily disappear overnight; they often may signal their mounting dissatisfaction by steadily reducing their patronage and shifting part of their business to the bank's competitors and this could be as a result of the quality of services offered by a bank as being below expectation by the customer. Thus Service quality has a positive influence on customer satisfaction (Yee, Yeung, & Cheng 2010).

According to Kabiru, Nik, Abdullahi, Abubakar and Aminu (2012), customer switching has become prevalent and a major concern of both service providers and academics. For example, in a global survey of customer behavior in retail banking, Ernst and Young (2011) reported that worldwide, 36% of customers have changed their main bank to another in the past two years, and another 7% of customers are planning to switch to other banks. Dimension of service quality is one of the many important predictors of customer switching. And the satisfaction reinforces quality perception and drives repeated patronage.

Customer satisfaction refers to the fulfillment of customers' expectation after using a particular product or services (Zalatar 2012).If after the use of a particular service provided by a bank the customer has a delightful experience,

this will lead to customer loyalty as regards service quality. Service quality is the degree of discrepancy between customer normative expectations of service and their perception of service performance (Parasuraman Zeithaml & Berry1990). Hence, in the banking sector service quality is typically defined in terms of gap analysis or the gap between consumers' perceptions of services offered by a particular bank and their expectations about banks offering such services. Therefore, the issue of service quality has become critical to efforts geared towards maintaining competitive advantage.

Since financial institutions such as banks compete in the market place with generally undifferentiated products, service quality becomes a primary competitive weapon (Stafford, 1996 as cited in Khalid, Babak Muzaffar & Shabbir, 2011). Increasing technological innovations could become a differentiation point for service providers such as the banking sector and is causing many banks to rethink their strategies with respect to the services offered to both commercial and individual customers. One of the ways through which Nigerian banks can meet the expectations of their customers is by continually striving to provide quality service, by carving a niche for themselves through effective research on customers' needs. It could be argued that the average Nigerian bank customer is more enlightened today than perhaps ten years ago. He/she wants more value for money and believes that value can be found next door. Moreover, many Nigerian bank customers tend to be price sensitive. Many banks subscribe to the fact that high customer

satisfaction will lead to greater customer loyalty (Yi, 1991; Anderson & Sullivan, 1993) that in turn, leads to future financial gains.

Although the two terms service quality and customer satisfaction are often used interchangeably and have certain things in common, they are fundamentally different in terms of their underlying causes and outcomes. Satisfaction is generally viewed as a broader concept, whereas service quality assessment focuses on dimensions of service, hence service quality is a component of customer satisfaction (Zeithaml & Bitner 2003). The study, posits that service quality often known as SERVQUAL could inherently affect customers' patronage in the banking sector in Nigerian, as most of the DMBs are relatively providing undifferentiated product/services.

According to Soludo (2004) the study also observed that the banking sector in Nigeria has undergone remarkable changes over the years, in terms of the number of institutions, ownership structure, as well as depth and breadth of operations. These changes have been influenced largely by challenges posed by deregulation of the financial sector by the central bank of Nigeria (CBN), globalization of operations, competition, technological innovations and the adoption of supervisory and prudential guidelines and requirements that conform to international standards. This was based on the belief that with increased size, these banks would become stronger, resilient to shocks and capable of funding the real sector and, by extension, enhancing economic growth and development

Banks are significantly known as agents of economic development (Ubom 2009), this could be as a result of banks direct influence on investment in the economy, this it does by mobilizing savings from surplus economic unit and making this funds available to deficit economic unit (Azege 2009). which drivers investment, improves capital accumulation, expands output and invariably leads to economic growth and development of the Nigerian economy.

Nigerian banking industry after the recapitalization of 2005 is faced with intense competition, lack of competent, friendly and courteous staff, customers switching from one service provider to the other as well as non-availability of facilities, among others (Soludo 2004). It is against this backdrop that the study intends to examine quality service delivery and its impact on customer satisfaction in the banking sector in Nigeria.

1.2 Statement of Research Problem

The banking industry in Nigeria has experienced a lot of challenges mostly after the post consolidation exercise as regards customer‘s expectation and perception of quality services delivery and customer satisfaction. According to Sanusi (2012), the current reforms which began in 2004 with the consolidation program were necessitated by the need to strengthen the banks. The policy thrust at inception, was to grow the banks and position them to play pivotal roles in driving development across the sectors of the economy. As a result, banks were consolidated through mergers and acquisitions, raising the capital base from N2 billion to a minimum of N25 billion, which reduced the number

of banks from eighty nine 89 to twenty five (25) in 2005, and later to twenty two (22).

A fundamental issue confronting the banking industry is the issue of money transfer in banks as in most cases customer hardly receives payment of funds transferred into their account immediately. Long queues and huge crowds remain a recurring feature in banking halls mostly at weekends. This could be highly devastating and discouraging to customers and might be as a result of incessant breakdown of computers or software; it could also be as a result of absence of cashiers to load currency or passing duty to one another, as to who is to attend to the customers. All these could really be annoying and time wasting to customer and could lead to customers' dissatisfaction resulting to switching their accounts from one bank to another. Such unprofessional conduct of bank personnel in relating in a courteous manner with their customers is known to lead to lots of customer switching. The customer is regarded as "king" in marketing parlance as such must be treated with some measure of respect for the sustainability and growth of any business.

Furthermore, lapses in communication and effective complaint handling process between the bank and its customers could lead to misunderstanding which could invariably affect the quality of service delivery. Hiding spurious charges on customers account still persists and this is fundamentally and ethically wrong of a financial institution; hence making it difficult if not impossible to earn the loyalty and patronage of customers.

Bastos and Gallego (2008) posited that service quality has a direct relationship with customer satisfaction which also inherently affects behavioral intentions which implies that poor service quality could adversely affect customer satisfaction about a particular service offering provided by the bank and could lead to customer churn or customer defection.

Customer satisfaction has been studied in different directions including its relationships with other business aspects. Some researchers have also provided possible means of measuring customer satisfaction from various perspectives (Levy, 2009). According, to KPMG 2014 report on the Nigerian Banking sector, there was a narrowing of the Customer Satisfaction Index (CSI) gap - from 9.3 to 7.7 percentage points in the Customer focused segment of service quality. However, all banks excluding last year's top three (Zenith, GTBank and Stanbic IBTC)t in 2014 recorded varying levels of increases in their overall CSI values with a consequent rise in the industry satisfaction index value from 71.9% to 72.8%. The ATM continues to remain a key channel for retail customers with 96% of them highlighting cash availability as one of their most important service measures**.**

Customer satisfaction is also said to be based upon the level of service quality provided by the service provider and with service quality acting as a determinant of customer satisfaction (Wilson et al., 2008). The banking sector in Nigeria has experienced a lot of challenges regarding customer satisfaction. Several scholars had investigated the impact/effect of service quality on factors such as; Loyalty, Satisfaction, Behavioral Intention and Retention, such as

Parasuraman, Zeithaml & Berry1 (1988), Wang, Harris, and Patterson (2012), Bitner (1990), Kumar, Kee, and Charles (2010), Guo, Duff, and Hair (2008). Abdullah,, Hazilah, Manaf and Ferdous (2015). From the foregoing, these studies were particularly conducted in developed countries, hence the culture and technological advancement could have affected directly or indirectly the result of the findings of the study.

However, in Nigeria, studies have been conducted on service quality and these include; Sokefun (2011), Babatunde and Olukemi (2012), Ijeoma (2013) Esther, Abubakar (2015), and Haruna , Kabiru , Faiza. Badiya (2016)). None of these studies examined the impact of service quality on customer satisfaction taking cognizance of different banks in Nigeria, Ijeoma (2013) assessed quality service delivery in zenith bank Nigeria took cognizance of zenith bank branches in Anambra state this study considers one bank in just one state in Nigeria Again Most of these studies were conducted looking at a single location; hence the findings could not be generalized. But this study is concerned with the behavior of customers based on expectation and perception of quality service delivery taking a holistic view of selected Deposit Money Banks in two important locations Lagos and Abuja in Nigeria.

Moreover, some of the studies that attempted to use SERVQUAL Dimension on service quality in the banking sector in Nigeria were Akinola (2009), Salami & Olanye (2013) Ode and Moguluwa (2013) Olanade and Iduma (2014). These studies had methodological problem, because most of the studies concentrated on just one bank in one state. A study by Olanade and Iduma (2014)

investigated the influence of customer service and gender on satisfaction among bank customers in Ile Ife- Nigeria. None of the study so far has really taken cognizance of customer's perception of different banks in different states This study is designed looking holistically to assess the impact of quality service delivery on customer satisfaction, of different banks in different states one in the north central (Abuja) and in the southwest Lagos) Nigeria. There were also defects in sampling techniques and method of data collection. The studies also failed to integrate the various independent variables, as a result, the findings and conclusion of these studies had limited relevance for broad generalization, hence the need for this study.

1.3 Research Questions*:*

The following are the research questions:

i. How does tangibility have significant impact on customer satisfaction in Deposit Money Banks in Nigeria?

ii. To what extent does reliability significantly impact on customer satisfaction in Deposit Money Banks in Nigeria?

iii. To what extent does responsiveness significantly impact on customer satisfaction in Deposit Money Banks in Nigeria?

iv. To what extent does empathy significantly impact on customer satisfaction in Deposit Money Banks in Nigeria?

v. How does assurance have significant impact on customer satisfaction in Deposit Money Banks in Nigeria?

1.4 Objectives of the study:

The major objective of this study is to determine the impact of quality service delivery on customer satisfaction in Deposit Money Banks in Nigeria.

The specific objectives of the study are as follows:

i. To determine the significant impact of tangibility on customer satisfaction in Deposit Money Banks in Nigeria.
ii. To assess the significant impact of reliability on customer satisfaction in Deposit Money Banks in Nigerian.
iii. To examine the significant impact of responsiveness on customer satisfaction in Deposit Money Banks in Nigerian.
iv. To determine the significant impact of empathy on customer satisfaction in Deposit Money Banks in Nigeria.
v. To assess the significant impact of assurance on customer satisfaction in Deposit Money Banks in Nigeria.

1.5 Research Hypotheses:

The research hypothesis for this study are presented in form of null hypotheses

H_{O1} Tangibility has no significant impact on customer satisfaction in Deposit Money Banks in Nigeria.

H_{O2} Reliability has no significant impact on customer's satisfaction in Deposit Money Banks in Nigeria.

H_{03} Responsiveness has no significant impact on customer satisfaction in Deposit Money Banks in Nigeria.

H_{O4} Empathy has no significant impact on customer satisfaction in Deposit Money Banks in Nigeria.

H_{O5} Assurance has no significant impact on customer satisfaction in Deposit Money Banks in Nigeria.

1.6 Significance of the study

There have been remarkable changes in the financial sector in Nigeria, due to high level of information and communication technological advancement and improved communication systems which has led to a more informed customer. Due to these changes, there exist inherent problems of choice selection amongst bank customers, as customer attrition persists from one bank to the other. Hence quality service becomes an important tool that could be used in the banking sector in Nigeria to ensure that the needs and wants of her customers' are satisfied effectively to enhance distinctive competitive capability and increased market share.

The research work would expand the body of knowledge pertaining to the applicability of service quality dimensions to the banking industry in Nigeria. The study would be of immense benefit to the management, stakeholders and staff of banks in Nigeria on how effective quality service delivery could impact positively on customer's point of contact with the bank. The study would also add to the existing body of knowledge on service quality as it affects customer satisfaction in banks. The study should make contributions to the use of SERVQUAL instrument to measure the differences in the gap between customers' expectations and customer perceptions in the banking sector in

Nigeria. The work would assist the banking industry in Nigeria in identifying and satisfying the needs of her customers effectively.

1.7 Scope of the Study

The study focused on the impact of quality service delivery on customer satisfaction in five selected Deposit Money Banks in Nigeria. The study covers targeted customers of Access Bank Nigeria Plc, Guarantee Trust Bank Nigeria Plc, and First Bank Nigeria Plc. United Bank for Africa Plc and Zenith Bank Nigeria Plc which are listed by the Central Bank of Nigeria (CBN) as post consolidated banks. The study focuses on impact of quality service delivery which is the independent variable and the dependent variable which is customer satisfaction. The selection of the five(5) banks under study is based on the distribution of the position of the bank in the Nigerian stock exchange table(NSE) 2015, her market share, and network coverage in Nigeria..

1.8 Limitation of the Study

The limitations of this study are given below:

The location of the study Abuja and Lagos posed a challenge due to the distance the researcher had to cover in other to carry out this study as this involved a lot of cost and time

Information and data related to this study was not easily available because respondents were not prompt in filling the questionnaire due to their busy schedules, hence delay in the study

The study is limited to views of bank customers of the selected deposit money banks in the two locations, Abuja and Lagos only. Hence, the views of

customers in other banks such as the Islamic banks, merchant banks, corporative banks, bank of industry and commerce, community banks were not included. The population of the selected deposit money bank customers was indeterminate and a major challenge to the study, hence the need to adopt an infinite sample size formulae for the study.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAME WORK

2.1 Introduction

This chapter reviews related literature; specifically, it discusses the concept of service quality, determinants of service quality, benefits of quality service delivery, concepts of customer satisfaction, determinants of customer satisfaction, benefits of customer satisfaction, theories of customer satisfaction, relationship between service quality and customer satisfaction, review of empirical literature and theoretical framework of the study.

2.2 Concept of Service Quality

Service quality is a concept that has aroused considerable interest and debate in the research literature because of its complexities. Service based companies are compelled to provide excellent services to their customers in order to have a sustainable competitive advantage. There is however, a need for organizations to understand what service quality is in order to attain these objectives.

However, defining quality in service economy is more complex in comparison to tangible products, bearing in mind the complexity, and even lack of possibility to standardize major number of product services in the banking industry in Nigeria. The word *quality* means different things to people according to the context. Common perspectives on quality as opined by Garvin (1988) as cited by Vochen, Patricia, and Christopher (2012) includes:

i. ***The transcendent view*** **of quality** is synonymous with innate excellence: a mark of uncompromising standards and high

achievement. This viewpoint often is applied to the performing and visual arts. It argues that people learn to recognize quality only through the experience gained from repeated exposure. From a practical standpoint, however, suggesting that managers or customers will know quality when they see it is not very helpful.

ii. ***The manufacturing-based approach*** is supply based and concerned primarily with engineering and manufacturing practices. (In services, we would say that quality is operations driven.) It focuses on conformance to internally developed specifications that often are driven by productivity and cost containment goals.

iii. ***User-based definitions*** start with the premise that quality lies in the eyes of the beholder.

iv. These definitions equate quality with maximum satisfaction. This subjective, demand-oriented perspective recognizes that different customers have different wants and needs.

v. ***Value-based definition*** defines quality in terms of value and price. By considering the trade-off between performance (or conformance) and price, quality comes to be defined as "affordable excellence."

These different views of quality sometimes lead to disagreements between managers in different functional departments, as the quality of a service can only be determined by the consumer of the service. Furthermore, researchers such as Gronroos (1082) and Zalatar (2012) argue that the nature of services requires a distinctive approach to defining and measuring service quality. The intangible, multifaceted nature of many services make it harder to evaluate the

quality of a service compared to a product, because customers often are involved in service production, a distinction needs to be drawn between the *process* of service delivery (what Christian Grönroos calls functional quality) and the actual *output* (or outcome) of the service (what he calls technical quality) (Grönroos 2007).

According to Johns, (1999), a service could mean an industry, a performance, an output, an offering or a process and it is defined differently in various service industries. The differences in service industries are based on the characteristics of service which include; intangibility, heterogeneity, perish ability and inseparability. Intangibility means there is no physical product, nothing to be touched, tasted, smelled or heard before being purchased and this therefore means that it is difficult for consumer to understand the nature of what they receive.

Gary and Kotler (2009) are of the view that Service is different from physical products, compared with physical products, service is thought to be intangible, heterogeneous, produced and consumed simultaneously, unable to be kept in stock. A widely accepted definition of service is proposed by Grönroos (2007) who defines service as a process consisting of a series of more or less intangible activities that normally, but not necessarily always, takes place in interactions between the customer and service employees and or physical resources or goods and or systems of the service provider, which are provided as solutions to customer problems. This definition implied that service is a

process where interactions between customer and service provider most often exist.

Hence, in a service context, there is almost a relationship between customer and service provider; such relationship can be used as a basis for marketing. In order to retain loyal customers who will bring long-term profit to the bank, the key issue for service provider is to make use of this relationship in the way it manages customers by offering what customers' need and want. The quality of a service delivery is subjectively perceived by customers during the interactions with a bank.

Grönroos, (2007) also suggest that the perceived quality of a service is the result of an evaluation process in which customers compare their perceptions of service delivery and its outcome to what they expect. Therefore, service quality could be defined from the user's perspective as consistently meeting or exceeding customer expectations.

In service marketing literature, service quality is generally defined as the overall assessment of a service by the customer; Eshghi and Ganguli (2008) opined that service quality is the extent to which a service meets customer needs or expectations. Parasuraman Zeithaml and Berry1 (1988) define service quality as "The discrepancy between consumers' perceptions of services offered by a particular firm and their expectations about firms offering such services". If what is perceived by a bank customer is below expectation, the customer judges quality as low and if what is perceived by the customer meets

or exceeds expectation then customer sees quality to be high. A critical component of service quality identified is; Consumer expectation which is seen as what they feel service provider should offer which is influenced by their personal needs, past experience, word-of-mouth and service provider's communications.

However, this meaning of expectation in service quality literature is different from expectation in the customer satisfaction literature which defines expectation as predictions made by consumer about what is likely to happen during an impending transaction. A Customers' perception of performance is what he/she experiences, (Parasuraman et al., 1988).

In addition, service quality is mainly focused on meeting the customer's needs and also how good the service offered meets the customer's expectation It is however difficult according to previous studies to measure service quality because of its intangible nature and also because it deals with expectations and perceptions of consumers which is difficult as well to determine due to the complexity of consumer behavior.

According to Parasuraman Zeithaml & Berry1 (1985), Douglas and Connor, (2003), and Ladhari, (2009), the intangible elements of a service (inseparability, heterogeneity and perish-ability) are the critical determinants influencing service quality perceived by a consumer. This means that a service must be well defined by the provider in terms of its characteristics in order to understand how service quality is perceived by consumers.

Parasuraman et al. (1988) defined service quality as the consumers' judgment about a firm's overall excellence or superiority. What is perceived by customers in the interaction process will obviously have critical impact on customers' evaluation of service quality (Grönroos, 2000). Due to the peculiar attributes of service, the evaluation of service quality is a more important indicator to assess a service provider's performance. Offering a high quality service is considered to be a visible way to create customers trust and satisfaction, as well as obtaining competitive advantages and building a long-term relationship with customers.

Akinola (2009) opined that, service quality is commonly noted as a critical prerequisite and determinant of competitiveness as well as for establishing and sustaining satisfying relationships with customers. The researcher is of the view that in the banking sector quality of service delivered is a critical component of marked distinctive capabilities, competitive edge advantage over competitors.

Gronroos (1982) suggests that "the perceived quality of a given service is the result of an evaluation process since consumers make comparison between the services they expect with perceptions of the services they receive". Sequel to this, he concludes that the quality of service is dependent on two variables: expected service and perceived service.

According to Zalatar (2012) Service quality is of fundamental importance to every service institution especially the banking industry. This is because it is a

prerequisite for service institutions both for its survival and to gain competitive advantage over and above its rival. Service quality refers to the difference that exists between customer service expectation and what he actually received in a particular transaction.

The dimensions of service quality were first conceptualized by Parasuraman et al (1985) who identified five different aspects employed by customers to assess the quality of service they receive. These are: Reliability, Responsiveness, Assurance, Empathy and Tangibles. To effectively quantify these service quality dimensions, Parasuraman et al (1988) developed a 22-item questionnaire, known as' SERVQUAL 'instrument, to assess customers' expectation and service performance through these dimensions, so many models and instruments to quantify service quality have been developed. The SERVQUAL instruments have been widely employed in studies conducted on service quality in different service industries. Hence this study intends to conduct the significance of quality service delivery on customer satisfaction in the banking industry in Nigeria using SERVQUAL instrument to test the level of significant relationship between quality service and customer satisfaction.

2.3 Determinants of Service Quality Delivery

According to Parasuraman, Zeithaml and Berry (1988), five principal dimensions that customers use to judge service quality include- reliability, responsiveness, assurance, empathy, and tangibles as shown below;

(a)Reliability: Is the ability to perform the promised services both dependably and accurately, and also the ability of a service provider to provide committed

services truthfully and consistently (Blery, Batistatos, Papastratou, Perifanos, Remoundaki, & Retsina 2009). Reliable service performed boost customer expectation and means that the service is accomplished on time, in the same manner, and without errors every time a customer visits her bank.

(b)Responsiveness: This is the willingness to help customers and to provide prompt service (Parasuraman et al., 1988). Keeping customers waiting particularly for no apparent reason creates unnecessary negative perceptions of quality. If a service failure occurs, the ability to recover quickly and with professionalism can create very positive perceptions of quality. This could be attributed to the long queue in the banking halls especially on weekends which could be faulted most times to down time in network and the ability to check this quickly is very important.

(c) Assurance: It entails the level of knowledge and courtesy displayed by the employees in rendering the services and their ability to instill trust and confidence in customer (Blerry et al., 2009). The assurance dimension includes the following features: competence to perform the service, politeness and respect for the customer, effective communication with the bank customers, and the general attitude of the bank staff towards her customers which emphatically shows that the bank has the customers' best interests at heart.

(d)Empathy: It involves the provision of care, individualized attention to customers by giving attention at individual level to them (Blerry et al., 2009). Empathy includes the following features: approachability, sensitivity and effort to understand the customers' needs. This is very important when it comes to

business and especially to banking where every customer wants to be listened to when laying his complaint. Sometimes this listening ear is all it takes the bank to make some amends and outmaneuver her competitors.

(e)Tangibility: the appearance of physical facilities, equipment, personnel, and communication materials. The condition of the physical surroundings is tangible evidence of the care and attentions to detail that are exhibited by the service provider. In context, tangibles can be referred to as equipment, physical facilities and their appearance (ambience, lighting, air-conditioning, seating arrangement) and the services providing personnel of the organization (Blerry et al., 2009). This assessment dimension also can extend to the conduct of other customers in the bank service delivery process.

2.4 Benefits of Quality Service Delivery

The study posits that Quality service has been described as that which helps a bank to maximize its profits. It is evident that if a bank provides quality service to her customers and continue to meet and exceed their expectations, it will enhance relationships between the bank and her customers, and they will eventually become loyal customers and even refer the bank to others through word of mouth which could lead to improved corporate image and increased market share, profitability and customer retention

2.4.1 Customer Relationship Management (CRM)

CRM focus on the ‘relationship’ rather than ‘transaction’ is evident in the emergent view that customer relationships represent key business assets. The

implication is that relationships with customers can be selectively managed and further developed to improve customer retention and profitability. This represents a significant departure from the more traditional view that customers are simply commercial audiences that need to be broadcast to by a range of advertising and other promotional activities that generates increased sales volume.

One aspect of a company's market value is future profit stream generated over a customer's lifetime. If customers are viewed as business assets then the organization will focus on growing these business assets and its market value. CRM stresses on the need to identify the most profitable customers and building relationships with them in order to increase the value of total business asset over time. The study is of the view that in order to improve relationships between the bank and her customers, quality of service delivered must inherently be a major determinant of customer satisfaction, as this would create a feeling of trust in the minds of customers From KPMG report (2014), some long time customers get addicted to a particular bank that they travel very long distances to patronize the bank this could be due to long standing relationships with the bank that has created loyalty and trust from the customers.

Brash and Bradshaw (2001), posits Customer Relationship Management (CRM) as a management approach which enables organizations to identify, attract and increase retention of profitable customers by managing relationships with them. Dyche' (2002), defines CRM as the infrastructure that enables the

delineation of and increase in customer value, and the correct means by which to motivate valuable customers to remain loyal - indeed, to buy again.

Jiang (2003), defines CRM as the process of providing customers with a good experience, and whenever they choose to contact the organization is a key part of managing relationships with them.

However, CRM definition that best suits the current research in the banking industry context was provided by Ling and Yen (2001) as: CRM comprises a set of processes and enabling systems supporting a business strategy to build long term, profitable relationships with specific customers. The key objective of CRM is to enhance customers' value through better understanding of each individual customer's needs and preferences \

Moreover, Payne (2005) posits that CRM is a strategic approach concerned with creating improved shareholder value through the development of appropriate relationships with key customers and customer segments. CRM unites the potential of IT and relationship marketing strategies to deliver profitable, long-term relationships. Importantly, CRM provides enhanced opportunities to use data and information both to understand customers and implement relationship marketing strategies better. This requires a cross-functional integration of people, operations, processes and marketing capabilities that is enabled through information, technology and its various facets of applications.

According to Sheth and Parvatiyar (2000), the origin of CRM is based on the principles of Relationship Marketing (RM) which is considered one of the key developmental areas of modern marketing and the one which has generated great research interest over several years . Dyche (2002) Observed in the early 90's, that relationship marketing was embraced as a key process for marketing departments to get to know their customers more intimately by understanding their preferences and thus increasing the odds of retaining them. The author further stated that in years to come, it will be difficult to sell to a single product to many customers as possible, instead service providers will need to sell a single customer as many products as possible over a long period of time, and across different product lines. Peppers & Rogers, 1993 posit that, marketers will need to concentrate on building unique relationships within individual customers on a one-to-one basis. This could be inherently seen in the banking sector in Nigeria where the level of competition to woo customers is at its peak

Various researches underlying the new paradigm of relationship marketing stems from the strategic management literature, and draws on recent conceptualizations about the role of relationships in the value chains (Normann and Ramirez, 1993). Finally, the sixth stream draws on the information technology literature and examines the strategic impact that information technology has on the relationships within organizations and between organizations (Scott Morton, 1991).

The authors further explained that drawing these streams of research together provides the basis for the new paradigm argument which views marketing as an

integrative activity involving personnel from across the organization, with emphasis on facilitating, building and maintaining relationships over time. CRM is also about achieving, maintaining and improving competitive strength by anticipating customers' future needs as well as satisfying their current requirements. With an ever-expanding wealth of options on offer, customers are faced with increasingly personalized choices.

The move from 'mass market' to 'mass customization' in marketing has created a buyer's market. Empowered to choose (and to refuse), customers exert tremendous influence over the actions of supplying/ service organizations. Their weapons are a diminished sense of loyalty and a greater propensity to switch to organizations that can promise (and deliver!) something better. This is particularly true in e-commerce where customers can change their minds at the click of a button and savvy competitors can quickly redefine or refine their offers to gain a greater slice of customer share.

The terms CRM and customer management were used more in connection with the management of relationships with customers. However for a bank to grow and make profit there must be a cordial relationship between the bank and her customers to forestall customers' trust, customers' retention and loyalty. This could be attained by development of marketing strategies over the customer lifetime, such as understanding the customer base in total, understanding needs, attitudes, life stage, profitability and lifetime value.

2.4.2 Customer Retention:

Customer retention is the strategic objective of striving to maintain long- term relationships with customers. Conventionally, customer retention is defined as stated by Dawkins and Reichheld (1990) as the number of customers doing business with a firm at the end of a financial year expressed as percentage of those who were active customers at the beginning of the year.

Frederick (1996) posited that acquiring new customers can cost five times more than the cost involved in satisfying and retaining current customers. It requires a great deal of effort to induce satisfied customers to switch away from their current product offering. The ability of a bank to retain her customers will help them to retain such satisfied customers. A satisfied customer in this context is a plus to any organization. It is the mirror image of customer defection. A high retention rate is equivalent to a low defection rate (Ahmad & Buttle 2001).

Marketing is about managing profitable customer relationships. The twofold goal of marketing is to attract new customers by promising superior value and to keep and grow existing customers by delivering distinctive quality services. Customer satisfaction is a pre-requisite for attracting and retaining customer loyalty. Most customer relationship management (CRM) programs, particularly cross selling initiative are aimed at growing the number of loyal customers. The attraction of loyal customer's lies in the understanding that they bring higher returns while costing less to keep them when compared to disloyal

customers who divide their loyalty across many brands (Reichheld & Sasser, 1990).

In addition the more products customers have with one service provider the harder it is for them to switch away. It is important for Deposit Money Banks in Nigeria to realize that their customers form a major portion of their net asset base, it is therefore pertinent that customer satisfaction must be of paramount importance because 5% improvement in customer retention can cause an increase in profitability between 25% and 60% (in terms of net present value), depending upon the industry (Reichheld & Sasser, 1990). However, it is not enough to attract new customers; the organization must keep them and increase their business.

Ramakrishnan (2006) posited that customer retention is the marketing goal of preventing customers from going to the competitor. Customer retention is the way in which organizations focus their efforts on satisfying and keeping existing customers in an effort to continue doing business with them. Kotler and Keller (2009) posit that research has shown that it is five times cheaper to retain a customer than to acquire a new customer. This inherently means that it is much cheaper for a bank or any organization to keep an existing customer than to lose the customers to competitors. In the case of the banking sector in Nigeria customers switching from one bank to the other with one of the major primary motive which is to have delightsome experience, ultimate satisfaction

that is a situation whereby customer's expectation of service delivery meets up to of the services delivered for by the bank.

Rust, Zohorik and Keiningham (1995) are of the view that in the retention of customer, it is important for firms to know who to serve as their customers. Post sales services are the important drivers for customer retentions (Saeed, Grover and Hwang, 2005). It is important for product/service provider to place emphasis on the quality of product and service. Lin and Wu, (2011) posits that there is significant relationship between service quality, commitment, trust, satisfaction and customer retention and future use of product or services. Hence this study intends to evaluate the level of significance between service quality and customer satisfaction.

2.4.3 Customer Loyalty:

Loyalty is an old fashioned word traditionally used to describe fidelity and enthusiastic devotion to a country, a cause or an individual. It has been used in business context to describe a customer's willingness to continue patronizing a firm over a long term, preferably on an exclusive basis and recommending the firms products to friends and associates (Lovelock & wirtz, 2011).

Oliver (1999) defined customer loyalty as the commitment made by customers to repurchase product/service even when other organizations are offering better products/services and doing a lot of marketing but the customers remain with the service provider.

Lin (2003) views customers' loyalty as the positive attitude of customers toward repurchase of products or services. In previous era of marketing, customers had no choices or options or substitutes and the markets were growing rapidly and mostly organizations did not worry about the customer`s satisfaction. Organizations were of the view that there will be high demand of their products and services and if they are unable to retain 200 customers, they get 2000 more customers quickly and this went on for many years.

In recent years, after the consolidation of banks in Nigeria, the rate of competition within and outside the industry has made the process of relationship management inevitable, customer loyalty has become the most important aspect of organizations because getting a new customer costs much higher than retaining an existing customer so organizations should focus more on customer loyalty in order to be profitable (Ro King, 2005).

In the banking sector, losing only few most profitable customers may result in huge losses as compare to losing many average customers, therefore customer loyalty results in profit as well as collection of further data which helps organizations like banks to communicate better with its customers, developing better strategies about their products and services, more customer satisfaction, prediction of customer wants resulting in increased patronage by the customers. Conversely, researches also suggest that successful recovery or resolution of service problems can positively affect positive word of mouth and purchase intentions. Maxham (2001) opines that failed or poor service recovery may result in customer defection. Moderate or high service recovery on the other

hand significantly increases the possibility of customer satisfaction, purchase intentions and positive word of mouth as to the pre-failure situation.

Maxham and Netemeyer (2002) and Smith and Bolton (2002) opined that the customer's perceived justice about the resolution process would affect his satisfaction with the recovery and overall satisfaction with the firm, which individually would directly affect his purchase intention and word of mouth intent as well as have a mediating effect of overall firm satisfaction between satisfaction with service recovery and word of mouth intent and purchase intention.

Peter Drucker (1973) stated that the basic objective of any business is to create a customer. Dawkins and Reichheld, (1990) opined that a Five percent enhancement of loyalty enhances twenty five percent to ninety five percent worth. This most surprising finding brought a rapid change in the market regarding significance of customer loyalty. Therefore, organizations realized the vital importance of customer loyalty and almost all the major organizations developed various customer loyalty strategies according to their own business environments.

Customer loyalty is the most important objective of especially those organizations that are involved in Customer Relationship Management and it can be most beneficial for companies in this highly competitive world (Grönroos, 1991; & Coviello *et al.*, 2002). The authors further reported that

loyal customers of any company might pay even higher prices of offered products and services as compared to new customers who are not willing to pay higher price, therefore, the result is increased profits.

Organizations then started focusing more on customer loyalty in order to improve their profits by developing long-term relations with their customers. Another most significant finding is that retaining a customer is 10 times less costly than getting a new customer, whereas to bring new customer on the same profit level is sixteen times more costly (Lindgreen, 2000). Customer's complaints are like a treasure to any organization. When any customer complains, the concerned organization gets the most important information about its weak areas without spending millions and millions of naira on identification of their weak areas. Therefore, organizations through improved customer problem handling system have a better chance to fix that problem by working on the root causes of that identified problem. After identification of the root causes, organizations try to solve customers' problems to make them loyal.

Customers' increase in loyalty means that customers want to stay with the current service provider of products and services. Customer`s loyalty mostly depend on his/her values and successful organizations act accordingly. Therefore, organizations offering the most valued products and services to their customers have more loyal customers than their competitors.

Zeithaml et al., (1988) acknowledged that if organization needs to have loyal customers, then they should take measures to involve customers with them. Involvement results in increased loyalty. When the customer-seller service is of long-term then this relationship becomes the most important for the organization (Zeithaml, 1981). These effective relationships between the customer and the service provider can result in customer retention. Furthermore, customers' level of participation with the service provider can decide their level of customer-provider relationships (Farquahar, 2004; Ennew & Martin Binks, 1996) . This study is of the view that as long as the customer is satisfied with the level of service delivery by the bank the customer will keep on patronizing that bank.

2.5 Concept of Customer Satisfaction

The importance of customer satisfaction both theoretically and practically for an organizations survival cannot be overemphasized. Hayes (1997) opined that customer is a generic term referring to anybody who receives a service or product from some other person or group of people.

Babatunde and Olukemi (2012) opined that Customers are presumed to be one of the most important stakeholders in any organization because without them, organizations are not likely to succeed in actualizing set goals and objectives..

However, for a bank, a customer is a person who is utilizing one or more of the services provided by the bank. This is a person through whom the bank gets an opportunity to make an earning in return for the service they can provide the customer.

The consumers are very knowledgeable about a given service or product offering, the customer does not just patronize a bank he or she patronizes a particular bank based on the value he or she expects from that bank. If the value is in the affirmative the customer is dissatisfied, all things being equal if the value the customer gets from transacting business is in the positive the customer is satisfied.

Kotler and Kevin (2009) define satisfaction as a person's feeling of pleasure or disappointment that result from comparing a product perceived performance to expectations. According to Woodruff and Gardial (1996) Customer satisfaction with business service can be defined as a customer's positive or negative feeling about the value of using a business service in a specific situation. This feeling can be a reaction to an immediate use situation or an overall reaction to a series of use situation experience.

Paulin, Erguson and Bergeron (2006) stated that customer satisfaction is the degree of utilitarian which is received by customer due to different properties of goods. It is, also, a profitable source and a reason for the continuation of organizations' activities. Vesel and Zabkah (2009) as cited by Abdulla et al (2014) stated that customer satisfaction refers to the fulfillment of customer expectation about a particular product or service offering

Customer's satisfaction will have an incredible impact on the present and future life of any organization. A satisfied customer acts as a company's advertising speaker by attracting all people toward the company's products or

services (Shen, Tan & Xie, 2000).Customer satisfaction is actually a term mostly used in the banking industry. It is a business term explaining about a measurement of the kind of products and services provided by an institution to meet its customers' expectation. To some, this may be seen as the banks key performance indicator. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. The criteria for measuring customer satisfaction level are laid down by Liu, Tao and Wang. (2008) regarding purchase and subsequent consumption of services:

(a)Satisfaction: The perception developed by the customers that the services are acceptable or tolerable.

(b)Content: The features of services and the underlying benefits give customer a positive consumption experience.

(c) Relived: The alleviation of the negative state of customers' mind by the services provided.

(d) Novelty: The services bring freshness and excitement in customers.

(e)Surprise: The amazement and unexpected pleasure brought to people by services consumed.

Thus, customer satisfaction signifies the relationship between customer and service provider. It elicits long term relationship between customer and the service provider. Hence, in the deposit money bank sector the relationship between the bank and her customer cannot be over emphasized as this determines the whether the bank will succeed or not.

2.6 Determinant of Customer Satisfaction

The study observed that there are different factors that directly or indirectly determines customer satisfaction in the banking sector in Nigeria this includes

Price; Price is one of the major determinant factors of customer satisfaction; it is the amount of money a buyer pays to a seller in exchange for a good or service (Kotler & Keller, 2006). Dodds, Monroe and Grewal (1991) stated that people not only may refrain from purchasing a product when they consider the price too high but may be suspicious of the quality of a product if its price is below what they consider acceptable. Oyeniyi and Abiodun (2010) are of the view that customers want a fair price for a product; otherwise they will switch to other service providers offering lower prices.

Inherently, excellent customer service is more than what is said to or done for the customers. It also means giving customers a chance to make their feelings known through effective complaint and communication handling system Oluwo (2007) posited that the key to building customer confidence in the long-run lies in achieving sustained customer satisfaction and loyalty through:

i. Listening to customers: For a bank to satisfy its customers, it must not lose any opportunity to listen to its customers. They can provide useful ideas for improvement in the service provided

ii. Provide mechanism to hear from the customers: Provision should be made to encourage customers to talk back to the firm about its services.

iii. Response to complaints: banks must locate consumer help desk nearer to the customer and work to resolve each complaint and inquiry that is received individually and promptly.

2.7 Benefits of Customer Satisfaction

Heskett, Sasser and Schlesinger (2003) posited that it is now widely accepted that whilst the ultimate goal of an organization may be to deliver profit to shareholders, it will achieve this through quality service delivery result to customers. This is based on the fundamental psychological principle that people will want more of experiences that give them pleasure while avoiding the unpleasant or dissonant experiences. In creating this experience one of the fundamental factors is quality service delivery. It requires a great deal of effort to induce satisfied customers to switch away from their current product offering. Retention and attraction of new customers are used as drivers for increase in market share and revenues (Rust, Zohorik & Keiningham 1995).

i. Customer life time value – customer retention is more profitable than customer acquisition, because the value of customers typically increase over time

ii. Revenue growth- as customers stay, provided they are satisfied they tend to be more of a bank's asset as long term customers cost less to service, because they are more familiar with the banks procedures and more likely to get what they want

iii. Referrals – highly satisfied customers will recommend the bank, referral customers eliminate most of the cost of acquisition and they also tend to be better customers, because they are like existing customers

iv. Price premium – long term customers who are satisfied will also be prepared to pay a premium price since they trust the bank to deliver quality service

v. Links with employee satisfaction–higher customer satisfaction provides higher employee satisfaction, since employee prefer working for financial institutions /banks that have high level of customer satisfaction and low level of problem and complaint. More satisfied employees stay longer keeping valuable expertise and customer relationship within the bank. Conversely high staff turnover has negative effect on customer satisfaction

Satisfaction is as an attitude-like judgment following a consumption experience. According to Jochen and Mattila (2001) the confirmation or disconfirmation of pre-consumption expectations is the essential determinant of satisfaction. This means that customers have a certain predicted service level in mind prior to consumption. This predicted level typically is the outcome of the search and choice process, when customers decide to patronize a particular service. During the service encounter, customers experience the service performance and compare it to their predicted service levels.

Satisfaction judgments are then formed based on this comparison. The resulting judgment is labeled *positive disconfirmation* if the service is better than

expected, *negative disconfirmation* if it is worse than expected and simple *confirmation* if it is as expected. Oliver (2001) posited that, customers evaluate service performance by comparing what they expected with what they perceived they received from a particular supplier. Customers will be reasonably satisfied as long as perceived performance falls within the zone of tolerance, that is, above the adequate service level. As performance perceptions approach or exceed desired levels, customers will be very pleased; these customers are more likely to make repeat purchases, remain loyal to that supplier, and spread positive word of mouth. However, if the service experience does not meet their expectations, customers may complain about poor service quality, suffer in silence, or switch providers in the future (Jaishankar Mark, & Reynolds, 2000).

In highly competitive service markets such as the Nigerian banking sector, customers may expect service providers to even anticipate their unexpressed needs and deliver on them. To determine service expectations in customer satisfaction model, during the decision-making process, customers assess attributes and risks related to a service offering. In the process, they develop expectations about how the service they choose will perform (i.e., our predicted, desired and adequate service levels.

The zone of tolerance can be narrow if they are related to attributes that were important in the choice process. For example, a customer will also have high expectations if he paid a premium for high-quality service and will be deeply disappointed when the service provider fails to deliver quality service. Smart

financial organizations manage customers' expectations at each step in the service encounter so that customers expect what the organization can deliver (Coyles & Gorkey 2004).

Comparing performance to expectations works well in reasonably competitive markets such as in the Nigerian banking sector in which customers have sufficient knowledge to choose a service that meets their needs and wants. Then, when expectations are met, customers are satisfied. However, in non-competitive markets or in situations in which customers do not have free choice (e.g., because switching costs would be prohibitive, or because of time or location constraints), there are risks in defining customer satisfaction relative to their prior expectations. Example, if customer expectations are low and actual service delivery meets the dismal level that was expected, customers will hardly feel they are receiving good service quality. In such situations, it is better to use needs or wants as comparison standards and to define satisfaction as meeting or exceeding customer wants and needs rather than expectations (Jochen & Mattila 2001).

However, problem arises when customers are asked to evaluate the quality of services high in credence characteristics, which they find difficult to evaluate even after delivery is completed. Here, customers may be unsure of what to expect in advance and may not know for years how good a job the service provider actually did. A natural tendency in such situations is for customers to use tangible cues and their experience as proxies to evaluate quality.

Experience factors include customers' feelings about the personal style of individual providers and satisfaction levels with those service elements they feel competent to evaluate. As a result, customers' perceptions of service quality may be strongly influenced by their evaluation of process attributes and tangible elements of the service. Banks in Nigeria therefore have to understand how customers evaluate their service to proactively manage those aspects of their operations that have a strong effect on customer satisfaction.

2.8 Banking Services in Nigeria

Today, the term, bank, means different things to different people in different economies. In order to reconcile the divergent views on the meaning and characteristics of banks, the banking laws in each economy provides operational definition and functional classification which governs banking practices in the economy. In practical terms, a bank means what the operating banking law in an economy defines as a bank (Ezeuduji, 2000). To customers and stake holders in the banking sector, a bank refers to an institution which accepts deposits from the public and in turn advances loans by creating credit. It is different from other financial institutions in that they cannot create credit though they may be accepting deposits and making advances. Economists on their part have defined a bank in various capacities, some emphasizing its various functions.

In summary, these define a bank as simply an institution which accepts deposits from the public and in turn advances loans by creating credit Banking

is mainly to receive deposits of money, with or without interest in working advances of money mainly in discounting bills and in transmission of money from one place to another Discounting of bills yields interest, cash credits and overdraft accounts. The profits of a bank are the portion of its total receipts which include discount, interest dividends, and commission (Mbat, 1995).

2.8.1 Role of Banking in Nigeria

Banks provide funds for business as well as personal needs of individuals. They play a significant role in the economy of a nation and these include;

i. They encourage savings habit amongst people and thereby make funds available for productive use.
ii. Bank acts as an intermediary between people having surplus money and those requiring money for various business activities.
iii. They facilitate business transactions through receipts and payments by cheques instead of currency.
iv. Bank provides loans and advances to businessmen for short term and long-term purposes.
v. They help facilitate import export transactions.
vi. They help in national development by providing credit to farmers, small-scale industries and self-employed people as well as to large business houses which lead to balanced economic development in the country.
vii. Banks help in raising the standard of living of people in general by providing loans for purchase of consumer durable goods, houses, automobiles, etc.

2.8.2 Growth of Banking in Nigeria

In Nigeria, commercial banking pre - dates central banking and laid the foundation of the Nigerian financial system as far back as the late nineteenth century. The first commercial bank in Nigeria was the African Banking Corporation which opened its first branch in Lagos in 1892. The bank experienced some initial difficulties and eventually decided to transfer its interest to Elder Dempster and Co. in 1893. This led to the formation of a new bank known as the British Bank of West Africa (BBWA) in 1893 which is today known as the First Bank Nigeria PLC. Another bank known as the Barclays Bank DCO (Dominion, Colonial and overseas) opened its first branch in Lagos in 1917. This bank is known today in Nigeria as the Union Bank Nigeria Plc. British and French Bank, now called United Bank for Africa Plc was established in 1949 making it the third expatriate bank to dominate early Nigeria's commercial banking, Gilbart, (2014).

The foreign banks came principally to render services in connection with international trade, so their relations at that time were chiefly with the expatriate companies and with the government. They largely ignored the development of local African entrepreneurship. These three banks controlled almost about 90% of the aggregate bank deposits as at then. From 1914 to the early part of 1930s, several abortive attempts were made to establish locally owned and managed banks to break the foreign monopoly. This was as a result of the weaknesses of those indigenous banks in such areas as capitalization and management; and given the total absence of regulation by any government

agency, the indigenous banks could not survive the hostile and unfair competition posed by the foreign banks. It was therefore not surprising that by 1954, a total of 21 out of 25 indigenous banks had failed and went into self – liquidation.

In a nutshell, historically, the Nigerian banking industry had evolved in four stages. The first stage can be best described as the unguided liaises – faire phase (1930-59), during which several poorly capitalized and unsupervised indigenous banks failed before their tenth anniversary. The second stage was the controlled regime (1960-1985), during which the Central Bank of Nigeria (CBN) ensured that only "fit and proper" persons were granted banking license, subject to a minimum paid – up capital. The third stage was the post Structural Adjustment Program (SAP) or decontrolled regime (1986-2004), during which the Neo – liberal philosophy of "free entry" was over stretched and political authorities on the bases of patronage dispensed banking licenses. The emerging fourth stage is the era of consolidation (2004-to a foreseeable future), with major emphasis on recapitalization and proactive regulation based on prudential principle (Gilbart, 2014).

In the area of Central Banking, the West African Currency Board (WACB) carried out banking operations in the former British colonies in West Africa before independence. The problems of the WACB led to the establishment of Central Banks in these colonies. In Ghana, it came into being in 1957, in Nigeria 1959, Sierra Leone and Gambia 1964. The Central Bank of Nigeria

(CBN) was established by the Central Bank Act of 1958. It was to replace the West African Currency Board (WACB) of the colonial government as part of the preparation for independent Nigeria (Gilbart, 2014.)

2.8.3 Establishment of Deposit Money Banks in Nigeria

With an increase in the intensity of international trade between Nigeria and Britain, the establishment of a bank to assist and facilitate, trade transactions was imperative. This was because Nigeria had a major trade relationship with a country which had already known the importance and usefulness of banking for many years. Banking in Nigeria started in 1892 with the establishment of a branch of African Banking Corporation in Lagos.

The main function of the bank was that of importing and distributing silver coins from Royal Mint and implicitly regulating their circulation6. The activities of the bank with respect to import of coins were monopolistic in nature. This was because other institutions had to pay a premium of 1 per cent for any importation.

In 1893, barely a year from its establishment, the African Banking Corporation (ABC) was folded up and its interests therein transferred to Elder Detester and Company". *The* vacuum in banking activities left by African Banking Corporation was filled in 1894 when an office of the British Bank for West Africa (now First Bank) was established in Lagos (Odekunle, 2010).

The functions of BBWA were the same as the defunct African Banking Corporation but it recorded greater successes than its predecessor. The bank helped a lot in providing the needed banking services to both the colonial government and the agricultural producers, who were the major exporters. Through the import/export services offered by the bank, the tempo of trade transactions was increased. The establishment of this bank also helped in sending to Nigeria the wealth of experience in banking operations which was already in an advanced stage in Britain and the same time improved the conditions then inherent in the economy for a take-off of a near complete monetary type of economy. This was because, when the West African Currency Board (WACB) was established, the BBWA being its main currency agent took charge of the WACB currency, receiving, storing and issuing of wins tendered in, exchange for drafts on London

Another commercial bank of British origin was established in 1925. The Barclays Bank D.C.O. (Dominic, Colonial and Overseas) as it was then called helped in developing the banking base of the economy. One may wish to ask whether these banks had interest and confidence in both the Nigerian economy and the indigenous business affairs.

The first of these banks - ABC - did not have much confidence in the Nigerian economy as it had in the South African economy. This was because of a combination of many factors - weather, mosquitoes, social unrest due to resistance by the Nigerian ruling kings, Obas and Chiefs, to the penetration of

Europeans into their kingdoms and the seasonal nature of the export crops. (Odekunle, 2010).

Moreover, the Nigerian indigenous businessmen up to recent periods suffered from lack of financial assistance from the expatriate banks. There was therefore, the need to establish indigenous banks to stimulate and facilitate indigenous participation in the process of economic development in terms of the diversification of the productive pattern of the economy which was mainly agricultural.

The export-based agricultural production was dominated by large foreign panics which operated on large scale basis - the plantation system. The scale of export oriented productions was mainly restricted to export crops like palm Oil, palm kernel and rubber. It is on record that as far back as 1917 the BBWA had granted loans to the export crop farmers11 which might have been these foreign companies. The bank however, faced stiff competition with the major trading companies in respect of credit operations to producers since they had a more extensive network of branches than the BBWA (Mbat1995).

The first indigenous bank to be established as an attempt to bring indigenous businessmen into the helm of economic activities in Nigeria was the Industrial and Continental Bank (ICB) established in 1929. The bank however failed in 1930 because of inadequate capital base, poor management and stiff competition with the well established and experienced expatriate banks and trading corporations which diversified into financing business. In 1930, a group

of other enterprising Nigerians founded the Mercantile Bank which went into liquidation in 1936 barely five years front its establishment because of the same factors that caused the failure of the first indigenous bank. In 1933, a third indigenous bank was established by name the National Bank of Nigeria (Gilbart, 2014).

In 1945 and 1947, the Agbonmagbe (now Wema Bank) and the African Continental Bank were established, respectively. These last groups of banks were able to sustain themselves irrespective of competition with the well managed expatriate banks. It may be that they learnt from and overcame the difficulties that befell the earlier ' established indigenous commercial banks. The same banks are in existence today although some exist with other names and some with attendant problems. The survival of indigenous banks may not be attributed entirely to their management efficiency but also to patronage by the different regional governments and quasi-government agencies. The popular client/patrons of the African Continental Bank were, for example, the Eastern Region Finance Corporation and Marketing Board; that of the National Bank of Nigeria was the Nigerian Marketing Board (appointed bankers to the board in September. 1950), and that of the Agbomagbe Bank was the Western Region Marketing Board (Gilbart 2014).

2.8.4 Contributions of Deposit Money Banks to the growth of the Nigerian Economy

Deposit Money Banks are banking institutions that accept deposits and grant short-term loans and advances to their customers. In addition to giving short-term loans, commercial banks also give medium-term and long-term loans to business enterprises. Nowadays some of the Deposit Money banks are also providing housing loan on a long-term basis to individuals. Deposit Money banks are the major financial intermediary in any economy. They are the main providers of credit to the household and corporate sector and operate the payment mechanism. While deposit money banking refers to institutions whose main business is deposit taking and lending it should always be remembered that the largest deposit money banks also engaged in investment banking, insurance and other financial service areas.

The functions of deposit money banks are divided into two categories:

i) Primary functions.

ii) Secondary functions.

i) Primary functions:

The primary functions of deposit money banks include:

a) Accepting deposits

b) Granting loans and advances

a) Accepting Deposits

The most important activity of deposit money banks is to mobilize deposits from the public. People who have surplus income and savings find it convenient to deposit the amounts with banks. Depending upon the nature of deposits, funds deposited with bank also earn interest. Thus, deposits with the bank grow along with the interest earned. If the rate of interest is higher, public are motivated to deposit more funds with the bank. There is also safety of funds deposited with the bank.

b) Grant of Loans and Advances

The second important function of a commercial bank is to grant loans and advances. Such loans and advances are given to members of the public and to the business community at a higher rate of interest than allowed by banks on various deposit accounts. The rate of interest charged on loans and advances varies depending upon the purpose, period and the mode of repayment. The difference between the rate of interest allowed on deposits and the rate charged on the Loans is the main source of a bank's income.

i. Loans

A loan is granted for a specific time period. Generally, commercial banks grant short-term loans. But long term loans, that is, loan for more than a year, may also be granted. The borrower may withdraw the entire amount in lump sum or in installments. However, interest is charged on the full amount of loan. Loans are generally granted against the security of certain assets. A loan may be repaid either in lump sum or in installments.

ii. **Advances**

An advance is a credit facility provided by the bank to its customers. It differs from loan in the sense that loans may be granted for longer period, but advances are normally granted for a short period of time. Further the purpose of granting advances is to meet the day to day requirements of business. The rate of interest charged on advances varies from bank to bank. Interest is charged only on the amount withdrawn and not on the sanctioned amount.

iii) Secondary functions

Besides the primary functions of accepting deposits and lending money, banks perform a number of other functions which are called secondary functions. These are as follows -

a) Issuing letters of credit, traveler's cheques, circular notes etc.
b) Undertaking safe custody of valuables, important documents, and securities by providing safe deposit vaults or lockers.
c) Providing customers with facilities of foreign exchange.
d) Transferring money from one place to another; and from one branch to another branch of the bank.
e) Standing guarantee on behalf of its customers, for making payments for purchase of goods, machinery, vehicles etc.
f) Collecting and supplying business information.
g) Issuing demand drafts and pay orders.
h) Providing reports on the credit worthiness of customers.

2.8.5 Electronic Banking System (E-Banking)

(a) Electronic Banking using Telephone Connection

Telephone banking and the first banking services using classic telephone lines for communication dates back to the turn of the sixties and seventies of the last century. These services grew very rapidly and at the close of the century mobile phones also started to be used in banking with the development of information and communication technologies. In this period, banks quickly responded to the dawning of a new era in using mobile telephones world-wide and began communicating with their clients by SMS messages, with GSM banking later becoming a natural component of electronic banking. Each financial institution offers this under a different name, but the essential product remains the same (Gilbart 2014).

(b) Phone Banking

Phone banking is the provision of banking services using a classic telephone line. A bank client can obtain the necessary information on dialing a telephone number specified in advance. Before the requested banking service information is provided, the client's identity is determined using contractually agreed terms. Using this banking service enables bank clients to obtain information concerning active and passive banking products, but a client can also actively use the bank payment system and request, for example, a payment order or a collection order, open or cancel a term deposit or a current account. In this case a fax connected to the telephone serves as an output communication channel.

The client advisor or so-called telephone banker is a bank employee capable of providing any information about products and services and, following verification that he is speaking with an authorized person, can also perform any passive or active operation. He can provide advice to the client and offer further banking products (Odetunle, 2010).

2.8.6 Problems Associated with the Development of Electronic Banking in Nigeria

The development of an efficient monetary transfer system in Nigeria has been hampered by so many factors. These problems are;

i) Infrastructural deficiency such as; erratic power supply and communication link. In this case government should endeavor to provide stable and efficient power supply and telecommunication system.

ii) Inadequate skilled managers and requisite tools on end users and client systems, here efforts should be done in provision of infrastructure and skilled man power.

iii) Large accumulation of cash in the country so the government should compel legislation that would charge the dominance of cash usage to electronic payments.

iv) High charge or cost for the e-payment terminals (ATMs) so the banking legislation should set out standard charges for e-payment services.

v) Non-provision of adequate security for fraud prevention. Banks should endeavor to provide stand-by-camera in every ATM machine for confirming identify of operators account and employ a good computer professional who will help in detecting and preventing frauds committed by computer hackers.

vi) Lack of government support for the improvement of e-banking, there should be an involvement of C.B.N in public awareness campaign and escalating infrastructural challenges to the relevant government agencies and also encourage Nigerians to trust and migrate to e-payments.

vii) Low level of awareness in computer appreciation and literacy among the public and also over dependence on cash for all types of transaction. Awareness should be created to the public through media such as, television, bill board, radio etc, on the trust and benefits derived from the usage of e-payment and also continuous promotion of cashless society via payments system reform programs.

2.8.6.1 Negative Impact of Electronic Banking in Nigeria

i) Power Failure and Communication Link; Constant electric failure leads to deficiencies in infrastructures such as ATMs, computers, etc which slows down the rate of electronic transactions and also failure links from communication companies which are often a result of spikes and surges caused by inconsistent electronic power supply

.

ii) Lack of Computer Back-Up; This could result when the bank system is corrupt could lead to a huge loss of information about a customer, and this may lead to misappropriation of customers account, therefore banks should have manual backup (ledger) containing all data about the customers.

iii) Lack of Adequate Investment Capital Funds that can be used to buy new information technologies and for modernizing existing systems is generally in short supply. While there are a number of modern banking applications in use, there is also integrated banking system, Nigeria has continued to experience innovations in terms of product development specifically, there has been tremendous improvement in the speed in which funds are transferred within and outside the domestic economy (international money transfer).

iv) Reduces Employment in the Country; Electronic banking in the country today has reduced the rate of employment in the country whereby most works that should be done by human are done by machines thereby leading to minimum rate of employment and high rate of unemployment in the country.

v) High Charges on Machines; The rate of commission or charges imposed by banks is too high thereby discouraging customers from using the electronic machine for exchange of transactions. Example of such are charges on cheque withdrawal, ATMs and online transfer from one bank branch to another.

v) Low Public Acceptance; Customers and the public do not have trust in the machines in the sense that fraudulent personnel use the system to carry out fraudulent activities. In recent years, banks use the machine in looting customer's money from their accounts. Some customers complain that

sometimes ATM machine debit their accounts without corresponding cash dispense, customer might be discouraged because it will take a longer time to resolve or end up unresolved.

vi)Insecurities in Banks; Most electronic machines today are not secure thereby making it easier for fraudulent personnel to carry out their fraudulent activities without being caught. Due to insecurity, banks cannot prevent, stop or detect any fraudulent activity. Computer hackers also use the system in stealing data or information by breaking of codes.

vii) Encourages Excessive Withdrawal Un-operational days like Saturdays when banks are not in operation customers can go and withdraw

2.8.6.2 Benefits of Electronic Banking in Nigeria

i) Speedup Settlement of Transaction: Electronic banking speedup settlement of transaction either at national or international level where the bank stands as paying bank to the customers for settlement of transaction or debt and collection bank for the collection of payment on transaction made.

ii) Reduces the Rate at Which Customers Visit Banks: The introduction of this system has bridged the gap between customer and his bank, where the customer can easily go to any branch bank close to him and withdraw money from the ATM's machine through the help of the inter-bank-switch and also saves time, energy and reduces stress of the customer. Also, customers can make or carryout transaction while at home with the use of telephone.

iii) Pathway to Cashless Society: The introduction of the electronic machine has reduced the use of raw cash thereby moving the country into a cashless economy, as stipulated by Anyanwaokoro (2001), that the settlement of financial obligations is now done by the use of electronic gadgets such as computer, facsimile and telex, instead of currency notes and coins. He went on to say that individuals can pay their bills by using credit cards or even pressing some buttons that transfer money from one account to another. The perfection of this system is what he described as a move into cashless society.

iv) Reduction of Theft: The use of electronic payment system has reduced the rate of theft in the society. The federal government reported to Daily Champion Newspaper on Tuesday, April 21 (2009) that due to endemic corruption in official transaction and incessant robbery attacks on bullion vans and bank vaults made the federal government to direct immediate automation of government fiscal operations through a system known as electronic payment (e-payment).

v) Clearance of Goods: Payment system in the custom areas help in ensuring easy facilitation of clearance of goods by importers, also the money accruing to the government would be paid up electronically thereby making the gathering of revenue very easy and enhance the checking of any fraudulent moves.

2.8.7 Ethics and Codes of Banking Practice in Nigeria

The ethics and codes of banking as practiced in Nigeria established that all parties in any banking transactions are bona-fide customers of the bank.

Individual bankers should not ask for, nor even accept, any form of gratification, either in cash or in kind, for performing their normal services (Mbat, 1995).

i. Banks should not pay brokerage to members of their staff
ii. Banks and employers will follow only the best professional practice in their recruiting and employment policies.
iii. Bankers (of either sex) should not harass (either sexually or otherwise) their staff or colleagues.
iv. Banks should not undermine other banks' stability in the process of marketing so that competition is healthy.

2.8.7.1 Code of Conduct of the Banking Practices

A). Governing Principles

The governing principles of the Code are:

i. To set out the standards of good banking practice which banks will follow in their dealings with their customers;
ii. To provide guidelines for banks to make them act fairly and reasonably in all their dealings with customers and other banks;
iii. To cause banks to help customers to understand the operations of their accounts and to give them a good understanding of their banking services including known risks relating to the operations; and
iv. To maintain confidence in the security and integrity of banking system. Banks must recognize that their systems and technology need to be reliable to protect their customers and themselves.

B) Customers and their Banks

(a) **Opening of Accounts**

i. Banks are required by law to satisfy themselves about the identity and address of a person seeking to open an account to assist in protecting their customers, members of the public and themselves against fraud and other misuse of the banking system. References on character and suitability for an account holder are imperative.

ii. Banks will provide to prospective customer's details of the identification needed.

iii. Banks should educate customers on the proper handling of cheque books and other security items.

(b)Terms and Conditions

i. Banks will provide written terms and conditions expressed in simple language, to customers, of the various types of financial services offered by them.

ii. Banks will ensure that adequate notice is given to customers about any change in such terms and conditions. For changes resulting from administrable or statutory action by authorities, notices as contained in the Monetary Policy circulars (or any other circulars from the Regulatory Authorities) should be considered adequate.

iii. Banks will give reasonable notice before closing a customer's account.

iv. Banks will send comprehensive statements of accounts to customers, at regular (agreed) intervals in order to enable customers to manage their

accounts effectively and to check entries. Customers should in addition be at liberty to ask for their balances at any time.

v. All terms and conditions should be in line with the prevailing laws.

c) Charges and Interest payable by Customers

i. Banks will disclose to their customers in sufficient detail the basis of the charges

ii. Incidental to the operation of their accounts. Such charges will be determined by the Bankers Tariff published by the Central Bank of Nigeria from time to time based on the recommendations of the Bankers Committee. Such disclosures will be made to customers when new accounts are opened or upon request. Adequate information about changes in the tariffs will be made available or sent to customers.

iii. Information on charges for services not covered by the tariff will be provided by the bank on request or at the point of rendering the service.

vi. Banks will inform their customers about the interest that is applied to debit balances on their accounts, the basis on which it is calculated and the timing of the debit. Banks will also inform their customers of the basis on which the interest rates may be varied.

(d) Interest Payable to Customers

(a) Banks will make information about the rates on all interest bearing accounts which they offer freely available and accessible to customers by one or more effective means, for example:

i) Notices and/or leaflets at Head Office and all Branches;

ii) Press advertisements, personal notices; and

iii) A branch/central telephone service.

B) Banks will inform customers about the interest rates applicable to their accounts, the basis on which tile interest is calculated and when it will be paid to their accounts. Banks will also inform their customers of the basis on which they may vary interest rates.

C) When banks change its interest rates, they should be effectively publicized. Those changes, for example by notices in their branches, if any, or in the press, or on statements of account or a combination of any or all of the methods.

(e) Handling of Customers Complaints

i) Each bank will have its own internal procedures for handling customers' complaints fairly and expeditiously.

ii) Banks will inform their customers that they have a complaints procedure. Details of that procedure will be made available at each office showing how complaints can be made and what further steps are available if they believe that the complaint has not been dealt with satisfactorily either at the branch or more senior level within the bank.

iii) Banks will ensure that all their staff who deal directly with customers are made aware of their institution's internal complaints procedures and are able to help customers by giving correct information about it.

iv) All banks should have public complaints/suggestion boxes displayed in their operational locations.

(f) Confidentiality of Customer Information

Banks will observe a strict duty of confidentiality about their customers (and former customers') affairs and will not disclose details of customers' accounts or their names and addresses to any third party, including other companies in the same group, other than in the four exceptional cases permitted by the law, namely:

i) Where a bank is legally compelled to do so;
ii) Where there is a duty to the public to disclose;
iii) Where the interests of the bank require disclosure; and
iv) Where disclosure is made at the request or with the consent, (expressed or implied) of the customer.

A) Banks will not use exception iii above to justify the disclosure for marketing purposes of details of customers' accounts or their names and addresses to any third party, including other companies within the same group.

B) All banks should insist on their staff signing a "Declaration of Secrecy" to guarantee the confidentially of customer information.

Status Enquiries (Bankers References)

Banks will on request:

i. Advise other parties whether they provide bankers' references or bankers' opinions in reply to status enquiries made about their customers; and

ii. Explain how the system of Status Enquiries (Bankers' References) works.

(g)Marketing Services

Marketing services should otherwise exist in the following conditions

i. In response to a customer's specific written request or where a customer has given his express written consent; banks will not pass customers' names and addresses to other companies in the same group for marketing purposes. Banks will not make the provision of basic banking services conditional on customers giving such written consent. For this purpose, basic banking services include the opening and the maintenance of accounts for money transmission by means of cheques and other debit instruments.

ii. Banks will act responsibly and prudently in marketing. In particular, banks will ensure that all advertising and promotional literature is fair and reasonable, does not contain misleading information and complies with all relevant legislation, whether relating to their own bank or their competitor’s banks.

(h)Foreign Exchange Services and Cross Boarder Payments

a) Banks will provide customers with details of the exchange rate and the charges which will apply to foreign exchange transactions.

b) Banks will provide customers wishing to effect cross- border payments with details of the services they offer. In doing so, they will provide, as a minimum:

i) Basic description of the appropriate services available and the manner in which they can be used;

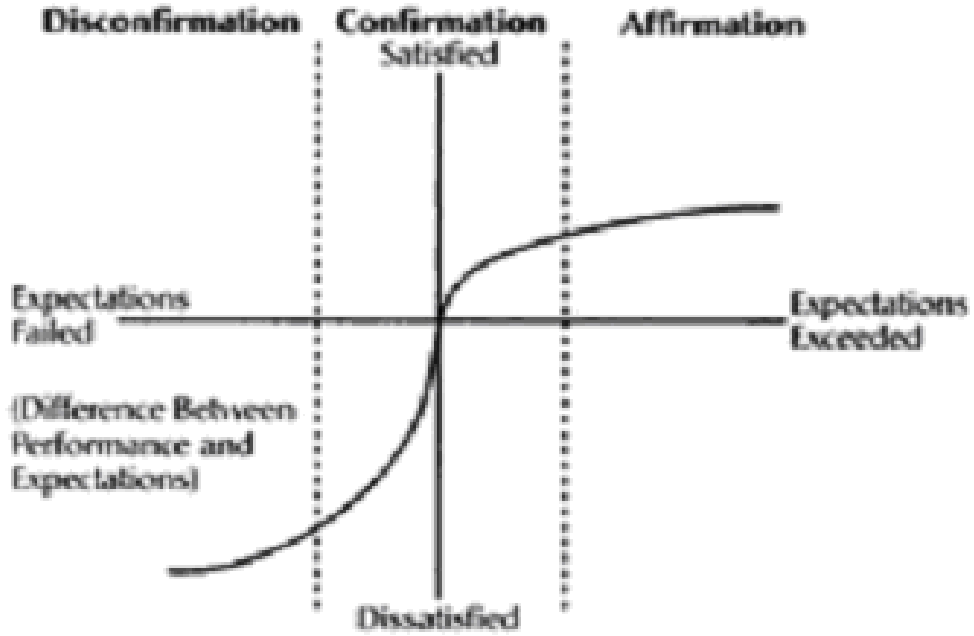
ii) Information as to when money sent abroad on customers' instructions will usually reach its destination or, when an exact date cannot be given, the latest date by which the money might be expected to arrive; and

iii) The details of any commission or charges payable by customers to their bank including a warning where agents' charges may also be incurred

2.9 Theories of Customer Satisfaction

The heart of the satisfaction process is the comparison of what was expected with the product or service's performance – this process has traditionally been described as the 'confirmation / disconfirmation' process. Vavra (1997) posited that first; customers would have some expectations prior to purchasing a product or service. Second, consumption experience with the product or service produces a level of perceived quality that is influenced by expectations. Oliver (1980) stated that if perceived performance is only slightly less than expected performance, assimilation will occur, perceived performance will be adjusted upward to equal expectations. If perceived performance lags expectations substantially, contrast will occur, and the shortfall in the perceived performance will be exaggerated.

Fig: 2.1 Satisfaction Function



Source: Adopted from the Satisfaction Function - Anderson, Eugene .& Sullivan, Mary (1993).

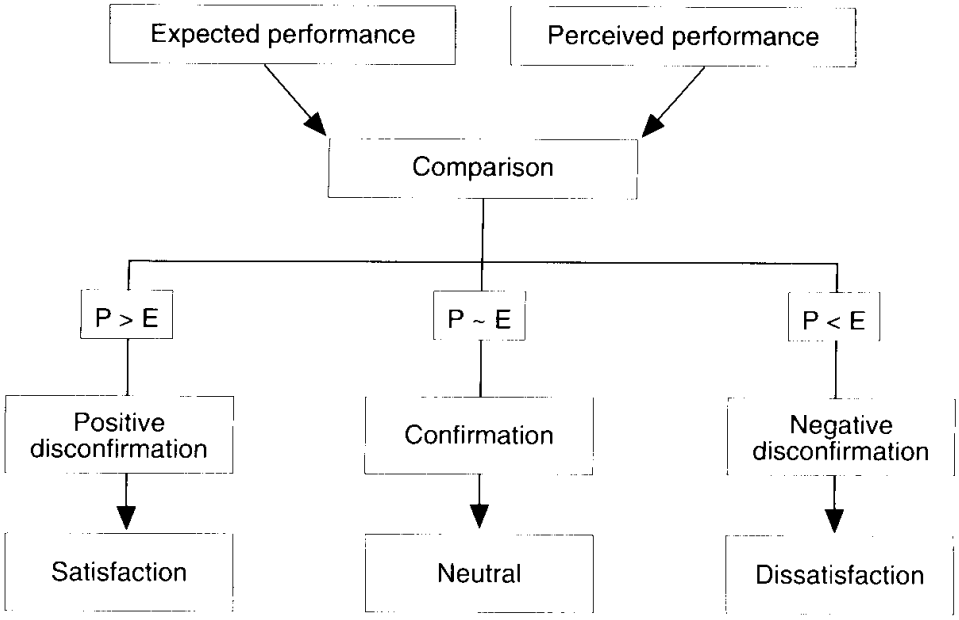
Fig. 2.1 shows the satisfaction function between perceived quality and expectations. When performance exceeds expectation, satisfaction increases, but at a decreasing rate. As perceived performance falls short of expectations, the disconfirmation is more. Satisfaction can be determined by subjective factors such as (customer needs, emotions) and objective factors (product and service features).

2.9.1 Disconfirmation Theory

Disconfirmation theory as shown in fig 2.2 below 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' (Ekinci &

Sirakaya 2004). Szymanski and Henard found in the meta-analysis that the disconfirmation paradigm is the best predictor of customer satisfaction. Petrick (2004); Ekinci et al (2004) cites Oliver's updated definition on the disconfirmation theory, which states "Satisfaction is the guest's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment".(Ekinci et al 2004).

Fig:2.2 Disconfirmation Theory



Source: Adopted from the Disconfirmation Theory: Ekinci, and Sirakaya . (2004).

Mattila, and O'Neill, (2003) discuss 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. According to Expectation Disconfirmation Theory Oliver (1980) notes that, individuals anticipate a specific level of service when they are about to engage in a purchase transaction. When they utilize the actual service, they form valid perceptions of service performance. The degree of positive or negative disconfirmation is developed when pre-and post-purchase expectations are compared that in turn influences overall satisfaction towards the service offered. In general, customer satisfaction is a personal feeling of pleasure or disappointment resulting from comparing a product perceived performance (outcome) in relation to the customers' expectation imply occurs when guest's perceptions do not meet their expectations.

2.10 Relationship between Service Quality and Customer Satisfaction

The relationship between service quality and customer satisfaction has received considerable academic attention in the past few years. Many researchers have operationalzsed customer satisfaction by using a single item scale and many others have used multiple item scales. Service quality and customer satisfaction have been investigated, and results have shown that the two constructs are independent, but are closely related, implying that an increase in one is likely to lead to an increase in the other (Sureshchandar, Chandrasekharan & Anantharaman, 2002).

According to Zeithaml and Bitner (2003), customer satisfaction and service quality are fundamentally different in terms of their underlying causes and outcomes. Although they have certain things in common, satisfaction is generally viewed as a broader concept, whereas service quality assessment focuses on a narrower concept.

Customer's satisfaction is considered as an initial factor in determining customers' repurchase and his/her purchase behavior. Researchers focus on the role of customer satisfaction in expectations, perceived performance, and satisfactory which are considered as dominant pattern in most of the researches (Burns & Neisner, 2006). The most important point in the customer satisfaction is how service companies can assess customer satisfaction or dissatisfaction level of the service provided to them. If service companies are going to satisfy their customers, first they must investigate the factors that cause satisfaction or dissatisfaction (Ziethaml & Bitner, 2003).

Giese and Cote (2000), posit that despite having some differences in definitions of customer satisfaction by an overall attitude, some common issues could be found as follow:

I. The customer's satisfaction was truly a response (emotional or mental),
II. This response emphasized some particular issues (expectations, goods, experience, consumption, etc.)
III. The response was given at a particular time (after consumption, after the decision to buy, or both of them).

2.11 Review of Empirical Literature

Relationship between service quality and customer satisfaction

Service quality is the discrepancy between a customer's expectations of service offering and the customer's perceptions of the service received Parasuraman et al., (1985). Service quality could be seen as the customer's evaluation or assessment of a particular service offering while Customer satisfaction with business service can be defined as a customer's positive or negative feeling about the value of using a business service in a specific situation. This feeling can be a reaction to an immediate use situation or an overall reaction to a series of use situation experience

Diverse research study has been carried out in various industries using SERVQUAL model to measure quality service by service providers. For the sake of this study, the research made a thorough study of existing literature on the use of SERVQUAL model to measure quality service in the financial sector in general and the banking industry particularly in Nigeria and other parts of the world using the five principal dimensions: tangibles, reliability, responsiveness, assurance and empathy to measure quality service in the banking industry as it relate with customer satisfaction

In line with the studies, Ogunaike and Olaleke (2010), in their study "Assessing the relationship between service quality and customer satisfaction evidence from Nigerian Banking Industry" using multiple regression and correlation analysis to explain the use of SERVQUAL model as a measuring tool the study established that customer satisfaction can be determined by building

confidence through prompt service delivery, politeness of service delivery personnel as well as effective complaint handling.

In a related work, Ode and Moguluwa (2013) in the study "Evaluating consumer perceived service quality and customer satisfaction in Nigerian Banking Industry" using SERVQUAL dimension with the aid of regression analysis found that variables such as; Assurance, reliability, empathy and responsiveness have no significant effect on customer satisfaction in the banking industry in Nigeria.

A study by Akinola (2009) also using five (5) SERVQUAL dimensions to investigate quality control of service in Nigerian banking industries the study established that amongst the five (5) SERVQUAL dimension variables, reliability is the most important variable in quality service delivery in the banking sector in Nigeria.

Moreover, Olanade and Iduma (2014) made use of chi square to investigate the influence of customer service and gender on satisfaction among bank customers in Ile Ife- Nigeria. By using the SERVQUAL model, they established the effect of service quality on customer satisfaction as well as the contributing effect of gender.

Furthermore, Salami and Olannye (2013) examined "Customer perception about service quality in selected banks in Asaba- Nigeria" using the five (5) dimensions of SERVQUAL model was used to ascertain that customer

perception varies according to the nature of the service provided, and also that among the five (5) dimensions, which includes empathy, responsiveness, reliability, assurance and tangibility, that tangibility ranked higher in customers perception about service quality in the Nigerian banking industry.

Babatunde and Olukemi (2012) investigated customers satisfaction and its Implications for Bank Performance in Nigeria and found that improved application of information technology and telecommunications has led to the introduction of new delivery channels to the customers the study used both the descriptive and explanatory survey design methods

Ijeoma (2013) assessed quality service delivery in Zenith Bank Nigeria Plc to determine whether it confers competitive advantage on the Bank. A survey research method was adopted. A sample of the Bank's branches in 4 towns in Anambra State was selected. The findings of the study revealed that, quality service delivery strategies of Zenith Bank have attracted customers' patronage and that there is no significant difference in the Bank's financial position between pre-recession and post-recession periods. Hence the importance of effective service delivery by banks to attract customer's patronage.

In the study of Sokefun (2011) Customer Service and its Effect on the Banking Business in Nigeria, the study was designed to enhance the level of customer satisfaction-that is, the feeling that a product or service has met the customer's expectation and even beyond his/her expectation. The study found out that

customers are dissatisfied with long waiting times, they want timely services and at their convenience. Anything short of this might be an indication that there is a pervasive problem in banking services offered. The study concluded that Customer satisfaction provides an indication of how successful an organization is at providing products and/or services to the marketplace. In the Nigerian banking sector waiting times is a fundamental issue which needs urgent attention.

In the study by Esther, Abubakar (2015), on Empirical Analysis of Service Quality, Reliability and End-User Satisfaction on Electronic Banking in Nigeria, the researchers noted that almost all banks have adopted ICT as a means of enhancing their banking service quality. Despite the increasing adoption of electronic banking and its relevance towards end users satisfaction, few investigations have been conducted on factors that enhanced end users satisfaction perception. In this study, an empirical analysis has been conducted on factors that influence electronic banking users' satisfaction perception and the relationship between these factors and the customers' satisfaction. The study will help bank industries in improving the level of their customers' satisfaction and increase the bond between a bank and its customers.

In the study of Haruna , Kabiru , Faiza. Badiya (2016) Service Quality and Rural Bank Customer Satisfaction in Adamawa State, Nigeria, the researchers observed that rural Bank customers are always placed in a disadvantage side of service delivery considering availability of some of the services available to

them. This study tried to asses' rural customer satisfaction using SERVQUAL model, the research used 417 sample sizes. The study made use of correlation and regression analysis, the result revealed that customers are satisfied with Tangibles, Reliability, Responsiveness, and Assurance while customers are not significantly satisfied with empathy.

The study recommended that even though the four construct appeared positively significant, banks should try to enhance their services for stronger satisfaction. Furthermore, the research recommended that banks should overhaul their approaches of empathy because it appeared to have no significant relationship with customer satisfaction.

In a study by Kumar et al (2009) to investigate determining the relative importance of critical factor in delivering service quality of banks; An application of dominance analysis of SERVQUAL model, the researcher made use of the modified SERVQUAL model which includes the 5 dimensions of reliability, tangibility, responsiveness, assurance and empathy to establish in the study, that banks services are of poor quality as customer perception are lower than expectation, Also that the gap of convenience are relatively larger than that of competence meaning that respondents are of the view that banks are not competent and convenient to do business with.

In a related study, Khan and Fasih (2014) assessed "Impact of service quality on customer satisfaction and customer loyalty; Evidence from banking sector,"

He made use of SERVQUAL model to rank low variables such as reliability, tangibility and empathy compared to other `variables in the SERVQUAL dimension. On the other hand, variables such as; service quality, assurance, customer satisfaction and customer loyalty indicated higher scores.

However, Wang Renyong and Yongheng (2008) investigated a study re-examining traditional service quality in an e-banking era by using factor analysis in examining SERVQUAL dimension. The study found that empathy has the least gap which means that banks are performing poorly, individualized attention, dependability and accuracy in the study.

Ravichandran, Prabhakaran and Kumar (2010) in their study "Influence of service quality on consumer satisfaction; An application of SERVQUAL model" analyzed that customers are satisfied with the quality of bank services using all the 5 dimensions in varying degrees. Also with regard to overall satisfaction in bank services, responsiveness is the only significant dimension.

Jabnoun and Altamimi (2003) by means of modified SERVQUAL dimensions in the study measuring perceived service quality at the United Arab Emirate commercial bank the study used factor analysis to establish three (3) dimensions; human skills, tangibles and empathy and outlined difference in significance between dimensions to show that human skill dimension was the most significant. This study made use of modified SERVQUAL dimensions with 30 questions in the study "Measuring perceived service quality at United

Arab Emirate commercial bank. The factor analysis produces 3 dimensions; human skills, tangibles and empathy.

In a similar study, Guo et al (2008) used SERVQUAL model in the study "Service quality measurement in Chinese corporate banking sector" by applying exploratory and confirmatory factor analysis to reduce the data to 2 higher order constructs of; Functional quality and Technical quality as well as lower dimensions of reliability, human capital, technology and communication.

Abdullah, Hazilah, Manaf and Ferdous (2015)investigate the determination of retail bank customers in New Zealand through the survey perceptions about banks service quality, the five dimension SERVQUAL model were analyzed in relation to customer satisfaction using structural modeling techniques it was found out that customers satisfaction in retail banking were both practically and statistically significant.

Iddrisua, Noonib, Fiankoc and Mensah (2015) investigated the relationship between service quality and customer loyalty in the Cellular industry of Ghana. The SERVQUAL model was used to measure relationship between service quality and customer loyalty among cellular service providers with customer satisfaction mediating these variables. The findings revealed that service quality variables such as Tangibles, Responsiveness, Reliability, Assurance and Empathy have a positive influence on customer loyalty through customer satisfaction.

Agbemebiese, Patrick and Joseph (2015) sought to assess the effect of service quality on customer satisfaction in the Ghanaian banking industry using Ghana Commercial Bank as a study area. The expectations and perceptions of GCB customers were assessed under five dimensions of SERVQUAL. The researchers found out that, all the five dimensions contributed to quality of service delivery in GCB. Rating the dimensions based on expectations and perceptions of service delivery that need to be improved, it revealed that, GCB should work towards enhancing on reliability, responsiveness, empathy, assurance, and tangibility dimensions respectively.

Mei, Romnie, Aris and Yuen (2013). In a study also aims to find out the most important attributes of service quality in retail banks, which can be used to evaluate the characteristics of banking service quality as perceived by customers. A sample of 119 retail banking customers was drawn from the Hong Kong and Shanghai Banking Corporation (HSBC) in Hong Kong. The questionnaire developed for this study was based on a SERVQUAL model that identified the influence of five dimensions (i.e. tangibility, responsibility, reliability, assurance and empathy) in banking service environments on customer satisfaction. The results indicate that the five SERVQUAL dimensions have a positive influence on customer satisfaction. Tangibility, responsibility, reliability and assurance were more significant in contributing to customer satisfaction, while empathy was the least significant.

A study by Samraz and Bakhtiar (2012). on the impact of service quality, customer satisfaction and loyalty programs on customer's loyalty in banking sector of Pakistan. A questionnaire was designed and survey was conducted to collect the data from 331 customers having bank accounts in different banks of Pakistan. The research concluded that service quality, customer satisfaction and loyalty programs are the important factors that can increase the loyalty of a customer, so banks must focus on providing loyalty programs to their loyal and valued customers.

Mariam and Mubbsher (2014) carried out a research study to determine the satisfaction level of banking customers regarding quality of different services provided by their bank and their loyalty with the respective bank. Service quality is studied within a spectrum of different dimensions. An effort is also made to find out which service quality dimensions may enhance customer satisfaction and customer loyalty in a better way. Respondents are chosen from a range of varying demographic features using stratified random sampling. Banks from both public and private sectors are selected for sampling. Survey questionnaires were distributed among 270 customers of different banks. An 83% (225 respondents) valid response rate is yielded. Descriptive statistics, one sample t-test, correlation and regression are used to analyze the data. Findings indicate that service quality and all its dimensions have significant and positive association with customer satisfaction and customer loyalty.

In the study by Tariq, Mohsin and Muhammad (2013) on the Impact of Service Quality on Customers' Satisfaction, the study examines quality of services offered by Private Colleges of Faisalabad, Punjab, Pakistan, using Dimensions of quality of service include tangible, empathy, reliability, responsiveness and assurance. Youngsters were randomly selected for the purpose of studies that are from Inter level to Master level of education. Results of study show that service quality was found to be a very important factor for satisfaction of customers. All of perspectives of service quality are found to be positively correlated while one of those factors that is empathy shows negative relationship with service quality and with satisfaction of customers and it is advised for future researcher not to research on this variable. Main participation of this research in whole of the world is that it identifies the main factors of service quality which ultimately affect the satisfaction of customers. This study will help top management of organizations and institutes to make strategies better for enhancing quality of services rendered to customers so that satisfaction customers' level can be increased. It is also observed that if management of organizations are conscious about quality of service then the customers' satisfaction can be increased which will lead to customers' loyalty and at the end customers will be committed with those organizations.

Selvakumar (2015) in the study on the Impact of Service Quality on Customer Satisfaction in Public Sector and Private Sector Banks. The study examined that Service Quality in banking sector is the most important criteria and asset for satisfying customers and thereby increasing the customer loyalty and

average retention rate. Among the service quality determinants, reliability, assurance and empathy have always played a pivotal role. Prior research suggests that customer perceptions and expectations are more likely to be different across service sectors. Hence, this study examines the effect of service quality determinants on the degree of customer satisfaction in public and private banks in India. By realizing the gap between the perceived and actual service quality, customer satisfaction can be extremely improved.

In a related study by Felix (2015), on Customer satisfaction in the Kenyan banking industry, this study investigates the current pattern of customer satisfaction in the Kenyan banking industry. A questionnaire survey was administered to 403 bank customers of the top five banks in Kenya. Software SPSS 22.0 was used to analyze the data gathered from the survey. The results of the analysis demonstrate that the overall level of customer satisfaction is more than 60%. The results also demonstrate that the most important factor for customer satisfaction is the wide availability of bank branches, and the factor most associated with customer dissatisfaction is the high prices of products and services. In addition, the results depicted that both satisfaction and dissatisfaction partially influence the number of banking products and banks that clients choose to open accounts with. The study further gives suggestions for policymaking and possible areas for future research.

Nkululeko (2012) in the study Service Quality at Retail Banks In Durban, South Africa investigated service quality at retail banks, such as Standard

Bank, ABSA Bank, First National Bank and Nedbank in Durban. The four objectives of this study were to identify the level of satisfaction with customer service received from different retail banks in Durban; identify customers' expectations in terms of quality services provided by retail banks; to ascertain the perceptions of customers towards the service provided by retail banks in Durban; and lastly, to measure the gaps between customer expectations and perceptions of service quality, using a modified version of the SERVQUAL model.

The instrument used to assess the retail bank customer's expectation and expectations of service quality, was the SERVQUAL questionnaire, measuring expectations and perceptions according to five quality dimensions. A total of 448 students were surveyed. Quota sampling was used in this study, in order to improve representativeness. Using quota sampling involves selecting the characteristics that are required in the sample and then sampling until enough representatives of each category are achieved. Although this is a form of non-probability sampling, a quota sample can provide a good approximation to a probability sampling.

Data were analyzed using descriptive and inferential statistical techniques. Conclusions and recommendations were thereafter drawn from the literature and the findings of the study shows that retail bank customer expectations of service quality exceeded their perceptions in the five service quality dimensions used in the SERVQUAL questionnaire. This study is also important because it will assist bank managers to convert negative perceptions

to positive impressions. Consequently, customers will benefit from the improved, outstanding customer service.

In the study of Shangali (2015) on Service Quality Delivery and its Impact on Customer Satisfaction in the Bank Services in Tanzanai, a case of Moshi Uchumi Commercial Bank, the study examined the need for companies to know how to measure these constructs from the consumers' perspective in order to better understand their needs and hence satisfy them. Service quality is considered very important because it leads to higher customer satisfaction, profitability, reduced cost, customer loyalty and retention.

The main purpose of this study theoretically is finding the interrelationships between service quality delivery and its impact on customer satisfaction and to I identify the usefulness of approved service quality models, when applied to banking sector in Tanzania and empirically, describe how consumers perceive service quality and whether they are satisfied with services offered by these Uchumi Commercial Bank. A self-completion questionnaire was developed from the SERVQUAL instrument and distributed using a Simple random sampling technique to customer of Uchumi Commercial Bank to determine their perceptions of service quality in Commercial Bank.

From the analysis carried out, it was found out that, the SERVQUAL model was a good instrument to measure Bank service quality delivery in Tanzania context. Therefore, Bank Managers can use this instrument to assess the bank service quality in Tanzania. Theoretically, from the findings; it implies that the

SERVQUAL model is the best tool to measure service quality in Commercial Bank. The findings suggest that Commercial Bank need to improve all the dimensions of service quality from the gap analysis carried out. Moreover, because all the dimensions of service quality attributes are positively correlated with customer satisfaction, Tanzania bank managers should emphasize all the service quality dimension in maintaining and improving the service quality that they provide. This study contributes to the already existing studies examining service quality in Commercial Banks using the SERVQUAL model and also provides empirical results that could guide management dealing with bank activities to take corrective actions that lead to growth in the company.

In a dissertation by Abdulrahman (2013) On the link between service quality and customer satisfaction in retail banking in Tanzania, the main objective of this study was to find out the interrelationships between service quality attributes, customer satisfaction and customer loyalty in the retail banking sector in Tanzania, A case of CRDB Bank. The study sought to identify the most important attributes in bank settings, which may be used to review characteristics of the banks as experienced by customers. In Tanzania, few studies have investigated the above mentioned interrelationship.

The purpose of this study is to fill this gap. A review of literature was conducted to find out the relationship among service quality, customer satisfaction and customer loyalty. The literature review confirmed the existence of this relationship. A survey was conducted to collect data. 20 bank staff and 20 retail banking customers were interviewed giving a total of 40 respondents.

The study employed both quantitative and qualitative methods. Quantitative data was analyzed by going through the patterns and/or sub headings of the questionnaires while comparing with the objective.

The findings of the study reveal that all the service quality attributes of Tangibility, Responsiveness, Reliability, Empathy and Assurance were positively related to customer satisfaction in the retail banking settings in Tanzania The findings indicate that overall respondents evaluate the bank positively, but still there are rooms for improvements. The results can be of much value to bank managers using these data to retain customer satisfaction and maintain their competitive advantage. From the findings of the study, a number of recommendations have been provided so that banks provide quality services and improve bank services hence attract and retain customers.

Mohammed, Shouvik and Moinuddin (2016) in a study on the Impact of Service Quality on Customer Satisfaction: A Study on Selected Retail Stores in India, the study examined the revolutionary effect of the introduction of modern formats, multiple channels and huge shifts in consumer buying behavior. Several studies have shown that customer satisfaction in retailing depends to a large extent on the perceived quality of service offered by the retailer. Managing perceived service quality means that the firm has to match the expected service and perceived service to each other so that consumer satisfaction is achieved.

The aim of this study is to understand the importance and impact of service quality on the satisfaction of customers in selected retail stores in three Indian cities using SERVQUAL and GAP models. The study also looks at the various service quality models and tries to assess their relative importance in successfully measuring service quality. Weighted averages and analysis of variance is applied in relevant places in order to critically examine the customers' perception towards service quality which will ultimately contribute information for the growth of performance of the organized retail outlets.

The study of Ghalib, (2014), On the Impact of Service Quality Delivery on Customer Satisfaction in Saudi Arabia, this study was aimed at evaluating the impact of service quality using SERVQUAL model on customer satisfaction in Saudi Arabia's banking sector. The study was quantitative in nature and involved distributing a structured, pre-tested, self-administered questionnaire that was based on a convenience method to 412 customers of various banks in the Saudi capital city of Riyadh, during the fall of 2014. The response rate was 67 percent and the study data was analyzed using SPSS and a reliability coefficient (alpha) was determined.

Regression analysis found a positive relationship among assurance, empathy, and responsiveness, but that this relationship has no significant effect ($P \geq 0.50$) on customer satisfaction. Reliability was found to have a negative relationship on customer satisfaction, but no significant effect on the same. Only tangibles were found to have a positive relationship and a significant impact ($P < 0.50$) on

customer satisfaction. The results show that, in the retail banking sector, the SERVQUAL model remains an effective way of measuring customer satisfaction. Because customer value is an asset to organizations, organizations must ensure that they provide the right products and services, supported by the right promotion, at the right time for their customers.

In the study of Ilya, Muhammad, Usman, Saleha and. Ali (2013) Assessing the service quality of Bank using SERVQUAL model, the purpose of this study is to determine the service quality of banks. The questionnaires were self-administrated to 306 individuals out of which 175 instrument were returned back with 57%, and with almost equal representation from each gender. The questionnaires were given to every third customer of the banks to judge their perceived service quality. For this purpose, SERQUAL questionnaire was used having two parts. Both parts Expectation and Perception have 22 questions each determining five dimensions of service quality. The overall reliability (α) of the scale was 0.94 and reliability of each dimensions were also greater than 0.7 which showed that our questionnaire was fit for analysis.

In order to find the perceived service quality, the mean score was obtained which showed that “Empathy” had the highest value in expectation with 4.877 followed by “Assurance” and “Responsiveness” and similarly on the perception side “Reliability” had the highest value with 4.85 followed by “Responsiveness” and “Assurance”. Females are dissatisfied in tangibles as the gap is negative but males are satisfied in the same dimensions similarly in

"Responsiveness" males are dissatisfied but females are satisfied in this dimension which shows that perceived service quality varies gender wise. The limitation of this study from the results shows that the perceived service quality of customer of one city only. The data can also be collected from villages to find and improve the perceived service quality of banks.

The study of Jayaraman, Shankar and Hor (2010), Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia in any business–to-customer (Business to Business) type of environment, satisfying a customer is the ultimate goal and objective. The research focused on the measurement of customer satisfaction through delivery of service quality in the banking sector in Malaysia.

A quantitative research was used to study the relationship between service quality dimensions and customer satisfaction. Assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction. The study highlights implications for marketers in banking industry for improvement in delivery of service quality.

In the study of Naeem, Adeel, Hammad Wasim and, Tayyaba (2016) on Impact of Service Quality on Customer Satisfaction: A Case of National Bank of Pakistan. The purpose of the research paper is to collect information about the impact of service quality on customer satisfaction in National Bank of Pakistan. In business world it is believed that customers are considered important to run every kind of business and make profit.

Therefore, studies need to focus on the changing role of banking system. To test the impact of service quality on customer satisfaction the data was collected from 150 customers of National bank of Pakistan. The statistical populations of the research are the customers of National banks and the data was collected using the questionnaire and also the data was analyzed using SPSS software. The results of the study indicate that there is positive significant relationship among service features. Service quality and customer's complaints.

In the study of Tran, Nguyen, and Taikoo (2015) on Service Quality Effects on Customer Satisfaction in Banking Industry, this study contributes to the literature by considering a model for testing the quality of deposit services in the banking industry. The results indicating support for the hypotheses suggest that the five SERQUAL factors can be used to test banking services based on the whole system. Previous studies have shown that satisfying customers is not enough to retain them because even satisfied customers may defect at a high rate in many industries.

The study revealed that Vietnam is a developing economy, and its banking sector has wide geographical reach catering to needs of a diverse range of customers. In this regard, the Vietnamese context offers a good opportunity for examining the issue of banking quality. Most customers have difficulty in understanding the complex nature of financial products and thus tend to focus on brand names, which are generally built on quality services.

In the study of Velmurudan, Rajagobal (2016) A Review of Service Quality and Customer Satisfaction in Banking Service in Global Scenario, the study examined the dynamics of service quality and satisfaction of customers of banks situated in various countries indicates that earlier studies offered no consensus over the subject, to confirm the issues and trends of these factors which regulate service quality and customer satisfaction.

This study examines the report and findings of existing literature to identify the dynamics of quality service and satisfaction of customer towards all banking services in Global scenario including India. The contribution of the study would broadly be two fold namely quality service and satisfaction of customers in banks across various countries. This literature review based study will definitely help new researchers to identify their research problems for their research study.

In the study of Richa (2016) on Impact of Service Quality on Customer Satisfaction, Loyalty, Commitment & Retention in the Indian Banking Sector The study does not only focus on providing wide range of products to create competitive advantages; but also emphasizes on the importance of services, particularly in maintaining service quality. Thus, it is clear that service quality offers a way of differentiating one Service quality delivery and how it significantly influences customer satisfaction.

The study made use of 800 customers of four selected banks – SBI, PNB, ICICI and HDFC were surveyed through non probability convenience sampling. After checking reliability of the collected data, various statistical tests were performed on the collected data. Factors of the service quality were extracted through exploratory factor analysis and based on that, empirical model of the service quality was proposed. Validity of the model was checked through the confirmatory factor analysis. After that, association of the factors of service quality with the customer satisfaction / retention / loyalty and commitment were examined.

The objectives of the study also examined the impact of service quality on customer satisfaction / retention / loyalty and commitment as being observed in public sector banks as compared with the private sector banks. Profiling of the customers of the selected four banks was also studied. Lastly, banks were ranked on the parameter of the service quality. Moreover, proposed service

quality model will give more comprehensive insight to the banks in formulating the strategies for customer services.

In the study of Anber, and Shireen (2011) on Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working in Jordan, The aim of this study was to examine the level of service quality as perceived by customers of commercial banks working in Jordan and its effect on customer satisfaction, Service quality measure is based on modified version of SERVQUAL which involve five dimensions of Service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. Customer satisfaction was measured; 260 questionnaires were distributed randomly to customers of commercial banks branches located (thirteen commercial banks in Jordan) in IRBID (Acity of Jordan). Multiple regression analysis was employed to test the impact of service quality on customer satisfaction.

The results of this study indicated that service quality is an important antecedent of customer satisfaction. It is apparent from the present study that managers and decision makers in Jordanian commercial banks should seek and improve the elements of service quality that make the most significant contributions on customer satisfaction

In the study of Van and Lee, (2012) Examining Service Quality and Customer Satisfaction in the Retail Banking Sector in Vietnam, the study focused on examining the interrelationship between service quality dimensions (tangibility, reliability, responsiveness, assurance, and empathy) and investigated the

correlation between perceived service quality and customer satisfaction in the retail banking sector in Vietnam. The predictor variables (independent variables) for this research were the aforementioned service quality dimensions. The outcome variable (dependent variable) was overall customer satisfaction. This study can help bank leaders evaluate and improve the service quality of retail banking in the context of financial liberalization and globalization.

In the study of Rashed and Tabassum (2014) on Customer Satisfaction on Service Quality in Private Commercial Banking Sector in Bangledish, the researchers examined customer satisfaction and its essential for the success of service firms like banks. The quality of service has become an aspect of customer satisfaction. Day by day it has been proven that service quality is related to customer satisfaction.

This study endeavors to discover the impact of service quality on customer satisfaction in private sector banks in Bangladesh. Five dimensions in service quality (SERVQUAL) such as tangibility, reliability, responsiveness, empathy, and assurance are considered as the basis for this study. A structured questionnaire with 5 point Likert scale was used to collect the data by conducting survey. The sample size is 110 and is chosen on a convenient basis. Data was analyzed by using SPSS software (version: 17). Result of the study showed that tangibility, reliability, responsiveness, assurance and empathy significantly and positively influenced customer attitudes in terms of

satisfaction that is service quality dimensions are crucial for customer satisfaction in private commercial banking sector in Bangladesh

In the study of Aborampah (2011) , on Customer satisfaction in Banking Industry ; A Comparative Study of Ghana and Spain, The main objective of the study is to compare the perception of customers regarding service quality delivery in Ghana and Spain with a sample of 1499 respondents in 24 communities from both countries , One set of questionnaire was administered in both countries using the five dimensions of SERVIPERF The findings of the study made use of factor analysis to access each of the dimensions and how the customer fared with the services provided by these banks. On the whole, the customers of both countries were highly dissatisfied with the services and products of the banks.

The study recommended that banks should make conscious effort to be reliable with their customers in both Spain and Ghana in order to increase customer confidence and trust, Banks should also make frantic effort to open more branches in Spain and Ghana as well as introduce services such as internet Banking and Automated Teller Machines (ATM), Finally, customers interest must be of priority to the banks.

The study by Chingang and Lukong (2010) on used the SERVQUAL Model to assess Service Quality and Customer, Satisfaction: An Empirical study of grocery stores in Umea. The main purpose of this study theoretically is finding

out how applicable the SERVQUAL model is in the context of grocery stores and to describe how consumers (students) perceive service quality and whether they are satisfied with services offered by these stores in Umea. A self-completion questionnaire was developed from the SERVQUAL instrument and distributed using a convenience sampling technique to students in the Umea University campus to determine their perceptions of service quality in grocery stores.

From the analysis carried out, it was found out that, the SERVQUAL model was not a good instrument to measure service quality because some of the items under the dimensions overlapped and regrouped under different dimensions from the factor analysis carried out. It also showed some items associated to be more than one component. Some dimensions showed a reliability scale of less than 0.7 which could have been as a result of the wordings used in the questionnaires or the number of items used under each dimension.

Theoretically, from the findings, it implies that the SERVQUAL model is not the best tool to use to measure service quality in grocery stores because the dimensions do not best measure the construct in that context. Practical implications suggest that grocery stores in Umea are not providing the level of service quality demanded by customers. The findings suggest that grocery stores need to improve all the dimensions of service quality from the gap analysis carried out.

A study was carried out by Collins, and Jacob (2015), on Service Quality and Customer Satisfaction in Loan Acquisition: Evidence from Commercial Banks in Ghana The study evaluated service quality, loan acquisition and customer satisfaction in banking and provide answers to the research questions and achieved the research objectives, a descriptive design was used. The study made use of Purposive sampling technique which is a non-probability sampling was used to select the ninety-six (96) customers to participate in the study.

The study revealed that the service quality dimension (reliability, responsiveness, tangibility, assurance and empathy) have influence on customer satisfaction in loan acquisition. Banking institutions give customer attention when they are acquiring loan and they understand specific needs of the customers about loans and banking institutions have customers interest in giving loan. The results suggested that future researchers investigate service quality, loan acquisition and customer switching tendencies and the importance of technical and functional quality in relation to loan acquisition at the commercial banks in Ghana.

A research was conducted by Ossei-Poku(2012), on Assessing Service Quality in Commercial Banks; A Case Study of Merchant Bank Ghana Limited, The general objective of this study is to assess the level of service quality delivery at Merchant Bank limited, Ghana. The focus was on the four branches of Merchant Bank located in the Kumasi Metropolis. The outcome of study will enhance the Banks competitive position in the banking industry and ensure its

survival. Convenient sampling technique was employed in the study with Statistical Package for Social Sciences (SPSS) used in the analysis. The expectations and perceptions of Merchant Bank customers were assessed under the five dimensions of SERVQUAL. It was found that all the five dimensions contributed to quality of service delivery in Merchant Bank.

Comparison between the customer responses and service delivery revealed the need for Merchant bank management should work towards enhancing customer relationship management. Statistically using the Z test, there were no significant differences among the five service quality dimensions. However, assurance and tangibility dimensions recorded significant difference among the expectation and perception with a quality gap of 0.310 and 0.325 respectively.

It can however be concluded from the analysis that customers were not satisfied with service delivery of Merchant Bank. To ensure customer retention and improve on competiveness, Merchant Bank should regularly assess service delivery.

The study by Hinson, Mohammed and Mensah (2006), on the Determinants of Ghanaian Bank Service Quality in A Universal Banking Dispensation, the study sought to investigate service quality perception of three top banks in Ghana: Barclays bank, Standard Chartered bank and Ghana Commercial Bank. The purpose of the study is to compare service quality across these three banks and to determine the most important factors contributing to service quality.

The study reveals that all the banks selected differ on the service quality dimensions. BBGL provides better services in terms of the level of service quality provided to clients than the listed (GCB and SCB) banks. The study also reveals that the locally owned bank (GCB) provides social services rather than the multinational banks. Interestingly, the study reveals that client's expectation on all the service dimension have not been met by the Ghanaian banks. The study revealed that all the service quality dimensions contributed significantly to the prediction of service quality in Ghana with human element of service quality being highly predictive of perceived service quality. Tangibility is the least predictive of perceived service quality. The findings show that there is room for service quality improvement in Ghana's banking industry. Recommendations were provided in the main text.

In the study by Oyetunji, Baguri and Otis (2014), on Comparison of Service Quality of Two Commercial Banks in Upper East Region of Ghana, the study examined the service quality delivered by two notable commercial banks and then compares their service quality so as to determine which of the two commercial banks is preferred by the customers. The SERVQUAL model was used to collect data from the banks' customers. In all a total of one hundred (100) customers who have bank accounts in the two banks under study were conveniently sampled so as to ensure fair comparison of the banks under study.

The data collected from the two banks was keyed and analyzed using the Statistical Package for Social Science (SPSS) version 17.0.

The results of the gap analysis carried out show that the customers rated the two banks (A and B) poorly on all the five dimensions of service quality (Tangibility, Reliability, Responsiveness, Empathy, and Assurance). The dimension that required the most urgent attention from bank A is Empathy while for bank B it is Responsiveness that required the most urgent attention. The overall service quality obtained for Banks A and B show that, although the customers are not satisfied with the two banks, they prefer Bank A to Bank B.

There is a study by Najat (2010), on Service Quality of English Islamic Banks in Britain The study revealed that Britain has the most active and developed Islamic banking sector in the European Union with non-Islamic banks now offering a range of Sharia compliant products. However, are these banks meeting the service quality needs of their customers? Previous studies on service quality within Islamic banks have been restricted to Muslim-based countries and whilst English Muslims will have the same religious beliefs, their values may have been altered by the western society in which they live and work.

Hence existing service quality tools are likely to be unsuitable for this market. Using mixed methods, this research developed a modified SERVQUAL model for measuring service quality in English Islamic banks. The resulting instrument is intended to help the managers of Islamic banks based in England to measure their service quality and focus their attention on the service quality dimensions that matter most to Muslim customers' Items for the new service quality instrument were taken from the original SERVQUAL model, previous

studies that modified SERVQUAL and eight focus groups conducted with members of the English Muslim community.

The resulting instrument was tested via a questionnaire with more than 300 Muslims in England resulting in the EIBSQ, an English Islamic Banking Service Quality tool. This measures service quality as perceived by English Muslims. Using factor analysis, the instrument includes thirty-four items, which are grouped into five dimensions. The five dimensions are: responsiveness, credibility, Islamic tangibles, accessibility, and bank image. One of the key contributions of this thesis is the proposed EIBSQ.

Previous studies using SERVQUAL reveal that the use of this original scale in an international context raises a legitimate concern about validity across borders and the scale construct as items can be affected by different contexts. To the researcher's knowledge, very few service quality models have been developed for the Islamic banking industry and none exists to measure the quality of service and customer satisfaction for the English Islamic banking industry.

This study attempts to identify the factors that motivate customers to deal with an Islamic bank as well as measuring customers' perception of the service quality delivery of Jaiz bank in Kano State of Nigeria. It also seeks to assess customers' satisfaction with the performance of Ja'iz bank. This study is primarily an exploratory work that uses survey design to examine customers' perceptions of the quality of service delivery by Jaiz bank in Nigeria. The

population of the study consists of the customers of Jaiz bank in Kano State of Nigeria. Customers' responses regarding service quality are sought through a self-administered questionnaire. Both purposive and convenience sampling techniques are used in the study. In addition, descriptive statistical methods are utilized to calculate the means, frequency, percentage and standard deviation of responses in order to summarize and interpret the data as well as to measure the perception of bank customers based on the constructs.

The study reveals that the non-interest nature of Islamic banks is main motivating factor that attracts customers to Ja'iz bank. Also, customers perceive the six dimensions of reliability, responsiveness, empathy, tangibles, assurance and compliance with Islamic law to be very effective even as they are generally satisfied with the performance of the bank. Another important finding of the study is that it has empirically proved that Islamic banking services are not limited to muslim alone, rather, it can be enjoyed by any person irrespective of his/her ethnic or religious affiliation.

The data were collected in a one but important location for Islamic banking operation in Nigeria. Thus, the results' from the interpretation should be limited to this group of customers. Also, the measurement of customers' perceptions was limited to 25 attributes. Even though these attributes were included in other studies as well, there could be other relevant attributes that are likely to influence bank customers' perceptions. So, in order to be able to generalize the findings, it is suggested that similar studies be conducted in other Nigerian cities where Jaiz bank operates as well

In the study by Abednego, Judith and Aihie (2013), Service Quality in the Banking Sector in Ghana, the study emphasizes that in this "era of customer", delivering quality service is a sine qua non in ongoing strategy of most business firms and constitutes integral ingredient for success and survival in present day´s competitive environment. This study investigates the role that service quality plays in the Ghanaian banking sector and its impact on service delivery. A sample of 400 customers encompasses four major indigenous and foreign banks. SERVQUAL dimensions of service quality were used to structure the questionnaire.

Data collected was analyzed using one sample T- test of the mean weighted differences between perception and expectation of customers. This, in an attempt to determine whether there is a significant gap between expectation and perception at 5% level of significance. Empirical findings from this study show that gaps exist between customers' expectations and perceptions of service delivery in all the banks even though the banks performed better on the tangibility dimension. Despite this observation, the banks retained their customers. This study, therefore, concludes that where a gap exists between customer expectation and perception of service delivery, service quality is perceived as low and customer dissatisfaction results.

However, dissatisfied customers did not necessarily defect. The study therefore confirms the theory that service quality is a necessary but not a sufficient condition for maintaining strong relationship with customers.

This study by Khodaparasti and Gharebagh (2015), On Application of SERVQUAL Method for Evaluating Service Quality of Saderat Bank in Urmia, Iran was conducted to evaluate the quality of services offered to customers at Saderat bank branches by using SERVQUAL model. In this research, survey level of the gap between expectations and service perceived by Saderat bank customers in each of the five dimensions of service quality. The ranking of service quality dimensions in order of importance from standpoint of customers and understanding level of customers' satisfaction with the quality of services offered by Saderat bank, as the main objectives of the research are considered.

The statistical population consisted of all the customers of Saderat Bank in Urmia City and 228 customers of this bank were sampled. To test the research hypotheses, software SPSS 18 and Paired-Samples T-Test, Wilcoxon test and Friedman test were used. The results of this research show that in all aspects, Saderat bank customers' expectation is higher than their perceptions of the quality of services offered. It means that in all of the five dimensions of service quality, there are gaps. Thus the bank failed in any of these dimensions to meet their customers' expectations.

The aim of the study by Riadh, Lines and Miguel (2011), was to compare perceptions of bank service quality among Tunisian and Canadian customers, and to determine which dimensions of service quality make the greatest contribution to overall customer satisfaction and loyalty. Data were collected using self-administered questionnaires from two convenience samples of bank

customers (250 in Canada and 222 in Tunisia). Service quality was measured using the five SERVQUAL dimensions of tangibles, reliability, responsiveness, assurance, and empathy.

Data were analyzed using confirmatory factor analysis, ANOVA and linear regression. Respondents in both countries reported high levels of perceived service quality in banks. However, Canadians reported higher perceived service quality than Tunisians for all five SERVQUAL dimensions, and for 21 of the 22 individual items. In the Canadian sample, empathy and reliability were found to be the most important predictors of satisfaction and loyalty, while in the Tunisian sample, reliability and responsiveness were the most important predictors of satisfaction and loyalty.

Hence, Canadian bank managers should recognize the importance of "empathy" in service delivery by implementing appropriate customer-oriented strategies. Tunisian bank managers should focus on performing promised services dependably and accurately.

Despite the large number of studies on individual countries, few studies compare bank service quality among different countries. The present study compares perceptions of bank service quality between consumers in two countries – Canada and Tunisia – that have different economic and cultural environments. This study is in congruent with the present research study in that despite studies carried out on service quality using SERVQUAL dimensions in the Banking sector in Nigeria, very few studies are based on perception of customers of different banks in Nigeria.

In the study by Usman (2015), on Measuring Service Quality Expectation and Perception Using SERVQUAL: A Gap Analysis, the study was carried out with the objective of understanding the level of gap that exist between expectation (excellent bank) and perception (experience bank) among the banking customer in Pakistan in the content of service quality. This study is measuring service quality by using SERVQUAL- a perceived service quality questionnaire methodology. SERVQUAL examines five dimensions of service quality, responsiveness, assurance, empathy, tangible and Reliability. For each dimension of service quality measures both the perception and expectation of the service on a scale of 1 to 7, total questions in the questionnaire are 22.

Through Gap analysis Gap score is calculated by subtracting the perception score from expectation score. A negative Gap indicates that the actual service is less than what was expected and the GAP is highlighted area for improvement. Convenience sample of 250 public and private bank account holders in Pakistan was used to collect the data. The finding of this study showed there is a very huge Gap that exist between excellent bank (expectation) and account holder experience (perception) bank in Pakistan with the regards of service quality.

With the review of related literature on service quality delivery taking cognizance of the five SERVQUAL dimensions due credence being given to the banking sector in different parts of the world, it was observed that the

results of findings in the developed countries were congruent to their level of development as regards banking practices.

However, we can find some of the studies in there being based on the perception and expectation of customers of different banks. In Nigeria where this study was carried out very few works were based on different banks in key locations hence the need to take a cognizance observation of customers' views as to the significance of service quality to customers' satisfaction and also which of the dimensions has more significance.

2.12 Theories of Service Quality

The following sections reviews the theoretical perspectives of service quality that is relevant to this study, SERVQUAL dimension theory

Several researchers approached service quality from perspectives quite different from Parasuraman et al. (1988). On the one hand, some scholars provide multi-dimensional models of service quality.

2.12.1 SERVQUAL MODEL

Parasuraman et al., (1985), developed a model of service quality after carrying out a study on four service settings: retail banking, credit card services, repair and maintenance of electrical appliances, and long-distance telephone services. The SERVQUAL (Service Performance) model represents service quality as the discrepancy between a customer's expectations of service offering and the customer's perceptions of the service received (Parasuraman et al., (1985). This makes it an attitude measure. What this model strives to measure exactly is the

consumer perception of the service quality which depends on the size of the gap between expected service and perceived service which in turn, depends on the gaps under the control of the service provider such as delivery of service, marketing, (Parasuraman et al., 1985). This measurement of service quality is based both on how a consumer evaluates the service delivery process and the outcome of the service, (Parasuraman et al., 1985). A good service quality is considered as one which meets or exceeds consumer's expectation of the service (Parasuraman et al., 1985).

Theory of the Ten Dimensions of Perception of Service Quality (Parasuraman et al., 1985). Disconfirmation paradigm conceptualizes the perception of service quality as a difference between the expected level of service and the actual service performance. They revealed the following 10 second-order dimensions that are used by consumers in assessing service quality in a broad variety of service sectors: Determinants of Service Quality Service Dimension Tangibles: Reliability: Responsiveness: Communication: Credibility: Security: Competence: Courtesy: Understanding the customer: Access.

Using these 10 dimensions, Parasuraman et al., (1985) made the first effort to operationalize the concept of service quality. They developed an instrument to assess service quality that empirically relies on the difference in scores between expectations and perceived performance. The instrument consists of 22 items divided along the 10 second-order dimensions previously listed, with a seven-point answer scale accompanying each statement to test the strength of

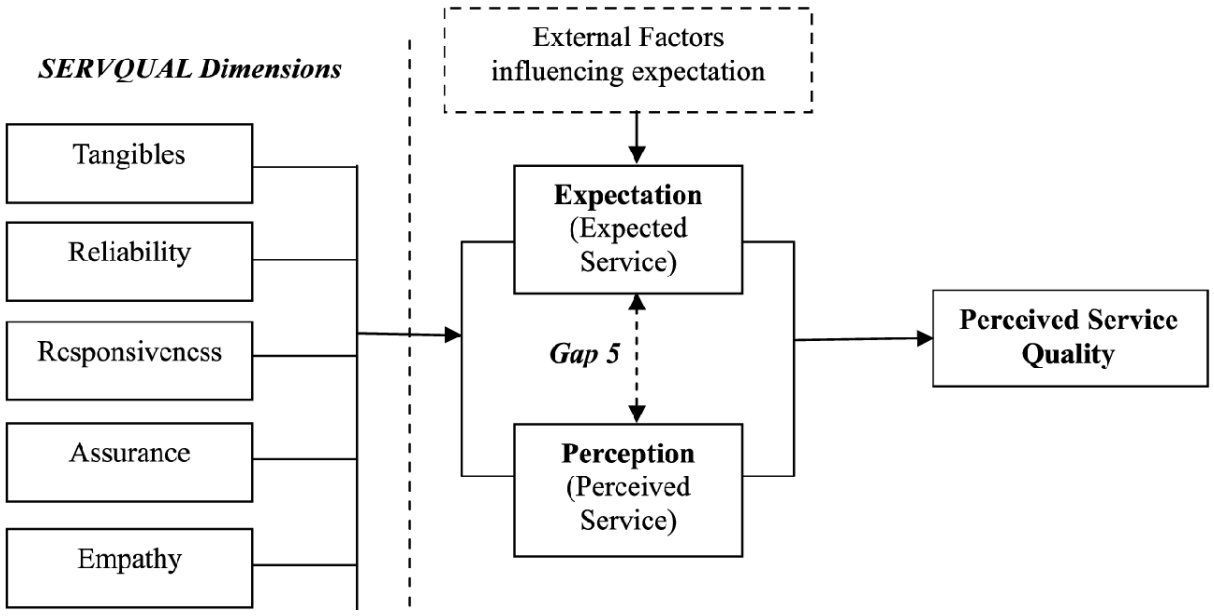
relations. These 22 items are used to represent five dimensions: Reliability, Responsiveness, Tangibles, Assurance and Empathy.

2.12.2 SERVQUAL Dimension

The SERVQUAL Dimension instrument has been the predominant method used to measure consumers' perceptions of service quality. Fig 2.3 shows that it has five generic dimensions or factors and are stated as follows (Van Iwaarden, J., Van Der Wiele, T., Ball, L. & Millen, R., 2003): SERVQUAL measure performance across these five dimensions, using both customer expectations and perceptions (Gabbie & O'neill, 1996)

The SERVQUAL approach, is the most common method for measuring service quality, hence the need to understand the model of service quality gaps.

Fig: 2.3



Measuring Service Quality using SERVIQUAL Model (Kumar et aL, 2008) Adopted from Chingang and Lukong 2010.

a) **Tangibles**: physical facilities, equipment, and staff appearance.

b) **Reliability-** ability to perform the promised service dependably and accurately;

c) Responsiveness- willingness to help customers to provide prompt service;

d) **Assurance**- knowledge and courtesy of employees and their ability to inspire trust and confidence;

e) **Empathy**- caring, individual attention the firm provides its customers (Parasuraman et al., 1988).

2.12.3 Two- Dimensional Model of Service quality

At first, Gronroos (1984) used a two-dimensional model to study service quality. The first dimension is Technical Quality that refers to the outcome of the service performance. The second dimension is Functional Quality that refers to the subjective perception of how the service is delivered. It is the reflection of the consumers' perception of the interactions between consumers and service providers.

According to his model, these two dimensions of service performance are compared to the customer's expectations and eventually the customer has his/her own service quality perception. Later, McDougall and Levesque (1994) added a third dimension – physical environment to Gronroos (1984) model and proposed the Three Factor Model of Service Quality. It consists of service outcome, service process (Gronroos, 1984), and physical environment. They tested the model by a confirmatory factor analysis using the dimensions of the

SERVQUAL scale, which provided empirical support for the model. These three components in the above models, together with Rust and Oliver's (1994) service product, represent one important aspect of services. which all contribute to consumers' perception of service quality (Yong, 2000).

2.12.4 Hierarchical Model of Service Quality

On the other hand, Dabholkar, Thorpe and Rentz (1996) proposed a hierarchical model of service quality. This model suggests that service quality is a multi-level and multi-dimensional construct, including (a) consumers' overall perception of service quality, (b) a dimension level which consists of physical aspects, reliability, personal interaction, problem solving, and policy, and (c) a sub-dimension level which recognizes the multifaceted nature of the service quality dimensions They found that quality of service is directly influenced by the perceptions of performance levels. In addition, customers' personal characteristics are important in assessing value, but not quality.

The SERVPERF model developed by Cronin & Taylor, (1992), was derived from the SERVQUAL model by dropping the expectations and measuring service quality perceptions just by evaluating the customer's the overall feeling towards the service. In their study, they identified four important equations:

SERVQUAL =Performance – Expectations

Weighted SERVQUAL = importance x (performance – expectations)

SERVPERF = performance

Weighted SERFPERF = importance x (performance)

Implicitly the SERVPERF model assesses customers experience based on the same attributes as the SERVQUAL and conforms more closely to the implications of satisfaction and attitude literature, (Cronin et al., 1992).

2.12.5 Hierarchical Multidimensional Model of Service quality

At last, Brady (1997) combined these two lines. He developed a hierarchical and multidimensional model of perceived service quality by combining Dabholkar, A., Thorpe, I. A., & Rentz, O. J., (1996) hierarchical model and McDougall and Levesque's (1994) Three Factor Model (Brady, 1997). There are three dimensions in the model: interaction quality, outcome quality, and physical environment quality. Each of these dimensions consists of three corresponding sub dimensions: (a) Interaction Quality- Attitude, Behavior, and Expertise, (b) Outcome Quality-Waiting Time, Tangibles and Valence, (c) Physical Environment Quality- Ambient Conditions, Design, and Social Factors.

This hierarchical and multidimensional approach is believed to better explain the complexity of human perceptions than the conceptualizations currently offered in the literature (Dabholkar, Thorpe, & Rentz, 1996; Brady, 1997). Lehtinen and Lehtinen (1982) give a three-dimensional view of service quality. They see it as consisting of what they term "interaction", "physical" and "corporate" quality. At a higher level, and essentially from a customer's perspective, they see quality as being two-dimensional, consisting of "process" and "output" quality. This is not too different from the conceptualization by Gronroos (1984).

2.12.6 Theories of the Dimension of Service Quality

The dimensions of quality for a service differ somewhat from manufactured product. Service quality is more directly related to time, and the interaction between employees and the customer. Evans and Lindsay (1996) identify the following dimensions of service quality.

i. Time and timeliness: How long a customer must wait for service, and if it is completed on time.

ii. Completeness: Is everything the customer asked for provided?

iii. Courtesy: How customers are treated by employees?

iv. Consistency: Is the same level of service provided to each customer each time? Is your newspaper delivered on time every morning?

v. Accessibility and convenience: How easy it is to obtain the service?

vi. Accuracy: Is the service performed right every time? Is your bank or credit card statement correct every month?

vii. Responsiveness: How well the company reacts to unusual situations, which can happen frequently in a service company.

2.12.7 Model of Service Quality Gap

This model was developed in 1985 by Parasuraman et al., highlighting that service quality is a function of consumer perception, that is the way consumers perceive a service, and expectations formed before purchasing a given service. In GAP model, service quality is represented by the following formula:

$SQ=\Sigma k_{j=1(Pij}-E_{ji)}$

where:

SQ = Service quality;

Pij = Performance perception of stimulus i with respect to attribute j

Eij = Expectations of the organization for item i in dimension j.

GAP model was originally based on ten basic service quality dimensions, pointing to the initial influence of SERVQUAL service quality. The development of service quality GAP model has led to the reduction of the initial number of service quality dimension to five basic ones.

The various gaps visualized in the model are as follows;

The first service provider gap is the discrepancy between consumer expectations and consumer perception management. It is about the lack of service provider management's failure to understand the real consumer expectations. This gap arises as a consequence of inaccurate conformation gathered in market research, competition analysis, demand analysis, etc.

The second gap occurs due to discrepancy between management perceptions and service quality perceptions. Discrepancies occur between the ways consumer expectations are perceived and the creation of services, i.e. definition of quality standards that should respond to consumer preferences.

The third gap refers to the disharmony between quality specifications and performances in the production and delivery of services. In other words, there is a discrepancy between the definition, i.e. design of services and the way the services are delivered to consumers.

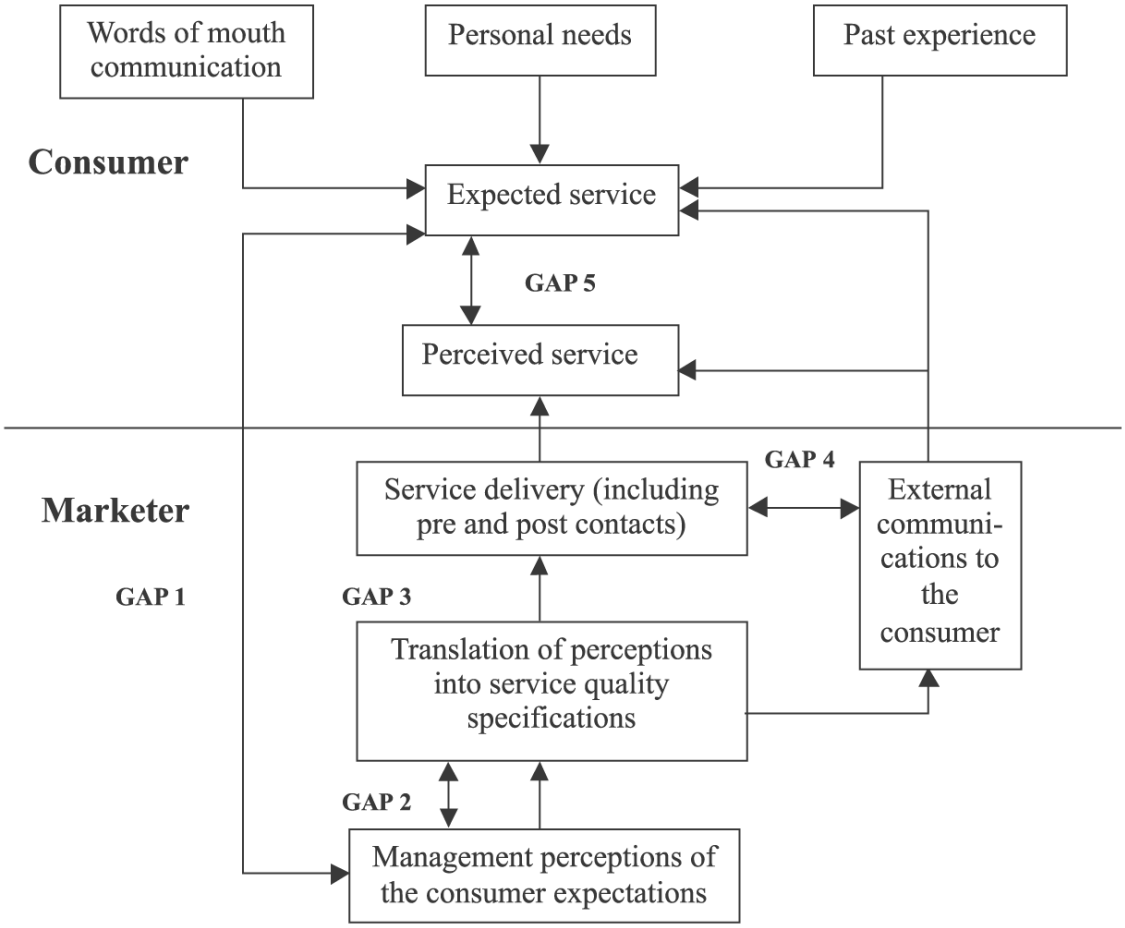
The fourth gap represents the difference between service delivered and what was promised to consumers through various communication forms. Marketing communication makes promises to consumers which are not consistent with the service delivered, i.e. much more is promised than the service provider has given to the consumer.

The fifth gap refers to the Difference between consumer's expectation and perceived service. This gap depends on size and direction of the four gaps associated with the delivery of service quality on the marketer's side.

SERVQUAL represents service quality as the discrepancy between a customer's expectations for service offering and the customer's perceptions of the service received, requiring respondents to answer questions about both their expectations and their perceptions (Parasuraman et al., 1988). The use of perceived as opposed to actual service received makes the SERVQUAL measure an attitude measure that is related to, but not the same as, satisfaction (Parasuraman et. al., 1988). The difference between expectations and perceptions is called the gap which is the determinant of customers' perception of service quality.

The expectations of customers are subject to external factors which are under the control of the service provider as shown on the diagram. The gap 5 on the diagram in fig 2,4 represents the difference between customers' expectations and customers' perceptions which is referred to as the perceived service quality (Kumar et al., 2009).

Fig: 2.4 Models of Service Quality Gaps;



Source: Parasuraman *et al*. (1985)

Service quality and customer satisfaction have received a great deal of attention from both scholars and practitioners because of their relevance and relationship according to Eshghi et al., (2008) and the main reason for focusing on these issues is improving overall performance of organizations (Magi & Julander, 1996).

Customer satisfaction has been studied by some researchers using a single item scale. According to Cronin and Taylor, (1992), it means customer's overall feeling towards a service in order to measure satisfaction while others use a multiple item scale Parasuraman et al., (1985, 1988) measure satisfaction using the various dimension such as the SERVQUAL dimensions. Customer

satisfaction is defined as a function of the customer's expectation and perceptions of performance according to the expectancy - disconfirmation paradigm (Tse & Wilton, 1988) and it is a construct closely related to perceived service quality (Magi & Julander, 1996)

Various studies that focused on a link between satisfaction and quality argued for different views in terms of relationship. Some think that quality leads to satisfaction, McDougall & Levesque, (1996, 2000); Negi, (2009) and others support that satisfaction leads to quality (Cronin & Taylor, 1992). Some researcher propose that quality and satisfaction are determined by the same attributes like Parasuraman et al., (1988) who tried to relate customer satisfaction to service quality since what SERVQUAL model struggles to measure is attitude. These authors see customer satisfaction as transaction specific; meaning that consumers get satisfied with a specific aspect of service while perceived service quality is a global judgment or attitude to service. Negi, (2009) clearly points out that overall service quality is significantly associated with and contributes to the overall satisfaction of customer. Customer satisfaction is based on the level of service quality delivered by the service providers (Saravanan & Rao, 2007) which is determined by the consumers' cumulative experiences at all of the points of contact with company. This shows that there is a link between service quality and customer satisfaction which highlights the importance of customer satisfaction when defining quality (Wicks & Roethlein, 2009).

These studies all confirm a relationship between service quality and customer satisfaction but according to (Asubonteng et al., 1996) there is no agreement on the exact kind of relationship between the two constructs and points out that most researchers agree that service quality and customer satisfaction have attributes that are measurable. This is why we shall use the SERVQUAL instrument with its dimensions to measure these concepts (service quality and customer satisfaction) and for the fact that service quality leads to customer satisfaction according to Negi (2009), this will be assessed in this study in order to measure customer satisfaction.

2.12.8 The Seven Major Gaps in Service Quality Concept

There are seven major gaps in the service quality concept, which are shown in Figure 2.5. The model is an extension of Parasuraman et al. (1985). According to (ASI Quality Systems, (1992); Curry, (1999); Luk and Layton, (2002), the three important gaps, which are more associated with the external customers, are Gap1, Gap5 and Gap6; since they have a direct relationship with customers.

Gap1: Customers' expectations versus management perceptions: as a result of the lack of a marketing research orientation, inadequate upward communication and too many layers of management.

Gap2: Management perceptions versus service specifications: as a result of inadequate commitment to service quality, a perception of unfeasibility, inadequate task standardization and an absence of goal setting.

Gap3: Service specifications versus service delivery: as a result of role ambiguity and conflict, poor employee-job fit and poor technology-job fit,

inappropriate supervisory control systems, lack of perceived control and lack of teamwork.

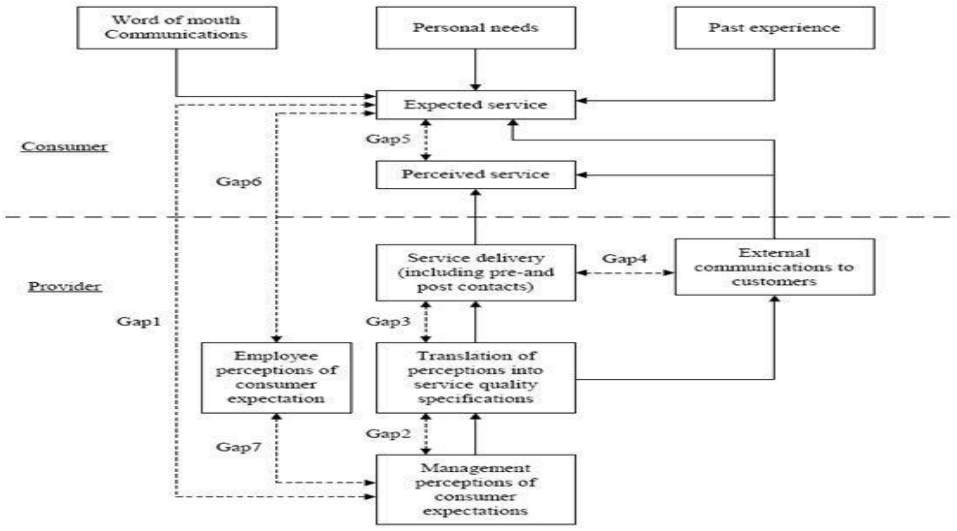
Gap4: Service delivery versus external communication: as a result of inadequate horizontal Communications and propensity to over-promise.

Gap5: The discrepancy between customer expectations and their perceptions of the service delivered: as a result of the influences exerted from the customer side and the shortfalls (gaps) on the part of the service provider. In this case, customer expectations are influenced by the extent of personal needs, word of mouth recommendation and past service experiences.

Gap6: The discrepancy between customer expectations and employees' perceptions: as a result of the differences in the understanding of customer expectations by front-line service providers.

Gap7: The discrepancy between employees' perceptions and management perceptions: as a result of the differences in the understanding of customer expectations between managers and service providers

Fig: 2.5. **Model of Service Quality Gaps**



Source: (Parusuraman et al., 1985; Curry 19-99; Luk &Layton, 2002).

2.12.9 Theoretical Framework.

Various theories have been mentioned in the foregoing, but for the purpose of this study, the theoretical framework upon which this study is based on the SERVQUAL Dimension theory which measures the performance across these five dimensions, of service quality which include tangibility, empathy, responsiveness, reliability, assurance as postulated by Parasurnama et al (1988) using both customer expectations and perceptions of service delivery.

One of the most useful measurements of service quality is the dimensions from the SERVQUAL model. In the creation of this model for the very first time, "Parasuraman et al. (1985) identified 97 attributes which were condensed into ten dimensions; The original study by Parasuraman et al., (1988) presented ten dimensions of service quality which includes:

i. **Tangibles:** the appearance of physical artifact and staff members connected with the service (accommodation, equipment, staff uniforms, and so on).
ii. **Reliability:** the ability to deliver the promised service.
iii. **Responsiveness:** the readiness of staff members to help in a pleasant and effective way.
iv. **Competence:** the capability of staff members in executing the service.
v. **Courtesy:** the respect, thoughtfulness, and politeness exhibited by staff members who are in contact with the customer.
vi. **Credibility:** the trustworthiness and honesty of the service provider.
vii. **Security:** the absence of doubt, economic risk, and physical danger.

viii. **Access:** the accessibility of the service provider.

ix. **Communication:** an understandable manner and use of language by the service provider.

x. **Understanding the customer:** efforts by the service provider to know and understand the customer.

They were found to have an impact on service quality and were regarded as the criteria that were important to assess customers' expectations and perceptions on delivered service (Kumar et al., 2009).

The SERVQUAL scale which is also known as the gap model by Parasuraman, et al. (1988) has been proven to be one of the best ways to measure the quality of services provided to customers. This service evaluation method has been proven consistent and reliable by some authors (Brown & Bitner 1993). They held that, when perceived or experienced service is less than the expected service; it implies less than satisfactory service quality; and when perceived service is more than expected service, the obvious inference is that service quality is more than satisfactory (Jain & Gupta 2004). Thus SERVQUAL best fits the evaluation of service quality from the customer's perspective. This is because when it is stated "perceived" and "expected" service, it is very clear that this goes to the person, who is going to or is consuming the service; who definitely is the consumer/customer.

The first SERVQUAL model that came had 22 pairs of Likert-type items, where one part measured perceived level of service provided by a particular organization and the other part measured expected level of service quality by

respondent. (Kuo-YF, 2003). Further investigation led to the finding that, among these 10 dimensions, some were correlated. After refinement, these ten dimensions above were later reduced to five dimensions as listed below:

(a) Tangibility: physical facilities, equipment, and appearance of personnel

(b) Reliability: ability to perform the promised service dependably and accurately

(c) Responsiveness: willingness to help customers and provide prompt service

(d) Assurance: knowledge and courtesy of employees and their ability to inspire trust and Confidence

(e) Empathy: caring individualized attention the firm provides to its customers

The aggregated sum of difference between perceptions and expectations from the five dimensions forms the global perceive quality construct. (Laroche Alamas., Cheikhrouhou, & Cezard, 2004) Following this view, customers' expectations were met through the outcome dimension (reliability) and exceed it by means of the process dimension (tangibility, assurance, responsiveness, and empathy).

The significance of SEVQUAL dimension theory could be used to evaluate the impact of service delivery on customer satisfaction. It could also be used as a significant tool in measuring the relationship between customer satisfaction and the level of service delivered by an organization

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter deals with the research methodology adopted for the research work. It discusses the research design, research population; sample size and sample technique, sources of data collection, data collection instrument, data analysis technique as well as justification for the method used.

3.2 Research Design

Using a cross sectional survey, the study targeted bank customers to examine the impact of quality service delivery on customers' satisfaction in selected Deposit Money Banks in Nigeria. A structured questionnaire was developed by adopting the SERVQUAL model along with its five (5) dimensions by Parasuraman et al (1998), as it relates to quality service delivery. The study also adopted the questionnaire on customer satisfaction developed by Wang and Hing-po (2001) and was administered personally to the respondents of the selected Deposit Money Banks in Lagos and Abuja, Nigeria. The choice of Lagos is based on the fact that all the banks corporate headquarters are situated in Lagos, which is a commercial hub and it is a high cosmopolitan state in Nigeria, while Abuja is the administrative headquarters of the selected banks and the federal capital territory with lots of commercial activities. Multiple regression analysis was used to analyze the data obtained.

The independent variables (SQ) are Tangibility, Reliability, Empathy Assurance and Responsiveness while the dependent variable is Customer

Satisfaction (CS). The study is therefore designed to evaluate the impact of quality service delivery using SERVQUAL dimensions on customer satisfaction in the banking sector in Nigeria.

3.3 Research Population

The population of the study is infinite which comprises of customers of the selected Deposit Money Banks in Lagos and Abuja Nigeria. An infinite population is that population in which it is theoretically impossible to observe all the elements. Thus, in an infinite population the number of items is infinite that is, the researcher could not have any idea about the total number of items. One should remember that no truly infinite population of physical objects actually exist in spite of the fact that many such populations appear to be extremely very large, a typical example is bank customers.

From a practical consideration, the researcher then used the term infinite population for a population that cannot be enumerated within a reasonable period of time. This way we use the theoretical concept of infinite population as an approximation of a very large finite population (Kothari 2004).

The customers were individuals who are currently keeping accounts with the bank and must have been with the bank, for some time. This is due to the fact that for respondents to provide valid judgment on quality service delivery and customer satisfaction such a respondent must have had an experience for at least two years with the bank.

These banks are selected based on their position in the stock market table, their financial strength after the recapitalization and consolidation exercise, their market share and wide network coverage. The choice of the two locations of the study Abuja and Lagos were selected on the basis of their locations; Abuja in northern Nigeria representing the administrative capital of Nigeria and Lagos in the south representing the commercial nerve center of Nigeria.

3.4 Sample Technique and Sample Size

Table 3.1 shows that a sample size 0f 500 is appropriate for the research adopting the formula for calculating infinite sample size Kothari (2004) states that for a large population of this nature a sample size of 384 is suitable at a 95% confidence interval with a margin error of 5%. The questionnaire was administered to 500 respondents mainly customers of the selected banks in Lagos and Abuja, Nigeria using convenience sampling technique as the researcher will only administer to target customers present as well as stratified sampling technique. Unfortunately, from many samples, a 100 per cent response rate is unlikely and so the sample size will need to be larger to ensure sufficient responses for the margin of error required (Saunders Lewis & Thornhill 2009).

For the purpose of this study, the researcher made use of infinite population formulae in calculating the sample size of the study below;

n = size of sample

e = acceptable error (the precision)

s p = standard deviation of population

z = standard variant at a given confidence level (Kothari 2004)

Solution: We have been given the following:

Population is infinite:

e = .05 (since the estimate should be within 5% of the true value);

z = 1.96 (as per table of area under normal curve for the given confidence level of 95%).

As we want the most conservative sample size the research took the value of *p* = .5 and *q* = .5. Based on the sample was determined using the formulae below.

$$n = \frac{Z^2 Pq}{e^2}$$

$$\frac{(1.96)^2 \ (,5) \ (1- .5)}{(.05)^2}$$

$$= \frac{.9604}{.0025}$$

= **384** sample size for the study

This sample was divided through the selected Deposit Money Banks using stratified sampling technique as follows:

Table 3.1 Sample Distribution of Respondents

Names of Banks	Sample Size
First Bank of Nigeria Plc	120
United Bank for Africa Nigeria Plc	110
Guarantee Trust Bank Nigeria Plc	100
Zenith Bank Nigeria Plc	90
Access Bank Nigeria Plc	80
Total	500

Source: Field Survey 2016

This distribution is based on the position of a bank in the Nigerian stock exchange table, her market share, and network coverage.

3.5 Method of Data Collection

The study utilized the primary sources of data collection for the research work. Quantitative techniques were used in analyzing data which means that data collected were obtained through the use of structured closed ended questionnaire that was administered personally by the researcher to the respondents of the selected Deposit Money Banks in Lagos and Abuja Nigeria, This was based on the seven point Likert scale and captured the twenty two (22) adopted pairs of likert scale questions from Parasurnama et al (1995) and it is designed to measure service quality taking cognizance of the attributes of five SERVQUAL dimensions as well as twenty one (21) adapted questions of likert scale questions from Wang et. al (2001) designed to measure customer satisfaction in the selected Deposit Money Banks in Nigeria.

The use of structured closed ended questionnaire was informed by the fact that closed ended questionnaire are efficient, concise and timely with a higher response rate than open ended questionnaires as it reduces difficulty of data reduction during data analysis (Saunders et. al 2009).

3.6 Data Analysis Technique

The descriptive and inferential technique was used to analyze the data obtained. The reliability and validity of the scale were analyzed to test the internal consistency of the construct. Finally, the hypotheses were tested using multiple regressions to analyze the variance (ANOVA) to describe in details

for a clear understanding of the relationship between the independent variable SQ Tangibility, Assurance, empathy, reliability and responsiveness on the dependent variable customers' satisfaction.

3.7 Pilot Study

A pilot study was conducted at Diamond Bank Lagos, FCMB Lagos, Union Bank, Lagos and Standbic IBTC Bank Lagos. Each of these four banks were given 10 questionnaires making a total of 40 respondents that were used for the pilot study. The researcher personally distributed the questionnaire and retrieved them after being duly filled. The researcher then entered the responses from the forty questionnaire of the pilot study for reliability test using the Cronbach Alpha reliability technique. This technique is desirable for a survey research of this nature. It should be mentioned that the banks used for the pilot study were not among the banks which the research used for the final study.

3.7.1 Reliability and Validity of the Study

The data from the pilot study was statistically analyzed for purpose of reliability coefficient. The reliability was done for the all the 43 variables, and each of the 5 sections using the Cronbach reliability alpha technique. The reliability coefficient for all the 43 combined variables is 0.879. Reliability coefficient for Tangibility is 0.761. Reliability coefficient for Responsiveness is 0.865. Reliability coefficient for Assurance is 0.792. Reliability coefficient for Reliability is 0.768. Reliability coefficient for Empathy is 0.674. This reliability coefficient showed that the test instrument is reliable. This was a confirmation of test of reliability test by Spiegel (1992), Stevens, (1986) and

Olayiwola, (2010) According to the study an instrument is considered reliable if it lies between 0 and 1, and that the closer the calculated reliability coefficient is to zero, the less reliable is the instrument, and that the closer it is to 1, the more reliable the instrument. This therefore confirms the reliability of the data collection instrument as fit for the main work.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents a summary of data from the investigations. Specifically, it presents the preliminary analysis, response rate and descriptive statistics, analysis of data, result of the analysis as well as the interpretation of the research findings of respondents of the selected Deposit Money Banks in the study. A total of five hundred (500) copies of questionnaire were administered to the respondents of the selected Deposit Money Banks in Abuja and Lagos. After which copies of the questionnaire were retrieved from the respondents, they were screened out. Detail of the copies of the questionnaires which were returned, rejected and not returned and useable is shown in table 4.1. Seventy six (76) respondents representing (15.2%) did not return the questionnaire, hence 424 copies of questionnaire were returned representing (84.8%), .35 respondents representing (7%) rejected due to the fact that they were not properly entered, while 389 questionnaire representing (77.8%) were valid and used for the study

Table 4.1 Questionnaire Administered

Questionnaires	Number of questionnaires	Percentage of questionnaires
Not returned	76	15.2%
Rejected	35	7.0%
Useable	389	77.8%
Total	500	100%

Source: Field study 2016

The descriptive study discusses the ten (10) demographic/ Bio data variables in frequency and percentage distribution. The second section answers the research questions using the frequency of responses to each item including their mean responses. The cumulative mean was compared with the decision mean of 4.00 in each section to determine if their overall responses was in agreement or disagreement with the quest ion. The decision mean is computed on the basis of the modified 7-point likert scale options. The summation: (7+6+5+4+3+2+1) /7 = 4.000.

The research hypotheses were all tested using Regression analysis at 0.05 alpha level of significance. Summaries of the major findings as well as recommendations were also included.

4.2 Preliminary Analysis

(a)Analysis of Missing Data

In research, missing data, or missing values, occur when no data value is stored for the variable in an observation. Missing data are a common occurrence and can have a significant effect on the conclusions that can be drawn from the data. Missing data can occur because of non-response: no information is provided for one or more items, when participants drop out before the test ends in a particular phase or for a whole study, leading to positive or negative impacts on the validity or conclusions of the study. Some items are more likely to generate a non-response than others: for example, an item about private subjects such as income level of respondents or reasons for customer's attrition are types of situations that could lead to missing data. Hence, a proof that data were properly collected and analyzed by the researcher (Hand, Adèr & Mellenbergh 2008).

For the purpose of this study, the researcher made use of all information possible and relevant with each analysis, hence a zero missing value was obtained in all the questions administered to the respondents for each of the dimensions of service quality delivery and customer satisfaction. Appendix (4) on analysis of data information as well as Appendix (6) on Analysis of statistics for all the dimensions: (Reliability, Tangibility, Responsiveness, Assurance and Empathy) as well as Customer satisfaction.

(b)Non Bias Response test

Non-response bias is the bias that results when respondents differ in meaningful ways from non-respondents, Sometimes, in sampling survey, individuals chosen for the sample are unwilling or unable to participate in the survey. A review of the non-response bias literature allows us to classify the various types of research designs used to assess non-response bias. It should be noted that prior conceptual work in non-response bias, it was suggested that the mechanisms inducing non-response bias are inherent in multiple regression analysis (Groves, Presser, & Dipko 2004).

In this study, after one month, the number of responses was considered to be sufficient for data analysis; the number of visits to the banks vis-à-vis the response rate was acceptable, non-response bias was also tested. In addition to recording the non-response bias estimates, the researcher attempted to record the following characteristics of the surveys: survey length, survey topic, pre-notification about the survey request, mode of data collection, and mode of the non-response follow up.

The researcher also coded sample characteristics such as mean age, gender, income level, educational qualification, occupation, marital status, and semi urban, urban sample and regional location to determine their majority/minority distributions. Reported estimate of type of statistics were also coded in (percentage, mean, standard deviation), relevance of the statistic to the survey

topic, and the type of measure that could identify attitudinal behavioral tendencies.

Specifically, the researcher divided respondents into two groups, namely, early and later respondents, in order to compare mean values for the constructs. It was on this basis that the researcher assumed that late respondents were likely to be similar to non-respondents. The results of this analysis showed no significant differences between the variables at the 0.05 confidence level for the constructs and confirming the absence of any significant non - response bias. See Appendix 5. According to Levene (1960) the inferential test of analysis have equal variance across samples hence it shows homogeneity of variance.

(c) Common Method Bias Test of the study

The survey items related to quality service dimension (Tangibility, Reliability, Responsiveness, Assurance and Empathy) as it affects individual and corporate customer's satisfaction in Deposit Money Banks in Nigeria were collected at Time 1 and 4the evaluation of outcome measures, such as customer satisfaction and customer attrition rate from one service provider to another, at Time 2 (six months later). This was done to reduce common method bias test (Spector, 1994; Woszczynski & Whitman, 2004). Meanwhile, it is widely assumed in research that common method bias inflates relationships between variables measured by self-reports. Podsakoff, MacKenzie and Podsakoff (2003) stated that ''Invariably, when self-report measures obtained from the same sample

are utilized in research, concern over same-source bias or general method variance arises''

According to Spector (2006), One possible exception pertains to the use of a self-report questionnaire to measure all the variables in a study. If there is no evident construct validity for the questionnaire measure or no variables that are measured independently of the questionnaire, then the researcher could be biased against the study and believe that it contributes very little. Many people share this bias.

For the purpose of this study and to develop all items, a group of independent academics and seasoned customers with long years of patronage with the banks were consulted to ensure the face validity of the instrument administered to respondents. On completion of this exercise, several rounds of reviews were conducted to ensure the reliability and validity of all scales, and minor adjustments to item wording were made to reflect on the content validity of the study.

The Common Method Variance (CMV) is a systematic error variance observed among variables in which data was obtained through a single method (Podsakoff et al, 2003). For the purpose of this study Exploratory Factor Analysis (EFA) was used using un- rotated factor to identify the numbers of factors that are essential to account for the variance in the variables. The assumption is that if significant amounts of CMV exist, a single factor may account for most of the variance the predictor and outcome variables.

Customers of selected deposit money banks under study were predominantly knowledgeable about their daily transactional experiences with the banks under study as well as the frequency of their visits, these set of customers were literate as their educational qualifications signify this. The age profile and gender breakdown of the customers of this organization were quite similar to other large organizations within the banking sector. The results of this analysis showed no significant differences between the variables at the 0.05 confidence level for the constructs, confirming common method bias test for the study as shown in appendix 5

(d) Residuals Statistics

Individual items were evaluated based on each item's error variance and residual values. McDonald (2002) suggests that residual values lower than 0.10 are good, and values ranging from 0.11 to 0.15 are acceptable. For the purpose of this study both the dependent and independent variables were used for the analysis of the scale properties. They were utilized to purify the scales; initial data analysis were computed to evaluate the model fit; modifications were made based on the evaluation of the fit and additional confirmatory analyses were computed with the predictor variable until satisfactory results were obtained and no outstanding residual values were attained Also, according to Tabachnick and Fidell (2001), cases with values larger than 1 are potential problem. The maximum value for Cook's Distance is .09, suggesting no major problems. Appendix (7).

e) Multi-Collinearity Diagnostics

Multicollinearity (also collinearity) is a phenomenon in which two or more predictor variables in a multiple regression model are highly correlated, meaning that one can be linearly predicted from the others with a substantial degree of accuracy. In this situation the coefficient estimates of the multiple regression may change erratically in response to small changes in the model or the data.

Multicollinearity does not reduce the predictive power or reliability of the model as a whole, at least within the sample data set; it only affects calculations regarding individual predictors. That is, a multiple regression model with correlated predictors can indicate how well the entire bundle of predictors predicts the outcome variable, but it may not give valid results about any individual predictor, or about which predictors are redundant with respect to others.

Table 4.2 Co linearity Statistics

1		Collinearity Statistics	
		Tolerance	VIF
1	(Construct Reliability	.948	1.055
	Tangibility	.969	1.032
	Responsiveness	.900	1.111
	Assurance	.926	1.080
	Empathy	.947	1.056

Source: Field Survey 2016

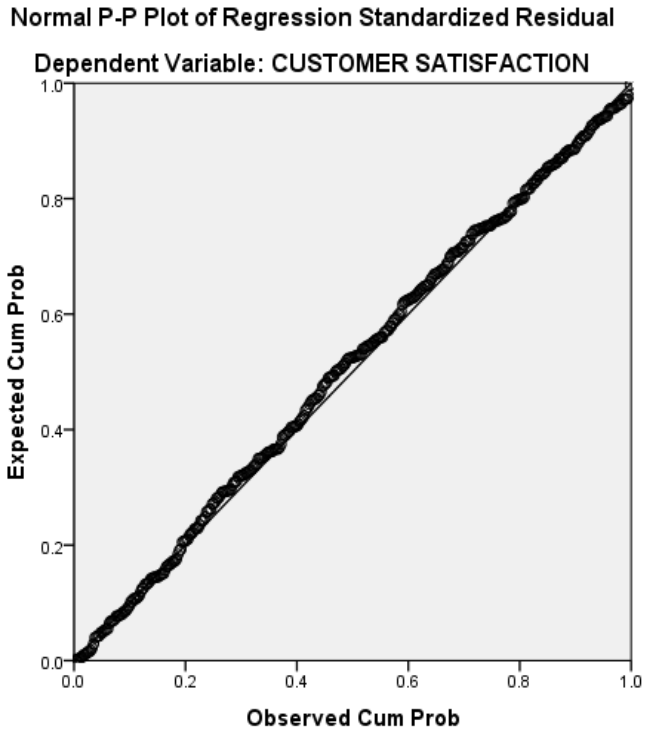
Table 4..2 Shows that the independent variables indicates at least some level of significant relationship with the dependent variable (above .3 preferably). Hence, both of the scales for (Service Quality and Customers Satisfaction) correlate substantially. Also the table confirmed that the correlation between each of the independent variables is not too high. In consonance with Tabachnick and Fidell (2001) this suggest that the study was carefully 'thought' before including the variables with a value of which should be less than .7 so that all the variables could be retained for the analysis.

According to Tabachnick and Fidell (2001) (tolerance value of less than .10, or a VIF value of above 10) is acceptable. Hence the study, has a tolerance value for each independent variable are Reliability .948, Tangibility.968, Responsiveness .900, Assurance .925 and Empathy .947 on the coefficient table (Appendix 5 and 7).

(f)Normal Probability Plot and Scatter Plot Regression Analysis

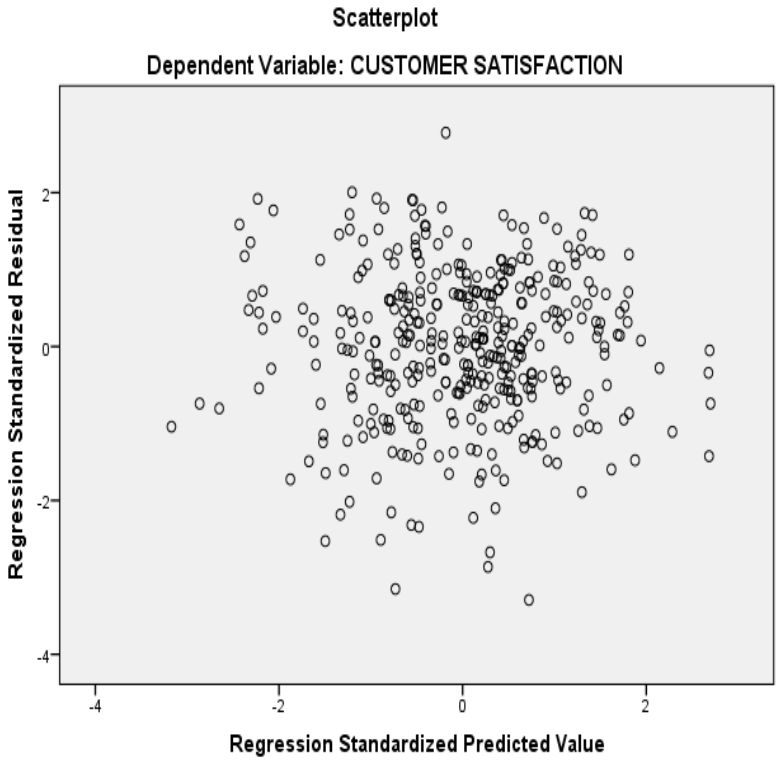
One of the ways in which the assumptions on data analysis can be checked is by inspecting the residuals scattered plot and the Normal Probability Plot of the regression as part of the analysis of the data of selected Deposit Money Banks under study.

Fig 4.1



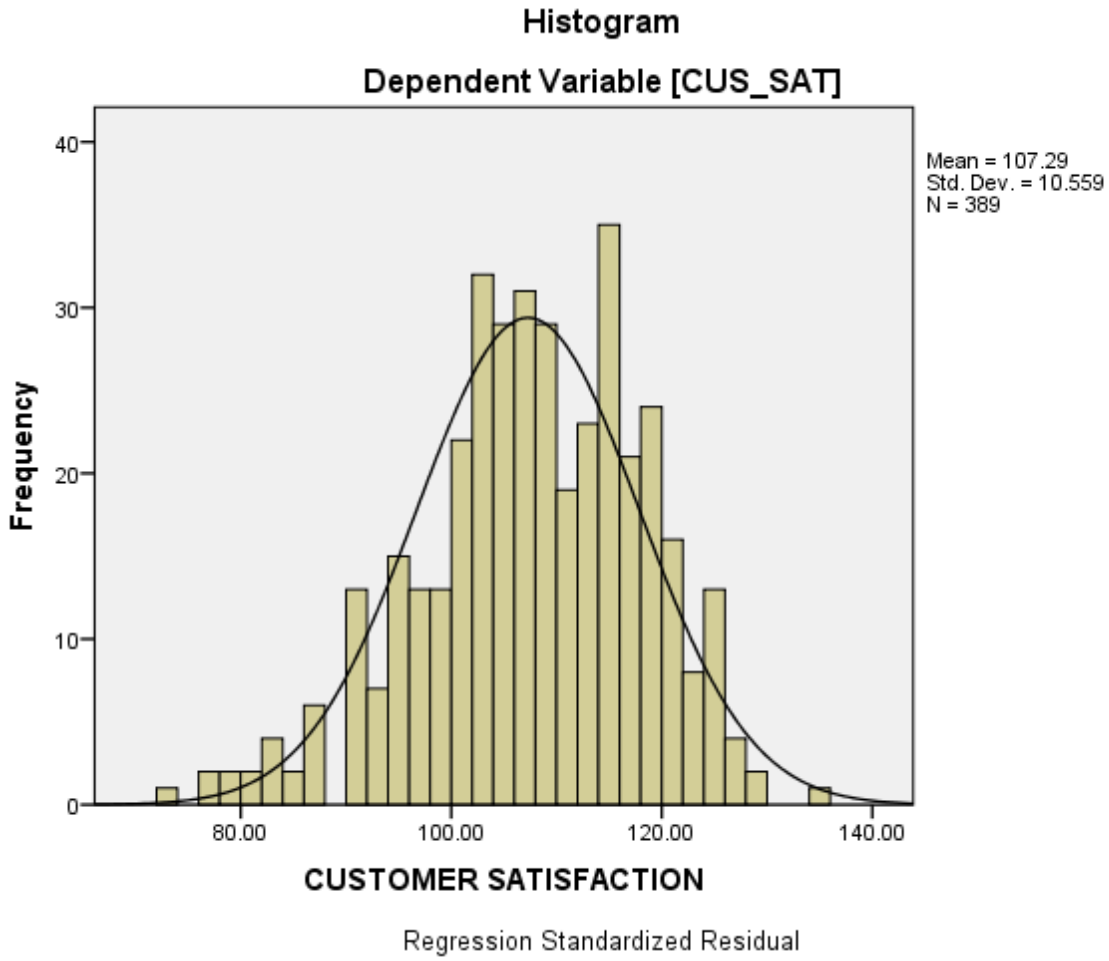
The diagram shows a Normal Probability Plot which ensures that the points will lie in a reasonably straight diagonal line from bottom left to top right and shows a positive relationship between the dependent and independent variables. (Quality service and Customer Satisfaction) that is (X=axis and Y-axis). The above Normal Probability Plot suggests no major deviations from normality. (Tabachnick &Fidell, 2001).

Fig: 4.2



The Scattered plot shows standardized residuals and is hoped that the residuals will show a rectangular distribution, with most of the scores concentrated in the center (along the 0 point). The study does not envisage a clear or systematic pattern to the residuals (e.g. curvilinear, or higher on one side than the other). Deviations from a centralized rectangle suggest some violation of the assumptions (Tabachnick & Fidell, 2001).

Figure 4.3



The shape of the histogram provides information about the distribution of scores on the continuous variable for customer satisfaction. The graph indicates that the statistics scores on each of the variables are normally distributed (i.e. follow the shape of the normal curve). In this diagram, the scores are reasonably normally distributed, with most scores occurring in the centre, tapering out towards the extremes.

4.2.1 Descriptive Statistics

Demographic Analysis of the Study for selected Deposit Money Banks in Nigeria.

Table 4.3: Distribution of Respondents Based on Gender

		Frequency	Percent	Cumulative Percent
Valid	MALE	241	62	62
	FEMALE	148	38	100
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.3 shows that 241 or 62.0% of the respondents are males and the rest 148 or 38.0% are female. This implies that the male respondents experienced higher level of patronage than the female respondents of deposit money bank.

Table 4.4: Distribution of Respondents Based on Age.

		Frequency	Percent	Cumulative Percent
Valid	LESS THAN 35	217	55.8	55.8
	36 - 50	118	30.3	86.1
	51 AND ABOVE	54	13.9	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.4 indicates that respondents category of age 35 and below had the highest frequency percentage of 217 or 55.8% followed by respondents of age brackets between 36 to 50 who had a frequency statistics of 118 or 30.3% , while respondents above 51 years of age had the least frequency percentage of 54 or 13.9% for the selected deposit money banks under study signifying that banks major patronage is from the age bracket of 35 years and below hence banks should craft their product /service offering to suit these categories of customers,

Table 4.5: Distribution of Respondents Based on Marital Status.

		Frequency	Percent	Cumulative Percent
Valid	SINGLE	180	46.3	46.3
	MARRIED	124	31.9	78.2
	DIVORCED	37	9.5	87.7
	SEPERATED	48	12.3	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.5 shows that single respondents had the highest frequency percentage of 180 or 46.3% while the married respondents had a statistical frequency of 124 or 31.9% on a 100percent rating scale; others include; separated 48 or 12.3% and divorced 37 or 9.5%. This implies that single respondents had the highest statistical frequency of respondents, hence the highest level of patronage of the deposit money banks under study.

Table4.6: Distribution of Respondents Based on Educational Qualification.

		Frequency	Percent	Cumulative Percent
Valid	WAEC / SSCE AND BELOW	172	44.2	44.2
	B.SC / HND	103	26.5	70.7
	MASTERS AND ABOVE	51	13.1	83.8
	OTHERS PLEEASE SPECIFY	63	16.2	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.6 revealed 172 or 44.2% representing holders of WAEC/SSCE on a 100percent rating scale, holders of B.SC/HND had 103 or 26.5%, holders of other forms of qualifications not specifically listed had 63 or 16.2%, while holders of Masters degrees and above had 51or 13.1%. This therefore implies that holders of WAEC/ SSCE had the highest level of patronage.

Table 4.7: Distribution of Respondents Based on Occupation.

		Frequency	Percent	Cumulative Percent
Valid	STUDENTS	58	14.9	14.9
	SERVICE	144	37.0	51.9
	PRODUCTION	105	27.0	78.9
	UNEMPLOYED	34	8.7	87.6
	OTHERS PLEASE SPECIFY	48	12.4	100.0
	Total	389	100.0	

Source: Field Survey, 2016

The table 4.7 shows the percentage of respondents based on occupation. Service sector had the highest frequency statistical percentage of 144 or 37.0% on a100 percent rating scale, followed by the production sector with 105 or 27.0%, students indicated 58 or 14.9%, other occupations not specifically listed had 48 or 12.4% and unemployed respondents 34 or 8.7% for selected deposit money banks under study. This implies that the service sector had the highest frequency statistics of respondents under study, hence a high level of patronage.

Table 4.8: Distribution of Respondents Based on Income Level.

N	Frequenc	Percent	Cumulative Percent
LESS THAN 20,000	55	14.1	14.1
21,000 - 30,000	31	8.0	22.1
31,000 - 40,000	39	10.0	32.1
41,000 - 50,000	46	11.8	43.9
51,000 - 60,000	90	23.1	67.0
61,000 AND ABOVE	128	33.0	100.0
Total	389	100.0	

Source: Field Survey, 2016

The table 4.8 reveals that respondents from income category of N61,000 and above had the highest frequency statistic of 128 or 33.0% , followed by respondents from income category between N51,000 to N 60,000 which had 90 or 23.1%, Also, respondents from income category of N 20,000 and below had a frequency statistics of 55 or 14.1%, respondents of income category of N41,000 to N50,000 had a frequency percentage of 46 or 11.8%, while respondents of income category of N31,000 to N40,000 had a frequency percentage of 39 or 10% and the least income category obtained from the study were respondents of N 21, 000 to N 30,000 income category which had 31 or 8% when placed on a 100% scale rating. Hence, this implies that respondents of 61,000 and above income category had the highest percentage as well as the highest patronage.

Table 4.9: Distribution of Respondents Based on Customer Category.

		Frequency	Percent	Cumulative Percent
Valid	INDIVIDUAL	276	71.0	71.0
	CORPORATE	113	29.0	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.9 shows a higher frequency percentage of individual customer category representing 276 or 71.0% on a 100percent scale while corporate customer category respondents had 113 or 29.0% when placed on a 100% rating scale for selected deposit money banks of the study. This implies that individual customer category had the higher level of patronage.

Table 4.10: Distribution of Respondents Based Location

		Frequency	Percent	Cumulative Percent
Valid	ABUJA	174	44.7	44.7
	LAGOS	215	55.3	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.10 shows respondents of selected deposit money banks under study for Abuja and Lagos locations, the analysis of data reveals that Lagos location had the highest frequency percentage of 215 or 55.3% while Abuja location of the study had 174 or 44.7% on a 100percent scale.

Table 4.11: Distribution of Respondents Based on Regional Location

		Frequency	Percent	Cumulative Percent
Valid	Lagos Urban	96	24.7	24.7
	Lagos Semi Urban	113	29.0	53.7
	Abuja Urban	73	18.8	72.5
	Abuja Semi Urban	107	27.5	100.0
	Total	389	100.0	

Source: Field Survey, 2016

Table 4.11 shows respondents of selected deposit money banks under study for Abuja Urban and semi urban locations as well as Lagos urban and semi urban locations, the analysis of data reveals that Lagos semi urban location had the highest frequency percentage of 113 or 29.0% followed by Abuja semi urban location of the study which had 107 or 27.5% on a 100percent scale. It should be noted here that the respondents for urban locations in both Abuja and Lagos were lower than the semi urban respondents. Hence Lagos urban respondents had a frequency percentage of 96 or 24.7% while Abuja urban respondents had a frequency percentage of representation of 73 or 18.8% on a 100% rating scale of the study.

Table 4 .12: Impact of Reliability on Customer Satisfaction

S/NO	Items	AVS	AS	A	I	D	DS	DVS	Mean	%
1	Banks should act according to promises whenever they are made to customers	126	68	65	81	29	26	24	5.0951	19.45809
2	Bank should be a dependable partner at all times to customers	113	106	76	28	18	24	24	5.2571	20.077
3	Bank should have their records adequately kept	137	75	61	40	36	24	16	5.2596	20.086
4	The customers should have confidence in the bank personnel and their services	132	82	61	46	28	21	19	5.2699	20.126
5	Banks should have convenient operating hours for all customers	135	76	75	32	34	20	17	5.3033	20.253
	Cumulative mean								**5.2370**	**100**

Decision mean = 4.000

Source: Field Survey, 2016

The respondent's overall responses on items of reliability is positive as their cumulative mean response of 5.2370 was found to be higher than the decision mean of 4.000. Specifically, the respondents are generally of the view that Banks operating hours should be convenient to all customers as regards reliability, as this item had the highest mean response of 5.3033 representing 20.25% as the highest on a 100% scale with details showing that 135 agreed very strongly with this while 76 agreed strongly, while 75 agreed as against 32 that are indifferent while 34 disagreed with 20 disagreed strongly and the rest 17 disagreed very strongly with this question.

Table 4. 13; Impact of Tangibility on Customer Satisfaction

S/NO	Items	AVS	AS	A	I	D	DS	DVS	MEAN	%
1	Banks should have modern equipment that facilitates quality service delivery	119	65	81	33	31	38	22	5.0154	32.54365
2	Banks should have visually appealing physical facilities	127	102	37	48	32	24	19	5.2468	34.04515
3	Banks should have physical facilities that are appealing to customers	108	98	75	33	21	35	19	5.1491	33.4112
	Cumulative mean								**5.1371**	**100**

Decision mean =4.000
Source: Field Survey, 2016

The customers' level of satisfaction as it concerns tangibility is very high as their cumulative mean response was 5.1371 which is above the decision mean of 4.000 levels. Thus these implies that, banks should have visually appealing physical facilities, as this item attracted the highest mean response of 5.2468 representing 34.04% on a 100% scale. The table also shows that 127 agreed with this very strongly, while 102 agreed strongly with another 37 agreeing as against 48 that are indifferent while 32 disagreed, while 24 disagreed strongly and the rest 19 disagreed very strongly.

Table 4 .14: Impact of Responsiveness on Customer Satisfaction

S/NO	ITEMS	AVS	AS	A	I	D	DS	DVS	MEAN	%
1	The staff of the bank should appear neat and should dress smart and professionally	105	92	84	35	22	36	15	5.1414	19.78633
2	Banks personnel can be too busy to respond to respond to normal customer's request	119	106	73	17	18	42	14	5.2802	20.3205
3	Banks employees should consistently be courteous, polite and friendly to customers	130	71	90	19	29	34	16	5.2262	20.11268
4	Banks employees should have the knowledge to answer questions by customers	120	110	65	26	25	29	14	5.3368	20.53832
5	Employees of the bank should understand the need of their customers	83	92	106	28	24	42	14	5.0000	19.24217
	Cumulative mean								**5.1969**	**100**

Decision mean =4.000

Source: Field Survey, 2016

The customer's satisfaction as regards responsiveness is high as the cumulative mean of 5.1969 is above the decision mean of 4.000. The customers are of the strong belief that Bank employees should have the knowledge to answer questions raised by customers as this item had the highest mean response of 5.3368 representing 20.53% on a 100% scale as details showed that 120 agreed very strongly while 110 agreed strongly while 65 agreed as against 26 that are indifferent, while 25 disagreed with 29 disagreed strongly and the rest 14 disagreed very strongly.

Table 4 .15; Impact of Assurance on Customer Satisfaction

S/NO	Items	AVS	AS	A	N	D	DS	DVS	MEAN	%
1	Banks should provide quality service to customers at the time promised	109	87	72	33	37	24	27	5.0463	24.90819
2	Bank are expected to inform customers exactly when services will be provided	111	96	67	28	32	34	21	5.1028	25.18707
3	It is unrealistic for bank workers to provide prompt services	102	93	78	26	31	33	26	5.0154	24.75567
4	Customers should feel secured in the service provided by the bank	133	60	73	34	37	27	25	5.0951	25.14907
	Cumulative mean								**5.1125**	**100**

Decision mean = 4.000
Source: Field Survey, 2016

On customer satisfaction as it concerns Assurance, i their cumulative mean response is 5.1125 which is above the 4.0000 mean response. Specifically on the area of assurance, Bank is expected to inform customers exactly when services will be provided, as this item attracted the highest mean of 5.1028 representing 25.18% on a 100% scale, Table 4.15 also showed that 111 agreed very strongly while 96 agreed strongly while 78 agreed as against 26 that are indifferent, while 31 disagreed with 33 disagreed strongly and the rest 26 disagreed very strongly.

Table 4 .16: Impact of Empathy on Customer Satisfaction

S/NO	Item	AVS	AS	A	I	D	DS	DVS	MEAN	%
1	Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint	120	64	58	43	36	35	33	4.8766	19.6214
2	Bank workers are not always willing to help customers	118	71	76	29	34	40	21	5.0154	20.1799
3	Bank employees should give individual attention to customers	121	51	77	40	35	35	30	4.8920	19.6834
4	It is unrealistic to expect personal attention from various workers in the bank	109	60	81	34	34	36	35	4.8149	19.3732
5	Bank should have the interest of the customers at heart	152	66	60	25	35	28	23	5.2545	21.1419
	Cumulative mean								**4.9706**	**100**

Decision mean = 4.000
Source: Field Survey, 2016

Table 4.16. Indicated that the cumulative mean response of 4.9706 is higher than the decision means of 4.000. Thus implies that most of the respondents believe that Bank should have the interest of the customers at heart as empathy attracted their highest mean responses of 5.2545 representing 21.14% on a 100% scale. The table also as details showed that while 152 agreed very strongly 66 agreed strongly while 60 agreed as against 25 that were indifferent while 35 somehow agreed while another 28 disagreed and the rest 23disagreed very strongly.

Table 4.17: The extent of Customer Satisfaction

S/NO	Items	VS	S	SS	I	SDS	D	VD	MEAN	%
1	Bank is user friendly	127	65	67	33	32	39	26	5.0026	4.66647
2	Bank operation is stable	133	55	76	31	37	36	21	5.0617	4.721599
3	Bank is efficient in service delivery	133	55	76	31	37	36	21	4.8586	4.532145
4	Bank provides some feeling of security	125	62	73	33	35	33	28	4.9949	4.659287
5	Bank provides high-quality services	123	84	71	28	24	39	20	5.1465	4.800701
6	Bank provides comprehensive information	131	67	87	18	29	38	19	5.1620	4.815159
7	Bank provides customized services	122	81	79	24	29	41	13	5.1748	4.827099
8	Bank products are reasonably priced	102	71	93	28	33	45	17	4.9434	4.611247
9	Bank provides information that you can trust.	132	72	80	29	23	35	18	5.2159	4.865438
10	Bank digital products or services provided meet your needs	132	73	79	25	32	32	16	5.2262	4.875046
11	Bank Products or services are reasonably priced	126	61	78	36	34	35	19	5.0720	4.731206
12	Bank provides innovative products or services	129	69	69	36	38	28	20	5.1311	4.786335
13	Bank understands your problems and requests	115	70	85	28	30	43	18	5.0283	4.690443
14	Bank responds to your problems and requests promptly.	119	67	89	22	33	40	19	5.0540	4.714416
15	I am satisfied with the bank image	130	62	85	22	30	40	20	5.1028	4.759937
16	I feel satisfied with	121	67	84	24	34	36	23	5.0437	4.704808

	the bank customer support service need									
17	Overall satisfaction with the bank	121	78	86	27	21	41	15	5.1748	4.827099
18	Bank staff tell you exactly the time the service will be performed	131	76	79	25	27	32	19	5.2237	4.872714
19	Bank staff insist on error free records	137	72	78	25	30	28	19	5.2596	4.906201
20	Bank operating time convenient to me	120	79	76	28	36	36	14	5.1414	4.795943
21	Bank has my interest at heart	118	81	85	30	22	41	12	5.1851	4.836707
	Cumulative mean								**5.1049**	**100**

Decision mean – 4.0000

Source: Field Survey, 2016

Table 4 .17 showed that the cumulative mean responses on the items were 5.1049 which is higher than the decision mean of 4.0000. The table also indicated that error free records had the greatest mean of 5.2596 representing 4.9% as the highest on a 100% scale. The table also showed that 137 respondents rated this very satisfactory, 72 rated it satisfactory, 78 rated it as somehow satisfied, while 25 rated it as satisfied, 25 rated it as indifferent while 30 rated it as somewhat dissatisfied 28 rated it as dissatisfied only 19 respondents rated it as very dissatisfied.

4.2.2 Regression Analysis Results

Table 4.18: Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.297[a]	.088	.076	10.06453	.088	7.406	5	383	.000	1.625

a. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness

b. Dependent Variable: Customer Satisfaction

Source: Field Survey, 2016

Table 4.18 revealed that the R Square values in the model summary table is .088 per cent of the variance It is important to note that this R square value includes all the variables from the dimensions. To find out how much of this overall variance is explained by the variables of interest, the column labeled (Adjusted R Square) value is .076 percent. This means that Quality Service has added same level of variance to customer satisfaction in selected Deposit Money Banks under study. This is a statistically significant contribution, as indicated by the Sig. column on the model summary table with value of (.000). The ANOVA table indicates that the model as a whole (which includes both dependent and independent variables) is significant, p<.0005).

Table 4.19: Analysis of ANOVA

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3751.067	5	750.213	7.406	.000[b]
	Residual	38795.889	383	101.295		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness

Table 4-19 shows that the regression on the ANOVA is significant. It means that Quality service model –Independent variable (Empathy, Reliability, Tangibility, Responsiveness and Assurance) has a significant effect on – Dependent Variable – (Customer Satisfaction). The significance of the factor implied in the study with a significance of 0.000 on the ANOVA table.

This tests the null hypothesis that multiple R in the study equals 0. The model has a statistical significance (Sig = .000, this really means p<.0005).

Table 4.20: Regression Model

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	83.555	5.866		14.243	.000		
	Reliability	.522	.135	.194	3.871	.000	.948	1.055
	Tangibility	.117	.167	.035	.701	.484	.969	1.032
	Responsiveness	.390	.136	.147	2.868	.004	.900	1.111
	Assurance	-.398	.125	-.162	-3.192	.002	.926	1.080
	Empathy	.246	.125	.099	1.969	.050	.947	1.056

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction

Table 4.20 shows the regression model indicating the dependent variables (Empathy, Reliability, Tangibility, Responsiveness, and Assurance), The column labeled Beta under Standardized Coefficients is used for the study. 'Standardized' means that the values for each of the different variables have been converted to the same scale so that it could be compared. In this case we are interested in comparing the contributions of each variable; therefore, we will use the beta values by examining which beta value is the largest.

In this case the variables that made their unique contribution to explaining the dependent variable, in the model are, Reliability .194, Assurance -.162, Responsiveness .147, Empathy .099 and Tangibility .035 indicating that amongst all the variables in the dimension, Tangibility made the least

contribution indicating the least statistically significant contribution to the equation.

Standardized beta values indicate the number of standard deviations that scores in the dependent variable would change if there was a one standard deviation unit change in the predictor. This shows a significant relationship between the variables because the value is less than .05, hence the variable is making a significant unique contribution to the prediction of the dependent variable. (Tabachnick & Fidell, 2001).

4.3: Test of Hypotheses

This section tests the research hypotheses for this study as follows;

Hypothesis One: The null hypothesis state that Reliability has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria

Table 4.21: Regression Analysis on the impact of reliability on customer's satisfaction in selected Deposit Money Banks in Nigeria

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.502[a]	.541	.538	10.26888	.041	16.480	1	387	.000	1.671

R=0.502, R square=0.541, Adjusted R square= 0.538,
Source: Field Survey, 2016

a. Predictors: (Constant), Reliability
b. Dependent Variable: Customer_Satisfaction

Table 4.21 shows that reliability has significant impact on Customer Satisfaction. This implies that the computed level of Significance shows a value of 0.000 which is below the 0.05 alpha levels, The model summary also showed that the impact of Reliability on customer satisfaction is very high as the computed Regression R value of 0.502, the Regression Square value of 0.541 and Adjusted R ratio value of 0.538 are each greater than the standard limit of 0.4000. This shows that customer's satisfaction is significantly impacted upon by the level of reliability. Therefore, the null hypothesis which states that Reliability has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria is hereby rejected.

Table 4.22: ANOVA Results on Reliability

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1737.854	1	1737.854	16.480	.000[b]
	Residual	40809.103	387	105.450		
	Total	42546.956	388			

F=16.480, p=0.000

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Reliability

The table 4.22 reveals he statistical significance of the result as shown in the anova.. This tests the null hypothesis that multiple R in the population equals 0. The model in this study reaches statistical significance (Sig = .000, this really means p<.0005)(Tabachnick & Fidell, 2001).

Hypothesis Two: The null hypothesis state that Tangibility has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria

Table 4.23: Regression Analysis on the impact of tangibility on customer's satisfaction in selected Deposit Money Banks in Nigeria

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.448[a]	.402	.405	10.47305	.502	.902	1	387	.343	1.628

R=0.448, R square=0.402, Adjusted R square= 0.405, P=003
Source: Field Survey, 2016

a. Predictors: (Constant), Tangibility
b. Dependent Variable: Customer Satisfaction

Table 4.23 shows that Tangibility has impact on Customer Satisfaction. Which implies that the computed Sig (p) value of 0.003 is below the 0.05 alpha level. The model summary also showed that the impact of customer satisfaction is very high as the computed Regression R value of 0.448, the Regression Square value of 0.402 and Adjusted R ratio value of 0.405 are greater than the standard limit of 0.4000. This shows that customers' satisfaction has significantly impacted upon the level of tangibility. Therefore, the null hypothesis which states that Tangibility has no significant impact on customers' satisfaction in selected Deposit Money Banks in Nigeria is hereby rejected.

Table 4.24: ANOVA Table on Tangibility

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	98.912	1	98.912	6.902	.003[b]
	Residual	42448.045	387	109.685		
	Total	42546.956	388			

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Tangibility

Table 4.24 showed the statistical significance of the result as shown in the ANOVA. This tests the null hypothesis that multiple R in the population equals 0. The model in this study reaches statistical significance (Sig = .003, this really means p<.0005).

Hypothesis Three: The null hypothesis state that Responsiveness has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria

Table 4.25: Regression Analysis on the impact of Responsiveness on customer's satisfaction in selected Deposit Money Banks in Nigeria

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.650[a]	.623	.620	10.36620	.023	8.940	1	387	.003	1.643

R=0.650, R square=0.623, Adjusted R square= 0.620
Source: Field Survey, 2016

a. Predictors: (Constant), Responsiveness
b. Dependent Variable: Customer Satisfaction

Table 4.25 showed that Responsiveness has impact on Customer Satisfaction. Which implies that the computed Sig (p) value of 0.002 is below the 0.05 alpha level. The model summary also showed that the impact of Responsiveness on customer satisfaction is very high as the computed Regression R value of 0.650, the Regression Square value of 0.623 and Adjusted R ratio value of 0.620 are greater than the standard limit of 0.4000. This shows that customer's satisfaction has significant impact on the level of Responsiveness Therefore, the null hypothesis which state that Responsiveness has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria is hereby rejected.

Table 4.26: ANOVA Table on Responsiveness

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	960.700	1	960.700	8.940	.002
	Residual	41586.256	387	107.458		
	Total	42546.956	388			

F= 8.940, p=002

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Responsiveness

The table4.26 revealed the statistical significance of the result as shown in the ANOVA. This tests the null hypothesis that multiple R in the population equals 0. The model in this study reaches statistical significance (Sig = .002, this really means p<.0005). (Tabachnick & Fidell, 2001).

Hypothesis Four: The null hypothesis state that Assurance has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria

Table 4.27: Regression Analysis on the impact of Assurance on customers' satisfaction in selected Deposit Money Banks in Nigeria

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.503[a]	.511	.508	10.42942	.011	4.155	1	387	.042	1.615

R=0.503, R square=0.511, Adjusted R square= 0.508
Source: Field Survey, 2016

a. Predictors: (Constant), Assurance
b. Dependent Variable: Customer Satisfaction

Table 4.27 showed that Assurance has significant impact on Customer Satisfaction. Which implies that the computed Sig (p) value of 0.042 is below the 0.05 alpha level. The model summary also showed that the impact of Assurance on customer satisfaction is very high as the computed Regression R value of 0.503 , the Regression Square value of 0.511 and Adjusted R ratio value of 0.508 are greater than the standard limit of 0.4000. This shows that customers' satisfaction has significantly impacted upon by the level of Assurance Therefore the null hypothesis which state that Assurance has no significant impact on customers' satisfaction in selected Deposit Money Banks Nigeria is hereby rejected.

Table 4.28; ANOVA Table on Assurance

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	451.920	1	451.920	4.155	.042[b]
	Residual	42095.036	387	108.773		
	Total	42546.956	388			

F=4.155, p=0.042

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Assurance

The table shows the statistical significance of the result as shown in the ANOVA. This tests the null hypothesis that multiple R in the population equals 0. The model in this study reaches statistical significance (Sig = .042, this really means p<.0005). Tabachnick & Fidell, (2001).

Research Hypothesis Five: The null hypothesis states that Empathy has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria

Table 4.29: Regression Analysis on the impact of Empathy on customer's satisfaction in selected Deposit Money Banks in Nigeria

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Es Timate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df 1	df2	Sig. F Change	
1	.485[a]	.407	.405	10.44688	.007	2.848	1	387	.092	1.607

R=0.485, R square=0.407, Adjusted R square= 0.405
Source: Field Survey, 2016

a. Predictors: (Constant), Empathy
b. Dependent Variable: Customer Satisfaction

Table 4.29 showed that Empathy has significant impact on Customer Satisfaction. Reason being that the computed Sig (p) value of 0.044 is below the 0.05 alpha level. The model summary also showed that the impact of Empathy on customer satisfaction is very high as the computed Regression R value of 0.485 , the Regression Square value of 0.407 and Adjusted R ratio value of 0.405 are greater than the standard limit of 0.4000. This shows that customers' satisfaction has significantly impacted upon by the level of Empathy Therefore, the null hypothesis which state that Empathy has no significant impact on customer's satisfaction in selected Deposit Money Banks in Nigeria, is hereby rejected.

Table 4.30: ANOVA Table for Empathy

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	310.791	1	310.791	4.848	.044[b]
	Residual	42236.165	387	109.137		
	Total	42546.956	388			

F=4.848, p=0.044

Source: Field Survey, 2016

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Empathy

Table revealed the statistical significance of the result as shown in ANOVA. This tests the null hypothesis that multiple R in the population equals 0. The model in this study reaches statistical significance (Sig = .044, this really means p<.0005). (Tabachnick & Fidell, 2001).

4.4 Discussions of Findings

The result of the research hypotheses revealed that: service quality dimensions of Reliability, responsiveness, Assurance and empathy had significant impact on customer satisfaction in Deposit Money Banks under study.

However, customer dissatisfaction was clearly expressed using model regression results in table 4.20 which revealed Tangibility as one of the dimensions that made the least statistical significant contribution to the equation in analyzing customer's perception and expectation of quality service delivery by selected Deposit Money Banks in Nigeria. From the foregoing, Tangibility has least significant contributions to Customer Satisfaction R=0.448, R square=0.402, Adjusted R square= 0.405, P=O.003. Null hypothesis rejected.

However, analysis revealed that Reliability made unique contribution when regressed with on its significant impact on Customer Satisfaction. R=0.502, R square=0.541, Adjusted R square= 0.538, F=16.480, p=0.000. Null hypothesis rejected.

Further regression of Empathy as a hypotheses table revealed that it made positive contribution to the dimension, Empathy has significant impact on Customer Satisfaction R=0.485, R square=0.407, Adjusted R square= 0.405, F=4.848, p=0.044. hence Null hypothesis rejected.

Moreover, Analysis by the researcher using regression model on Assurance as a dimension revealed that it made outstanding contribution to the dimension as well, hence Assurance has significant impact on Customer Satisfaction R=0.503, R square=0.511, Adjusted R square= 0.508, F=4.155, p=0.042. Null hypothesis rejected.

Finally, the outcome of the regression on Responsiveness revealed from the hypotheses table that the variable made the highest contribution to the dimension. The contribution of Responsiveness was outstanding; it had a significant impact on Customer Satisfaction From the regression model their exist a positive relationship between quality service delivery on customer satisfaction.

R=0.650, R square=0.623, Adjusted R square= 0.620, F= 8.940, p=O.002, Null hypothesis rejected.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of the study

This study examines the impact of Quality Service delivery on customer satisfaction in selected Deposit Money Banks in Nigeria. It specifically examines SERVQUAL five dimensions (Tangibility, Reliability, Responsiveness, Assurance and Empathy) of service Quality by using SERVQUAL Dimensions to measure its impact on Customer Satisfaction. The study made use of structured questionnaire as an instrument for data collection and multiple regression techniques to explore the relationship between the dependent variable and the independent variables.

Chapter one gives a detailed background of the study, statement of the problem, research questions, research hypotheses, scope, objective, significance and limitations of the study.

Chapter two dealt with review of related literature on the concepts of Customer Satisfaction, Quality Service as well as other related concepts as CRM, Customer Loyalty and Customer Retention, Banking Services. The study also covered the theoretical framework and empirical studies and the model of the study.

Chapter three outlined the methodology of the study by addressing issues such as research design, sample size and sample technique, population of the study, sources of data collection as well as method of data collection and analysis.

Chapter four dealt with detailed data presentation and analysis, preliminary study, Descriptive statistics, test of hypotheses, detailed findings and discussion of the study.

Chapter five consists of summary of the study, conclusion, recommendations and suggested areas of further research.

5.3 Conclusions

The main objective of this study is to examine the impact of quality service delivery on customer satisfaction in Deposit Money Banks in Nigeria. The study revealed that the five dimensions; Reliability, Tangibility, Responsiveness, Assurance and Empathy showed divers combination of customer perception of quality service delivery by the banks as regards customer satisfaction.

Taking cognizance, of responses by respondents in Abuja which happens to be the federal capital territory and Lagos the commercial nerve centre of Nigeria information was gathered in both states through copies of questionnaire, five hundred copies of questionnaire were administered personally to the customers of the selected deposit money banks in Lagos and Abuja Nigeria out of which 424 were returned while three hundred and eighty nine copies of questionnaire were valid copies of questionnaire used for the study. The

questionnaire was structured using modified SERVQUAL instrument with 21items adopted for quality service delivery and 22 items adopted for customer's satisfaction. The Hypotheses were tested; the data was subjected to statistical analysis using, Multiple Regression and Model summary, the dimensions show divers levels of contributions.

The study elicited five service quality dimensions, out of which tangibility showed the least significant contributions to customer satisfaction in Deposit Money Banks in Nigeria. The study has a cogent evidence of customer perceptions and evaluation of quality service delivery in the deposit money banks in Nigeria as the regression model revealed a positive significant relationship between quality service delivery and customer satisfaction

The research noted that dissatisfied customers of the selected Deposit Money Banks under study will easily want to switch from one service provider to another, at any given time. Once the customer's perception of service quality is not met by the bank, the customer will prefer to settle for any of the selected Deposit Money Banks that could meet such expectation. To mitigate customer attrition, the researcher is of the opinion that since banks offer undifferentiated product services, providing quality service that exceed customer's expectation could become a differentiation tool to differentiate services offered by one bank from the other.

The effect of cutting edge technological innovation cannot be overemphasized as another important factor that could enhance quality service delivery that could satisfy bank customers, it is noted in the study the need for banks to acquire necessary technological equipment and processes that enhance provision of services that exceed customer expectation in all spheres of service delivery.

Based on the outcome of the study, it was quite evident that banks tangible assets of both human and material need the attention of all stakeholders in the industry to ensure that professionals are employed to handle key areas of relevant banking activities, also there is need to invest in state of the art equipment that will enhance quality service delivery.

5.3 Recommendations

Based on the findings of this study, the research made the following recommendations.

The regression analysis showed a positive significant relationship between the independent variable Service Quality, Reliability, Assurance, Empathy, Responsiveness while Tangibility was the least significant to Customer Satisfaction. Hence it could be ascertained that the level of service delivery by a particular bank determines the customer's satisfaction and loyalty to the bank which will inherently lead to customer retention and profitability in the long run.

i) The study recommends that banks managers in other to retain and satisfy her customers should provide customized services to suit each of the customer's needs as not all customers from the study can put up with the new technological trend banks should be willing and able to employ staff to assist such customers

ii)On the issue of responsiveness, as shown In regression Table 4.25 responsiveness showed a highest level of significance to customer satisfaction Hence the study recommends that bank staff should be trained to have a pre requisite knowledge on the psychology of human relations to be able to interact effectively with customers the bank should increase its range of product services, update and renovate its physical facilities with appealing decor, increase its network outreach mostly to the rural areas and prompt service delivery at the bank Automated Teller Machine (ATM) points nationwide, as well as embark on massive training and re-training of its customer service personnel.

iii)The relationship between the customer and her bank, the study is of the view and recommends that the bank manager should encourage her bank to listen to customer complain by providing effective mechanism for a feed back where this exist business thrives

iv)The findings in the study presented on Table 17 on customer satisfaction shows that customer is dissatisfied in some aspect as regard service delivery by

banks in Nigeria, on the issue of empathy taking cognizance of human relations between the customer and her bank. Bank should train and retrain her personnel on the psychology of human relation in other to interact effectively with customers; banks should have a strong customer-service department manned by staff who can speak all the major Nigerian languages and with qualifications in human psychology. The researcher recommends that the bank should effectively manage customer grievances, render dependable services, train staff on how to show hospitality towards the customers, ensure competence in service delivery,

v)Finding in the study on Table 4.21 shows that there is a significant relationship between reliability and customer satisfaction, hence the research recommends the establishment of a robust responsive and reliable customer care service unit, provision of individualized customer attention, adjustment of the bank operating time as well as transparency in service charges and fee, prompt service delivery, and effective feedback procedures for the banks to satisfy their customers.

vi)On customer guaranteed assurance, Table 4.27 the research recommends that adequate security should be provided by banks and prompt on-line service delivery be provided for the customers of the banks to enhance efficient and effective service delivery as this could encourage customers patronage of banks product offering and enhance customer satisfaction .

vi)Though tangibility on Table 4.23 showed the least significant in the study to customer satisfaction but its importance to service delivery process cannot over emphasized the research recommend massive deployment of cutting edge (state of the art) facilities that will impact positively on quality service delivery in order to improve on tangible element in service delivery.

5.4 Suggestions for further studies.

The research believes that the findings of the study may not be exhaustive because it was limited to five Deposit Money Banks in Nigeria, hence the need for future research to investigate the possibility of other factors that could affect customer satisfaction by considering all the banks in Nigeria and make appropriate recommendations.

The study did not investigate bank employees who provide the services to customers to assess their opinion. Hence, further research could consider the role of bank employees on service delivery that satisfies customers using SERVQUAL dimensions.

The study carried out by the research was basically done in two locations; Abuja the administrative capital and Lagos the commercial nerve center of Nigeria. The researcher seeks to recommend that future research should be carried out in all the six geo political zones of Nigeria

.

The research further suggests that further studies be carried out in other areas. Which include Interrelationships between customers –bank interactions for delightsome customer experience among selected DMBN banks in Nigeria. Apart from DMBs this nature of research could be carried out in other forms of banking in Nigeria such as investment banks and insurance companies.

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APPENDICES

Appendix 1

Department of Business
Administration
Ahmadu Bello University,
Zaria
Nigeria.
11th June, 2016

Dear Sir/Madam,

I am a postgraduate student in the Department of Business Administration, Ahmadu Bello University Zaria. Presently conducting a research study on "The Impact of Quality Service Delivery on Customer Satisfaction in Selected Deposit Money Bank in Nigeria.

The study is part of the requirements for the award of Doctor of Philosophy (PhD) Degree in Business Administration.

Please kindly find the time within your busy schedule to complete the questionnaire to the best of your ability.

I sincerely assure you that all information given will be treated with strict confidenciality. It is required strictly for academic purpose and confidentiality is assured since you are not required to indicate your name.

Thank you for your anticipated co-operation.

Yours faithfully

Idongesit Oto Eshiett
Researcher

SECTION A: PERSONAL PROFILE

Please tick () your answer within the alternative choices provided here with

(1) Gender (a) Male [ ] (b) Female [ ]

(2) Age (a) Less than 35 years [ ] (b) 36 – 50 years [ ]

(c) 51 years and Above [ ]

(3) Marital Status (a) Single [ ] (b) Married [ ]

(c) Divorced [ ] (d) Separated [ ]

(4) Educational qualification (a) WAEC /SSCE and Below [ ]

(b) B.Sc /HND [ ] (c) Masters and Above [ ]

(d) Others Please Specify…….

(5) Occupation (a) Student [ ] (b) Service [ ]

(c) Production [ ] (d) Unemployed [ ]

(e) Others Please Specify……

(6) Customer Category (a) Individual [ ] (b) Corporate [ ]

(7) Location (a) Abuja [ ] (b) Lagos [ ]

(8) Regional Location (a) Abuja-Urban[ ] (b) Abuja-Semi Urban [ ]

(c) Lagos-Urban [ ] (d) Lagos-Semi Urban [ ]

(9) Income Category (a) Less than =N=20,000 [ ]

(b) =N=21,000 - =N=30,000 [ ] (c) =N=31,000 - =N=40,000[ ]

(d) =N=41,000 - =N=50000[ ] (e) =N=51,000 - =N=60,000[ ]

(f) =N=61,000 and Above [ ]

SECTION B

Please kindly read through question and tick ( ) your choice among the alternative answers provided: The implication of the responses are:

Disagree very strongly = (DVS)

Disagree strongly = (DS)

Disagree = (D)

Neutral = (I)

Agreed = (A)

Agreed Strongly = (AS)

Agreed Very Strongly = (AVS)

The research questions below deals with opinion about your expectation/perception of quality service delivery in the selected banks in Nigeria for the study

		Scale						
S//No	**SERVQUAL Item**	**DVS**	**DS**	**D**	**I**	**A**	**AS**	**AVS**
	Reliability							
1	Banks should act according to promises whenever they are made to customers							
2	Banks should be a dependable partner at all times to customers							
3	Banks should have their records adequately kept							
4	The customers should have confidence in the bank personnel and their services							
5	Banks should have convenient operating hours to all customers							

	Tangibility							
6	Banks should have modern equipment that facilitates quality service delivery							
7	Banks should have visually appealing physical facilities							
8	Banks should have physical facilities that are appealing to customers							
	Responsiveness							
9	The staff of the bank should appear neat and should dress smart and professionally							
10	Banks personnel can be too busy to respond to respond to normal customer's request							
11	Bank employees should consistently be courteous, polite and friendly to customers							
12	Bank employees should have the knowledge to answer questions by customers							
13	Employees of the bank should understand the need of their customers							
	Assurance							
14	Bank should provide quality service to customers at the time promised							
15	Bank are expected to inform customers exactly when services will be provided							
16	It is unrealistic for bank workers to provide prompt services							
17	Customers should feel secured in the service provided by the bank							

	Empathy							
18	Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint							
20	Bank workers are not always willing to help customers							
20	Bank employees should give individual attention to customers							
21	It is unrealistic to expect personal attention from various workers in the bank							
22	Bank should have the interest of the customers at heart							

CUSTOMER SATISFACTION

The research questions below deal with opinions about your level of satisfaction on the quality service delivery in the selected banks in Nigeria for the study

Kindly rank your view using the scale 1-7 on whether or not customers are satisfied with services quality provided by banks in Nigeria.

Scale 1-7

7) Very satisfied

6) Satisfied

5) Somewhat Satisfied

4) Indifferent

3) Some How Dissatisfied

2) Dissatisfied

1 Very Dissatified

		Scale						
S//No	Customer Satisfaction	DVS	DS	D	I	A	AS	AVS
1	Bank is user friendly							
2	Bank operation is stable							
3	Bank is efficient in service delivery							
4	Bank provides some feeling of security							
5	Bank provides high-quality services							
6	Bank provides comprehensive information							
7	Bank provides customized services							
8	Bank products are reasonably priced							
9	Bank provides information that you can trust.							
10	Bank digital products or services provided meet your needs							
11	Bank Products or services are reasonably priced							
12	Bank provides innovative products or services							
13	Bank understands your problems and requests							
14	Bank responds to your problems and requests promptly.							
15	I am satisfied with the bank image							
16	I feel satisfied with the bank customer support service need							
17	Overall satisfaction with the bank							
18	Bank staff tell you exactly the time the service will be performed							

19	Bank staff insist on error free records							
20	Bank operating time convenient to me							
21	Bank has my interest at heart							

Appendix 2

Names of Banks	Sample Size
First Bank of Nigeria plc	120
United Bank for Africa Nigeria plc	110
Guarantee Trust Bank Nigeria plc	100
Zenith Bank Nigeria plc	90
Access Bank Nigeria plc	80
Total	500

Source : Field Survey 2016

Appendix 2

Respondents Rate 2

Questionnaires	**Number of questionnaires**	**Percentage of questionnaires**
Not returned	76	15.2%
Rejected	35	7.0%
Useable	389	77.8%
Total	500	100%

Questionnaire Administered

Questionnaires	Number of questionnaires	Percentage of questionnaires
Not returned	76	15.2%
Rejected	35	7.0%
Useable	389	77.8%
Total	500	100%

Source: Field study 2016

Appendix 3

Reliability Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.762	.768	5

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
Bank should act according to promises whenever they are made to customers	4.5000	1.45002	40
Bank should be a dependable partner at all times to customers	4.4000	1.44648	40
Bank should have their records adequately kept	4.6500	1.44204	40
The customers should have confidence in the bank personnel and their services	4.2500	1.59727	40
Bank should have convenient operating hours to all customers	4.5000	1.37747	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.460	4.250	4.650	.400	1.094	.022	5

Source: Field study 2016

Tangibility

Reliability

Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis pf Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
761	.761	3

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
Bank should have modern equipment that facilitates quality service delivery	4.5000	1.63299	40
Bank should have visually appealing physical facilities	4.3500	1.62591	40
Bank should have physical facilities that are appealing to customers	4.6000	1.64551	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.483	4.350	4.600	.250	1.057	.016	3

Source: Field study 2016

Responsiveness

Reliability

Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.849	.861	5

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
The staff of the bank should appear neat and should dress smart and professionally	4.4000	1.49872	40
Banks personnel can be too busy to respond to respond to normal customer's request	4.6000	1.66102	40
Bank employees should consistently be courteous, polite and friendly to customers	4.6750	1.54235	40
Bank employees should have the knowledge to answer questions by customers	4.7750	1.62493	40
Employees of the bank should understand the need of their customers	4.2500	1.37281	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.540	4.250	4.775	.525	1.124	.045	5

Source: Field study 2016

Assurance

Reliability

Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.771	.792	4

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
Bank should provide quality service to customers at the time promised	4.4750	1.61702	40
Bank is expected to inform customers exactly when services will be provided	4.6250	1.37165	40
It is unrealistic for bank workers to provide prompt services	4.5500	1.41331	40
Customers should feel secured in the service provided by the bank	4.5750	1.55064	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.556	4.475	4.625	.150	1.034	.004	4

Source: Field study 2016

Empathy

Reliability

Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha[a]	Cronbach's Alpha Based on Standardized Items[a]	N of Items
.683	.674	5

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint	4.3750	1.54733	40
Bank workers are not always willing to help customers	4.2500	1.51488	40
Bank employees should give individual attention to customers	4.3500	1.51149	40
It is unrealistic to expect personal attention from various workers in the bank	4.1500	1.76214	40
Bank should have the interest of the customers at heart	4.6750	1.62335	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.360	4.150	4.675	.525	1.127	.039	5

Source: Field study 2016

Customer satisfaction

Reliability

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.852	.858	21

Source: Field study 2016

Appendix 4

Analysis Item Statistics

	Mean	Std. Deviation	N
Bank is user friendly	4.5250	1.60108	40
Bank operation is stable	4.7250	1.37724	40
Bank is efficient in service delivery	4.7750	1.52732	40
Bank provides some feeling of security	4.4500	1.37654	40
Bank provides high-quality services	4.7500	1.48064	40
Bank provides comprehensive information	4.6500	1.38767	40
Bank provides customized services	4.7500	1.35401	40
Bank products are reasonably priced	4.8500	1.29199	40
Bank provides information that you can trust.	4.5750	1.44803	40
Bank digital products or services provided meet your needs	4.7250	1.51890	40
Bank Products or services are reasonably priced	4.6500	1.52836	40
Bank provides innovative products or services	4.7500	1.31559	40
Bank understands your problems and requests	4.7500	1.35401	40
Bank responds to your problems and requests promptly.	4.5750	1.55064	40
I am satisfied with the bank image	4.3750	1.53067	40
I feel satisfied with the bank customer support service need	4.5250	1.64843	40
Overall satisfaction with the bank	5.0500	1.33877	40
Bank staff tell you exactly the time the service will be performed	4.9750	1.40489	40
Bank staff insist on error free records	5.1000	1.25678	40
Bank operating time convenient to me	4.7750	1.31046	40
Bank has my interest at heart	4.6500	1.38767	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.712	4.375	5.100	.725	1.166	.033	21

Source: Field study 2016

All variables

Reliability

Scale: ALL VARIABLES

Analysis of Case Processing Summary

		N	%
Cases	Valid	40	100.0
	Excluded[a]	0	.0
	Total	40	100.0

Source: Field study 2016

a. Listwise deletion based on all variables in the procedure.

Analysis of Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.879	43

Source: Field study 2016

Analysis of Item Statistics

	Mean	Std. Deviation	N
Bank should act according to promises whenever they are made to customers	4.5000	1.45002	40
Bank should be a dependable partner at all times to customers	4.4000	1.44648	40
Bank should have their records adequately kept	4.6500	1.44204	40
The customers should have confidence in the bank personnel and their services	4.2500	1.59727	40
Bank should have convenient operating hours to all customers	4.5000	1.37747	40
Bank should have modern equipment that facilitates quality service delivery	4.5000	1.63299	40
Bank should have visually appealing physical facilities	4.3500	1.62591	40
Bank should have physical facilities that are appealing to customers	4.6000	1.64551	40
The staff of the bank should appear neat and should dress smart and professionally	4.4000	1.49872	40
Banks personnel can be too busy to respond to respond to normal customer's request	4.6000	1.66102	40
Bank employees should consistently be courteous, polite and friendly to customers	4.6750	1.54235	40
Bank employees should have the knowledge to answer questions by customers	4.7750	1.62493	40
Employees of the bank should understand the need of their customers	4.2500	1.37281	40
Bank should provide quality service to customers at the time promised	4.4750	1.61702	40
Bank is expected to inform customers exactly when services will be provided	4.6250	1.37165	40
It is unrealistic for bank workers to provide prompt services	4.5500	1.41331	40
Customers should feel secured in the service provided by the bank	4.5750	1.55064	40
Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint	4.3750	1.54733	40
Bank workers are not always willing to help customers	4.2500	1.51488	40
Bank employees should give individual attention to customers	4.3500	1.51149	40
It is unrealistic to expect personal attention from various workers in the bank	4.1500	1.76214	40
Bank should have the interest of the customers at heart	4.6750	1.62335	40

Bank is user friendly	4.5250	1.60108	40
Bank operation is stable	4.7250	1.37724	40
Bank is efficient in service delivery	4.7750	1.52732	40
Bank provides some feeling of security	4.4500	1.37654	40
Bank provides high-quality services	4.7500	1.48064	40
Bank provides comprehensive information	4.6500	1.38767	40
Bank provides customized services	4.7500	1.35401	40
Bank products are reasonably priced	4.8500	1.29199	40
Bank provides information that you can trust.	4.5750	1.44803	40
Bank digital products or services provided meet your needs	4.7250	1.51890	40
Bank Products or services are reasonably priced	4.6500	1.52836	40
Bank provides innovative products or services	4.7500	1.31559	40
Bank understands your problems and requests	4.7500	1.35401	40
Bank responds to your problems and requests promptly.	4.5750	1.55064	40
I am satisfied with the bank image	4.3750	1.53067	40
I feel satisfied with the bank customer support service need	4.5250	1.64843	40
Overall satisfaction with the bank	5.0500	1.33877	40
Bank staff tell you exactly the time the service will be performed	4.9750	1.40489	40
Bank staff insist on error free records	5.1000	1.25678	40
Bank operating time convenient to me	4.7750	1.31046	40
Bank has my interest at heart	4.6500	1.38767	40

Source: Field study 2016

Analysis of Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Item Means	4.591	4.150	5.100	.950	1.229	.044	43

Source: Field study 2016

General Loglinear

Analysis of Data Information

		N
Cases	Valid	389
	Missing	0
	Weighted Valid	389
Cells	Defined Cells	3104640
	Structural Zeros	0
	Sampling Zeros	3104294
Categories	Reliability	21
	Tangibility	16
	Responsiveness	21
	Assurance	20
	Empathy	22

Source: Field study 2016

Appendix 5

```
REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE ZPP
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Customer_Satisfaction
  /METHOD=ENTER Reliability Tangibility Responsiveness Assurance
Empathy
  /PARTIALPLOT ALL
  /RESIDUALS HISTOGRAM(ZRESID) NORMPROB(ZRESID)
  /CASEWISE PLOT(ZRESID) OUTLIERS(1).
```

Regression

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.297[a]	.088	.076	10.06453	.088	7.406	5	383	.000

Source: Field study 2016

a. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3751.067	5	750.213	7.406	.000[b]
	Residual	38795.889	383	101.295		
	Total	42546.956	388			

Source: Field study 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	83.555	5.866		14.243	.000					
	Reliability	.522	.135	.194	3.871	.000	.202	.194	.189	.948	1.055
	Tangibility	.117	.167	.035	.701	.484	.048	.036	.034	.969	1.032
	Responsiveness	.390	.136	.147	2.868	.004	.150	.145	.140	.900	1.111
	Assurance	-.398	.125	-.162	-3.192	.002	-.103	-.161	-.156	.926	1.080
	Empathy	.246	.125	.099	1.969	.050	.085	.100	.096	.947	1.056

Source: Field study 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Reliability	Tangibility	Responsiveness	Assurance	Empathy
1	1	5.881	1.000	.00	.00	.00	.00	.00	.00
	2	.038	12.363	.00	.02	.53	.02	.38	.01
	3	.031	13.716	.01	.02	.24	.05	.54	.20
	4	.027	14.833	.00	.33	.08	.04	.00	.45
	5	.017	18.865	.00	.30	.08	.77	.05	.12
	6	.006	31.070	.99	.34	.07	.12	.02	.22

Source: Field study 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Casewise Diagnostics[a]

Case Number	Std. Residual	Customer_Satisfaction	Predicted Value	Residual
10	1.358	114.00	100.3286	13.67142
13	1.124	116.00	104.6890	11.31098
16	1.606	122.00	105.8367	16.16332
18	1.158	120.00	108.3502	11.64984
19	-1.057	95.00	105.6348	-10.63476
20	1.950	125.00	105.3775	19.62250
21	1.430	120.00	105.6059	14.39412
23	-1.302	96.00	109.1009	-13.10086
24	1.508	121.00	105.8247	15.17534
25	1.603	116.00	99.8675	16.13248
26	1.356	120.00	106.3540	13.64600
29	1.924	125.00	105.6348	19.36524
34	1.063	115.00	104.3030	10.69705
36	-1.053	97.00	107.5986	-10.59865
37	1.953	124.00	104.3452	19.65479

39	1.047	119.00	108.4661	10.53392
45	1.416	118.00	103.7489	14.25109
49	1.753	121.00	103.3603	17.63966
56	-1.144	98.00	109.5133	-11.51334
57	1.943	120.00	100.4438	19.55623
63	1.359	124.00	110.3175	13.68246
65	-1.265	90.00	102.7356	-12.73561
67	1.805	124.00	105.8374	18.16260
69	1.564	119.00	103.2541	15.74588
75	1.116	117.00	105.7709	11.22914
77	1.787	119.00	101.0166	17.98338
78	1.231	118.00	105.6142	12.38584
81	1.485	118.00	103.0552	14.94477
82	1.626	125.00	108.6348	16.36516
84	1.380	121.00	107.1137	13.88628
85	1.149	120.00	108.4405	11.55945
86	1.321	119.00	105.6998	13.30023
87	1.608	122.00	105.8192	16.18079
88	1.584	126.00	110.0579	15.94208
90	1.277	124.00	111.1463	12.85368
91	2.026	124.00	103.6121	20.38787
92	1.185	112.00	100.0709	11.92912
93	-1.623	92.00	108.3309	-16.33086
100	1.026	119.00	108.6689	10.33114
111	1.777	129.00	111.1130	17.88699
114	1.232	124.00	111.5960	12.40404
115	1.227	123.00	110.6533	12.34665
120	1.087	121.00	110.0617	10.93833
123	1.497	126.00	110.9360	15.06399
126	1.730	127.00	109.5922	17.40781
129	-1.036	98.00	108.4315	-10.43152
131	1.588	125.00	109.0146	15.98536
133	1.745	126.00	108.4336	17.56639
140	1.225	118.00	105.6672	12.33276
143	1.088	118.00	107.0491	10.95094
145	-1.665	90.00	106.7602	-16.76016
146	1.222	117.00	104.6964	12.30361
148	1.246	125.00	112.4617	12.53831
151	1.294	124.00	110.9813	13.01875
157	1.859	125.00	106.2924	18.70762
158	-1.672	86.00	102.8325	-16.83255
159	-1.644	87.00	103.5478	-16.54776
161	1.125	122.00	110.6743	11.32572
169	1.132	114.00	102.6110	11.38897
181	-1.271	93.00	105.7902	-12.79020
182	-1.595	96.00	112.0479	-16.04795
186	-2.358	82.00	105.7272	-23.72718
188	1.751	129.00	111.3800	17.62000
192	1.172	121.00	109.2083	11.79167
193	-1.017	101.00	111.2322	-10.23216
194	-3.308	76.00	109.2980	-33.29802
196	-1.037	101.00	111.4378	-10.43785

197	-1.082	95.00	105.8888	-10.88884
202	-2.215	81.00	103.2921	-22.29211
203	-1.241	101.00	113.4851	-12.48506
205	-2.868	79.00	107.8691	-28.86907
206	-1.232	97.00	109.3996	-12.39963
207	-1.719	91.00	108.3054	-17.30537
215	-1.261	97.00	109.6876	-12.68761
218	-1.517	95.00	110.2686	-15.26861
220	-1.210	97.00	109.1751	-12.17508
222	1.017	117.00	106.7636	10.23643
227	-1.080	103.00	113.8688	-10.86877
228	-2.166	83.00	104.8000	-21.80002
229	-1.462	98.00	112.7158	-14.71575
233	-1.668	92.00	108.7873	-16.78726
236	-3.158	73.00	104.7808	-31.78075
237	-1.091	94.00	104.9771	-10.97710
242	-1.649	91.00	107.5986	-16.59865
243	-1.723	87.00	104.3452	-17.34521
244	-2.685	81.00	108.0205	-27.02051
251	-1.167	92.00	103.7489	-11.74891
255	-2.023	83.00	103.3603	-20.36034
260	-2.222	85.00	107.3585	-22.35854
261	-1.728	84.00	101.3950	-17.39500
263	-1.062	94.00	104.6840	-10.68399
270	-1.339	94.00	107.4806	-13.48059
275	-1.458	91.00	105.6769	-14.67687
277	1.371	123.00	109.1995	13.80053
282	-1.059	98.00	108.6567	-10.65672
283	-2.499	79.00	104.1547	-25.15472
286	-1.130	91.00	102.3779	-11.37790
290	1.195	121.00	108.9685	12.03154
291	-2.108	87.00	108.2125	-21.21250
294	-1.497	87.00	102.0667	-15.06670
295	-1.112	93.00	104.1917	-11.19172
304	-1.392	91.00	105.0102	-14.01017
307	-1.403	92.00	106.1246	-14.12462
316	-1.375	94.00	107.8394	-13.83935
317	-1.404	91.00	105.1267	-14.12675
322	-1.338	94.00	107.4618	-13.46184
325	-2.555	77.00	102.7151	-25.71514
331	-1.379	93.00	106.8815	-13.88154
332	-2.313	82.00	105.2832	-23.28319
333	-1.067	87.00	97.7355	-10.73555
339	-1.196	93.00	105.0358	-12.03582
341	-1.448	91.00	105.5711	-14.57112
344	1.451	122.00	107.4008	14.59922
353	1.834	123.00	104.5392	18.46078
358	1.368	120.00	106.2327	13.76735
362	1.649	123.00	106.4025	16.59750
366	1.097	118.00	106.9613	11.03867
368	1.170	118.00	106.2269	11.77308
370	-1.521	95.00	110.3103	-15.31026

377	-1.909	90.00	109.2083	-19.20833
381	-1.435	97.00	111.4378	-14.43785
383	1.228	121.00	108.6442	12.35582
388	-1.495	100.00	115.0503	-15.05031

Source: Field study 2016

a. Dependent Variable: Customer_Satisfaction

Outliers

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	97.7355	115.9959	107.2031	3.10929	389
Residual	-33.29802	20.38787	.00000	9.99947	389
Std. Predicted Value	-3.045	2.828	.000	1.000	389
Std. Residual	-3.308	2.026	.000	.994	389

Source: Field study 2016

a. Dependent Variable: Customer_Satisfaction

Appendix6
Demographic variables

Frequency Table

Analysis of Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than =N=20,000	55	14.1	14.1	14.1
	N21000 - N30000	31	8.0	8.0	22.1
	N31000 - N40000	39	10.0	10.0	32.1
	N41000 - N50000	46	11.8	11.8	44.0
	N51000 - N60000	90	23.1	23.1	67.1
	Above N60000	128	32.9	32.9	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Location

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Abuja	174	44.7	44.7	44.7
	Lagos	215	55.3	55.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Customer category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Individual	276	71.0	71.0	71.0
	Corporate	113	29.0	29.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Regional Location

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Abuja Urban	96	24.7	24.7	24.7
	Abuja Semi Urban	113	29.0	29.0	53.7
	Lagos Urban	73	18.8	18.8	72.5
	Lagos Semi Urban	107	27.5	27.5	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	241	62.0	62.0	62.0
	Female	148	38.0	38.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 35 years	217	55.8	55.8	55.8
	36 – 50 years	118	30.3	30.3	86.1
	51 years and Above	54	13.9	13.9	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	180	46.3	46.3	46.3
	Married	124	31.9	31.9	78.1
	Divorced	37	9.5	9.5	87.7
	Separated	48	12.3	12.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Educational Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	WAEC /SSCE and Below	172	44.2	44.2	44.2
	B.Sc /HND	103	26.5	26.5	70.7
	Masters and Above	51	13.1	13.1	83.8
	Others	63	16.2	16.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Analysis of Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	58	14.9	14.9	14.9
	Service	144	37.0	37.0	51.9
	Production	105	27.0	27.0	78.9
	Unemployed	34	8.7	8.7	87.7
	Others	48	12.3	12.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

1)Reliability

Frequencies

Analysis of Statistics

		Bank should act according to promises whenever they are made to customers	Bank should be a dependable partner at all times to customers	Bank should have their records adequately kept	The customers should have confidence in the bank personnel and their services	Bank should have convenient operating hours to all customers
N	Valid	389	389	389	389	389
	Missing	0	0	0	0	0
Mean		5.0951	5.2571	5.2596	5.2699	5.3033
Std. Deviation		1.86771	1.78214	1.79689	1.78240	1.75878

Source: Field Survey 2016

5.09515.25715.25965.26995.3033

Frequency Table

Bank should act according to promises whenever they are made to customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	24	6.2	6.2	6.2
	DS	26	6.7	6.7	12.9
	D	29	7.5	7.5	20.3
	I	51	13.1	13.1	33.4
	A	65	16.7	16.7	50.1
	AS	68	17.5	17.5	67.6
	AVS	126	32.4	32.4	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should be a dependable partner at all times to customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	24	6.2	6.2	6.2
	DS	24	6.2	6.2	12.3
	D	18	4.6	4.6	17.0
	I	28	7.2	7.2	24.2
	A	76	19.5	19.5	43.7
	AS	106	27.2	27.2	71.0
	AVS	113	29.0	29.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should have their records adequately kept

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	16	4.1	4.1	4.1
	DS	24	6.2	6.2	10.3
	D	36	9.3	9.3	19.5
	I	40	10.3	10.3	29.8
	A	61	15.7	15.7	45.5
	AS	75	19.3	19.3	64.8
	AVS	137	35.2	35.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

The customers should have confidence in the bank personnel and their services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	19	4.9	4.9	4.9
	DS	21	5.4	5.4	10.3
	D	28	7.2	7.2	17.5
	I	46	11.8	11.8	29.3
	A	61	15.7	15.7	45.0
	AS	82	21.1	21.1	66.1
	AVS	132	33.9	33.9	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should have convenient operating hours to all customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	17	4.4	4.4	4.4
	DS	20	5.1	5.1	9.5
	D	34	8.7	8.7	18.3
	I	32	8.2	8.2	26.5
	A	75	19.3	19.3	45.8
	AS	76	19.5	19.5	65.3
	AVS	135	34.7	34.7	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

2. Tangibility Frequencies

Analysis of Statistics

		Bank should have modern equipment that facilitates quality service delivery	Bank should have visually appealing physical facilities	Bank should have physical facilities that are appealing to customers
N	Valid	389	389	389
	Missing	0	0	0
Mean		5.0154	5.2468	5.1491
Std. Deviation		1.89404	1.81794	1.80017

Source: Field Survey 2016

5.0154 5.2468 5.1491

Frequency Table

Bank should have modern equipment that facilitates quality service delivery

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	22	5.7	5.7	5.7
	DS	38	9.8	9.8	15.4
	D	31	8.0	8.0	23.4
	I	33	8.5	8.5	31.9
	A	81	20.8	20.8	52.7
	AS	65	16.7	16.7	69.4
	AVS	119	30.6	30.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should have visually appealing physical facilities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	19	4.9	4.9	4.9
	DS	24	6.2	6.2	11.1
	D	32	8.2	8.2	19.3
	I	48	12.3	12.3	31.6
	A	37	9.5	9.5	41.1
	AS	102	26.2	26.2	67.4
	AVS	127	32.6	32.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should have physical facilities that are appealing to customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	19	4.9	4.9	4.9
	DS	35	9.0	9.0	13.9
	D	21	5.4	5.4	19.3
	I	33	8.5	8.5	27.8
	A	75	19.3	19.3	47.0
	AS	98	25.2	25.2	72.2
	AVS	108	27.8	27.8	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

```
FREQUENCIES VARIABLES=v9 v10 v11 v12 v13
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
```

Responsiveness 3

Frequencies

Analysis of Statistics

		The staff of the bank should appear neat and should dress smart and professionally	Banks personnel can be too busy to respond to respond to normal customer's request	Bank employees should consistently be courteous, polite and friendly to customers	Bank employees should have the knowledge to answer questions by customers	Employees of the bank should understand the need of their customers
N	Valid	389	389	389	389	389
	Missing	0	0	0	0	0
Mean		5.1414	5.2802	5.2262	5.3368	5.0000
Std. Deviation		1.75219	1.78947	1.80784	1.72675	1.72160

Source: Field Survey 2016

5.14145.28025.22625.33685.0000

Frequency Table

The staff of the bank should appear neat and should dress smart and professionally

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	15	3.9	3.9	3.9
	DS	36	9.3	9.3	13.1
	D	22	5.7	5.7	18.8
	I	35	9.0	9.0	27.8
	A	84	21.6	21.6	49.4
	AS	92	23.7	23.7	73.0
	AVS	105	27.0	27.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Banks personnel can be too busy to respond to respond to normal customer's request

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	14	3.6	3.6	3.6
	DS	42	10.8	10.8	14.4
	D	18	4.6	4.6	19.0
	I	17	4.4	4.4	23.4
	A	73	18.8	18.8	42.2
	AS	106	27.2	27.2	69.4
	AVS	119	30.6	30.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank employees should consistently be courteous, polite and friendly to customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	16	4.1	4.1	4.1
	DS	34	8.7	8.7	12.9
	D	29	7.5	7.5	20.3
	I	19	4.9	4.9	25.2
	A	90	23.1	23.1	48.3
	AS	71	18.3	18.3	66.6
	AVS	130	33.4	33.4	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank employees should have the knowledge to answer questions by customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	14	3.6	3.6	3.6
	DS	29	7.5	7.5	11.1
	D	25	6.4	6.4	17.5
	I	26	6.7	6.7	24.2
	A	65	16.7	16.7	40.9
	AS	110	28.3	28.3	69.2
	AVS	120	30.8	30.8	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Employees of the bank should understand the need of their customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	14	3.6	3.6	3.6
	DS	42	10.8	10.8	14.4
	D	24	6.2	6.2	20.6
	I	28	7.2	7.2	27.8
	A	106	27.2	27.2	55.0
	AS	92	23.7	23.7	78.7
	AVS	83	21.3	21.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

```
FREQUENCIES VARIABLES=v14 v15 v16 v17
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
```

4) Assurance

Frequencies

Analysis of Statistics

		Bank should provide quality service to customers at the time promised	Bank is expected to inform customers exactly when services will be provided	It is unrealistic for bank workers to provide prompt services	Customers should feel secured in the service provided by the bank
N	Valid	389	389	389	389
	Missing	0	0	0	0
Mean		5.0463	5.1028	5.0154	5.0951
Std. Deviation		1.86612	1.85414	1.87489	1.90866

Source: Field Survey 2016

5.04635.10285.01545.0951

Frequency Table

Bank should provide quality service to customers at the time promised

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	27	6.9	6.9	6.9
	DS	24	6.2	6.2	13.1
	D	37	9.5	9.5	22.6
	I	33	8.5	8.5	31.1
	A	72	18.5	18.5	49.6
	AS	87	22.4	22.4	72.0
	AVS	109	28.0	28.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank is expected to inform customers exactly when services will be provided

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	21	5.4	5.4	5.4
	DS	34	8.7	8.7	14.1
	D	32	8.2	8.2	22.4
	I	28	7.2	7.2	29.6
	A	67	17.2	17.2	46.8
	AS	96	24.7	24.7	71.5
	AVS	111	28.5	28.5	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

It is unrealistic for bank workers to provide prompt services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	26	6.7	6.7	6.7
	DS	33	8.5	8.5	15.2
	D	31	8.0	8.0	23.1
	I	26	6.7	6.7	29.8
	A	78	20.1	20.1	49.9
	AS	93	23.9	23.9	73.8
	AVS	102	26.2	26.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Customers should feel secured in the service provided by the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	25	6.4	6.4	6.4
	DS	27	6.9	6.9	13.4
	D	37	9.5	9.5	22.9
	I	34	8.7	8.7	31.6
	A	73	18.8	18.8	50.4
	AS	60	15.4	15.4	65.8
	AVS	133	34.2	34.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

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FREQUENCIES VARIABLES=v18 v19 v20 v21 v22
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
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5) Empathy

Frequencies

Statistics

		Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint	Bank workers are not always willing to help customers	Bank employees should give individual attention to customers	It is unrealistic to expect personal attention from various workers in the bank	Bank should have the interest of the customers at heart
N	Valid	389	389	389	389	389
	Missing	0	0	0	0	0
Mean		4.8766	5.0154	4.8920	4.8149	5.2545
Std. Deviation		2.01033	1.90219	1.96979	1.99010	1.92234

Source: Field Survey 2016

4.87665.01544.89204.81495.2545

Frequency Table

Whenever a customer visit the bank, bank workers should show concern sympathy and interest in the customers complaint

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	33	8.5	8.5	8.5
	DS	35	9.0	9.0	17.5
	D	36	9.3	9.3	26.7
	I	43	11.1	11.1	37.8
	A	58	14.9	14.9	52.7
	AS	64	16.5	16.5	69.2
	AVS	120	30.8	30.8	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank workers are not always willing to help customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	21	5.4	5.4	5.4
	DS	40	10.3	10.3	15.7
	D	34	8.7	8.7	24.4
	I	29	7.5	7.5	31.9
	A	76	19.5	19.5	51.4
	AS	71	18.3	18.3	69.7
	AVS	118	30.3	30.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank employees should give individual attention to customers

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	30	7.7	7.7	7.7
	DS	35	9.0	9.0	16.7
	D	35	9.0	9.0	25.7
	I	40	10.3	10.3	36.0
	A	77	19.8	19.8	55.8
	AS	51	13.1	13.1	68.9
	AVS	121	31.1	31.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

It is unrealistic to expect personal attention from various workers in the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	35	9.0	9.0	9.0
	DS	36	9.3	9.3	18.3
	D	34	8.7	8.7	27.0
	I	34	8.7	8.7	35.7
	A	81	20.8	20.8	56.6
	AS	60	15.4	15.4	72.0
	AVS	109	28.0	28.0	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank should have the interest of the customers at heart

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DVS	23	5.9	5.9	5.9
	DS	28	7.2	7.2	13.1
	D	35	9.0	9.0	22.1
	I	25	6.4	6.4	28.5
	A	60	15.4	15.4	44.0
	AS	66	17.0	17.0	60.9
	AVS	152	39.1	39.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

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FREQUENCIES VARIABLES=v32 v33 v34 v35 v36 v37 v38 v39 v40 v41
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
```

Customer Satisfaction 1

Frequencies

Analysis of Statistics

		Bank is user friendly	Bank operation is stable	Bank is efficient in service delivery	Bank provides some feeling of security	Bank provide s high-quality services	Bank provides compreh ensive informati on	Bank provides customized services	Bank products are reasonab ly priced	Bank provides informati on that you can trust.	Bank digital products or services provided meet your needs
N	Valid	389	389	389	389	389	389	389	389	389	389
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		5.0026	5.0617	4.8586	4.9949	5.1465	5.1620	5.1748	4.9434	5.2159	5.2262
Std. Deviation		1.96686	1.91610	1.96045	1.95305	1.8740	1.8727	1.8121	1.8408	1.8345	1.8149

Source: Field Survey 2016

5.00265.06174.85864.99495.14655.16205.17484.94345.21595.2262

Frequency Table

Bank is user friendly

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	26	6.7	6.7	6.7
	Dissatisfied	39	10.0	10.0	16.7
	Some How Dissatisfied	32	8.2	8.2	24.9
	Indifferent	33	8.5	8.5	33.4
	Somehow Satisfied	67	17.2	17.2	50.6
	Satisfied	65	16.7	16.7	67.4
	Very Satisfied	127	32.6	32.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank operation is stable

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	21	5.4	5.4	5.4
	Dissatisfied	36	9.3	9.3	14.7
	Some How Dissatisfied	37	9.5	9.5	24.2
	Indifferent	31	8.0	8.0	32.1
	Somehow Satisfied	76	19.5	19.5	51.7
	Satisfied	55	14.1	14.1	65.8
	Very Satisfied	133	34.2	34.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank is efficient in service delivery

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	21	6.4	6.4	6.4
	Dissatisfied	36	10.5	10.5	17.0
	Some How Dissatisfied	37	11.1	11.1	28.0
	Indifferent	31	9.0	9.0	37.0
	Somehow Satisfied	76	18.8	18.8	55.8
	Satisfied	55	14.1	14.1	69.9
	Very Satisfied	133	30.1	30.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides some feeling of security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	28	7.2	7.2	7.2
	Dissatisfied	33	8.5	8.5	15.7
	Some How Dissatisfied	35	9.0	9.0	24.7
	Indifferent	33	8.5	8.5	33.2
	Somehow Satisfied	73	18.8	18.8	51.9
	Satisfied	62	15.9	15.9	67.9
	Very Satisfied	125	32.1	32.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides high-quality services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	20	5.1	5.1	5.1
	Dissatisfied	39	10.0	10.0	15.2
	Some How Dissatisfied	24	6.2	6.2	21.3
	Indifferent	28	7.2	7.2	28.5
	Somehow Satisfied	71	18.3	18.3	46.8
	Satisfied	84	21.6	21.6	68.4
	Very Satisfied	123	31.6	31.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides comprehensive information

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	19	4.9	4.9	4.9
	Dissatisfied	38	9.8	9.8	14.7
	Some How Dissatisfied	29	7.5	7.5	22.1
	Indifferent	18	4.6	4.6	26.7
	Somehow Satisfied	87	22.4	22.4	49.1
	Satisfied	67	17.2	17.2	66.3
	Very Satisfied	131	33.7	33.7	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides customized services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	13	3.3	3.3	3.3
	Dissatisfied	41	10.5	10.5	13.9
	Some How Dissatisfied	29	7.5	7.5	21.3
	Indifferent	24	6.2	6.2	27.5
	Somehow Satisfied	79	20.3	20.3	47.8
	Satisfied	81	20.8	20.8	68.6
	Very Satisfied	122	31.4	31.4	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank products are reasonably priced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	17	4.4	4.4	4.4
	Dissatisfied	45	11.6	11.6	15.9
	Some How Dissatisfied	33	8.5	8.5	24.4
	Indifferent	28	7.2	7.2	31.6
	Somehow Satisfied	93	23.9	23.9	55.5
	Satisfied	71	18.3	18.3	73.8
	Very Satisfied	102	26.2	26.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides information that you can trust.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	18	4.6	4.6	4.6
	Dissatisfied	35	9.0	9.0	13.6
	Some How Dissatisfied	23	5.9	5.9	19.5
	Indifferent	29	7.5	7.5	27.0
	Somehow Satisfied	80	20.6	20.6	47.6
	Satisfied	72	18.5	18.5	66.1
	Very Satisfied	132	33.9	33.9	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank digital products or services provided meet your needs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	16	4.1	4.1	4.1
	Dissatisfied	32	8.2	8.2	12.3
	Some How Dissatisfied	32	8.2	8.2	20.6
	Indifferent	25	6.4	6.4	27.0
	Somehow Satisfied	79	20.3	20.3	47.3
	Satisfied	73	18.8	18.8	66.1
	Very Satisfied	132	33.9	33.9	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

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FREQUENCIES VARIABLES=v42 v43 v44 v45 v46 v47 v48 v49 v50 v51
v52
  /STATISTICS=STDDEV MEAN
  /ORDER=ANALYSIS.
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Customer Satisfaction 2

Frequencies

Analysis of Statistics

		Bank Products or services are reasonably priced	Bank provides innovative products or services	Bank understands your problems and requests	Bank responds to your problems and requests promptly.	I am satisfied with the bank image	I feel satisfied with the bank customer support service need	Overall satisfaction with the bank	Bank staff tell you exactly the time the service will be performed	Bank staff insist on error free records	Bank operating time convenient to me	Bank has my interest at heart
N	Valid	389	389	389	389	389	389	389	389	389	389	389
	Missing	0	0	0	0	0	0	0	0	0	0	0
Mean		5.0720	5.1311	5.0283	5.0540	5.1028	5.0437	5.1748	5.2237	5.2596	5.1414	5.1851
Std. Deviation		1.8680	1.8572	1.8671	1.8721	1.8994	1.9010	1.8092	1.8343	1.8267	1.8100	1.7722

Source: Field Survey 2016

5.07205.13115.02835.05405.10285.04375.17485.22375.25965.14145.1851

Frequency Table

Bank Products or services are reasonably priced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	19	4.9	4.9	4.9
	Dissatisfied	35	9.0	9.0	13.9
	Some How Dissatisfied	34	8.7	8.7	22.6
	Indifferent	36	9.3	9.3	31.9
	Somehow Satisfied	78	20.1	20.1	51.9
	Satisfied	61	15.7	15.7	67.6
	Very Satisfied	126	32.4	32.4	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank provides innovative products or services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	20	5.1	5.1	5.1
	Dissatisfied	28	7.2	7.2	12.3
	Some How Dissatisfied	38	9.8	9.8	22.1
	Indifferent	36	9.3	9.3	31.4
	Somehow Satisfied	69	17.7	17.7	49.1
	Satisfied	69	17.7	17.7	66.8
	Very Satisfied	129	33.2	33.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank understands your problems and requests

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	18	4.6	4.6	4.6
	Dissatisfied	43	11.1	11.1	15.7
	Some How Dissatisfied	30	7.7	7.7	23.4
	Indifferent	28	7.2	7.2	30.6
	Somehow Satisfied	85	21.9	21.9	52.4
	Satisfied	70	18.0	18.0	70.4
	Very Satisfied	115	29.6	29.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank responds to your problems and requests promptly.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	19	4.9	4.9	4.9
	Dissatisfied	40	10.3	10.3	15.2
	Some How Dissatisfied	33	8.5	8.5	23.7
	Indifferent	22	5.7	5.7	29.3
	Somehow Satisfied	89	22.9	22.9	52.2
	Satisfied	67	17.2	17.2	69.4
	Very Satisfied	119	30.6	30.6	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

I am satisfied with the bank image

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	20	5.1	5.1	5.1
	Dissatisfied	40	10.3	10.3	15.4
	Some How Dissatisfied	30	7.7	7.7	23.1
	Indifferent	22	5.7	5.7	28.8
	Somehow Satisfied	85	21.9	21.9	50.6
	Satisfied	62	15.9	15.9	66.6
	Very Satisfied	130	33.4	33.4	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

I feel satisfied with the bank customer support service need

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	23	5.9	5.9	5.9
	Dissatisfied	36	9.3	9.3	15.2
	Some How Dissatisfied	34	8.7	8.7	23.9
	Indifferent	24	6.2	6.2	30.1
	Somehow Satisfied	84	21.6	21.6	51.7
	Satisfied	67	17.2	17.2	68.9
	Very Satisfied	121	31.1	31.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Overall satisfaction with the bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	15	3.9	3.9	3.9
	Dissatisfied	41	10.5	10.5	14.4
	Some How Dissatisfied	21	5.4	5.4	19.8
	Indifferent	27	6.9	6.9	26.7
	Somehow Satisfied	86	22.1	22.1	48.8
	Satisfied	78	20.1	20.1	68.9
	Very Satisfied	121	31.1	31.1	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank staff tell you exactly the time the service will be performed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	19	4.9	4.9	4.9
	Dissatisfied	32	8.2	8.2	13.1
	Some How Dissatisfied	27	6.9	6.9	20.1
	Indifferent	25	6.4	6.4	26.5
	Somehow Satisfied	79	20.3	20.3	46.8
	Satisfied	76	19.5	19.5	66.3
	Very Satisfied	131	33.7	33.7	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank staff insist on error free records

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	19	4.9	4.9	4.9
	Dissatisfied	28	7.2	7.2	12.1
	Some How Dissatisfied	30	7.7	7.7	19.8
	Indifferent	25	6.4	6.4	26.2
	Somehow Satisfied	78	20.1	20.1	46.3
	Satisfied	72	18.5	18.5	64.8
	Very Satisfied	137	35.2	35.2	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank operating time convenient to me

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	14	3.6	3.6	3.6
	Dissatisfied	36	9.3	9.3	12.9
	Some How Dissatisfied	36	9.3	9.3	22.1
	Indifferent	28	7.2	7.2	29.3
	Somehow Satisfied	76	19.5	19.5	48.8
	Satisfied	79	20.3	20.3	69.2
	Very Satisfied	120	30.8	30.8	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

Bank has my interest at heart

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very Dissatisfied	12	3.1	3.1	3.1
	Dissatisfied	41	10.5	10.5	13.6
	Some How Dissatisfied	22	5.7	5.7	19.3
	Indifferent	30	7.7	7.7	27.0
	Somehow Satisfied	85	21.9	21.9	48.8
	Satisfied	81	20.8	20.8	69.7
	Very Satisfied	118	30.3	30.3	100.0
	Total	389	100.0	100.0	

Source: Field Survey 2016

DATASET ACTIVATE DataSet1.
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```
 /COMPRESSED.
REGRESSION
  /DESCRIPTIVES MEAN STDDEV CORR SIG N
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Customer_Satisfaction
  /METHOD=ENTER Reliability
  /RESIDUALS DURBIN.
```

Appendix 7

Hypotheses

Hypo 1

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer Satisfaction	107.2031	10.47173	389
Reliability	26.1851	3.89378	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Reliability
Pearson Correlation	Customer_Satisfaction	1.000	.202
	Reliability	.202	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.000
	Reliability	.000	.
N	Customer_Satisfaction	389	389
	Reliability	389	389

Source: Field Survey 2016

Hypo 1

Analysis of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Reliability[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.202[a]	.041	.038	10.26888	.041	16.480	1	387	.000	1.671

Source: Field Survey 2016

a. Predictors: (Constant), Reliability
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1737.854	1	1737.854	16.480	.000[b]
	Residual	40809.103	387	105.450		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Reliability

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	92.971	3.544		26.231	.000		
	Reliability	.544	.134	.202	4.060	.000	1.000	1.000

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Reliability
1	1	1.989	1.000	.01	.01
	2	.011	13.541	.99	.99

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	100.5802	111.4507	107.2031	2.11637	389
Residual	-32.73306	20.07162	.00000	10.25564	389
Std. Predicted Value	-3.129	2.007	.000	1.000	389
Std. Residual	-3.188	1.955	.000	.999	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

REGRESSION

```
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Customer_Satisfaction
/METHOD=ENTER Tangibility
/RESIDUALS DURBIN.
```

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Tangibility	15.4113	3.11638	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Tangibility
Pearson Correlation	Customer_Satisfaction	1.000	.048
	Tangibility	.048	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.171
	Tangibility	.171	.
N	Customer_Satisfaction	389	389
	Tangibility	389	389

Source: Field Survey 2016

Analysis of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Tangibility[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.202[a]	.041	.038	10.26888	.041	16.480	1	387	.343	1.628

Source: Field Survey 2016

a. Predictors: (Constant), Reliability
b. Dependent Variable: Customer_Satisfaction

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.048[a]	.002	.000	10.47305	.002	.902	1	387	.343	1.628

Source: Field Survey 2016

a. Predictors: (Constant), Tangibility
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	98.912	1	98.912	.902	.343[b]
	Residual	42448.045	387	109.685		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Tangibility

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	104.706	2.682		39.034	.000		
	Tangibility	.162	.171	.048	.950	.343	1.000	1.000

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Tangibility
1	1	1.980	1.000	.01	.01
	2	.020	10.003	.99	.99

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	105.6783	108.1085	107.2031	.50490	389
Residual	-33.97443	22.02557	.00000	10.45955	389
Std. Predicted Value	-3.020	1.793	.000	1.000	389
Std. Residual	-3.244	2.103	.000	.999	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

REGRESSION

```
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Customer_Satisfaction
/METHOD=ENTER Responsiveness
/RESIDUALS DURBIN.
```

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Responsiveness	25.9846	3.95591	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Responsiveness
Pearson Correlation	Customer_Satisfaction	1.000	.150
	Responsiveness	.150	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.001
	Responsiveness	.001	.
N	Customer_Satisfaction	389	389
	Responsiveness	389	389

Source: Field Survey 2016

Analysis of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Responsiveness[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.150[a]	.023	.020	10.36620	.023	8.940	1	387	.003	1.643

Source: Field Survey 2016

a. Predictors: (Constant), Responsiveness
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	960.700	1	960.700	8.940	.003[b]
	Residual	41586.256	387	107.458		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Responsiveness

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	96.867	3.497		27.704	.000		
	Responsiveness	.398	.133	.150	2.990	.003	1.000	1.000

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Responsiveness
1	1	1.989	1.000	.01	.01
	2	.011	13.230	.99	.99

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	102.0382	110.7891	107.2031	1.57354	389
Residual	-34.20922	22.58632	.00000	10.35283	389
Std. Predicted Value	-3.282	2.279	.000	1.000	389
Std. Residual	-3.300	2.179	.000	.999	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

REGRESSION

```
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Customer_Satisfaction
/METHOD=ENTER Assurance
/RESIDUALS DURBIN.
```

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Assurance	20.2596	4.25682	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Assurance
Pearson Correlation	Customer_Satisfaction	1.000	-.103
	Assurance	-.103	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.021
	Assurance	.021	.
N	Customer_Satisfaction	389	389
	Assurance	389	389

Source: Field Survey 2016

Analysis of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Assurance[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.103[a]	.011	.008	10.42942	.011	4.155	1	387	.042	1.615

Source: Field Survey 2016

a. Predictors: (Constant), Assurance
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	451.920	1	451.920	4.155	.042[b]
	Residual	42095.036	387	108.773		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Assurance

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	112.340	2.575		43.630	.000		
	Assurance	-.254	.124	-.103	-2.038	.042	1.000	1.000

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Assurance
1	1	1.979	1.000	.01	.01
	2	.021	9.635	.99	.99

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	105.2407	110.3113	107.2031	1.07923	389
Residual	-35.79009	21.75933	.00000	10.41597	389
Std. Predicted Value	-1.818	2.880	.000	1.000	389
Std. Residual	-3.432	2.086	.000	.999	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

REGRESSION

```
/DESCRIPTIVES MEAN STDDEV CORR SIG N
/MISSING LISTWISE
/STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT Customer_Satisfaction
/METHOD=ENTER Empathy
/RESIDUALS DURBIN.
```

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Empathy	24.8535	4.20317	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Empathy
Pearson Correlation	Customer_Satisfaction	1.000	.085
	Empathy	.085	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.046
	Empathy	.046	.
N	Customer_Satisfaction	389	389
	Empathy	389	389

Source: Field Survey 2016

Analysism of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Empathy[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.085[a]	.007	.005	10.44688	.007	2.848	1	387	.092	1.607

Source: Field Survey 2016

a. Predictors: (Constant), Empathy
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	310.791	1	310.791	2.848	.092[b]
	Residual	42236.165	387	109.137		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Empathy

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	101.911	3.180		32.043	.000		
	Empathy	.213	.126	.085	1.688	.092	1.000	1.000

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnostics[a]

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions	
				(Constant)	Empathy
1	1	1.986	1.000	.01	.01
	2	.014	11.925	.99	.99

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	104.6791	109.3636	107.2031	.89499	389
Residual	-34.23429	21.76571	.00000	10.43341	389
Std. Predicted Value	-2.820	2.414	.000	1.000	389
Std. Residual	-3.277	2.083	.000	.999	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

REGRESSION
/DESCRIPTIVES MEAN STDDEV CORR SIG N

```
  /MISSING LISTWISE
  /STATISTICS COEFF OUTS R ANOVA COLLIN TOL CHANGE
  /CRITERIA=PIN(.05) POUT(.10)
  /NOORIGIN
  /DEPENDENT Customer_Satisfaction
  /METHOD=ENTER Reliability Tangibility Responsiveness Assurance
Empathy
  /RESIDUALS DURBIN.
```

Regression

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer Satisfaction	107.2031	10.47173	389
Reliability	26.1851	3.89378	389
Tangibility	15.4113	3.11638	389
Responsiveness	25.9846	3.95591	389
Assurance	20.2596	4.25682	389
Empathy	24.8535	4.20317	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Reliability	Tangibility	Responsiveness	Assurance	Empathy
Pearson Correlation	Customer_Satisfaction	1.000	.202	.048	.150	-.103	.085
	Reliability	.202	1.000	.128	.136	.040	-.100
	Tangibility	.048	.128	1.000	-.009	.094	.054
	Responsiveness	.150	.136	-.009	1.000	.242	.162
	Assurance	-.103	.040	.094	.242	1.000	.122
	Empathy	.085	-.100	.054	.162	.122	1.000
Sig. (1-tailed)	Customer_Satisfaction	.	.000	.171	.001	.021	.046
	Reliability	.000	.	.006	.004	.215	.025
	Tangibility	.171	.006	.	.427	.032	.143
	Responsiveness	.001	.004	.427	.	.000	.001
	Assurance	.021	.215	.032	.000	.	.008
	Empathy	.046	.025	.143	.001	.008	.
N	Customer_Satisfaction	389	389	389	389	389	389
	Reliability	389	389	389	389	389	389
	Tangibility	389	389	389	389	389	389
	Responsiveness	389	389	389	389	389	389
	Assurance	389	389	389	389	389	389
	Empathy	389	389	389	389	389	389

Source: Field Survey 2016

Analysis of Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Empathy, Tangibility, Assurance, Reliability, Responsiveness[b]	.	Enter

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Analysis of Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.297[a]	.088	.076	10.06453	.088	7.406	5	383	.000	1.625

Source: Field Survey 2016

a. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness
b. Dependent Variable: Customer_Satisfaction

Analysis of ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3751.067	5	750.213	7.406	.000[b]
	Residual	38795.889	383	101.295		
	Total	42546.956	388			

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction
b. Predictors: (Constant), Empathy, Tangibility, Assurance, Reliability, Responsiveness

Analysis of Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	83.555	5.866		14.243	.000		
	Reliability	.522	.135	.194	3.871	.000	.948	1.055
	Tangibility	.117	.167	.035	.701	.484	.969	1.032
	Responsiveness	.390	.136	.147	2.868	.004	.900	1.111
	Assurance	-.398	.125	-.162	-3.192	.002	.926	1.080
	Empathy	.246	.125	.099	1.969	.050	.947	1.056

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Collinearity Diagnosticsa

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions					
				(Constant)	Reliability	Tangibility	Responsiveness	Assurance	Empathy
1	1	5.881	1.000	.00	.00	.00	.00	.00	.00
	2	.038	12.363	.00	.02	.53	.02	.38	.01
	3	.031	13.716	.01	.02	.24	.05	.54	.20
	4	.027	14.833	.00	.33	.08	.04	.00	.45
	5	.017	18.865	.00	.30	.08	.77	.05	.12
	6	.006	31.070	.99	.34	.07	.12	.02	.22

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

Analysis of Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	97.7355	115.9959	107.2031	3.10929	389
Residual	-33.29802	20.38787	.00000	9.99947	389
Std. Predicted Value	-3.045	2.828	.000	1.000	389
Std. Residual	-3.308	2.026	.000	.994	389

Source: Field Survey 2016

a. Dependent Variable: Customer_Satisfaction

```
CORRELATIONS
  /VARIABLES=Customer_Satisfaction Reliability
```

/PRINT=TWOTAIL NOSIG
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.

Correlations

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Reliability	26.1851	3.89378	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Reliability
Customer_Satisfaction	Pearson Correlation	1	.202**
	Sig. (2-tailed)		.000
	N	389	389
Reliability	Pearson Correlation	.202**	1
	Sig. (2-tailed)	.000	
	N	389	389

Source: Field Survey 2016

**. Correlation is significant at the 0.01 level (2-tailed).

CORRELATIONS
/VARIABLES=Customer_Satisfaction Tangibility

/PRINT=TWOTAIL NOSIG
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.

Correlations

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Tangibility	15.4113	3.11638	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Tangibility
Customer_Satisfaction	Pearson Correlation	1	.048
	Sig. (2-tailed)		.343
	N	389	389
Tangibility	Pearson Correlation	.048	1
	Sig. (2-tailed)	.343	
	N	389	389

Source: Field Survey 2016

CORRELATIONS
/VARIABLES=Customer_Satisfaction Responsiveness

/PRINT=TWOTAIL NOSIG
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.

Correlations

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Responsiveness	25.9846	3.95591	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Responsiveness
Customer_Satisfaction	Pearson Correlation	1	.150**
	Sig. (2-tailed)		.003
	N	389	389
Responsiveness	Pearson Correlation	.150**	1
	Sig. (2-tailed)	.003	
	N	389	389

Source: Field Survey 2016

**. Correlation is significant at the 0.01 level (2-tailed).

CORRELATIONS
/VARIABLES=Customer_Satisfaction Assurance

/PRINT=TWOTAIL NOSIG
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.

Correlations

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Assurance	20.2596	4.25682	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Assurance
Customer_Satisfaction	Pearson Correlation	1	-.103*
	Sig. (2-tailed)		.042
	N	389	389
Assurance	Pearson Correlation	-.103*	1
	Sig. (2-tailed)	.042	
	N	389	389

Source: Field Survey 2016

*. Correlation is significant at the 0.05 level (2-tailed).

CORRELATIONS

```
/VARIABLES=Customer_Satisfaction Empathy
/PRINT=TWOTAIL NOSIG
/STATISTICS DESCRIPTIVES
/MISSING=PAIRWISE.
```

Correlations

Analysis of Descriptive Statistics

	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Empathy	24.8535	4.20317	389

Source: Field Survey 2016

Analysis of Correlations

		Customer_Satisfaction	Empathy
Customer_Satisfaction	Pearson Correlation	1	.085
	Sig. (2-tailed)		.092
	N	389	389
Empathy	Pearson Correlation	.085	1
	Sig. (2-tailed)	.092	
	N	389	389

Source: Field Survey 2016

CORRELATIONS

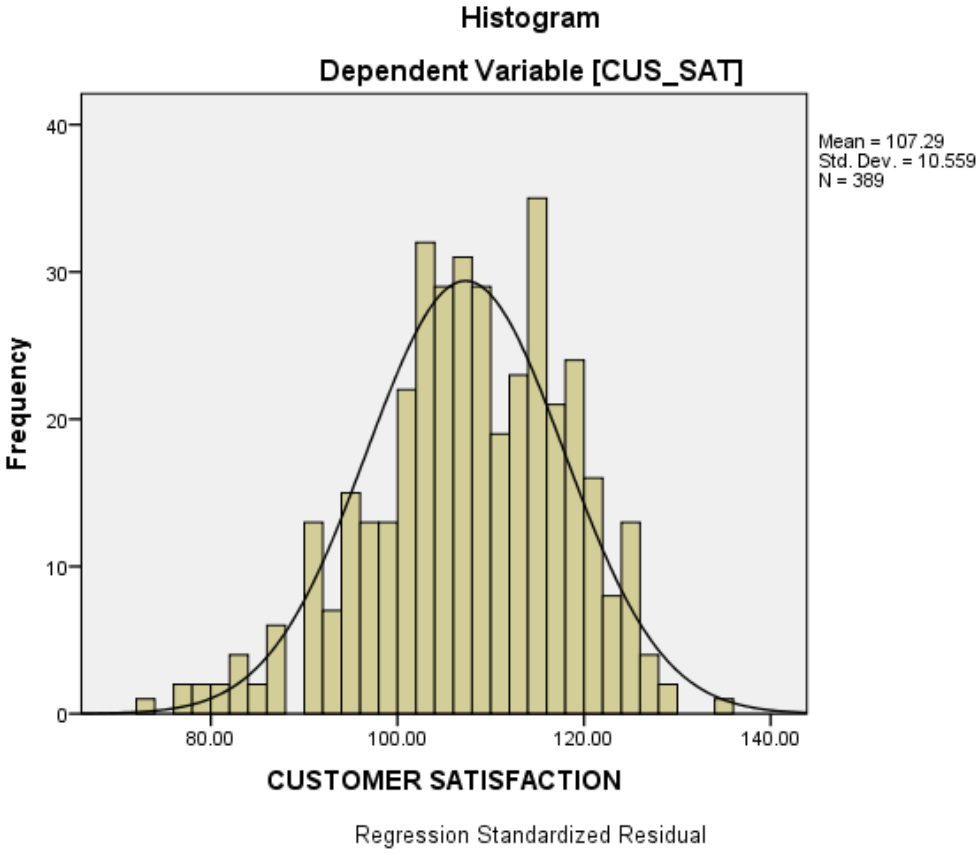
```
  /VARIABLES=Customer_Satisfaction Reliability Tangibility Responsiveness
Assurance Empathy
  /PRINT=TWOTAIL NOSIG
  /STATISTICS DESCRIPTIVES
  /MISSING=PAIRWISE.
```

Correlations

Analysis of Descriptive Statistics

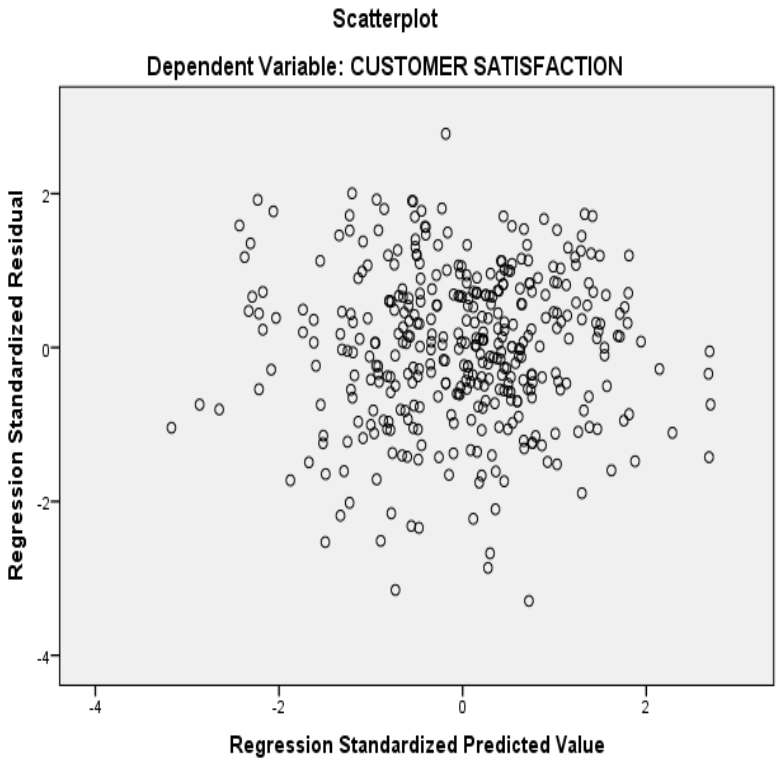
	Mean	Std. Deviation	N
Customer_Satisfaction	107.2031	10.47173	389
Reliability	26.1851	3.89378	389
Tangibility	15.4113	3.11638	389
Responsiveness	25.9846	3.95591	389
Assurance	20.2596	4.25682	389
Empathy	24.8535	4.20317	389

Source: Field Survey 2016



Normal Probability Plot and Scatter Plot Regression Analysis





Appendix 8

NAMES AND ADDRESSES OF SELECTED DEPOSIT MONEY BANKS

ACCESS BANK PLC

Address: Head Office: 1665, Oyin Jolayemi Street, Victoria Island, Lagos
Phone: +234 1 26210404-41, 2626273-76, 2641571-72, 3201889; Fax: +234 1 2621037
Website: http://www.accessbankplc.com

FIRST BANK NIGERIA LIMITED

Address: Head Office: Samuel Asabia House, 35, Marina, Lagos
Phone: +234 1 2665900-19; Fax: +234 1 2665934, 2643166
Website: http://www.firstbanknigeria.com

GUARANTY TRUST BANK PLC

Address: Head Office: Plot 1669, Oyin Jolayemi Street Victoria Island, agos
Phone: +234 1 2622650-69, 3201100; Fax: +234 1 2622698-9.
Website: http://www.gtbplc.com

UNITED BANK OF AFRICA PLC

Address: Head Office: 57, Marina, Lagos
Phone: +234 1 2644651-700, 4701416, 2642284; Fax: +234 1 2642287
Website: http://www.ubaplc.com

ZENITH BANK PLC

Address: Head Office: Plot 84, Ajose Adeogun Street, Victoria Island, Lagos
Phone: +234 1 4618301, 4618321, 4618311, 2703141; Fax: +234 1 2618212
Website: http://www.zenithbank.com

Branches

First Bank Nigeria Plc, Abuja Bwari Branch: Address 1: Suleja Road, Bwari, FCT Abuja,

First Bank Nigeria Plc, Awolowo Road Branch, Address 1: 116 Awolowo Road, Ikoyi, Ikoyi-Lagos Lagos

ZENITH BANK NIGERIA PLC, PLOT B6, KILOMETER 1, ABUJA-KADUNA EXPRESSWAY, ZUBA ABUJA

ZENITH BANK NIGERIA PLC , 101 ALAKORO STREET, EBUTE ERO, LAGOS ISLAND, LAGOS

UNITED BANK FOR AFRICA PLC, PLOT 1374, AHMADU BELLO WAY, GARKI, ABUJA

UNITED BANK FOR AFRICA PLC , 5/7 KAKAWA STREET, LAGOS ISLAND, LAGOS

GUARANTEE TRUST BANK PLC, .PLOT 1473 AHMADU BELLO WAY, ABUJA, AREA 11 GARKI,, ABUJA

GUARANTEE TRUST BANK PLC KM 22, LEKI EPE EXPRESSWAY, AJAH, LAGOS

ACCESS BANK NIGERIA PLC, PLOT 1231, AHMADU BELLO WAY, GARKI, AREA II, FCT, ABUJA

ACCESS BANK NIGERIA PLC, 58, AWOLOWO ROAD, IKOYI, LAGOS STATE.

Pilot Survey

Stanbic IBTC Bank Plc, Address: Head Office: I.B.T.C. Place, Walter Carrington Crescent, Victoria Island, Lagos

Union Bank Of Nigeria Plc. Address: Head Office: Stallion Plaza, 36 Marina, Lagos

First City Monumental Bank Plc, Address: Head Office: Primrose Tower, 17A, Tinubu Street, Lagos

Diamond Bank Plc, Address: Head Office: Plot 1261, Adeola Hopewell Street, Victoria Island, Lagos