



Effect of service quality on customer loyalty in commercial banks in Bauchi metropolis

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Abstract

The study examined the effect of service quality on customer loyalty in commercial banks in Bauchi Metropolis Bauchi state, Nigeria. The study adopted a survey research design which is purely quantitative approach, Data was collected from 120 commercial banks customer within Bauchi metropolis using a structured questionnaire. A convenience sampling technique was used in this study. Data collected was statistically treated and analysed using multiple regression. The findings of the study revealed that reliability, assurance and tangibles have significant and positive effect on commercial banks customer loyalty in Bauchi Metropolis. Therefore, a good service quality creates and maintain customer loyalty and therefore, the case of customer disloyalty in commercial banks in Bauchi metropolis could be ameliorated when the commercial banks employees respond to the customers' requests as expected, become active to make customers feel secured in their transactions, give customers individual attention and understand customers' specific needs, having the best interests at heart and giving enough attention to the customers. This study recommends that Commercial banks in Bauchi metropolis should give more training and encourage their employees to deliver their services with promptness as promised, with accuracy and ensures customers' transactions and records are kept with utmost confidentiality to enable customers to have trust and confidence in dealing with their banks as these encourage the loyalty of commercial bank customers in Bauchi metropolis.

Keywords: Commercial Banks, Customer Loyalty, Service Quality.

1. Introduction

Commercial banks are those banks established to accept deposits and grant loan to the industries, individual and traders with a view to earn profit. Apart from financing, they also render services like collection of bills and cheques, safekeeping of valuables, financial advising among others to their customer. Commercial banking is a financial institution that provides services, such as accepting deposits, giving business loans and auto loans, mortgage lending, and basic investment products like savings accounts and certificates of deposit (Sanusi, 2021). The Author further stress that commercial banks perform all kinds of banking

functions such as accepting deposits, advancing loans, credit creation, and agency functions. Its activities are different from those of investment banking, which include underwriting, acting as an intermediary between an issuer of securities and the investing public, facilitating mergers and other corporate reorganizations, and also acting as a broker for institutional clients.

Kent (2015) views commercial bank as “an organization whose principal operations are concerned with the accumulation of the temporarily idle money of the general public for the purpose of advancing to others for expenditure.” Sayers (2014) maintains that “ordinary banking business



consists of changing cash for bank deposits and bank deposits for cash; transferring bank deposits from one person or corporation (one ‘depositor’) to another; giving bank deposits in exchange for bills of exchange, government bonds, the secured or unsecured promises of businessmen to repay. Banking industry therefore plays an imperative role in economic growth and prosperity (Ostrom et al., 2016; Kent, 2015). In Nigeria, banks are an important tool for economic development; these financial institutions are continuously expanding and offering a wide range of financial services, investment opportunities within and outside the country leading to further economic growth (Mayowa, 2014). One of the most important indicators of a banks’ success is a high level of customer loyalty (Kheng et al., 2016).

Customer loyalty is very important in the creation and maintenance of competitive advantage in the service industry all over the world. The realization that there are many economic advantages attributed to retaining loyal customers as opposed to looking for new ones has made industry practitioners and academics pay much more attention to customer loyalty studies (Osman & Sentosa, 2014). In order to remain competitive, commercial banks need to build and enhance customer relationships that deliver value beyond that provided by the core product (Mayowa, 2014). The benefits incurred from this approach include improved company performance, profitability, business referrals and increased publicity, customer share and competitive positioning (Hennig-Thurau et al., 2022).

Ensuring customer satisfaction and their long-term retention is one of the most important tasks for the management of a service company. A high level of customer satisfaction is the main tool for creating long-term loyalty, business stability, growth and long-term development of the company. Customer loyalty is a very important and main instrument for

managing a modern company that is faced with new challenges in a contemporary environment. In the changing banking scenario of the 21st century, banks need to have a vital identity to provide excellent services. Banks have to be of world-class standard, committed to excellence in service delivery, and to play a major role in the growing and diversifying financial sector (Osayawe, 2016). In the banking sector, loyal customers are more profitable because they are attached to the bank and thus are easier to serve than the non-loyal customers (Kent, 2015). Bowen and Chen (2017) maintain that a small increase in loyal customers can result in a substantial increase in profitability. Furthermore, the longer a loyal customer stays with a firm, the more profitable it is to that firm (Kim & Cha, 2022).

Firms that have a goal to remain competitive in the marketplace, need to build and enhance relationships with loyal customers because of benefits that include profitability, business referral and publicity. However, it has observed by Mubarak (2020) achieving 100% loyalty threshold is almost impossible and unusual because huge number of customers of the banks in Bauchi today have been found to maintain more than one account in different banks. The case of customer disloyalty is very common in commercial banks in Bauchi State. Mubarak (2020) discovered that banking customers of today have dual loyalty towards their banks because numerous customers in Bauchi state have changed their primary service providers while significant number of customers have equally switched service provider in the recent time and one of the most important indicators of a banks’ success is a high level of customer loyalty. That is why the several researchers have attempted to investigate customer loyalty in a different context including banking industry. As a result, it has been reported that service quality is one of the most critical variables that could create and maintain customer loyalty



(Bowen & Chen, 2017; Liang & Wang, 2015). Although, numbers of studies (see, for example, Dhandabani, 2018; Guo, Duff, & Hair, 2018; Kheng, et al., 2016) have been conducted on service quality but most of the studies investigated the relationship between service quality and customer satisfaction which is transient in nature only few studies (see, for example, Al-Shammari, & Kanina, 2015; Leninkumar, 2016; Yani, 2017) focused on service quality and customer loyalty, but the findings of these studies are inconsistent. In view of these arguments this study investigated the relationship between service quality and customer loyalty in commercial banks in Bauchi Metropolis Bauchi state, Nigeria

2. Literature Review

Concept of Customer Loyalty

Concept of customer loyalty is central to marketing activities in both academic and organizational practices. Importantly, the era of stiff competition among organizations and the ubiquitous of the commercial banks in the recent time have particularly called for management of customer loyalty through which the service providers can maintain competitive advantage (Aydin & Ozer, 2015). For any organization to sustain brand longevity it must take into consideration concept of customer loyalty as a key component of its activities (Akthar & Hunjra, 2021). Perhaps this notion has made several academic scholars to delve into what customer loyalty involves from different perspectives.

This particularly implies that there is no universally acceptable definition of loyalty (Seto, 2012). For instance, Oliver (2009) defines customer loyalty as a genuinely held commitment to continue to buy or re-patronize same product or service that is preferred consistently in the future in spite of alternative offers and other distractions that can cause switching behavior. Agus, Barker and Kandampully (2017) in their initial conceptualization regarded customer

loyalty as a behavior that is formed towards a particular product over time while same was conceptualized by (Amha, 2020).

According to Seto, (2012), loyalty behavior varies and this may include repetitive purchases from the same service provider or an improvement in the level of relationship with one supplier. In addition, Day (2006) believed that loyalty is caused by a strong internal disposition and which eventually leads to continuous purchases with same supplier. Based on different perspectives of customer loyalty, this study aligns with the position of Oliver and defines Customer loyalty as the genuine feeling and attitude of customers to continually patronize a particular service provider irrespective of outside attractions and other situational influences. Furthermore, earlier scholars such as Agus et al. (2017) regarded loyalty as the deliberate purchase displayed overtime by an individual or an organization with respect to one certain brand or set of brands. The implication of this therefore suggests that a customer that who is loyal will remain with the bank over a period of time and will likely patronize any form of new services/products and perhaps make positive referrals for their banks (Fisher, 2019). Other scholars have also argued that customers may display different levels of loyalty towards their service providers (Lam, Burton & Lo, 2019). The benefits of customer loyalty are tremendous and have been documented in literature. For instance, some authors believe that when customers are loyal, the income of company will increase since such loyalty will lead to buying more services and products (Ehigie, 2016). Other scholars assert that loyalty brings about new businesses through referrals while others maintain that it can reduce cost of operation since it is quite expensive to recruit new customers than retaining the ones (Aydin, et al, 2015).

Customer loyalty as the degree to which a customer exhibits repeat purchase behavior from a service provider, positive attitudinal



disposition toward the provider, and ready to use the same provider again when a need for the service arises. According to Caruana Money and Berthon (2000), customer retention is the practice of working to satisfy customers' needs with the intention of developing long-term relationships with them. Loyalty in service businesses refers to the customer's commitment to do business with a particular organization, purchasing their products repeatedly and recommending others to the organization's products. Anderson (2023) say that customer loyalty is actually the result of an organization creating a benefit for customers so that they will maintain or increase their purchases from the organization. They indicate that true loyalty is created when the customer becomes an advocate for the organization without incentives.

Concept of Concept of Service Quality

Service quality has been conceptualized as the difference between customer expectations regarding a service to be received and perceptions of the results of the service being received (Gronroos, 2021). In some earlier studies, service quality has been referred to as the extent to which a service meets customers' needs or expectations (Akhtar & Hunjra, 2021). It is also conceptualized as the consumer's overall perception of the relative inferiority or superiority of the services (Ehigie, 2016). The concept of service quality has been debated and studied over several decades. Extant scholars have asserted that in order for an improvement and value to be added to the services been rendered to the customers, management of any organization must comprehend what actually constitutes the service quality and how it must be measured appropriately (Awan et al, 2011). In this respect, a large number of studies have been carried out with the purpose of understanding the nature and dimensions of service quality, trust, and corporate image and how they relate to customer loyalty across many

different service settings (Abd-El-Salam, Shawky, & El-Nahas, 2023)

In the recent time, especially with diversified ownership structure and active participation of other nonconventional financial service provider in the banking arena, banking sectors have continuously improved the ways they are providing services (Awan, et al, 2011). This has tremendously increased competition among the banks and has equally help in the huge attraction of customers. Today, many customers are seriously concerned about the quality of services they are receiving especially with the increase in rate of their awareness (Ahmad Rehman & Saif, 2010). The customers are however will continue patronize the bank that makes them satisfied and will not hesitate to switch to other banks if otherwise.

In recent years, banking organizations are getting alerted and have continued to raise concerns about the fact that customer patronages are not only influenced by just value, but also after service support which continue to give assurance of the value initially received (Agnihotri, Sivasubramaniam & Simmons, 2022). The effective delivery of high-quality service can help to build and sustain long-term relationships with customers. (Ahmad et al., 2010). Furthermore, service quality as one of the concepts of marketing has been largely recognized as an important strategy being adopted by many organizations (Lam et al., 2019). This concept allows organizations to distinguish themselves from their competitors as well as increase their share of market since it brings about customer satisfaction, repeat purchase behavior, brand loyalty and subsequently positive word of mouth (Caruana, 2000; Wang et al., 2003).

In addition, the review of extant literature on service quality has shown that service quality has been defined in different ways. For instance, Zeithaml et al. (2016) in their SERVQUAL concept define the concept of service quality as the gap that exists

between service delivery and customers' expectations. Ahmad et al. (2010) in their American Customer Satisfaction Index (ACSI) define service quality as the extent to which a service or product makes provision for customers' requirements and how such requirements are subsequently met (reliability). However, such definitions of service quality primarily focus on service delivery process only (Agnihotri et al., 2022).

In service situation however, both delivery process and results are important to the customers. For instance, the service results which include both mental and physical change of the customers' state of mind after the service has been delivered are important. If to some extent, customers' expectations are not met, the customers may be disappointed and regard the outcome of the service to be poor irrespective of the process that is involved. As a result, such feeling negatively affects the value of the service. Therefore, results are positively related with perception of service quality and customer value. In line with this, some authors have asserted that service quality and results that are obtained are very significant in the determination of service quality value (Heskett et al., 2007). In measuring service quality however, extant scholars have developed different models (Johra, & Razaque, 2014). The most popular among these models include the SERVQUAL (the Nordic model (Gronroos, 2021); the multilevel model and three components model (Rust, Lemon & Zeithaml et al. 2016).

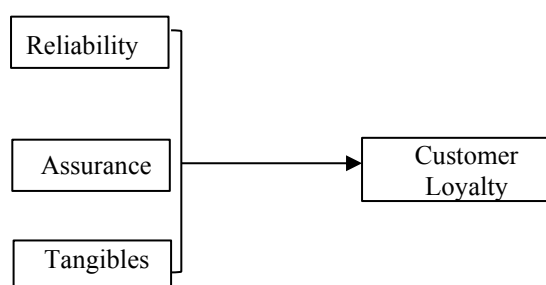


Figure 1: Research Framework

The conceptual framework (Figure 1) was developed based on the Social Exchange Theory propound by Homans (1958). The theory posits that all human relationships are formed by the use of cost-benefit analysis and comparisons of alternatives. The theory indicates that individuals are willing to maintain relationships because of the expectation that to do so will be rewarding. The Social exchange theory attempts to explain the nature of the relationships between service quality customers and loyalty. The theory is appropriate for this study because service quality can be viewed as social exchanges with the interaction between service provider and customer being a crucial component of satisfaction and providing a strong reason for continuing a relationship (Barnes, 2017). In a diagrammatic format, it shows the predictor variable, the three service quality dimensions, namely, reliability, assurance and tangibles whereas customer loyalty serve as dependent variable. The following hypotheses are formulated guide the study:

H1: There is significant relationship between reliability and customer loyalty in commercial banks in Bauchi metropolis.

H2: There is significant relationship between assurance and customer loyalty in commercial banks in Bauchi metropolis.

H3: There is significant relationship between tangibles and customer loyalty in commercial banks in Bauchi metropolis.

3. Methodology

This study adopted a survey research design. A survey method is adopted when a study is trying to assess thoughts, feelings, and opinions about a given situation by collecting primary data from the respondents (Fisher, 2016). According to Saunders, Lewis, and Thornhill (2017) survey method allows the researcher to gather quantitative data to test the relationship between the variables under investigation. Then, possible reasons for particular relationships between variables



can be suggested and models of these relationships can be produced. Furthermore, Zikmund, Babin, Carr and Griffin, (2013) stated survey research provides a fast, cheap, efficient and accurate assessment and information about a given population. In addition, survey research using questionnaires compared to observation, secondary data and interview is inexpensive and easy, especially when collecting data from a large sample. A survey method using questionnaire as the instrument for data collection was found to be more appropriate for this study. This is because the study is interested in collecting data on opinion of commercial banks within Bauchi metropolis regarding the effectiveness of the services they are receiving from bank and their loyalty to the banks. Also, this is cross-sectional in nature as it will gather data and describe the characteristics of the population of the study at one time and not over a long period of time (Saunders et al., 2017). The population of the study can be finite or infinite population (Sekaran & Bougie, 2016). They further state that a finite population is the population whose size or number is known while infinite population is the population whose size or number cannot be determine or too large to be determined. Therefore, the population of this study was infinite population which comprised all commercial banks customers within Bauchi metropolis of Bauchi state, Nigeria. The samples of this study consisted of 120 commercial banks customers within Bauchi metropolis, Bauchi state, Nigeria. According Louangrath (2014) the minimum sample size for infinite population is 30. However, the study used regressions in addressing its hypotheses. Tabachnick and Fidell (2013) provided the formula for computing the required sample size for the regression analysis. The formula is $N > 50 + 8m$, where m is the number of independent variables. According to this formula, the required sample size for regression analysis in this study is 74, but

the study increased the sample to 120 to avoid non-response problem and sample size error (Salkind, 2018). Salkind recommended that research can increase the sample size by up to 40 of the actual sample. The study adapted instrument from the existing studies related to this study, this was done because Sekaran and Bougie (2016) recommended that a researcher can adopt or adapt measurement from the existing studies relevant to the current research. The study has four variables; customer loyalty, reliability, assurance and tangibles. Customer loyalty was measured with 6 items adapted from Caruana (2012). Reliability was measured with 8 items adapted from Fida, Ahmed, Al-Balushi, and Singh, (2020). Assurance was measured with 6 items adapted from Tesic (2020) Tangibles was measured with 6 items adapted from Fida et al. (2020). In this study, Likert scale was adopted for all the items, the respondents were asked to indicate their responses to each question on a five-point scale. To ensure the reliability of instrument of the present study, pilot test was conducted with 30 commercial banks customers in Azare, Bauchi State, this Because Azare is outside the study area but the respondents have similar characteristics with the target respondents of this study. The 30 commercial banks customers are enough for pilot test based on recommendation of Sekaran and Bougie (2016) that a pilot test can conducted with 25-75. The data generated from the pilot survey was subjected to statistics analysis using Cronbach Alpha. The Cronbach alpha coefficients of the four variables are; customer loyalty (0.82), reliability (0.92), assurance (0.86) and tangibles (0.90). The results suggested that the instrument is reliable based on the recommendation given by Hair et al. (2017). According to Hair et al. Cronbach alpha coefficient of at least .70 is considered satisfactory and acceptable. Finally, data analysis, SPSS 25 was used throughout the process. The effect of service quality on customer loyalty in



commercial banks in Bauchi Metropolis Bauchi state, Nigeria was determined using multiple regression. A multiple regression is a statistical technique for testing the

influence of a number of independent variables on one continuous dependent variable (Tabachnick & Fidell, 2013).

4. Results and Discussion

Results

Table 1: Regression analysis on relationship between service quality and customer loyalty in commercial banks in Bauchi Metropolis Bauchi state.

Variable	Standardized Coefficients Beta	t-value	p-value	Decision
Reliability	0.073	5.775	0.000	Supported
Assurance	0.260	14.64	0.000	Supported
Tangibles	0.049	3.778	0.000	Supported

After checking and satisfying the necessary assumptions of regression analysis, Hair et al. (2017) recommendation was followed in interpreting the result of this study. Hair et al. recommended that when interpreting the result of multiple regression, a researcher should first consider the F value, then the R-square value or adjusted R square, and follow by the individual contribution. Following their recommendation, in this study, the statistical evidence has proved that the model was statistically significant based on the F ratio 48.324, p = .000. The result also revealed the R² value of of .52, indicating that the model fit is large (Murphy, Myers & Wolach, 2014).

significant (β=0.049; t=3.778; p=0.000). Hypothesis 2 was supported

Discussion

The findings of study revealed a significant and positive relationship between reliability and customer loyalty in commercial banks within Bauchi metropolis. The finding is consistent with the study of Al-Shammari, and Kanina (2015) in the context of Saudi Arabian who found that a positive and significant relationship existed between reliability and customer loyalty in Automobile Company. Similar result was reported in the study of Ismail and Yunan (2016) in the context of Malaysia. Ismail and Yunan investigated the service quality as predictor of customer satisfaction and customer loyalty at Malaysia army medical center. They found that reliability is one of the predictors that were significantly correlated with customer satisfaction and customer loyalty. But a contradictory finding was reported by Ramadhan and Dwita (2021) that reliability partially had negative and insignificant influence on customer loyalty at PT Xtend Integrasi Indonesia.

Concerning the individual contribution of independent variables, the variable reliability had positive and significant relationship with customer loyalty in commercial banks in Bauchi Metropolis Bauchi state (β=0.073; t= 5.775; p=0.000). This indicated a significant contribution of the variable in the model. Hypothesis 1 was therefore supported. Similarly, the variable Assurance had positive and significant relationship with customer loyalty based on t-statistics and p-values (β=0.260; t=14.64; p=0.000). Hypothesis 2 was therefore supported. Finally, the relationship between Tangibles and customer loyalty in commercial banks in Bauchi Metropolis Bauchi state was found to be positive and

In addition, the study proved a significant and positive relationship between assurance and customer loyalty in commercial banks within Bauchi metropolis. The findings concurred with arguments in the existing literature, such as studies of Poku et al.



(2018) who found a direct relationship between assurance and customer loyalty in the hotel industry in Kumasi, Ghana. The finding is also supported by the study Zeburga and Zaveri (2020) who examine the effect of service quality on customer loyalty at selected Hotels in Hawassa, Ethiopia. They found that hotel customers become loyal when hotel employees become active to make customers feel and secure in their transactions. Similar finding was reported by Naini et al. (2020) in XYZ Restaurant Indonesia that assurance is one of variables with significant effect on customer loyalty in XYZ Restaurant Indonesia.

Finally, the finding of hypothesis three revealed that there is a significant and positive relationship between tangibles and customer loyalty in commercial banks within Bauchi metropolis. This is supported Shammari, and Kanina (2015) in the context of Saudi Arabian who found that a positive and significant relationship existed between tangibles and customer loyalty in Automobile Company. The finding also agreed with the study of Amha (2020) in Ethiopia that service quality dimensions were found to have positive and significant association with customer satisfaction and customer loyalty in Micro Financial Institution. Ifediora et al. (2022) reported a similar finding in the Nigerian telecommunication sector. The study found strength of the relationships between tangibles and customer loyalty in the telecommunication sector.

5. Conclusion and Recommendation

Conclusion

The present study provided empirical evidence on relationship between service quality and customer loyalty in commercial banks within Bauchi Metropolis Bauchi state, Nigeria. The study established that the dimensions of service quality such as reliability, assurance and tangibles had a significant and positive relationship with customer loyalty in commercial banks within Bauchi Metropolis Bauchi state,

Nigeria. Therefore, a good service quality creates and maintain customer loyalty and consequently, the case of customer disloyalty in commercial banks in Bauchi metropolis could be ameliorated when the commercial banks employees respond to the customers' requests as expected, become active to make customers feel secure in their transactions, give customers individual attention and understand customers' specific needs, having the best interests at heart and giving enough attention to the customers.

Recommendations

Based on the findings of the study, the following recommendations are made:

- i. Commercial banks in Bauchi metropolis should give more training and encourage their employees to delivers their service with promptness as promised, with accuracy and ensures customers' transactions and records are kept with confidentiality.
- ii. Commercial banks in Bauchi metropolis should more give more training and encourage their employees to make customers have trust and confidence in dealing with their banks.
- iii. Commercial banks in Bauchi metropolis should have adequate and standard physical facilities, equipment, communication materials and technology for service delivery.

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