



Effects of quality service on customer satisfaction of selected banks in Jalingo metropolis, Taraba State - Nigeria

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Abstract

This study examined the effect of service quality on customer satisfaction in Nigerian banks. Based on theoretical paradigm, relationships were delineated between service quality's dimensions (delivery of quality service, reliability, tangible of quality, quality assurance) and customer satisfactions of banks. Having collected data from sample size of 387 customers of Zenith Bank Plc, United Bank for Africa Plc and Unity Bank Plc in Jalingo metropolis, and analyzed the data with inferential statistical tool using Pearson's Product Moment Correlation aided by Statistical Package for Social Sciences (SPSS), the results of the study show there is significant and positive effect of banks tangibles of quality service delivery on customers' satisfaction. It also depicts that there is significant and positive effect of service responsiveness of banks on the delivery of quality service on customers' satisfaction. Moreover, the results show there is significant and positive effect of reliability of banks in delivery of quality service on customer satisfaction and there is also significant and positive effect of quality assurance of delivery of quality service on customers' satisfaction. Thus, the study recommends among others that bank should strive to be reliable; there should be uniformity in the performance and trustworthiness. Banks should also be keeping promises, resolving customers' complaints, and timeliness in service responsiveness.

Keywords: Service quality, customer satisfaction, quality assurance, and tangibles

1. Introduction

Quality of services is an important aspect which paves the way towards a pool of satisfied loyal customers. Organizations need to offer superior services as compared to that of competitors so as to attain a competitive position in the global market. Within the last two decades, service quality has increasingly become the main thrust among efforts aimed at promoting competitive advantage especially in the banking industry (Al Karim, 2019). The key to success in winning the global competition in future is to have quality service. Any effort geared toward promoting and maintaining quality must therefore start with mechanisms in place to encourage feedback on corporate

performance, which can provide the basis for determining future response as they impact on service quality (Seth, Deshmukh, & Vrat, 2005). This exercise will give insight into the parameters of customer satisfaction and will enable an organization to develop programs in building satisfaction among the customers by promoting customer loyalty in the process. With the increase of competition in service industry, it is important for service companies to identify their competitive advantage (Paposa, Ukinkar, & Paposa, 2019).

There is an increasing awareness among customers all over the world about the demand for more quality services. With the existence of multiple choices, customers

are not willing to settle for anything less than the best. In recent times, many banks have recognized the need to meet customers' expectations because the customers are the major judges of the quality of service and they do this by assessing service and comparing the service received to the services desired (Lee, Ribeiro, Olson & Roig, 2007).). The banking sector in developing countries for the last two decades has been the subject of several regulatory changes resulting in increased competition among the banks (Anabila & Awunyo-Vitor, 2013). Many banks subscribe to the fact that high customer satisfaction leads to greater customer' loyalty (Anderson & Sullivan, 1993), which in turn, leads to future financial performance. Consequently, many organizations that have embraced a culture of providing superior service quality that have been found to be market leaders in terms of sales as well as customer loyalty and retention (Anderson & Sullivan, 1993). Measuring service quality is based on asking what customers expect or their perception from the service provided by different organizations (Wijetunge, 2016). One of the most popular models to measure Service Quality is SERVQUAL. The difference between customer expectation and perception can be measured by employing a multi-item scale known as SERVQUAL representing the five major dimensions of service quality namely, reliability, responsiveness, empathy, assurance, and tangibles (Parasuraman et al., 1991).

However, the challenges being faced by Nigerian banks' customers are on the increase such as cash dispensing errors; infrastructural problems associated with the Automated Teller Machine (ATM) network and ATM fraud among others. Moreover, there are only few researches regarding customers' perception of service quality in Nigerian banking industry. Such as, Ehigie, (2006), Akinyele and Olorunleke, (2010), Akinyemi, Asani, and Adigun, (2013),

Sathiyavany, & Shivany. (2018), and Oni, Adewoye, and Eweoya, (2016). Sentient to the above, there need to answer some questions on the relevance of quality service delivery to bank customers and how customers perceive the quality delivery based on five major dimensions of service quality (SERVQUAL) in marketing and management literature. There is a need to ascertain whether some service quality variables exert a strong influence on customer satisfaction. Thus, the objective of this study is to examine the effect of service quality (reliability, responsiveness, empathy, assurance, and tangibles) on customer satisfaction in Nigerian banks.

2. Literature Review

This study reviewed literature on service quality and customer satisfaction. It concentrates on the dimensions of service quality (reliability, responsiveness, empathy, assurance, and tangibles) and shows the prior studies' findings on the relationship between the two constructs (service quality and customer satisfactions)

2.1 Service Quality

Service Quality refers to customers' perception and value-judgment of a product or service (Yuan & Jang, 2008). Service Quality is extensively recognized as a driver of an organization's profitability and means for achieving a competitive advantage (Prentice & Kadan, 2019). Service quality has been defined as 'concentrating on meeting the needs and requirements of the customer and how well the service delivered matches customers' expectations (Lewis, & Gabrielsen, 1998). Also perceived Service Quality is stated as 'a collective consumer judgment or attitude, relating to service and results from comparisons by consumer between what he expects from a given service and his actual experience while availing the service when delivered' (Adil et al., 2013). Thus, delivering quality service refers to fulfilling the expectations of the customers in an articulate manner. There are three fundamental causes that have been

endorsed after examining diverse writings and other literature on services. Judging the quality of service is very difficult for a consumer as compared to the goods being consumed by him. It has been observed that service quality is the result of consumer expectation with actual service performance and quality appraisal. It also includes assessments of the range of service delivered and not just an outcome of a service.

Service is an intangible component and it is very difficult to assess the quality of service as compared to goods. Whenever a customer purchases goods he can estimate the quality of goods on the basis of various parameters like style, hardness, color, feel, package etc. (Parasuraman et al., 1985). Various models have been proposed by different authors in order to measure the service quality of the offered services.

Table 1: Different Views on the Dimensions of Service Quality

Author	Dimensions
Christian Gronroos	Technical Quality, Functional Quality, Quality of the Firm
Lehtinen	Physical Quality, Interactive Quality, Company Image
Parasuraman, Zeithaml, & Berry	Tangible/Physical Characteristics, Reliability, Responsiveness, Assurance, Empathy
Sasser, Olsen, Wycaff	Material Level, Facilities, Staff

Source: Ozturk, S.A. (1995) Quality Dimensions and Quality Improvement in Service Business, Productivity Journal, No 2

Initially, it is stated that service performance has three major dimensions; level of materials, personnel and facilities (Sasser 1978). In another research work it is stated that service quality has two major dimensions like technical quality and functional quality (Gronroos, 1983, 1990). Technical quality refers to the customers' actual gain from the service and functional quality refers to the way in which the service is delivered (Gronroos, 1978). One of the most popular models to measure Service Quality is SERVQUAL. The difference between customer expectation and perception can be measured by employing a multi-item scale known as SERVQUAL representing the five major dimensions of service quality namely, reliability, responsiveness, empathy, assurance, and tangibles (Parasuraman et al., 1991). These five major dimensions of service quality are explained below:

Tangibility: Tangibility refers to Physical evidence of the services being offered. It includes the various factors like physical facility, equipment, employees and materials. Physical facility refers to the place in which the service is produced or delivered like ambience and spatial layout. Equipment refers to the up-to-date equipment like internet connectivity, printing or photocopy machines, card access systems, time clocks etc. Employees include factors like appearance of employees delivering the services, their dressing and grooming. Materials includes the resources associated with the services like brochures, business card, furnishing etc. which are related to corporate branding and need to be visually appealing.

Reliability: Reliability refers to uniformity in the performance and trustworthiness. It includes the factors like keeping promises, resolving customer problem, service from the start, error free records and timeliness

of service. Keeping promises refers to delivering services as assured. Resolving customer problem includes sincere interest to solve the issues or problems of the customer. Serving from the start refers to delivering services right from the beginning. Maintain error free record is also a crucial factor. Lastly delivering services on time to satisfy the needs of the customer is highly essential.

Responsiveness: Responsiveness refers to the willingness or readiness of employees to deliver services. It states the timeliness of the services delivered. It includes the factors like accuracy, promptness, helpfulness and quick response. Accuracy refers to employees telling exactly when the service will be performed. Promptness denotes prompt delivery of services. Helpfulness is associated with employee's willingness to help. Quick response relates to employee's willingness to quickly respond to customer's request.

Assurance: Assurance refers to the knowledge and courteousness of the employees and their capability to instill confidence in the customers. It includes the factors like confidentiality, safety, courteousness and knowledge. Confidentiality refers to behavior of employees that instills confidence in the minds of customers. Safety denotes the feeling of security in the customer mind during their transactions with employees. Employees' courteous behavior with the customers is also a vital factor. Lastly knowledge of the employees to answer to customers queries also plays an important role.

Empathy: Empathy refers to the caring and personalized attention given to the understand needs of the customers. It includes the factors like individual attention, convenient operating hours, personalized services, customer centric and customer need analysis. Company should give individual attention to the customers. Its operation hours should be very well convenient to them. Employees need to

give personalized services to the customers. Company need to have their customer best interests at heart. Lastly, customer need analysis refers to efforts of the employees to understand the requirements of the customers and offer services accordingly.

2.2 Customer Satisfaction

Customer satisfaction is an overall attitude of a customer towards a provider of a service. It can also be stated as an emotional response towards what was anticipated by a customer and what he actually received (Gera, Mittal, Batra., & Prasad, 2017.). Customer satisfaction is the outcome of customers' post purchase perception about a service when the performance of a service exceeds the expectations (Woodside, 1989). In the extant literature, there are basically two approaches related to consumer satisfaction; that is 'transaction-specific satisfaction' and 'cumulative satisfaction'. Transaction-specific satisfaction refers to the customer experience about a service and its use, after availing it once. Cumulative satisfaction refers to an overall satisfaction towards a service and experience gained in long run after repeatedly availing the service leading to customer loyalty, endorsements and recurrent purchases (Meesala & Paul, 2018). With reference to American Customer Satisfaction Index (ASCI), Customer Satisfaction is the outcome of customer expectations, perceived quality, perceived value, customer complaint and customer loyalty [Hult, Sharma, Morgeson, & Zhang, 2019).

2.3 Service Quality and Customer Satisfaction

This study carried out empirical review on the effects of the dimensions of quality service on customer satisfaction. Specifically, the paper reviews prior studies on the effects of SERVQUAL on customers' satisfaction. Omar, (2016) tested the impact of SERVQUAL dimensions on patient's satisfaction and the effect of demographic factors on the same. The correlation analysis shows that all the

five service quality attributes – tangibles, reliability, responsiveness, assurance and empathy have positive relationship with customer satisfaction. However, hierarchical regressions indicated a slightly different result. The attributes-tangibles, assurance and empathy are found to have significant relationship with customer satisfaction, but the relationship with the other two attributes – reliability and responsiveness is insignificant. Empathy has a strong positive correlation with customers' satisfaction while responsiveness has a weak positive relation with customers' satisfaction. The study revealed that the hospital authorities need to focus on timely service delivery, billing accuracy and communication about the time on which service delivery will be done, promptness of services and willingness of employees to help the customers. Similarly, Ariff, (2013) carried out a study on banking sector in Malaysia examined the impact of E- Service Quality and E-Satisfaction on the E-Loyalty of the customers. The E- SERVQUAL model was used for the study and the results of the study indicate that assurance, privacy, responsiveness, are the parameters of E-Service quality in banking sector. According to the findings, website aesthetics, guidance, efficiency and responsiveness in internet transactions are positively significant to E-Loyalty. In the same vein, Saghier and Nathan, (2013) studied the relationship between customer perception and service quality dimensions. The study focused on customer perception of service quality and its dimension in Egyptian banks. The study measured customer perception towards service quality of Egyptian bank customers utilizing quantitative research instrument. The questionnaire was designed adopting modified dimensions from original SERVQUAL model and the result of the study showed that service quality dimensions have significant effects on customer satisfaction.

Moreover, Molae, Ansar, and Teimuor (2013) examined the effect of service quality on customer satisfaction in the Iranian banking industry (Mellat Bank) using SERVQUAL and Carter model. The results of the study shows that four dimensions of service quality model (tangibility, reliability, responsiveness, compliance) have a positive impact on customer service satisfaction ultimately ensuring customer loyalty. However, the results depicted that assurance and empathy dimensions do not have any positive impact on customer satisfaction which implicit that these dimensions do not contribute potentially in ensuring customer's loyalty. Faisal, Shabbir, Javed, and Farooq, (2016) also assessed the customer satisfaction towards the service quality of banks. The result of the study showed that service quality dimensions significantly have effect on customer satisfaction of bank. In another setting, Bashir, (2013) studied the effect of service quality of banks on customer satisfaction, the study analyzed customer satisfaction of Brunei banking sector. The research explained the standout rationales from customer perspective in selection of bank services. The study adopted modified SERVQUAL model for banks known as Carter model. The results revealed that service quality and product quality affects customer satisfaction. In Pakistan, Ali and Raza, (2015) measured service quality perception and customer satisfaction among bank customers adopting Carter model. The findings of the study suggested that all the dimensions of service quality have direct and positive relationship with customer satisfaction. In another study, Dahari, Abduh, and Fam (2015) measured the key dimensions of service quality for Islamic banks using Performance Analysis Approach. The findings of study showed that Shari'ah compliance, tangibility, rates, bank reliability and customer relationship with bank were perceived as the basic dimensions that affect customer satisfaction. Furthermore, Saleh, Quazi,

Keating, and Gaur, (2017) administrated the comparative study of Islamic and conventional banks service quality and its relationship with bank image in Bangladesh. The findings of the study showed that customers of Islamic banks have generated exceptional bank image incorporating high service quality, satisfaction and positive service quality. However conventional bank customers' perception is solely based on its experience after service delivery process. In another similar study, Lone and Rehman, (2017) carried out a significant comparative study on customer satisfaction among banks and banking windows, the Nonlinear classification techniques revealed that service quality perception and customer satisfaction differ among the customers of fully fledged Islamic bank and conventional banks with Islamic banking windows based on the tangibles, empathy and responsiveness.

The prior studies reviewed on the effect of service quality's dimensions on customer satisfaction revealed that there is a mixed finding. These prior studies have shown positive significant effects between the two constructs while some studies have also shown lack of significant effect. This has created an important knowledge gap to

contribute to marketing and management literature. Moreover, the review of prior studies showed that there have been a great deal of research on service quality and customer satisfaction; however, these studies have been primarily conducted in Europe, America and Asia. Specifically, research on this topic is disappointingly scarce in Africa, particularly Nigeria. Since very little research has been conducted on this topic in Nigeria, undeniably there is a knowledge gap in the understanding of this issue with regard to the Nigerian environment. Hence this study hypothesizes null hypotheses that Service quality (assurance, reliability, responsiveness, tangibles and empathy) does not have significant effect on customer satisfaction.

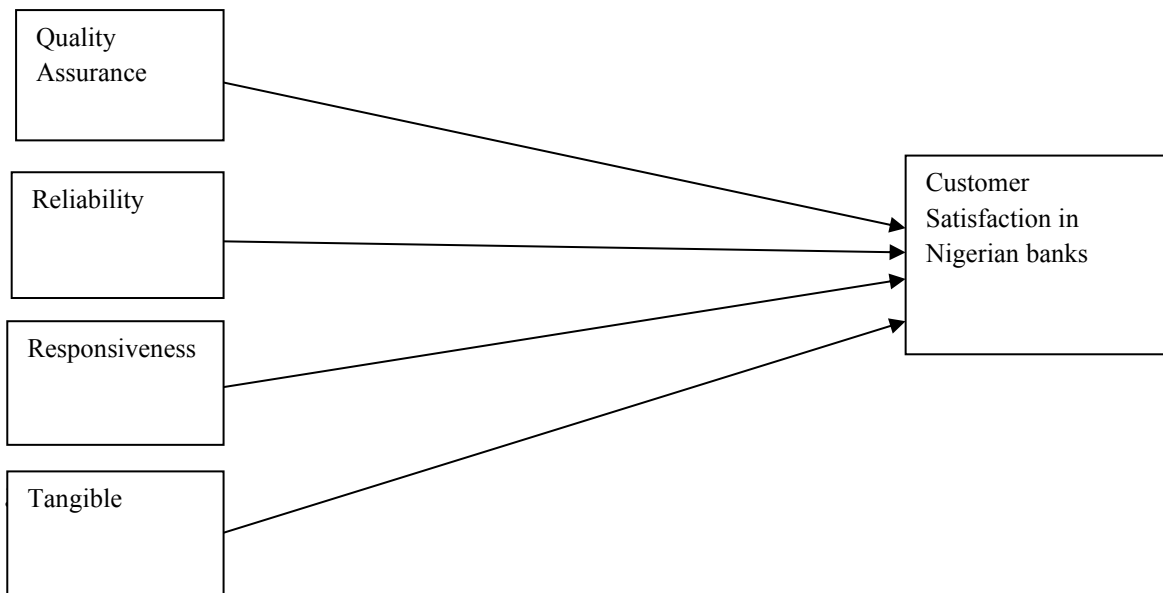
H01: Quality assurance does not have significant effect on customers' satisfaction in Nigerian banks

H02: Reliability does not have significant effect on customers' satisfaction in Nigerian banks

H03: Responsiveness does not have significant effect on customers' satisfaction in Nigerian banks

H04: Tangible does not have significant effect on customers' satisfaction in Nigerian banks

Figure 1: Conceptual Framework



This study employed survey instrument based on measures used in the past studies on service quality and customer satisfaction. This is adopted from various research works on service quality (Cronin & Taylor, 1992; Gera et al, 2017; Siddiqui & Sharma 2010). The questionnaire was designed using the five-point Likert scale format as; Strongly Agreed (SA), Agreed

$$n = \frac{N}{1 + N(e)^2}$$

Since: n = Sample size

N = Total population size

1 = Constant

e = the assume error margin or tolerable error (Egozuikpe, 2008)

Since: n = ?

N= 12000

e= 5% or 0.05

Substituting the above values into the formula,

$$n = \frac{12000}{1 + 12000(0.05)^2}$$

$$n = \frac{12000}{1 + 12000(0.0025)}$$

$$n = \frac{12000}{1 + 30}$$

$$n = \frac{12000}{31}$$

$$n = \underline{387}$$

From the population of 12000, a sample size of 387 customers of both Zenith Bank Plc, United Bank for Africa Plc and Unity Bank Plc in Jalingo Metropolis.

An administered- on- site method was employed to distribute and collect the questionnaires in order to avoid losses and delay that unreliable communication system might cause and to improve response rate. This method required the research assistant to meet the respondents face to face and ask them to fill the questionnaire in their presence. Any respondent that could not fill the questionnaire immediately was asked by the research assistant to give an appointment for the day of collection. Before the appointment date, the research assistant reminded the respondent two or three day ahead. At the appointed date the

(A), Undecided (U), Disagreed (D), and Strongly Disagreed (SD). The population of the study comprises of three (3) selected Banks in Jalingo Metropolis, Taraba state with over 12000 customers. Since the population is finite (known), Taro Yamane formula was used to determine the sample size. The Taro Yamane statistical formula is employed:

research assistant went for the collection of the questionnaire. This enabled the study to achieve 100 percent response rate. That is all the 387 questionnaires distributed were successfully collected from the respondents.

4. Results and Discussion

The inferential statistical tool was used for data analysis through the use of Pearson's Product Moment Correlation aided by Statistical Package for Social Sciences (SPSS) version 23.0 to test the formulated hypotheses. The decision Rule was based on If p-value (sig) is less than α value at 0.05 (5%) we reject the Null hypotheses (HO) and accept the alternative hypotheses (Hi), and if the p-value (sig) is greater than α value at 0.05 (5%) we accept the Null Hypotheses (HO) and reject the Alternative Hypotheses (Hi).



H01: There is no significant effect of quality assurance of delivery of quality service on customers' satisfaction

Correlations

		Customers' satisfaction	Quality Assurance
Customers' satisfaction	Pearson Correlation	1	.865
	Sig. (2-tailed)		.046
	N	387	387
Quality Assurance	Pearson Correlation	.865	1
	Sig. (2-tailed)	.046	
	N	387	387

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Result, 2018.

On the first hypothesis, the correlation analysis in table under 4.3.1 above shows a high positive significance value (r-value) of 0.865 and probability value (p-value) of 0.046. This analysis results fails to support the acceptance of null hypothesis since the p-value is less than 0.05 (p = 0.046 < 0.05) significance value (r-value) and therefore, it is in support of the acceptance of alternative

hypothesis which states that there is significant effect of quality assurance of services delivery by the banks on customers' satisfaction

H02: There is no significant effect of reliability of banks in delivery of quality service on customer satisfaction

Correlations

		Quality Service Delivery	Service Banks Reliability
Quality Service Delivery	Pearson Correlation	1	.774
	Sig. (2-tailed)		.000
	N	387	387
Banks Reliability	Pearson Correlation	.774	1
	Sig. (2-tailed)	.000	
	N	387	387

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Result, 2018.

For second hypothesis, the correlation analysis in the table under 4.3.2 above gives a positive significance value (r-value) of 0.774 and a probability value (p-value) of 0.000. Thus, because the p-value is less than 0.05 (p = 0.000 < 0.05) r-value which is the minimum level of null hypothesis

acceptance, the null hypothesis is rejected and the alternative hypothesis is accepted. This implies that, there is significant effect of reliability of banks service and quality service delivery on customers satisfaction



H03: There is no significant effect of service responsiveness of banks on the

delivery of quality service on customers' satisfaction.

Correlations

		Customers Satisfaction	Service Responsiveness
Customers Satisfaction	Pearson Correlation	1	.649
	Sig. (2-tailed)		.000
	N	387	387
Service Responsiveness	Pearson Correlation	.649	1
	Sig. (2-tailed)	.000	
	N	387	387

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Result, 2018.

On the third hypothesis, the correlation analysis in table under 4.3.3 above gives a positive significance value (r-value) of 0.649 and probability value (p-value) of 0.000. This analysis results fails to support the acceptance of null hypothesis since the p-value is less than 0.05 ($p = 0.000 < 0.05$) significance value (r-value) and therefore support the acceptance of alternative

hypothesis. The implication is that there is a significant effect of service responsiveness of banks in the delivery of quality service on customers' satisfaction.

H04: There is no significant effect of banks tangibles of quality service delivery on customers' satisfaction.

Correlations

		Customers satisfaction	Banks Tangibles
Customers satisfaction	Pearson Correlation	1	.715
	Sig. (2-tailed)		.000
	N	387	387
Banks Tangibles	Pearson Correlation	.715	1
	Sig. (2-tailed)	.000	
	N	387	387

*. Correlation is significant at the 0.05 level (2-tailed).

Source: SPSS Result, 2018.

For forth hypothesis, the correlation analysis in the table under 4.3.4 above also gives a positive and significance value (r-value) of 0.715 and a probability value (p-value) of 0.000. Since the p-value is less than 0.05 ($p = 0.000 < 0.05$) r-value which is the minimum level of null hypothesis acceptance, the null hypothesis is rejected and the alternative hypothesis is accepted. This signifies that, there is significant effect

of banks tangibles of quality in service delivery on customers' satisfaction in Jalingo metropolis selected banks

Discussion of findings

This study is designed to assess the Service Quality on customer satisfactions in selected Banks within Jalingo metropolis. It proposed that service quality does not have effect on satisfaction of banks' customers thereby throwing the researcher in the

world of an unknown to empirically prove the assertion.

Having collected useable data from 387 customers of bank in Jalingo metropolis and analyzed the data with Pearson Product Moment Correlation with the aid of SPSS to test the four formulated null hypotheses, the following were found: For the first hypothesis, the researcher found that there is significant effect of quality assurance and the services provided by the banks on customers' satisfaction. The extent of the relationship between the two variables has been found to be positive (at 0.865) probability value, which implies that, a more of quality assurance would bring about more of customers' satisfaction and vice versa. This finding is in agreement with the findings of (Swati, 2013; Gera et al., 2017; Paposas et al., 2019).

Similarly, Ho2 that stated that reliability of bank service delivery does not have effect on customer satisfaction is rejected, the alternative hypothesis, showed that there is significant effect of reliability of banks service delivery on customers satisfaction. A positive relationship (at 0.774) probability value has been found to exist, reliability of banks service and quality of service on customers' satisfaction. The implication of this relationship is that, the more reliable a bank service is, the more the chances of quality service delivery to their customers and vice versa. This finding aligns with the findings (Omar et al., 2016; Siddiqui, & Sharma 2010; Gera et al., 2017; Paposas et al., 2019) who found that service reliability significantly affects customer perception of service quality at a significantly level. Therefore, banks should continually seek to provide services that meet the needs of their actual and potential customers and satisfy them

Moreover, Ho3 that stated that responsiveness of bank service delivery does not have effect on customer satisfaction is rejected; the researcher found that there is significant effect service responsiveness of banks in the delivery on

customers' satisfaction. The extent of the relationship between the two variables has been found to be positive (at 0.649) probability value which indicates that, a more of bank service responsiveness will result to more customer satisfaction. This finding is consistent with prior studies (Omar et al., 2016; Siddiqui, & Sharma 2010; Gera et al., 2017; Paposas et al., 2019; Afroz & Razashah 2008) who discovered that substantial quality, dependability, responsiveness and affirmation significantly affect Customer Satisfaction. Furthermore, Ho4 that stated that tangibility of bank service delivery does not have effect on customer satisfaction is rejected; the study found that there is significant effect of banks tangibles in the delivery of quality service on customers satisfaction. This relationship is expressed in positive form (at 0.715) probability value. The indication is that, customers' loyalty can come as a result of banks tangibles in delivery of quality services. This finding is in consistent with the findings of prior studies (Omar et al., 2016; Siddiqui, & Sharma 2010; Gera et al., 2017; Paposas et al., 2019) who found that customers' satisfaction and reputation of the bank lead to customer satisfaction. Hence, the findings of the study could open up a new method of designing banking service in Nigeria. It will also guide the bankers how well they could serve present and prospective customers. In addition, the study provides a framework for bankers to offer quality service.

5. Conclusion and Recommendations

Based on the above statistical facts, the study suggests banking industry should focus on various parameters related to reliability, responsiveness, assurance and tangibility in order to offer superior quality services and satisfy their customers. While dealing with customers a bank should ensure prompt services, employees' readiness to help and delivery of services exactly as promised. Managers of banks should also instill confidence in the minds



of customers during their transactions. Since tangibility refers to Physical evidence of the services being offered Technology is also a very important aspect to be taken care of by banks. It is desirable that company's self-service technology like ATM machine, internet connectivity, printing or photocopy machines, card access systems, time clocks, appearance of employees delivering the services, their dressing and grooming, brochures, business card, furnishing etc. which are related to corporate branding and need to be visually appealing. They should be safe, easy to use and should have personalized features to help them during their transactions. Banks' employee skills and service culture programmes may assure the improve customer perception and highest level of customer satisfaction. Nigerian banks should provide the right training programmes specially to boost their interpersonal and communication skills. This will enable employees of the bank to respond to customers in a desired and professional manner. The accurate employee training will enable employee's brisk recognition of service failure and prompt recovery. Thus, it can be stated that effective service quality can lead to customer satisfaction and higher customer satisfaction surely leads to customer loyalty and good brand image.

It is recommended that bank should strive to be reliable; there should be uniformity in the performance and trustworthiness. Banks should be keeping promises, resolving customer problem, service from the start, error free records and timeliness of service. Banks should be responsive. The employee of the banks should be willing or ready to deliver services. There should be timeliness of the services delivered. Their service should be accurate, prompt, helpful and quick in response. Banks should have quality assurance. This behavior of employees would instill confidence in the minds of customers. This would create feeling of security in the customer mind during their transactions with employees.

Banks should demonstrate empathy; they should care, give personalized attention to the understand needs of the customers. Banks should give individual attention to the customers. Its operation hours should be very well convenient to them. Employees of the banks need to give personalized services to the customers and have their customer best interests at heart.

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