
EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN COMMERCIAL BANKS IN YOBE STATE

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ABSTRACT

Service quality is significant factor in influencing bank customer satisfaction. It is against this background that this study examined the role of banks services quality in influencing customer satisfaction in Yobe State Nigeria. A quantitative research approach; was adopted. Where questionnaire was administered to 249-sample despondence located in Damaturu, Yobe State. The data collected were analyzed with the aid of SPSS 21 software. Results supported the hypothesized direct relationship between: assurance, reliability, tangibility, empathy and customer satisfaction. Regrettably, the outcome shows negative relationship between responsiveness and customer satisfaction. In general, these findings indicate that the aforementioned components of service quality have significant influence on customer satisfaction. Theoretical and practical implications are discussed.

Keyword: *Tangibility, Reliability, Empathy, Assurance, Responsiveness, Service Quality, and customer satisfaction*

1.0 INTRODUCTION

1.1 Background to the Study

Customer satisfaction is fundamental for the success of service firms especially banks. The quality of service has become an aspect of customer satisfaction, which transforms into superior performance. Globally, banks are widely acknowledged for high quality service that is positively related to the development of developed and developing economies, as well as increasing banks market share (Kenyon & Sen, 2015).

The key roles of financial intermediation played by banks in the financial system assist in smooth running nation's economy. In Nigeria, banks quality service is not only assisted in smooth running of the national economy, it is equally essential element in influencing customer satisfaction, as well as determining bank market share and profitability (Khan and Fasih 2014).

Although, service companies regard service quality a valuable tool to maintain competitive advantage in the market place. Banks also have the same perception, but unlike the service companies' financial services provide by banks vary in the market using differentiated products, these services are regarded as a mechanism of attaining competitive advantage (Logasuathi and Haitham, 2015). This is suggesting that banks can attract customer through high quality services. Thus, efficient banking system greatly influences customer demand for more bank services.

Although, there is growing challenges in the global financial market due advent of new technology. It is important for banks to better understand the changing customer perceptions and adopt the latest technology to have competitive advantage and compete effectively in the financial market (Law & Singh, 2014). More so, banks have the responsibility to provide the best services to their customers in order to have sustainable competitive advantages over others.

Although, services and services quality are dynamic and critical due to its difficulty to measure by service providers. The difficulty of measuring the service quality stems from its intangibility, diversity, and the difficulty of separation (Saghier and Nathan, 2013). In this regard, the service requires an independent framework for explaining and measuring quality. Among the key frameworks, service quality model (SERVQUAL) developed by (Parasuraman, Berry & Zeithaml, 1985, 1988) is the most popular model and is widely used to measure the quality of service in the service industry as well as enhancing service delivery.

According to Adelsalam, Shawky & El-Nahas (2013), improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, Chen (2010) noted that customer satisfaction is the result of a customer's compares of perceived quality and actual service performance. Their compares may lead to customer satisfaction or dissatisfaction (Kaura, Datta & Vyas, 2012). By providing high quality services, banks can satisfy their customers, which can lead toward sustainable competitive advantages. Customers Satisfaction will not only lead to sustainable growth but will also enhance profitability and market share (Al-Azzam, 2015). According to America Customers index "Customer Satisfaction is greater quality Pull-than price-Pull and Value-Pull". Research suggests that satisfaction results in a positive consumer attitude towards goods and service (Okeke, Ezech and Ugochukwu, 2015).

Additionally, it also positively affects perceived quality and enhances the customer organizational relationship. Thus, both product and service quality help in attracting and

retaining customer (Al-Azzam, 2015). Satisfaction positively affects firm profitability and it is the foundation of customer loyalty, respect purchase and word of mouth communication. Some early studies examining the effect of quality on satisfaction found that dissatisfied customers not only stop purchasing a brand and patronizing a service but also creates negative publicity. On the contrary, satisfied customers are likely to become strong advocates of products and help in creating a positive image for the product (Angelova & Zakiri, 2011).

Therefore, service quality as observed was found to influence customer satisfaction as a satisfied customer stays with the bank and introduce new customers but a dissatisfied customer will not only discontinue their link with the bank, but also keep new customer at bay by speeding negative narratives about their experience with the bank. Therefore, the banking sector must strive to know what determines customer satisfaction, as this finding and knowledge will better equip them to make up for their shortcomings, while also enable them to serve the customers better. Therefore, this study is designed to explore whether the banking sector is familiar with the impact of service quality on customer or not, to create satisfaction, and to build loyalty.

1.2 Statement of Problem

In recent past there is growing complain by banks customers regarding the services rendered by many banks. Reviewed literature related to factors such as poor customer satisfaction and low service quality (Al-Azzam, 2015; Adelsalam, Shawky and El-Nahas, 2013). Therefore, in today's economic environment, banks are required to become more effective in meeting the client expectation to mitigate for customers dissatisfaction, because service quality is critical for success. While the economic benefits of quality have long been established, many managers and organizations still ignore them at their own risk. This is especially the case for service quality.

Customer satisfaction been the single most important issue affecting organizational survival because it has the most important retention effect on customers and it rely mostly on service quality as one of the customer satisfaction factors. The client is the end goal of businesses, since it is the customer who pays for supply and creates demand. Businesses often follow the adage "the customer is always right" because happy customers will continue to buy goods and services. In today's competitive business world, customer satisfaction is an increasing important component of an effective organization, therefore, customer satisfaction is a key component of a successful and prosperous organization. It has been linked to a higher profit margin and greater employee satisfaction, customer loyalty, customer retention and repeat purchase.

The problem however, with managers and organizations is that customer satisfaction is seldom expressed in financial terms. Many organizations simply categorize customer satisfaction as a form of "marketing intelligence" instead of using it as a management tool to build the customer into their quality improvement processes and increase profit. As a result, organizations often know the cost of providing good service but rarely know the cost of providing bad service.

Service quality has been viewed as a factor that is linked to customer satisfaction in the banking sector. Studies point to the fact that there are two dimensions affecting customer satisfaction; the quality of the core service which is provided by banks, and the quality of the relationship with the bank (Hanif, Hafeez and Riaz (2010). (Allred, Valentin and Chakraborty, 2010), found that service quality has a positive effect on customer satisfaction in Greek – Cypriot banking sector, while Ehigie (2006) found that both service quality and

customer satisfaction were strongly related toward customer loyalty in Nigeria. (Bloemer and De Ruyter, 1998) also found that service quality has both direct and indirect effects on customer loyalty, through customer satisfaction.

Based on the findings above it can be said that service quality and customer satisfaction are two factors that if properly applied, and manage can lead to high patronage by clients in the banking sector. This can further influence customer loyalty and customer retention in the banking sector because a satisfied customer in a bank stays with the bank and introduce new customers. Therefore, the banks must strive to know what quality to infuse into its service with the intention to achieve excellent customer satisfaction, retention and loyalty.

This has justified, the need for the investigation on the effect of service quality on customer satisfaction in the money deposit banks is chosen with the aim to explore whether the banking sector is familiar with the impact service quality can have on customers or not, to create satisfaction, and to build loyalty. Therefore, to effectively understand how service quality affects the other variables, it is important to evaluate the attributes that are associated with service quality on overall service quality. Lenka, Suar, and Mohapatra (2009), suggests that it is important for banks to know whether customers are satisfied with the total offering in their banks or to specific service quality attribute or dimensions, such as tangibility, reliability, responsiveness, assurance and empathy. With this, banks will then be ready to decide if and where improvements need to be made among these attributes or variables.

2.0 Literature Review

2.1 Service Quality and Customer Satisfaction

To maintain competition, firms must understand the importance of service quality and its impact on customer satisfaction. Thus, firms tend to rely on service quality for gaining sustainable competitive advantage. Service studies revealed that satisfaction affects customer loyalty, retention and organizational profitability (Anglova & Zekiri, *ibid*). Customer satisfaction depends on the customer experience while utilizing the service. Therefore, firm ensure that their customer have a memorable and delightful experience while consuming the services. Some studies have argued that since satisfaction depends on transaction, attitudes towards a product will have enduring effect on the image of the firms (Felix, 2017) others believe that since quality has a creator impact on consumer satisfaction than product and price, improved service quality by banks help in developing attitudinal loyalty which is very essential for customer retention. Thus, service quality has a strong influence on customer satisfaction (Hennayake, 2017).

In addition, service quality is also considered an important tool for developing and maintaining sustainable relationship with customer. It is more important for banks and financial institutions as they have few option for creating product differentiation (Al-Azzan, *ibid*). Therefore, according to Mohamed, Muzaffar and Hussaini (2011) lower perceived service quality will result into higher dissatisfaction. While examining the effect of service quality on satisfaction, some studies have found that service quality does not affect satisfaction because already it is an antecedent to satisfaction. Others also maintain that customer satisfaction is the end result of service quality (Ragavan and Moge, 2013). The banking sector thus should continue to make concerted effort for providing premium service to its customers. Firms always measure and monitor their service quality for ensuring that their customers are highly satisfied and remain constantly loyal them. It banks meet customer demands and expectation then they would not give an problem in having.

2.3 Effect of Service Quality on Customer Satisfaction

To obtain product and service a consumer spends both money and resources, time, energy and effort (Parasuraman et al, 1988). Service or product quality and customer satisfaction both have long been considered crucial for success and survival in today's competitive market. Both are also important to understand what contributes to customer satisfaction that should be a key to achieve competitive advantage. Consumers are now demanding highly quality in product than ever before (Leonard and Sasser, 1982). The search for quality is arguably the most important consumer trend from the 1980's (Rabin, 1983). The important feature of service firm is to focus on quality, the way it is seen that continuous improvements in the quality of service perceived accordingly to the customer expectation positively affects the satisfaction level and customer's perception and the organization.

However, it is worth noting that there are serial distinct conceptualizations of quality. Just as current quality is expected to have a positive influence on overall customer satisfaction (Curuana, 2012). So we can say that, the effect of expectations of quality on customer satisfaction is positive and significant (Curuana, 2012). Delivering quality service is considered an essential strategy for success and survival in today's competitive environment (Al-Borie et al, 2013) the primary emphasis of both academic and managerial efforts therefore should be on determining what service quality meant to customers (Zeithaml, Berry & Parasuraman, 1996). Service quality is a determinant of whether a customer ultimately remains with or defects from a company of her brand (Zeithaml et al, *ibid*). In marketing management literature service quality takes a prominent position. It is usually defined as customer's impression of relative inferiority or superiority of service provider or its service. Also, it is often considered similar to overall attitude of customer towards company. It is also observed that the increase in service quality by the firm is due to the fact that service quality is proved to be beneficial to maintain bottom-line performance of the firm. Both service quality and customer satisfaction terms are widely used by researchers interchangeably (Timothy, *ibid*).

Studies show that the overall experience with the service quality result in customer satisfaction which leads to customer loyalty. Where the overall service quality (as perceived) is viewed as a combination of core and relational aspects. In the service literature, core and relational quality are the most basic elements of services. Where core is what is delivered" and relational is "how it is delivered" (McDougall & Levesque, 1992, 2000).

2.4 Factor Affecting Service Quality and Customer Satisfaction

For marketers or service providers, achieving customer satisfaction is important because it is supposed to be an important motive for customer loyalty, repeat business (with customer) and positive word of mouth (Bearden and Teel, 1983). However, quality is not the only factor that affects customer satisfaction, there are other factors beside quality like performance, expectation, desires and price factors that affect customer perceptions and the overall satisfaction level (Mohr, 1982). Where quality of service is a descendant of customer satisfaction as described by Cronin & Taylor (1992), service quality is not the only factor that has direct impact on customer satisfaction. Identification of other elements beside quality that affect satisfaction is crucial. The other factors as described by Selvakumar (2015) are value, corporate reputation, and image and transaction satisfaction. On the other hand, other factors that affect service quality other than those of intangible nature like human interaction is service delivery, the rest are of tangible nature, design and decoration elements, the effect of atmospherics, employee appearance and appearance of equipment (Suresh chandar, et al

2002). A clear understanding of all these factor that affect the relationship between service quality and customer satisfaction result in overall performance of the firm and can help to ensure better implementation of resources that firm required putting in place.

2.5 Relationship between Service Quality and Customer Satisfaction

During the past few decades the interest of most academics and researchers has increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings (Oliver & Swanm 1989). In marketing theory, the consumer satisfaction category has the main position. It is based on the premise that the profit is made through the process of satisfaction of consumers' demands (Dubrvoski, 2001). A further debate has considered whether service quality is a cause to customer satisfaction (Cronin & Taylor, 1992), Parasuraman et al. 1985). It then helps to identify a link between both constructs.

The increased level of customer satisfaction, decreases the chances that customers will be pointing the flows in the quality (Khan et al., *ibid*). A great Similarity, between customer satisfaction and service quality is observed, however researchers are careful to say that these two are different concepts (Oliva, Oliver and MacMillan, 1992). In academic, constructs are recognized as distinct and independent (Oliver, 1980). Whereas a wide literature studies show that both concepts are distinct conceptually but also are closely related to each other (Parasuraman et al. 1994; Shemwell et al., 1998) and any increase in one (quality) leads to increase in another (satisfaction) (Toelle, 2006). However, there are number of variations found in literature between service quality and customer satisfaction. Cronin & Taylor (1994) stated that satisfaction is customer decision after an experience why quality is not.

Similarly, according to Cronin and Taylor (1992) it is important to have this distinction between the two concepts for managers and academics, as there is a greater need to understand either the firms objective is to perform in a way that satisfies the customer or they should strive to provide maximum level of service quality perceived by its customers. Again, researcher Awour (2014) stated that service quality and satisfaction are distinct constructs, and there is a causal relationship between the two, and the impression about the quality of service influence emotions related to satisfaction which, in turn affect future purchases behavior. Also customer satisfaction is viewed as the overall assessment of the service provider (Bedi, 2010). Literature further related to service quality and satisfaction has emphasized that customers compare the performance of product and services on some standards (Sprong & Mackoy, 1996). Also the quality of service as perceived by the customers is considered as an important factor that affect the level of satisfaction due to its relative importance in the service not text it become a wide debatable topic and focus to research for academic.

Furthermore, literature revealed that the different between perceived service quality and satisfaction is due to the use of different standards of compares (Zeithaml et al., 1993: Parasuraman et al, 1988). Different authors stated that the standard of comparison to form satisfaction depends on customer's feelings regarding what will come out (predictive expectation) where perceived service quality defines what customers believes that a firm should deliver, also it is a result of comparing the performance (Spreng & Mackoy, 1996).

2.6 Effect of Reliability on Customer Satisfaction

Chang (2015) argued that reliability shows the service provider's ability to perform services in a dependable and accurate manner, furthermore, he noted that it involves doing it right the first time and it is a crucial service component of customers (Messay, 2012). It is noted that being reliable is an exceptionally important quality to have, especially in the banking industry (Ghost & Gnanadhas, 2011). Reliability improvement is key in service quality enhancement efforts. This is because when a firm is unreliable, they communicate less concern to what customers care about. Customers may form a negative perception about the firm and will switch to a competitor without second thoughts (Chang, *ibid*). It is not easy for many types of service businesses to maintain a higher level of reliability day in day out. Customers view, experience and judge mishaps in the service sector immediately they interact with the firm (Bedi, *ibid*). In such a sector, variability occurs largely when services are being offered. It is difficult for service providers to control such variations since each employee is somewhat different from the others in personality, skills and attitudes (Mengi, 2009). The key aspects under reliability include providing service as promised, dependability in handling customer service problems, performing services right at the first time and maintaining error free records (Chang, *ibid*).

2.7 Effect of Responsiveness on Customer Satisfaction

Providing service in a timely manner is highly appreciated by customers. Good service providers understand this aspect (Okoe, et al., *ibid*). Furthermore, firms that value efficiency pay attention to the services that they offer so that they can have an advantage and use this to keep off competitors (Karim & Chowdhury, 2014). Bank customers look for banks that willingly help them in their banking operations. Customer satisfaction may be achieved in the banking sector when the service provider is willing to assist its customers when required Curuana, (*ibid*) also stated that "responsiveness is positively related to customer satisfaction and customers can refer others if satisfied". Therefore, word of mouth (WOM) advertisements are important for the banks. Key aspects under responsiveness include keeping customers informed as to when services will be performed, prompt service to customers, willingness to help customers and Readiness to respond to customers request (Mengi, *ibid*).

2.7 Effect of Empathy on Customer Satisfaction

The basis of empathy is rooted in understanding the needs of customers and giving them individual attention. Employee and customer interactions are reflected through the empathy dimension (Mengi, *ibid*). Service customers have an expectation on how the service provider should understand and be concerned about their individual needs and wants. As a service provider, trying to understand the situation from the customer's point of view gives a clearer picture of what is happening (Toosi & Kohonali, 2011). Showing an understanding and having knowledge to solve customers' problems are key factors in the banking industry. The key aspects under empathy include giving customers' individual attention, employees who deal with customers in a caring fashion and employees who understand the needs of their customers (Bedi, *ibid*).

2.8 Effect of Tangibility and Customer Satisfaction

Tangibility refers to things that have a physical existence, which could be seen, felt and touched. From a banking perspective it included the technological equipment and ambience of branches including employees (Khan & Fasih, 2014). Tangibility is a significant aspect of customer satisfaction in the service industry especially banks. As the products of banks and service industry are intangible, they have to rely heavily on the tangible aspects for satisfying customers. Customers tend to extensively switch from one bank to another (Nautiyal and Thanushree 2014). One reason for this is that banks are not giving due importance to tangible

aspects. Customer satisfaction and retention strongly depends on tangibles including modern equipment, ambience and staff. Therefore, banks must improve these tangible aspects. Tangibles are significant for creating differentiation, customer satisfaction and sustainable growth (Mulat, 2017). Customer satisfaction in banking significantly depends on both tangible and intangible aspects. Therefore, combining both tangible and intangible aspects in the value proposition can lead to greater satisfaction among customers and sustained relationships (Khan, et al, *ibid*). Some studies argue that service quality positively influence the profitability of an entity (Cheng, *ibid*).

Realizing the importance of service quality, General Electric (GE) was able to earn large profits by making huge investments on various service quality aspects. Realizing the importance of tangible aspects, GE made drastic changes in branches that made them more noticeable and appealing to customers. Banks must also improve its tangible and non-tangible aspects. These improvements will enhance customers satisfaction and help foster a long term relationship between banks and clients (Khan et al, *ibid*).

2.9 Effect of Assurance and Customer Satisfaction

Assurance refers to the customer trust and confidence in the firm to give the best possible services to them (Baghla and Garai, 2016.). When employees extend courtesy while providing services, they are indirectly giving assurance to customers that they will solve all their problems (Khan et al, *ibid*). Factors such as employee knowledge and courtesy also help in extending trust (Parasuraman et al, *ibid*). Prior studies suggest that trust positively affects customer satisfaction. Customer trust on employees leads to a higher satisfaction level and positively affects purchase intention (Khan et al, *ibid*).

2.10 Customer Satisfaction and Loyalty

Both the service management and the marketing literatures suggest that there is a strong theoretical foundation for an empirical exploration of the linkages between customer satisfaction and customer loyalty. According to some of these literatures, customer satisfaction with the service experience will lead to high level of customer loyalty. (Horstman (1998), states that there is a high strong and positive relationship between customer satisfaction and customer loyalty. A satisfied customer is six times more likely to repurchase a product and share their experience with five or more people. Gronroos, *ibid*, Zairi, 2000), further stated that unsatisfied customers can tarnish or banish more business from the organization than ten highly satisfied customers can do (Mohdsan, 2011).

With higher customer satisfaction the level of loyalty increase (Tee, 2012) found a significant positive relationship between customer satisfaction and customer loyalty. Other several studies have indeed found satisfaction to be a leading factor in determining loyalty (Suleiman, 2011; Mensha, 2010; He and Song, 2009). These studies have concluded that there is significant relationship between customer satisfaction and loyalty. They assert that high level of customer satisfaction will result in increased loyalty for the firm and is positively associated with purchase intention, positive words of mouth and profitability. On the basis of the empirical literatures, it can be said that customer satisfaction is indicated as a foremost determinant of customer loyalty.

2.1 Customer Retention and Customer Satisfaction

Customer Retention is the activity that a selling organization undertakes in order to reduce customer defections. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship. A company's ability to attract and retain new customers, is not only related to its

product or services, but strongly related to the way it services its existing customers and the reputation it creates within and across the marketplace. Customer retention is more than giving the customer what they expect, it is also about exceeding their expectations so that they become loyal advocates for your brand. Creating customer loyalty puts ‘Customer value rather than maximizing profits and shareholder value at the center of business strategy’. The key differentiator in a competitive environment is more often than not the delivery of a consistently high standard of customer service.

Hennig-Thurau & Klee (1997) Customer satisfaction with a company’s products or services is often seen as the key to a company’s success and long-term competitiveness. In the context of relationship marketing, customer satisfaction is often viewed as a central determinant of customer retention. However, the few empirical investigations in this area indicate that a direct relationship between these constructs is weak or even nonexistent.

3.0 RESEARCH METHODS

The data analysis methods for this study are based on the conceptual framework and the design of the study. The researcher adopted the SEM analysis techniques (Structural Equation Modeling) with the program SPSS version 20 and AMOS 20. This is crucial because it permits effective test of relatively complicated relationships and simultaneous. Ferdinand (2006) SEM requires a minimum sample in SEM is: between 100 to 200 samples so that a sample of research above meets the requirements of both the sample and the minimum requirements to employed the methods of analysis of the complicated relationship of SEM. It can be built from one or several variables bound and free variables or multiple. The population of the present study canters on context of customers and staff of Guaranty Trust Bank and United Bank for Africa located in Damaturu, capital of Yobe state.

4.0 Data Presentation

4.1 Profile of Respondents from Sample

Descriptive statistics is used to analyze the demographic and organizational variables, which is consisted of four key items namely: gender, age, and educational qualification, and banking experience. The analysis unit was bank customers who were chosen as respondents for this study. An aggregate of 371 questionnaires were administered out of which 249 were returned giving a response rate of 67%. Reviewed literature suggested that 50% response rate is adequate, 60% good and above 70% rated good. Based on this argument, the response rate for this study was graded to be adequate (Mugenda and Mugenda, 1999).

This adequate response rate can be credited to the data collection techniques, where the researcher informed the potential participants (bank customers) in advance of the planned survey. Furthermore, the researcher employed research assistants to assist in questionnaire administration.

4.2 Analysis using Descriptive Statistics

The four key items in the demographic profile of respondents were analyzed using descriptive statistics. The profile included a total of 249 respondents, out of which 173 (69.48%) were males and 76 (30.52 %) were females. The outcomes suggested the percentage of male is much greater the females’ bank customers this demonstrating the different on career orientation perceptions between male and female regarding bank service quality. Whereas, the age group of respondents revealed that 64 (25.70 %) fell in the category of 20-30 years, which is the normal age; 31-40 (33.30%) fell in the category, similarly, category 41-50 are 24.09%. Finally, 50 and above are (16.91%).

The education levels accomplished by the sample respondents show that 59.84% of the total respondents hold bachelor's degree, which demonstrate that majority of the bank customers are educated. More significantly, the total frequency showed that 149 respondents are bachelor's degree holder, which was higher than any other educational level. Similarly, educational qualifications shown that 49 (19.68%) had Master's degree, whereas 9 (3.61%) had PhD, while others are 42 (16.87%). The level of education has been perceived as important factor for understanding bank service quality.

On the other hand, banking experience, indicated that 9 (31.61%) have Less than 1 year working experience, while, 56 (22.89%) has 1-5 years' experience with bank, whereas, 6-10 years' experience are 87 (34.90%), similarly, 97 (38.60%) represent 10 years and above experience.

Table 4.1: Demographic Profile

	Frequency	Percentage
Gender		
Male	173	69.48
Female	76	30.52
Age		
20-30 years	64	25.70
31-40 years	83	33.30
41-50 years	60	24.09
50 years and above	42	16.91
Education		
Bachelor Degree	149	59.84
Masters	49	19.68
PhD	9	3.61
Others	42	16.87
Experience		
Less than 1 year	9	3.61
1-5 years	56	22.89
6-10 years	87	34.90
10 years and above	97	38.60

4.3 Descriptive Analysis of the Latent Variables

The study descriptive variables analysis involved assessment of six variables, these are: The customer satisfaction, assurance, empathy, responsiveness, reliability and tangibility these constructs are multi-dimensions. Entire latent variables adopted in this study were measured using a five-point scale anchored by 1 = strongly disagree to 5= strongly agree. For interpretation, the five-point scale adopted in this study was organized into three categories; low, moderate and high. Scores of less than 2 (3/3 + lowest value 1 is considered as low; scores of 3 (highest value 4 - 3/3) is measured high, whereas, those between low and high scores are measured moderate. The descriptive statistical measures used in the present study are mean and standard deviation. Mean was adopted to measure the central tendency and to explain the most crucial value in a set of values. Standard deviation was adopted demonstrate how far the distribution is from the mean.

Table 4.2: Descriptive Statistics of Study Variables (N = 249)

	Mean	Std. Deviation
Consumer Satisfaction	3.06	0.73
Assurance	2.76	0.78
Empathy	3.70	0.65
Responsiveness	3.77	0.63
Reliability	3.67	0.61
Tangibility	2.81	0.66

The outcomes in Table 4.2 demonstrated that the aggregate mean score for the latent variables were ranged between 2.81-3.77. Specially the mean and standard deviation of consumer satisfaction as 3.06 (disagree) stress the fact that bank customers have no broad agreement and sufficient understanding bank service aspects in addition, the outcomes produce standard deviation of 0.73.

Assurance has a mean value of 2.76 and standard deviation of 0.78. While empathy with a mean of 3.70 and standard deviation of 0.66. Whereas, responsiveness with computed mean of 3.77 and standard deviation of 0.63. Similarly, reliability with total mean 3.67 standard deviation of 0.61. Equally, mean value of 2.81 was computed for tangibility. This demonstrated that respondents inclined to have moderate perception of bank service quality.

4.5 Multiple Regression Analysis

The researcher finds the general form of the equation to predict Customer Satisfaction from Responsiveness, Tangibility, Assurance, Empathy and Reliability: observed Customer Satisfaction = 0.221 + 0.467(Responsiveness) + 0.153 (Tangibility) + 0.032 (Assurance) + 0.136 (Empathy) + 0.323 (Reliability). The results were obtained from the Coefficients table below.

Table 4.3: Unstandardized Coefficient

Model	Unstandardized Coefficients		standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	0.321	2.66		907	0.342
Responsiveness	0.467	0.63	0.552	8.890	0.5640
Tangibility	0.153	0.56	0.154	2.876	0.003
Assurance	0.032	0.64	0.033	0.531	0.000
Empathy	0.136	0.45	0.132	2.913	0.006
Reliability	0.323	0.62	0.257	6.674	0.000

The information provided in Coefficient table above show the statistical significance of each dependent variable. The p-value and t-value demonstrated that the coefficients of variables

are equal to zero in the population, where the p-value is less than .05, it may confidently argue that the latent variables are statistically significant. However, it can be observed from the table above that all of the independent variables are having statistically significant influence and the p-values of all the independent variables is less than 0.05 except that of Assurance. Therefore it may be argued that there is a significant positive influence of Tangibility, Assurance, Empathy and Reliability, on Customer satisfaction. In general, the results supported the hypothesized direct influence of Tangibility, Assurance, Empathy and Reliability, on Customer satisfaction. In addition, it may be observed that service quality influences these relationships. Specifically, there was strong and positive customer awareness on bank services. On the other hand, the results did show support on the relationship between Responsiveness and Customer satisfaction where the p-value was found to be greater than 0.05.

5.0 Recommendations and Conclusion

Several factors, related with the limitations of this study, require further research considerations. Therefore, the researcher recommends that future research should focus on a larger sample size and different types of banks. Equally, more decision-making variables be considered in future study models.

There is this popular slogan that said Customer is King, therefore it is significant for all types of businesses to satisfy their customer demand and service quality is key, though it has been an issue for the businesses including banks to effectively satisfy their customers. In banking business, high customer satisfaction is the main factor that determines success. Without customer satisfaction it is indispensable to survive in the banking business. The need to offer the highest level of quality service to the customer is the surety to gain a greater market share as well as high returns.

Therefore, it is important in the case of banking industry to find out the mechanism, which customers use to evaluate the online services provided by the banks. The banks need to appreciate the features that customer use to measure service quality and enhance service quality. This study is important and timely because only few studies look at how banks can improve their service quality and enhance the customer satisfaction. This study is also significant as it adds to the body of literature regarding the relationship between service quality and customer satisfaction in Nigeria.

Similarly, this study recommends banks to work over the customer satisfaction keeping the variables taken in the conceptual model of the study. In this way more financial inclusion is possible and more satisfied customers can be the way to earn more for the banks. It is now high time for the banks to understand the characteristics and criteria on which customer evaluate the service quality in banking sector and then on the basis of these factors banks are recommended to strive and improve the service quality level. The current study is attributed to find out the same factors in the context of Nigeria. This study is significant due to the absence of study in the field of service quality in the Nigeria.

Finally, for the outcome of service quality to meet the customer need and expectation, banks need to put into consideration factors included in the conceptual model of this study. This will be a great way to include in the financial stream of the country and more economic activities will be able to be documented easily hence not only the banking sector but also the entire economy will benefit. The banking industry is recommended to work over the customer satisfaction keeping the variables taken in the conceptual model of the study. This will go a long way in influencing financial inclusion that may lead to potential customer satisfaction, which will further enhance banks revenue.

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