Application of SERVQUAL Model Toward Achieving Customer Satisfaction in some selected Deposit Money Banks in Borno and Yobe States.

Abdulfatah, Odua* and Ahmadu Rabiu Umar

Department of Marketing, Federal Polytechnic Damaturu, Yobe State.

*Corresponding author: oduaabdulfatah@gmail.com, 08034672078

Abstract

This study attempts to determine the Application of SERQUAL Model Toward Achieving Customer Satisfaction in some selected Deposit Money Banks in Borno and Yobe States. The study adopted the quantitative research through the use of a structured questionnaire, where self-administered questionnaire were administered to respondents in order examine the dimensions associated with the SERVQUAL model (i.e tangibility, reliability, responsiveness, assurance and empathy), using a five point liker scale to measure the data obtained. Using the Krejcie and Morgan (1970) formulae, 382 was selected as the simple size from the population of 54,186, similarly, in Yobe State 380 was selected as the sample size from a population of 32,610. The Cronbach Alpha 70% (0.70%) formulae was used to test the reliability, in addition to the use of Statistical Package for Statistics for the data analysis. The findings indicated that reliability, responsiveness, empathy tangibility and assurance have significant impact and correlate positively and significant customer satisfaction. The study therefore, recommended that banks should maintain the use of the service quality dimensions used.

Keywords: *Banks, Customer Satisfaction, Service Quality, SERVQUAL Model.*

Introduction

In today's ever changing and highly competitive business environment ability to outwit rivals through the provision of better service quality to has made firms to always consider customer interest as first forms that apply the marketing concept which says that the customer is the king; and provide superior service quality do experience higher economic returns and also have a more satisfied customer base (Gilbert &Veloutsou, 2006). Therefore, seeking out competitive advantage is an ubiquitous task by service provider because it allows them to create a niche that help differentiate them among rivals. Thus, Zeithaml, Parasuraman and Berry(1996) define service quality as the customer judgment of the overall excellence or superiority of the service used or encountered. Therefore, in order to measure service quality, Zeithaml et al (1996) develop on instrument called SERVQUAL which consisted of fie dimensions: assurance, empathy, reliability, responsiveness and tangibility. Similarly, Abd-El-Salem, Shaky & El-Nahas (2013) defined customer satisfaction as the result of a customer comparison of perceived quality and actual service performance. Customer satisfaction is perceived as influencing repurchase intentions and attitude, which in turn, leads to a priority to service quality and customer satisfaction as a result of its direct link to patronage and profit. Accordingly, by providing high quality services, banks can satisfy their customers which can lead toward sustainable competitive advantages. Satisfied customers 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, Ezeh & Ugochukwu, 2015). Additionally, it also positively affects perceived quality and enhance 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, repeat purchase and word of mouth communication. Some early studies examining the effect of quality on customer satisfaction found that dissatisfied customers not only stop purchasing a brand and patronizing a service but also create 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).

The conceptual framework for this study is the SERQUAL Model developed by Parasuraman, Berry and Zeithaml (1985)

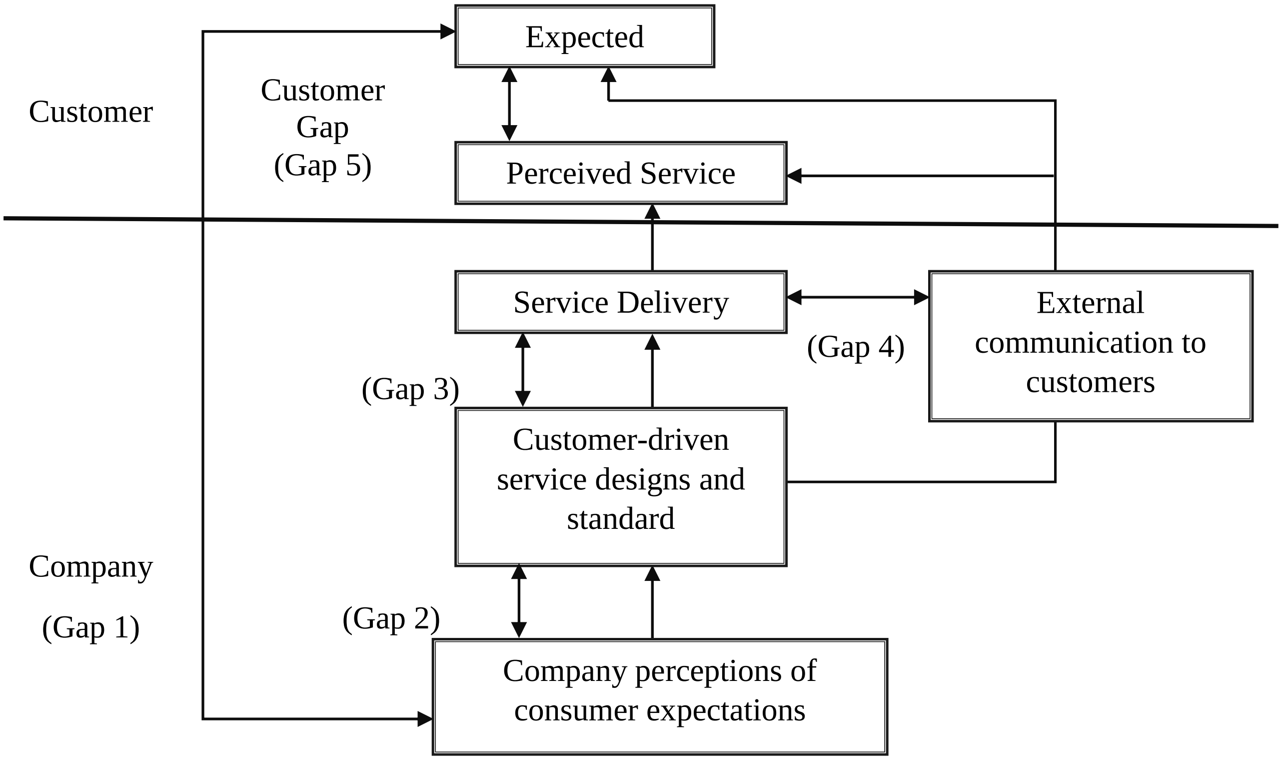

Figure 1: Service Quality Model.
Source: Parasuraman, Berry &Zeithaml (1988)

Parasuraman, Berry &Zeithaml (1985) and Parasuraman et al (1988) defined service quality as the difference between customer perceptions of the current service being provided by a given organization and customer expectations of excellent service with that given industry. According to Al Borie&Damanhouri (2013), perceived quality of a given service is the result of an evaluation process since consumers often make compares between the services they expect with perceptions of the services that they receive. He further pointed out that when it comes to service quality it is not the actual level of quality, but the level of quality the customer expects. Hence, service quality depends on the strategy of the organization, how it wants to be perceived. A customers, perceived service quality is very much impacted by how the customers are approached by and treated by the bank front-line, and support – employees at different encounters with the organization. The same can be applied to the banking industry. Customers perceive services in terms of quality of the service and of the overall satisfaction with their experience. Therefore, organizations today recognize that they can complete more effectively by distinguishing themselves with respect to service quality and improved customer satisfaction. Based on these, various authors developed their dimensions towards service quality in satisfying customer (Mensah, 2010). However, the instrument that is most often used for measuring perceived quality of service in the marketing literature is the SERVQUAL Model (Parasuraman et al., 1988). It consists of five service dimensions which are tangibles (physical facilities, equipment, and appearance of personnel), reliability (ability to perform the promised service dependably and accurately), responsiveness (willingness to help customers and provide prompt service), assurance (knowledge and courtesy of employees and their ability to inspire trust and confidence) and empathy (caring, individualized attention the firm provides its customers).

Abd-El-Salam, Shaky & El-Nahas (2013) and Chen (2010) noted that customer satisfaction is the result of a customer's comparison of perceived quality and actual service performance. Thin comparison may lead to customer satisfaction dissatisfaction. Kaura, Datta, Vyas, (2012), Rust & Oliver, 1994) suggested that customer satisfaction reflect the degree to which a consumer believes that the use or possession of a specific service will evoke positive feelings. Accordingly, customer satisfaction has been an extensive research topic as it helps the organization achieve excellence and profitability. Firm give a high priority to customer satisfaction as it is less expensive to retain existing customers than attract new ones (Hussain, Nasser & Hussain, 2015) profitability and survival of firms depend on satisfied customers. Customer satisfaction is very important in the service industry such as banking. Thus, banks are not only diversifying their operations for satisfying customers but they are also incorporating quality dimensions in their strategic plans. By providing high quality services, banks can satisfy their customers which can lead towards a sustainable competitive advantage (Baghla & Garai, 2016). Satisfied customers will not only lead to sustainable growth but will also enhance profitability and market share (Al-Azzan, 2015). According to America customer 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 (Baghla & Garai, 2016). Additionally, it is also positively affects perceived quality and enhance 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 create 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).

The theories used for this study, Assimilation theory which is based on Festinger's (1957) dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance is, and, Equity theory (Adams, 1965) is concerned with the perceptions people have about how they are being treated as compared with others. To be dealt with equitably is to be treated fairly in comparison with another group of people (a reference group) or a relevant other person. Equity involves feelings and perceptions and it is always a comparative process. Similarly, the empirical studies for investigation include Balinado, Prasetyo, Young, Persada, Miraja and Perwira-Redi (2021) conducted a study on the effect service quality on customer satisfaction in an automotive after-sales company using the SERVQUAL model comprising the five dimensions. Population and questionnaires were administered to individuals who are regularly having their vehicles serviced at the Toyota garage studied in Philippines. The result from the findings indicted that three parts were found not to be significant, these are tangibles-customer satisfaction, responsiveness-customer satisfaction and assurance-customer satisfaction. The study further revealed that a revised model was derived by eliminating these three parts which revealed that reliability and empathy have high significant relationship between the two variables, and Mutinda (2020) conducted a study on the effect of service quality on customer satisfaction among hotels in Nairobi. The population and sample size for the study was drawn from customers who patronize four-star and five-star Hotels, and the study was anchored on expectation Disconfirmation Theory (EDP). It was conducted using descriptive research design, specifically cross-sectional survey. Primary data was also used through convenience sampling and semi-structured questionnaire issued to respondents. The data obtained was analyzed through descriptive statistics, Pearson R. correlation and multiple regression models dimension (tangibility, reliability, responsiveness, assurance and empathy) to have positive significant influence on customer satisfaction.

Research hypotheses

Based on the literature above, the study identified five independent variables namely tangibles, reliability, responsiveness, assurance and empathy. The dependent variable is customer satisfaction. From the framework, five hypotheses were formulated:

H1: There is no significant relationship between tangibles and customers' satisfaction in Borno and Yobe State.

H2: There is no significant relationship between reliability and customers' satisfaction in Borno and Yobe State.

H3: There is no significant relationship between responsiveness and customers' satisfaction in Borno and Yobe State.

H4: There is no significant relationship between assurance and customers' satisfaction in Borno and Yobe State.

H5: There is no significant relationship between empathy and customers' satisfaction in Borno and Yobe State.

Research Gap

Going by the above reviewed literature and empirical studies it was observed that all the works reviewed were conducted outside Nigeria and also none was conducted in northern part of Nigeria accordingly, this study focused in Nigeria and specifically the northern part of Nigeria.

Research Methodology

A quantitative research approach was utilized in this study with a well-structured survey questionnaire to test the SERVQUAL model. The quantitative approach was applied to assess the nexus between service quality, customer satisfaction. It also measures the relationship between the service quality variables and customer satisfaction through regression and correlation analyses.

Population and Sample Size

The population for the study was obtained from the Guaranty Trust Bank and United bank for Africa customers record given by the branches used for study while the sample size obtained using the Krejcie and Morgan (1970) formulae who noted that if population is less than (N) 75,000 the sample size will 382 respondents. While Roscoe (1975) also observed that sample size for a study should be greater than 30 and less than 500 for research to be appropriate.

Table 1: Population of Customer in the Selected Banks in Borno and Yobe

S/NO	BANK	NO. OF CUSTOMERS	
1	GTB, Damaturu	14,601	
2	UBA, Damaturu	18,009	
			32,610
3	GTB, Maiduguri	22,712	
4	UBA Maiduguri	31,474	
			54,186
	TOTAL		**86,796**

Source: Customer Service Unit GTB Plc and UBA Plc, Borno and Yobe (2024).

The sample size that will be selected for this study will be based on Krejcie and Morgan (ibid) formular, where

Sample Size

P = $(\frac{Ni}{N})$n where P = Proportionate allocation

N = Stratified Sampling

Ni = Population Size

N = Total Population size of strata

Based on the population figure, the sample size for the study is 762 customers,

Maiduguri **Sample**

GTB = $\frac{22{,}712}{54{,}186}$x 380 = 160

UBA = $\frac{31{,}474}{54{,}186}$x 380 = $\underline{222}$

$\underline{382}$

Damaturu **Sample**

GTB = $\frac{14{,}601}{32{,}610}$x 380 = 170

UBA = $\frac{18{,}009}{32{,}610}$x 380 = $\underline{210}$

$\underline{380}$

This study primarily utilized convenience sampling with 382 as sample size from a total of 54,168 customer of Guaranty Trust Bank and United Bank for Africa, Maiduguri Metropolis while 380 was used as a sample size for Damaturu, Yobe State bringing the total of the sample size to 762. The use of convenience was done because of the accessibility of the respondents and the proximity to the researcher.

Data Presentation and findings

The data collected from the sample were analyzed using descriptive statistics, SPSS Version 26 IBM. The respondents' profiles such as age, gender, years of patronage, and the intention to continue with the banks were analyzed using the frequency and other numerical descriptive statistics. In dealing with the relationship between the two variables, namely, service quality, and customer satisfaction, the correlation coefficient was used. Finally, regression analysis was applied to determine the relationship between the five service quality dimensions and customer satisfaction.

Table 2:Model summary for Maiduguri, Borno State

Model	R	R square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.528[a]	.279	.270	.461	.279	29.140	5	376	.000
a. Predictors: (Constant), Tangibles, Assurance, Responsiveness, Empathy, Reliability									

The model summary in 2 (Combination of all independent variables against dependent variable) indicate the review of R variables and coefficient of determination of the outcome variable. In the table, the R value of.528 indicates that all the variables correlate positively and significantly with customer satisfaction. Again, R^2 change of .279 also indicate that about 30% of the is driven by the independent variables.

Table 3: Multiple Regression Analysis of the Application of SERVQUAL on Customer Satisfaction in Borno State.

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2.096	.154		13.579	.000					
	Assurance	.072	.028	.127	2.605	.010	.329	.133	.114	.803	1.245
	Empathy	.113	.027	.194	4.100	.000	.350	.207	.179	.855	1.169
	Reliability	.150	.027	.268	5.503	.000	.414	.273	.241	.811	1.233
	Responsiveness	.091	.028	.153	3.316	.001	.293	.169	.145	.897	1.114
	Tangibles	.041	.026	.071	1.581	.115	.193	.081	.069	.938	1.066
a. Dependent Variable: Satisfaction											

Findings for Maiduguri, Borno State

Beta results in table 3 explain the significance of the five independent variables to customers' satisfaction, the explanation in more details as follows:-

Hypothesis 1: There is no significant relationship between Tangibility and customer satisfaction. The relationship investigated using linear regression analysis shows that there is a strong positive relationship between the two variables (t = 1.581, n= 382, and P = .115). Hence, hypothesis can be accepted. Hypothesis 2: There is a significant relationship between Reliability and customer satisfaction. Linear regression analysis shows that there is a very strong positive correlation between the two variables (t = 5.503, n = 382, and P = .000). Thus, hypothesis can be rejected. Hypothesis 3: There is a significant relationship between Responsiveness and customer satisfaction. There is a very strong positive correlation between the two variables (t = 3.316, n = 382 and P = .001). Therefore, hypothesis can be rejected. Hypothesis 4: There is a significant relationship between Assurance and customer satisfaction. Based on Linear regression analysis, there is strong positive correlation between the two variables (r= 0.590, n= 340, p<0.005). Accordingly, hypothesis cannot be rejected. Hypothesis 5: There is no significant relationship between Empathy and customer satisfaction. Linear regression analysis shows that there is strong positive correlation between the two variables (t = 4.100, n = 382, P = .000). Accordingly, hypothesis can be accepted. Therefore, it's helpful for Telecommunication companies to improve the areas of services that customers showed less satisfaction.

Table 4: Model Summary for Damaturu, Yobe State

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.139[a]	.019	.006	.351	.019	1.463	5	374	.201
a. Predictors: (Constant), Tangibles, Assurance, Responsiveness, Empathy, Reliability									

The model summary in 4 (Combination of all independent variables against dependent variable) indicate the review of R variables and coefficient of determination of the outcome variable. In the table, the R value of.139[a] indicate that all the variables correlate positively and significantly with customer satisfaction. Again, R^2 change of .019 also indicate that about 14% of the is driven by the independent variables.

Table 5 Multiple Regression Analysis of the Application of SERVQUAL on Customer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	3.600	.155		23.157	.000					
	Assurance	.018	.014	.066	1.277	.203	.076	.066	.065	.990	1.010
	Empathy	.036	.021	.090	1.736	.083	.096	.089	.089	.987	1.013
	Reliability	.030	.022	.069	1.327	.185	.068	.068	.068	.979	1.021
	Responsiveness	-.014	.022	-.032	-.627	.531	-.027	-.032	-.032	.994	1.006
	Tangibles	-.006	.020	-.016	-.305	.760	-.005	-.016	-.016	.974	1.026
a. Dependent Variable: Satisfaction											

Findings for Damaturu, Yobe State

The findings shows that customers satisfaction is significantly and majorly influence by Assurance, Empathy, Reliability and Responsiveness. Specifically the standardized coefficient β = .391, Assurance, t = 3.313, P = .001 Empathy t= 5.062, P = .000, Reliability, t =6.249, P = .000 and Responsiveness t = 3.012 P = .003 respectively. However, it also showed to the contrast that Tangibles does not create significant role in customer satisfaction as indicate in t = 1.230 andP = .219. Hence, H_{01}, H_{02}, H_{03}, and H_{04}, are rejected, while H_{05} is accepted. The study therefore concludes that assurance, empathy, reliability and responsiveness significantly influence customer satisfaction, while Tangibles does not influence customer satisfaction.

Summary

This study tested SERVQUAL dimension (i.e Assurance, Empathy, Reliability, Responsiveness and Tangibles) and there effect toward customers satisfaction banking Industry in Borno State. As indicated in table 2, the study revealed that Assurance, Empathy, Reliability and Responsiveness all have positive significant effect toward customer satisfaction in the State. Therefore, all the indicators associated with the above mentioned SERVQUAL model dimensions are well manipulated by the bank management and staff to create satisfaction to their customers. It also revealed that the results obtained are in conformity with balance theory, social exchange theory, opponent theory, contrast theory, prospect theory and assimilation theory among others. However only tangible dimension of SERVQUAL model do not believe that it create customer satisfaction. The result obtained is consistent with the previous findings obtained by (Ananth, Ramesh and Prabaharam 2011; Munusamy, Chelliah and Mun 2010; Hussein and Aziz 2013, Lesser et al 2002, Wong et al 2008; Ravichandran et al 2010; Jabnoun & Khalifa 2005; Jamal &Naser 2002) On the effect of Assurance, Empathy, Reliability and Responsiveness and that obtained on tangibles by (Hussein Aziz 2013) which say that there is no significant effect toward customer satisfaction.

Based on the multiple regression analysis and discussion discovered from analyzing the SERVQUAL model effect toward customer satisfaction in Borno State, the hypotheses which say that; Assurance, Empathy, Reliability and Responsiveness were rejected and the hypotheses which say that tangibles do not have significant effect toward customer satisfaction was accepted.

Similarly, for Yobe State the result revealed that all the dimensions align with the hypotheses which say that they do not have significant effect toward customer satisfaction. It also revealed that the management and staff of the banks studied in the state have not applied effectively the indicator embedded in the SERVQUAL model dimensions to the advantages of the bank.

However, it should be noted that the result obtained is in line with some previous studies obtained by (Kamar et al 2009; Wong et al 2008; Munusamy, Chelliah and Mun 2010; Jamal & Naser 2002; Hussein and Aziz 2013) on the effect of Assurance, Empathy, Reliability, responsiveness and tangibles which say that there is no significant effect toward customer satisfaction.

Based on the multiple regression analysis and discussion arrived from the effect of SERVQUAL model effect toward customer satisfaction in Yobe State, the hypotheses which say that Assurance, Empathy, Reliability, Responsiveness and Tangibles are all accepted.

Conclusion

In order to satisfy the customers, this study conducted in the northeast region of Nigeria. Customer's satisfaction is very important for any bank because it helps them to sustain their performance in the market, and as the banking market becomes an important business in current days of economic growth globalization, determining and assessing customers' satisfaction is not that an easy mission to achieve. However it is helpful for the banking sector to improve the areas of services that customers showed less satisfaction (Tangibility and Assurance) and care more about the all negative feedbacks particularly if it comes from customers, administration and employees. This paper empirically examines the association between the five service quality dimensions and customer satisfaction in the Banking sector in Maiduguri, Borno State. Data was collected through questionnaire and the sample size of 382 was used for analysis. SPSS version 26 analysis program was used through using linear regression analysis. It revealed banks should focus their attention on the dimensions of services quality that can influence customers' satisfaction and affect patronage. Again, banks should evaluate services quality continuously to create perceptions of uniqueness in the minds of customers and to gain competitive advantage against rivals.

Recommendations

The findings of this study will bear several recommendations bearing in mind that the study covers grounds that affect several angles in the interaction between bank management and employees and the bank customers who are the end users of the bank services.

Firstly on recommendations made on assurance, management should employ staff who will instill confidence on the customers, this is because bank customer will only be willing to commit their funds and money only when they have confidence of safety of the money. Again, management should make customers feel safe in their transaction with their banks, bearing in mind the rate of frauds being committed on bank accounts in recent times. Similarly, employees who are courteous and have good knowledge about the bank and it service should be the one to attend and interface with the bank customers.

Secondly, in empathy the management and bank employees should create relationship marketing strategy in order to care and give good attention to bank customers. Also management should create convenient transaction hours so that bank customers can determine and build in their time utility period into these hours understanding the present and future needs of the customers is also key because this will make the bank to upgrade at ease and in time thereby apart from making them leaders in the sector will also make them beat off competition from rivals.

Reliability which is also an important component of the dimension for the model that was use will have the recommendation of management making sure that the fulfill promised service; this will help to build confidence on the customers. Additionally, management should further seek and improve strategy for maintaining error free record and given the new customers so that this will encourage them to remain continue and form a decision on intention to continue with the service of the bank.

Furthermore, management and bank employee should be responsive in their service to customer by giving prompt information o customers on bank service and ready to respond to customer request on time, this will enable to customer to enjoy time utility. Again, the bank management should be willing to help customers in the area of dispense error, opening of account, interbank transfer issues, withdrawal and other related area were the customers may need assistance. To deal with most issues related o responsiveness, it will be recommended that the bank should develop a master plan to ascertain that there is constant network; this is because most issues related to banking service to customer's center again network. Additionally, a feedback mechanism between the management and the customers should be develop to ascertain continued interaction on bank services innovation and suggested positive views from the customers.

Finally, it will be recommended that modern equipment that can stand the test of time should be acquired by the bank management. This will help cut transaction time and create efficient and effective service to the customers. Also, visually appealing structures and facilities associated with service need to be applied and acquired by the bank management. These will help maintain existing customers and also help attract appeal to new customers. Employees who are neat and professional in appearance should be engaged by the bank and made the front liner who will interact with the customers, create good image of the bank, patronage and bank customer satisfaction.

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