



Service Quality Delivery And its Impact On Customer Satisfaction: A Study Of Banks in Benin City, Edo State, Nigeria

Ugo Chuks OKOLIE^{1*}, Idongesit David UDOM²

Department of Political Science, Delta State University, Abraka, Nigeria¹

Department of Vocational and Technical Education²

ABSTRACT

This study examined the relationship between service quality and customer satisfaction in banking sector in Benin City, Edo State. The study adopted the SERVQUAL model as the main framework for analyzing service quality. Multiple regression analysis with the aid of statistical package for social science (SPSS) version 21 was used to examine the relationships between service quality variables and customer satisfaction. The sample size of four hundred and twenty (420) was selected from the population of study through convenience sampling technique. A structured questionnaire was used to collect the needed information from the sampled respondents. Out of the 420 sample, only 292 usable questionnaires were retrieved. The results of the study showed that all service quality variables were good predictors of customer satisfaction. Customer's positive perception is an index with exponential effects on the profitability and brand's acceptance value proposition. To drive this strategic core value, this study provides an insight into how business and individual performance indicators can utilize the performance management tools, processes, procedure and people to close service gaps with the aim to unlock the hearts, minds and purses of customers through superior service/product that can exponentially optimize productivity and profitability. The study recommends among others that management should get rid of bureaucracy. Quality should be seen as a way of life and all blockades should be removed to ensure a holistic approach in the manner intangible service is delivered.

Article Information

Article History:

Submission 1 July 2022

Revision 3 July 2022

Published 28 July 2022

Available Online 30 July 2022

Publication 1 August 2022

Keyword:

Banking Sector, Customer Satisfaction, Customer Expectation, SERVQUAL model, Service quality.

1. INTRODUCTION

In today's new normal in which competition is at an unpredictable speed like light, service quality and customer satisfaction are critical concepts that any service provider needs to remain competitive and sustain growth. Quality service delivery and customer satisfaction are the sword and shield of competition needed to fortify an organization to be better than the best. The main goal of any organization be it Private or Public, Business to Customer (B2C) or Business to Business (B2B) sectors of the economy is to create value through the performance of the most valued asset (employees), either for profit or satisfaction to target customers (Bahia & Nantel, 2000; Gilbert, 2006; Rahaman, Abdullah & Rahman, 2011). The essence of existence of any organization is customer. The universal language today is customer-centricity, that is, customer is the centre of the universe. Everything revolved around the customer. To align with market currency, is to create a customer-centric organization rather than a product or price-centric organization. According to Mitchell (2003), the potency of a customer-centric principle comes from dedicating the entire organization and its focus to the customer. One cannot become customercentric unless all parts of the organization passionately embrace the customer.

The criticality of customer in goals accomplishment through quality service delivery in the value chain is unequalled. Value is created when input materials, money, method, machinery, manpower, and minutes (time) are efficiently transformed to generate output-products (tangible) or services (intangible) to meet the customers expectation's indices with the elements such as quality, service, delivery, quick response, and reasonable cost (Azeez, 2013; 2015). Customer's positive perception is an index with exponential effects on the profitability and brand's acceptance value proposition. To drive this strategic core value, this study provides an insight into how business and individual performance indicators can utilize the performance management tools, concepts, processes, procedure, and people to close service gaps with the aim to unlock the hearts, minds, and purses of customers through superior service/product that can exponentially optimize productivity and profitability.

The slogan 'customer is king or as some will say, an emperor; provides one with everyday lesson that those involved in the business of customer services have been accustomed to learn and keep if their business is to remain in business. In the words of Jeff Bezos, CEO of Amazon.com, "we see our customers as invited guests to a party, and we are the hosts. It's our job everyday to make every important aspect of the customer experience, a little bit better". There have been tremendous efforts by banking sector in Nigeria to improve the service quality delivery. These attempts are in forms of provision of new facilities and updating of existing ones, enhancement of the condition of service for employees and engendering conducive business environment. These efforts have resulted to the transformation of banking service delivery. Despite these laudable efforts, banking service delivery in Nigeria has not produced the desired results in enhancing customer satisfaction experiences. Customer dissatisfaction are still common features among customers in banking sector. Therefore, the need to strengthen and improve service delivery in banking sector in developing economy through studies of this nature necessitated this present study.

2. LITERATURE REVIEW

2.1 Customer Satisfaction

Customer satisfaction is becoming one of the most essential objectives which any firm seeking for long-term relationship with customer considers as the top priority. However,

there is lack of consensus among researchers on the subject matter of customer satisfaction. This is because several researches have looked the concept from different perspectives or partly due to the diversity of employed antecedents include by researchers and lack of consistency in their findings. This supports the assertion of Barsky (1995) who posits that customer satisfaction is a complex construct as it has been approached differently. According to Rao and Sathu (2013), satisfaction is conceptualized as an overall customer attitude towards a service provider. Oliver (1980) sees satisfaction as an attitude or evaluation that is formed by the customer, comparing their prepurchase expectations of what they would receive from the product/service to their subjective perceptions of the performance they actually received. Satisfaction in the context of this study is refers to a person's feelings of pleasure or disappointment resulting from comparing a service's perceived performance (or outcome) in relation to his or her expectation.

Rust and Oliver (1994); Andreassen (2000); Ojo (2010) and Agyapong (2011) affirms that customer satisfaction or dissatisfaction (a cognitive or affect reaction) emerges as a response to a single or prolonged set of service encounters. In the words of Wang and Yang (2004), customer satisfaction comprises of three basic components including the type of response (cognitive and affective); the centre of interest or the subject on which the response is focused; and the moment in time at which the evaluation is made. Yi (1 asserts that customer satisfaction is a collective outcome of perception, evaluation, and psychological reactions to the consumption experience with a product/ service. Added to the foregoing, is the fact that satisfaction is an attitude or evaluative judgment varying along the hedonic continuum focused on the product/service, which is evaluated after consumption. As expressed by Fornell (1992), customer satisfaction is greater quality-pull than price-pull and value-pull. From the translation of many researchers, it was observed that customer satisfaction is a sense of felling which comes from a procedure of interpreting and judging what is received as a result of expectation as an inclusion of wishes and requirements coupled with the purchase and purchase choice (Armstrong & Kotler, 1996; Armstrong, Mcclery & Swan, 1996; Bharwana, Basher & Mohsin, 2013; Felix, 2017).

Apparently, many researchers conceptualize customer satisfaction as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation (Oliver, 1993; Min & Min, 1997; Oyeniyi & Abiodun, 2008; Ojo, 2010; Malik & Ghaffor, 2012; Azeez, 2015; Jegede & Opatola, 2015). Commenting on the customer expectation, Davidow and Uttal (1989) and Osunde (2014) proposed that customer expectation is formed by many uncontrollable factors which include previous experience with other firms, and their advertising; customer's psychological condition at the time of service delivery; customer background and values; and the images of the purchased product. Zeithamal, parasuraman and Bery (1990) are of the view that customer service expectation is built on complex considerations, including their own pre-purchase beliefs and other people's opinions. Munusamy, Chelliah and Mun (2010) also observe that customers' expectation related to different levels of satisfaction. Added to the foregoing is the fact that expectation is uncontrollable factors which including past experience, advertising, and customers' perception at the time of purchase, background, attitude and product's image. Roa and Sahu (2013)

2.2 Quality Service Delivery Gap

In order to compare the relationship between the ultimate customer satisfaction and actual quality service delivery, the need to establish calibration of both key business indicators at the enterprise level and key performance indicators at individual levels in full

measure is inevitable. The essence of applying the gap model instrument is basically to establish inputs that germane to quality service delivery through the key elements indicated in the diagram below. The above service quality dimensions are basic to any service delivery and therefore should be put into cognizance in designing and producing or rendering any service in today's marketplace where competition is not only keen but raging at the speed of light. To stand out and better than the best, quality standard becomes the winning streak in this new normal where customers reign supreme. The aforementioned five quality service dimensions are the benchmarks to establish standard for quality formulation. They are therefore good comparators or basis to establish the customers' expectations, so that both service providers and ultimate end users can inspect what is expected or unexpected in the mutual relationship.

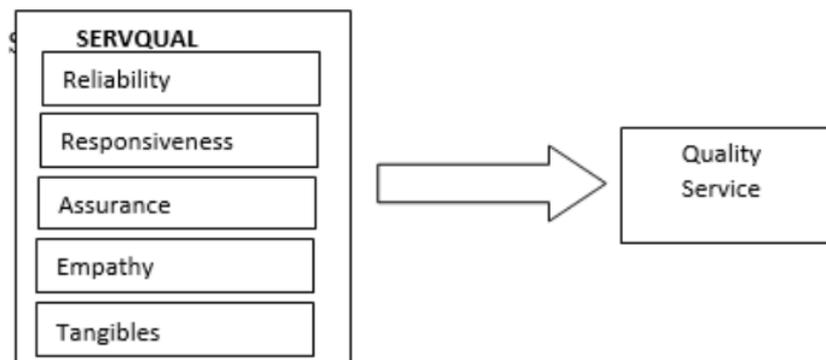


Figure 1 Input to Quality Service Delivery

Service Quality gaps model by Parasuraman et al., 1985 as adopted for this study indicates that there are seven major gaps in the service quality concept to focus on for necessary remedial action to close the gaps. These gaps on both the service provider and receiver sides, which can impede delivery of services that customers perceive to be high quality, are:

Gap 1 : difference between customers' expectation and management perceptions of customers' expectations.

Gap 2 : difference between management perceptions of customers' expectations and service quality.

Gap 3 : difference between service quality specifications and the service actually delivered.

Gap 4 : difference between service quality delivery and what is communicated about the service to customers.

Gap 5 : difference between customers' expectations and their perceptions of the service delivered.

Gap 6 : difference between customers' expectations and employees' perceptions.

Gap 7 : difference between employees' perceptions and management perceptions of customers' expectations.

2.3 Closing the Service Quality Gaps

To circumvent untoward effects from the perils of customers' adverse reactions, service providers cannot afford to be insensitive to any established shortfall in value chains of service delivery (Luk & Layton, 2002).

Closing the service quality gap is important due to the following critical changes in the business landscape that are embraced by companies as enumerated by Mitchell (2003) in his book titled *Hug your customers*.

1. Reaction to proactive: Service providers are to reach out to their target customers and act proactively to delight them ahead of demanding instead of standing idly twiddling thumbs until someone walks in the door.
2. Transactions to Relationships: In the days of old, everything was transaction-based. Interaction with end-users began and ended with the transaction. Today it is not enough to just deliver a service or make sales, direct customer must be asked for feedback on service through a mutual bonding premised on developing a personal relationship that works for profitable returns.
3. Magic-List to Customer-Led services: The third change that has taken place from service provider's magic list is customer's generated list. In today's world of customer service, customer's opinion, right of choice and quality standard count beyond a favour from the providers.
4. From satisfied to extremely satisfied customers: Add these changes together, then what one gets is satisfied customers who are transformed into extremely satisfied customers. This can be achieved by moving from meeting expectations to exceeding expectations.

2.4 Service Quality Delivery and Customers' Satisfaction

Most customers prefer quality service to lower prices. Customer satisfaction is one of the most essential objectives which any firm seeking for long-term relationship with customer considers as the top priority. In banking sector context where the contacts with customers are one of the more core business processes, customer satisfaction is the key for success and competitive advantage over rivals (Agyapong, 2011; Chavan & Ahmad, 2013; Belas & Gabcova, 2014; Minh & Huun, 2016). One of the main elements determining customer satisfaction is the customer's perception of service quality. A study by Ojo (2010) in the telecommunication industry in Nigeria showed that a positive relationship exists between service quality and customer satisfaction. The same relationship was demonstrated by Oyeniyi and Abiodun (2008) and Agyapong (2011). Felix (2017) study in selected banks in Rwanda revealed a positive relationship between service quality and customer satisfaction. The same relationship was demonstrated by Munusamy et al. (2010) and Minh and Huu (2016). Also, a study by Sabir et al. (2014) in restaurants industry in Pakistan proved a positive relationship between service quality and customer satisfaction. The same relationship was demonstrated by Rao and Sahu (2013) study in Hotel industry. Irfan (2012) study in public hospitals in Pakistan revealed a positive relationship between service quality and patient satisfaction. A study by Kumasey (2014) in Ghana on service quality and customer satisfaction in Ghanaian public service revealed that service quality and its dimensions significantly and positively related with customer satisfaction.

Customer are requiring and demanding better services and the goals of all banks must be to make the customers feel special. This will lead to customer's perceptions exceeding their expectations and greater customer satisfaction. Therefore, a personal, proactive approach, such as knowing guest history, issues and preferences is vital to impressing customers and increasing repeat business (Agyapong, 2011; Rao & Sahu, 2013). Customer satisfaction and service quality are interrelated. That is, the higher the service quality, the higher the customer satisfaction. Many agreed that in the banking sector, there are no recognized standard scales to measure the perceived quality of a bank service. Thus, competitive advantage through service quality dimensions in an increasingly important weapon to survive in today's 'new normal' in which competition is at an unpredictable speed like light and increasing customer power.

2.5 Reliability and Customer Satisfaction

Reliability implies dependency on the service provided by an establishment. The customers want to be sure that you live up to your promises in terms of quality. Therefore, reliability is the ability to perform the promised service dependably and accurately (Parasuraman et al., 1988). This is more established from the experience of the previous customers. It is important that organizations seek the need satisfaction link as a driver and determinant of customer satisfaction and not just service delivery. With the rapid growth in the internet banking, it is imperative that service provided was of the highest quality because it is only quality service delivery that can attract and retain customers to the organization. Now that machines such as ATM helps customers in cash withdraw, credit transfer and many other services, customers have higher demand in the machine reliability rather than human reliability with dealing with banks (Munusamy et al., 2010). From the foregoing, it can be stated that when customers get what they expect and perceive, they tend to feel satisfied than when they don't get what they expect and perceive. What is most important here is performing the service right at first time, keeping accurate records of the customers, and performing the service at the designated time and place.

2.6 Responsiveness and Customer Satisfaction

Responsiveness measure the time it takes to attend to customers need, such as request for account balance, credit cards, telephone information request response time, etc. Parasuraman et al. (1988) sees responsiveness as the willingness to help customers and provide prompt service. Asubonteng, McCleary and Swan (1996). Ndubisi, Chan and Chukwunonso (2004), Agyapong (2011) and Bharwana et al. (2013) concluded that responsiveness is important in providing quality service which is one of the antecedents to overall customer satisfaction. Service quality as an antecedent of customer satisfaction is considered as dominant in recent research, especially in service context industry like banking sector (Cameran, Moizer & Pettinichio, 2010; Munusamy et al., 2010; Minh & Huu, 2016; Felix, 2017).

2.7 Assurance And Customer Satisfaction

Assurance is about knowledge, skills, and expertise of the employees involved in delivering services and the ability to create trust and confidence among the customers. Owolabi (2010) sees assurance as the ability to deliver the services advertised, the pre-requisite skill and knowledge and the knowledge to perform. This is more important with the skill of the contact person; examples of such are the skill of the cashiers, secretaries, customer care officers, the quality control, managers and others. Assurance improve customers satisfaction and retention through high level of safety and confidence in an organization's service quality (Munusamy et al., 2010; Minh & Huu, 2016; Felix, 2017). This dimension of service quality is more important in service industries such as banking services, legal services, health care services, etc.

2.8 Emphaty and Customer Satisfaction

Empathy indicates that any interaction with customers should be compatible with their moods and personality characteristics. Parasuraman et al. (1988) found that access, communication and understanding of the customers' specific requirements and needs are key driver and determinant of customer satisfaction. Provision of caring and individualized

attention to customers by service provider and its human resources improve customer satisfaction and loyalty (Irfan et al., 2012).

2.9 Tangibles and Customer Satisfaction

Tangibles in this context are the environment where the services are delivered such as physical facilities, appearance of personnel, equipment and tools used to provide the service and the physical representation of the service (Kumasey, 2014; Rubogora, 2017). Examples of tangibles are the logo, the road net work, the flower, the main gate, the physical appearance of the personnel, etc. Munusamy et al. (2010) concluded that tangibles help retailing banks to retain and capture more customers. Irfan et al. (2012) study revealed that there is positive relationship between tangibles and customer satisfaction and concluded that tangibles improve customer satisfaction. Therefore, tangibles are provided to fulfill customer satisfaction, capture and to retain them. For the purpose of this study, the relationship between service quality variables and customer satisfaction is shown in the diagram below.

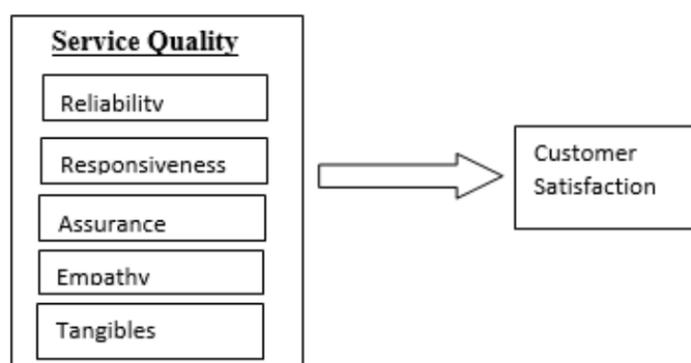


Figure 2 Relationship between Service Quality and Customer Satisfaction

3. METHODOLOGY

Methodology, This study adopted a survey design approach. This is so because the study examined the nature of service quality delivery of banking sector based on customer's perceptions. The study was conducted in banking sector in Benin City, Edo State. The targeted respondents are the operating in Benin City. A total of four hundred and twenty (420) questionnaires were administered out of which two hundred and ninety two (292) questionnaires representing 69.52% were retrieved. See table 1 for the list of banks.

Research Instrument, The main instrument for data collection was the questionnaire. The questionnaire was developed based on the stated hypotheses and also based on the SERVQUAL model. Open-ended and closed-ended questions were used. The questions were on a 5-point likert scale. The scores were coded 5 for strongly satisfied, 4 for satisfied, 3 for indifferent, 2 for dissatisfied and 1 for strongly dissatisfied.

Measurement of Variables, Service quality was measured by using the variables in SERVQUAL model (Parasuraman et al., 1988; Ndubisi, Chan & Chukwunonso, 2004; Rubogora, 2017). Service quality includes reliability, responsiveness, assurance, empathy and tangibles. Instrument used for customer satisfaction was adopted from research work of Felix (2017).

Reliability and Validity of the Instrument, The reliability was established through a trial test conducted on 50 customers who also take part in the study. Cronbach Alpha method was used to establish the internal consistency of the instrument. The result yielded a coefficient

of 0.87, which satisfied the general recommended level of 0.70 for the research indicators (Cronbach, 1951) of the study.

from the questionnaire were analyzed with multiple regression analysis. The titled regression model is:

$$y = \alpha + \sum \beta_i X_i + \sum t$$

Where y = Customer satisfaction.

X_i = Vector of service quality variables (reliability, responsiveness, assurance, empathy and tangibles)

α = the intercept.

β_i = The respective coefficients measuring the sensitivity of each service quality variable to customer satisfaction.

Data Analysis and Results. The collected data was entered in Microsoft excel 2007 and analysis were done through the aid of statistical package for social science (SPSS) version 21. The respondents are the bank customers operating in Benin City, Edo State Twenty (20) questionnaires were designed and administered to customers of each of the twenty one (21) existing banks. Cumulatively, four hundred and twenty (420) questionnaires were administered out of which two hundred and ninety two (292) questionnaires representing 69.52% were retrieved as shown in the table below.

4. RESULT AND DISCUSSION

Our findings contribute to the discussion about the relationship between service quality and customer satisfaction. The study provides empirical evidence of their relationship to each other as proposed in the research model. Table 2 shows the relationship between satisfaction and service quality dimensions. The results indicate that there is a positive and significant relationship between the dependent variable (customer satisfaction) and the five independent variables (service quality dimensions). The results of the study is consistent with the study of Felix (2017) conducted in selected banks in Rwanda which revealed that service quality dimensions improve customer satisfaction and loyalty. The finding of the study also agrees with Munisamy et al. (2010) study which revealed that assurance, reliability, tangibles, and responsiveness are positively and significantly related to customer satisfaction except empathy. Similar results were found by Road and Sahu (2013), Sabir et al. (2014); Minh and Huu (2016).

The only weak correlation is assurance and tangibles which is 33.9%. The regression model in table 3, revealed that 64% (R-square = 0.638) of the observed variability in total customer satisfaction was explained by the total service quality variables. The regression model shows how the individual service quality variables affect customer satisfaction. The result indicates that all the service quality factors; reliability, responsiveness, assurance, empathy and tangibles are good predictors of customer satisfaction. This finding concur with the studies of Yee et al. (2010) Agyapong (2011), Pan et al. (2012) and Minh and Huu (2016) which revealed that service quality is the antecedent of customer satisfaction. This finding is also consistent with studies which revealed the impact of service quality dimensions on customer satisfaction, trust, and loyalty (Chavan & Ahmad, 2013; Kumasey, 2014; Peng & moghavvemi, 2015).

of banking sector in Benin City, Edo State. When co-efficient of determination was adjusted for the degree of freedom it yielded 0.623 or approximately 62.3%. This indicated that service quality account approximately 62.3% of systematic (change) in customer satisfaction in Benin City, Edo State. The model also shows that if no initiatives are taken to improve the level of

the identified variables especially assurance and tangibles, the level of customer satisfaction will decrease. In addition, banking sector in Benin City, Edo State must put in effort into improving the responsiveness of their employees and also making their services more tangibles to customers' needs since the two variables are the most significant factors influencing customer satisfaction.

5. CONCLUSION

This study has exposed the fact that service quality delivery is highly responsible for customer satisfaction and loyalty in banking sector. Undoubtedly, no business or organization can exist without customers. In the philosophical words of Pepper Drucker "The only value your organization will ever create is the value that comes from customers- the ones you have now and the ones your will have in the future". This is absolutely true. Customer value is an asset to the organization. Obtaining customer satisfaction depends to a large extent on ensuring that the firm maintains high service quality standards. Thus, putting in place quality mechanism has significant effect on the level of customer satisfaction. Hence, the hypotheses were substantiated. Therefore, quality index (internal/external) should occupy higher rating scores for all job positions to encourage excellence in all agreed deliverables. Thus will go a long way, to enable organization whose business is to remain in business achieve the purpose of existence and sustain a leading edge that will make the route to market mutually rewarding effort to all stakeholders service providers, end users, workforce and ultimately optimize the nation's gross domestic products (GDP).

6. REFERENCES

- Agyapong, G.K. Q. (2011). The effect of service quality on customer satisfaction in the utility industry: A case of vodafone (Ghana). *International Journal of Business and Management*, 6(5), 203-210.
- Anderson, E.W., Fornell, C., & Lehmann, D.R. (1994). Customer satisfaction, market share, and profitability: findings from Sweden. *Journal of Marketing*, 58, 53-66.
- Andreassen, T.W. (2000). Antecedants to satisfaction with service recovery. *European Journal of Marketing*, 34(1/2), 156-175.
- Armstrong, G., & Kotler, P. (1996). *Principles of marketing*. India: Prentice hall.
- Asubonteng, P., McCleary, K.J., & Swan, J.E. (1996). SERVQUAL revisited: A critical review of service quality. *Journal of Services Marketing*, 10(6), 62-81.
- Azeez, O. (2013). Service delivery and the Nigerian public service. Being a paper presented at capacity building workshop for senior management staff of the federal airports authority of Nigeria (FAAN). Nigerian Airspace Management Agency (NAMA) and Nigerian Civil Aviation, at Ota, Ogun State.
- Azeez, O. (2015). Driving service quality through performance management. *Human Resource Management Journal*, 7(2), 12- 30.
- Bahia, K., & Mantel, J. (2000). A reliable and valid management scale for perceived service quality of banks. *International Journal of Marketing*, 18(2), 84-91.
- Barsky, J. (1995). *World-class customer satisfaction*. Burr Ridge: Irwin Professional.
- Belas, J., & Gabcova, L. (2014). Reasons for satisfaction and dissatisfaction of bank customers: study from Slovakia and the Czech Republic. *International Journal of Entrepreneurial Knowledge*, 2(1), 4-13.

- Bharwana, T.K., Bashir, M., & Mohsin, M. (2013). Impact of service quality on customers' satisfaction: A study from service sector especially private colleges of Faisalabad, Punjab, Pakistan. (5), 1-7.
- Brunner, T.A., Stocklin, M., & Opwis, K. (2008). Satisfaction image and loyalty: New versus experienced customers. *European Journal of Marketing*, 42(10), 1095-1105.
- Burtre, F., & Lawrence, A. (2015). Customer retention management processes: A qualitative study. *European Journal of Marketing*, 4(1/3), 83- 99.
- Cameran, M., Moizer, P., & Pettinicchio, A. (2010) service quality in professional service. *Service Industries Journal*, 30(3), 421- 435.
- Caruana, M. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, 36, 811-828.
- Chang, K. (2000). The impact of perceived physical environments on customers' satisfaction and return intentions. *Journal of Professional Service Marketing*, 21(2), 75-85.
- Chavan, J., & Ahmad, F. (2013). Factors affecting customer satisfaction in Retail Banking: An empirical study. *International Journal of Business and Management Invention*, 2(1), 55-62.
- Cronbach, L.J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297- 334.
- Davidow, W.H., & Uttal, B. (1989). Service companies: Focus or falter. *Harvard Business Review*, 77-85.
- Day, R. (1977). Customer satisfaction, dissatisfaction, and complaining behaviour, in R. Day (Ed.), *Symposium proceedings*, 20-22 April, school of Business, University of Indiana.
- Donabedian, A. (1982). *Explorations in quality assessment and monitoring: The definition of quality and approaches to its assessment*. Michigan: Health Administration Press.
- Drucker, P. (1988). The coming of the new organization. *Harvard Business Review*.
- Ekinci, Y. (2003). An investigation of the determinants of customer satisfaction. *Tourism Analysis*, 8(2), 193-196.
- Felix, R. (2017). Service quality and customer satisfaction in selected banks in Rwanda. *Journal of Business & Financial Affairs*, 6(1), 1-11.
- Fornel, C. (1992). A national customer satisfaction barometer: The Swedish experience. *Journal of Marketing*, 56,6-21.
- Gefan, G. (2002). Customer loyalty in ecommerce. *Journal of Information Systems*, 3, 27-51.
- George, J. M., & Jones, G.R. (1991). Towards an understanding of customer service quality. *Journal of Managerial Issues*, 3, 220-238.
- Gilbert, G. R. (2006). *A cross-industry comparison of customer satisfaction*. United Kingdom: Glasgow University Press.
- Gronroos, C. (1984). A service quality model and its marketing implications. *Journal of the Academy of Marketing Service*, 24, 36-44.
- Ideh, D., & Aghogban, B. (2018). *Advance human resource management 2*. Lagos: Chartered Institute of Personnel management of Nigeria.
- Irfan, S.M., Ijaz, A., & Farooq, M.M. (2012). Patient satisfaction and service quality of public hospitals in Pakistan: An empirical assessment. *Middle-East Journal of Scientific Research*, 12(6), 870- 877.
- Jegade, C.T., & OPpatola, M.O. (2015). Service delivery strategies in the informal sector: Lessonsto be leant. *Human Resource Management Journal*, 7(2), 58- 75.
- Johnston, R. (1995). The determinants of service quality: satisfiers and dissatisfied. *International Journal of Service Industry Management*, 6, 53-71.

- Juran, J.M. (1988). *Juran's quality control hand-book*. New York: McGraw-Hill.
- Kang, G., & James, J. (2004). Service quality dimensions: An examination of Gronroos's service quality model. *Managing Service Quality*, 14, 266-277.
- Khan, K., & Afsheen, A. (2012). Determinants of customer satisfaction in telecom industry. *Journal of Basic and Applied Scientific Research*, 2(12), 12833- 12840.
- Kumasey, A.S. (2014). Service quality and customer satisfaction: Empirical evidence from the Ghanaian public service. *European Journal of Business and Management*, 6(6), 172-181.
- Luk, T.K., & Layton, R. (2002). Perception gaps in customer expectations: managers versus service providers and customers. *Service Industries Journal*, 22(2), 109-128.
- Malik, E., & Ghaffor, M., (2012). Impact of brand image, service quality and price on customer satisfaction in Pakistan telecommunication sector. *International Journal of Business and Social Science*, 3(2), 1-23.
- Min, H., & Min, H.S. (1997). Benchmarking the quality of hotel services: Managerial perspectives. *International Journal of Quality & Reliability Management*, 14(6), 582-597.
- Minh, N.V., & Huu, N. (2016). The relationship between service quality, customer satisfaction and customer loyalty: An investigation in Vietnamese retail banking sector. *Journal of Competitiveness*, 8(2), 103-116.
- Mitchell, J. (2003) *Hug your customers*. New York:Hyperion Publishers
- Mittal, B., Walfried, M., & Lassar, L. (1998). Why do customers switch? The dynamics of satisfaction versus loyalty. *Journal of Services Marketing*, 12(3), 177-194.
- Munusamy, J., Chelliah, S., & Mun, H.W. (2010). Service quality delivery and its impact on customer satisfaction in the banking sector in Malaysia. *International Journal of Innovation, Management and Technology*, 1(4), 398-404.
- Ndubisi, N.O., Chan, K.w., & Chukwunonso, N.C. (2004). Evaluating the relation marketing strategies and customer loyalty. *International Logistics congress proceeding*, 11, 1-28.
- Ojo, O. (2010). The relationship between service quality and customer satisfaction in the telecommunication industry: Evidence from Nigeria. *Broad Research in Accounting, Negotiation and Distribution*, 1(1), 88-98.
- Oliver, R.L. (1980). A cognitive model of the antecedents and consequences of satisfaction decision. *Journal of Marketing Research*, 17, 28-34.
- Oliver, R.L. (1993). Cognitive, affective, and attribute bases of the satisfaction response. *Journal of Customer Research*, 20, 418- 430.
- Oliver, R.L. (1997). *Satisfaction a behavioural perspective on the customer*. New York: McGrawHill.
- Oliver, R.L. (1999). Whence customer loyalty? *Journal of Marketing*, 63, 33-43.
- Olorunniwo, F., Hsu, M.K., & Udo, G.J. (2006). Service quality, customer satisfaction and behavioural intentions in the service factory. *Journal of Service marketing*, 20(1), 59-72.
- Osunde, C. (2014). A study on customer relationship management practices in selected commercial banks with reference to Nigeria. *Journal of Entrepreneur Organization Management*, 3(2), 1-17.
- Owolabi, S.A. (2010). Repositioning for quality services delivery in tertiary institutions: The role of Accounts. *African Research Review*, 4(2), 335-354.
- Oyeniya, O., Abiodun, A.J. (2008). Customer service in the retention of mobile phone users in Nigeria. *African Journal of Business Management*, 2(2), 26- 31.
- Pan, Y., Sheng, S., & Xie, F.T. (2012). Antecedents of customer loyalty: An empirical synthesis and reexamination. *Journal of retailing and consumer services*, 19(1), 150-158.
- Parasuraman, A. Zeithaml, V., & Berry, L.L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49,41-50.

- Parasuraman, A. Zeithaml, V., & Berry, L.L. (1990). Delivering quality service: Balancing customer perceptions and expectations. New York: The free press.
- Parasuraman, A., Zeithaml, V., & Berry, L.L. (1988). SERVQUAL: A multiple item scale for measuring customer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Peng, L.S., & Moghavvemi, S. (2015). The dimension of satisfaction, trust, and loyalty: A case of Malaysian Banks. *Asian Journal of Business and Accounting*, 8(2), 16-31.
- Rahaman, M. M., Abdullah, M., & Rahman, A.(2011). Measuring service quality using SERVQUAL model: A study of private commercial banks in Bangladesh. *Bangladesh Business Management Dynamics*, 1(1), 1-11.
- Rao, P.S., & Sahu, P.C. (2013). Impact of service quality on customer satisfaction in hotel industry. *IOSR Journal of Humanities and Social Science*, 18(5), 39-44.
- Reicheld, F.F., & Sasser, W.E. (1990). Zero defections comes to services. *Harvard Business Review*, September-October, 105- 111.
- Rust, R.T., & Oliver, R.L. (1994). Service quality: New Directions. *Theory and Practice*, 2, 41-68.
- Sabir, R. I., Ghafoor, O., Hafeez, I, Akhtar, N., & Rehman, S.U. (2014). Factors affecting customer satisfaction in restaurants industry in Pakistan. *International Review Management and Business Research*, 3(2), 869- 876.
- Sabir, R.I., Irfan, M., Akhtar, N., Pervez, M.A., & Rehman, A. U. (2014). Customer satisfaction in the restaurant industry: Examining the model in local industry perspective. *Journal of Asian Business Strategy*, 4(1), 18- 31.
- Sachdev, S.B., & Verma, H.V. (2004). Relative im- portance of service quality. *Journal of Service Research*, 4(1), 93- 116.
- Spreng, R.A., & Mackoy, R.D. (1996). An empirical examination of a model of perceived service quality and satisfaction. *Journal of Retailing*, 72, 201-214.
- Stan, V., Caemmerer, B., Cattanjallet, R. (2013). Customer loyalty development: The role of switching costs. *Journal of Applied Business Research*, 29(5), 1541-1554.
- Takeuchi, H.A.J.A. (1983). Quality is more than making a good product. *Harvard Business Review*, 61, 139-145.
- chavan, J., & Ahmad, F. (2013). Factors affectingcustomer satisfaction in Retail Banking: An empirical study. *International Journal of Business and Management Invention*, 2(1), 55-62.