



EFFECT OF SERVICE QUALITY MANAGEMENT ON CUSTOMER SATISFACTION IN STANBIC IBTC KADUNA METROPOLIS

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Abstract

This study is to assess the effect of service quality management on customer satisfaction in Stanbic IBTC Kaduna metropolis. Correlational survey research design has been adopted for the purposes of this study. Data was collected from 200 purposively selected customers through copies of the administered questionnaire. The data collected was analysed using both descriptive and simple regression analysis. In order to cleanse the data and improve the validity and reliability of inferences from results, Autocorrelation test – Durbin Watson (D.W) and Multicollinearity test Using Variance Inflation Factor and Tolerance Value were conducted. The study found that there is significant relationship between tangibility and customer satisfaction in Stanbic IBTC Kaduna metropolis; there is significant relationship between service reliability and customer satisfaction in Stanbic IBTC Kaduna metropolis; there is no significant relationship between responsiveness and customer satisfaction in Stanbic IBTC Kaduna metropolis; there is no significant relationship between assurance and customer satisfaction in Stanbic IBTC Kaduna metropolis and there is significant relationship between empathy and customer satisfaction in Stanbic IBTC Kaduna metropolis. Therefore, the study concludes that service quality has significant and positive impact on customers satisfaction. Based on the findings, the researcher recommends that in the long run, entrepreneurs should focus on all the competencies for better future performance and extension of the customer satisfaction initiatives that tend to solely focus on increase deposit.

Keywords: Service Quality Management; Customer Satisfaction; Assurance; Empathy; Tangibility.

Introduction

Service quality is a critical issue throughout service industries as businesses attempt to sustain their competitive advantage in the marketplace (Murugiah & Akgam, 2015). As financial institutions, Banks also experience various forms of competition in the marketplace through undifferentiated products. This highlights service quality as the basic competitive tool. To earn more profits, banks should be able to position themselves in a superior way to their competitors in a particular market (Murugiah & Akgam, 2015). Therefore, it is vital for banks to concentrate on service quality as their primary competitive strategy (Chaoprasert & Else, 2004). Additionally, both customer satisfaction and service quality have been emphasized by all banking institutions throughout the world (Hossain & Leo, 2009). Without any doubt, service quality forms an important component in any business-related activity. This is especially so, with regard to the fact that a customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (Munusamy, Chelliah & Mun, 2010).

Measuring service quality seems to pose difficulties to service providers because of the unique characteristics of services: intangibility, heterogeneity, inseparability and perishability (Ackah & Tweneboa-Kodua, 2013). Service intangibility refers to the fact that services cannot be perceived, tasted, felt, heard, or smelled before they are bought. For this reason, customers try to assess the quality of a service by looking at tangible components such as the place, people, price, equipment, and communications apparent (Armstrong & Kotler, 2011). Moreover, service inseparability refers to the fact that services cannot be separated from their providers, whether the providers are people or machines. This means that the employee providing the service becomes part of the service, together with the customer. Therefore, the provider-customer interaction becomes important in determining the outcome of the service (Armstrong & Kotler, 2011). Armstrong and Kotler (2011) further explain service variability by saying that quality of services depends on who provides them as well as when, where, and how they are provided. This means that the quality of a service provided is not just determined by the company

but by the service provider too. Therefore, understanding the role of service providers is crucial to understand perceptions of service quality.

Due to globalization and advancement in technology, customers have become sophisticated and are switching from one company to another. Again, customers have gain much knowledge and this has gradually led to a greater degree of “consumer sovereignty” when making a choice (Blanchard & Galloway, 1994). The ability of customers to choose one bank over another is based on several factors such as the location, interest rates, quality of service delivery and the bank’s reputation (Osei- Poku, 2012). However, service quality is seen as one of the key factors and thus has received considerable attention in recent marketing research by organisations. According to Osei-Poku (2012) financial services, particularly banks, compete in the marketplace with generally undifferentiated products, therefore service quality becomes a primary competitive weapon. As a result, businesses are affected in terms of market share, stability, profitability, growth and expansion and the competitive position.

Customers are now more conscious of service quality delivery and firms are striving for positions by ensuring the optimal customer satisfaction (Parasuraman, Zeithaml and Berry, 1988). In Nigeria, financial institutions, due to their numerous customers these days are striving hard to meet customers’ needs, keep them satisfied and in the long run retain them in order to survive the competition. Again, banks have recognized that delivering quality service to customers is directly proportional to the success and survival in today’s global and competitive banking environment (Lewis & Pescetto, 1996). Over the years, a lot of studies have concentrated on service quality in United States, Europe and several African banking industries (Munusamy, Chelliah, & Mun, 2010; Kang & Jeffrey, 2004; Cronin, Brady, &Hult, 2010). Studies have also been conducted in Nigeria using Deposit Money Banks (Bello, 2012; Ojo, 2010; Tunde, 2019). Little attention has been drawn on the effect of service quality delivery on customer satisfaction using Stanbic IBTC Plc, Kaduna in Nigeria. This study therefore seeks to find out how quality services influence customer satisfaction in banking institutions in Kaduna, using customers of Stanbic IBTC Plc. The main objective of this study is to assess the effect of service quality management on customer satisfaction in Stanbic IBTC Kaduna metropolis. In line with the objectives of the study, the following hypotheses are advanced to be tested in the study:

Ho₁: There is no significant relationship between tangibility and customer satisfaction in Stanbic IBTC Kaduna metropolis

Ho₂: There is no significant relationship between service reliability and customer satisfaction in Stanbic IBTC Kaduna metropolis

Ho₃: There is no significant relationship between responsiveness and customer satisfaction in Stanbic IBTC Kaduna metropolis

Ho₄: There is no significant relationship between assurance and customer satisfaction in Stanbic IBTC Kaduna metropolis

Ho₅: There is no significant relationship between empathy and customer satisfaction in Stanbic IBTC Kaduna metropolis

Literature Review

Concept of Service Quality

Service quality has become a popular area for academic studies and has been recognized as a competitive advantage and supportive relationship with satisfied customers (Zeithml, 2000). Also, quality of service has become an important tool in the service industry. According to Saghier, & Nathan (2013), service quality is an important concept in the service industry and is more important for financial service providers who have difficulty in showing their customers product differentiation. Furthermore, there are numerous definitions and measures of service quality, but there is no consensus on a single definition. Quality of service has been defined as an overall evaluation done by the customer service (Elsaghier, Roy & Ganguli, 2018), while other researchers have defined the customer service as the extent to which services meet customers' needs or expectations. In addition, quality of service is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of the performance of the service (Parasuraman, Zeithaml & Berry, 1994). The definition of service quality was further developed as "the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform (Chidambaram, & Ramachandvan, 2012).

Service quality (SQ) is regarded as an essential issue in the banking industry because of its apparent relationship to customer satisfaction (Jamali, 2017), to costs as viewed by Crosby (1979), and to profitability (Williams, Ogege & Ideji, 2014). Ganguli and Roy (2011) defined service quality in terms of key

dimensions that customers use while evaluating the service provider. These generic service quality dimension include security, information quality, convenience and usage easiness/reliability. Consequently, service quality could be widely regarded as a driver of corporate marketing and financial performance. It can be inferred from these that service quality is commonly noted as a critical prerequisite and determining force in competitiveness and for establishing and sustaining satisfying relationship with customers since it is an important indicator of customer satisfaction.

Parasuraman, Zeithaml and Berry (1985) defined service quality as a consumer's comparison between service expectations and service performance. It presupposes that until a customer judges a service as meeting or exceeding a certain perceived level of expectations, quality is not determined. This puts a lot of pressure on service providers to design production systems that are responsive to customers' expectations and desires/wants so as to meet or exceed their expectations. Ladhari, (2009); Coetzee & Trait, (2013) viewed service quality as a determinant of financial performance and customer satisfaction. It has become a major area of attention to researchers of marketing due to the strong impact it has on the overall business performance, lower cost, customer satisfaction, customer loyalty and profitability. It is necessary for service companies to direct their efforts on developing and improving service quality in order to enhance its financial performance. It is believed that high perceived quality leads to satisfaction and relationship which forms the bedrock of any business, high relationship quality means that client is able to rely on the service providers future performance since the level of past performance was satisfactory (Alalak & Alnawas, 2010). This study views service quality as the overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform.

Dimensions of Service Quality

Service quality has been the subject of considerable interest by both researchers and practitioners in recent years. Definitions of service quality hold that this is the result of the comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Caruana & Malta,2012). Several studies have been

conducted to identify traditional service quality dimensions that contribute most significantly to the relevant quality assessment in the traditional service environment (Johnston, 2015). Identification of the determinant of service quality is necessary in order to be able to specify, measure, control and improve customer perceive service quality (Johnston, 1995). Parasuraman, Zeithaml and berry (1988), identified and explained Five (5) dimensions of quality service, these include: 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).

Othman and Owen (2001b) proposed a model denoted as CARTER, this model had six dimensions unlike the five dimensions of service quality of Parasuraman, Zeithaml and berry (1988). Furthermore, all of CARTER's six dimensions were rated highly. The CARTER model's six dimensions conceptualized by Othman and Owen (2001a) are as follows: **Compliance:** which means the ability to comply with Law and operate under the principles of banking and economy. **Assurance:** is the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes verbal and written communication between bank staff and customers. **Reliability:** is the ability to perform the promised service, dependability and accuracy. **Tangibles:** means the appearance of physical facilities, equipment, personnel, and communication materials. **Empathy:** is caring, individualized attention which the Islamic bank provides for its customers and **Responsiveness:** is the willingness to help customers and provide prompt service.

Measuring Service Quality

The quantum of contemporary competition in the service industry has intensified, and it is now increasingly important for service companies to critically understand service quality as a factor of marketing competitiveness. This therefore presupposes that; service quality should be viewed as a distinctive marketing approach. Competitive service strategies may be different, but they need to be based on service quality, customers' needs and purchasing behaviour. There exists a dire need for companies to focus their

efforts on developing and improving service quality in order to satisfy their customers. In services marketing, the expected service is the function of earlier experiences of the consumer, personal needs and oral or written communication. Thus, the manner in which the management of organisations perceive the expectations of the consumer becomes the guiding principle when making decisions on the specifications of the quality the organisation should provide since there exists a direct connection between service quality and satisfaction.

Given the complex nature of service quality, it is not surprising that there have been divergent views about the best way to conceptualise and measure it. These frameworks as noted by Palmer (2005) are presented here: 1) Performance-only measures 2) Importance- performance approaches 3) Disconfirmation models Performance- only Measures. This is perhaps the simplest measure of service quality. It consists of questions asked to rate the performance of service quality so as to provide feedback on service quality. This measure has its roots from the manufacturing sector where it is possible to define quality from objectively measurable criteria.

Concept of Customers Satisfaction

Kotler and Keller (2006) view customer satisfaction as a person's feelings of pleasure or disappointment resulting from comparing product's perceived performance (or outcome) in relation to his or her expectation. In a related definition, Juran (1991) posit that customer satisfaction is the result achieved when service or product features respond to customers need and when the company meets or exceeds customer's expectation over the lifetime of a product or service. Customer satisfaction is described by Bolton and Drew (1991) as a judgment made on the basis of a specific service encounter. Oliver (1981) viewed satisfaction as an emotional reaction which influences attitude and is consumption specific. In a university context, Elliot and Shin (2002: 198) observed that student satisfaction was a "short-term attitude resulting from an evaluation of the student's educational experience or as a student's subjective evaluation of the various outcomes and experiences with education and campus life". Most definitions favor the notion of consumer satisfaction as a response to an evaluation process, however Giese and Cote (2000) observed that there is an overriding theme of consumer satisfaction as a summary concept (a fulfillment response (Oliver 1997); affective response

(Halstead, Hartman, & Schmidt 1994); overall evaluation (Fornell 1992); psychological state (Howard and Sheth 1969)). In this study, customer satisfaction is defined as the results achieved when service or product features respond to customers need. Brown (1998) postulates that there is a connection between satisfaction and profitability and that customer satisfaction measurement should include an understanding of the gap between customer expectations and performance perceptions. Customer satisfaction theories reveal the existence of a significant relationship between service quality and customer satisfaction in higher education (Navarro, 2005). In connecting the two Shieh (2006) noted that customer satisfaction was the level of service quality performance that met user's expectation. This study views customer satisfaction as a judgment made on the basis of a specific service encounter.

Empirical Studies

In this section of the literature review, Studies have been carried out by various researchers on service quality and its impact on bank financial performance. Muhammad (2019) investigated the significant dimensions of service quality and its effect on bank performance in Pakistan. He used questionnaire to collect the data from a convenience sample of 500 respondents of multinational and national banks. Regression results indicated that convenience, efficient operation, security and privacy, reliability and responsiveness are significant dimensions of service quality and that service quality positively and significantly contributes toward bank performance. A study carried out by Maysam, Reza and Hadi (2013) on the impact of service quality dimensions on performance in the banking industry of Iran. The population of the study comprises customers of selected branches of Bank Mellot in Iran and the sample size was 150 respondents. Questionnaire was administered on the sample and data obtained was analysed using structural equation modeling. The result of the study shows that the dimension of responsiveness has the greatest impact on performance. Furthermore, among the dimensions of service quality, two dimensions; reliability and empathy had no significant impact on performance.

Fauzi (2012) assessed the effect of service quality on bank performance in Jordan. She adopted the survey instrument for collecting data in which the responses of 132 respondents were considered. The result indicated that only

privacy and security contributes significantly to the bank performance. The study also revealed that there is no existence of a positive relationship between service quality and bank performance. An important implication of the study was the results of it brought with them the need for Jordnian banks to put more emphasis on the different aspects of privacy and security. Chinedu and Chima (2012) analyzed empirically the negative effect of service quality as a channel for delivering banking services in Nigeria. Using a sample of 600 respondents conveniently selected from two states of the federation Lagos and Anambra), analyzing the hypothesis formulated with chi-square. The results showed that service quality in delivering banking services has contributed to the increasing rate of banking fraud in Nigeria. This can be attributed to the insecurity of banks staff, card theft and pin compromise. On the other hand, Ogunlowore & Oladele (2014) conducted another study on analysis of service quality and customers satisfaction in Nigeria. The study is aimed to examine the impact of service quality on satisfaction of corporate bank customers in Nigeria. Data collected with a structured questionnaire was analyse by descriptive statistics and the hypothesis formulated was tested using Chi-Square test. The study found that there is a significant relationship between service quality and customer's satisfaction.

Relevance to the study of Ogunlowore & Oladele (2014) is Laisis & Abubakar (2014) who also measured the satisfaction of customers as regards to service quality in Sokoto State, Nigeria. They adopted a cross-sectional survey design which questionnaire respondents on service quality. The findings revealed that the impact of service quality in terms of their perceived ease of use, transaction cost and service security were positive and really significant impact on customer satisfaction in the study area, but the study revealed that availability of money did not determine the impact of customers satisfaction in the study area. Sequence to this finding is the study of Bashir (2014) who investigated the perceived customer satisfaction towards service quality in Nigerian banks. The researcher distributed 150 questionnaires across different banks customers in Zamfara, 136 questionnaires were returned filled out of which 106 contained valid responses. He found out that perceives ease of use, perceived accessibility and perceived security were determinants of customers satisfaction based on service quality. Contrary to the view is the study of Mohamed and Dada (2014). Their study showed that perceived accessibility has no relationship with customers' satisfaction in Kwara State;

they added that, cost of ATM transaction also determined the level of customers' satisfaction in the study area. Salami and Olannye (2019) studied customer perception of the impact of service quality on performance of selected banks in Asaba. A survey was carried out on twenty five (25) banks and a total of 240 respondents were surveyed. Data obtained from the survey was analysed using ANOVA which revealed that the dimensions of service quality; empathy, tangible, reliability, assurance, responsiveness significantly contribute to bank performance.

Meshach and Teresa (2019) examined the service quality and performance of banks in selected Nigerian banks. The study was a descriptive survey and five (5) banks were randomly selected for the purpose of the study. The study employed Ordinary Least Square OLS (OLS) regression to examine the aggregate effect of explanatory variables on performance. The study found out that there is no significant relationship between volume of Deposit and investment in service quality by banks in Nigeria. Nevince (2013) explored the impact of service quality on financial performance. The study was an empirical study carried out on conventional versus Islamic banks in Egypt. Eight (8) samples of conventional banks and 2 major Islamic banks were selected. The study compared the profitability, operations and liquidity ratios of Conventional and Islamic banks of Egypt. The study utilized the financial statements analysis for the period of 2003-2009, based on Bankscope database. The study found that there is a positive relationship between the profitability and operation levels and liquidity performance, at both conventional and Islamic banks. Also the results reveal that conventional banking has better financial position than Islamic banking.

Theoretical Framework

This study adopted Attribution Theory. This theory has been widely used to explain dissatisfaction and consumer complaints. It suggests that consumers tend to look for the cause of their satisfaction or dissatisfaction. Folkes (1984) suggested that the effect of attribution can be determined by 3 factors; controllability, stability, and locus of causality. Controllability entails whether the client believes that the firm had the capacity to deliver superior quality service and the shortcomings can be purely attributed to the service provider (Weiner, 2000). Stability aspect is concerned with whether the failure is isolated case or whether it is a reoccurring trend. Consumers would be

disappointed by failures that occur frequently and they tend to be forgiving if such failures are rare in occurrence (Folkes, 1984). Locus of causality can be either external or internal; in an external causality, the service provider takes full credit or blame for the service whereas in the case of internal the responsibility shifts to the consumer (Weiner, 2000). This theory is applicable to this study in that firms can only address consumer complaints and dissatisfaction only after they attempt to understand the emotions and cognition of a dissatisfied consumer. If consumers believe that shortcomings are frequent, external and feel the service provider had the capacity to control it, they will be dissatisfied and hence boycott the firm's service (Weiner, 2000). To provide quality service firm have to address the causes of consumer dissatisfaction and complaints.

Methodology

Correlational survey research design has been adopted for the purposes of this study. Survey research design research is utilized because it enables exploring relationships between two or more variables. Also, it is appropriate for testing the hypotheses of the study and help to answer the research questions concerning the service quality and financial performance which are crucial concern of this study. The population of this study was the total number of customers of staff at Stanbic IBTC Bank, Kaduna. Purposive sampling technique was used to determine the sample size considering the population. The 200 selected customers would constitute the sample of the study. The data used in this study has been collected from both primary and secondary sources. The primary data obtained from the administered questionnaire was analysed using both descriptive and inferential statistical tools. The descriptive tool is presented in the form of frequency tables and the essence is to summarize the data/ results for easy comprehension. Further statistical analysis was done using simple regression analysis to determine the effect of investments in service quality on the financial performance of Stanbic IBTC. In order to cleanse the data and improve the validity and reliability of inferences from results, the following tests were conducted. Autocorrelation test – Durbin Watson (D.W) and Multicollinearity test Using Variance Inflation Factor and Tolerance Value

Model specification.

The model specified for the purpose of testing the hypotheses of the study is presented below:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e \dots\dots\dots (1)$$

$$CS = \beta_0 + \beta_1 TAN + \beta_2 REL + \beta_3 RES + \beta_4 ASS + \beta_5 EMP + e \dots\dots\dots (2)$$

Where: CS = Customer Satisfaction; TAN = Tangibles; REL = Reliability; RES = Responsiveness; ASS = Assurance; EMP = Empathy; β_0 = Constant; $\beta_1, \beta_2, \beta_3$ = Coefficients; e = error term

Data Presentation and Analysis

Out of two hundred (200) administered questionnaires, one hundred and sixty-one (161) copies of the questionnaires were duly filled and returned from the respondents and analyzed giving a response of 70%, this is achieved as a result of follow up, and the non-retrievable questionnaires are as a result of the indifference of some of the customers. However, only one hundred and sixty-one (161) copies of the questionnaires were analysed.

Descriptive statistics

In the study, the service quality analysed on the customer satisfaction of Stanbic IBTC. The frequency and percentage of the variables under study were also analysed with an objective of examining the impact of service quality was analysed on the Performance of Stanbic IBTC. The figures are given as follows:

Table 1 Level of Satisfaction with Service Quality at The Bank

	Frequency	Percent
EXTREMELY SATISFIED	58	36.0
SATISFIED	69	42.9
NEUTRAL	11	6.8
DISSATISFIED	10	6.2
EXTREMELY DISSATISFIED	13	8.1
Total	161	100.0

SOURCE: SPSS OUTPUT, (2019)

Table 1 classifies the opinion of respondents on their level of satisfaction with service quality at the Bank. It shows that the respondents 58 (36.0%) are extremely satisfied with the level of service quality by bank, 69 (42.9%) are

satisfied with the level of service quality by bank, 11 (6.8%) are neutral on the level of service quality by bank, 10 (6.2%) are dissatisfied with the level of service quality by bank and 13 (8.1%) are extremely dissatisfied with the level of service quality by bank.

Test of Hypotheses and Discussion of Results

Regression analysis are used to measure the effect of the independent variable to the dependent variable of hypothesis.

Table 2 Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.891 ^a	.794	.790	.05917	2.509

a. Predictors: (Constant), TAN, REL, RES, ASS, EMP

b. Dependent Variable: CS

Source: SPSS Output, (2019)

The table above shows, R adjusted is 79.4% indicating how the statistical measures in the above study are closer to the fitted regression line. In this study we relied on adjusted R squared because of the number of study variables in the prediction of the dependent variable. The standard error shown in the study is .05917 which indicates a high accuracy of the prediction made in this study. This is a clear indication that 79% percent of changes in customers satisfaction on Stanbic IBTC in Kaduna Metropolis could be attributed to service quality under study. R in this study is shown by the correlation coefficient which determines the relationship between the study variables. Durbin Watson value of 2.509 shows there is no autocorrelation. From the above findings, we can, therefore, conclude that there is a positive correlation between the study variables.

Table 3 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.124	3	.708	202.219	.000 ^b
	Residual	.550	157	.004		
	Total	2.673	160			

- a. Dependent Variable: CS
b. Predictors: (Constant), TAN, REL, RES, ASS, EMP
Source: SPSS Output, (2019)

Table 3 above shows the ANOVA presentation. The population parameters were found to have a significant p-value of 0% which is lower than the 0.001. This is clear evidence that the data used in the study was adequate and reliable for concluding the variables under study since the value of significance (p-value) is lower than 5%. The F statistic critical at 5% level of confidence was 202.219, the study concludes that the overall model is significant and that TAN, REL, RES, ASS and EMP are influencing CS in Stanbic IBTC in Kaduna Metropolis.

Table 4 Coefficients^a

Model		Unstandardized		Standardized	T	Sig.
		Coefficients				
		B	Std. Error	Beta		
1	(Constant)	18.841	1.147		16.430	.000
	TAN	.409	.018	1.211	22.576	.000
	REL	.094	.027	.241	3.556	.000
	RES	.415	.358	1.287	15.118	.000
	ASS	.308	.007	1.101	11.465	.000
	EMP	.083	.016	.130	2.445	.000

- a. Dependent Variable: CS
Source: SPSS Output, (2019)

In the above regression equation, it was established that holding the service quality in the regression namely: Tangibles (TAN), Reliability (REL), Responsiveness (RES), Assurance (ASS) and Empathy (EMP) at a constant zero, customers satisfaction in Stanbic IBTC in Kaduna Metropolis will be at 18.841. Further analysis from the study and the regression indicates that, the relationship between Tangibles (TAN) and Customer Satisfaction (CS) is significant and positive with a coefficient of .409 and a p-value of 0.000, a unit increase in Tangibles (TAN) would result to increase to the Customer Satisfaction (CS) by a factor of 0. 409, this suggests that the Tangibles (TAN) has significantly positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study. Based on this, the

study rejects the null hypothesis one (H_{01}) which states that there is no significant relationship between Tangibles (TAN) and Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. As a result, the study deduces that Tangibles (TAN) has a significant impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study.

From the coefficient table, the analysis from this study and the regression indicates that, the relationship between Reliability (REL) and Customer Satisfaction (CS) is significant and positive with a coefficient of 0.094 and a p-value of 0.000, a unit increase in Reliability (REL) would result to increase to the Customer Satisfaction (CS) by a factor of 0.094, this suggests that the Reliability (REL) has significantly positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study. Based on this, the study rejects the null hypothesis two (H_{02}) which states that there is no significant relationship between Reliability (REL) and Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. As a result, the study deduces that Reliability (REL) has a significant impact on the Small and Medium Enterprises Performance in Kaduna Metropolis during the period of the study.

In addition, the analysis of study and the regression indicates that, the relationship between Responsiveness (RES) and Customer Satisfaction (CS) of Stanbic IBTC is significant and positive with a coefficient of 0.415 and a p-value of 0.000, a unit increase in Responsiveness (RES) would result to increase to the Customer Satisfaction (CS) by a factor of 0.415, this suggests that the Responsiveness (RES) has significantly positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study. Based on this, the study rejects the null hypothesis three (H_{03}) which states that there is no significant relationship between Responsiveness (RES) and Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. As a result, the study deduces that Responsiveness (RES) has a significant impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study.

Further analysis from the study and the regression indicates that, the relationship between Assurance (ASS) and Customer Satisfaction (CS) is significant and positive with a coefficient of .308 and a p-value of 0.000, a unit increase in Assurance (ASS) would result to increase to the Customer Satisfaction (CS) of Stanbic IBTC by a factor of 0.308, this suggests that the

Assurance (ASS) has significantly positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study. Based on this, the study rejects the null hypothesis one (H_{04}) which states that there is no significant relationship between Assurance (ASS) and Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. As a result, the study deduces that Assurance (ASS) has a significant impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis during the period of the study.

From the coefficient table, the analysis from this study and the regression indicates that, the relationship between Empathy (EMP) and Customer Satisfaction (CS) of Stanbic IBTC is significant and positive with a coefficient of 0.083 and a p-value of 0.000, a unit increase in Empathy (EMP) would result to increase to the Customer Satisfaction (CS) of Stanbic IBTC by a factor of 0.083, this suggests that the Empathy (EMP) has significantly positive impact on the Customer Satisfaction (CS) in Kaduna Metropolis during the period of the study. Based on this, the study rejects the null hypothesis two (H_{05}) which states that there is no significant relationship between Empathy (EMP) and Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. As a result, the study deduces that Empathy (EMP) has a significant impact on the Customer Satisfaction (CS) of Stanbic IBT in Kaduna Metropolis during the period of the study.

Discussion of Findings and Implication

The study found that Tangibles (TAN) has a p-value of 0.000 and a beta value of 0.409 which is significant at 5%. This signifies that Tangibles (TAN) has a positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. It, therefore, implies that for every increase in Tangibles (TAN) increases by 40.9%. This finding is however in conformity with that of Akinruwa (2013) & Aliyu (2017).

The study also found that Reliability (REL) has a p-value of 0.000 and a beta value of 0.094 which is significant at 5%. This signifies that Reliability (REL) has a positive and significant impact on Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. It, therefore, implies that an increase in Reliability (REL) leads to increase in Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis by 9.4%. This study is however in conformity with Nersia, (2005); Nusrat & Tarun, (2014) and Aliyu, (2017).

The study found that Responsiveness (RES) shows a p-value of 0.000 and a beta value of 0.415 which is significant at 5%. This signifies that Responsiveness (RES) has a positive, strong and significant impact on Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. It, therefore, implies that an increase in Responsiveness (RES) leads to increase in Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis by 41.5%. This study is also in conformity with Nersia, (2005); Nusrat, & Tarun, (2014) & Aliyu, (2017).

The study found that Assurance (ASS) has a p-value of 0.000 and a beta value of 0.308 which is significant at 5%. This signifies that Assurance (ASS) has a positive impact on the Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. It, therefore, implies that for every increase in Assurance (ASS) increases by 30.8%. This finding is however in conformity with that of Terry (2013).

Finally, the study also found that Empathy (EMP) has a p-value of 0.000 and a beta value of 0.083 which is significant at 5%. This signifies that Empathy (EMP) has a positive and significant impact on Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis. It, therefore, implies that an increase in Empathy (EMP) leads to increase in Customer Satisfaction (CS) of Stanbic IBTC in Kaduna Metropolis by 9.4%. This study is however in conformity with Khan (2007).

Conclusion

The research examined the influence of service quality on the customers satisfaction of Stanbic IBTC in Kaduna Metropolis. This finding has imperative implications for banks in Nigeria and Stanbic IBTC in Kaduna metropolis in particular. The study found that there is significant relationship between tangibility and customer satisfaction in Stanbic IBTC Kaduna metropolis, there is significant relationship between service reliability and customer satisfaction in Stanbic IBTC Kaduna metropolis, there is no significant relationship between responsiveness and customer satisfaction in Stanbic IBTC Kaduna metropolis, there is no significant relationship between assurance and customer satisfaction in Stanbic IBTC Kaduna metropolis and there is significant relationship between empathy and customer satisfaction in Stanbic IBTC Kaduna metropolis. The study concludes that service quality has significant and positive impact on customers satisfaction.

Recommendations

Based on the foregoing findings and conclusions, the research recommends that in the long run, entrepreneurs should focus on all the competencies for better future performance; however other recommendations are as follows;

- i. The study also recommends extension of the customer satisfaction initiatives that tend to solely focus on increase deposit.
- ii. The study recommends the need for the bank to always ensure that they remain reliable to their customers if indeed they need to remain competitive in the market. This because customers are seen to be keen on the reliability of services offered to them from different banks in Kaduna. Banks can well achieve this by introducing back up services in the event there are service breakdowns in the business process.
- iii. The study recommends the need for the bank to innovate new ways of enhancing the way they respond to customer needs so as to avoid service breakdowns. This can well be achieved through the new communication channels such as the Internet or mobile telecommunication. This will go a long way in enhancing customer loyalty to their products and thus enhance customer satisfaction.
- iv. From the findings the study recommends that the bank continues to also provide the employees with adequate support to ensure that the responsiveness and courteous interactions go on.
- v. Banks need to consider empathy as one of the strong points in enhancing customer satisfaction. This can well be achieved through the creation of a specific department that will handle such issues in the banks so as to be able to build the confidence of the customers in the bank and which will therefore go a long way in enhancing customer satisfaction

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