



MANAGEMENT AND SUSTAINABLE DEVELOPMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN LISTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

Banks can increase their customers' satisfaction through quality practices that may make them unique from other competing banks; the motivation of placing emphasis on quality is a reflection of the idea that it is possible to achieve bank improvements. This study examines the relationship between service quality and female customer satisfaction in deposit money banks in Adamawa state. Five dimensions of service quality namely: tangibility, reliability, responsiveness, empathy and assurance were considered in this study. A structured questionnaire was used to collect the data. The sample size of the study was 385 respondents; also, purposive sampling technique was used. The data collected were analyzed using multiple regressions. Results of the study showed that service quality dimensions are crucial for female customer satisfaction in deposit money banks in Adamawa state. The major findings of the study showed responsiveness as the only service quality dimension that has no significant relationship with service quality: with the values (beta = 0.0042, t = 0.779, p < 0.437). The study concluded that the combination of the dimensions together has significant effect on female customer satisfaction in DMBs Adamawa state. It was recommended that DMBs should give more attention to responsiveness since the female bank customers need to get satisfaction from all the dimensions of service quality.

Keywords: Service Quality, Customer Satisfaction, Deposit Money Banks



1. INTRODUCTION

The importance of maintaining service quality cannot be overemphasized for a bank to exist in a competitive market structure. Banks can increase their customers' satisfaction through quality practices that may make them unique from other competing banks; the motivation of placing emphasis on quality is a reflection of the idea that it is possible to achieve improvements in this way. The performance of banks could be enhanced greatly if they implement quality practices, it has become a value that makes it impossible for the business to survive and consequently continue its existence if not implemented.

The concepts of service quality and customer satisfaction have been highly considered and used in marketing literature and activities, during previous periods. Marketing researchers have ranked the advantages of satisfaction and quality, and have been a guide of an organization competitive benefit (De Ruyter, Bloemer & Peeters, 1997).

The perceived quality of product or service is becoming the most important competitive factor in the business world today, henceforth the reason for assessment of the present business era as "Quality Era" (Peeler, 1996). Therefore, service marketing scholars and researchers have offered several comparisons of this subject. Kandampully (1998) calls it the most powerful competition weapon and Clow and Vorhies, (1993) calls it the organization's life giving blood. Quality is a multi-dimensional phenomenon and, reaching the service quality without distinguishing the important aspects of quality is impossible.

Quality is generally regarded as being a key factor in the creation of worth and in influencing customer satisfaction. Therefore, the banking industry in Nigeria need to be strategically positioned to provide quality services to satisfy customers. To provide improved quality services, banks need to study the level of customers' sensitivity (femininity based) and expectations toward service quality. Such information will enable banking outfits in Nigeria to strategically focus service quality objectives and procedures to fit the banking sector using feminist based analysis.

However, this study is centered on feminist theory which explains that the differences in behavior of women and men in business could be attributed to their individuals' access to strategic resources and socialization process. Even though, studies have shown that several factors influence business performance with



professional background, entrepreneurship capabilities and preferences, cultural and religious beliefs, as well as technology and micro environment (Makhbul & Hasun, 2011). The need for this research on service quality and customer satisfaction in deposit money banks in Adamawa state needs to be investigated to know the dimensions of satisfaction to female bank customers.

2. LITERATURE REVIEW

Conceptual review

Service quality

Service quality is an important component in the structure of any business. This especially relevant to marketers as customers' evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of business success (Iacobucci, Ostrom, & Grayson 1995). Customer expectations are beliefs about a service that serve as standards against which service performance is judged (Zeithamal, Parasuraman and Berry 1990); which customer thinks a service provider should offer, rather than on what might be on offer (Parasuram, Zeithamal & Berry, 1988). Other researchers (Lee, Kim, Ko, Sagas, 2011; Mahfooz, 2014 and Moklis, 2012) opined that service quality can also be defined as the difference between customer's expectations for the service encounter and the perception of the service received. According to Gronroos (1988), perceived quality of a given service is the result of an evaluation process since consumers often make comparison between the services, they expect with perceptions of the services that they received. He concluded that the quality of service is dependent on two variables: expected service and perceived service. Quality spells superiority or excellence (Taylor & Baker, 1994) or as the consumer's overall impression of the relative inferiority/superiority of the organization and its services.

Customer satisfaction

Customer satisfaction is actually a term most widely used in business and commerce. It is a business term explaining the measurement of the kind of products and services provided by a company to meet its customer's expectation. Researchers view it as company's key performance indicator. In a competitive market place where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Empirical literature establishes the benefits of customer satisfaction to firms. It is well established that satisfied customers are key to long-term business success (Zeithaml, Berry & Parasuraman, 1996).



It is also defined as a global issue that affects all organizations, regardless of its size, whether profit or non-profit, local or multi-national. Companies that satisfied their customer base also experience higher economic returns (Bolton & Drew, 1991). Consequently, higher customer satisfaction leads to greater customer loyalty (Boulding, Ajay, Richard & Valarie, 1993) which in turn leads higher future revenue (Bolton & Drew 1991).

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 (Patterson and Spreng, 1997). There are two general conceptualizations of satisfaction namely: the transaction-specific satisfaction and the cumulative satisfaction. The transaction-specific satisfaction is the customer's very own evaluation of his/her experience and reaction towards a particular service encounter (Gray & Boshoff, 2004). This reaction is expressed by the customer who experiences a product or service for the first time. Meanwhile, cumulative satisfaction refers to the customer's overall evaluation of the consumption experience to date. It is from this accumulation that customers establish a personal standard which is used to gauge service quality. However, in general, it is agreed that customer satisfaction measurement is a post-consumption assessment by the user, about the products or services gained. Satisfaction is a feeling that surfaces from an evaluation process that is when the consumer of good or service compares what is received against what is expected from the utilization of that goods or services (Kotler, Bowen & Makens, 2010).

Customer expectations and perception

In the beginning of a service experience delivery process, customers are looking forward to service encounters with eager anticipation. In other words, what customers expect to get from service providers can define various customer expectations. Furthermore, customer expectations are regarded as desires or wants of customers, i.e., what they feel a service provider should offer more than what would offer. Parasuraman, Zeithaml & Berry, (1991) proposed that understanding customer expectations of a service played an important role for delivering satisfactory services.

Previous researches (Ojo, 2010; Siddiqi, 2011, Akiyele, 2010) have noted that how customers assess the performance of a service provider was based on the single level of expectation standard, which meant customer felt a service provider should offer. However, previous researchers kept evolving and extending the conceptual model of



expectations, putting a lot of efforts to pinpoint the critical elements within customer expectations.

According to Gronroos, (1982); Parasuraman et al., (1985) customer's perception of service quality is based on comparison between expectation (what they feel service supplier should provide) with perception of the end result of the service supplier. Parasuraman et al, (1988) point out that customer expectation is viewed differently in both customer satisfaction literature and literature of service quality. The literature of customer satisfaction, customer expectations are viewed as 'prediction' by customers about what is likely to happen during the course of their transaction while in service quality, they are considered as wants or desires of customers, that is what customers expect a service supplier should provide rather than would provide.

Effects of gender on customer satisfaction

Many studies have been carried out to evaluate the differences between men and women on levels of satisfaction. Customer characteristics such as gender have a great impact on the level of customer satisfaction (Mittal & Kamakura, 2001; Akinyele, 2010). There are various studies which have found satisfaction to be unrelated to gender (Carmel, 1985; Akinyele & Ihinmoyan, 2010). However, many studies have found that women report greater overall satisfaction (Bryant & Buller, 1987). On the other hand, there are studies that have identified men as being less satisfied (Chisick, 1997). A study to investigate the relationship between municipal service quality and customer satisfaction for each gender group in Southern Thailand revealed that gender affects service quality perceptions and the relative importance attached to dimensions of service quality (Mokhlis, 2012).

It has also been found that there is discrimination in the treatment of customers with men getting precedence over women (Zinkhan and Stoiadin, 1984). Male customers receive more positive expressions (greeting, thanking, smiling and eye contact) than female customers. Male customers use a more assertive manner in getting a service from a provider. Women are more sensitive to relational aspects of service encounter while men are more sensitive to core aspects and positive relational abilities when the service heavily relies on interpersonal interactions (Iacobucci and Ostrom, 1993). Studies have shown that waiting time and product knowledge are predictors of satisfaction for women while for men they are not predictors (McIntyre, Lynch and Robert, 2003). Women are influenced by service quality more strongly than men whereas men are focused on perceived economic value in loyalty decisions.



There is shortage of information on customer satisfaction in the banking sector of Nigeria, with little on female bank customer satisfaction. This study is aimed to address the challenge of information in this sector which focuses on service quality and female customer satisfaction in deposit money banks in Adamawa state.

Empirical review

Ojo (2010) conducted a research to test the effects of service quality on customer satisfaction in the telecommunication industry in Nigeria. The study was focused on Mobile Telecommunication Network (MTN). 230 respondents took part in the study. Research questions and objectives were set, alongside the hypotheses that were formulated and tested using descriptive statistics. The data were analyzed using regression and Pearson product correlation. The result indicates that there is a positive and significant relationship between service quality and customer satisfaction. It was recommended that organizations should focus more attention on service quality because of its effects on customer satisfaction; and should also welcome suggestions from customers; and more programs should be designed to measure service quality and customer satisfaction.

Mahfooz (2014) investigated the relationship between service quality and customer satisfaction in hypermarkets of Saudi Arabia. The study intends to find out the perception of retail service quality and its relationship with customer satisfaction. 220 respondents participated in the study. Data were analyzed using factor and regression analysis. The outcome of the study reveals that the higher level of service quality will have significant effects on establishing customer satisfaction. It was recommended that hypermarkets should improve their relationship with customers by improving in customer-perceived service quality as it builds customer satisfaction

Mahamad and Ramayah (2010) tested the mediating effects of customer satisfaction on service quality and customer loyalty in Sepah bank, Tehran, Iran. They administered questionnaires to 147 customers of the bank. The data were analyzed using multiple regression and ANOVA; and the results showed a positive and significant mediating effect of customer satisfaction in the relationship between service quality and customer loyalty in Sepah bank of Tehran. The study concludes and recommends that the management of Sepah bank should strive to improve on their relationship with customers by giving the customers top priority and responding to all their complaints promptly and precisely.



Belás, Chochol'áková and Gabčová, (2015) conducted a study on satisfaction and loyalty for banking customers in Czech Republic using a gender approach. The aim of the study was to find out whether the major attributes of satisfaction and loyalty of the banking customers' is influenced by gender. 459 respondents of which 44% were men and 56% were women participated in the study. Descriptive statistics such as weighted arithmetical average and the percentage figures were used. The result showed that there are some differences in the attributes and opinions of men and women in the area of satisfaction of banking customers. It was recommended that banks should assess the different trends and apply them in their customer care system.

Lee, Kim, Ko and Sagas, (2011) examine the influence of consumers' service quality perception on satisfaction, revisit intention and the role of gender in the context of high-profile golf club business in Korea. 528 golf club members were sampled for the study. 71% of the respondents were male while 29% were female. Multiple regression, t-tests and ANOVA were used in analyzing the data. Tangibility and Empathy were found to be the critical service quality dimensions for determining satisfaction of both male and female golfers. Physical representation, cleanliness and appearance of service encounters received more attention from female golfers. The study recommends managers in the golf industry to develop market segmentation and promotional strategies for effective service delivery

Siddiqi (2011) investigated the interrelations between service quality attributes, customer satisfaction and customer loyalty in the retail banking sector in Bangladesh. Survey method was adopted and a sample of 100 retail banking customers was drawn from different banks across Bangladesh. Hypotheses were tested using Pearson correlation and the result shows that all the service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty in the retail banking sector in Bangladesh. The study recommends bank managers to adopt SERVQUAL as the suitable instrument for measuring bank service quality in Bangladeshi context; Bangladeshi bank managers should also put emphasis on all service quality dimensions in maintaining and improving their services.

Theoretical review

In this part, theory related to service quality and customer satisfaction in general and service quality perception and customer satisfaction in retail banking in particular are discussed.



Disconfirmation theory

This approach to consumer satisfaction argues that satisfaction formation is a function of the size and direction of disconfirmation, (Cardozo 1965). According to this theory, consumers are believed to form expectations about a product prior to purchasing the product, (Oliver 1980). Expectations are defined as a consumer's beliefs that a product has certain desired attributes. Subsequent post-purchase usage afterwards reveals to the consumer the actual performance of the product. The consumer then compares this post-purchase evaluation with the expectations held prior to purchase. If the product performs better than expected, 'positive disconfirmation' is expected to occur. This leads to consumer satisfaction and strengthens consumers' beliefs, attitudes and future purchase intentions. If, however in the consumers' evaluation, the product performs worse than expected, 'negative disconfirmation' occurs. If the product performs as expected, the judgment of the consumer is labeled 'simple confirmation', (Oliver and Desarbo 1988).

Simple confirmation and positive disconfirmation are considered to bring about states of satisfaction, while negative disconfirmation leads to dissatisfaction, (Swan and Combs 1976). This dissatisfaction may be manifested through different forms of consumer complaint behavior. Positive disconfirmation could give rise to a situation of surprise and delight to some consumers while negative disconfirmation could be the cause of complaining.

Assimilation theory

This theory initially put forward by Sherif and Hovland (1961) was used by Andreasen (1977) to explain how consumers report satisfaction even when proper expectations are not met. Under Assimilation theory, consumers' satisfaction judgments will tend to assimilate or move toward the original expectations level if the discrepancy between expectations and product performance is not extreme. If there is a large discrepancy, it may result in complaining behavior.

Equity theory

The fundamental idea behind Equity theory is that in a social exchange situation consisting of two persons or parties, each is presumed to compare his relative gains to the perceived relative gains of the other. Equity exists when the perceived net gains of each one is equal to the other. Equity theory was first stated by Adams (1965) and is based on the relationship between the cost an individual expends in the transaction and the anticipated rewards. Whether a person feels equitably treated or not may depend on various factors including the price paid, the benefits received, the time



and effort expended in the transaction and experiences with previous transactions (Woodruff, Cadotte, & Jenkins, 1983); (Tse & Wilton, 1988).

Recent research has briefly considered such situations but the scope for future research and extension of this model is considerable. Special notable studies in this area have been done by Fisk and Coney (1982); Goodwin and Ross (1989); Mowen and Grove (1983); Fisk and Young (1985); Oliver and Swan (1989); Oliver and Desarbo (1988) who have found that consumers were less satisfied and had less positive attitude towards a company when they heard that other consumers received a better price deal and better service.

Feminist theory

The idea behind feminist theory is to examine gender inequality, women's social roles, experience interests and chores on variety of fields such as anthropology, sociology, communication and politics. For instance, Liberal feminism argues that society holds the false believe that women are intellectually and physically less capable than men because of their nature. These wrong believe create discrimination in academy, market place, political area, sportive activities, social life etc. So, liberal feminist believe that female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the so-called public world (Heywood, 2017).

3. METHODOLOGY

This study used descriptive research approach as it sought to establish the relationship between two variables service quality and customer satisfaction in order to understand the present condition at which female customers operate in the DMBs and help in decision making process.

Data for customer satisfaction in the banking sector was obtained using structured questionnaire, which was used to conduct a survey at a sample of the population. The survey questionnaire was design and distributed to targeted respondents base on purpose. The targeted respondents were the female customers who are at the legal age (18 years and above) to hold a saving and/or current account in any of the Deposit Money Banks (DMBs) in Adamawa state.

The population studied includes all female bank customers of DMBs in Adamawa state. The statistical population is indefinite, since the number of female bank customers cannot be accurately estimated. It has been found that sample size larger than 30 and less than 500 are appropriate for most research (Roscoe, 1975; Sekaran,



2003). For populations that are large, Cochran (1963) developed the equation to yield a representative sample for proportions.

$$n = \frac{Z^2 \cdot p \cdot q}{e^2}$$

where:

n = required sample size

z = the value of z score associated with degree of confidence

p = probability of positive response

q = probability of negative response

e = tolerance error (0.05).

$$n = \frac{(1.96)^2 (.5)(.5)}{(0.05)^2}$$
$$n = \frac{(3.8416)(0.25)}{(0.0025)} = 384.16$$

Purposive sampling technique was used for this study. The technique was selected to enable the researcher draw vital and quality information from respondents who have reasonable knowledge about the issues under investigation and were in position to provide the information needed for the study.

In order to ascertain the internal reliability of the instrument used in this study, this study has performed Cronbach's alpha test of reliability as shown in the table below. Applying this test specifies whether the items relating to every dimension are internally consistent and whether they can be used to measure the same construct or dimension of service quality. According to Nunnally (1978), the Cronbach's alpha should be 0.700 or above.

Table 1
Reliability measurement

Variables	No. of items	Cronbach's α
TG	5	0.928
RL	5	0.916
RP	4	0.910
AS	4	0.914
EM	4	0.811

Note: TG =Tangibility, RL=Reliability, RP=Responsiveness, AS=Assurance, EM=Empathy
Source: Field Survey, (2020)

4. DATA ANALYSIS AND DISCUSSION

To know the relationship of the dimensions of service quality in deposit money banks in Adamawa state on overall female customer satisfaction, multiple regression using the following model was run: overall service quality = $\alpha + \beta_1$ (TG) + β_2 (RL) + β_3 (RP) + β_4 (AS) + β_5 (EM) + e. The following tables show the results revealed from the regression analysis.

Table 2
Model Summary

Model	R	R Square	Adjusted Square	R	Std Error of the Estimated
	0.809	0.654	0.649		2.37507

a. Predictors: (Constant), EM, TG, RP, AS, RL

Source: Field Survey Result (2020)

Table 2 above revealed that R^2 value is 0.654. Therefore, R^2 value (0.654) for the overall service quality dimensions namely tangibility, reliability, responsiveness, assurance and empathy suggested that there is a strong influence of these five independent variables on customer satisfaction. It can be observed from the table that the coefficient of determination i.e. the R-square (R^2) adjusted value is 0.649, which representing that 64.9% difference of the dependent variable (Female customer satisfaction) is isolated to the independent variables (Service quality), which in fact is strong evident effect of regression. The result shows that there is a strong relationship between service quality and female customer satisfaction in Deposit money banks in Adamawa state.

Table 3
ANOVA

Model	Sum of squares	of DF	Mean Square	F	Sig.
Regression	4036.849	5	807.370	143.127	0.000
Residual	2137.914	379	5.641		
Total	6174.764	384			

a. Predictors: (constant), EM, TG, RP, AS, RL

b. Dependent variable: CS

Source: field Survey result (2020)

Table 3 above identified that the value of F-stat. is 143.127 and is significant at less than 5% ($p < 0.05$). This indicates that the overall model is adequate and there is a statistically significant relationship between service quality dimensions and customer satisfaction. Hence it can be determined that service quality dimensions have significant influence on female customer satisfaction in DMBs in Adamawa state.

Table 4
Coefficients

Model	Unstandardized Coefficients		Beta	Standardized Coefficients	
	B	Std. Error		t	Sig
(Constant)	1.364	0.563		2.424	0.016
TG	0.106	0.039	0.130	2.728	0.007
RL	0.096	0.043	1.118	2.243	0.026
RP	0.043	0.055	0.042	0.779	0.437
AS	0.234	0.052	0.229	4.528	0.000
EM	0.427	0.051	0.400	8.353	0.000

Note: TG = Tangibility, RL = Reliability, RP = Responsiveness, AS = Assurance, EM = Empathy
Source: Field Survey Result (2020)

In table 4, the unstandardized coefficients indicate how much the dependent variable changes with an independent variable, when all other independent variables are held constant. The beta coefficients indicated the extent service quality dimensions such as tangibility, reliability, responsiveness, assurance and empathy influence female customer satisfaction in banks.

It has been found that, empathy (beta = 0.400, $t = 8.353$, $p < 0.001$) and assurance (beta = 0.229, $t = 4.528$, $p < 0.001$) they have the highest significant relationship with customer satisfaction, followed by tangibility (beta 0.130, $t = 2.728$, $p < 0.001$), then reliability (beta = 0.118, $t = 2.243$, $p < 0.026$) and responsiveness (beta = 0.042, $t = 0.779$, $p < 0.437$). The result indicates that Responsiveness has no significant relationship with female customers' satisfaction in DMBs. The regression Model is: overall service quality = 1.364 + 0.130 (TG) + 0.118 (RL) + 0.042 (RP) + 0.229 (AS) + 0.400 (EM).

Discussion of findings

The aim of this study was to determine the relationship between service quality and female customer satisfaction in deposit money banks in Adamawa state. R^2 value is 0.654 for service quality dimensions that is, tangibility, reliability, responsiveness,



assurance and empathy suggested that there is a strong effect of these five independent variables on customer satisfaction. The coefficient of determination i.e the adjusted R-Square (R^2) value is 0.649, which representing that 64.9% difference of the dependent variable (CS) is due to the independent variable (SQ), F-stat is 143.127 and is significant as the level of significance is less than 5% ($p < 0.05$). This shows that the whole model is adequate and is statistically fit. The relationship between the five dimensions with female customer satisfaction shows that only four of the dimensions' tangibility, reliability, assurance and empathy have significant relationship with CS with the exception of responsiveness with no significant relationship. The findings of this study are in line with the findings of Ojo (2010); Mahfooz (2014).

5. CONCLUSION AND RECOMMENDATIONS

The objective of this study was to find out the effects of service quality on female customer satisfaction with respect to service quality dimensions. From the findings, the research objectives were achieved by identifying the dimensions of service quality as tangibility, reliability, responsiveness, assurance and empathy. The study also establish that the combination of the dimensions together has significant effect on female customer satisfaction in DMBs Adamawa state. This finding reinforces the need for bank managers to place more emphasis on the five dimensions of service quality in relation to female customer satisfaction. In the world of global economy, banking sector needs has become more diverse and interesting than ever before. So, banks should focus in service quality to satisfy their female customers in every dimension of service quality in other to put a smile of satisfaction in the faces of their loyal customers.

The management of DMBs needs to improve quality services so as to satisfy female customer's needs. They need to pay much attention on responsiveness in order to fulfill female customers' expectations. Since bank is a service-oriented institution; therefore, providing constant training to the employees on issues like courtesy, good manners and communication skills while dealing with customers is of great importance



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