

Full Length Research Paper

Customer perception about the service quality in selected Banks in Asaba

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Nigerian banks have been characterized by poor service quality. Within the last fifteen years service quality has become a major differentiator for institutions like banks which offer similar products or services. High quality service is believed to affect customer perception of value and satisfaction which in turn can lead to customer loyalty. This study sought to assess customer perceptions about service quality in selected banks in Asaba, Delta State of Nigeria. Five banks and a total sample of 240 respondents were surveyed with a 25 - item closed - ended questionnaire based on Parasuraman et al. (1988) five dimensions of service quality. An ANOVA revealed that the dimensions of empathy, tangibles, reliability, assurance and responsiveness significantly affect customer perception of service quality at a significantly level of .01. Therefore, retail banks should continually seek to provide services that meet or exceed their customers' expectations.

Keywords: Service, Quality, Customer loyalty, undifferentiated products.

INTRODUCTION

In the present global economy the service industry now constitute the major employer of labour as reflected in the ratio of service to manufacturing. Therefore, the issue of service quality has become critical to efforts geared towards maintaining competitive advantage. Since financial institutions such as banks compete in the market place with generally undifferentiated products, service quality becomes a primary competitive weapon (Stafford, 1996). Technological changes are causing many banks to rethink their strategies with respect to the services offered to both commercial and individual customers. Bennett and Higgins (1993) have argued that banks that excel in quality service can have a distinct marketing edge since improved levels of service quality are related to higher revenues, increased cross-sell ratios and higher customer retention.

The era when the banking industry was erroneously perceived as a sellers' market is long gone. The banking sector experienced a "boom" in the 1980s because of liberalization and low entry requirements by the regulatory authorities as well as the high premiums that could be derived from trading in foreign exchange (round tripping).

number of licensed banks rose from 47 to 120 between 1985 and 1993. This phenomenal growth in the banking sector meant that they became major contributors to the GDP and employment especially among young university graduates. The sectoral contribution of the service industry to Nigeria's GDP for 2004, 2005, 2006, 2007 and 2008 were 8.8%, 8.0%, 9.2%, 9.9% and 10.5% respectively (CBN, 2009).

One of the ways through which banks can meet the expectations of their customers is by continually striving to provide quality service. The average Nigerian bank customer is more enlightened today than perhaps ten years ago. He/she wants more value for money and believes that that value can be found next door. Because of the relatively high incidence of poverty of 54% (CBN, 2009), many Nigerian bank customers tend to be price-sensitive. Many banks subscribe to the fact that high customer satisfaction will lead to greater customer loyalty (Yi, 1991; Anderson and Sullivan, 1993) which in turn, leads to future financial gains. Consequently, many organizations that have embraced a culture of providing superior service quality have been found to be market leaders in terms of sales as well as customer loyalty and retention (Anderson and Sullivan, 1993).

With the phenomenal increase in Nigeria's population and the increased demand for banking According to the Central Bank of Nigeria (1995) the

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services, indicators such as speed, service quality and customer satisfaction are going to be key differentiators for each bank's future success. In an era where banks offer similar products, the above indicators will constitute the critical tools to gaining competitive edge within the industry. Emphases will be expected to shift from merely seeking to attract customers but also to retain and enjoy their loyalty. Nigerian banks may be described as product or sales-driven rather than market-driven. This is based on the perception that most information generated from customers are aimed at selling more products to them instead of promoting relationships and adding value.

Statement of the Problem

Within the last two decades, service quality has increasingly become the main thrust among efforts aimed at promoting competitive advantage especially in the service industry. The key to success in winning the global competition in future is to have quality service. Any effort geared toward promoting and maintaining quality must therefore start with mechanisms in place to encourage feedback on corporate performance which can provide the basis for determining future response as they impact on service quality. This exercise will give insight into the parameters of customer satisfaction. This vital information will enable the organization develop programs to build satisfaction among the customers and promote customer loyalty in the process. The customers' requirements must be translated and quantified into measurable targets. As Lord William Thomson Kelvin (1824-1907) has argued, "if you cannot measure it, you cannot improve it".

This study sought to assess customer perceptions about the quality of service in selected banks in the city of Asaba, Delta State of Nigeria. The banks include First Bank Plc, UBA Plc, Oceanic Bank Plc and Bank PHB Plc (Table 1). In this study, quality in service is understood as antecedents of satisfaction. While some advocate that quality precedes satisfaction (Cronn and Taylor, 1991), others defend satisfaction as being, of the quality antecedents (Heskett et.al., 1994). Previous research suggested that the dimensionality of service quality might depend on the type of service under study. Based on this background other studies have investigated various attributes which determine consumers' perception of service quality in retail banking industry (Stafford, 1996, Bahia, 2000); none that we are aware of has assessed service quality of banks in Asaba. The city of Asaba was selected because it is the capital of Delta State. Also, because of its proximity to Onitsha (the commercial capital of neighbouring Anambra state), it experiences a high volume of human and vehicular traffic. Furthermore, because of its strategic location as the gateway to the Western parts of Nigeria, it is home to majority of the ethnic groups in the country. Being an oil producing state it has one of the fastest growing economies in the federation.

Objectives of the Study

The general objective of this study was to assess customer perception of service quality in selected banks. The specific objectives are to:

1. Determine the range of services provided by the banks.
2. Assess the behaviour or attitudes of bank staff towards customers.
3. Determine the attributes of quality in bank services.
4. Determine the dimensions of service quality that are important to customers.
5. Rank the banks in relation to customer perception of quality.

Significance of the Study

Satisfied customers are critical to optimal performance and financial returns for an organization. Many organizations are developing programs aimed at elevating and recognizing their customers as important stakeholders in their effort to improve corporate performance. Some now view customers as a group whose satisfaction by the organization must be factored in any strategic planning efforts. Dash and Mahaptra (2010) argue that with better understanding of customers' perceptions, companies can determine the actions required to meet customers' needs. This is because they can identify their strengths and weaknesses and where they stand in comparison to their competitors in order to chart programs for improvement.

Evidence is mounting that placing a high premium on customer satisfaction (CS) is critical to improved organizational performance in a global economy. With buyer power on the rise, it has become imperative for organizations which desire financial success to pay more attention to customer needs. Because the banking industry is no longer a seller's market, industry players must either adapt or die. The era where some weak banks take customers for granted is over.

Literature Review

Research has indicated that service quality has been increasingly recognized as a critical factor in the success of any business. In the service industry such as banking where products are largely undifferentiated, service quality becomes a major competitive edge. The banks are beginning to understand that customers will be loyal if they receive greater value than from competitors. Therefore, banks need to focus on service quality as a core competitive strategy (Chaoprasert and Elsey, 2004). It can be noted that customers can perceive differences in the quality of service (Chaoprasert and Elsey, 2004). And according to Gronroos (1990) customers evaluate banks' performance mainly on

Table 1. Name of Bank

Name of Bank	Male	Female	Percentage
First Bank	28	20	20.01
Zenith Bank	29	37	27.50
Bank PHB	18	17	14.58
UBA	26	26	21.66
Oceanic Bank	22	17	16.25
Total	123	117	100

the basis of their personal contact and interaction with bank staff.

Many scholars agree that service quality can be decomposed into two major dimensions (Gronroos, 1984; Lehtinen and Lehtinen, 1982). The first is referred to by Zeithaml et. Al. (1985) as “outcome quality” and the second by Gronroos (1984) as “technical” quality. The outcome quality is concerned with what the service delivers, while the technical quality is concerned with how the service is delivered - the process that the customer went through to get the outcome of the service.

Given a premise that only customers judge quality, service quality can also be defined as a judgment about a service’s overall excellence or superiority (Schneider and White, 2004). They noted that “service quality judgments were viewed as global evaluation that were composites of consumers’ experiences with an organization. In other words, users’ perception is a tool to evaluate the rate of service quality of the organization. Customer expectations arise from the belief that a service must serve as standards against which service performance will be judged. A service should be that which the customer thinks a service provider should offer, rather than those which are on offer (Parasuram, 1988). According to the service quality theory (Oliver, 1980), it is predicted that customers will judge the quality as “low” if performance does not meet their expectations and quality as “high” when performance exceed expectations. Closing this gap might require tonning down the expectations or heightening the perception of what has actually been received by the customer (Parasuraman et. al. (1985).

Perceived and actual quality of a given service is the result of an evaluation process since consumers tend to make comparison between the services they expect with perceptions of the services that they receive. Quality spells superiority or excellence (Gilbert, 2006) or as the consumer’s overall impression of the relative inferiority/superiority of the services of an organization. A study by Hallowell (1996) neither confirmed nor denied that the relationship path which hypothesized that customer satisfaction – customer loyalty – profitability is stronger than a direct customer satisfaction – profitability. Chang and Sans (2005) investigated the relationship between service quality profitability in the Taiwanese banking industry. The study revealed that service quality is an antecedent of customer satisfaction and customer satisfaction is an antecedent of profitability.

Customer Satisfaction

There is a great deal of discussion and disagreement about the distinction between service quality and satisfaction. According to Dash and Mahaptra (2010) the service quality school view satisfaction as an antecedent of service quality in which the number of individual transactions “decay” into an overall attitude towards service quality. On the other hand, the satisfaction school holds the opposite view that assessment of service quality lead to an overall attitude towards the service that they call satisfaction. This suggests a strong link between customer satisfaction and customer loyalty. Customer’s perception of service and quality of product will determine the success of the product or service in the market.

It can be argued that if the service quality exceeds the expectations of customers then satisfaction will be high. Conversely, if service quality falls short of customer expectations, the level of customer satisfaction will be low. Customer expectations have a critical role in influencing satisfaction with services. For example, a poor previous experience with service is likely to result in its being easier to pleasantly surprise a customer especially where there is no immediate competition. In a competitive market place, customer satisfaction continue to be a key differentiator for corporate financial success.

Satisfied customers are more likely to recommend friends and relatives to a particular service provider. A study by Gremler and Brown (1999) revealed that loyal customers recommend the service and that the number of recommendations increases with the length of time of the relationship with the company (bank), the amount of money invested and the number of service used. Madill et.al. (2002) argued that strong relationship between banks and customers have advantages on both sides: For the financial institution, the advantages include the ability to maximize profits by reducing the risks and improving information flow. For the customers, the advantages consist of more access to credit, more favourable rates on loans, less stress and greater convenience. Therefore, the development of satisfactory relationships with customers is expected to result in greater satisfaction on the latter’s part, thus encouraging customers to make recommendations to others and decreasing their likelihood of switching to other financial institutions.

Historically, it is possible to state that bank customers have shown low switching behaviour due more to the belief that there is not much difference among banking products than to the positive feelings

Table 2. Age of Respondents

Age	Male	Female
Below 20 years	1	4
20-29 years	51	73
30-39 years	24	18
40-49 years	30	17
50 years and above	17	5
Total	123	117

Table 3. Marital Status

Marital Status	Male	Female	Percentage
Single	60	80	58
Married	63	36	41.25
Divorced	0	1	1.075
Total	123	117	100

Table 4. Educational Background

Education	Male	Female
Elementary	0	0
Secondary	10	9
University/Polytechnic	86	89
Professional	10	8
Others	17	11
Total	123	117

Table 5. Occupation

Occupation	Male	Female	Percentage
Civil servant	39	73	46.7
Business	41	24	27.0
Student	27	11	15.9
Others	16	9	10.4
Total	123	117	100

in relation to banks (Madill, et. al. 2002). However, in the current competitive environment, this behaviour has been changing as many bank customers have sought other institutions and even kept accounts in various banks, depending on the type of products and services offered (Levesque and McDougall, 1996).

Research Hypotheses

In order to fully achieve the objectives of this study, the following hypotheses were tested.

- H₁: Technological advancement, range of products and decor affect services quality.
- H₂: Competence, courtesy and trust affect service quality.
- H₃: Caring, individualized attention and meeting needs of customers affect service quality.
- H₄: Ability to perform promised service dependably and accurately affect service quality.
- H₅: Ability to provide prompt service and recoverability affect service quality.

METHODOLOGY

The population for this study comprised all bank customers who are legally eligible to operate

accounts (Current/savings) with the selected banks. A structured questionnaire containing 25 items were randomly administered to 300 respondents. Out of this number only 240 (80%) were usable for the study. The sample comprised 123 male and 117 female, with 140 (58%) single, 99 (41.24) married, and only 1 (0.075) divorced. A total of 175 (72%) were university graduates while 112 (46%) were civil servants. The 25 item questionnaire were based on the five dimensions of service quality proposed by Parasuraman et al. (1988). The dimensions include tangibility, assurance, empathy, reliability, and responsiveness. Means and standard deviations were used to identify the levels of customers' perceived quality towards the banks. The five independent variables were tested on their impact on service quality using ANOVA.

RESULT

There were a total of 240 respondents comprising 123 male and 117 female. Out of the total number 124 (51%) were in the 21-29 age Cohort (Table 2), 140 (58%) were single (table 3), 175 (72%) were graduates of tertiary institutions (Table 4), while 112 (47%) were civil servants (table 5).

The analysis of data was based on the five principal dimensions of service quality as proposed by Parasuraman et al. (1988). They include the tangibles such as the range of products, equipment,

Table 6. ANOVA

Tangibles		Sum of squares	Df	Mean square	F	Sig.
Range of products, equipment, personnel, communication, Décor, ATM meeting customer needs	Between groups	2.079	5	.520	4.667	.0001**
	Within groups	26.171	235	.111		
	Total	28.250	239			
Assurance knowledge, competency, courtesy of employees and ability to convey trust and confidence among customers	Between groups	26.786	5	6.696	7.901	.000.**
	Within groups	199.177	235	0.848		
	Total	225.962	239			
Empathy Easy of opening account, effective customer service, caring, individualized attention to customer, convenient operating hours, policy on minimum withdrawal	Between groups	12.305	5	3.676	6.24	.000**
	Within groups	116.345	235	.495		
	Total	128.650	239			
Reliability Ability to perform the promised service accurately, hospitality of staff, confidentiality of transactions	Between groups	19.474	5	4.868	4.992	.001*
	Within groups	229.176	235	.975		
	Total	248.650	239			
Responsiveness Willingness to help customers and provide prompt service, recoverability with failures	Between groups	27.414	5	6.853	2.975	.20**
	Within groups	538.980	234	2.303		
	Total	566.393	238			

* Significant at $P < .05$

personnel, communication, network, ATM, and the overall decor of facilities. The assurance dimension include knowledge and competence, courtesy of employees as well as the ability to convey trust and confidence among customers. On the other hand, the dimension of empathy include the ease of opening account, effective customer service relationship, caring, hours of operation, policy on minimum withdrawals, as well as providing individualized attention to customers. The dimension of reliability include the ability to perform the promised service accurately and dependably, the hospitality of staff as well as ensuring the confidentiality of transactions. Finally, the dimension of responsiveness include willingness to help customers, the provision of prompt service, and ability to recover from failures.

Based on the analysis on Table 6 data the overall services provided by the banks are favourably perceived by customers. The five dimensions of quality significantly affect customer perceptions about service quality. The dimension of tangibility which assessed the range of products, equipment, ATM network and decor of bank facilities show a significant value of .001. Therefore, H_1 which says technological advancement, range of products, ATM and decor affect service quality was accepted. This dimension is important to customers in assessing the extent to which care and detail are exhibited by a bank. The implication is that customers tend to use the physical facilities and equipment in selecting bank services.

The dimension of assurance which include competence, courtesy of employees, as well as the ability to convey trust, and security were significant to customer perceptions to service quality at .000. Consequently, H_2 which says competence, courtesy and trust affect customer perceptions was accepted. This means that customers value professionalism and confidentiality of transactions, as well as the security of their investment. The dimension of empathy include the parameters such the ease of opening account, convenient banking hours, effective customer service, the provision of individualized attention, caring, and the policy on minimum withdrawals. The result indicated that the dimension of empathy contributed significantly to customer perception about service quality at a significant level of .000. Therefore, H_3 which says caring, ease of opening account as well as the provision of individualized attention was accepted. The implication here is that quality of personal contact between customers and bank employees and the ability of banks to provide prompt communication are critical to service quality.

The dimension of reliability include the ability to render service accurately, the hospitality of staff, as well as the management of customer grievances. The result indicated that these attributes affect customer perception about service quality at a significant value of .001. Consequently, H_4 which tested the impact of these attributes on service quality was accepted. This means that customer support and the hospitality of bank staff and how customer grievances are managed have positive

impact on service quality.

Finally, the dimension of responsiveness was tested. This dimension include willingness to help customers, ability to provide prompt service as well as recoverability with failures. These attributes were found to affect customer perception about service quality at a significant level of .020.

Therefore, H_5 which tested the impact of promptness of service and how a bank manages service failures was accepted. The implication is that the extent to which a bank renders a service in a timely manner and its response to failures are critical to service quality and customers satisfaction.

DISCUSSION

The following is the discussion on each of the dimensions of service quality.

Tangibles

The tangibles include the range of products, bank network, ATM, physical facilities, and overall decor. Micuda and Dinculescu (2010) have argued that because services are intangible, consumers use tangible clues as proxies in evaluating the quality of services. Consequently, if a consumer perceives the appearance of physical facilities, equipment, personnel, and communication materials as good, then his or her judgement will be positively affected. Many years ago Nigerian banks lacked appropriate technologies to provide quality service to customers. Some of the banks were even housed in dilapidated buildings without any appreciable decor. It was so bad that a single transaction could take a whole day. However, with the technological reengineering following the "banking consolidation of 2005, quality service has improved considerably in most banks. Before the advent of ATM, many banking halls were crowded with people wanting to transact business. To reduce the human traffic in the banking hall, some banks have introduced a policy that require customers who wish to withdraw N20,000 and below to use the ATM which are usually located outside the main banking hall. Although some of the ATMs do breakdown occasionally due to power-outage or mechanical faults, they have helped in reducing the number of customers in the banking hall.

In order to attract customers some banks offer incentives such as free cheque books, waivers on commission on turnover (COT), as well as free money transfers. Based on the analysis on table 6 the attributes of tangibility are significant to service quality at .001. Consequently, H_1 which tested the impact of tangible attributes on service quality was accepted. Some customers who were interviewed on the premium they place on some of the incentives responded indifferently. One explanation to the indifference may be attributed to the cash economy in Nigeria where it is uncommon to transact business with cheques. This means that any incentive like

free cheque book may not have much impact on customers because of the infrequent use of cheques for transactions. In order to develop marketing strategies, bank marketers need to understand the service attributes that are used by customers in selecting banks. If marketers understand which attributes are used to evaluate a service, they will be better able to manage and influence customer's perceptions about the service.

Assurance

This dimension includes competence, knowledge, courtesy of employees, the ability to convey trust and confidence among customers, as well as security of investment. The data revealed that these attributes impact positively on customer perceptions about service quality at a significant value of .000. Therefore, H_2 which tested the effect these attributes on customer perceptions about service quality was accepted. In theory, banks are profit-oriented financial institutions which offer various types of service to customers such as car loans, marriage loans, housing loans, education loans etc. However, some of the customers interviewed with respect to loans complained of very stringent conditions which are difficult thereby discouraging many customers from applying for any type of loans, even overdraft facilities. On the other hand, some of the bank workers who were interviewed on the issue of bank loans argued that some of the customers may pose a high risk due to unstable of employment and sometimes fake addresses which may make loan recovery difficult. It has been observed that majority of bank customers in Nigeria are civil servants who are required by their employers to open accounts with designated banks. This means that the reputation a bank may not necessarily affect a customer's perception about service quality.

Empathy

The dimension of empathy in service quality include the ease of opening account, effective customer service, caring, providing individualized attention to customers, convenient operating hours, and policy on minimum withdrawals etc. Banks are known to operate their business within a specified time frame. In Nigeria, all the commercial banks operate between 8.am and 4pm, Monday to Friday. The attributes of empathy affect customer perception about service quality at a significant level of .000. Therefore, H_3 which tested the impact of the attributes on customer perception about service quality was accepted. It is also known that any prospective customer would prefer to be able to open a new account without much difficulty. In a developing country like Nigeria where income levels are generally low, a policy on minimum withdrawals per transaction or the policy by some banks which limit ATM transaction to two times per day would appear to infringe on customers' right to

Table 7. Ranking of dimensions of Quality

Dimensions	Frequency	Percentage
Empathy	68	28.5
Tangibility	54	22.5
Assurance	47	19.5
Responsiveness	41	17.0
Reliability	30	12.5
Total	240	100

Table 8. Bank Customer Satisfaction

NAME OF BANKS	NUMBER
Zenith Bank	65
Bank PHB	53
UBA Plc	49
First Bank	38
Oceanic Bank	35
Total	240

make their financial decisions. The parameters of opening account and the convenience of operating hours constitute important part of the decision to patronize one bank instead of another. It has been observed that the availability of Saturday banking affect some customers' decision to patronize such banks. This is because the conventional hours of 8am to 4pm, Monday to Friday may not be convenient for those customers who may need banking service but close late from work or live far from the bank.

Reliability

This dimension include the ability to render accurately and dependably, hospitality of bank staff as well as the management of customer grievances. The result indicated that these attributes affect customer perceptions about service quality at a significant level of .001. Therefore, H_4 which tested the effect of these attributes on service quality was accepted. The implication is that banks should enhance their customer support activities as well as resolve customer grievance to achieve a win-win outcomes. This is because as Gronroos (1990) has noted, customer tend to evaluate bank's performance mainly on the basis of their personal contact and interaction with bank staff.

Responsiveness

This dimension include willingness to help customers, ability to provide prompt service, as well as the management of failures (recoverability), when they occur. Other attributes include service charges and fees. The study revealed that this dimension affect customer perception about service quality at a significant level of .020. Consequently, H_5

which tested the impact of responsiveness on customer perceptions about service quality was accepted. Communication is vital and can promote customer satisfaction. For example, Nigerian banks were known to provide monthly bank statement of account to customers. This service appear to be disappearing even in this age of technological revolution in the banking industry. The practice now is for customers to apply formally for a bank statement for which they will be charged a fee. It is believed that if banks can provide the right information to the right customer promptly, it will create public confidence and thus help customers make the right decision at the right time. On the other hand imposition of different service charges will be expected to negatively affect customer perception about service quality. In other words, imposing too many service charges and fines can lead to customer dissatisfaction especially in an economy like Nigeria where customers tend to be price-sensitive. It is not unusual for customers to switch back and forth between products or organizations because of pricing. This behaviour has been referred to by Lucas (2006) as "service churn"

The respondents were required to rank the dimensions of service quality on the order of importance. The result revealed that the dimension of empathy ranked highest, followed by tangibles, assurance, responsiveness, and then reliability (table 7). Empathy must have ranked highest on the perception scale of customers because of their desire to be treated differently but special. Experience has shown that some banks get rowdy especially towards the end of the month when customers are eager to cash on their salaries.

On the other hand, the dimension of reliability which includes the ability to perform service accurately and dependably as well as the hospitality of staff ranked the lowest. This may be explained by the fact that some of the bank employees tend to be

discourteous and unprofessional in dealings with customers. Therefore, pleasantries, hospitality, and caring behaviour by staff will promote positive perceptions among customers about quality, and ultimately satisfaction.

CONCLUSIONS

The result of this study indicate that customers' perceptions vary according to the nature of the service. This study revealed that the five dimensions of empathy, responsiveness, reliability assurance And tangibles ranked higher in customers' Perceptions about service quality in the banking industry. Because of the wide variation of responses, the banks need to revisit the charges they pass on to customers. N'Goala (2007) found that customers tend to be overly price-sensitive and suggests that banks should strive to develop positive feelings in customers towards the institution. Similarly Matos, Henry` and Rosa (2007) noted that cost-related switches constitute important loyalty antecedents which banks must give serious consideration in their efforts to promote customer loyalty. Researchers argue that high levels of customer satisfaction lead to customer retention especially in markets that are highly competitive and saturated such as financial institutions (Rust and Zahorik, 1993). Because most banks offer largely undifferentiated products, service quality will increasingly become a tool to differentiate one bank from the other. Consequently, retail banks should seek to provide service to their customers that meet or exceed their expectations. This study has revealed that technological advancement is critical to service quality and should be deployed to enhance customer satisfaction. It is noteworthy to state that the results of this study cannot be generalized to other services or even banks outside Asaba. However, it would be necessary to replicate the study in other major towns in Nigeria.

Recommendations

Based on the results of the study and oral interview of some customers the following recommendations are proposed to each of the five banks as follows:

Zenith Bank

Although the bank ranked highest with respect to customer perception about service quality (See Table 8), the major complaint of customers bothered on the security of ATM transactions. Majority of the customers feel insecure because the ATMs are located outside the bank premises. It is therefore, recommended that the machines be moved inside the premises especially in view of the increasing raid of banks by armed robbers. This will help promote the assurance dimension.

Bank PHB

This bank ranked second on the perception scale. The major complaint by customers is the distance between the only two branches of the bank in Asaba. The distance is capable of giving customers avoidable stress. Other causes of dissatisfaction include inadequate parking space, inadequate number of seats for customer waiting to be attended to.

UBA Plc

UBA Plc. ranked third on the customer perception scale. Customers complaints were in the area of delay in crediting customer accounts and sometimes erratic ATM service. It is therefore, recommended that the management of UBA put the machineries in place to ensure that customers' accounts are credited soon after deposits are made. Also, efforts should be made to ensure that the ATM machines are serviced more regularly to minimize cases of "out of service" especially in view of the policy that require customers who wish to withdraw N20,000 or less to use the ATM.

First Bank Plc.

The bank ranked fourth on the perception scale. First bank falls under the category of "first generation" banks while the others are of the second generation. The major complaint of customers is the inadequate back-up power supply which leads to occasional blackout and "system down". Although customers commended the practice of crediting accounts immediately after deposits are made, it is recommended that management should improve in the areas of effective backup power and customer relations.

Oceanic Bank

Oceanic Bank ranked fifth out of the five banks surveyed. The major complaints were on the tangibles such as inadequate parking, poor ATM service, poor facilities/equipment and décor. It is recommended the physical structure of bank especially the Nnebisi branch should be upgraded. More seats should be provided for customers who are waiting to be attended to while their ATMs should be located in more secured area within the premises.

Recommendation for Further Study

This study experienced three major limitations. First was the limited number of banks (five) that were covered in the study. Second, the limited number of the sample size of 240 and finally, time frame of seven months. In order to greatly contribute to the existing body of knowledge the sample size should include

more customers in the major cities of Delta State while a more robust analysis is applied to reach a stronger conclusion. Finally, the result of this study cannot be generalized to other service or even banks outside Asaba. However, would be necessary to replicate the study in other major cities in Nigeria.

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