



## RESEARCH ARTICLE

## CUSTOMER SERVICES IN FINANCIAL INSTITUTIONS: A STEP TOWARDS IMPROVING PROFITABILITY (A STUDY OF ACCESS BANK PLC UMUDIKE)

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## ABSTRACT

In recent time, the service sector of the economy has increasingly assumed and is playing an important role in almost all the economics of the world. This service-based economics has continued to improve the living standard of citizens living in such economics. The broad objective of the study was to investigate customer services in financial institutions, towards improving profitability in Access Bank Plc, Umudike in Abia State. The specific objectives were to; determine the effect of on-time delivery on the profitability of Access bank Plc, Umudike in Abia State, examine the relationship between convenience and profitability in Access Bank Plc, Umudike in Abia State. The researcher developed the following hypotheses. On-time delivery has no significant effect on profitability in Access Bank Plc, Umudike in Abia State. There is no significant relationship between convenience and profitability of Access bank Plc. Communication has no significant effect on profitability of Access bank Plc. The sample size of the study was 200 using purposive sampling technique. The findings from the results showed that on-time delivery does have an effect on the profitability of Access Bank Plc, at a 1% significant level. The findings also revealed that there exists a positive relationship between convenience and profitability. The findings further revealed that communication that the customers enjoyed has an effect on the profitability of Access Bank Plc, Umudike. The researcher, based on the findings of the study, the researcher made the following recommendations. The management of Access Bank Plc, Umudike, Abia state, Nigeria should do everything within its power to ensure that on-time delivery system is maintained by the bank, since it has shown as being effective on the profitability of the bank and the convenience that the customers enjoyed should not be tampered with negative, rather should be improve to increase profitability, as there exists a significant relationship between convenience and profitability.

## KEYWORDS

Customer service, Profitability, Convenience, On-time delivery and Communication.

## 1. INTRODUCTION

In recent time, the service sector of the economy has increasingly assumed and is playing an important role in almost all the economics of the world. This service-based economics has continued to improve the living standard of citizens living in such economics (Abulo, 2009). It is important to note that, this service sector has help by extension to shape the buying patterns of consumers, and at the same time the managerial decisions of service providers in such economics (Aremu et al., 2013). Admittedly, before the end of twentieth century, agriculture was seen as the most prominent sector that contributed to the natural income in both developed and developing economics of the world. This scenario has change as recent development shows that agricultural sector contributes only about 2% of the Gross Domestic Product (GDP) in the United States of America and other developed countries in Europe (Anderson and Fornell, 2013).

Furthermore, in developing economics, the service sector is not left out as it contributed some percentage increase in GDP in these countries. In sub-saharan Africa, where Nigeria is domicile services constituted about 47% of growth over the period of between 2000-2005 (Arungai, 2014). It is important to note that, the Central Bank of Nigeria (CBN) extracts reports shows that the service sub-

sector of economy has contributed to the country's GDP in 2008, 2013 and 2014 as follows; 26.1%, 32.3% and 36.62% respectively in which the banking sub-sector is not an exception (CBN, 2014).

However, for banking sub-sector to play leading role, the service quality being provided by the staff of the bank (Access bank) should be able to meet or exceed customer expectation. (Athanasoglou et al., 2006). It is in view of this development that, Aminu postulated that it has becomes imperative for the service provides in the banking sub-sector to seek new ways of improvement in the delivery of quality services to their customers (Aminu, 2013). Customer service is all about the ability of logistics management to satisfy users in terms of time, dependability, communication and convenience (David et al., 2007).

From the foregoing, for service to meet or exceed the expectation of the customers, there must be some elements of good quality. Therefore service quality is seen as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get at which the banking sub-sector is not an exception (Gefan, 2012). It is right to state that, with proper integration of customer service components like time, communication and convenience in the banking subsector of economy in Nigeria by the service providers, the hope to maintain dominance in the service sector is realistic. This will mark the

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beginning of their expansion and profit making especially the Access bank, Umudike, in Abia State (Appannan et al., 2013; Anderson et al., 2012; Gefan, 2012).

## 1.2 Statement of the problem

The understanding of the customers need and other stakeholders is a key factor to success growth and productivity in a sector that is highly competitive like banking sub-sector. This have forced the service providers in banks to move away from product centeredness to customer centeredness in all the circles of business activities. Consequently, organizations do not necessarily find differentiation in their physical products but in services such as timely delivery accurate information, better trained personnel and quicker resolution of complaints, are capable of building good reputation and superior performance.

That is why Kotler postulated that delivering superior services has become one of the most important methods to gain superior profitability (Kotler, 2009). Although banks provide similar services, but customers can still perceive differences in the quality of service livery. This simply suggests that, service quality continue to play important role in bringing about customer loyalty and satisfaction in this regard, banks try to seek good reputation for superior performance especially in better and faster response to on time delivery, enquiries and rudeness of bank personnel, unresponsiveness of bank staff, absence of the needed courtesy required of service providers still cast doubt in the mind of the customers to believed that banks personnel are properly trained to render quality services to the customers.

Therefore, it is right to state that any customer who receive ill treatments from the bank personnel will perceive the bank in bank light and this can affect the bank negatively on its financial performance, especially the mega customers of the bank. This trends where quality of service is marred by incidences of customer complaints, poor handling of complaints, changing from one bank to another and eventually closing of accounts called for serious concern to practitioners and scholars in the banking sub-sector. It is on this premise that the study seeks to investigate customer service in financial institution, as step towards improving profitability in Access bank Plc Umudike in Abia State, Nigeria in order to bridge the knowledge gap.

## 1.3 Objectives of the study

The broad objective of the study was to investigate customer services in financial institutions, towards improving profitability in Access Bank Plc, Umudike in Abia State. The specific objectives were to;

- i. Determine the effect of on-time delivery on the profitability of Access bank Plc, Umudike in Abia State.
- ii. Examine the relationship between convenience and profitability in Access Bank Plc, Umudike in Abia State.
- iii. Ascertain the effect of communication on the profitability in Access Bank Plc, Umudike in Abia State.

## 1.4 Research Questions

In the light of the research problem, the study set to provide answers to the following questions;

- i. What is the effect of on-time delivery on the profitability in Access Bank Plc?
- ii. What is the relationship between convenience and profitability in Access Bank Plc?
- iii. What is the effect of communication on profitability in Access Bank Plc?

## 1.5 Research Hypotheses

In this study, the hypotheses are that;

**H<sub>01</sub>:** On-time delivery has no significant effect on profitability in Access Bank Plc, Umudike in Abia State.

**H<sub>02</sub>:** There is no significant relationship between convenience and profitability of Access bank Plc.

**H<sub>03</sub>:** Communication has no significant effect on profitability of Access bank Plc.

## 2. LITERATURE REVIEW

It is crucial to remember that, in the event that a supply chain is a flow, the service provided to clients is where it ends. Service, though, might be pricey. According to Ugwunta and Imo's theory, the cost of logistics may triple if there was a 100% improvement in on-time delivery from a 95% rate (Ugwunta and Imo's, 2012). Higher service levels also necessitated strategies like keeping more inventory to prevent stock-outs, spending more on transportation to increase efficiency and minimise damage, and double or triple verifying orders to make sure they are correct (Jeffrey and Martha, 2012). A company's objective should be to deliver excellent customer service while keeping operating expenses under control, particularly in the banking subsector (Angur et al., 2013).

It is true that customer service is now viewed as a way to boost sales and customer happiness rather than just an expense (Toby, 2013). Thus, logistics management's capacity to meet user needs in terms of timeliness, dependability, convenience, and communication is known as customer service. A service provider won't be able to provide her clients with high-quality work until she has made wise investments in various personnel, resources, processes, and materials. This is so because the components that make up services are identical to those found in manufacturing. Despite not being physical objects, these service components need to be completely connected (Goldstein et al., 2010).

### 2.1 Banking Services

The fundamental banking services were outlined in the Banking Act of 1969. They are as follows: the business of accepting deposits from outside sources without charging interest; the granting of credit and money loans; the buying and selling of bills and checks; the incurring of obligations to acquire claims regarding loans before they mature; the assumption of guarantees and other warranties for others; and the consequences of transfers and clearings (Austin, 2013). Section 43 of the Banks and Other Financial Institutions Act (BOFIA), 2004 defines a bank as any individual engaged in banking activities, encompassing commercial, discount, acceptance, and merchant banks; section 66 defines a bank as any individual involved in financial transactions.

According to section 66 of BOFIA 2004, a commercial bank in Nigeria is defined as one that conducts banking transactions, which include accepting deposits on current accounts, savings accounts, or other accounts of a similar nature, as well as paying or collecting checks that are written out by or contributed in by clients. As can be seen from the summaries above, banks provide a variety of services to their customers (Bello and Lawanson, 2012). These include of open credit or cashing, bankers draught, night safes, electronic payments, money transfers, setting accounts for safe custody, foreign trade services, and bankers orders and standing orders.

#### 2.1.1 Communication

A two-way channel of communication between a buyer and a supplier facilitates service monitoring and demands forecasting (Richard, 2015). One such illustration of enhanced communication between the service provider and the client is order status reports.

The banking sub-sector's better communication capabilities can improve the accuracy of such tracing information and consumers' capacity to arrange transactions for a later time in the bank (Kevin et al., 2009). Remember that this kind of information is still reactive and cannot take the place of reliable, on-time deliveries. It is safe to conclude, therefore, that certain businesses, such as banks, can collaborate with other businesses that specialise in logistics and prompt service delivery in an attempt to institutionalise a more proactive flow of high-quality service delivery (Alehile, 2014).

#### 2.1.2 Convenience

The concept of convenience in service sector means that there should be a minimum of effort on the part of the customer in doing business with the service provider (Ahamd, 2010). Is it easy for the customer to placed order? Are the products available from many outlets of the bank? Does the customer have to buy huge quantities of the product before being treated well? Will the service provider arrange all necessary details, such statement of

account without delay and irrespective of who is involved? The service providers in banking sub-sector must concentrate on removing unnecessary barriers to customer convenience (Al-Tamimi, 2010).

## 2.2 Theoretical Framework

The study was anchored on the theory of service profit - chain theory. This is because the service profit-chain theory centered mainly on service quality. Its also emphasis on customer's perceived quality. It is important to note that, many scholars have argued that service quality improvements that are not based on customer needs will not- lead to improved customer satisfaction; while others argue that customers are indifferent to levels of service quality that fall within their zone of tolerance but are motivated by unexpectedly high levels of service quality that in turn produce delight (Abdi and Williams, 2010). However, there are also evidences that indicated that satisfied customers may not return to a service provider (Brady and Cronin, 2002). This probably is the rationale for the extensive research in the study of the relationship between service quality and profitability and other similar components.

Furthermore, since service refers to the situation where a service offer meets customers expectations, thus these expectations differ as there are many customers with diverse needs and expectations of services they need or require. Scholars have come to agree with Gronroos and have identified two dimensions of service quality to be technical and functional (Gronroos, 1984). These two dimensions of service quality is very vital most especially in the banking sub-sector. With proper integration of technical and functional dimensions of service quality by both the management and staff of Access bank Plc, Umudike in Abia State, Nigeria the bank stand opportunity of maintaining dominance in effective communication, on-time delivery, convenience, customer retention, which will leads to expansion and profit making.

## 2.3 Empirical Review

Meshach investigated customer services in financial institutions: A step to improve profitability in Nigerian Bank (Meshach, 2015). According to the author , the aim of the study was to enhance Nigerian banks image in the global financial market banks in Nigeria continuously declare huge annual profits despite the fact that there has been seemingly increasing cases of complaints about quality of services these banks render to their customers. This study investigated causality between investments in service quality programmes and the financial performance of Nigerian banks. Survey research design was used in obtaining the primary data. Pearson correlation and Regression methods of data analysis were employed in the data analysis. The findings revealed that profitability of Nigerian banks is not a function of investments in service quality programme and that choice of banks by customers is not a function of service quality they experiences. However, there was a positive relationship between service quality and repeat purchase decisions. Also it was clearly show the absence of a strong relationship between investments in service quality programmes and financial performance in the Nigerian banking sector. Based on the findings, it was recommended that to be able to achieve patronage on the part of the customers in the increasing competitive banking business banks should organize their operations according to the needs expressed by the customers so as to attract and maintain such customers.

Toby examined on service quality and business growth among banks in Ghana, using service profit chain model (Toby, 2013). According to the researcher service quality plays a key role in determining the growth of any business, especially the banking sub-sector of the economy. The objective of the study was to examine how service quality has able to influence the customers of the banks in Ghana. The descriptive survey research design was adopted, where structured questionnaire was used to collect information from the respondents who were staff and customers of the bank. The sample size of the study was 120, which was selected through purposive sampling technique. The simple regression and correlation models were used to test the hypotheses. The findings revealed that individual's perceptions of equity in service encounters have been shown to influence repeat service purchase. Also, there was a positive relationship exists between improvements in service quality and bank's profitability.

## 3. METHODOLOGY

The study adopted a descriptive survey design. The purpose of adopting descriptive surveys was to collect detailed and factual information through structured questionnaire which was aimed at customer services in financial institutions, towards improving profitability in Access bank, Umudike , Abia State. The respondents that formed the sample size for the study were the customers, management and staff of Access bank Plc, Umudike, Abia State, Nigeria. The sample size for the study was 200 selected through purposive sampling technique. The questionnaire was divided into 2 sections. Section A collected basic demographic information from respondents such as age, gender, academic qualification, years of experience. Section B was structured according to the objectives of the study: 5 point Likert scale was adopted. The descriptive statistics such as frequencies, percentage were used to analysis research questions while the hypotheses testing were done with correlation and regressions methods. The hypotheses were tested at 0.05 level of significance. At 5% level of significance reject null hypotheses for the tests with probability estimates lower than 5% (0.05) vis-versa.

## 4. DATA ANALYSES AND PRESENTATION OF RESULTS AND FINDINGS

The collected and collated data were analyzed using descriptive statistics, regression and correlation coefficient models.

### 4.1 Demographic Profile of the Respondents

To ascertain the background of the selected respondents, their demographic profiles were elicited. These include their gender, marital status, age, education qualification, and year of experience. Table 1 - Table 5 below, show the demographic profile of the respondents in the study area.

**Table 1:** Distribution of Respondents according to Gender

Gender	Frequency	Percentage (%)
Male	120	60.5
Female	80	39.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Field Survey Data, 2018

The result from Table 1 shows that 60.5% (120) of the respondents are male, while 39.5% (80) of the respondents are female. This implies that majority of the respondents in the study area are male.

**Table 2:** Marital Status Distribution of the Respondents

Marital Status	Frequency	Percentage (%)
Single	103	51.5
Married	97	48.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Field Survey Data, 2018

The result from Table 2 reveals that 51.5% (103) of the sampled respondents are single while 48.5% (89) of them are married. This is an indication that majority of the respondents in the area are married.

**Table 3:** Age Distribution of the Respondents

Age	Frequency	Percentage (%)
20 - 29 years	39	19.5
30 - 39 years	91	45.5
40 - 49 years	57	28.5
50 years and above	13	6.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Field Survey Data, 2018

Table 3 shows the age distribution of the sampled respondents. The result from this table shows that 19.5% (39) of the respondents are within the age range of 20 – 29 years, 45.5% (91) of them fall within the age range of 30 – 39 years, 28.5% (57) of them are within the age range of 40 – 49 years, while the remaining 6.5% (13) of them are 50 years and above. This implies that majority (65%) of the respondents in the study area are young and in their youthful age. Okoye and Onyenweaku noted that young people are able to combine their business resources in optimum manner which leads to increase in their productivity or activities (Okoye and Onyenweaku, 2007).

**Table 4:** Education Qualification of Respondents in the Study Area

Education Qualification	Frequency	Percentage (%)
O'Level	15	7.5
OND/NCE	51	25.5
HND/B.Sc	101	50.5
M.Sc/MBA	33	16.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Field Survey Data, 2018

The result from Table 4 shows that 7.5% (15) of the respondents in the study area had their education up to secondary level, 25.5% (51) of them had education qualification up to OND/NCE level, 50.5% (101) of them had education qualification of HND/B.SC while the remaining 16.5% (33) of the respondents had education qualification of M.SC/MBA level. This result implies that majority of the respondents are well and highly educated.

**Table 5:** Years of Experience Distribution of Respondents in the Area

Years of Experience	Frequency	Percentage (%)
1 – 5 years	57	28.5
6 – 10 years	93	46.5
11 – 15 years	35	17.5
16 years and above	15	7.5
<b>Total</b>	<b>200</b>	<b>100</b>

Source: Field Survey Data, 2018

The result in Table 5 above showed that 28.5% (57) of the respondents had had experience of working between the range of 1 – 5 years, 46.5% (93) had had experience between the range of 6 – 10 years, 17.5% (35) of them had working experience between the range of 11 – 15 years, while only about 7.5% (15) of the respondents had had experience of 16 years and above.

#### 4.2 Effect of on-time Delivery on Profitability of Access Bank Plc, Umudike

The effect of on-time delivery on profitability of Access Bank Plc which was analyzed with the simple regression model is presented in Table 6 thus.

**Table 6:** Effect of On-time Delivery on Profitability of Access Bank Plc, Umudike

Variables	Coefficient	Std. Error	t-value
Constant	0.333	0.059	5.667***
On-time Delivery	0.654	0.063	10.348***
R <sup>2</sup>	0.549		
F-ratio			107.082***

\*\*\* Statistically significant at 1% level

Source: Field Survey Data, 2018

The data in Table 6 shows the regression estimate of the effect of on-time delivery on profitability of Access Bank Plc in the study area. The result shows that the coefficient of multiple determinations (R<sup>2</sup>) was 0.549. This implies that 54.9% variability of the profitability was explained by the model, while the remaining 45.1% could be attributed to error and omitted variables. The F-values of 107.082 was significant at 1% level, which implies that the model is adequate for use in further analysis and it indicates a requirement of best fit.

The result shows that on-time delivery of Access Bank Plc does affect the profitability of the bank, as it indicates a positive and significant effect at a 1% level.

#### 4.3 Relationship between Convenience and Profitability of Access Bank Plc, Umudike

The relationship between convenience and profitability of Access Bank Plc in the study area was analyzed with the correlation coefficient model and the result presented in Table 7.

**Table 7:** Relationship between Convenience and Profitability of Access Bank Plc, Umudike

Correlation	Convenience	Profitability
Convenience Pearson Correlation	1	0.741**
Sig. (2-tailed)		0.000
N	200	200
Profitability Pearson Correlation	0.741**	1
Sig. (2-tailed)	0.000	
N	200	200

\*\* Correlation is significant at the 0.01 level (2-tailed)

Source: Field Survey Data, 2018

The result from Table 7 showed the correlation between convenience and profitability of Access Bank Plc in the study area at 0.741 and the Probability at 0.000. From the result, it implies that there is a very strong and positive relationship between the convenience enjoyed by the customers and the profitability of the bank under study.

#### 4.4 Effect of Communication on the Profitability of Access Bank Plc, Umudike

The effect of communication of Access Bank Plc, Umudike, on their profitability was analyzed with the simple regression and the result presented in Table 8.

**Table 8:** Effect of Communication on the Profitability of Access Bank Plc, Umudike

Variables	Coefficient	Std. Error	t-value
Constant	22.573	0.930	24.275***
Communication	13.075	0.613	21.346***
R <sup>2</sup>	0.605		
F-ratio	455.647***		

\*\*\* Statistically significant at 1% level

Source: Field Survey Data, 2018

The data in Table 8 shows the regression estimate of the effect of communication on profitability of Access Bank Plc in the study area. The result shows that the coefficient of multiple determinations (R<sup>2</sup>) was 0.605. This implies that 60.5% variability of the profitability of the bank in the study area was explained by the model, while the remaining 39.5% could be attributed to error and omitted variables. The F-values of 455.647 was significant at 1% level, which implies that the model is adequate for use in further analysis and it indicates a requirement of best fit.

The result shows that communication of Access Bank Plc does have an effect on the profitability of the bank, as it indicates a positive and significant effect at a 1% level.

## 5. SUMMARY OF FINDINGS AND CONCLUSION

This study examined customer services in financial institutions: a step towards improving profitability (a study of Access Bank Plc, Umudike). It specifically determined the effect of effect of on-time delivery on profitability of Access Bank Plc, Umudike; ascertained the relationship between convenience and profitability of Access Bank Plc and examined the effect of communication on profitability of Access Bank Plc, Umudike.

The findings from the results showed that on-time delivery does have an effect on the profitability of Access Bank Plc, at a 1% significant level. The findings also revealed that there exists a positive relationship between convenience and profitability. The findings further revealed that communication that the customers enjoyed has an effect on the profitability of Access Bank Plc, Umudike.

## RECOMMENDATIONS

The researcher, based on the findings of the study, made the following recommendations.

- i. The management of Access Bank Plc, Umudike, Abia state, Nigeria should do everything within its power to ensure that on-time delivery system is maintained by the bank, since it has shown as being effective on the profitability of the bank.
- ii. The convenience that the customers enjoyed should not be tampered with negative, rather should be improve to increase profitability, as there exists a significant relationship between convenience and profitability.
- iii. Management should ensure that communication with the customer is maintained and if possible, improved, to continue to enjoy profitability.

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