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Service Quality Management and Customers' Satisfaction in Deposit Money Banks of South-East, Nigeria

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ABSTRACT: This work examined service quality management and customer satisfaction in deposit money banks in South-East, Nigeria. The study specifically examined the effect of service tangibility, reliability and assurance on customer satisfaction in deposit money banks in South-East, Nigeria. Relevant literature was reviewed under conceptual framework, theoretical framework, theoretical exposition and empirical literature. The study was anchored on SERVQUAL model. The study adopted survey research design. The population of the study comprised of 2633 customers of selected branches of deposit money banks in the South-East, Nigeria. A sample size of five hundred and seventeen (517) respondents was selected using Borg and Gall formula. Questionnaire was employed as the main instrument of data collection. Face and content validity was used in this to ensure validity of instrument. The reliability of the instrument used was verified. The data generated were analyzed using frequency, percentage analysis, descriptive statistics, correlation analysis and multiple regression analysis. It was found that tangibility, reliability, and assurance had a significant positive effect on customer satisfaction in banks in the South East Nigeria. The study therefore concludes, that service quality management had a significant positive effect on customer satisfaction in the sampled banks. The study recommended that since tangibility was found to have significant effect on customer satisfaction, commercial banks should emphatically focus on the location and ambience of their branches so that the customers can feel pleased enough to revisit the banks.

Keywords: Service Tangibility, Reliability, Assurance, and Customer Satisfaction

INTRODUCTION

Customer satisfaction has been discussed extensively by several researchers as a central element of a firm's marketing concept during the past two decades. Any business can move on to the upper level of advantage by achieving customer satisfaction in an intensely competitive market. Many researchers clearly established a positive relationship between customer satisfaction and customer loyalty (Anderson, Fornell & Lehmann, 2021; and Keiningham, 2022) and they emphasized the significance of customer satisfaction in the studies banking industry. Hansemark and Albinson (2022) argue that satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfilment of some needs, goals or desire. Oliver (2017) opined that customer satisfaction as a customer's fulfilment response; thus the judgment that a product or a service feature, or the product or service itself provides a pleasurable level of consumption-related fulfilment, including levels of under- fulfilment

or over-fulfilment. While Kotler (1994) describes customer satisfaction as the level of one's feelings after comparing the performance or results that he or she felt compared with expectations. Some studies have identified two aspects of satisfaction as transaction specific satisfaction and cumulative satisfaction (Andreassen, 2020). Sureshchandar, Rajendra and Anantharaman (2022), customer satisfaction concerns the results of the customer's comparison of expected service quality and perceived service quality. Strong relationships exist between service quality and customer satisfaction but the two constructs are conceptually distinct from the customers' point of view. Sureshchandar et al., (2022) further add that customer satisfaction should beviewed as a multi-dimensional concept and measurement concepts should be generated with the same dimensions of service quality.

Service quality and customer satisfaction are very important concepts that companies must understand in order to remain competitive in business (Chingang & Lukong 2020). According to Chingang and Lukong (2020) it is important for firms to know how to measure service quality in consumers' perspective in order to better understand their needs and satisfy them. They add that service quality is considered very important because it leads to higher customer satisfaction.In today's global competitive business environment, service quality management is the consequently important parameter that needs critical attention for an organization to exceed its competitors. It is virtually impossible for a business organization to survive without building customer satisfaction and organizational productivity. (Iddrisu, Naooni, Fiankoc & Mensah, 2022). This is especially true in the service delivery sector where there is frequent interactions with customers which hold the highest stake in ensuring that the organization outshines its competitors and excel in its service provision. In winning this competition, it is obvious that customer satisfaction is a critical issue as it is highly correlated with the quality of services provided by competing organizations (Melaku, 2022). Being one of service offering institutions, the quality of the services offered by banks is very crucial for their survival.

Reliability means that the firm performs the service right the first time and the firm honors its promise. This includes punctual service delivery and ability to keep to agreements made with the customer. It concerns the ability to keep service promise accurately and consistently. It includes correct service and accurate record and prompt reply to customer. Responsiveness refers to speed and timeliness of service delivery.Thus, resourceful service companies focus their attention on both customers and their employees (Kotler and Armstrong, 2022). Unlike product manufacturers who can adjust their machinery and inputs until everything is perfect, service quality management will always vary, depending on interactions between employees and customers.

In the banking sector, the whole range of business activities and generation of income are closely related to its customers. Customers are demanding, and they are often critical of the quality of service and products provided for their experience, thus maintaining and retaining customers become an important issue. Banks need to maintain an ongoing relationship with their customers in order to retain customers and to protect and sustain long-term customer interest (Siew-Peng & Sedigheh, 2022). One way to do that is to understand the needs of banks customer, thereby serving them satisfactorily,but to do that, banks have to improve their service quality. Berry, Parasuraman, and Zeithaml (2018) states that service quality management is a differentiator and the most powerful and competitive weapons and it is a strength of leading service firm. Given the high competition that exists in the banking environment, any bank that want to survive will have to take into consideration the satisfaction of its customers. Caruana and Malta (2022) are of

the view that banks should provide a service that can result in a high level of customer satisfaction, if they want to maintain a long-term relationship with their customers.

Nigerian banks have witness remarkable shift in their operations within their operating environment during the decade. Various reform measures were introduced with the overall objective to revitalize the banking sector and to meet the future challenges. Every aspectof the functioning of the deposit money banks, be it a customer service, resource mobilization, credit management, asset-liability management, investments, human resources development, and forex management are undergoing dramatic changes with the reforms gathering the momentum and speed. Several innovative IT based services such as Automated Teller Machine (ATM) , electronic funds transfer (LFT),smart cards, internet banking etc, are no longer alien concepts to bank's customers. The market has changed drastically and has become largely customer centric. The changes made the customer a king. Thus, with these changes, customers' expectations and perceptions of service quality management are bound to change.

Today's customer is not going to settle for anything less than his or her expectations and satisfaction. To compete successfully, with each other, banks are adopting different marketing and sales strategies to live up to the customers' expectations and stay ahead of the competition. Banking institutions are acknowledging that except customer needs are taken into consideration when designing and delivery services, technical superiority will not bring success (Zeithaml and Bitner 2016). New marking and sales strategies are paving ways for the Identification of customer needs and expectations as well as offering high service quality management to customers. Service quality management has become a critical prerequisite for satisfying and retaining valued customers in the banks. The interest is largely driven by the realization that the high service quality management results in customer satisfaction and satisfaction with the products or service, greater willingness to recommend someone else, reduction in complaints and improved customer retention. Further, a satisfied customer is likely to be a loyal customer who like calling repeatedly. Most importantly, the cost of retaining current customers by improving product and service is significantly lower than the cost of winning new customers. Based on the importance of the service quality management and customer satisfaction as the route to competitive advantage and corporate profitability in banking, it has become difficult to identify a single bank which has not initiated some kind of service quality management improvement drive. Also, a clear and detailed understanding of the demands of the various market segments is essential to successfully target new base (Yavas & Yasin, 2021). This study expanded the research in the Nigeria banking sector. Specifically, the study covered a new survey of Nigeria bank customers to develop theoretically and empirically the understanding of the effect of service quality management on customer satisfaction.

Statement of the Problem

For many services, the essence of marketing and sales development of long-term value added relationships with customers. In order to ensure long-term success and generate favorable financial result, firms must understand the critical role of customer satisfaction rather than acquiring new customer alone. Today, the increasing awareness among bank customers of their rights, changing demands and high competition requires constant progress in service quality management from the bank for their customers to stay loyal. Banks operating in Nigeria are consequently put into lots of pressures as a result of the increased competition in the industry. Various strategies are formulated to retain the customer and the key of it is to increase the service quality management level. Service quality management is particularly

essential to the banking services context because it provides high level of customer satisfaction and hence it becomes a key to competitive advantage. Unsatisfactory customer service leads to a drop in customer satisfaction and willingness to recommend the service to other ventures. Ignoring customer value may cause lowered customer satisfaction and reduced repeat business. Basically, service organization's efforts for improving service quality and customer satisfaction should be conducted holistically, including value enhancement. The researcher paid little attention to the SERVQUAL model. More importantly, most of these studies used the firm as against the industry level analysis in their studies. This study addressed the gap in the service quality management literature by investigating the effect of service quality management on customer satisfaction in the Nigeria deposit money banks.

Objectives of the Study

The main objective of the study is to examine the effect of service quality management dimensions on customer's satisfaction in Nigeria deposit money banks South-East, Nigeria. The specific objectives includes:

1. Determine the effect of service tangibility on customer satisfaction in the deposit money banks in South-East, Nigeria.
2. Examine the effect of service reliability on customer satisfaction in the deposit money banks in South-East, Nigeria.
3. Evaluate the effect of service assurance on customer satisfaction in the deposit money banks in South-East, Nigeria.

LITERATURE REVIEW

Conceptual Review

Service Quality Management

Service quality management is concept that has stimulated significant interest and debate in the service marketing literature due to the complications in both its definition and measurement, with no general consensus emerging from them. As a result, many scholars have labeled service quality management as an elusive and indistinct concept that is problematic to operationalize and measure. (Rahim, 2016). Before we go into what service quality management is all about, it is necessary to conceptualize service and quality. American Society for Marketing has defined service as the activities or benefits offered for sale or offered due to its association with specific commodity (Azzam, 2018). Kotler & Armstrong (2019) defined service as any activity or benefit provided by one party to another party which is basically intangible and does not lead to any nor ownership. Lovelock (2019) defined service as perceived benefits by senses, either alone, or associated with something physical/tangible, and is neither interchangeable nor entails ownership, and mostly intangible. Zeithmanl (2020) argues that services are acts, operations and achievements or actions, therefore, services include all economic activities whose inputs are not physical products. A service is a commodity with no physical existence, usually created and consume at the same time.

Gronroos (2021) described a process resulting in an outcome in a partly simultaneous production and consumption process. This definition points to the fact that service provision and consumption are simultaneous activities. Kotler (2020) defines service as any act of performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything, its production may not be tied to any physical product. Zeithaml and Bitner (2019) note that services include all economic activities whose input is not a physical product or consumption, it is generally consumed at the time it is produced and provide added value in forms (such as convenience, amusement, timeliness, comfort or health) that are essentially intangible concerns of its first purchaser. Lovelock and Wirtz (2017) indicated that service is time based, and the outcome of a service may result in the desired change in a consumer or any property of the consumer.

Service quality management as a multi-dimensional construct is commonly based on consumer judgments about service supplier and customer interactions' and service itself (Zeithamlet a1., 2016) . Service quality management has been defined as the degree and direction between customer service expectations and perceptions. (Newmm, 2021). Chidambaram and Ramachandvan (2022) define service quality management as the overall evaluation of a specific service firm that results from comparing that firm's performance with the customers' general expectations of how firms in that industry should perform. Parasuramanet al (2022) define service quality management as the degree and direction of discrepancy between customers perceptions and expectations in terms of different but relatively important dimensions of the service equality, which can affect their future purchasing behavior. From customer point of view. Quality means fitness for use and meeting customer satisfaction. Service quality management is an important aspect that affect the competitiveness of a business. Lehtinen and Lehtinen (2022) define service quality management in terms of physical quality, interactive quality and corporate (image) quality. Physical quality is associated with tangible aspects of the service. Interactive quality involves the interactive nature of services and refers to the two-way flow, which occurs between the customer and the service provider, or his/her representative, including both automated and animated interactions. Corporate quality refers to the image attributed to a service provider by its current and potential customers, as well as other polices.

It is also suggested that, when compared with the other two dimensions, corporate quality tends to be more stable over time. Melaku (2022) argues that "the distinctive nature of service requires a distinctive approach to defining and measuring service quality." As a result of the intangible multifaceted nature of many services, it may be harder to evaluate the quality of a service that of a good. Because customers are always involved in service production particularly in people processing services, distinction needs to be drawn between the present process of service delivery and the actual output of the service. Perceived quality of service is the result of an evaluation process in which customers compare their perception of service delivery and its outcome against what they expect.

Service Tangibility

Tangibles entails the physical evidence of the service. Specifically, the concept explores the physical facilities of the service provider, the appearance of personnel's, the tools, and equipment's used to provide the service including other customers in the service facility. Tangibles are used by firms to convey image and signal quality. (Zeithamal etal, 2016). The tangible involves the firms' representatives, physical facilities, materials, equipment's, as well as communication materials. Furthermore, physical conditions appeared as a clear evidence of the care and attention paid for the details offered by the service provider. (Fitzsimmon & Fitzsimmons. 2021). Davis et al. (2023) summarize tangibles like the physical confirmation of service. More specifically, Parasuraman et a1. (2022) define tangibility as the appearance of physical facilities, equipment, personal and written materials.

Tangibility are those things which have a physical existence and can be seen and touched. In context of service quality, tangibles can be referred to as Information and Communications Technology (ICT) equipment, physical facilities and their appearance (ambience, lighting, air-conditioning, seating arrangement); and lastly but not least, the services providing personnel of the organization (Blery et al., 2019). These tangibles are deployed, in random integration, by any organization to render services to its customers who in turn assess the quality and usability of these tangibles. Jabnoun and Al-Tamimi (2023) found that banks with better ambience enhance customer satisfaction in a

better way thereby leading to retention and loyalty. Association between service quality and customer loyalty in banking sector of Sweden is examined by Zineldin (2019). He found that by combining tangible and intangible attributes of premium quality in products and services provided by banks, they may create a strong and long-term relationship with their customers.

Service Reliability

Reliability means the ability of a service provider to provide the committed services truthfully and consistently (Blery et al., 2019). Customers want trustable services on which they can rely. In banking industry, service quality is one of the most important aspects of the premium customer experience. Most organizations monitor their services quality on a regular basis to ensure maximum customer satisfaction and to improve customer retention and loyalty. The association between dimensions of service quality and customer loyalty was investigated by Ibáñez et al. (2018). They found a significant relationship between reliability of services on the satisfaction level of customers and subsequently their loyalty. The literature reveals an increased degree of positive relationship between service quality, customer satisfaction, customer loyalty and performance (both financial and non-financial) where face-to-face dealing between customer and employee is the only focus. Technology expansion has had a great impact on the choice of service delivery standard and services marketing strategies. This has yielded many prospective competitive advantages including augmenting of productivity and enhanced revenue creation from new services (Muyeed, 2022).

Reliability refers to service providers, ability to perform the promised service a manner that it can be dependable and of a high degree of correctness and accuracy, since customers expects to have an accurate service in terms of time satisfaction and performance exactly as he had been promised and that he can depend on this particular service provider. (GALIB, 2013). The service dimension of reliability measures the consistency of the ability to perform the promised service dependable and accurately or delivering on its promises. These are some of the questions which need to be answered by service providers if they are to achieve reliability. The accuracy in billing, and proper record keeping and performing the service at the designated time, all constitute an attempt to achieve reliability. Reliability depends on handling customer service issues, performs the services right at the first time, offers services on time, and maintain a record of error free. Moreover, they define reliability as the most significant factor in conventional service (Parasuraman et a1, 2018). Reliability also consist of the right order fulfillment, accurate records, accurate quotes, right in the bill.

Service Assurance

Assurance entails the knowledge and courtesy of employees and their ability to convey trust and confidence. It also includes competence, courtesy, credibility and security. Assurance refers to knowledge and courtesy of employees and their ability to inspire trust and confidence as at when due. Assessment will be directed to whether payments are made in time, willingness to help, whether staff are busy to respond to customers' requests, adequate staff, staff behavior, staff courteous to help, staff knowledge, staff confidence and convincing power. Andaleeb and Conway (2016) note that "assurance may not be so important relative to other industries where the risk is higher and the outcome of using the service is uncertain. The assurance dimension includes the following features, competence to perform the service, politeness and respect for the customer, effective communication with the customer and the general attitude that the server has the customer's best interest at heart. It also deals with feelings of trust and confidence in dealing with the organization. This reflects the workers knowledge and experience and experience and their ability to build self-confidence as well as

confidence in the customers themselves (Singh, 2019).

Customer Satisfaction

Since decades, customer satisfaction has been widely studied by many researchers, but there is no common consensus about the conceptualization of customer satisfaction. Customer satisfaction can be defined as the closest step to the repurchasing behavior of customers. Customer satisfaction has usually been referred to asa consequence of all the experience of all the experiences that a customer has with a service/product provider (Mascrenhas, Kesavan, & Bernachi, 2016). The experience might include physical interaction, emotional involvement and value chain moments, (Mascrenhas et a1. 2016). The term customer satisfaction is used to describe the behavior of repeat customers, as well as those that offer good ratings, reviews, or testimonials (Kumar & Advani, 2019). Customer satisfaction is the customer mind set regarding the company, its products and service, which generate a favorable attitude toward a business organization, a satisfaction to purchase the company's product or service and a tendency to recommend the products and services to others.(Pearson, 2016).

Customer satisfaction is very important because of its positive effect on long term benefits (Ribbink et a1., 2019). Satisfaction has been assessed by many behavioral measures such as the proportion of total purchases made at a given vendor, repurchases and purchase probability (Lin and Ding, 2022). Dick and Basu (2016) conceptualize satisfaction as relative attitude towards an entity (brand/service/store/vendor) and repurchases. Satisfaction to a service provider is conceptualize as "switching behavior, repurchases, and word of mouth suggestions" (Lin and Ding 2022). Gremler & Brown (2016) define satisfaction as the degree to which a customer exhibits repeated purchases behavior towards a product from a service provider, possess positive attitudinal disposition towards a provider of services. This links with Oliver (2019) definition which in satisfaction is defines as "a deep satisfaction to repeatedly purchase a preferred product/service always in the future, thereby leading to repetitive purchasing of same-brand products, despite strong influences and marketing efforts generated to cause switching behavior". Pribanus (2016) define customer satisfaction as a deeply held satisfaction to rebuy or patronize preferred product/service consistently in the future, thereby causing repetitive same brand or same brand purchasing, despite situation influences and marketing efforts have the potential to cause switching behavior.

Perason (2019) define customer satisfaction as the mindset of the customers who hold focusable attitudes towards a company, satisfaction to repurchase the company's products/services and recommend the same to others. Kotler (2023) define customer satisfaction as a customer's measure and his desire in exchange participation in organization interactive activities, Customer satisfaction is very significant in the creation and maintenance of competitive advantage in the service industry. Baker (2019) opines that the term customer satisfaction is used to describe the behavior of repeat customers, as well as those that offer good ratings, reviews, or testimonials". Some customers do a particular company a great a great service by offering favorable word of mouth publicity regarding a product, telling friends and family, thus adding them to the number of loyal customers.

However, customer satisfaction includes much more. It is a process, a program, or a group of programs geared towards keeping a client happy so that he or she will provide more business. Customer satisfaction is all about attracting the right customers, getting them to buy good services,. However, customer satisfaction is built by "keeping in touch with customers using Email marketing, thank you cards and more, treating the employees well so they treat the customers well, showing that the institution cares, and remembering what customers like and

do not like, building it by rewarding them for choosing the institution over the competitors and finally building it by truly giving a damn about them and figuring out how to make them more successful, happy and joyful, satisfaction is developed over a period of time from a consistent record of meeting and sometimes even exceeding customers' expectations.

Theoretical Framework

This research is anchored on the SERVQUAL model. This is a prevailing model for measuring service quality management, which was conceived by Parasuraman, Zeithaml, and Berry (2022). This SERVQUAL model is a multiple item measure that can be used to identify and deduce customer perceptions and service expectations. It is considered to be reliable and valid for evaluating service equality quality management number of industries. To develop the SERVQUAL scale, Parasyraman et, a1 (2022) gathered empirical data from five different service industries. Appliance renovation and maintenance companies, retail banking, long distance telephone, security, brokerage and credit cards. The SERVQUAL model initially acknowledged ten dimensions of service quality management (tangibility, reliability, responsiveness, communication, credibility, security, competence, courtesy, understanding, knowing customers, and access). Subsequently, these ten dimensions were suppressed into five (reliability, responsiveness, tangibility, assurance and empathy).

The SERVQUAL model hinges on gaps in service quality, which addresses differences in service quality management expectations and perceptions. Hutton and Richardson (1995) state that the broader the gap, the lesser the perception of quality appears in consumers' minds, and vice-versa. According to Sheth and Desmukh (2019), SERVQUAL is most often applied to evaluate the presence and degree of Gaps-5, which expresses the difference between customer expectations and perceptions of service quality. Mohammed (2016), notes that "of the five service quality management Gaps, only Gap 5 can be examined exclusively from the customer's viewpoint, that is, analysis of other Gaps require information from the service provider. According to the SERVQUAL scale, "the outcome for each dimension of customers' expectations and customers' perceptions are compared to estimate the gap in scores between the two components. As a result of this comparison, a firm's level of service quality management assessment can be defined, e. g. the larger the gap, the lower the service quality management evaluation, whilst the lower the gap, the larger the evaluation" (Hoffman and Bateson, 1997). To sum up, SERVQUAL scale shows the extent to which service performance in each of the five dimensions of service quality management meet the level of the performance customers expected by costumers from the service firm.

Notwithstanding its effectiveness and application, several scholars have documented some limitations of the SERVQUAL model and presented alternative models to measure service quality management (Brady & Cronin, 2021; Ladhari, 2018). These academics criticized SERVQUAL because service quality management perception is contingent on numerous unique factors that are industry specific; hence, no single measurement model universally applies across industries. In particular, Cronin and Taylor (1992) claimed that "SERVQUAL describes the level of customer satisfaction with a product or service and not service quality". These scholars therefore developed the SERVPERF model in 1992 to evaluate customers' overall feeling towards service delivery (Cronin & Taylor, 1992). Other notable service quality management models developed to solve the shortcomings of SERVQUAL are: the synthesized service quality management model proposed by Brogowicz, Delene and Lyth (1990); the attributes service quality management model developed by Haywood-

Farmer, (2018); and the pivotal, core and peripheral model promoted by Philip and Hazlett, (1997), among others. Gilbert and Wong (2023) refined the five SERVQUAL dimensions into seven (reliability, responsiveness, assurance, customization, employee, facilities, and flight pattern).

Until now, there has been no conclusive method for measuring service quality; however, researchers agreed that the SERVQUAL dimensions are multifaceted and were vital elements in any study of service quality management (Brady & Cronin, 2021). Parasuraman et al (2022; 2018) argue that "the five dimensions used in the SERVQUAL scale represent and provide generic instrument and dimensions for measuring service quality management in a variety range of services". Over the past years, the SERVQUAL instrument has been used widely and extensively for measuring service quality management in different contexts and industries like tanking, healthcare, hotels, restaurants retail chains, communication, real estate, higher education, etc. In addition to that, the SERVQUAL instrument has been used widely in several cultures and countries including: the USA, UK, China, Honk Kong, Greece, and so many other countries. "The SERVQUAL scale has been imitated and appreciated well in the service quality management literature in the last decades by academics, researchers and industry people" (Buttle, 2016). Hence, SERVQUAL dimensions are adopted in this study to measure the effect of service quality management on customer's satisfaction in the Nigerian Deposit money banks.

Empirical Review

Service quality management and customer satisfaction has attracted much empirical attention. Owusu, (2022) examined the effects of service quality on customer satisfaction at UBA Ghana limited. The sample size of this work was 390 respondents which consist of managing staff and customers of UBA specifically from three selected branches, Adum branch, KNUST branch and Tanoso branch within Kumasi metropolis. In the study the researcher used descriptive research design to produce Quantitative and qualitative results through self-administered questionnaires. The service model was used to assess customers and staff views on service quality at UBA. It was found that consumer expectation exceeded the perceived level of service indicating service quality is assumed to be low and hence customer satisfaction is also low. In broad-spectrum it was established that service quality is assumed to be low in respect of Empathy, tangibles, assurance and reliability. Only responsiveness recorded the highest perception mean score to expectation score. It was also established that, Service experienced in UBA Ghana Limited, Reliability was ranked the most important of the five service dimensions by respondents followed by Responsiveness, then empathy, Tangibles whiles Assurance is the least important of the five service dimensions. It was found that on the relationship between service quality and Satisfaction there was a negative relationship between service quality with respect to Responsiveness, Reliability, Assurance and satisfaction, however, only tangible had a positive relationship with customer satisfaction. Where the Regression analysis, shows that the independent variable 'satisfaction' is accounting for 11.8% of variation in the dependent variables. The ANOVA analysis also shows that the differences between satisfactions is not likely due to change but are due to the service quality that will be provided. Under the multiple regression models it was established that Empathy and Reliability returned significant relationships between service quality and the customer's satisfaction whiles the remaining three don't bear any direct relationship with customer's satisfaction. It is recommended that management and staff should be educated on how to sensitize customer on services available and this should be prioritize.

Siew-Peng and Sedigheh (2022) examined the dimension of service quality management and its impact on customer satisfaction, trust, and satisfaction in Malaysian banks. This study measured service quality management by applying six dimensions: tangibles, empathy, reliability and security, price, online banking and convenience. These six dimensions were used to examine the relationship between service quality, perceived value, customer satisfaction, bank image, customer satisfaction and customer trust among bank customers in the Klang Valley, Malaysia. I Data wereanalyzed by structural equation modeling (SEM) in order to test all the relationships between the variables in the model. The findings support the proposed hypotheses, which are consistent with the theoretical framework. The results indicate that ‘‘the dimensions of tangibles, empathy, reliability and security, and online banking have a significant positive relationship with perceived value”. The analyses show that service quality, customer satisfaction, bank image and trust are important determinants of satisfaction.

Khan and Fasih (2024) examined the impact of service quality management on customer | satisfaction and customer satisfaction using evidence from the Pakistani banking Sector. Respondents were chosen from a range of varying demographic features using stratified random sampling. Banks from both public and private sectors were selected for sampling. Copies of the Survey questionnaires were distributed among 270 customers of different banks. An 83% (225 respondents) valid response rate was yielded. Descriptive statistics, one sample t-test, correlation and regression were used to analyze the data. Findings indicate that service quality management and all its dimensions have significant and positive association with customer satisfaction.

Pringviriya (2022) examined the relationship between service quality management and customer satisfaction through the mediating effect of customer satisfaction and customer trust in Thailand’s Audit Firms. The SERVQUAL model is an important instrument used to measure service quality management in this study. The respondents of the study are public companies listed on the Stock Exchange of Thailand. The auditors are under Thailand’s laws and regulations and are approved by the office of the Stock Exchange of Thailand to audit the Securities and Exchange Commission registrants. A total of 507 questionnaires were distributed, and only 296 questionnaires were received. Seven hypotheses were developed and tested with multiple regression and hierarchical regression analysis. The results indicate that the SERVQUAL model is a good measurement of service quality management in an audit firm. Firstly, service quality management has a strong positive relationship with customer satisfaction, customer trust, and customer satisfaction. Secondly, customer satisfaction has a positive relationship with customer satisfaction. Thirdly, customer trust has a positive relationship with customer satisfaction. Finally, customer satisfaction and customer trust partially mediate the relationship between service quality management and customer satisfaction.

Zahir, Liana and Ratna (2022) carried out an empirical study of direct relationship of service quality, customer satisfaction and bank image on customer satisfaction in Malaysian commercial ing industry. A Total of 830 customer of deposit money banksing in Klang Valley were studied. The Structural Equation Model (SEM) adopted to analyze the casual relationships between exogenous variables and endogenous variable. The model was developed and later tested by sing the Partial Least Square (PLS) procedure on data collected from a survey that yielded 512 unable questionnaires. The findings demonstrated that “service quality, customer satisfaction and; e have significant and positive influence on customer satisfaction in Malaysian commercial: ng industry. The findings imply that the relationship of service quality, satisfaction and trust on customer satisfaction will lead to deposit money bankss’ profitability.

Abednego, Adjei and Osarenkhoe (2023) investigated the role that service quality plays in the Ghanaian banking sector and its impact on service delivery. A sample of 400 customers encompasses four major indigenous and foreign banks. SERVQUAL dimensions of service quality were used to structure the questionnaire. William L. Boyd, Myron Leonard, and Charles White's Standard Instrument for weighting of rating of service quality attributes was the sampling procedure adopted. Data collected was analyzed using one sample T- test of the mean weighted differences between perception and expectation of customers. This, in an attempt to determine whether there is a significant gap between expectation and perception at 5% level of significance. Empirical findings from this study show that gaps exist between customers' expectations and perceptions of service delivery in all the banks even though the banks performed better on the tangibility dimension. Despite this observation, the banks retained their customers. This study, therefore, concludes that where a gap exists between customer expectation and perception of service delivery, service quality is perceived as low and customer dissatisfaction results. However, dissatisfied customers did not necessarily defect. The study therefore confirms the theory that service.

Alabar, Ode and Gbande (2022) investigated service quality and customer satisfaction in Nigerian mobile telephony. The data used for this study were obtained using a structured survey questionnaire. The questions were close ended and used a 5 point Likert-scale. The sample consists of 532 mobile subscribers in Nigeria, using a simple random sampling technique spread across all the six geo-political zones in the country while a proportionate sampling approach was adopted by the researcher to give a fair representation to the service providers using the proportionality formula. The data obtained from the survey were analyzed using the Statistical Package for Social Sciences (SPSS), Version 20. The survey was restricted to subscribers using the four major GSM mobile phone operators. The research determined that a relationship exist between service quality/delivery and customer satisfaction, also between SERVQUAL reliability dimension and customer satisfaction and between customer satisfaction and switching intention among mobile phone users in Nigeria. The results have indicated that the two constructs (SQ and CS) are undeniably independent but are closely related and without a doubt, potential partners, implying that an increase in one is likely to cause a change in another. It is therefore recommended that with the ever -increasing influence of the Nigeria Communications Commission (NCC), and the continuous complying with is one major strategy that the companies must adopt to remain cost-effective.

Kofi, Zakari and Ajara (2023) examined impact of service quality on customer loyalty in the hotel industry in Ghana. 50 customers seeking lodging and boarding services were randomly selected and 5 staff members were purposively selected from each hotel for the study. By use of the SERVQUAL model through survey questionnaire and interviews, the study reveals that customer satisfaction is not based solely on the rankings/classification of the hotels but on service quality that gives value for money which in turn produces customer loyalty. Miklin Hotel produced most satisfied and loyal customers, followed by Golden Tulip Hotel and then Lizzie's Hotel contrary to the classification order. In addition to "responsiveness" service quality variable for Miklin, "empathy" and "assurance" variables made significant impact on customer loyalty for guests from Miklin and Golden Tulip hotels, while "reliability" accounts for the loyalty of guests from Lizzie's Hotel. This confirms the direct relationship between customer satisfaction and loyalty. "Tangibility" does not play any significant role in developing customer loyalty for all the hotels because the guests were least satisfied with it and are likely to take it for granted in their quest for change.

The study recommends that hotel classification should not be based mainly on the tangible factors alone but rather on comprehensive service that provide value for money and impact on customer loyalty.

Dewan and Mahajan (2022) conducted a research to explore how customers of the private sector banks perceive the various dimensions of service quality. This research was mainly based on primary data which had been collected through a well-structured questionnaire (adapted from the PZB model of service quality). The questionnaire had been distributed to 300 respondents. This study makes a useful contribution as there are very low number of studies that have been conducted in India on such dimensions like tangibility, reliability, responsiveness assurance and empathy. The service quality is assessed based on tangibility, reliability, responsiveness, assurance and empathy. The questions for measuring the service quality were taken from a standardized scale SERVPERF. In order to accomplish the objectives, T-test and Anova have been applied This research showed that perception of service quality varies from person to person and, bank managers need to conduct more researches in order to evaluate perceived service quality more strongly

Siew-Phaik, Ayankunle, AHanisah and Alan (2021) examined service quality and customer satisfaction in a telecommunication service provider. Using the SERVQUAL model, this study aimed to examine the impacts of reliability, responsiveness, assurance, empathy and tangible aspects on customer satisfaction. A total of 200 current users of a GSM provider participated in this study. Gap analysis was used to determine the perceived importance and satisfaction on each dimension of service quality, and regression analysis was conducted to test the relationship between service quality and levels of customer satisfaction. Results indicated that reliability, responsiveness, assurance and empathy significantly positively influenced customer attitudes in terms of satisfaction and loyalty. In addition, *t*-test results showed that there was a significant gap between the perceived satisfaction and importance (P-I) on all of the service quality dimensions.

METHODOLOGY

This study adopt survey research design. One of the advantages of using survey research is that it allows the collection of a large amount of data from a sizeable population in a highly economical way. In addition, survey research gives more control for the research process (Saunders, et al., 2023). This study used the survey approach because it is cross-sectional in nature and cross-sectional studies usually employ the survey strategy. This study was be out in South East Nigeria. South-East is one of the six geo-political zones in Nigeria, consisting of Abia State, Anambra State, Ebonyi State, Enugu State and Imo State. Customers of the selected banks from each of the states that make up the South-East Geopolitical Zone of Nigeria were studied. With respect to this research, this study made use of primary and secondary data. The primary source of data was the sampling or study unit regarding in (or form) which information is collected on first hand basis. While the secondary data were sourced from textbooks, journals, and other existing publication. Population of the study was made up of 2633 customers of branches deposit money banks in South-East, Nigeria. For the purpose of this study, all the customers who patronize deposit money banks in South East constituted the population to be studies, but the populations are the customer waiting at the time of carrying out this research. The sample size consist of 517 customers of deposit money banks in South East using statistical formula devised by Borg and Gall (2022).Questionnaire was used as the instrument of data collection. The researcher used face and content validity in this research. Thus, the study employed Cronbach's Alpha to verify the internal consistency of each construct

in order to achieve reliability. This involved simple percentage analysis was used to answer research question. Linear regression analysis was employed to assess the effect of services quality on customer satisfaction. P value was considered significant at level 0.05.

PRESENTATION AND ANALYSIS OF DATA

In this chapter, the data generated from the questionnaire distributed to the employees of the selected Banks were presented and analyzed. A total of Five hundred and seventeen (517) copies of questionnaire were distributed to the employees of the selected Banks. But four hundred and fifty (450) copies were retrieved from the respondents. Fifty (50) copies were not properly filled while the remaining seventeen (17) copies were misplaced by the respondents. This gives a response rate of 87 percent. The analyses were therefore based on the four hundred and fifty relevant copies.

Test of Hypotheses

Hypothesis One

Ho: Tangibility of service has no positive significant effect on customer satisfaction in the deposit money banks in South-East, Nigeria.

Ho_1: Tangibility of service has a positive significant effect on customer satisfaction in the deposit money banks in South-East, Nigeria

Table 1: Regression analysis showing the effect of tangibility on customer expectations in deposit money banks in South East, Nigeria

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta (β)		
Customer satisfaction	34.044	2.662		12.786	.000
Tangibility of service	2.752	.168	.636	16.431	.000

Multiple R=0.636, Multiple R^2=0.404, Adjusted R^2=0.403, $F_{1.398}$=269.971

*p<0.05

Table.1 revealed that tangibility of service has significant and positive effect on customer satisfaction in deposit money banks in South East, Nigeria. (t =16.431, p<0.05).The null hypothesis is rejected. The table indicates a significant multiple correlation between the predictor variable (tangibility of service) and customer satisfaction in deposit money banks in South East, Nigeria(r = 0.636, p<0.05). The value of the coefficient of determination (R^2= 0.404) indicates that tangibility of service accounted for about 40.4% (R^2 x 100) of the observed variance in customer satisfaction of deposit money banks in south East Nigeria while the remaining 59.6% unexplained variance is largely due to other variables that can account for on customer satisfaction in deposit money banks in South East, Nigeria. The calculated F-ratio (269.971) is statistically significant at 0.05 level of significance. This implies that the predictor variable provides a significant explanation for the variation in on customer satisfaction in deposit money banks in South East, Nigeria.

Hypothesis Two

Ho: Reliability of service has no positive significant effect on customer satisfaction in deposit money banks in South East, Nigeria.

Ho_1: Reliability of service has a positive significant effect on customer satisfaction in deposit money banks in South East, Nigeria.

Table 2: Regression analysis showing the effect of reliability of service on customer satisfaction in deposit money banks in South East, Nigeria

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta (β)		
Customer satisfaction	37.928	1.713		22.144	.000
Reliability of service	2.523	.108	.761	23.398	.000

Multiple R=0.761, Multiple R^2=0.579, Adjusted R^2=0.578, $F_{1.398}$=547.467

*p<0.05

Table 2 revealed that reliability of service has significant and positive effect on customer satisfaction in deposit money banks in South East, Nigeria (t =23.398, p<0.05). The null hypothesis is rejected. The table shows that there is significant multiple correlation between the predictor variable (reliability of service) and customer satisfaction in deposit money banks in South East, Nigeria (r = 0.761, p<0.05). The value of the coefficient of determination (R^2= 0.579) indicates that reliability of service accounted for about 57.9% (R^2 x 100) of the observed variance in customer satisfaction in deposit money banks in South East, Nigeria while the remaining 42.1% unexplained variance is largely due to other variables outside the regression model which are otherwise included in the stochastic error term. The calculated F-ratio (547.467) is statistically significant at 0.05 level of significance. This implies that the predictor variable provides a significant explanation for the variation in customer satisfaction in deposit money banks in South East, Nigeria.

Hypothesis Three

Ho: Assurance of service has no positive significant effect on customer satisfaction in deposit money banks in South East, Nigeria.

Ho_1: Assurance of service has a positive significant effect on customer satisfaction in deposit money banks in South East, Nigeria.

Table 3: Regression analysis showing the effect of assurance of service on customer satisfaction in deposit money banks in South East, Nigeria

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta(β)		
Customer satisfaction	38.408	1.368		28.076	.000
Assurance of service	2.601	.090	.824	29.023	.000

Multiple R=0.824, Multiple R^2=0.679, Adjusted R^2=0.678, $F_{1.398}$=842.360

*p<0.05

Table 3 revealed that assurance of service has significant and positive effect on customer satisfaction in deposit money banks in South East, Nigeria (t =29.023, p<0.05). The null hypothesis is rejected. The table shows that there is significant multiple correlation between the predictor variable (assurance of service) and customer satisfaction in deposit money banks in

South East, Nigeria ($r = 0.824$, $p<0.05$). The value of the coefficient of determination ($R^2= 0.679$) indicates that assurance of service accounted for about 67.9% (R^2 x 100) of the observed variance in customer satisfaction in deposit money banks in South East, Nigeria while the remaining 32.1% unexplained variance is largely due to other variables outside the regression model which are otherwise included in the stochastic error term. The calculated F-ratio (842.360) is statistically significant at 0.05 level of significance. This implies that the predictor variable provides a significant explanation for the variation in customer loyalty in deposit money banks in South East, Nigeria.

Summary of Findings

The findings of the study are summarized as follows:

1. Tangibility of service has statistical significant and positive effect on customers' satisfaction of deposit money banks in South East, Nigeria. ($t =16.431$, $p=0.000<0.05$).
2. Reliability of service had significant and positive effect on customers' commitment of deposit money banks in South East, Nigeria ($t =23.398$, $p<0.05$).
3. Assurance of service has significant and positive effect on customers' loyalty of deposit money banks in South East, Nigeria ($t =29.023$, $p=0.000<0.05$).

CONCLUSION

This work examined the effect of service quality management on customer satisfaction of deposit money banks South East Nigeria. From the analysis the study found out that tangibility of service had a statistical significant positive effect on customers' satisfaction of deposit money banks, assurance of service has significant and positive effect on customers' loyalty of deposit money banks, responsiveness of service has significant and positive effect on customers' relationship marketing of deposit money banks, reliability of service had significant and positive effect on customers' commitment of deposit money banks in South East, Nigeria. Therefore, the study concludes that service quality management had a significant positive effect on customer satisfaction in the sampled deposit money banks. Based on the findings of this study, it is recommended that:

1. Deposit money banks should emphatically focus on the location and ambience of it branches so that the customers can feel pleased enough to revisit the bank. Service equipment's should be updated. This will help to get prompt services to customers to enhance the relationship with them.
2. Bank management should organize training and refresher courses for all bank employees in order to develop the character and habits of the bank staff. This should dwell on the means and ways on improving reliability of service in the bank.
3. Finally, the study recommends that since the service quality management dimensions examined can collectively affect customer satisfaction, management should assure customers safety of their investment.

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