

PERCEIVED SERVICE QUALITY AND CUSTOMER'S PATRONAGE OF SELECTED BANKS IN ABEOKUTA, OGUN STATE, NIGERIA.

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Abstract— This study examined the effect of service quality dimensions on customer loyalty to the providers of retail banking services. It investigates the relationship between service quality dimensions of effectiveness and assurance, access, price, tangibles, service portfolio and reliability and customers' patronage. To achieve this purpose, The study employed Simple random sampling to select six banks namely First Bank Plc, United Bank of Africa Plc, Guarantee Trust Bank Plc, Access Bank, First City Monument Bank and Zenith Bank Plc for this study. Convenience sampling method was used to select 240 customers of the selected banks. The data were analysed through the use of Statistical Package for Social Science (SPSS), while Pearson's correlation co-efficient and multiple regression analysis were used to test the hypotheses formulated whether significant relationship exist between service quality dimensions and customers' patronage. Result of the findings revealed that there is a positive strong relationship between the six service quality dimensions and customer patronage but only three independent variables namely effectiveness and assurance, price and tangibles have positive effects on customer patronage with the co-efficient of 0.739, 0.305 and 0.264 respectively at 1% level of significance. Thus, this study suggested that banks should focus more on the six attributes of service quality dimensions of BSQ model especially access, service portfolio and reliability that recorded negative values in order to enjoy strong patronage by customers.

Keywords— Banks, Patronage, Customer, Access, Portfolio.

I. INTRODUCTION

The goal of every organisation is to satisfy the needs and requirements of its stakeholders (Babatunde and Olukemi, 2012). In order to meet the needs and the requirements of the stakeholders will not only ensure the survival of the organization, but also allow it to prosper. The customer is presumed to be one of the most important stakeholders in any organisation because without them, organisations are not likely to succeed. (Babatunde and Olukemi, 2012).

Banks must be financially stable and sound for any country to achieve economic growth, as these institutions are responsible for the safe keeping of depositor's fund. (Rootman, Tait, and Bosch 2008). Therefore, any country wishing to attract investments must have a solid and profitable financial system (Goosen, Pampallis, Van Der Merwe and Mdluli 1999). These tasks cannot be achieved without the bank's ability to attract and retain customers. Hence, service firms such as banks, may be able to effectively attract and retain customers by satisfying their needs and wants in order to create a competitive edge in an ever increasing competitive market place (Sokefun, 2011).

Furthermore, Sokefun, (2011) believed that the corporate objective of any bank, which is maximization of shareholders wealth, can only be achieved if customers are satisfied and retained. Therefore, the dynamic nature of the financial system is creating the need to focus more on the customer rather than the products in order to gain an

edge. The banking sector has been characterized by the emergence of new forms of banking channels such as Internet banking, Automated Teller Machines (ATM), telephone banking, maturing financial market and global competition that are forcing banks to explore the importance of customer loyalty and maintaining lasting relationships with their customers.

In today's competitive era, any organization will not be able achieve success without paying adequate attention to satisfy her customers' needs. According to Davoudian, (2010) superior service quality enables companies to distinguish themselves from competitors, attain sustainable competitive advantage, and improve their functionality.

Service quality has been proven to lead to customer loyalty while competitive advantage by banks can be gained through the delivery of high service quality to their numerous customers (Caruana, 2002). Excellence in service quality is a key to achieve customer loyalty which is the primary goal of business organizations, due to the advantages of customer retention (Ehigie, 2006).

Nigeria being a developing economy, with an emerging banking sector which has a wide geographical reach catering for the needs of huge customers, offers an excellent scope for research about the effect of service quality on customers' patronage in selected banks in Ogun State which can provide the basis for evaluating the effectiveness of banking services delivery.

A. Statement of Problem

According to Shafie, (2004) some banks were unable to retain their customers due to low quality of service and lack of innovation in developing new products that will satisfy the needs of their customers. Consequently customers from the less efficient banks moved to other banks considered more efficient thereby swelling the population of customers in these banks. As a result, longer hours are required to complete banking transactions. In addition, Sokefun, (2011) discovered that customers demands high quality, low price, immediate service delivery and are tired of wasting time on long queue before being attended to.

Meanwhile, Esangbedo, (1995) asserted that the required facilities available in banks are inadequate to render quality services to their numerous customers within a shortest period of time.

B. Objectives of the Study

The broad objective of this study is to empirically analyse the effects of service quality dimensions on customers' patronage of commercial banks in selected banks in Ogun State. The specific objectives are to:

- i. Investigate the relationship between service quality dimensions and customers' patronage using Bank Service Quality model.

ii. Determine factors responsible for customers staying on queue for longer periods of time while awaiting bank services.

C. Significance of the Study

Douglas, and Connor.(2003) believed that the ability of a bank to provide good quality service will improve her ability to increase market share and profitability, while at the same time reducing the chances of their existing customer's from patronising another bank. Furthermore, Seyyed (2005) postulate that one of the direct effects of good quality service is increasing the organizations' ability to offer services to customers in an effective way. In addition, rendering better quality services to customers leads to repeat purchase and extending positive oral advertisements about organisational efficiency.

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Gronroos (2007) defined service quality as the outcome of the comparison that consumers make between their expectations and perceptions. Johnston and Clark, (2005) use the term 'service quality' to describe how an organisation treats its customers.

Accordingly, service quality covers how customers' requirements and desires are met, as well as how the service delivered matches customers' expectations. It can also be defined as a measure of how well a delivered service matches the customers' expectations. Zeithaman and Bitner, (2003). Moreover, Service quality refers to meeting the needs and expectations of the customer (Smith, 1998).

A successful business organisation must acquire new customers and get existing ones that will continue to patronise its products and services for the organisational objectives to be achieved. Therefore, service quality is regarded as one of the vital tool for banks to achieve success in the market place with commonly undifferentiated services. It becomes imperative for banks to strive for improved service quality, if they want to distinguish themselves from other competitors (Shafie,2004).

In the same vein, Finn, and Lamb (1991), pointed out that satisfying customers' needs through high quality service, enable business firms to not only retain their current customers, but also increase their market share. Kotler, (2003) indicated that customer service perception generally describes customers' feeling on the comparison of the perceived performance and their expectation on services. It is expected that organisations should be able to perform equal to or even higher than their customers' expectations.

Perhaps that is why many firms and organizations pay attention to service quality as an important component for their competitive advantage because they believe that it is a mandatory factor for retaining and improving their level of competitiveness. It was noted from previous researches on customer satisfaction that among all customer demands, quality service has been increasingly recognized as a critical factor in the success of any business (Parasuraman *e tal*, 1988).

Many studies have been conducted to determine the factors responsible for customer patronage. Omar and Orakwue (2006) posited that efficient service quality and speed of transactions have significant positive influence on customers' bank selection decision.

According to Ozor, (1998) patronage is the impulse desire and consideration within the consumer or customer which induce the purchase of goods from certain outlet or company. The consumers' purchase intention is an essential index to predict consumer behaviour as a subjective attachment to the product.

Mathwick, M. and Rigdon, E. (2001), states that customer patronage is defined as a situation when the customer wishes to consider, recommend, or make purchases from retailers in the future, the desire to buy from it, and the willingness to recommend to others in the future.

Companies are to invest in relationship building and customer intimacy with loyal customers as it will in turn lead to stronger loyalty (Ndubisi, 2007).

A. Models for Measuring Service Quality

There are several numbers of models that can be used to measure service quality in service organisations. The most widely used ones are SERVQUAL and SERVPERF. SERVQUAL which was developed by Parasuraman are well organized models that were used by many scholars and practitioners in measuring service quality in the banking sector and other service organizations. In comparing BSQ with SERVQUAL, Bahia and Nantel (2000) argued that the main strength of BSQ over other models was it's designed to purposefully measure customers' perception about quality of services rendered by retail banks and content validity. For example, the services portfolio dimension and the price dimension of BSQ were absent from SERVQUAL. Other reason of preferring BSQ model is that it added two items namely courtesy and access in the service quality dimension.

B. Bank Service Quality Model

Bahia and Nantel (2000) developed a specific new scale for perceived service quality in retail banking called Bank Service Quality (BSQ). The scale includes 31 items classified across six dimensions which are effectiveness and assurance, access, price, tangibles, range of services offered and reliability.

Effectiveness and assurance: effectiveness refers to the effective delivery of service (particularly the friendliness and courtesy of employees) and the ability of staff to inspire a feeling of security. Assurance concerns the staff's ability to exhibit their communication skills and to deal confidentially with clients' requests. Access: assesses the speed of service delivery.

Price: measures the cost of service delivery. Tangibles: assess the appearance and cleanliness of a bank's physical infrastructure. Service portfolio: assesses the range, consistency, and innovation of the bank's products. Reliability: measures the bank's ability to deliver the service you have been promised accurately and without error.

III. RESEARCH HYPOTHESES

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

H₀₁: There is no significant relationship between effectiveness and assurance on customers' patronage in commercial banks.

Ho2: There is no significant relationship between access and customers' patronage of commercial banks.

Ho3: There is no significant relationship between price and customers' patronage of commercial banks.

Ho4: There is no significant relationship between tangibles and customers' patronage of commercial banks.

Ho5: There is no significant relationship between service portfolio and customers' patronage of commercial banks.

Ho6: There is no significant relationship between reliability and customers' patronage of commercial banks.

Ho7: Bank service quality dimensions have no significant effect on customers' patronage.

IV. METHODOLOGY

This study used survey design to examine the effectiveness of service quality delivery of commercial banks in Abeokuta as perceived by customers. The population of the study was made up of all the customers who patronise selected commercial banks in Abeokuta, Ogun State. The study employed Simple random sampling to select six banks namely First Bank Plc, United Bank of Africa Plc, Guarantee Trust Bank Plc, Access Bank, First City Monument Bank and Zenith Bank Plc for this study.

Convenience sampling method was used to select 240 customers of the selected banks. Customers' responses regarding service quality are collected using the BSQ instruments as developed by Bahia and Nantel (2000). Which originally was broken into 31 service items statements and later pruned to 26. The developed BSQ model included five items corresponding to the tangibles dimension; two items corresponding to the reliability dimension, nine items to the effectiveness and assurance dimensions, four items to access and price dimensions each while the last two item focus on services portfolio dimension.

The data were analysed through the use of Statistical Package for Social Science (SPSS), while multiple regression analysis was used to test the hypotheses formulated whether significant relationship exist between service quality dimensions and service quality.

A. Validity and Reliability of the study

The study attempted to ensure that the findings were both valid and reliable. Validity is the extent to which the test-items measure what they purport to do. The instrument's content validity was assessed using expert judgment by two faculty academic staff experts in the Department of Business Administration, in Crescent University, Abeokuta. Furthermore a measure of co-efficient reliability (Cronbach's Alpha) was computed for each dimension to assess the reliability of the set of items forming that dimension. (See Table1.below).

The co-efficient range from 0.73 to 0.98. As a rule; 0.70 and above co-efficient means that the collected responses through questionnaires have good reliability and level consistency.

Table 1.0. Reliability Test to Measure Service Quality Dimensions

DIMENSIONS	CRONBACH' S Alpha(α)
Effectiveness and Assurance	0.98
Access	0.96
Price	0.97
Tangibles	0.96
Service Portfolio	0.73
Reliability	0.93

Source: Field Data, July, 2016

B. Data Analysis and Discussions

The researcher used descriptive statistical methods of frequency and percentage tables to summarize and interpret the socio-demographic characteristics of respondents.

The questionnaire was administered to 240 customers of six selected Banks in Abeokuta. Out of the 240 questionnaires administered, 200 were returned, which formed the basis of the analysis yielded 83.3% response rate.

C. Analysis of Socio-Demographic Characteristics of Respondents

The Socio-demographic characteristics of respondents table above shows that male and female customers accounted for 60% and 40% of respondents respectively. It was also noted within the research, that out of 200 responses 4.0% were below the age 20, 40% were between ages 21-30, 36% were between ages 31-40, 12% were between ages 41-50 and 8% were from ages 51 and above. This indicates that majority of the customers belongs to the active labour force who contributes immensely to the growth of the country.

With regard to the customer's level of education, it reveals that 36% of the respondents are Masters Degree holders, (50%) are for B.Sc., HND holders, 8%, ND 2% while the remaining 4% were holders of Secondary and Primary School certificates. This indicates that majority of our respondents were educated and gave intelligent responses to the questions. In relation to the customer's occupation, this research shows that about 42% of the respondents indicated that they were in private employment. This was followed by 26% respondents in the public sector and 14% being students. The table further reveals that 12.3% of the respondents indicated that they were self employed, while the remaining 6% were unemployed.

Similarly, it can be seen from this research that 54.0% and 46% represents married and single respondents respectively. This study also shows that 46% of the respondents have been patronising their banks for between 1 to five years, 42% of the respondents continue to patronise their banks for between 6 years to 10 years, while 8% of the respondents maintained their patronage of their banks from 11 to 15 years.

The remaining respondents representing 4% have spent between 16 to 20 years with their banks. Thus from the above data it can be seen that the respondents have a good experience in using the bank.

On types of account operated by respondents, this study shows that 80% of respondents operate savings accounts, 15% were current account holders, 1.5% operated investment accounts, fixed deposits were operated by 1% of respondents, domiciliary and loan accounts accounted for 1% and 1.5% of the respondents respectively.

D. Hypotheses Testing

Pearson Correlation analysis was used to test the relationship between service quality dimensions using BSQ model and customer patronage.

The results in the table above indicate that there exist positive strong relationship between Customer Patronage and all the six service quality dimensions using BSQ model of Effectiveness and Assurance (E), Tangibles (T), Access (AC), Price (P), Reliability (R), and Service Portfolio (S), with co-efficients of 0.987, 0.968, 0.962, 0.976, 0.951 and 0.942 respectively at 1% level of significance. Therefore the hypothesis that there is no relationship between service quality dimensions on customers' patronage in commercial banks should be rejected.

Effectiveness and Assurance

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and effectiveness and assurance. The result shows a coefficient of 0.987 at ($p < 0.01$) significant level. Effectiveness and Assurance always played an important role in banking sector because of requirement for interaction between bank employees and customers. Moreover, Effectiveness and Assurance factor is associated with the factor "human" in terms of qualifications, professional processing capabilities, resolving complaints, professional style and effective communication with customers.

Access

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and access. The result shows a coefficient of 0.968 at ($p < 0.01$) significant level. This study confirms that access and customer patronage are positively correlated with each other. The possible explanation of this finding is that the bank customers often look at convenient opening hours, getting through on the telephone with customer service, convenient location and speed of service delivery to measure service quality of banks.

Price

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and price. The result shows a coefficient of 0.962 at ($p < 0.01$) significant level. This study supports that price and customer patronage are positively correlated with each other. The possible explanation of this finding is that customers consider banks that offer competitive interest rates, flexible pricing policy, and reasonable transaction cost before patronising them.

Tangibles

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and tangibles. The result shows a coefficient of 0.976 at ($p < 0.01$) significant level. This study confirms that tangibles and customer patronage are positively correlated with each other. The possible explanation of this finding is that bank customers consider tangible indicators of service quality such as the premises of the banks, prompt release of bank statement of account, computer and network system, spacious banking hall and perhaps the appearance of the bank's staff before patronising banks.

Service Portfolio

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and service portfolio. The result shows a coefficient of 0.942 at ($p < 0.01$) significant level. This study confirms that service portfolio and customer patronage are positively correlated with each other. The result shows that customers will patronise banks that offer many kinds of convenient services, and active in introducing new products to satisfy customer demand.

Reliability

The result of Pearson correlation analysis provided in table 4.16 above shows that positive strong linear relationship exists between customer patronage and reliability. The result shows a coefficient of 0.951 at ($p < 0.01$) significant level. This study confirms that reliability and customer patronage are positively correlated with each other. The result shows that customers will patronise banks that can handle and solve their complaints quickly. Customers also look for banks that will not divulge confidential information or use their accounts to perpetuate fraud.

Multiple Regression Analysis

The independent variables for this study are Effectiveness and Assurance, Access, Tangibles, Reliability, Price, and Service portfolio while customer patronage is the dependent variable.

This study concentrates on the R Square (R^2) value, which relates the proportion of variance in the dependent variable that is explained by independent variables. From the value in the table above, the R^2 value of 0.981 indicates that 98.1% of the variability in the dependent variable (Customer patronage) can be explained by the 6 independent variables (Effectiveness and Assurance, Access, Tangibles, Reliability, Price, and Service portfolio) while the remaining 1.9% is embedded in the error term.

The significance of the F value (1643.19) implies that all the explanatory variables altogether influence customer patronage of the studied banks. All of the six explanatory variables employed in the model were significant and fit.

Table 4.19 shows the co-efficients of regression result that is needed to predict Customer Patronage (CUP) from Effectiveness and Assurance (EA), Access (AC), Price (P), Reliability (R), Tangibles (T) and Service portfolio (SP). The Beta values under Standardized Coefficient column were obtained by standardizing all of the variables, including the dependent variable and the independent ones, before running the regression.

The result shows that Customer Patronage was positively impacted by three variables: Effectiveness and Assurance, Price, and Tangibles, at 1%, significant level. Among those variables, Effectiveness and Assurance show the strongest positive effect on Customer Patronage with the highest Beta value of 0.739 followed by Price 0.305 and Tangibles 0.264 respectively. However, the other three independent variables namely Access, Service Portfolio and Reliability recorded negative Beta values of -0.140, -0.082 and -0.092. While Access and Service Portfolio were significant at 10%, Reliability was significant at 5% level.

In summary, the regression equation that explains the significant relationship between customer patronage and Effectiveness and assurance, Access, Tangibles, Reliability, Price, and Service portfolio can be presented as below:

$$\text{CUP} = 0.739^{***} \text{EA} + 0.305\text{P}^{***} + 0.264 \text{T}^{***} + -0.140^{*} \text{AC} + -0.082^{*} \text{SP} + -0.092^{**} \text{R}$$

$$\begin{array}{cccc} \text{Std. Error (0.034)} & (0.082) & (0.062) & (0.086) \\ (0.091) & (0.103) & & \end{array}$$

The results above shows that Customer Patronage is positively impacted by three variables: Effectiveness and Assurance, Price, and Tangibles, were proven to have significant influences on Customer patronage in selected banks in Abeokuta, Ogun State at 1%, significant level.

Among those variables, Effectiveness and Assurance has the strongest positive effect on CUP with the highest value of 0.739 followed by Price, 0.305 and Tangibles 0.264 respectively. However, the other three independent variables namely Access, Service Portfolio and Reliability recorded negative impact values of -0.140, -0.082 and -0.092 respectively.

Consequently, the hypothesis that Bank service quality dimensions have no significant effect on customers' patronage there in commercial banks should be rejected.

The result does not agree with the findings of Cao, (2014) that four independent variables such as effectiveness and assurance, access, reliability and tangibles had positive effect on customer patronage in Vietnam banks.

In other words, it is in line with the findings of Boudling et al (1993) that there is strong relationship between service quality and repurchase intention of customers.

This study highlights that effectiveness and assurance, price and tangibles were the most important BSQ dimensions of service quality that have positive effect on customer patronage of commercial banks in Abeokuta, Ogun State. This can be attributed largely to the ability of banks to inspire a feeling of security on customers' deposits, exhibits their expertise and communication skills to deal confidentially with clients' requests, offering competitive interest rates while their transactional cost are reasonable, good arrangement of transaction counters, tables, and cabinet for keeping documents. In other words, the other three service dimensions that shows negative impact namely access, service portfolio and reliability may be as a result of inability of customers getting through on the telephone with customer service to lodge complaints, inconvenient locations of banks, low service delivery, using accounts of customers for fraudulent activities, or divulging their confidential information and

lack of innovation in introducing new products that will satisfy customer demand.

Therefore, bank managers need to put a lot of emphasis on the attributes of the other three service dimensions that shows negative impact namely access, service portfolio and reliability in order to deliver high service quality that will eventually result in increased patronage by customers in Ogun State.

The implication here is that there is the need for bank management to take a look at strategies that emphasise high quality service, if the desire to attract more customer patronage which could lead to huge depositors fund, increase in market share and high return investment. The study shows that banks need not only focus on effectiveness and assurance, price and tangibles service dimensions which have positive impact on customer patronage but must also pay greater attentions on other dimensions such as access, service portfolio and reliability in order to enjoy stronger patronage and avoid high level of customer dissatisfaction of bank services.

This study also sought to find out the factors that cause long queues experienced in banks by customers. The finding reveals that frequent breakdown of network and computer systems, inadequate and malfunctioning of ATM at strategic locations such as markets, government ministries and higher institutions, lack of enough serving points in banks and inadequate P.O.S centres were the factors responsible for long queues in banks. The result of the finding is in consonant with the study of Sokefun, A. (2011) that long queues were caused by frequent breakdown of computer networks, shortage of cashier and slow service rate. It is also in agreement with the study of Moguluwa, and Ode (2013) that banks should deploy more ATM machines, cash and cheques deposit machines, create more branches and improve on the usage of online and phone banking.

V. RECOMENDATION

This study evaluates the effect of service quality dimensions on customers' patronage of selected banks in Abeokuta, Ogun state. Based on the findings of this research, it is recommended that:

Commercial banks in Ogun state should pay greater attention to service dimensions such as access, service portfolio and reliability, and continue to improve on others such as effectiveness and assurance, price and tangibles in order to attract more customer patronage and avoid high level of customer dissatisfaction about bank services.

Commercial banks should reduce drastically long queues experienced by customers by deploring more ATM and P.O.S machines in strategic locations such as markets, higher institutions, religious centres. They should also work on improving their network interconnectivity and upgrade their systems especially ATM to accept deposits and cheques.

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