THE EFFECT OF QUALITY SERVICE ON CUSTOMER SATISFACTION IN BANKING INDUSTRY

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Abstract: This study attempts to examine the impact of service quality on customer loyalty and customer satisfaction using the SERVQUAL model for four main Unity banks in the Bauchi State. This is a quantitative nature of a study, which involved a structured, self-administered questionnaire based on a convenience sampling method gathering data from 20 customers of Unity banks in Bauchi. The study data were analyzed using SPSS, and the reliability coefficient (Cronbach's alpha) was established. The correlation analysis examined the significant relationships among the study variables. The impact of service quality dimensions on customer satisfaction was captured through regression analysis. The key findings of the study revealed that the respondents showed on average an "Agree" response in the three areas, namely, responsiveness, reliability, and empathy. The correlation results depicted a significant relationship between the three variables: service quality, customer satisfaction, and customer loyalty. Similarly, regression results demonstrated that empathy and responsiveness dimensions have a significant positive impact on customer satisfaction. It is, therefore, recommended that banks should focus more on empathy and responsiveness considering the significant relationship of these two variables on customer satisfaction. However, banks should not neglect the importance of other variables such as reliability that is revealed as important by responses of the participants for the bank's provisions. Further research should employ longitudinal research for broader and generalization of findings.

Keywords : service quality, responsiveness, reliability, empathy and satisfaction

INTRODUCTION

Quality of service is an important aspect which paves the way towards a pool of satisfied loyal customers. Organizations need to offer superior services as compared to that of competitors so as to attain a competitive position in the global market. Within the last two decades, service quality has increasingly become the main thrust among efforts aimed at promoting competitive advantage especially in the banking industry (Al Karim, 2019).

Parasuraman(2018) define service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations. Regarding services, quality usually involves a comparison between the provided service and the one expected by the consumers (Ioncica 2016).

Certainly, banks can be identified by the functions (service or role) they perform in the economy (Gazi & Talukder, 2017). The banking services marketing is different from goods marketing in a noteworthy way, so that it can improve totally different strategy and tactics. Customer satisfaction should inveterate for long-time basis and to measure and express perfectly by the bank (Gazi and Talukder, 2017). The economic growth and stability of a country depends on the soundness of its banking sector (Mengesha, 2016). Prakash, Hawaldar, Rahiman, Rajesha and Sarea, (2017) described that banks are one of the vital performers in the financial system in any economy. With the arrival of the private sector and international banks, customers have grown more demanding, resulting in a shift in the competitive environment in the banking sector(Bhatt, 2020; Biswas, 2022; Nambiar, 2019; Roy, 2016). Thus, the primary focus of banks nowadays is to reduce customer defection. Penetration of private sector banks hascompelled to determine the drivers of customer satisfaction as the private sector banks have changed the game's dynamics by introducing superior technology and setting high benchmarks in service delivery (Chauhan, 2019;Kant & Jaiswal, 2017).

STATEMENT OF THE PROBLEM

Quality of service is a growing concern in customer service, as increased customer expectations and decreased levels of customer satisfaction have a significant impact on a business's profitability (Mallen, Bañeres, & Valor, 2022). Despite the ubiquity of technology, businesses need to prioritize the human element of service in order to remain competitive and create positive customer experiences. Empathy is essential for connecting with customers on a deeper level and providing service with a greater sense of concern and understanding (Mallen, Bañeres, & Valor, 2022). Understanding customer needs from their point of view, being proactive in finding solutions to their problems, and providing a personalized service experience can significantly enhance customer service quality and improve satisfaction levels (Mallen, Bañeres, & Valor, 2022).

There is public discontent over unfavorable customer services rendered by the commercial banks, including long queues, among other things (Uahengo and Shihomeka, 2018). This is indicative of customers' negative perceptions of the service provision within the banking sector, which is a critical concern and failure to address it can lead to customer dissatisfaction that can hinder the national agenda for achieving the desired growth.

One of the most popular models to measure Service Quality is SERVQUAL. The difference between customer expectation and perception can be measured by employing a multi-item scale known as SERVQUAL representing the five major dimensions of service quality namely, reliability, responsiveness, empathy, assurance, and tangibles (Parasuraman et al.,1991).However, the challenges being faced by Nigerian banks' customers are on the increase such as cash dispensing errors; infrastructural problems associated with the Automated Teller Machine(ATM)network and ATM fraud among others. Moreover, there are only few researches regarding customers" perception of service quality in Nigerian banking Industry. Such Sathiyavany, & Shivany. (2018), and Oni, Adewoye, and Eweoya, (2016). Sentient to the above, there need to answer some questions on the relevance of quality service delivery to bank customers and how customers perceive the quality delivery based on five major dimensions of service quality (SERVQUAL) in marketing and management literature. There is a need to ascertain whether some service quality variables exert a strong influence on customer satisfaction. Thus, the objective of this study is to examine the effect of service quality (reliability, responsiveness, empathy) on customer satisfaction in banks industry.

This study aims to examine the relationships between service quality, reliability, empathy, responsiveness and customer satisfaction in the context of Unity Bank.

RESEARCH HYPOTHESES

Ho_1 : Reliability has significant impact on customer satisfaction in Unity Bank

Reliability has no significant impact on customer satisfaction in Unity Bank

Ho_1 : Empathy has significant impact on customer satisfaction in Unity Bank

Empathy has no significant impact on customer satisfaction in Unity Bank

Ho_1 : Responsiveness has significant impact on customer satisfaction in Unity Bank

Responsiveness has no significant impact on customer satisfaction in Unity Bank

SIGNIFICANCE OF THE STUDY

The study will be relevant in various ways to managers, researchers and further researchers. Through the: **Managerial Implication, Theoretical Implication and Methodological Implication.**

LITERATURE REVIEW

Conceptual Review

Customers play a vital role in the profit generation of the business; customers are the main focus and ambassadors of business (Tien Dat, 2021). Due to these important roles which are played by the customers for business so it is always necessary for the business to ensure their satisfaction with the brands manufactured by the company. Customer satisfaction is highly important for the organization because this directly affects the financial position of the business and also has a high-level positive impact on the organization's perception of the general public. So that is why any business must ensure the satisfaction level of the customers by providing them good services, the best products, and excellent solutions after the post-purchase of a product or service (Aminuddin, 2020).

Customer Satisfaction

Customer satisfaction is defined as it is the judgment of the customer about a product or service or a brand after the consumption of any goods or services which are provided by that business or that brand (Otto, 2020). It is also defined as that customer satisfaction is how many levels the services, and goods are capable to meet the expectations of the customers. There are different the measurement of customer satisfaction, among which one way is to gauge the expectations of the customers aboutthe benefits which they have experienced in the past by buying its product or services of that brand and the other way which we gauge the customer satisfaction is the life cycle of the relationship of the brand and the customer that how long it is (Li, 2021).

Perceived Quality

Parasuraman (2015), service quality can be defined as the consumer's comparison between service expectation and service performance. He proposed service quality to be a function of pre-purchase customer expectations, perceived process quality, and perceived output quality. Based on their statement in 1985, they then suggested that service quality is determined by differences between customers' expectation of the service and their perceptions of the service experience. Parasuraman(2018) define service quality as the degree and direction of discrepancy between the consumer's perceptions and expectations, or the extent to which a service meets or exceeds customer expectations.

Traditionally Service quality is the quality of human direct services that are used to capture the perception of the customers. Most the researchers have proposed that the service quality is a multidimensional construct that is mainly based on the expectation of the customers and it is a subjective factor and can be evaluated directly or indirectly from the perceptions of the customers (Berry et al., 1988; Choi et al., 2020). If we see literature on service marketing, we see that it is an important factor to contributes to the image of that brand. In the service sector, favorable service quality will impact the perception of corporate image and customer satisfaction and will ultimately the purchase and repurchase intention of the customers. If an organization improves its services then there will be a good perception of the brand in the mind of the service users (Lai et al., 2009; Vimla & Taneja, 2020).

The literature of the scholarly articles stated that the delivery of quality level services had a positive effect on customer satisfaction and their behavioral intention (Cuong & Long, 2020; Uzir et al., 2021). The quality of the services is at excellent level if they are controlled and handled properly in thebusiness will meet the wishes of the customers (Ali, 2021).

Reliability

Reliability is an important factor of quality service that relates to whether a service performs consistently over time and under different environmental conditions. Reliability is essential for maintaining customer trust and satisfaction, and for developing positive long-term relationships with the user. It is a Construct of Quality Service that can be described as "The ability of a service to deliver an expected outcome, in the desired or expected timeframe, or with the expected degree of consistency." (Kumar 2020; Baba 2015; Ojha 2022). It is important that a service works in a consistent, dependable, and predictable way as customers often rely on the service for numerous use-cases. Failure to deliver reliable services may lead to customer dissatisfaction and a loss of trust (Rotich 2020; Cok 2019). As such, service designers should strive to design systems that offer reliable and robust services, and explicitly measure and ensure reliability (Frantz 2018; Warnock 2020; Ojha 2022).

Empathy

Empathy is the ability to identify and understand another person's feelings and perspectives, and is a major factor contributing to high-quality customer service. It enables practitioners to better relate to customer needs, desires, and concerns, and is essential to creating a functional, fruitful relationship with consumers (Farnham, 2015). In the context of customer service, this means demonstrating a genuine interest in understanding the customer's wants and needs, and being emotionally invested in serving them (Kollmeyer, 2018). Empathy is key to successful customer service interactions, as it leads to the development of trusting relationships that go beyond customer satisfaction. (Forster. 2018). Additionally, studies have found that customers who perceive their customer service representative as genuine and caring are more likely to remain loyal to that company in the long run (Riyadh, 2020). Empathy is appreciated in the customer service field, as evidenced by the fact that 70% of those who had experienced high-quality customer service reported it to be due to the service representative having shown empathy (Kotloff, 2022).
According to the study "The Effects of Empathy in Service Quality" (Chekitan & Shashi 2022), empathy is a "pivotal" factor in creating a positive customer experience that leads to customer loyalty as well as increased customer satisfaction and loyalty to service providers. Empathy has been widely documented as having a significant impact on service quality.

Responsiveness

Responsiveness is defined as "the ability to communicate in an agile, consistent and timely way with customers" (Singh & Rai, 2020). Customers desire responsiveness from companies as it can demonstrate that the company values and appreciates them, and is truly invested in helping them. In essence, responsiveness reflects a company's level of commitment to customer service. This commitment is essential for customer loyalty since it creates an ongoing sense of satisfaction, trust and confidence in the company that the customer can rely on to meet their expectations.

Responsiveness is defined as the ability to quickly and effectively respond to customer needs and inquiries (Lee, Lim, & Bekhor, 2019). It is an important determinant of customer loyalty beca[oil,use it creates a sense of appreciation towards the customer, fosters loyalty, and encourages favourable word-of-mouth. Responsive customer service reinforces the customer's perception of the company's value and encourages customers to remain loyal (Krishnamurthy, Nair, & Gao, 2017). When customers feel that their inquiries have been heard and responded to quickly and competently, they feel better about the customer service they received and are more likely to be satisfied and loyal customers. This is why responsiveness is invaluable for businesses in maintaining customer loyalty.

Conceptual framework

Independent Variable   **Dependent Variable**
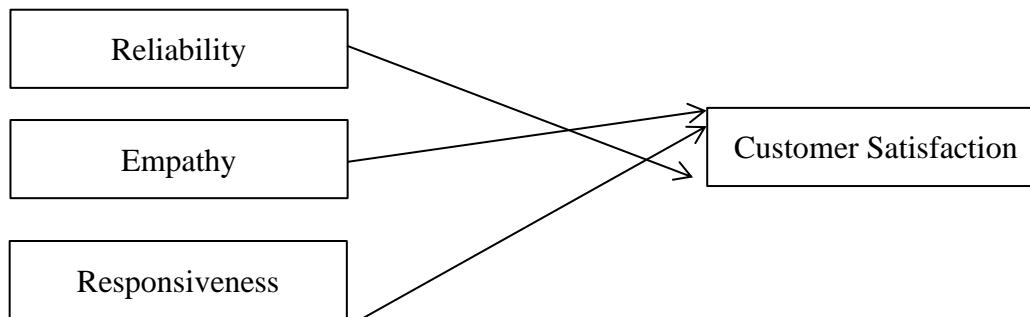
Source: Adapted from Abhijeet B., Deepak J. and Rishi K., (2022).

Theoretical Review

Theory of Service Quality (Parasuraman et al., 1985)

As Shahin (2006) concluded that one service quality measurement model that has been extensively applied is the SERVQUAL model developed by Parasuraman et al . (1985, 1986, 1988, 1991, 1993, 1994; Zeithaml et al. , 1990). SERVQUAL as the most often used approach for measuring service quality has been to compare customers' expectations before a service encounter and their perceptions of the actual service delivered (Gronroos, 1982; Lewis and Booms, 1983; Parasuraman et al., 1985). The SERVQUAL Model is derived from the study of Parasuraman, ZeithamI, and Berry in 1985 and originally 10 dimensions of service quality were reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/ knowing the customer, tangibles.

Later, ZeithamI, Berry and Parasuraman, 1988 tested the variables and reduced them to five factors including tangibles, reliability, responsiveness, assurance (combining communication, credibility, security, competence and courtesy) and empathy (combining understanding and knowing the customer with accessibility (Saleh & Ryan 1991).

METHODOLOGY

Research Design

This study will adopt a survey research design. According to Creswell (2017) Research design is a "framework for the collection and analysis of data that is aimed at answering a particular research question".

Population of the Study

The target population for this study is made of 20 respondents from Unity Bank in Bauchi State.

Sample and sampling procedure

Due to the manageable size of the population, the researcher decided to adopt census method, whereby the entire population is taken as the sample size of the study. Therefore the sample size is 20.

Research Instrument

The main instrument to be use for the collection of data for the purpose of this study is the questionnaire. A questionnaire is "a survey instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents" (Kerlinger & Lee, 2017).

Justification

Kerlinger & Lee, (2017) define questionnaire is "a survey instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents". Questionnaire will be used to determine or justify the basis for this study.

Method of Data Analysis
The data collected for the research work will be sorted and carefully analyzed using regression analysis with the help of Statistical Package for Social Science (SPSS). The quantitative data will be analyzed by the researcher handed over to the statistician where it will be entered and analyzed using SPSS computer program.

DATA PRESENTATION AND ANALYSIS

Response Rate
The data collected for this research work is presented in tabular form; twenty (20) questionnaires were distributed to Staffs of Unity Bank. Twenty all questionnaire were completed and returned.
Table 1: Questionnaires Administered

Questionnaires	Responses	Percentage
Returned	20	100%
Not returned	0	
Total	**20**	**100**

Source: Field Survey, 2024
Table 1, above shows that all twenty questionnaires were filled and returned. Therefore, the analysis will be analysed based on the twenty (20) questionnaires that was filled and returned.

 DATA PRESENTATION

TABLE 2: To what extent does reliability influence customer satisfaction in Unity Bank?

Reliability	SA	A	N	SD	D	Mean	Std. Deviation
The bank staff delivers the service with promptness and as promised	12	4	1	1	2	3.47	.506
The bank has maintained error-free and up-to-date records such as bills and statements	11	6	2	1	0	3.38	.721
The services of the bank are delivered with accuracy	8	10	1	1	0	3.38	.758

	SA	A	N	SD	D	Mean	Std. Deviation
The bank ensures customers' transactions and records are kept with confidentiality	10	9	0	1	0	3.32	.669

Source: Field Survey, 2024

Table 2 above shows that reliability received a high mean rating (3.47), indicating that, on average; respondents had a positive perception of the bank's staff delivering services promptly and as promised. The majority of respondents either strongly agreed or agreed with this statement, with low variability in their responses (low standard deviation). This aspect also received a positive mean rating (3.38), suggesting that respondents generally perceived the bank's record-keeping as error-free and up-to-date. However, there is slightly higher variability in responses compared to the first aspect, as indicated by the higher standard deviation. Similar to the second aspect, this aspect received a positive mean rating (3.38), indicating that respondents generally perceived the bank's services as accurate. However, it has a slightly higher standard deviation, suggesting that opinions were more varied compared to the first aspect. This aspect also received a positive mean rating (3.32), indicating that respondents generally believed the bank ensured the confidentiality of customer transactions and records. Like the second and third aspects, it has a moderate standard deviation, indicating some variability in responses.

TABLE 3: to what extent does empathy influence customer satisfaction in Unity Bank?

Empathy	SA	A	N	SD	D	Mean	Std. Deviation
The bank's staff demonstrates genuine concern for my financial needs and goals.	14	4	0	1	1	3.36	.639
Employees actively listen to my concerns and tailor their assistance accordingly	13	4	1	0	2	3.22	.787
The bank provides personalized solutions that match my individual requirements.	10	8	1	0	1	3.39	.728
Empathy understands the needs of customers.	13	5	1	0	1	3.27	.804

Source: Field Survey, 2024

This aspect received a relatively high mean rating (3.36), indicating that, on average, respondents felt that the bank's staff demonstrated genuine concern for their financial needs and goals. The majority of respondents either strongly agreed or agreed with this statement, with low variability in their responses (low standard deviation). This aspect also received a positive mean rating (3.22), indicating that respondents generally believed that employees actively listened to their concerns and provided tailored assistance. However, it has a higher standard deviation compared to the first aspect, suggesting that opinions were more varied, with some respondents disagreeing or expressing neutrality. This aspect received a positive mean rating (3.39), indicating that respondents generally believed the bank provided personalized solutions matching their individual requirements. Similar to the second aspect, it has a higher standard deviation, indicating some variability in responses. This aspect also received a positive mean rating (3.27), indicating that respondents generally believed that the bank understood the needs of customers. However, it has the highest standard deviation among the four aspects, suggesting that opinions were more diverse, with a few respondents disagreeing or expressing neutrality.

TABLE 4: to what extent does responsiveness influence customer satisfaction in Unity Bank?

Responsiveness	SA	A	N	SD	D	Mean	Std. Deviation

	SA	A	N	SD	D	Mean	Std. Deviation
The staff show a willingness to respond to customers' needs	17	3	0	0	0	3.38	.594
The staff maintain the promptness of service delivery even during peak hours	15	3	1	1	0	3.33	.828
The bank can attend to customer complaints even after working hours through call center services	14	4	0	1	1	3.36	.543
Timely delivery of the needed customer needs	12	6	0	1	1	3.22	.866

Source: Field Survey, 2024

This item received mostly "Strongly Agree" responses, indicating that customers generally feel that the staff are willing to respond to their needs. The mean score of 3.38 suggests a high level of satisfaction with this aspect of service, with relatively low variation (as indicated by the standard deviation of 0.594).While this item also received predominantly positive responses, there are a few neutral and even a few negative responses. The mean score of 3.33 indicates that, on average, customers believe that the staff maintain service promptness during peak hours, but there is slightly more variation in responses compared to the first item. This item received a mix of responses, with a slight majority being positive ("Strongly Agree" and "Agree"). The mean score of 3.36 indicates that customers generally believe the bank can attend to complaints after working hours, with relatively low variation in responses. Similar to the previous item, this one also received mixed responses, with a few negative responses. The mean score of 3.22 suggests that customers generally believe the bank provides timely delivery of their needs, although there is a bit more variation in responses compared to some of the other items.

Table 5: Customer Satisfaction

Customer satisfaction	SA	A	N	SD	D	Mean	Std. Deviation
Every customer-oriented organization provide opportunities and easy and convenient access for its customers to submit their suggestions, criticisms, opinions, and complaints	14	3	1	1	1	3.47	.506
The role of service innovation, such as the introduction of new technology-based services, enhances customer satisfaction in Unity Bank	11	7	1	1	0	3.38	.721
Consistency and fast service in Unity Bank positively influence customers' satisfaction	10	8	1	1	0	3.38	.758
The bank exceeds my expectations in terms of the quality of service.	10	9	0	1	0	3.32	.669

Source: Field Survey, 2024

This item received predominantly positive responses, with a mean score of 3.47, indicating that customers believe Unity Bank provides convenient access for them to submit their suggestions, criticisms, opinions, and complaints.

The low standard deviation (0.506) suggests that there is relatively little variation in responses. This item also received mostly positive responses, with a mean score of 3.38. Customers believe that service innovation positively impacts their satisfaction. However, the slightly higher standard deviation (0.721) suggests a bit more variability in responses compared to the first item. This item received mixed responses, with a relatively even split between "Strongly Agree" and "Agree." The mean score of 3.38 suggests that, on average, customers believe that consistency and fast service positively influence their satisfaction. The standard deviation (0.758) indicates a moderate level of variation in responses. This item received mostly positive responses, with a mean score of 3.32. Customers generally feel that Unity Bank meets or exceeds their expectations in terms of service quality. The standard deviation (0.669) suggests moderate variability in responses.

In summary, the data suggests that customers generally have a positive perception of Unity Bank's services and its customer-oriented approach. Most items received positive responses, with mean scores above 3, indicating a level of agreement or satisfaction. However, there is some variability in responses, particularly in items related to service innovation and consistency, suggesting that there may be room for improvement in these areas to further enhance customer satisfaction.

Test of hypotheses

Table 6: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
Reliability	.732[a]	.536	.532	.69711
Empathy	.829[a]	.687	.684	.57266
Responsiveness	.861[a]	.742	.740	.51967

a. Predictors: (Constant), reliability, empathy and responsiveness

R square .732 which is approximated to R^2 = .530. This means the predictor has 53% variance with the dependent variable. R square .829 which is approximated to R^2 = .687. This means the predictor has 68% variance with the dependent variable. R square .861 which is approximated to R^2 = .742. This means the predictor has 74% variance with the dependent variable.

Table 7: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
Reliability	Regression	72.369	1	72.369	148.917	.000[b]
	Residual	62.690	129	.486		
	Total	135.059	130			
Empathy	Regression	92.755	1	92.755	282.841	.000[b]
	Residual	42.304	129	.328		
	Total	135.059	130			
Responsiveness	Regression	100.221	1	100.221	371.106	.000[b]
	Residual	34.838	129	.270		
	Total	135.059	130			

a. Dependent Variable: customer satisfaction

b. Predictors: (Constant), reliability

F (148.917), P value = 0.000 which is < 0.05 hence shows a strong significant relationship
F (282.841), P value = 0.000 which is < 0.05 hence shows a strong significant relationship
F (371.106), P value = 0.000 which is < 0.05 hence shows a strong significant relationship

Table 8: Coefficients[a] between reliability and customer satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.370	.227		6.035	.000
Reliability	.705	.058	.732	12.203	.000
	B	Std. Error	Beta		
(Constant)	1.356	.167		8.108	.000
Empathy	.713	.042	.829	16.818	.000
	B	Std. Error	Beta		
(Constant)	1.064	.161		6.609	.000
Responsiveness	.760	.039	.861	19.264	.000

a. Dependent Variable: customer satisfaction
Source: SPSS Output

Model Summary Table shows R value of .732; R square .536 which is approximated to $R^2 = .54$. Anova table (Test using Alpha 0.5) shows F = 148.917, P = 0.000, that is, < 0.05, mean square of 72.369 and Coefficient Table (Predictor Test at Alpha 0.05); t value of 6.035 and 12.203 with std. error of .227 and 0.58.
Model Summary Table shows R value of .829; R square .684 which is approximated to $R^2 = .68$. Anova table (Test using Alpha 0.5) shows F = 282.841, P = 0.000, that is, < 0.05, mean square of 92.755 and Coefficient Table (Predictor Test at Alpha 0.05); t value of 8.108 and 16.818 with std. error of .167 and 0.42.
Model Summary Table shows R value of .861; R square .742 which is approximated to $R^2 = .74$. Anova table (Test using Alpha 0.5) shows F = 371.106, P = 0.000, that is, < 0.05, mean square of 100.221 and Coefficient Table (Predictor Test at Alpha 0.05); t value of 6.609 and 19.264 with std. error of .161 and 0.39.

Ho1: Role of reliability on customer satisfaction

The result of the model showed R value of .534 which is the coefficient of determination are shown in Table 4.6. This simply depict that about 53% of the customer satisfaction in Unity Bank is accounted for reliability. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, reliability has a significant impact on the customer satisfaction in Unity Bank.

Ho2: Role of empathy on customer satisfaction in Unity Bank

The result of the model showed R value of .742 which is the coefficient of determination are shown in Table 4.13, 4.14 and 4.15. This simply depict that about 74% of the customer satisfaction is accounted for by empathy. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, empathy has significant impact on customer satisfaction on Unity Bank.

Ho3: The role of responsiveness on customer satisfaction in Unity Bank

The result of the model showed R value of .534 which is the coefficient of determination are shown in Table 4.8. This simply depict that about 53% of the customer satisfaction is accounted for by responsiveness. Therefore, based on observed findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, responsiveness has a significant impact on customer satisfaction of Unity Bank.

CONCLUSION

In conclusion, previous scholarly research strongly supports the notion that reliability, empathy, and responsiveness are crucial factors influencing customer satisfaction in the banking industry. Unity Bank should consider these findings when developing strategies to improve its customer service and enhance overall customer

satisfaction. However, it's important to note that these are general insights, and the specific impact of these factors in Unity Bank may vary based on the unique characteristics of the bank and its customer base.

RECOMMENDATIONS

Unity Bank should prioritize and invest in measures to ensure the reliability of its services. This includes maintaining consistent service quality, minimizing errors, and ensuring that banking processes are dependable and predictable. Implement service level agreements (SLAs) and quality assurance processes to monitor and improve service reliability. Regularly collect feedback from customers to identify areas where reliability can be enhanced, and take swift action to address any issues or concerns raised by customers.

Unity Bank should train its staff to be empathetic and customer-centric in their interactions. This involves active listening, understanding customer needs and concerns, and showing genuine care and concern. Encourage employees to put themselves in the customers' shoes to better understand their perspectives and tailor their interactions accordingly. Foster a customer-centric organizational culture that values and rewards empathetic behavior among employees.

Unity Bank should establish clear and efficient communication channels for customers to reach out with inquiries, requests, or complaints. Implement systems for tracking and responding to customer inquiries in a timely manner. This may include setting service response time targets. Provide ongoing training to employees to enhance their responsiveness in addressing customer needs. Use technology to facilitate responsiveness, such as automated responses for routine inquiries and real-time communication options.

Limitation of the study

This study was limited by time, finance and complexity of student activities. The study's sample is not representative of the bank's entire customer base, the findings may not apply to all customers. For example, if the sample consists mainly of a particular demographic group, it may not capture the experiences of other customer segments.

Suggestion for further research

Further study can be carried out on the impact of quality service on customer satisfaction and loyalty of commercial Banks in Nigeria. And also longitudinal research should be employ for broader perspective.

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