

PERCEPTION OF QUALITY SERVICE AMONG CUSTOMERS OF DEPOSIT MONEY BANKS IN DUTSINMA LOCAL GOVERNMENT AREA, KATSINA, NIGERIA

Dr. AliyuMamman,

Department of Business Management, Faculty of Management Sciences, Federal University Dutsinma, Katsina State, Nigeria

ABSTRACT: *The study sought to determine Perception of quality service among customers of Deposit Money Banks (DMBs) in Dutsinma Local Government Area, Katsina, Nigeria. The objective of the study is to determine customers' perception of quality service from the point of view of; tangibility and reliability of the services; responsiveness and assurances of the banks to their customers. Secondary and primary sources were used in generating data for the study. Using stratified and random sampling techniques, the primary data was collected by means of a structured questionnaire administered to 380 customers of the three DMBs in the study area. Descriptive as well as inferential statistics (Regression Analysis) were used in analyzing the data collected from the respondents. The study found that the responsiveness aspect of the banking services has the highest impact on perception of quality service among customers of DMBs in the study area. This is followed by tangibility and reliability aspects of the services. The assurance aspects of the said banking services have the least impact on perception of quality service among the customers. Based on the findings, the study recommended that the three DMBs in Dutsinma Local Area should place more emphasis on the aspects of responsiveness and tangibility in their advertisement and physical interaction with their customers.*

KEYWORDS: Perception, Quality Service ,Customers

INTRODUCTION

In a mixed economy like that of Nigeria, there are surplus and deficit economic units. The primary function of deposit money banks is to mobilize funds from the surplus units by means of deposits and channel them to the deficit units (mostly industries) by means of loans and advances. This significant role cannot be taken for granted. Sanusi (2012) rightly argued that a sound and solid banking system is a necessary and sufficient condition for rapid economic growth and development. To strengthen the banking system to adequately perform its intermediary role between the surplus and deficit economic units, the sector has undergone a number of reforms in Nigeria. The major reforms include the ones under the 1987 "Structural Adjustment Programme" (SAP), the 2004 "Consolidation Era" and the 2011 "Merger/Acquisition and Recapitalization Era".

The reforms brought about high degree of competition in the banking sector (Sanusi, 2012). The competitive situation made it necessary for the banks to adopt superior marketing strategies and tactics to attract customers and survive profitably (Adeleke, 2013)

In view of the fact that financial services compete in the market place with generally undifferentiated products, quality service becomes a primary competitive weapon (Grazhdani

and Merrolari, 2015). Over the years, it has been realized that higher quality service results in customers satisfaction, greater willingness to recommend to someone else, reduction in complaints and improved customer retention rates (Fatima and Gnanadhas, 2011). The earlier works of Avkiran (1994), Bakeson (1995) and Reichheld and Sasser (1990) proved the strategic benefits quality service in expansion of market share and maximization of return on investment. Davidow and Uttal (1989) described maximization of customer satisfaction through quality service as “the ultimate weapon”

In the past, quality was measured only for the tangible products. Following the increasing importance and dominance of the service sector in the economy, the measurement of service quality from the customers’ point of view, is imperative.

One of the main research instruments for measuring quality in service industries is the SERVQUAL model, developed by Parasuraman and Zethaml (1985:1988). The model is based on four service quality areas, namely, tangibility, reliability, responsiveness and assurance. The paper will adapt the model as applied by Musa (2013) in respect of Jaiz bank, to examine perception of quality service among customers of deposit money banks in Dutsinma Local Government Area, Katsina State.

Dutsinma local government has 16 districts, an area of 527 km² and a population of 169,671 as at the 2006 census (NPC, 2006). Dutsinma town now hosts the first Federal University in the state and this is accelerating socio-economic developing in the area. There is also the presence of three main money deposit banks; First Bank Plc, UBA Plc and Unity Bank Plc. Out of the 23 local government areas in the Katsina State, there are number of them without a single money deposit bank. The increasing socio-economic development and the privilege of having the presence of the three major money deposit banks has made Dutsinma local government to serve as relevant scope for research on the issue of customers’ perception of service quality in the patronage of banking services. In this light, the specific objectives of the study are to determine customers’ perception of quality service from the point of view of: (i) tangibility of the services (ii) reliability of the services (iii) responsiveness of the banks to their customers and (iv) assurances of the banks to their customers

LITERATURE REVIEW

Conceptual Issues

Definition and characteristics of Service

Kotler (2001) define service as any act or performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything. A service is also defined as a valuable action, deed or effort performed to satisfy a need or fulfill a demand (www.businessdictionary.com). In the light of this definition and in the context of this study, money deposit banking services refer to efforts performed by the three banks in Dutsinma local government area (First Bank, UBA and Unity Bank) to satisfy needs of their respective customers as it effects tangibility and reliability of the said services and responsiveness and assurances of staff of the said banks.

Money deposit banking services like other services provided by teachers, hospital, government etc, has the following characteristics;

- **Intangibility**; services unlike physical products cannot be seen, tasted, felt, heard, felt, heard or smelled before they are bought (Kotler, 2001). Intangibility will also not be a limitation if efforts are made to intangibilize the intangible. This can be achieved by giving emphasis on physical and imagery aspects of the service comprising location of the bank, speed and efficiency of service, external and interior comfort of the bank and neatness/appearance of staff of the bank.
- **Perishability**; unlike physical products, services cannot be stored and this makes them to be highly perishable. The perishability of services is not a problem when their demand is relatively made to be steady and promptness is considered in offering them.
- **Inseparability**; physical products can be consumed independent of their producers as they are produced, stored in warehouses, distributed through wholesalers/retailers and consumed later at different places and time. This kind of separation is not applicable to services; the producer/provider is always part and parcel of the service he or she provides. To overcome the limitation of inseparability, all staff involved in providing a service should be trained or oriented towards building confidence in customers to rely on the staff for service quality delivery
- **Variability**; due to their inseparability feature, services are highly variable largely depending of the mode and approach of the person offering them. Favorable mode and approach of the provider/staff enhances quality service delivery and the opposite leads to poor service delivery. To overcome the limitation of variability feature, service delivery can be standardized by means of preparing a blue print that depicts events and processes for strict adherence by every staff involved in the delivery of the said service. This may enhance the responsiveness and reliability of staff in providing quality service to customers.

Perception of Quality Service

In a competitive business environment, customer satisfaction is a major tool for measuring organizational performance (Malik, 2012). High customer satisfaction is an indication of high organizational performance and vice versa. According to Frank and Enkawa (2007), the most reliable means of determining level of customer satisfaction, especially as it relates to services, is conduct of customer satisfaction surveys to know customers' point of view and their perception of the services being rendered

The three money deposit banks in Dutsinma local government area compete to satisfy customers. Generally, customers' satisfaction or otherwise of services is measured based on expectations and actual outcome (Anderson and Fornell, 2000). If actual outcome exceed customers' expectation, customers will be considered as satisfied and rendered quality service (Szymanski and Henard, 2001). If on the other hand, actual performances fall short of expectations, customers will be considered as dissatisfied and rendered low quality service (Dagger and Sweeney, 2007). Schneider and White in Gambo (2013), define quality service as customers' assessment on the overall excellence or superiority of the services rendered.

As complete strategies, service providers like banks, are laying emphasis on quality service from customers' point of view. Perceived service quality have direct and positive influence on customer satisfaction (Malik, 2012). Positive perception of service quality is the indication of

customers' satisfaction (Lenka, Suar and Mohapatra, 2009). This means that negative perception of service quality indicates customers' dissatisfaction of services being rendered.

Dimensions of Quality Service

Lewis and Booms (1983) define Quality Service as a measure of how well the services rendered meets the expectations of customers. The areas of expectations constitute Dimensions of Quality Service. Considering the rural nature of the study area and low awareness among customers, the study will restrict itself to four dimensions of constructs of quality service as follows:

Tangibles; this refers to the look and feel of materials, physical facilities and equipment as well as the appearance of the personnel (Parasuraman, Zeithaml and Berry, 1985). In this study tangibles entails bank's location and accessibility, speed and efficiency of service, external appearance and interior comfort and finally, staff appearance and neatness

Reliability; this measures the extent to which services are offered accurately and on timely manner by staff of a bank (Muhammad et al, 2016). Aspects of Reliability in this study include Prompt service delivery, Provision of wide range of value added products, Security of transactions and customer information and finally, Performing services accurately and dependably.

Responsiveness; this entails prompt service to customers, willingness to help customers and respond to their requests (Kotler and Keller, 2007). Responsiveness in this study encompasses Willingness of staff to assist customers promptly, Answering customers' enquiries on time, Provision of correct service at the first time and Provision of fast and efficient service at the counter.

Assurance; this involves making customers to feel safe in their transactions, availability of staff who are courteous and have the knowledge to answer customers questions (Muhammad et al, 2016). In this study, Assurance entails friendliness of staff, their ability to instill confidence in customers, Ease of access to account information and Knowledge and skill of operational staff.

Review of Empirical Literature

Studies have been conducted on the relationship between perception of quality service and customer satisfaction as it relates to the four major dimensions of SERVQUAL; Tangibility, Reliability, Responsiveness and Assurance.

Adeleke (2013) in a study on service quality of rural banks in Oyo state, Nigeria discovered that tangibility of banks services represented in physical facilities and equipment, as well as appearance of staff, has significant impact on customers' perception of quality service of banks.

Saghier andNathan (2013) found that in the Egyptian banking services, reliability has the highest impact on customers' perception of quality service. Kanyurhi (2013) in an empirical study on customer satisfaction with services of microfinance sector in Togo, found that responsiveness has the highest impact on customer perception of quality service. Shanka (2012) in a study of service quality, loyalty and customer satisfaction in Ethiopian banking sector, discovered that assurance has the highest impact on customers' perception of quality service.

Apart from the studies conducted on the specific impact of the dimensions of SERVQUAL on customers' perception of quality service, studies were also conducted on the general impact of the dimensions on quality service and customer satisfaction. Siddiqi (2011) conducted a study on the relationship between service quality attributes, customer satisfaction and customer loyalty. The study which involved 100 retail banking customers discovered that service quality attributes are positively related to customer satisfaction and customer satisfaction is positively related to customer loyalty. Jahiruddin and Haque (2009) conducted a study on relative importance of different factors to customers when selecting their preferred banks. The study that covered 198 bank customers in Khulna, the third largest city in Bangladesh, found that service quality as perceived by customers is the most important factor considered in the choice of banks

Salami and Olanye (2013) examined customer perception about the service quality in selected banks in Asaba, Nigeria. The population of the study comprised 300 customers randomly selected from the five selected banks located in Asaba metropolis. Using ANOVA to test the impact of the five dimensions of SERVQUAL, tangibility ranked higher in customer perception of quality service and empathy ranked the lowest. The interpretation of this finding is that tangibility contributes more than empathy in customer perception of quality in services of money deposit banks.

Muhammad, Bawuro, Yakubu and Magaji (2016) conducted a study on service quality and rural bank customer satisfaction in Adamawa State, Nigeria. The study like that of Salami & Olanye (2013) also discovered that customer satisfaction will increase more with tangibility than the other three dimensions of reliability, responsiveness and Assurance.

Theoretical Framework

The major objective of the study is to determine the perception of quality service among customers of money deposit banks in Dutsinma local government area. There are number of models that can be use as a theoretical guide in the conduct of the study. For instance Lehtinen and Lehtinen (1982) provide a three dimensional model of service quality perception by customers. They argued that customers' perception of low or high quality service is determine mainly by three major factors; corporate image, interaction with staff and physical qualities of the services. Similarly, Gronroos (1984) also maintained that customers' perception of low or high quality service is determined mainly by functional, technical and image quality. The functional quality focuses on how the service is performed and delivered; technical quality focuses on how the customer receives the services and their evaluation on them; and finally, image quality is formed in the course of customers' interaction with the organization providing the service (Gambo, 2013).

One of the major instruments used in measuring quality service is the SERVQUAL model, developed by Parasuraman and Zeithaml (1985: 1988). According to the model customers' perception of low or high quality service is determined mainly by five quality dimensions, namely, tangibles, reliability, responsiveness, assurance and empathy. Though the study benefited immensely from the other models of service quality perception, it adopted the SERVQUAL model as theoretical guide due to comprehensiveness of the model. The other models viewed customers' perception of service quality from three dimensions but SERVQUAL viewed it from five dimensions covering more aspects of service delivery. The study adopts four dimensions instead of five due to collapsing of "Empathy" into "Reliability" in view of

the similarity of the items under the two dimensions and respondents' inability to differentiate them due to low education and awareness.

METHODOLOGY

The population of the study comprises all customers operating current, saving and term deposit accounts in the three banks located in Dutsinma Local Government area. The banks are First Bank Plc, UBA Plc and Unity Bank Plc. Based on the information obtained from the said banks, the total number of customers is 38,393 (First Bank 19,593; UBA 12,617; and Unity Bank 6,183).

The formula given by Krejche and Morgan, (1970) was used as the basis for determining the sample size for the study. The formula is as follows:

$$s = \frac{X^2 NP (1-P)}{d^2 (N-1) + X^2 P (1-P)}$$

s = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = the population size.

P = the population proportion (assumed to be .50 since this would provide the maximum sample size).

d = the degree of accuracy expressed as a proportion (.05).

$$S = \frac{3.841 (38,393) (0.50) (0.50)}{0.05^2 (38,393) + 3.841 (0.50) (0.50)}$$

$$S = \frac{36,866.87825}{95.9825 + 0.96025}$$

$$S = 380$$

To arrive at the sample sizes in the three banks, the quota sampling technique was used. The random sampling technique was used in administering the questionnaires among the sample subjects within the banks under study.

The instrument for measuring quality in service industries referred to as SERVQUAL, developed by Parasuraman and Zethaml (1985:1988) and adapted by Musa (2013), was used in generating primary data for the study. The items in the instrument reflect the four service quality areas, namely, tangibility, reliability, responsiveness and assurance measured on the five Likert scale of "Highly Satisfactory" "Fairly Satisfactory" "Satisfactory" "Unsatisfactory" and "Highly Unsatisfactory". The overall perception of quality service by the customers was

measured using the five Likert scale of “Highly Positive” “Fairly Positive” “Positive” “Negative” and “Highly Negative”

Using a random sampling technique, the instrument was administered on the 380 customers from the three banks as follows: First Bank 194, UBA 124 and Unity Bank 61. The quota for the sample size in each bank was arrived at using this formula:

$$\frac{\text{Sample Size} \times \text{No of Customers in each Bank}}{\text{Total Population}}$$

$$\text{Eg for First Bank} = \frac{380}{38393} \times 19593 = 194$$

DATA PRESENTATION AND ANALYSIS

4.1 Descriptive Analysis of Data on Respondents

Table 1: Age Group of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-20	18	6.6	6.6	6.6
21-23	27	9.9	9.9	16.5
24-26	38	14.0	14.0	30.5
27-29	62	22.8	22.8	53.3
above 30	127	46.7	46.7	100.0
Total	272	100.0	100.0	

Source: SPSS Output

Table 1 revealed that 18 or 6.6% of the respondents are between 18- 20 years age bracket, 27 or 9.9% are between 21- 23 years old, 38 or 14% are between 24- 26 years old, 62 or 22.8% are between 27- 29 years old and 127 or 46.7% of the respondents are above 30 years old. This is not surprising considering the facts that minor (people below 18 years of age) are not allowed to operate accounts in Nigeria. That is customers in the 18- 20 years age bracket has the least frequency and percentage.

Table 2: Number of years patronizing banking services

	Frequency	Percent	Valid Percent	Cumulative Percent
below 5	66	24.3	24.3	24.3
5-10	88	32.4	32.4	56.6
11-20	47	17.3	17.3	73.9
above 20	71	26.1	26.1	100.0
Total	272	100.0	100.0	

Source: SPSS Output

Table 2 showed that 66 or 24.3% of the customers have been operating bank account for less than 5 years, 88 or 32.4% for 5 to 10 years, 47 or 17.3% for 11- 20 years while 71 or 26.1% have been operating bank account for more than 20 years.

Table 3: Types of Account Operated

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid current	72	26.5	26.5	26.5
savings	163	59.9	59.9	86.4
term	37	13.6	13.6	100.0
Total	272	100.0	100.0	

Source: SPSS Output

Table 3 above indicate that 72 or 26.5% of the customers operated current account, 163 or 59.9% opened savings account while 37 or 13.6% operated term deposit account. This implies that majority of banks' customers operated savings account. The fact that savings account does not require stringent requirements before opening and zero commission on account turnover (COT) is responsible for the widespread interest in savings account. Another potential reason for high preference for savings account over other types of account is because savings account is the cheapest in terms minimum operating balance.

Table 4: sex of Respondents

Frequency	Percent	Valid Percent	Cumulative Percent
183	67.3	67.3	67.3
89	32.7	32.7	100.0
272	100.0	100.0	

Source: SPSS Output

The survey data in Table 4 revealed that 183 or 67.3% of the banks' customers are male while 89 or 32.7% of the customers are female. This implies that majority of the banks' customers

are male. The cultural set up and religious belief of the people of Dutsinma may be responsible for female apathy towards account opening.

Regression Analysis on Study Variables

Table 5: coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.184	.305		.603	.547
tangibility	.092	.028	.204	3.356	.001
reliability	-.023	.026	-.051	-.908	.365
responsiveness	.247	.026	.639	9.429	.000
assurance	-.016	.024	-.041	-.684	.495

Source: SPSS Output

The results in Table 5 above showed that tangibility has a significant positive effect on overall perception of quality service among customers of DMBs in the study area, as confirmed by the t-value of 3.356 which is significant at 5 per cent level. This finding is in line with that of Adeleke (2013) who discovered that tangibility has significant impact on customers' perception of quality service of banks, in a study on service quality of rural banks in Oyo state, Nigeria. The finding can be interpreted to mean that increase in tangibility will propel customers to have a positive perception of quality service offered by banks in Dutsinma local government area. Similarly, responsiveness has a significant positive effect on perception of quality service among customers as revealed by the t-value of 9.429 which is significant at 1 per cent level. The finding implies that increase in the level of responsiveness by banks will make customers to have positive perception about quality of service offered by their banks.

Interestingly, responsiveness has the highest Beta value of 0.247 among the independent variables. This suggests that responsiveness is the most important determinant of perception of quality service among customers in the study area. The finding is in agreement with that of Kanyurhi (2013) who, in a study on customer satisfaction with services of microfinance banks in Togo, discovered that responsiveness has the highest impact on customer perception of quality service.

Conversely, reliability and assurance have no significant effect on perception of quality service among customers of DMBs in Dutsinma. This is confirmed by the non-significant t-values of -0.9088 for reliability and -0.684 for assurance. The finding is in contrast with that of Saghier and Nathan (2013) who in their study on Egyptian banking services found that reliability has the highest impact on customers' perception of quality service and Shanka (2012) who in a study of service quality, loyalty and customer satisfaction in Ethiopian banking sector, found that assurance has the highest impact on customers' perception of quality service. These results imply that reliability and assurance are not important determinants of customers' perception of quality service in Dutsinma Local Government Area.

CONCLUSION AND RECOMMENDATIONS

The study attempted to determine perception of service quality among customers of deposit money banks in Dutsinma Local Government Area from the point of view of tangibility, reliability, responsiveness and assurances of the services. Relevant literature was reviewed and data collected by means of an instrument for measuring quality in service industries referred as SERVQUAL developed by Parasuraman and Zethaml (1985:1988) as adapted by Musa (2013). The questionnaire was administered on 380 respondents comprising 194, 124 and 61 customers of First Bank, UBA and Unity Banks operating in Dutsinma Local Government Area, respectively. Analysis of the data collected using SPSS indicates that responsiveness with the highest Beta value of 0.247 is the most important determinant of perception of quality service among customers in the study area. This is followed by tangibility that has Beta value of .092. The reliability aspect of the services has the Beta value of .023 and the assurance aspect has the least Beta value of .016. This implies that reliability and assurance are not having significant impact on perception of quality service among customers of deposit money banks in Dutsinma Local Government Area.

Based on the findings of the study the following are recommended:

- i. The deposit money banks (DMBs) in Dutsinma Local Government Area, in their interaction with their customers, should give priority on responsiveness aspects of their services that include Willingness of staff to assist customers promptly, Answering customers enquiries on time, Provision of correct service at the first time and Provision of fast and efficient service at the counter;
- ii. The DMBs, in their interaction with their customers, should also pay attention on the tangibility aspects of their services that entails bank's location and accessibility, speed and efficiency of service, external appearance and interior comfort, staff appearance and neatness;
- iii. Though reliability and assurance aspects of the banks' services have less impact on customers' perception of quality service, the DMBs should not neglect them as they may matter a lot to a segment of the customers in view of the limitations of the study;
- iv. The DMBs, in their advertisements, should emphasize the aspects of responsiveness and tangibility in view of their significant impact on customers' perception of quality service;
- v. The DMBs, in their advertisements, should target youth in the age bracket of 18-20 years and women, as they constitute the smallest portion of population of their current customers.

REFERENCES

- Adeleke, M. (2013). Measuring of Quality of Service of Rural Banks in Oyo State. *IOSR Journal of Business and Management*, 9(!) , pp 22-30.
- Anderson, E., & Fornell, C. (2000). Foundations of the American Customer Satisfaction Index. *Total Quality Management*, Vol 11 No 7 , pp 115-126.
- Avkiran, N. (1994). Developing an Instrument to measure Customer Service Quality in Branch. *International Journal of Bank Marketing*, 12(6) , pp 10-18.

- Dagger, T., & Sweeney, J. C. (2007). Service Quality Attribute Weights: How Do Novice and Longer-Term Customers Construct Service Quality Perceptions? *Journal of Service Research, Vol 10, No 1* , pp 22-42.
- Davidow, A., & Uttal, B. (1989). *Total Customer Service: The Ultimate Weapon*. New York: Hopper and Row.
- Fatima, H., & Gnanadhas, E. (2011). Impact of Service Quality in Commercial Banks on the Customers' Satisfaction: An Empirical Study. *International Journal of Multidisciplinary Research, Vol 1 Issue 6* , pp 19-37.
- Frank, B., & Enakwa, T. (2007). How Economic Growth Affects Customer Satisfaction: A Study from Germany. *Proceedings of the 13th Asia Pacific Management Conference*, (pp. pp 115-120). Melbourne.
- Grazhdani, S., & Merollari, K. (2015). The Influence of Demographic Factor on Customer Service Quality Perception. *European Journal of Economics and Business Studies* , pp 155-167.
- Gronroos, C. (1984). A Service Quality Model and its Marketing Implications. *European Journal of Marketing, Vol 18, No. 4* , pp 36-44.
- Jahiruddin, J., & Hague, J. (2009). Perceived Justice in Service Recovery and Behavioural Intentions: The Role of Relationship Quality. *Journal of Hospitality Management, 28* , pp 319-327.
- Kanyurhi, E. (2013). Evaluation of Customer Satisfaction with Services of Micro-finance Institution: Empirical Evidence from Women Association for Social and Economic Gain Customers in Togo. *African Journal of Marketing Management, 5(2)* , pp 26-37.
- Kotler, P. (2001). *Marketing Management*. New-Delhi: Prentice-Hall of India.
- Kotler, P., & Keller, K. L. (2007). *Marketing Management. 12th Edition*. New-Delhi: Prentice-Hall of India.
- Krejcie, W., & Morgan, D. (1970). *Determining Sample Size for Research for Research Activities in Educational and Psychological Measurements*. London: Longman.
- Lehtinen, U., & Lehtinen, J. R. (1982). *Service Quality: A Service of Quality Dimensions*. Helsinki: Service Management Institute.
- Lenka, U., Suar, D., & Muhapatra, P. K. (2009). Service Quality, Customer Satisfaction and Customer Loyalty in Indian Commercial Banks. *The Journal of Entrepreneurship, 18, 1* , pp 47-64.
- Lewis, R., & Booms, B. H. (1983). The Marketing Aspects of Service Quality. *Journal of Emerging Perspectives on Services Marketing, Vol 8 No 1* , pp 99-107.
- Malik, S. (2012). Customer Satisfaction, Perceived Quality and Mediating Role of Perceived Value. *International Journal of Marketing Studies, Vol 4 No 1* , pp 68-76.
- Muhammad, H., Yakubu, M. K., Bawuro, A. F., & Magaji, Y. B. (2016). Service Quality and Rural Bank Customer Satisfaction in Adamawa State, Nigeria. *European Journal of Business and Social Sciences, Vol 5, No 04* , pp 1-11.
- Musa, G. (2013). Customer Perception of the Effectiveness of Service Quality Delivery of Islamic Banks in Nigeria: An Evaluation of Jaiz Bank. *Journal of Marketing and Customer Research, Vol 1* , pp 9-16.
- National Population Commission (NPC), 2006 Census
- Parasuraman, A., & Zeithaml, V. A. (1988). SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perception of Service Quality. *Journal of Retailing, Vol 64, No 1* , pp 12-40.
- Reichheld, F., & Sasser, E. W. (1990). Zero Defections: Quality Comes to Service. *Harvard Business Review September-October* , pp 105-111.

- Saghier, N., & Nathan, D. (2013, October 24). *Service Quality Dimensions and Customers' Satisfaction of Banks in Egypt, Proceedings of 20th International Business Research Conference*. Retrieved April 29, 2017, from www.wbiworldconpro.com.
- Salami, C., & Olanye, A. P. (2013). Customer Perception about Service Quality in Selected Banks in Asaba. *Journal of Research in International Business and Management, Vol 3(3)* , pp 119-127.
- Sanusi, L. (2012). Banking Reform and its Impact on the Nigerian Economy. Lecture presented at the University of Warwick's Economic Summit, UK, February 17.
- Shanka, M. (2012). Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector. *Journal of Business Administration and Management Sciences Research, 1(1)* , pp 1-9.
- Siddiqi, N. (2007). *Patients Satisfaction with Health Services in Bangladesh*. Bangladesh Bank.