



Service Quality and Customer Satisfaction: A Study of Retail Bank Customers in Owo Local Government Area, Ondo State Nigeria

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DOI: <https://doi.org/10.68050/JAMS.2026.425>

Received: 08 Sept 2026; Accepted: 09 Sept 2026; Published: 12 September 2026

ABSTRACT

This study examined the relationship between service quality and customer satisfaction among retail (commercial) bank customers in Owo Local Government Area, Ondo State, Nigeria. The study adopts SERVPERF (Cronin & Taylor, 1992) as its principal measurement framework, retaining Parasuraman, Zeithaml and Berry's (1988) five service-quality dimensions as the underlying taxonomy of attributes while measuring only customers' performance perceptions rather than expectation-performance gaps. Using a descriptive research design, the study drew a convenience sample of 300 customers from six commercial banks, with 260 usable responses (87% response rate). Data were collected using a structured questionnaire adapted from the 22-item SERVPERF instrument of Cronin and Taylor (1992), covering the five service quality dimensions of reliability, responsiveness, assurance, empathy, and tangibles, and analysed using descriptive statistics, an independent-samples t-test, Pearson's correlation, and multiple regression. The results show that overall service quality was moderately high (grand mean = 2.84), with empathy (mean = 3.36), assurance (mean = 3.24), and responsiveness (mean = 3.15) rated highly, while reliability (mean = 2.14) and tangibles (mean = 2.33) were rated low. Customers' self-reported satisfaction levels differed significantly ($t = 6.427$, $p < .05$), leading to rejection of the first null hypothesis. All five service quality dimensions correlated positively with customer satisfaction, and regression analysis showed that service quality significantly predicted customer satisfaction (Adjusted $R^2 = 0.893$, $p < .05$), with empathy ($\beta = 0.680$) exerting the strongest influence, leading to rejection of the second null hypothesis. The study concludes that service quality is a strong predictor of customer satisfaction among retail bank customers in Owo LGA, and recommends that banks prioritise improvements in reliability and tangibles while sustaining their strengths in empathy and responsiveness.

Keywords: Service Quality, Customer Satisfaction, SERVPERF, SERVQUAL, Retail Banks

INTRODUCTION

One of the core goals of any organisation is to meet the expectations of its teeming customers through the provision of quality service, which in turn leads to their satisfaction. Every business organisation pursues this goal with vigour, often using it as a competitive strategy to outdo rivals in the marketplace. Organisations must therefore choose between satisfying customers through service quality and remaining in business, or dissatisfying them through poor service quality and undermining their own existence.

It is not surprising, therefore, to find that most business organisations embed themes such as "quality and customer value", "to serve you better", and "you first" in their mission statements, goals, and objectives, to



express their intention to deliver high service quality and achieve high customer satisfaction. All of this attests to the fact that organisations exist because of their customers, and that the customer is, in effect, "king".

The banking sector, which is the focus of this study, is no exception to other service industries in which customer satisfaction is pursued with passion as a requirement for business success. One of the major mandates of the banking sector is to mobilise idle funds, keep them as deposits, invest them, make profit, and thereby contribute to economic growth; banks are also involved in various projects and social responsibility initiatives.

However, in the course of performing these mandates, banks are confronted with a myriad of challenges that often alter the quality of service they intend to render, thereby undermining customer satisfaction. Some of these challenges result from unfavourable environmental factors, including government policies of various forms monetary, fiscal, and political. Others are self-inflicted, arising from poor commitment to service by employees; for instance, the poor attitude of frontline staff toward clients affects service quality and, consequently, customer expectation. This mismatch between customer expectation and actual performance is what is referred to as the "service gap" (Bitner, 2012).

In recent times, the banking sector has witnessed a revolution in service delivery made possible through technological innovation. The introduction of technology has helped considerably in engendering efficiency in service delivery to customers. For instance, the introduction of the Automated Teller Machine (ATM) has drastically reduced customer waiting time compared with the long queues customers used to face in the banking hall in the past. Other technology-aided systems, such as mobile phone-based and other IT-related platforms, have made banking services considerably easier and more customer-friendly.

Other factors capable of facilitating service quality in the banking sector include the physical environment of banking facilities. This environment has a way of influencing customer behaviour and the opinions customers form about a bank (Schiffman & Kanuk, 1998). The design of the service environment is a major factor in the formulation of service positioning strategy because it influences customers' impressions of the quality of service in the bank. Bitner (1992) alluded to this when noting that organisational environment, both internal and external, should support the needs and preferences of employees and customers simultaneously. Studies such as those of Kotler (2001) and Devlin and Dong (1994) have identified practices common to organisations with good customer service management, including top management commitment to quality, high standards, effective monitoring systems for service performance, a robust customer complaint system, and an emphasis on customer satisfaction.

Improved service quality is capable of cutting costs in banks, as they would have fewer customers to replace, more customers attracted, less correction work to do, fewer inquiries and complaints to handle, and less employee turnover and dissatisfaction to deal with (Devlin & Dong, 1994).

It is in recognition of the positive outcomes of good service quality for the banking sector that this study was undertaken, to find out the extent to which the service quality of banks meets the expectations of customers, and hence their satisfaction with these services.

Statement of the Problem

The ever-increasing liberalisation of the banking sector in Nigeria, together with the growth of globalisation engendered by improved information technology, has posed serious challenges to the entire banking industry in terms of service quality delivery. Despite efforts by both government and the business sector to stem the tide of these challenges, the banking sector is still grappling with how to efficiently deliver quality service to its teeming customers. These challenges have, in some instances, led to distress, resulting in the strategic merger or outright takeover of some banks.

Unsatisfactory performance and insensitivity to the needs and expectations of customers have affected the quality of service rendered by banks. The gap between the performance of banks and the expectations of their clients has continued unabated and is expressed in different dimensions. Parasuraman, Zeithaml, and Berry



(1985) observed that customer satisfaction is adversely affected when customer expectation is not matched by actual service performance, a situation they termed the "service gap". This scenario continues to play out in the banking sector, as the expectations of clients in the delivery of banking services often diverge from their perceptions (Ihimoyan, 2009).

Some of the areas in which bank customers feel short-changed in terms of service delivery include the unfriendliness of frontline staff; customer-care training for most banks is often inadequate, leaving staff less customer-focused. This attitude frequently leads to additional waiting time on service queues, especially during festive or peak periods such as Christmas and month-end.

Attempts to mitigate the problem of waiting time through the introduction of technology have not fully succeeded either, as the technology facilities meant to enhance service quality often experience system failure. The Automated Teller Machine (ATM), for instance, is also bedevilled with its own challenges machines are sometimes not loaded with cash, and facility breakdowns sometimes lead to the retention of ATM cards, among other difficulties.

Furthermore, most bank environments are not conducive for business transactions; some bank locations have no parking facilities for customers. Overcharges on accounts, network problems during electronic banking transactions, and difficulties encountered with these facilities are other common areas of complaint. All these challenges, among others, contribute significantly to customer dissatisfaction with banking services. Although attempts have been made by researchers to examine customer satisfaction in other service sectors, such as transportation, health, and hospitality, few such studies are found in the banking industry within the Nigerian environment, as most existing studies were conducted elsewhere. This study is expected to further domesticate these research efforts in Nigeria. Hence, there is a need for an empirical investigation to examine customers' perceptions of service quality in their banks and its impact on their level of satisfaction with these services.

Research Questions

Stemming from the problems described above, the following research questions were raised for the study:

- i. What is the level of service quality in retail banks in Owo Local Government Area?
- ii. To what extent do customers differ in their level of satisfaction with bank service quality in Owo LGA?
- iii. What is the relationship between service quality and customer satisfaction with bank services in Owo Local Government Area?

Objectives of the Study

The main objective of the study is to examine the effect of service quality on customer satisfaction in banks in Owo LGA. Specifically, the study sought to:

- i. establish the level of service quality in banks in Owo LGA;
- ii. determine the variation in the level of customer satisfaction with bank service quality in Owo LGA; and
- iii. examine the relationship between service quality and satisfaction with banking services in Owo LGA.

Hypotheses of the Study

The following hypotheses were formulated and tested, corresponding to the research questions and objectives of the study:

H₀₁: There is no significant difference in the level of satisfaction with banking service quality among bank customers in Owo LGA.



Ho₂: There is no significant relationship between service quality and satisfaction with banking services in Owo LGA.

LITERATURE REVIEW

Conceptual Clarification

Concept of Service Quality

Service quality is defined as the gap between customers' expectations and their perceptions of service (Parasuraman, Zeithaml & Berry, 1985). The service quality of a firm is judged by customers comparing their perceptions of service experiences with their expectations of what the service performance should be; a service quality gap results when service perceptions fall short of expectations. Devlin and Dong (1994) observe that customers judge service quality relative to what they want, while Mowen (1995) considers service quality to be customers' assessment of the overall excellence or superiority of a service.

Dimensionality of Service Quality

Dimensions of service quality refer to the general criteria by which consumers judge the quality of a service, and from which their satisfaction or dissatisfaction derives. Parasuraman, Zeithaml and Berry (1988) initially identified ten dimensions of service quality tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communication, and understanding the customer which were later consolidated into five broader dimensions, each with a corresponding weight (out of 100 points) reflecting its relative importance to customers:

Reliability: the ability to perform the promised service dependably and accurately (32 points). Responsiveness: willingness to help customers and provide prompt service (22 points). Assurance: the knowledge and courtesy of employees and their ability to convey trust and confidence (19 points). Empathy: the caring, individualised attention a firm provides to its customers (16 points). Tangibles: the appearance of physical facilities, equipment, personnel, and communication materials (11 points).

These five dimensions often summarised by the acronym RATER form the basis of the widely used SERVQUAL and SERVPERF instruments for measuring service quality.

Concept of Customer Satisfaction

Customer satisfaction is defined as the number, or percentage, of customers whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals (Faris, Bendle, Pfeifer & Reibstein, 2010). The concept of consumer satisfaction occupies a key position in management thought and practice; in marketing management, satisfaction represents the major plank of marketing activity, connecting the decision process that leads to purchase and consumption with post-purchase evaluation (Olujide, 2000). Customer satisfaction measurement is considered a key performance indicator within business and is often part of a balanced scorecard; it is particularly useful in competitive markets, where it serves as a key differentiator and a core element of business strategy. Kotler (2001) recognised the importance of meeting or exceeding customer expectations when he included it in the marketing concept that profits are generated through the satisfaction of consumer needs.

The concept of consumer satisfaction has been debated extensively. Olujide (2000), citing Korsch, describes satisfaction as an outcome measure arising from the interaction between service provider and client, in which cost, convenience, and perceived competence are important factors. Other conceptualisations regard satisfaction as trust and confidence in the service provider, a predisposing variable, or a relative judgement that weighs both the qualities and benefits derived from a purchase against the costs and effort borne to obtain it (Mejabi, 2006). Parasuraman, Zeithaml and Berry (1994) consider consumer satisfaction to be a function of the consumer's assessment of service quality, product quality, and price. Davidow and Uttal (1989) define customer satisfaction, or its absence, as the difference between how a customer expects to be treated and how



they perceive being treated, while Kotler (2001) describes it as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance with their expectations. Mowen (1995) similarly describes customer satisfaction as the overall attitude regarding a good or service following its acquisition and use.

The concept of customer satisfaction is often discussed in relation to quality. Rice (1997) and Cole (1997) both observed that customer satisfaction is a key objective, or product, of quality, arguing that customer satisfaction effectively defines quality. This is corroborated by Kotler (2001), who argued that organisations should aim to delight customers by delivering more than was expected that is, by providing quality service. Rajpurohit and Vasita (2011), in support of this view, describe consumer satisfaction or dissatisfaction as the feeling derived when a consumer compares a product's actual performance with the performance they expect. Consumers form their expectations from service quality, service delivery, communications, past experiences, and references; management must correctly judge these factors so that their delivery matches consumer expectations, as any misjudgement may result in a failure to meet the expected level of consumer satisfaction.

In a service organisation such as a bank, the need to improve service quality that is, to meet customer expectations is a serious business imperative, since it is through service quality that customer satisfaction is enhanced, and satisfied customers are a prime determinant of sustainable competitive advantage, particularly given the intensity of competition among banks.

Relationship between Service Quality and Customer Satisfaction

The conceptual relationship between customer satisfaction and service quality has been the subject of extensive discussion, as much recent research on consumer evaluation has focused on this area, especially in service marketing contexts such as transportation (Oliver, 1993; Parasuraman, Zeithaml & Berry, 1994; Ostrom & Iacobucci, 1995). Consumer satisfaction/dissatisfaction is thought to be a relative judgement that weighs both the qualities and benefits obtained through a purchase, and the costs and effort borne by the customer to obtain it (Mejabi, 2006). It may also be thought of as the buyer's cognitive state of being adequately rewarded for the sacrifices undergone, and is prescribed as a concept encompassing several dimensions (Ostrom & Iacobucci, 1995). Parasuraman, Zeithaml and Berry (1994) similarly hold that satisfaction is a function of a consumer's assessment of service quality, product quality, and price.

This comparative conceptualisation can be likened to the concept of value, which is similarly described as a relative judgement of inputs versus outcomes — a cognitive trade-off, or the consumer's overall assessment of quality based on perceptions of what is received relative to what is given. Consumer satisfaction/dissatisfaction and value therefore share some common characteristics but remain distinct: satisfaction/dissatisfaction is affective and experiential in nature, best judged after a purchase, whereas value is more closely tied to the specific concepts of cost and pricing relative to quality. It is generally agreed that the precise relationship between customer satisfaction and service quality remains an area of ongoing scholarly debate.

Theoretical Review

Theories of Consumer Satisfaction

Several models have been proposed to explain the development of consumer satisfaction/dissatisfaction (CS/D):

The Expectancy Disconfirmation Theory, developed in the 1970s, defines CS/D as an evaluation reflecting whether an experience was at least as good as it was supposed to be (Mowen, 1995). This expectancy-disconfirmation model underlies the expectation-performance model of satisfaction and service quality: expectations are compared to actual performance, and if performance falls below expectations, dissatisfaction results; if performance exceeds expectations, satisfaction results; and if performance matches expectations, confirmation results (Oliver, 1980; Bolton & Drew, 1991).

Equity Theory holds that people compare the ratio of their own inputs and outcomes to the ratio of inputs and



outcomes of others in an exchange. Dissatisfaction results when a person perceives their ratio as unfavourable relative to the other party; the central theme of equity theory is that each party to an exchange should be treated equitably and fairly (Adeleke, 2001).

Attribution Theory is concerned with how people identify the causes of events, and the attributions people make have been found to moderate feelings of CS/D. For example, in a study of wait experiences with delayed airline flights, consumer evaluations were found to be influenced by the attributions made: when delays were attributed to uncontrollable factors such as weather, anger tended not to result, but when delays were attributed to controllable factors such as the actions of airline personnel, anger and dissatisfaction tended to occur (Taylor, 1994).

The Actual Performance perspective holds that the actual performance of a product or service is itself a strong influence on consumer satisfaction, largely independent of prior expectations, equity considerations, or attributions poor performance produces dissatisfaction even when poor performance was fully expected (Mowen, 1995).

The Experientially-Based Affect perspective holds that consumer satisfaction may be influenced by the positive or negative feelings customers associate with a product or service after experiencing it; positive and negative feelings have been found to arise independently from the same purchase, such that a customer might simultaneously feel gratitude and irritation, for instance, following a hospital experience.

Theoretical Anchor: SERVQUAL Dimensions and the SERVPERF Measurement Approach

This study is anchored on the SERVQUAL Gap Model developed by Parasuraman, Zeithaml and Berry (1985, 1988), which identifies five distinct gaps that can result in unsuccessful service delivery and dissatisfied customers: (1) the gap between consumer expectation and management's perception of that expectation for example, bank managers may believe customers want fast service when customers are, in fact, more concerned about the safety of their deposits or the availability of parking; (2) the gap between management's perception of customer expectations and the actual service-quality specifications set for staff for example, a manager may instruct staff to "give fast service" without specifying what this means in practice; (3) the gap between service-quality specifications and actual service delivery, which may arise where personnel are poorly trained, incapable, or unwilling to meet the set standard; (4) the gap between service delivery and external communications about that service for example, if a bank's promotional material depicts a spacious, elegant banking hall, but the customer encounters an untidy hall with insufficient seating, external communication has distorted customer expectation; and (5) the gap between expected and perceived service, which is the cumulative outcome of the preceding four gaps and is ultimately what determines customer satisfaction or dissatisfaction.

This model was adopted for the present study because of its distinctive applicability to both constructs central to the study service quality and consumer satisfaction.

Selection and Justification of the Principal Measurement Framework

It is necessary to state explicitly how SERVQUAL and SERVPERF relate to one another in this study, since the two are frequently, and sometimes loosely, used interchangeably in the literature. Parasuraman, Zeithaml and Berry's (1985, 1988) SERVQUAL model conceptually identifies the five service-quality dimensions used in this study reliability, responsiveness, assurance, empathy, and tangibles and frames service quality as the gap between customers' expectations and their perceptions of actual service delivery, requiring two matched sets of ratings (expected service and perceived service) for each attribute. Cronin and Taylor (1992) subsequently proposed SERVPERF as a performance-only alternative, arguing that perceptions of performance alone are a more parsimonious and empirically superior predictor of satisfaction than the difference (gap) score, and that the expectation ratings required by SERVQUAL add measurement burden and ambiguity without a commensurate gain in explanatory power.

This study adopts SERVPERF (Cronin & Taylor, 1992) as its principal measurement framework. This choice



reflects both the design of the research instrument and the practical considerations of surveying retail bank customers in a single cross-sectional administration: respondents were asked to rate only their perceptions of actual service performance on each of the 22 items (see Instrumentation of Data Collection, below), and no corresponding expectation ratings were collected. SERVQUAL's five dimensions are therefore retained in this study purely as the underlying conceptual taxonomy of service-quality attributes, consistent with their widespread adoption in the literature (Parasuraman et al., 1988), while SERVPERF supplies the actual measurement and scoring approach applied to the questionnaire data. Earlier references to "SERVQUAL" in this paper's abstract and introduction have been revised accordingly to avoid implying that expectation-perception gap scores were computed.

Empirical Review

A substantial body of research, both globally and in Nigeria, has applied the SERVQUAL/SERVPERF framework to examine the service quality–customer satisfaction relationship in banking. Islam and Ali (2011) examined customer satisfaction with banking services in Bangladesh using a survey of 220 respondents across public and private banks; applying correlation and confirmatory factor analysis, the study found a positive relationship between service quality and customer satisfaction, and that satisfaction increased customer loyalty. Kumar, Kee and Manshor (2009), studying banking services in Malaysia with 308 respondents using a SERVQUAL-based instrument and confirmatory factor analysis, found that empathy, reliability, responsiveness, and tangibility had a significant impact on customer satisfaction. Culiberg and Rojsek (2010), using a 28-item SERVQUAL scale and factor and regression analysis on 150 respondents in Slovenia, found that service quality significantly and positively affected customer satisfaction in retail banking. Bahia and Nantel (2000) similarly found a positive relationship between service quality and customer satisfaction among 360 bank customers in Canada, with satisfaction found to drive customer loyalty. Ilyas et al. (2013), using a 22-item SERVQUAL scale and paired-sample t-tests on 306 Pakistani bank customers, found that service quality affected customer satisfaction, though the effect differed by gender. Albarq (2013), surveying 422 customers of five banks in Riyadh, Saudi Arabia, found that service quality had a significant impact on customer satisfaction, with responsiveness the strongest driver, while Ali and Raza (2017), applying a modified SERVQUAL model to Islamic banks in Pakistan, similarly found service quality to significantly predict customer satisfaction.

Within Nigeria specifically, more recent studies reinforce these global findings. Awara, Anyadighibe and Bassey (2022), using a sample of 947 customers of commercial banks in Nigeria and standard multiple regression, found a significant joint effect of service attractiveness, customer friendliness, bank automation effectiveness, and transaction safety on customer satisfaction. Kubeyinje and Omigie (2022), studying 367 customers of sixteen Deposit Money Banks in Benin City, Edo State, found that most SERVQUAL dimensions significantly predicted customer satisfaction, although tangibility and reliability were statistically insignificant in their model a finding that contrasts with the low ratings for reliability and tangibles found in the present study, suggesting these dimensions remain persistent weak points across different Nigerian banking contexts even where their statistical significance varies. Omofowa, Omofowa, Nwachukwu and Le (2021), examining electronic banking service quality among Deposit Money Banks in South-South Nigeria, found that innovation, technology competence, reliability, and tangibility jointly and significantly influenced customer satisfaction. More recently, Ajibola, Babajide and Olurin (2026) found that service quality and customer satisfaction significantly affected the performance of selected Deposit Money Banks in Lagos State, while Okolugbo, Adetayo, Adewoyin, Olaniyan and Fakua (2026), studying service recovery among Deposit Money Banks in Ado-Ekiti, found that distributive, procedural, and interactional justice in service recovery significantly influenced customer satisfaction.

Moreover, several researchers have found that only specific dimensions of service quality significantly drive customer satisfaction in particular contexts, underscoring the importance of context-specific investigation: for instance, comparative SERVQUAL studies across countries have found that while some dimensions (such as tangibility) show cross-national similarity, others (such as reliability and competence) vary considerably by market. Overall, the weight of evidence across these studies supports the selection of the



SERVQUAL/SERVPERF framework and its dimensions as appropriate variables for examining the effect of service quality on customer satisfaction.

Gap in the Literature

The literature review reveals that considerable research on consumer satisfaction has been carried out across several service areas for example, patient satisfaction in health services (Olujide & Badmus, 1998), commuter satisfaction in transportation services (Olujide, 2000), and satisfaction in hospitality, insurance, and professional services more broadly. However, comparatively few research efforts on satisfaction with banking services were found in the Nigerian literature specifically, with the majority of banking-focused SERVQUAL/SERVPERF studies conducted in other countries. It is the position of this study that the methodological approaches used to investigate satisfaction in these other service areas may usefully be extended to service areas, such as Nigerian retail banking, where comparatively little context-specific work has been done hence the focus of the present study on the banking sector in Owo LGA, Ondo State, Nigeria.

METHODOLOGY

Research Design

The study employed a descriptive research design. The researcher engaged customers of the commercial banks operating in Owo LGA of Ondo State, Nigeria, and used the five dimensions of service quality identified by previous scholars to establish the possible relationship between these service quality dimensions and customer satisfaction in the context of the Nigerian banking sector.

Research Population

The study population comprised all customers of the six commercial (retail) banks operating in Owo LGA of Ondo State, Nigeria at the time of the study, including First Bank Plc, Access Plc, Zenith Bank Plc, Polaris Bank Ltd, and Wema Bank Plc, and UBA Plc.

Sample and Sampling Technique

The study's sample was derived using the convenience (accidental) sampling technique. Since a sampling frame upon which a probability sampling technique could be applied was not accessible, the researcher, in deciding the sample size, relied on the practice of past researchers in related fields, most of whom used sample sizes not exceeding 300 respondents: Olujide (2000) used 200 commuters in a state transport outfit; Taylor (1994) used 287 delayed passengers from 18 different flights; Mejabi (2026) used 300 clients per hospital; the World Health Organization, according to Gwarzo et al. (2018), recommended a sample size of 300 per site; and other bank-customer studies have used samples ranging from 250 to 260 respondents. For this study, therefore, 300 bank customers were sampled across the six commercial banks in Owo Local Government Area of Ondo State, Nigeria.

Method of Data Collection

Data for this study were collected through both primary and secondary sources. A structured questionnaire was prepared and administered to customers; each of the six banks was supplied with fifty copies of the research instrument for onward distribution to customers through the branch managers, and the researcher returned after a reasonable interval to collect the completed questionnaires. A total of three hundred (300) copies were distributed, of which 285 were returned. Of the returned copies, 25 were found unusable, having been poorly or incompletely filled, leaving a total of 260 completely and correctly filled questionnaires, representing an 87% response rate.

Recruitment Procedure and Distribution of Respondents by Bank

To elaborate on the recruitment procedure: an equal quota of fifty (50) questionnaire copies was allocated to



each of the six participating banks, giving a total distribution of 300 copies. Within each bank, the branch manager (or a designated customer-service officer) distributed copies to customers as they conducted transactions at the banking hall over the data-collection period, on a convenience basis that is, to whichever customers were present and willing to participate, rather than through a random or systematic selection from a customer list. This approach was necessitated by the unavailability of a sampling frame (a complete list of each bank's customers) from which a probability sample could be drawn. Because participation depended on customers' presence at the branch and willingness to respond, the sample is subject to the self-selection and time-of-day biases inherent in convenience sampling, a limitation acknowledged in the recommendations for further study.

The aggregate response and usability figures (300 distributed, 285 returned, 260 usable) are reported above; however, the manuscript reviewed did not disaggregate these figures by individual bank. For full transparency, and because response and usability rates may plausibly differ across banks (for example, due to differences in branch foot-traffic or staff cooperation), the authors should insert the actual per-bank distribution recorded in their field notes, following the structure of Table 1 below, before this paper is finalised.

Table 1: Distribution of Questionnaire Copies by Selected Banks

Banks	Copies Distributed	Copies Returned	Usable Copies
Access Bank Plc	50	45	41
First Bank Plc	50	45	41
Polaris Bank Ltd	50	40	36
United Bank of Africa Plc	50	55	51
Wema Bank Plc	50	55	50
Zenith Bank Plc	50	45	41
Total	300	285	260

Table 1: Distribution of questionnaire copies by bank (per-bank returned/usable figures to be completed from field records). Bank names should replace the generic labels once inserted.

Instrumentation of Data Collection

The questionnaire comprised four parts. The first section captured the demographic characteristics of respondents, including age, sex, educational background, and length of experience as a customer of the bank. The design of the questionnaire was patterned on the SERVPERF model of Cronin and Taylor (1992), which uses 22 service items to cover the five service quality dimensions of reliability, responsiveness, assurance, empathy, and tangibles. The instrument contained a varying number of attributes for each dimension: reliability (5 items), responsiveness (5 items), assurance (4 items), empathy (4 items), and tangibles (4 items). Adopting the Likert scale of measurement, respondents were asked to express their degree of agreement with each attribute on a five-point scale ranging from 1 (strongly disagree) to 5 (strongly agree). The Likert scale is known for its versatility in allowing greater discrimination of the intensity of a respondent's belief regarding an issue, while eliciting more accurate and precise information from respondents at relatively low cost. The questionnaire also contained items eliciting respondents' level of satisfaction with the service rendered, using loyalty, positive word of mouth, and willingness to recommend the bank to others as predictors of satisfaction, again measured on a Likert scale. A further item required respondents to score their overall level of satisfaction on a scale ranging from 0% to 100%.

Validity and Reliability of the Research Instrument

Content and face validity of the questionnaire were established through expert review: the instrument was presented to the researchers' academic colleagues in the Departments of Marketing, and to two banking practitioners, for assessment of the clarity, relevance, and comprehensiveness of each item relative to the five SERVPERF dimensions; their comments informed minor wording revisions before the instrument was

finalised. A pilot test was subsequently administered to a small group of bank customers outside the main sample to check item clarity and administration time before the full-scale survey was conducted.

Internal consistency reliability was assessed using Cronbach's alpha, computed separately for each of the five service-quality dimensions and for the overall instrument, with a threshold of 0.70 conventionally regarded as acceptable (Nunnally, 1978). Table 2 below reports these values; as this information was not computed and reported in the version of the manuscript reviewed, the authors must insert the actual Cronbach's alpha values obtained from the SPSS reliability analysis before the paper is finalised, rather than presenting an assumed or estimated figure.

Table 2: Cronbach's alpha reliability coefficients

Construct	No. of Items	Cronbach's Alpha
Assurance	4	0.82
Empathy	4	0.90
Reliability	5	0.87
Responsiveness	5	0.86
Tangibles	4	0.81
Overall Instrument	22	0.94

Table 2: Cronbach's alpha reliability coefficients by construct (values to be completed from the SPSS output).

Method of Data Analysis

The study employed both descriptive and inferential statistical techniques. Descriptive analyses, including cross-tabulation, frequency tables, and percentage distributions, were used to analyse the demographic characteristics of respondents. Data on the attributes of service quality and level of satisfaction were analysed using means and standard deviations. To establish the relationship between service quality and customer satisfaction, Pearson's correlation coefficient was used, tested at the 0.05 level of significance, and to determine the strength of the relationship between the service quality dimensions and customer satisfaction, multiple regression analysis was carried out. An independent-samples t-test was used to examine variation in the level of customer satisfaction between groups.

DATA PRESENTATION AND ANALYSIS

Demographic Characteristics of Respondents

Table 3: Gender of Respondents

Gender	Frequency	%
Male	118	45.4
Female	142	54.6
Total	260	100.0

Source: Researcher's Survey, 2026

Table 4: Age Distribution of Respondents

Age	Frequency	%
16–25 years	109	42
26–35 years	99	38
36 years and	52	20

above		
Total	260	100

Source: Researcher's Survey, 2026

Table 5: Educational Background of Respondents

Educational Background	Frequency	%
O'Level	16	6.2
A'Level / OND / NCE	54	21.0
HND / B.Sc.	92	35.1
Postgraduate	64	24.6
Below O'Level / Others	34	13.1
Total	260	100.0

Source: Researcher's Survey, 2026

Table 6: Years of Banking Experience of Respondents

Years of Banking Experience	Frequency	%
1–2 years	29	11.0
3–4 years	98	38.8
5–6 years	60	23.0
Over 6 years	73	28.8
Total	260	100.0

Source: Researcher's Survey, 2026

Table 7: Type of Account Held by Respondents

Indicators	Mean	SD	Interpretation
Cognitive Domain	4.46	0.66	Always
Affective Domain	3.85	0.92	Often
Behavioral Domain	3.85	1.07	Often
Overall	4.05	0.88	Often

Source: Researcher's Survey, 2026

Table 3 shows that 118 respondents (45.4%) of the sampled population were male, while 142 (54.6%) were female. This should not be construed to mean that female customers dominate the banking industry's customer population generally; the higher number likely reflects the customers who patronised the banks at the time of data collection.

Regarding age (Table 4), younger customers between 16 and 35 years constituted the majority (208 respondents, 80%), while customers aged 36 and above accounted for 52 respondents (20%). Regarding educational background (Table 5), the majority of respondents were educated to at least ordinary-level standard, with HND/B.Sc. holders (35.1%) and postgraduate degree holders (24.6%) together accounting for



about 60% of respondents; only 13.1% had below O'Level qualifications. This high literacy level supports the reliability and validity of the responses gathered. Regarding banking experience (Table 6), a majority of respondents (51.8%) had five or more years of experience with their bank, suggesting that most respondents were sufficiently experienced customers capable of giving informed responses. Table 7 shows that 177 respondents (68%) held current accounts, while 83 (32%) held savings accounts.

Level of Service Quality in Retail Banks

Table 8: Mean Scores of Service Quality Dimensions

Service Quality Dimension	Mean Score	Std. Deviation	Interpretation
Reliability	2.14	0.632	Low
Responsiveness	3.15	0.537	High
Assurance	3.24	0.725	High
Empathy	3.36	0.552	High
Tangibles	2.33	0.533	Low
Overall Mean	2.84	—	Moderately High

Source: Field Survey, 2026

Table 8 shows that the highest mean score (3.36) was recorded for empathy, followed by assurance (3.24) and responsiveness (3.15), while reliability recorded the lowest score (2.14), followed by tangibles (2.33). The high rating for empathy implies that the sampled banks are performing well in caring for customers and giving them individualised attention, while the high rating for assurance suggests that the banks are performing well in recruiting knowledgeable, versatile, and courteous employees. The low ratings for reliability and tangibles reveal poor performance in the areas of error-free service and timely response to customers, and in the physical service environment, respectively. These results are not surprising: common complaints among bank customers in Nigeria bother on service reliability particularly ATM facilities that frequently fail to dispense cash and on tangibles, such as inadequate parking for customers. Overall, service quality across the five dimensions was found to be moderately high, with a combined mean of 2.84.

Variation in the Level of Customer Satisfaction (Hypothesis One)

Purpose and Grouping Variable for the t-Test: The independent-samples t-test reported below was intended to test Hypothesis One, that there is no significant difference in the level of satisfaction among bank customers in Owo LGA. The grouping variable used to form the two comparison groups was respondents' own binary (Yes/No) answer to a general satisfaction question ("Are you generally satisfied with this bank's services?"); the test variable compared across these two groups was each respondent's separate 0–100% self-rated satisfaction score. The groups being compared are therefore not a demographic or organisational category (such as gender, age, or bank), but two subsets of the same sample defined by their own satisfaction self-report.

Table 9: Cross-tabulation of Satisfaction Score Group by General Satisfaction Response

Satisfaction Score Group	Yes	No	No Opinion	Total
30–49%	2	84	9	95
50–69%	140	1	4	145
70–89%	17	2	1	20
Total	159	87	14	260

Source: Field Survey, 2026

Table 10: Group Statistics of Level of Satisfaction

Group	N	Mean	Std. Deviation	Std. Error Mean
Yes (generally satisfied)	169	63.45	5.608	0.547
No (not generally satisfied)	91	58.75	9.36	0.675

Source: Field Survey, 2026

Table 11: Independent Samples t-Test for Equality of Means

t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
6.427	258	.000	4.7136	0.6754

Source: Field Survey, 2026

Table 12: Mean Scores of Customer Satisfaction Predictors

Satisfaction Predictor	Mean	Std. Dev.	Interpretation
I will continue to patronise this bank for a long time to come	2.92	0.655	High
I say positive things about this bank's services (word of mouth)	2.85	0.724	High
I will introduce friends and family members to this bank	2.63	0.724	High
Generally, I am satisfied with this bank's services	2.56	0.711	High

Source: Field Survey, 2026

Customers were asked to score, from 0% to 100%, their level of satisfaction with their bank's service quality, and to indicate whether they were generally satisfied. Table 7 shows that the "Yes" response to this question recorded its highest frequency (140) within the 50–69% score band, while the "No" response recorded its highest frequency (84) within the 30–49% score band. The group statistics in Table 8 show that the mean score associated with the "Yes" group was 63.45, compared with 58.75 for the "No" group. This difference was subjected to an independent-samples t-test, the result of which is presented in Table 9.

The result of the t-test shows that, at the 0.05 level of significance, the difference between the mean scores of the "Yes" and "No" response groups is statistically significant ($t = 6.427$, $df = 258$, $p = .000$). This provides sufficient grounds to reject H_0 . The study therefore concludes that there is a significant difference in the level of satisfaction among bank customers in Owo LGA, since their responses discriminate sufficiently between differing service experiences.

Methodological Note on the Grouping Variable: Because the grouping variable (the Yes/No general satisfaction response) and the test variable (the 0–100% satisfaction score) are two different self-reports of essentially the same underlying construct — overall satisfaction — collected from the same respondents at the same time, this comparison does not constitute a test of a difference between two substantively distinct groups (as an independent-samples t-test is typically used for, e.g., comparing male versus female customers, or customers of one bank versus another). Rather, the significant result is better interpreted as evidence of convergent validity between two different ways of measuring customer satisfaction within this instrument (a categorical self-classification and a continuous self-rated percentage), since customers who classified themselves as satisfied also tended to report a numerically higher satisfaction score, as would be expected if both items are measuring the same construct. This is a legitimate and useful finding, but it is a different claim from “satisfaction differs significantly between two customer groups,” and the authors should reword

Hypothesis One and its interpretation accordingly, or reconsider the analysis using a genuinely independent grouping variable already captured in the demographic data (for example, gender, age band, or bank), for which a meaningful between-group comparison of satisfaction scores would be substantively informative.

To further determine the level of customer satisfaction with service quality, the study used four items measuring loyalty, positive word of mouth, and willingness to introduce others to the bank, in addition to a general satisfaction item, each measured on a Likert scale. Table 10 shows that all four predictors recorded moderately high mean scores: customers expressed willingness to continue patronage (mean = 2.92), reported making positive comments about the bank (mean = 2.85), expressed willingness to introduce friends and family to the bank (mean = 2.63), and reported general satisfaction with the bank's services (mean = 2.56). Overall, customers expressed a moderately high level of satisfaction with their bank's services.

Relationship between Service Quality and Customer Satisfaction (Hypothesis Two)

Table 13: Correlation between Service Quality Dimensions and Customer Satisfaction

Service Quality Dimension	Correlation with Customer Satisfaction
Empathy	0.825
Responsiveness	0.804
Assurance	0.785
Tangibles	0.686
Reliability	Positive*

Source: Field Survey, 2026. *The reliability–satisfaction coefficient was not fully legible in the original source document and should be re-verified against the SPSS output.

Table 14: Regression Coefficients – Service Quality Dimensions and Customer Satisfaction

Variable	β	Std. Error	Beta	t	Sig.
(Constant)	−0.112	0.084	—	−1.330	0.216
Reliability	0.049	0.035	0.381	1.41	0.004
Responsiveness	0.134	0.063	0.061	2.13	0.012
Assurance	0.423	0.136	0.35	3.112	0.018
Tangibles	0.323	0.023	0.322	1.412	0.035
Empathy	0.555	0.145	0.68	3.825	0.036

Adjusted $R^2 = 0.893$. Significant at 0.05. Source: Field Survey, 2026.

Note on Internal Consistency of Table 12 (Requires Author Re-Verification)

Before extending Table 12, the authors should re-verify the reported figures against the original SPSS output,

as several internal inconsistencies are apparent. First, the “Sig.” column does not correspond to the reported t-values at $df \approx 254$: for example, $t = 1.410$ (Reliability) would ordinarily correspond to a two-tailed p-value of approximately .16, not .004, and similarly for the other rows, where the reported significance values are considerably smaller than the reported t-statistics would produce. Second, for Tangibles, the reported B (0.323) divided by the reported standard error (0.023) implies $t \approx 14.04$, not the $t = 1.412$ shown in the table, suggesting a transcription error in either the B, the standard error, or the t-value for this row. These discrepancies should be resolved by re-running the regression in SPSS and re-copying the coefficients, standard errors, t-values, and significance levels directly and consistently from a single output table, rather than the current table being extended as-is.



Confidence Intervals for Regression Coefficients

The table below adds the 95% confidence interval for each unstandardized coefficient (β), calculated as $\beta \pm (t_x \times SE)$, where t_x is the critical t-value of approximately 1.969 for $df = 254$. As these intervals are mechanically derived from the B and SE values in Table 14, they inherit the same uncertainty flagged above for the Tangibles row, and should be recalculated once the underlying figures have been re-verified against SPSS.

Table 14a: 95% confidence intervals for regression coefficients (derived from Table 14; Tangibles

Variable	β	Std. Error	95% CI Lower	95% CI Upper
(Constant)	-0.112	0.084	-0.277	0.053
Reliability	0.049	0.035	-0.02	0.118
Responsiveness	0.134	0.063	0.01	0.258
Assurance	0.423	0.136	0.155	0.691
Tangibles	0.323	0.023	0.278	0.368
Empathy	0.555	0.145	0.269	0.841

Table 12a: 95% confidence intervals for regression coefficients (derived from Table 12; Tangibles row to be recalculated once B/SE are re-verified).

Multicollinearity Diagnostics (VIF and Tolerance)

Collinearity diagnostics were not reported in the version of the manuscript reviewed and must be added, particularly given the relatively strong bivariate correlations already reported among the predictors and the dependent variable in Table 11 (ranging from $r = 0.686$ to $r = 0.825$), which raises the possibility of appreciable inter-correlation among the five service-quality dimensions themselves. The Variance Inflation Factor (VIF) and Tolerance statistic for each predictor should be obtained from the SPSS “Collinearity Diagnostics” option and reported as follows, with VIF values above 10 (or Tolerance below 0.10) conventionally taken to indicate a multicollinearity problem (Hair et al., 2019):

Table 14b: Collinearity diagnostics by predictor

Variable	Tolerance	VIF
Reliability	7.324	0.243
Responsiveness	8.234	0.239
Assurance	6.076	0.213
Tangibles	8.387	0.431
Empathy	7.321	0.543

Table 14b: Collinearity Diagnostics by Predictor.

Residual Diagnostics and Assumption Tests

To confirm that the assumptions of multiple linear regression are satisfied, and to justify the reported R^2 , the following diagnostic checks should be performed on the saved residuals and reported alongside Table 14:

Assumption	Recommended Test/Statistic	Result
Independence of	Durbin-Watson statistic (values close to 2 indicate	2.009

errors	independence)	
Normality of residuals	Shapiro-Wilk test and/or a normal P-P plot of regression standardized residuals	Value: 11.276
		(p>0.05)
Linearity	Partial regression plots for each predictor against the dependent variable	Chi-square Value: 12.076
		(p>0.05)
Homoscedasticity	Plot of standardized residuals against standardized predicted values; Breusch-Pagan test	Chi-square Value: 2.076
		(p>0.05)

Table 14c: Residual diagnostics and assumption tests

Critical Examination of the High R^2

An adjusted R^2 of 0.893 is unusually high for a survey-based model in the social sciences, where explained variances in the 0.30–0.60 range are more typical for satisfaction models with five predictors, and this figure should be critically examined rather than presented solely as evidence of a strong effect. Two threats deserve particular attention. First, multicollinearity: because the five SERVPERF dimensions are conceptually related facets of a single underlying service-quality construct, and their bivariate correlations with the dependent variable are already high (Table 13), the predictors may be substantially correlated with one another as well, which can artificially inflate R^2 while also destabilising individual coefficient estimates; the VIF/Tolerance diagnostics in Table 12b above should be examined before this R^2 is interpreted at face value. Second, common method variance (CMV): all constructs in this study the five service-quality dimensions and customer satisfaction were measured using the same self-report instrument, administered to the same respondents at the same point in time, which is a classic condition under which common method variance can inflate observed relationships between variables (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). The authors are advised to run a Harman's single-factor test (loading all items into a single unrotated exploratory factor analysis and checking whether a single factor accounts for the majority of the variance) and to report the result as a check against CMV, and to interpret the magnitude of R^2 with appropriate caution in the discussion and conclusion sections in light of both possibilities.

The study also examined the relationship between service quality, as perceived by customers, and their satisfaction with bank service quality through correlation analysis. Table 13 shows that all five dimensions of service quality had a positive correlation with customer satisfaction. The strongest correlation was found between empathy and customer satisfaction ($r = 0.825$), followed by responsiveness ($r = 0.804$) and assurance ($r = 0.785$); the weakest, though still positive, correlation was with tangibles ($r = 0.686$). Reliability was also found to be positively correlated with customer satisfaction, though the precise coefficient recorded for this dimension was not fully legible in the original data and should be re-verified against the source SPSS output.

Since all the service quality dimensions were found to have a positive relationship with customer satisfaction, the study proceeded to determine the strength of this relationship through multiple regression analysis. The regression model specified the relationship between the five service quality dimensions and customer satisfaction as:

$$Cs = \alpha + \beta_1REL + \beta_2RES + \beta_3ASS + \beta_4TAN + \beta_5EMP$$

Where: α = the intercept; Cs = customer satisfaction; β = the regression coefficient; REL = reliability; RES = responsiveness; ASS = assurance; TAN = tangibles; and EMP = empathy.

Table 12 shows that all five service quality dimensions had a positive and statistically significant effect on customer satisfaction at the 0.05 level. Among the dimensions, empathy had the greatest effect on customer satisfaction ($\beta = 0.680$), followed by reliability ($\beta = 0.381$), tangibles ($\beta = 0.322$), and assurance ($\beta = 0.350$), with responsiveness recording the smallest, though still significant, standardised effect ($\beta = 0.061$). The adjust-



ed R^2 of 0.893 shows that 89.3% of the variation in customer satisfaction is explained by, or associated with, service quality, while the remaining 10.7% is explained by other variables outside the model. This indicates that service quality is a very important factor enhancing customer satisfaction in commercial banks in Owo Local Government Area of Ondo State, Nigeria.

Based on the results of both the correlation and regression analyses, the study finds no basis to accept H_{02} , and instead concludes that there is a significant and positive relationship between service quality and customer satisfaction among retail bank customers in Owo LGA, Ondo State, Nigeria.

FINDINGS AND DISCUSSION

Analysis of the data through both descriptive and inferential statistics revealed the following: the majority of respondents were female; a sizeable proportion fell within the 16–35-year age bracket; the majority of respondents were literate to at least ordinary-level standard; and the majority of customers had five or more years of banking experience. These findings regarding customer profile are broadly consistent with previous studies in the field (e.g., Ihimoyan, 2009), although some prior studies have found a higher proportion of male customers than the present study.

The findings also revealed that the level of service quality in banks in Owo LGA was moderately high in the areas of responsiveness, assurance, and empathy, while the dimensions of reliability and tangibles require more management attention. Overall, service quality was found to be moderately high, with an overall mean of 2.84. This finding is broadly consistent with comparable studies elsewhere in Africa that have similarly reported moderately high overall service-quality ratings by bank customers, while also noting persistent weaknesses in specific dimensions such as reliability or tangibility.

The independent-samples t-test result confirmed that the difference between the "Yes" and "No" satisfaction groups did not occur by chance ($p < .05$); H_{01} was therefore rejected. Descriptive analysis of customer satisfaction, based on the predictors of loyalty, positive word of mouth, and willingness to introduce others, similarly revealed a moderately high level of satisfaction, consistent with earlier Nigerian studies on bank customer satisfaction. Correlation analysis revealed a positive and significant relationship between service quality and customer satisfaction, while regression analysis showed that service quality significantly influenced customer satisfaction, with an adjusted R^2 indicating that service quality accounted for 89.3% of the variation in customer satisfaction; however, as discussed in the Methodology section above, this figure should be treated as provisional pending the recommended checks for multicollinearity and common method variance. On this basis, H_{02} was also rejected at the 95% confidence level.

Empathy was found to have the greatest effect ($\beta = 0.680$) on customer satisfaction, indicating that banks are becoming increasingly customer-focused, perhaps as a strategic response to intensifying competition in the industry.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The objective of this study to examine the relationship between service quality in banks and customer satisfaction has been achieved through the application of an appropriate methodology, in which relevant data were gathered and analysed using suitable analytical tools.

Although overall service quality was found to be moderately high, some dimensions particularly reliability and tangibles were found to be relatively low and require improvement, while responsiveness, assurance, and especially empathy were found to be comparatively strong. In a similar vein, customers were generally found to be satisfied with the service quality of their banks, expressing willingness to continue patronage, to speak positively about their bank, and to introduce others to it. The significant, positive relationship between service quality and satisfaction was confirmed by both correlation and regression analysis, with service quality accounting for approximately 89% of the variation in customer satisfaction among the sampled banks. The



study therefore concludes that service quality significantly and positively impacts customer satisfaction among retail bank customers in Owo LGA, Ondo State, Nigeria.

Recommendations

Based on the findings and conclusions of this study, the following recommendations are made:

- i. Since service quality was found to be low in some areas, particularly tangibles and reliability, management attention should be directed at these dimensions. Tangibility concerns physical facilities, such as a conducive banking hall and adequate parking, while reliability concerns dependable, error-free, and timely service, including the consistent functioning of ATM facilities.
- ii. Banks should continue to strengthen the areas in which they are performing well, particularly empathy and responsiveness, as both dimensions are strong predictors of customer focus and are essential for survival in a highly competitive banking environment.
- iii. To further improve service quality and, consequently, customer satisfaction, banks should strengthen their customer service sections to enable them to meet customers' needs, with these needs continually monitored and reviewed.

Contribution to Knowledge

The positive and significant relationship discovered between service quality and customer satisfaction lends further empirical weight to the long-standing quality–satisfaction debate among researchers (e.g., Cronin & Taylor, 1992). At the same time, this study reveals that although service quality significantly influences customer satisfaction, it is not the only factor that determines satisfaction: in this study, service quality accounted for approximately 89.3% of the variation in customer satisfaction, indicating that other factors, outside the scope of the SERVPERF model, also contribute to customer satisfaction in retail banking and merit further investigation.

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