

# Service Quality and Customer Patronage: A Study of Selected Commercial Banks Users in Anambra State

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## ABSTRACT

The majority of studies focused on determining the association between customer satisfaction with banking services and banks patronage without attempting to determine the drivers of customer patronage. The need to examine service quality and related components as predictors of client patronage of banks in Anambra State prompted this study. The study's population was limitless, and a sample size of 250 responders was calculated statistically. The questionnaire was used to obtain primary data. The hypotheses were tested using multiple linear regressions. The study found that service quality and price/cost variables have a significant influence on customers' patronage of specific banks. Regular staff training and retraining is critical, especially because the study highlighted effective check-in/out as one of the factors. As well as proficient bilingualism, training in languages other than one's native tongue is essential.

**KEYWORDS:** Customer Patronage, Service quality and Price/cost

## INTRODUCTION

Only because it supports and maintains a country's economic stability and controls GDP to some extent, the banking industry is a very important financial entity in that country. In terms of our country, it is doing everything it can to compete with foreign financial institutions, including the recent merger of five state banks and associates into one of India's largest banking chains. For a successful operation, all institutions, particularly financial institutions, rely heavily on their consumers and their collaboration (Uvais & Sulaiman, 2017).

The services supplied by such institutions are critical, and their patronage intentions for a certain business are heavily influenced by them. Customers tend to express their loyalty to the more successful banks in the business world, and as a result, many other banks have experienced losses as a result of the lack of concentration in this area. Customers become loyal to banks once their perceived quality has reached a satisfactory level, and this has an impact on their

attitude and conduct, resulting in genuine patronage intention (Holbrook & Chaudhari, 2001).

Service quality has been documented as a major matter in the tourism and hospitality industry (Cheng, 2012). According to Akbaba (2005) the role of service quality in the success of hotel businesses cannot be denied. It is vital for the hotel managers to have a good understanding on what exactly the customers want. Identifying the specific expectations of customers, the dimensions of the service quality, and their relative importance for customers for each specific segment of hotel industry would definitely help managers in the challenge of improving the service quality. In a progressively competitive market, providing extraordinary quality service is viewed as a critical factor for the triumph of tourism and hospitality businesses (Tsaur, 2014). Therefore, organizations concentrated on customers' expectations and attempts to satisfy them by delivering superior quality of service that is a central

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issue to retain satisfied and loyal customers (Lim, 2014). Marketers have recently begun to consider and advance strategies to manage and measure service excellence to their personal advantage (Zaibaf, 2013).

In addition, the services supplied by a typical modern hotel can be divided into three categories: primary, secondary, and supplemental services. A hotel's main goal is to provide lodging and boarding to its customers. Secondary services are those that improve the quality of the primary service, making your stay at the hotel more enjoyable. Entertainment services, swimming pools, dance rooms, gymnasiums, gaming and sports facilities, television, internet, teleconferencing and other business-related services, and comfortable lobby space are among the services provided in this category. Value-added services are services that are provided in addition to the basic services to the basic hospitality service which include Conference room facilities, transportation service, business centre and mail-handling facilities, telephone service in the room, health related service, money changing facility, shopping complex, exhibition rooms and sightseeing service etc.

Currently, from the extant literature available, most studies focus on the relationship between service quality and customer satisfaction. No or few studies have tried to investigate the determinants service quality on customer patronage of hotel services. This is because consumers seek evidence of the eventual 'quality' of the intangible service from observing the tangible elements like the services cape (Berry & Parasuraman, 1991). However, some scholars view service cape as service quality, most see it as an antecedent of service quality. The services cape is the outward appearance of the organization and thus can be critical in forming initial impression or setting up customer expectations (Anand, 2008). Service setting plays a critical role in shaping expectations, differentiating service firms, facilitating customer and employee customer goals, and influencing the nature of customer experiences (Bitner, 1992).

The two strategies used by banks to gain competitive advantage are low cost leadership through price discounting and developing customer patronage by providing unique benefits to customers (Kandanpully & Suhartanto, 2001). Banks that attempt to improve their market share through discounting price however runs the serious risk of having a negative impact on the bank's medium and long term profitability. Some other banks that believe it is the quality of service rather than the price is the key to a banks's ability to differentiate itself from its competitors and to gain customer patronage also run into serious competition with others because of the level of technological

advancement that the present service industry require. However, numerous examples illustrate that it is important that the hotel industry develop customer patronage, as opposed to relying solely on pricing strategies.

Empirical studies have been conducted on customer satisfaction with services provided by the banking industry (Ezeh & Ezeoke 2013; Anad, 2008) Most of the studies concentrated on measuring the relationship between customers' satisfaction with the services rendered by the banks without trying to ascertain the determinants of customers patronage. Cronin and Taylor (1992) tested the causal relationship between service quality and customer satisfaction and noted that there is no consensus on the causal order of the quality and satisfaction from the perspective of marketing researchers, and suggested that the true nature of this empirical relationship require further justification. The majority of studies focused on determining the association between customer satisfaction with banking services and banks patronage without attempting to determine the drivers of customer patronage. The need to examine service quality and related components as predictors of client patronage of banks in Anambra State prompted this study. Specifically, the study ascertains to see;

1. If service quality variables have an impact on bank patronage in Anambra state.
2. If consumer patronage of banks in Anambra state is influenced by price/cost of services.

### **Review of Related Literature Review Customer Service**

Customer service, in general, refers to how a business treats its clients. Customer service, according to DeiTumi (2005), is an attitude rather than a department. He also believes that a firm can only keep and create clients depending on the attitude it exhibits toward them. It's also about delivering on the company's goal of adding value to the client. Customer service is defined as a company's ability to provide services to customers on a continuous basis while meeting their needs and wishes (Simons, 2016).

Customer service can take numerous forms, including personal or interpersonal strategies such as effective communication and listening skills, linguistic style. It's just the feeling one gets when they realize their expectations for a product or service have been met. According to Osuagwu (2009), customer service entails initiating, maintaining, and improving interactions among partners in a business entity in order to achieve the significant parties' goals. Such gatherings can be long-term in nature, as is generally the case. He went on to describe customer service as a state in which all purchasers are treated as distinct

individuals, and every action taken by the company is aimed at improving communication amongst important partners in order to achieve the company's goals.

### **Service Quality**

According to Zaithaml and Bitner (2003), perceived service quality is an overall assessment or conclusion about a service's superiority. In today's world, service quality has a wide range of acceptances, as well as many models for measuring the phenomena. The need for service has resulted in a need for quality service (Turgay, 2014). According to Wicks and Roethlein (2009), quality has many different definitions and there is no universally accepted definition of quality. To Haider (2001) quality is the totality of features or characteristics in a product/service that bear upon its ability to satisfy needs. Wicks and Roethlein (2009) defined it as the summation of the effective evaluations by each customer of each attitude object that creates customer satisfaction.

Service quality is considered an important tool for a firm struggling to differentiate itself from its competitors (Ladhari, 2008). It offers a competitive advantage to companies that strive to improve and hence bring customer satisfaction. Service quality has received a great deal of attention from both academicians and practitioners (Negi, 2009) and service marketing literature has defined it as the overall assessment of a service by the customer (Eshghi, Hanghton and Top, 2007).

Turgay (2014) defined service quality as an evaluation with a predominant cognitive aspect that emerges as a result of the comparison of the service (perceived service) quality that a consumer receives with the services quality shaped according to the expectations of consumer before the purchase. Akroush (2008) opined that services quality is the result of the comparison made by customers about what they feel services firms should offer and perceptions of the performance of firms providing the services. According to Rashed and Chowdbury (2014) through service quality, organization can reach a higher level of customer satisfaction and can maintain a constant competitive advantage.

### **Price Determinant of Customer Patronage**

Price perception can be defined as "the process by which consumers interpret price and attribute value to a good or service. It has interested researchers for several years. It is a well known fact that price and quality are two important factors of value. They both lead to customer satisfaction and also customer retention, which help increase the profits of any business. So for a manager of quick service hotel, it is important to know customers perception of price and

value. Previous studies examining the impact of price on perceived value have suggested a negative link: the higher the price, the lower the product value is perceived (Dodds et al. 1991; Grewal et al. 1998). This is a general phenomenon that when customers go out for shopping they tend to buy products which have lower prices so they get better value. This is supported by (Hutton, 1995) claiming that now more consumers are trying to maximize value for money spent, demanding better quality at lower prices. Although this may not be entirely true for all the customers because some customers are willing to pay more if they really like a product. Higher perceived value results in a greater willingness by the consumer to adopt a new product (McGowan & Sternquist, 1998). Customers who are willing to pay higher prices for a product or service tend to be brand-conscious and prestige sensitive. They also believe price is an indicator of quality or prestige (Sproles & Kendall, 1986). Once customers are convinced that they are getting the best quality product or service, they will tend to develop loyalty to it in the long run. Research conducted by Kandampully & Suhartanto, 2003 on hospitality industry found a positive relationship between price and customer patronage.

### **Customer Service in Banking**

In banking, one of the most important ways to keep consumers coming back is to provide excellent customer service. It include providing detailed and timely solutions to customers' inquiries and complaints, as well as interacting with consumers through physical meetings or other technology means such as email, fax, and phones. Almost every bank employee is involved in some part of customer care, it may be argued. Due to increased competition in the banking industry, banks are being urged to become more customer-centric. As stated before in the report, recruiting new consumers is more expensive than sustaining existing clients. In order to keep customers, the customer service personnel within banks are required to have the ability to provide quick, accurate and convenient services to clients (Osugwu, 2009).

Additionally, Aliyu and Tasmin (2012) explained the ways through which customers access service delivery of banks and they included the comparison of their anticipations before and after experience of the service delivery and also customers cultivate perceptions in the course of the service encounter and then they compare their perceptions with the actual service they received from the bank's personnel. The study went further to establish that customer expectations are distinct before experiencing a service and this influences each customer's assessment of the

performance and satisfaction levels. According to this study, customer service in banking is divided into two, namely; high touch services and high tech services. High touch services refers to bank employees interacting with customers to produce the service and the high tech services is usually based on the use of computerized systems, information technology among others.

### **Empirical previous Studies**

Many researchers have studied the hospitality industry in general and hotel industry in particular regarding the quality of service provided by these organizations. A review of some of these works is presented. Oladele, Yakibi, Akiruwa and Ajayi (2019) investigated the influence of quality of facilities on customer patronage among selected hotels in south-west, Nigeria. The primary source of data collection was adopted while multistage sampling techniques such as stratified, heterogeneous purposive and proportionate sampling techniques were utilized. The study was carried out in Ekiti, Ondo, Osun, Ogun, Oyo and Lagos States. A total number of 69 hotels cutting across all sizes were sampled. Questionnaire was used to collect data. Data collected were analyzed using descriptive statistics such as percentages and inferential Statistics such as hierarchical multiple regression. Good access road, basic security facilities, constant water supply, constant electricity and convenient parking space were used as dimensions of the explanatory variables. Findings showed that quality of facilities is positive and significantly related to customer patronage of hotels. Consequently, in ranking, we concluded that customer patronage is a function of the good access road, constant electricity, constant water supply, basic security facilities and convenient parking space. Simpeh and Simpeh, Inusah and Kwesi (2017) examined the relationship between the multidimensionality of servicescape and customer patronage. Three hypotheses were formulated. To test these possibilities, a survey with 104 participants selected from six hotels in the city of Accra was undertaken. It was found that positive relationship exists between the ambience of the hotels and patronage by customers. Positive relationship was also reported between spatial layout and patronage by customers. It was again found that signs, symbols and artifacts were positively associated with customer patronage. This study concluded that physical setting is a valuable and appropriate strategy in attracting customers in the hotel industry. Krishna, Swapna and Gantasala (2010) in their study carried out in India on service quality and its effect on customer satisfaction retailing, they found that customers have a highest expectations on promptness of services

(Responsiveness) and accuracy of transaction (Reliability); but have lowest expectations on cleanliness, ambience (Tangibility). Turgay (2014) studied the effect of service quality on customer satisfaction in hotel business; found out that empathy has the most significant factor on perceived service quality. Raymond and Choi (2001) examined the relative importance of hotel factors in relation to travellers overall satisfaction levels with their hotel stays in Hong Kong and the likelihood of returning to the same hotels in their subsequent trips. Using a factor analysis technique, the study identified seven hotel factors that were likely to influence customers' choice intentions: Staff Service Quality, Room Qualities, General Amenities, Business Services, Value, Security and IDD Facilities. Multiple regression analysis technique was then applied to examine the relative importance of each of these hotel factors in determining travellers overall satisfaction levels and their likelihood of returning to the same hotels. In order of importance, Staff Service Quality, Room Qualities and Value were the three most influential factors in determining travellers overall satisfaction levels and their likelihood of returning to the same hotels. McCaina and Shiang-Lih (2005) conducted a gap analysis between loyal customers and potential switchers in evaluating service quality attributes. It was found that the top three gaps were all related to the functional quality (interactions between customers, and employees), not technical quality and customer relation. Based on the review of past works, the necessary conceptual framework to undertake the present study is designed.

Service quality and its determinants; interaction quality; service quality environment; outcome quality; service quality, servicescape; hotel ambience/ambient conditions; spatial layout; and signs, symbols, and artefacts; and price as a determinant of customer patronage were all examined in the literature. Theory also considered what a hotel is and the many types of hotels. The theoretical framework includes the servqual model and the theory of reasoned action, followed by an empirical review, a summary of the literature, and a discussion of the Gab in the literature.

### **Methodology**

#### **Research Design**

Survey research was adopted for this study and this involves asking questions and recording responses from select group called respondents. The questions asked are to elicit responses that will answer the research questions and address the objectives of the research. The questions asked were listed in a sheet called the questionnaire.

### Population of the Study

The research was carried out in Anambra State, and the population included the customers of the banks chosen for the study. The customers were reached at the banks' premises with the help of banks personnel.

The real respondents were chosen using quota sampling. Quota sampling was used to ensure that people from different walks of life were included in the sample, therefore the questionnaire includes questions on a variety of demographic factors. The primary and secondary data used in the study were gathered from two major sources. Secondary data comes from previously published publications such as journals, textbooks, and periodicals, among others. The major data collection instrument was a questionnaire. The questionnaire is divided into two sections: the first contains the demographic characteristics and the second contains the research questions and objectives. A five-point Likert scale was used to assess them.

### Method of Data Analysis

The data collected were analysed using percentages and tables after which Factor Analysis was used to reduce the questions to variables that explain customer preference/patronage for hotels. Factor analysis was also employed to test for internal consistency of the items and to check for any item that may merit removal. Multiple Linear Regression analysis will be employed to test the hypotheses earlier formulated.

### Data Presentation and Analysis

#### Presentation of Responses to the Constructs

Two independent variables (IVs) were employed as determinants of customer patronage in the course of this study the various independent variables are presented and analyzed below.

Quality of service construct was measured with four item and are presented in the table below.

**Table 1: Responses on Service Quality Variables**

	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std. Deviation
I prefer to patronize hotels with well-trained/experienced employees	25(11.6)	101(47.0)	52(24.2)	26(12.1)	11(5.1)	2.52	1.004
I admire hotels that render prompt services.	23(10.7)	64(29.8)	56(26.0)	59(27.4)	13(6.0)	2.86	1.131
Hotels with reliable employees can attract my patronage	19(8.8)	82(38.1)	60(27.9)	48(22.3)	6(2.8)	2.66	1.016
I like to patronise hotels with employees that are polite and understand needs of specific customers and satisfies them.	15(7.0)	88(40.9)	56(26.0)	28(13.0)	28(13.0)	2.87	1.157
Valid N (listwise)	215						

Four items were used to measure the quality of service variable. All attracted higher positive responses with many undecided. All have mean above 2 and standard deviation above one. This is an indication of the respondents' varied opinion with respect to the quality of service variable/dimension of the research model. The price/cost variable was measured with four item and are presented in the table 2 below.

**Table 2: Responses on Price/Cost**

	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	Mean	Std. Deviation
I consider the cost in terms of lodging cost, transport cost and feeding before deciding to patronize an hotel	59(27.4)	103(47.9)	39(18.1)	11(5.1)	3(1.4%)	2.02	.887
Hotel service charges should not be too expensive	42(19.5)	123(57.2)	40(18.6)	3(1.4)	7(3.3)	2.08	.861
I patronize any hotel irrespective of the cost	31(14.4)	95(44.2)	77(35.8)	6(2.8)	6(2.8)	2.35	.883
I can spare some extra funds so as to get optimum satisfaction in a specific hotel of choice	34(15.8)	129(60.0)	35(16.3)	14(6.5)	3(1.4)	2.19	.855
Valid N (listwise)	215						

Four items were used to measure the price/cost variable. All attracted very high positive responses have mean above 2 and standard deviation below one. This is an indication that the respondents' are in agreement with this price/cost dimension of our research model.

**Table 3: Responses on Customer Patronage**

	SA	A	Un	D	SD	Mean	Std.
I will continue to loyal to my preferred hotel	37 (17.2)	95 (44.2)	43 (20.0)	37 (17.2)	3 (1.4)	2.30	1.045
I will recommend my preferred hotel to my friends	28 (13.0)	86 (40.0)	40 (18.6)	52 (24.2)	9 (4.2)	2.49	.991
I will not change hotel as far as the continue to maintain standard	21 (9.8)	134 (62.3)	51 (23.7)	9 (4.2)	-	2.48	1.140
I will always patronise hotels that are listed in hotel guide	55 (25.6)	104 (48.4)	20 (9.3)	36 (16.7)	-	2.34	.891
Valid N (listwise)	215						

Table 3 shows that the first item has mean of 2.30 and standard deviation (SD) of 1.045; the second item has mean 2.49 and SD of 0.991; the third has mean of 2.48 and SD of 1.140; and lastly the fourth item has mean of 3.34 and SD of 0.891. This shows variation in the dependent variable which customer patronage. The next is the validity analysis.

### Test of Hypotheses

Multiple linear regression MLR analysis was used to test the two hypotheses formulated for the study and the results are shown below

ANOVA <sup>a</sup>						
Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	394.235	5	78.847	19.286	.000 <sup>b</sup>
	Residual	1242.849	304	4.088		
	Total	1637.084	309			
a. Dependent Variable: patronage						
b. Predictors: (Constant), experience, price, quality-of-service						

The analysis of variance ANOVA table is the next set of output in the MLR analyses and from the table, the ANOVA value is 19.286 with a par value of .000 well below the .05 margin of error. The ANOVA value provides the statistical test for the overall model fit in terms of the F-ratio. This is an indication that the data fit the model in explaining banks patronage in the state. It also indicates that the coefficient of multiple correlations is not equal to zero hence we proceed to further analyze the data and use them to validate our hypotheses.

### Hypothesis One

Ho: Service quality variables have no significant impact on bank patronage in Anambra state.

Service Quality Variables have a coefficient of .185 and a t value of 3.777 with par value of .000 which well below the .01 level of significance hence Hypothesis one: Service Quality variable will significantly influence on customer patronage of banks services in Anambra is accepted.

### Hypothesis Two

Ho: Consumer patronage of banks in Anambra state is not influenced by price/cost of services.

Price has a coefficient of .054 and a t value of .893 with par value of .373 which well above the .05 level of significance hence Hypothesis two which states

that: Price of services will significantly influence customer patronage of banks is rejected.

### Discussion of Findings

Service Quality Variables of service has a coefficient of .185 and a t value of 3.777 with par value of .000 which well below the .01 level of significance hence hypothesis three is accepted and the conclusion is that service quality variables has a significant influence on customers' patronage of a specific banks. Price/cost has a coefficient of .054 and a t value of .893 with par value of .373 which well above the .05 level of significance hence hypothesis two is rejected and the conclusion is that price/cost. This is in line with Barbosa (2009) discussed in the literature. It is also in line with Yen, Liu, Tsai & Lai, (2012) cited earlier.

## Conclusions

The purpose of this study is to look into the factors that influence customer loyalty in the hotel business. The purpose of this descriptive study is to determine how service quality characteristics, price/cost, and customer patronage of hotels affect customer patronage of hotels in Anambra. The unidimensionality of the constructs was checked using factor analysis, and the validity of the constructs was checked using Pearson correlation. Multiple Linear Regressions were utilized to analyze the data and evaluate our hypotheses, and the findings revealed that ambient locations or service quality characteristics, and well-placed signs and artefacts all influenced the outcome.

On this note, bank executives should move quickly to rectify the issues and ensure that they are current. Regular staff training and retraining is critical, especially because the study highlighted effective check-in/out as one of the factors. As well as proficient bilingualism, training in languages other than one's native tongue is essential.

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