

Research Paper



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THE ROLE OF RELATIONSHIP MARKETING ON CUSTOMER SATISFACTION: THE CASE STUDY OF ABAY BANK IN DESSIE REGION OF ETHIOPIA

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ABSTRACT

Customer satisfaction is important and key performance indicator in business enterprises. Therefore, it is essential to effectively supervise customer satisfaction. The purpose of this paper is to explore the role of relationship marketing on customer satisfaction. The main objective of the research is to study the role of relationship marketing on customer satisfaction in Abay bank, Dessie Region customers in Ethiopia. The method employed for the study is descriptive survey method. Using structured questionnaire prepared for the study, primary data has been collected from customers of the bank. Secondary data has also been compiled and used. Available sampling method has been used to collect data from customers. The data collected has been analyzed using descriptive method of data analysis. The result of the analysis discloses that employees at different branches of the bank are highly respectful, courteous and friendly to customers. They also employ relentless effort to resolve customers' problems and make customers satisfied so that customers would be life time customers. Moreover, customers of the bank are highly satisfied by the services of the bank so that they recommend the bank to family members, friends and coworkers. Eventually, the bank is efficient in offering its varied and quality service to customers and therefore customers choose the bank for all their banking needs than other competing banks. The finding of the study unveils that the bank employed relationship marketing and accordingly customers of the bank are highly satisfied by the different services that the bank offers to customers

KEY WORDS: Customer satisfaction, relationship marketing, Abay Bank, word of mouth,

1. INTRODUCTION

The financial sector plays a crucial role in economic activities in any country. With the objective of mobilizing resources and enhancing investments, financial institutions have irreplaceable roles in economic development of a country. Therefore, it is essential to decide its status and appraise the financial health of the system and legally take corrective policy measures.

The Ethiopian financial system is highly bank dominated and the banking sector is not yet fully developed (Abebaw, 2014). According to the survey made by Central Statistical Agency (CSA) (2007), one bank branch serves to around 148,992 persons in the year 2007 and in terms of distribution of bank branches, it is unfair and almost forty percent of all the bank branches are situated in the capital city, Addis Ababa. In the year 2007, one bank branch located in the capital gives its services to around 14419 persons (CSA, 2007).

A considerable feature of Ethiopian commercial banking sector was its innovative nature rather than its competitiveness and contribution to the growth of a nation. As bank and banking service was new and strange to the society, the banking sector had faced a lot of challenge to acquaint the service to the population at large (Zerayehu et al, 2013).

The role of banking industry in the economic growth of a country is irreplaceable. Banks collect a lot of savings from customers and facilitate the opportunity for capital formation in the economy. The economy is occupied by many competing firms including banks for sharing customers' saving for themselves and increasing market share and profitability. Banks face stiff competition from similar competing banks to attract new customers and lure competitors' customers. Therefore, banks' are implementing relationship marketing as a tool to care, satisfy and retain their existing customers and vie for new customers.

To reinforce the role of banks in the economy, competition for customers is an important driving force. Insufficient competition to attract customers among banks may result in substantial social losses on account of higher price for customers, higher transaction cost, lower credit supply, lack of innovation and poor service quality for customers (Zerayehu et al, 2013).

2. STATEMENT OF THE PROBLEM/ LITERATURE REVIEW

Companies are developing relationship marketing so as to retain their customers and to increase profit per user through customer retention, process enhancement and product innovation (Helgesen, 2007). Many argue that a 5 percent improvement in customer retention can result in an increase in profits of between 25 to 85 percent, depending on the industry (Reichheld and Sasser. 1990).

Peterson and Smith (2003) have described relationship marketing as developing and promoting strong relationships with customers, keeping insight the long term success of the company. The authors also further elaborated that, in the increasingly competitive market where customers are becoming less loyal to a company, relationship marketing helps in retaining customers and building a competitive advantage. Gronroos(2004) also commented that relationship marketing involves establishing, maintaining and enhancing relations with the customers where both parties involved achieve their objective.

Relationship marketing has considerable importance when one takes into account that it

facilitates both internal and external, employee - customer loyalty. Relationship marketing begins with a happy and loyal workforce. The latter will in turn provide a better service to their customers.

In a different manner, relationship marketing is designed to develop strong connection with customers by providing them with information directly suited to their needs and interests and by promoting open communication. This approach often results in increased word-of-mouth activity, repeated business and a willingness on the customer's part to provide information to the organization.

Relationship marketing focuses on how a firm contributes to its customers and stakeholders and how this impacts on the firm's performance and the management of customers' requirements (Gronroos, 2000). In addition, the main purpose of relationship marketing is creating and enhancing customer relationship starting from the beginning to satisfy and retain the existing customers (Vence 2002). Relationship marketing is a sales approach, focusing on building a long-term relationship that benefits both the customer and the business. Some of the techniques businesses use in relationship marketing includes providing consistently excellent customer service, getting to know the individual and anticipating their future needs, and offering discounts and special perks through loyalty programs for repeat customers.

Relationship marketing has unfolded a lot of significance for both the clients and firms who engage in relational exchanges. The number of firms embracing relationship marketing will increase from time to time as they observe and comprehend the benefits of establishing relationships with their customers. According to Swartz and Lacobucci, successful relationships with clients involve a mutual fulfillment with benefits to both parties, namely the service firm and the client (2000:327). Also, it is argued that saving money is the primary motivation for engaging in relationship exchanges (Patterson, 1995). The fact that mutually satisfactory relationships reduce transaction costs (Baker et al, 1998), establishing strong customer relationships primarily provides a means of obtaining competitive advantage (Gwinner et al, 1998).

Customer satisfaction has become a major area of marketing that has received considerable publications from practioners and scholars in the last two decades. Customer satisfaction has been recognized as an important element that drives customer retention, loyalty and post-purchase behaviors of customers (Kotler and

Keller, 2006). Also, ISO 1002 (2004) indicates that satisfaction is the extent to which the requirements of the customers have been met.

Moreover, since firms exist to satisfy customers by meeting their requirements, it is extremely important for banks that offer banking services to periodically and consistently measure the satisfaction of their customers. As customers use the banking services, it might be that they may not be satisfied, to some extent, with certain dimensions of the service quality. Furthermore, most of the previous research supports a positive relationship between employee job satisfaction and customer satisfaction. Therefore, positive changes in employee attitudes will drive positive change on customer satisfaction (Ariani, 2015:33). She also added that the literature on service quality recommends a link between employee job satisfaction and customer satisfaction. Also, a large number of scholars have conducted research to show the relationship between employee job satisfaction and customer satisfaction. To mention few, Harter, Schmidt and Hayes as cited in Stanford (2008) concluded in their study that overall employee job satisfaction levels are more strongly correlated to business outcome such as customer satisfaction and loyalty. Similarly, Hamburg and Stock as cited in Stanford (2008) attempted to examine the relationship between a sales person's job satisfaction and customer satisfaction. Their findings show that salesperson's job satisfaction has its own effect on customer satisfaction.

From the review of literature, the following research question has been developed:

1. What are the key factors that affect customer satisfaction?
2. What is the most influential factor towards customer satisfaction in Abay bank?

3. OBJECTIVE OF THE STUDY

The general objective of the study is to examine the role of relationship marketing on Abay bank's employees' job satisfaction and customer satisfaction in Ethiopia.

3.1. Specific Objectives of the Study

- To explore the key factors that affect customer satisfaction in the bank.
- To investigate the most influential factor towards customer satisfaction in Abay Bank.

4. METHODOLOGY OF THE STUDY

To address the objectives, descriptive survey approach research design is exercised for the study.

4.1. Data type and Sources

The study has used both primary and secondary data. The primary data were collected by using a structured questionnaire designed for the study. The secondary data were collected and organized from books, articles, previous research studies and bank documents.

4.2. Sampling Technique

The target population of the study was customers of Abay Bank located in Dessie Region of Ethiopia. There were a total of 21 branches of Abay Bank in Dessie Region and out of these 8 branches which is nearly 40 percent has been selected using simple random sampling technique. The total of all customers in sampled banks were 36527. The total population of customers of Abay Bank in Amhara regional state where the research was conducted was 150,244. Following Fowler's (2003) sample size determination formula, total sizes of (n) of 280 customers were selected for the study. Non-probability convenient/available sampling technique has been used to collect data from customers of these branches. Then using proportional sampling allocation, sample sizes are determined for each sample banks depending on its customer size. Totally 270 questionnaires have been returned. 10 questionnaires were not returned from customers.

4.3. Method of Data Analysis

Because of the nature of the variables to be studied, descriptive method of data analysis was used for analyzing the data.

5. DATA ANALYSIS AND INTERPRETATION

Basic good manners demonstrate excellent customer service at a bank. Employees have to know customers by name, offer a friendly welcome when customers approach them and then follow up and provide sincere thanks after the transaction is completed. Employees of the bank need to behave sensibly at the work place. Of course this should not be done either to gain appreciation or respect from coworkers but it is essential to establish healthy and pleasant atmosphere at the work place. Moreover, employees have to be courteous to consumers and coworkers. According to Nagabhushanam (2011), courtesy indicates factors like politeness, respect, consideration and friendliness of the contact employees; consideration for the consumer's property and a clean and neat appearance of contact personnel. Also, employees who do their best to be courteous and friendly to consumers and coworkers make work place much more satisfying to all parties and brighten the office atmosphere.

On the survey questionnaire, consumers were requested to confirm and share their experience on whether employees of the bank are courteous and friendly to customers. Impressively, a great majority of the respondents, 255 (94.44%) respondents asserted in unison that employees of the bank are polite and communicate with customers in a courteous and friendly manner. They also confirmed that almost all of the employees are young and treat them considerately and with great respect. A further 8 (2.96%) of the respondents answered 'have no opinion' for the question. In contrast, the remaining 5 (1.85%) disagree that they observed complains on the behavior of few employees. The last of the respondents, 2 (0.74%) also strongly disagree on the friendly and courteous behavior of the employees. Courtesy, friendliness and polite behavior in the work place should be an important goal. Consequently, employees of the bank are highly respectful, courteous and friendly to consumers and coworkers (94.44%).

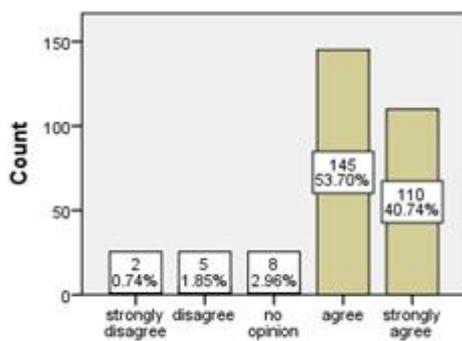


Figure 1- Employees are courteous and friendly

In the current banking order, superior customer service is highly important for maintaining profitability. Customers want their problems solved immediately and they want the first person they approached at the bank resolve it. If their problem is not solved quickly, they may be frustrated. So employees have to be empowered to resolve customers' problems/complaints quickly and effectively. When a customer complains and requests his problem to be resolved, employees have to alter this opportunity for the business by resolving the problem changing the customer into a lifetime one. Also, the first thing an employee has to do is listen customer's problem/complaint attentively to get a detailed account of the problem to understand the cause of the problem. Sometimes, customers' complaints may arise due to lack of awareness about bank's services and fees and can be easily solved by interaction between employees and customers.

Customers were enquired to assert if the bank employees rapidly solve their problems. The response points out that the bank exerts unreserved effort to resolve customer problems. To make it detail, 212 (78.52%) respondents agreed that when employees met with a customer's pressing problem, they make unrestricted attempt to straighten out the problems. Some of the respondents also added that employees solved their problems by consulting the assistant manager of the bank. The other 46 (17.04%) of the respondents are neutral. They have no opinion for the request. On the contrary, a further 12 (4.44%) of the respondents do not agree on the issue of customers problems being solved rapidly by the bank.

The findings of the survey indicates that employees of the bank employ relentless effort to resolve customers problems and make them satisfied so that customers could be lifetime customers (78.52%). However, the bank cannot overlook one-fifth of the respondents (21.48%) who had grievances on how the bank solves customers' problems. The bank has either to train employees on how they can solve customers' problems or else empower them to quickly solve customers' problems.

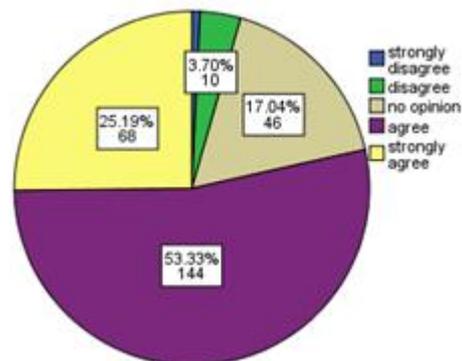


Figure 2 - Bank quickly solves customers' problems

Presently, due to the high volume of advertising targeted to customers, they are overloaded and increasingly are becoming more and more suspicious about its content (Kotler, 1999). Therefore, many times, they prefer to make purchase decisions without the influence of this advertising. That is why they are shifting from this to information of product evaluation gained from friends, family members and colleagues. This information is word of mouth communication. Word of mouth involves informal communication among consumers about products, services and firms (Liu as cited in Dithan, 2011). He also added that word of mouth

is usually perceived as more credible and trustworthy and is more readily accessible through social networks. Furthermore, according to Zeithaml et al as cited in Dithan (2011) word of mouth provides vital information about a firm to consumers that many times help customers decide whether or not to patronize a firm. Also, positive word of mouth is important for success (ibid).

Customers of the bank were also requested to affirm whether they recommend the bank to their friends, coworkers and family members. Of the total 270 respondents, 217(80.3%) confirmed (agreed) that because they are satisfied by the services of the bank and the behavior of the employees, they recommend it to anyone who requested them for the best bank. They also added that because of its efficiency

in introducing different banking products and services from time to time, they talk positively with their friends and colleagues about the bank when the issue of banking is discussed. On the other hand, 41(15.2%) of the respondents answered that they have no opinion for the query. The remaining 12 (4.5%) respondents answered that they do not recommend the bank to anyone. Thus, the finding of the survey points out that customers of the bank are so satisfied that they pass information of their evaluation of the services and the conduct of the employees, the friendliness and courteousness of the bank's staff, its efficiency in introducing different banking services from time to time and even the extension of business hours to their colleagues and friends so that they can prefer and use the bank services (80.3%).

Table 1 - Customers recommend the bank to friends and colleagues

Particulars		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	.4	.4	.4
	disagree	11	4.1	4.1	4.4
	no opinion	41	15.2	15.2	19.6
	agree	144	53.3	53.3	73.0
	strongly agree	73	27.0	27.0	100.0
Total		270	100.0	100.0	

Any customer may have expectations of service determined by factors like past experiences, personal need or somebody's recommendations. Firms believe that offering quick and efficient service is not only important to attract new customers but also to retain the existing ones. On the other hand, quality service also matters because it is

important factor that influence customers' buying behavior. According to Nagabhushanam (2011), service quality is important mainly in the service providing firms. Growth and development of the firm significantly depends on the service quality. He also added that as service quality is the only way to satisfy most of the customers, today, firms focus more and more on service quality. Therefore, without giving focus on service quality, banks' may face a lot of dissatisfaction and complaints from customers. Also, quality is a matter of how an individual feels and based on his/her particular taste. Its dependence on subjective feelings means that what is perceived as high quality service may differ between individuals (Ackah, 2014). During the survey, customers were enquired to witness their experience

(feelings) whether they are generally contented by the bank's services. As the response reveals that a great majority of the respondents (92.22%) are highly satisfied by the bank's services, that is 103 (38.15%) respondents acknowledge (strongly agreed) that the bank offers quality services to the customers and also the behavior of employees is magnificent. Therefore, they are highly satisfied by the bank services. A further 146 (54.07%) also agreed that the smooth flow of the bank services, the smiling, friendly and courteous behavior of employees impressed and pleased (satisfied) them well. The other 13 (4.81%) respondents are impartial (neutral) to the request. They answered have no opinion to the query. The remaining 8 (2.96%) disapprove (disagree) of being satisfied by the bank services. Hence, the bank is efficient in offering its varied and quality services to the customers. Also, employees of the bank are courteous and friendly. They welcome customers with a smiling face. Further, the expansion of the branches makes the bank more accessible to consumers. These all factors have resulted that, in general, customers of the bank are highly satisfied by the services offered by the bank (92.22%).

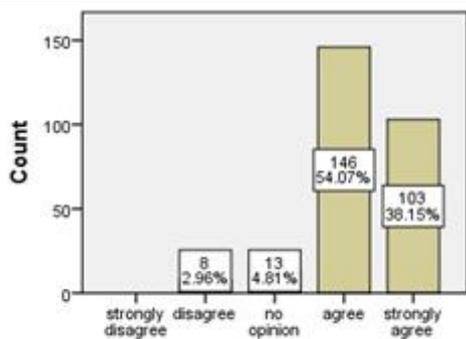


Figure 3 - Customer satisfaction by the service of the bank

Customers prefer a bank that offers them the best services that they expect and solves their problems. They also prefer a bank that delivers efficient service. Of course, customers evaluate the services of the bank taking into consideration different elements and evaluating the services offered. According to Selvakumar (2015), customers' evaluation of the bank service offer is affected by the service process, physical evidence and quality of the service personnel. On the other hand, customer satisfaction has a direct relation to customer loyalty and repeat purchase (Selvakumar, 2015). A bank with high service quality will meet or exceed customer expectation, become preferable and at the same time remain economically competitive. Whereas if poor service is realized at any time in a bank, it will lead to customer dissatisfaction and as a result customers will switch to other competing banks. Basically, consumers prefer a bank based on the best customer service that it offers to customers.

Customers were enquired to respond if they always choose this bank (Abay Bank) than other competing banks. The response shows that majority of the respondents (78.89%) wittingly choose this bank for their banking services. To make it detailed, 71 (26.30%) of the respondents strongly agreed that because of its best customer service, and polite and friendly behavior of employees, they select this bank than others. A further 142 (52.59%) also agreed that because of competence of the employees, availability of branches in different parts of the country and suitability of its extended business hours, they always choose this bank than other competing banks. Conversely, 16 (5.93%) respondents do not agree with the above stated opinions. They stated that because of its difficult procedures of loan processes, they also use other bank's service. The remaining 41 (15.19%) of the respondents did not disclose their true feelings. They replied 'have no opinion' for the request. Accordingly,

because of its best customer service, branch availability at different districts, competence, friendly and polite behavior of its employees and extended business hours to 9:00 p.m. in the evening, they always choose the bank than other competing banks (78.89%).

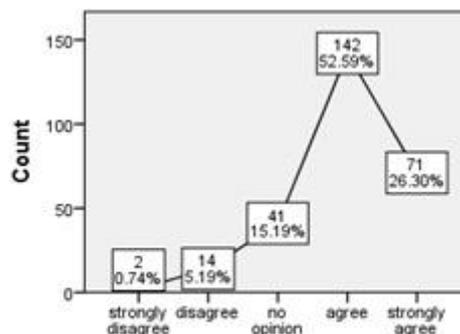


Figure 4 - Customers always choose this (Abay) bank

Customer satisfaction is a term most widely used in firms and is a complex issue. According to ISO 1002 (2004), satisfaction is the extent to which the requirements of the customer have been met. Further, Olivia et al as cited in Amoah-Mensah (2010) portrays satisfaction as it is a situation where the service provider meets the expectations and norms of customers. If experience of the service greatly exceeds the expectations customers had about the service, then satisfaction will be high, and vice versa. On the other hand, the bank that has maximum customer satisfaction has the best chance for growth. As a firm, the bank should not only target to meet customers' expectations, but go far and exceed their expectations. Therefore, the bank should believe that a satisfied customer is an asset of the bank and that this asset makes the firm more profitable. Further satisfying customers is essential because a dissatisfied customer dissuade other potential customers away from a particular service provider (Selvakumar, 2015).

During the survey, customers were politely asked to reaffirm whether the level of their satisfaction by the service of the bank is high. As a result, 109 (40.37%) respondents responded that they are delighted by the service offered by the bank. They commented that the polite and friendly behavior of the employees, the quality service offered by the bank, collaborative behavior of the management makes them highly satisfied by the bank. A further 138 (51.11%) respondents also agreed by the opinion of the previous one. They also remarked that accessibility of the bank branches to their locality, the extension of business hours to the evening, professional service of the employees, implementation

of new banking services and banking technologies like ATM and willingness of employees to solve customers' problems made them satisfied by the service of the bank. The other 14 (5.19%) respondents answered 'have no opinions' for the request. On the opposite, the remaining 9 (3.33%) respondents disagree on the high level of customer satisfaction by the service of the bank. Thus, as it is declared by a great majority of the respondents, customers of the bank are highly satisfied because of factors like the accessibility of the bank branches around their locality, extension of business hours till the evening, the skillful service of the employees, and use of modern banking technologies like ATM and mobile and internet banking, keenness of the employees to serve and solve their problems (91.48%).

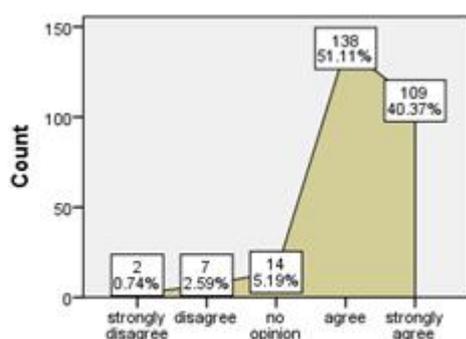


Figure 5- Level of customer satisfaction is high

6. CONCLUSIONS AND RECOMMENDATIONS

6.1. Conclusions

Relationship marketing has a lot of importance for service providing firms like Abay Bank. Currently, firms are spending billions in studying about customers and designing and implementing strategies to satisfy and retain customers. The research study was intended to investigate the role of relationship marketing on employee and customer satisfaction in Abay Bank, Dessie region of Ethiopia. Therefore, to deal with the objective of the research, primary data has been gathered from 270 customers. Previously, 280 questionnaires were distributed but 270 were returned. Ten questionnaires were not returned. The data has been analyzed using descriptive data analysis method.

The result obtained through the analysis discloses that employees of the bank are highly respectful, courteous, and friendly to consumers (94.44%). They also employ relentless effort to resolve customers' problems and make customers satisfied so that customers could be life time ones (78.52%). However, the bank cannot overlook the 21.48% of the

respondents who either do not have opinion (17.04%) or disagree on the issue of employees resolving customers' problems (4.44%). Also, customers of the bank are highly satisfied so that they recommend and pass positive word-of-mouth about the good behavior, friendliness and courteousness of the bank staff. They also engage on word-of-mouth communication on the bank's efficiency in introducing different banking services and extension of working hours to colleagues and friends (80.3%). The bank is efficient in offering its varied and quality service to customers; as a result customers of the bank are highly satisfied by the different services that the bank offers to customers (92.22%). Further, customers always choose the bank for all their banking needs than other competing banks (78.89%). Besides, customers of the bank are highly satisfied by the different services that the bank offers to customers (91.48%).

6.2. Recommendations

Considering the result of the study, the following recommendations have been forwarded for the management of the bank:

- Continuous improvement in providing quality service is essential because services can be easily copied; the bank should continuously improve the quality of service and add new ones to their line of services to customers.
- As the bank has a large number of customers, complaints and problems may appear from time to time. So, the bank should train its employees on best customer service and complaint handling practices. It should also empower employees to quickly resolve customers' problems.
- Even though the level of satisfaction of the current customers is highly impressive, the bank should design and implement strategic goal to periodically measure level of customer satisfaction so that it could maintain its high-level customer satisfaction through time.
- The bank engaged on branch extension activities across different districts in which banking services was not reached. This activity results in the bank to reach a large number of customers. So, the bank should continue to study those profitable areas/district town and open new branches so that it can maximize its customer base and market share.

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