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Service Quality and Customer Patronage of United Bank for Africa (Uba) Plc, Aka Road, Uyo, Akwa Ibom State, Nigeria

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Abstract: The study looked at customer dissatisfaction, service delivery delays, and declining customer patronage at United Bank for Africa (UBA) Plc, Aka Road, Uyo, Akwa Ibom State, Nigeria, as a result of service quality gaps. This study examined the relationship between excellent customer service and customer loyalty. This analysis is based on relationship marketing theory and the SERVQUAL model. Data was gathered using a descriptive survey research approach with a convenience sample size of 398 respondents. To gather the primary data, the respondents were given a standardized questionnaire to fill out. To evaluate the hypotheses, the study's data were analyzed using tables, percentages, frequencies, and Pearson Product-Moment Correlation. Service accessibility (correlation(r) = 0.877), service empathy (correlation(r) = 0.746), service consistency (correlation(r) = 0.652), and service personalization (correlation(r) = 0.768) were all significantly positively connected with customer patronage of UBA Plc., Uyo, Akwa Ibom State, Nigeria, according to the results. It was recommended, among other things, that United Bank for Africa (UBA) invest in improving its mobile and internet banking systems in light of these findings so that customers can easily access financial services from anywhere. The importance of service quality in growing the banking industry's clientele is emphasized in the report's conclusion.

Keywords: : Service Quality, Customer Patronage, Service Accessibility, Service Empathy, Service Consistency, Service Personalization.

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1. Introduction

The success of any business depends heavily on the quality of its services, but this is especially true in the banking sector, where client loyalty and happiness are greatly influenced by service delivery. A key factor in determining the caliber of interactions between companies and their clients is service quality. Personalized communication, prompt answers to questions, and effective complaint resolution are all examples of effective customer service traits. Businesses that provide strong customer service quality have a greater chance of achieving greater levels of customer satisfaction and loyalty, claim Zeithaml et al. This is due to the fact that when consumers' demands are immediately and efficiently satisfied, they feel valued and respected. The use of technology to improve customer experience and expedite procedures is a crucial component of service excellence. Businesses can provide individualized services by tracking client interactions and

preferences through the integration of customer relationship management (CRM) systems. According to Nguyen and Mutum, companies who use customer relationship management (CRM) systems see a notable increase in customer satisfaction [1].

The degree to which a company's services meet or beyond the expectations of its clients is referred to as service quality. In the context of a bank, it includes things like tangibles (such facilities and staff appearance), assurance, responsiveness, and empathy. Customer happiness and loyalty are greatly influenced by service essentials like personalization, consistency, empathy, and accessibility. By making it simple for clients to contact the business via a variety of channels, accessibility promotes a feeling of worth and contentment. Customers are guaranteed to receive the same excellent quality of service each and every time they deal with the company because to consistency in service. By establishing a positive emotional connection that fosters loyalty, empathy enables customer support staff to comprehend and relate to clients' worries. Customizing a service to each customer's preferences, requirements, and expectations is known as personalization. These components work together to create the cornerstone of high-quality, efficient customer service that attracts clients and propels business expansion [2].

Patronage is the term used to describe the ongoing preference and allegiance that consumers have for a specific company or brand. It is a vital sign of the viability and profitability of a company. Strong brand reputation, positive word-of-mouth, and repeat business are frequently the outcomes of high client patronage. Businesses that attain significant consumer patronage are said to gain more market share and sales. This is due to the fact that devoted clients are more inclined to both suggest the company to others and make additional purchases. Customer patronage is influenced by a number of things, such as product quality, pricing, and service quality. While pricing and product quality are important considerations, a customer's decision to use a business is frequently influenced by the quality of the service they receive. Consumers are prepared to pay more for great customer service, suggesting that a company may stand out from its rivals with exceptional customer service. This emphasizes how crucial it is to spend money on high-quality service as a way to increase clientele [3].

Effective customer service qualities lead to higher levels of customer satisfaction, which in turn fosters customer loyalty and patronage. When businesses consistently provide excellent quality service, they create positive experiences that encourage customers to return. According to satisfied customers are more likely to become repeat customers and recommend the business to others, thereby increasing patronage [4].

Statement of the Problem

Despite UBA's dedication to customer service excellence, the Aka Road branch in Uyo faces notable challenges in service quality. A pilot study conducted by the researcher in June, involving a cross-section of UBA PLC Aka Road customers, identified several specific concerns. Customers expressed dissatisfaction with delays in service, lack of personalized attention, and inconsistencies in handling requests and concerns. These shortcomings create a gap between the branch's service quality objectives and actual customer experiences, potentially jeopardizing customer patronage and calling into question the branch's competitive position [5].

The consequence of these deficiencies is a potential decline in customer patronage, which can negatively impact the organization's revenue and market position. The absence of consistent, high-quality customer service at the UBA Aka Road branch adversely impacts customer patronage, as dissatisfied clients may seek alternative banks. Poor customer service could lead to customer churn and a tarnished brand image. This erodes customer loyalty, potentially resulting in reduced patronage, negative word-of-mouth, and a weakened reputation for UBA in the competitive Uyo banking sector. The situation underscores the need for UBA Aka Road to address some service quality challenges to retain its clientele and attract new customers [6].

The choice of UBA's Aka Road branch for this study is significant, given the branch's central role and strategic location within the Uyo metropolis, Akwa Ibom State. As a prominent branch in a rapidly growing urban area, it caters for a diverse clientele, making it an ideal location to study the relationship between service quality and customer patronage. Insights gained from this branch can serve as a benchmark for service improvements across other branches and banks in the region, contributing to UBA's broader objectives of customer satisfaction and loyalty enhancement. By enhancing the effectiveness of customer service, the organization can reverse the negative trends and achieve sustained growth in customer patronage. It is against this background that this study examined the relationship between service quality proxies with service accessibility, service empathy, service consistency, service personalization and customer patronage of United Bank for Africa (UBA) Aka Road, Uyo [7].

Objectives of The Study

This study's primary goal was to investigate the connection between customer satisfaction and UBA service usage on Aka Road, Uyo, Akwa Ibom State. The particular goals were to:

- i. Analyze the connection between UBA's customer base and service accessibility in Aka Road, Uyo, Akwa Ibom State
- ii. Determine the connection between UBA's customer loyalty and service empathy in Aka Road, Uyo, Akwa Ibom State
- iii. Analyze the connection between UBA's customer base and service consistency in Aka Road, Uyo, Akwa Ibom State
- iv. Examine the connection between customer loyalty and service personalization at UBA on Aka Road, Uyo, Akwa Ibom State

Research Questions

The following research questions were posed in light of the study's goals:

- i. How do client patronage and service accessibility at UBA in Aka Road, Uyo, Akwa Ibom State relate to each other?
- ii. How do customer loyalty and service empathy at UBA in Aka Road, Uyo, Akwa Ibom State relate to each other?
- iii. How do client patronage and service consistency at UBA in Aka Road, Uyo, Akwa Ibom State relate to one other?
- iv. How do client patronage and service personalization at UBA on Aka Road, Uyo, Akwa Ibom State relate to each other?

Research Hypotheses

The following null hypotheses were developed in order to direct the investigation in light of the study's goals:

Customer patronage of UBA at Aka Road, Uyo, Akwa Ibom State, and service accessibility do not significantly correlate.

The patronage of UBA at Aka Road, Uyo, Akwa Ibom State, does not significantly correlate with service empathy.

Customer patronage of UBA at Aka Road, Uyo, Akwa Ibom State, and service consistency do not significantly correlate.

Customer patronage of UBA on Aka Road, Uyo, Akwa Ibom State, and service personalization do not significantly correlate.

LITERATURE REVIEW

Service Quality

As defined by the SERVQUAL model, customer service quality is the ability of an organization to consistently deliver services that meet or exceed the expectations of its

clients in a variety of areas, including tangibles, assurance, responsiveness, empathy, and dependability, according to Nachimuthu and Muthukrishnaveni. He emphasized the continued importance of these elements in sectors such as banking. Parallel to this, Parasuraman, Berry, and Zeithaml described service quality as the consumer's overall evaluation of a specific service provider based on a comparison of that provider's performance with the customers' expectations of how providers in that industry should perform [8].

Adeola and Adebisi described service quality as the planned approaches and tactics employed by a business to enhance customer satisfaction, retention, and loyalty by delivering high-quality service experiences. Chinomona and Sandada asserted that customer service quality involves the deliberate planning and implementation of service policies and practices aimed at improving customer interactions and experiences, ultimately leading to increased customer loyalty and business success. According to Devaraj et al customer service quality refers to the structured methods and procedures a business uses to enhance customer experiences, including training, service design, and technology use, to meet customer needs effectively [9].

Dimensions of Customer Service Quality

Service accessibility

This includes providing a variety of communication channels, including social media, live chat, email, and phone, so that clients may select the one that works best for them. In order to serve a varied clientele and guarantee that help is accessible when and when it is required, extended business hours and multilingual support are crucial. Customer loyalty and satisfaction are greatly increased when customer assistance is easily accessible. Customers have a better overall experience when they can easily ask for assistance since they feel appreciated and supported [10].

Making customer service accessible also involves designing user-friendly interfaces and providing clear instructions for navigating support options. This can include well-organized FAQs, comprehensive help sections on websites, and intuitive mobile app interfaces. By removing barriers to access, businesses can ensure that customers can find the information or assistance they need quickly and effortlessly. Effective accessibility Quality reduces customer frustration and improve the perception of the brand, fostering long-term loyalty and positive word-of-mouth recommendations. Businesses that prioritize accessibility demonstrate a commitment to customer care, which is crucial for maintaining a competitive edge in today's market. Service Accessibility refers to the ease with which customers can access and use the services provided by a bank [11].

Service Empathy

According to Udoka and Abasiama empathy in service is an ability to comprehend and share feelings and perspectives of others, putting each other in their shoes to experience their sentiments, challenges and responding with compassion and sensitivity. Empathetic service can lead to higher customer satisfaction, as customers feel heard and valued. Empathy significantly impacts customer perceptions of service quality. Training employees to listen actively, express understanding, and provide compassionate solutions can foster a more supportive and positive customer experience. By addressing customers' emotional needs, businesses can create a loyal customer base that feels genuinely cared for and appreciated [12].

Service empathy in sales transcends simply recognizing customer concerns; it involves genuinely listening to their questions and feedback. By seeing things from the customer's perspective, a salesperson can better foresee and address potential objections, thereby building trust and rapport throughout the sales process. Empathetic salespeople can adjust their communication style to align with the customer's preferences, creating a personalized and positive experience. Ultimately, empathy in sales is a powerful tool for

forming lasting connections, fostering customer loyalty, and enhancing the overall customer experience [13].

Service Consistency

According to Zeithaml et al service consistency is the regularity and reliability of service performance, where the same level of quality is delivered to customers repeatedly. The authors further emphasized that service consistency also refers to the ability of a service provider to deliver the same quality of service over time and across different service encounters. It emphasizes uniformity and reliability in customer experience, ensuring that each interaction with the service provider meets customer expectations and adheres to established standards [14].

Consistent customer service ensures that customers will always receive the same superior level of care from the business. Dependability and trust are increased as customers come to expect and rely on a specific level of service. Consistency is one of the primary elements affecting customer loyalty. When customers continuously receive high-quality service, they are more likely to develop a strong brand loyalty and come back for more. By maintaining consistent service standards, businesses may provide a reliable and predictable customer experience that fosters trust and happiness [15].

Achieving service consistency requires a commitment to continuous improvement and adherence to established service protocols. Businesses should implement clear guidelines and procedures for customer interactions, ensuring that all employees follow the same approach. Regular training and performance evaluations can help maintain high service standards and identify areas for enhancement. Consistency in customer service is crucial for building a positive brand reputation and ensuring that customers have a seamless and satisfying experience every time they engage with the business. Service consistency refers to the uniformity and reliability of the service quality provided by the bank across all its branches, channels, and interactions [16].

Service Personalization

Ball et al. define service customization as the extent to which customers feel that the service is tailored to their own needs and preferences. Personalization is the process of tailoring a service to the tastes, needs, and expectations of each individual client. It comprises making some adjustments to the way services are provided in order to enhance the client's experience and make them feel valued and understood [17].

Customers feel valued and appreciated while using this strategy, which increases their level of happiness and loyalty. By using data analytics to comprehend consumer behavior and preferences and by educating employees to offer tailored suggestions and answers, personalization can be accomplished [18].

Moreover, empowering frontline employees to personalize their interactions based on individual customer insights can further deepen customer relationships. Service personalization not only enhances customer satisfaction but also drives repeat business and positive word-of-mouth referrals, making it a vital component of a successful customer service Quality. Service personalization involves tailoring the bank's services and communications to meet the specific needs and preferences of individual customers [19].

Customer Patronage

Customer patronage, according to Sola and Aisha, is the practice of regularly selecting to purchase goods or services from a specific company, frequently driven by favorable experiences, contentment, and perceived value. It is a crucial sign of long-term client commitment. The act of a person consistently purchasing a specific brand or product is known as customer patronage. According to Attih, a customer's impression, brand image, and positive attitude derived from experience are the foundations of their patronage. The frequency and regularity with which customers return to a certain firm for their

requirements is known as customer patronage. This indicates a preference based on prior positive encounters, trust, and contentment with the service or product offered. There are various approaches to conceive customer patronage that incorporate both non-financial and financial aspects [20].

Jones and Sasser described customer patronage as the habitual purchasing behaviour of customers who regularly choose a particular brand or business over others, often driven by satisfaction, brand loyalty, and a positive perception of the company's offerings. Customer patronage is a crucial concept in business, representing the loyalty and regular purchasing behavior of customers towards a particular brand or business. One of the primary drivers of +consistently receive high-quality products that meet or exceed their expectations. Quality products not only satisfy customers but also create a sense of reliability and trust. Customer Patronage is the frequency and extent to which customers utilize a bank's services and products [21].

Service Quality and Customer Patronage

Ufot et al examined the E-service quality and customer satisfaction of Jumia online Shop in Akwa Ibom State, Nigeria. The findings revealed a positive significant relationship between E-service and quality customer satisfaction [22].

Dhruba and Dill studied customer loyalty and service quality in Nepalese commercial banks. The study concludes that it is critical to assess the overall service dimension to ensure that it fulfills the client's expectations. Investigating how consumer trust acts as a mediator in the relationship between customer loyalty and service quality in Nepal's commercial banks is the aim of this study. The findings demonstrate a strong positive correlation between customer loyalty, customer trust, and service excellence. These results give bank managers useful information, emphasizing how important it is to prioritize customer satisfaction, trust, and loyalty when creating strategies for competitive advantages [23].

Enyinda researched the customer loyalty and service uniqueness of deposit money banks in Port Harcourt. This study looked into the service differences and customer loyalty of deposit money banks in Port Harcourt. The findings demonstrated a positive and significant correlation between service quality and customer patronage (customer preference and customer loyalty) of deposit money institutions. The study also discovered a favorable and significant correlation between strong network connections and the choice and loyalty of deposit money bank customers. Additionally, this study demonstrated a positive and significant correlation between value-added services and deposit money banks' client loyalty and choice [24].

Akani et al examined service quality delivery and customers' patronage of commercial banks in Port Harcourt. Finding of the study was that responsiveness was found to be a critical factor influencing repeat transactions and customer referrals [25].

Fatima and Johnson investigated how customer perceptions of customer service quality affect purchase decisions. The findings showed that positive perceptions of customer service quality such as empathy and responsiveness significantly enhance customer purchase decisions and repeat patronage [26].

Obi investigated service accessibility and patronage. The main objective of the study was to explore the correlation between service accessibility and customer patronage in Nigerian banks, the researchers focused on selected commercial banks in Enugu State, Nigeria. The study's findings indicated that service accessibility significantly influences customer patronage, leading to recommendations for banks to enhance their accessibility to attract and retain customers [27].

Theoretical Framework

There are many theories that explain the relationship between service quality and customer patronage. This study is specifically based on SERVQUAL model and relationship marketing theory [28].

Parasuraman, Zeithaml, and Berry's SERVQUAL Model.

In 1985, The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry, is a popular paradigm for evaluating service quality in a number of ways. The model identifies tangibles, assurance, responsiveness, empathy, and reliability as the five key elements of service quality. Tangibles are the actual elements of service delivery, like the condition of buildings, equipment, and employees. Reliability is defined as the capacity to deliver the promised service accurately and consistently. Being responsive is being prepared to help customers and provide prompt assistance. Assurance encompasses the knowledge, courtesy, and ability of employees to engender trust and confidence. Lastly, empathy means providing them with thoughtful, individualized service. By evaluating these traits and learning what needs to be improved, businesses may raise the overall quality of their services [29].

The SERVQUAL model is highly relevant to the study of consumer patronage and service quality. Businesses can create plans to enhance service quality and raise customer happiness and loyalty by filling in the gaps found in the five dimensions [30].

For instance, by enhancing responsiveness and empathy, businesses can make customers feel valued and understood, leading to higher levels of patronage. Ensuring reliability and assurance can build customer trust, making them more likely to return and recommend the business to others [31].

The SERVQUAL model offers a methodical way for companies to evaluate and enhance the quality of their services, which is essential for maintaining enduring client relationships and encouraging repeat business [32].

The model also highlights how crucial it is to comprehend the expectations and perceptions of customers. Overall satisfaction, according to Parasuraman et al., is determined by the discrepancy between what customers expect and how they perceive the actual service [33].

Businesses can pinpoint particular areas where they are lacking and implement remedial measures by routinely measuring these gaps. Meeting changing client expectations and upholding high service standards depend on this process of constant development. In this regard, the SERVQUAL model is a useful instrument for companies looking to improve the quality of their customer service and increase client retention [34].

Relationship Marketing Theory

Leonard Berry introduced the Relationship Marketing Theory, which emphasizes building and maintaining long-term customer relationships rather than focusing solely on one-time transactions. The theory suggests that customer loyalty and retention are achieved through continuous engagement, trust, and personalized service [35].

Its main principles were; Customer Retention: Prioritizing long-term relationships over short-term sales. Trust and Commitment; Gaining customer confidence through consistent, high-quality service. Personalization and Engagement; tailored services to meet individual customer needs. Value Creation; continuously enhancing service quality to strengthen customer satisfaction and loyalty [36].

In relevance to the study, Relationship Marketing Theory highlights how high service quality fosters strong customer relationships, leading to repeat patronage. Providing reliable banking services, personalized financial advice, and excellent customer support enhances customer satisfaction and loyalty. By engaging customers through digital banking, loyalty programs, and proactive communication, UBA can build long-term trust and encourage sustained patronage. Effective relationship marketing also reduces

customer attrition, increases referrals, and strengthens the bank's competitive position in the industry [37].

2. Materials and Methods

The study design used was a descriptive survey in order to collect relevant primary data from the respondents. This is because the design decision is in line with the objectives of the study and the nature of the research topic, and it permits independent variables to be investigated in connection to the dependent variable. The study's target group consisted of all United Bank for Africa (UBA) customers on Aka Road in Uyo, Akwa Ibom State. Convenience sampling was employed to select the sampled respondents, and the Taro Yamani method was used to determine the sample size of 398 from a population of 64,164. A structured questionnaire was the instrument used to collect the data [38].

Based on the four-point Likert scale, the survey was conducted. To gather the primary data, the respondents were given a standardized questionnaire to fill out. The demographic data was assessed using tables, frequencies, and percentages, and the hypotheses were tested using the Statistical Package for Social Sciences and the data analysis method Pearson Product-Moment Correlation (SPSS version, 24).

3. Results and Discussion

Test of Hypotheses

Hypothesis One

Source: SPSS Analysis

Table 1's correlation(r) value of 0.877 suggests that customer patronage and service accessibility are positively correlated. Additionally, because the p -value (0.000) is below the 0.00 (2-tailed) level of significance. The null hypothesis was thus disproved. This indicates that client patronage of UBA on Aka Road, Uyo, and service accessibility are significantly correlated (Table 1).

Ho1: There is no significant relationship between service accessibility and customer patronage of UBA in Aka Road, Uyo.

Independent Variable: Service Accessibility

Dependent Variable: Customer Patronage

Table 1: Correlation between service accessibility and customer patronage

		Service Accessibility	Customer Patronage
Service Accessibility	Pearson Correlation	1	.877**
	Sig. (2-tailed)		.000
	N	336	336
Customer Patronage	Pearson Correlation	.877**	1
	Sig. (2-tailed)	.000	
	N	336	336
**. Correlation is significant at the 0.00 level (2-tailed).			

Hypothesis Two

Source: SPSS Analysis

Customer patronage and service empathy are positively correlated, according to Table 2's correlation(r) value of 0.746. Additionally, because the p -value (0.000) is below

the 0.00 (2-tailed) level of significance. The null hypothesis was thus disproved. This indicates that client patronage of UBA on Aka Road, Uyo, and service empathy are significantly correlated (Table 2).

Ho2: There is no significant relationship between service empathy and customer patronage of UBA in Aka Road, Uyo.

Independent Variable: Service Empathy

Dependent Variable: Customer Patronage

Table 2: Correlation between Service Empathy and Customer Patronage

		Service Empathy	Customer Patronage
Service Empathy	Pearson Correlation	1	.746**
	Sig. (2-tailed)		.000
	N	336	336
Customer Patronage	Pearson Correlation	.746**	1
	Sig. (2-tailed)	.000	
	N	336	336
**. Correlation is significant at the 0.00 level (2-tailed).			

Hypothesis Three

Source: SPSS Analysis

Customer patronage and service consistency are positively correlated, according to Table 3's correlation(r) value of 0.652. Additionally, because the p-value (0.000) is below the 0.00 (2-tailed) level of significance. The null hypothesis was thus disproved. This indicates that consumer patronage of UBA on Aka Road, Uyo, and service consistency are significantly correlated (Table 3).

Ho3: There is no significant relationship between service consistency and customer patronage of UBA in Aka Road, Uyo.

Independent Variable: Service Consistency

Dependent Variable: Customer Patronage

Table 3: Correlation between Service Consistency and Customer Patronage

		Service Consistency	Customer Patronage
Service Consistency	Pearson Correlation	1	.652**
	Sig. (2-tailed)		.000
	N	336	336
Customer Patronage	Pearson Correlation	.652**	1
	Sig. (2-tailed)	.000	
	N	336	336
**. Correlation is significant at the 0.00 level (2-tailed).			

Hypothesis Four

Source: SPSS Analysis

Customer patronage and service personalization are positively correlated, according to Table 4's correlation(r) value of 0.768. Additionally, because the p -value (0.000) is below the 0.00 (2-tailed) level of significance. The null hypothesis was thus disproved. This indicates that consumer patronage of UBA on Aka Road, Uyo, and service personalization are significantly correlated (Table 4).

Ho4: There is no significant relationship between service personalization and customer patronage of UBA in Aka Road, Uyo.

Independent Variable: Service Personalization

Dependent Variable: Customer Patronage

Table 4: Correlation between Service Personalization and Customer Patronage

		Service Personalization	Customer Patronage
Service Personalization	Pearson Correlation	1	.768**
	Sig. (2-tailed)		.000
	N	336	336
Customer Patronage	Pearson Correlation	.768**	1
	Sig. (2-tailed)	.000	
	N	336	336

** . Correlation is significant at the 0.00 level (2-tailed).

4. Conclusion

This study focused on customer loyalty and service quality at UBA Plc, located on Aka Road in Uyo, Akwa Ibom State, Nigeria. The findings made it abundantly evident that excellent customer service, as demonstrated by accessibility, empathy, consistency, and personalization, has a big impact on repeat business. The findings indicate that in order to satisfy changing consumer demands, boost satisfaction, and keep a competitive advantage, banks need to give priority to these service aspects. Maintaining a balanced approach to these elements helps boost client retention and loyalty as well as the general growth and patronage of businesses.

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