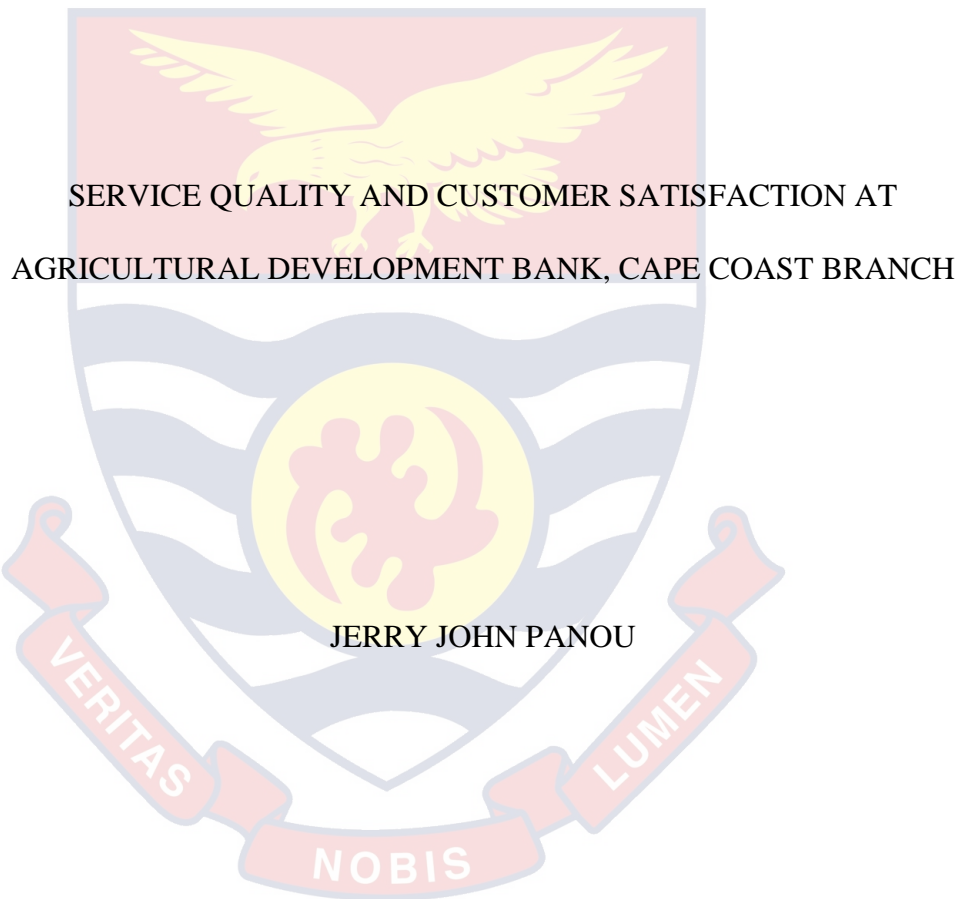


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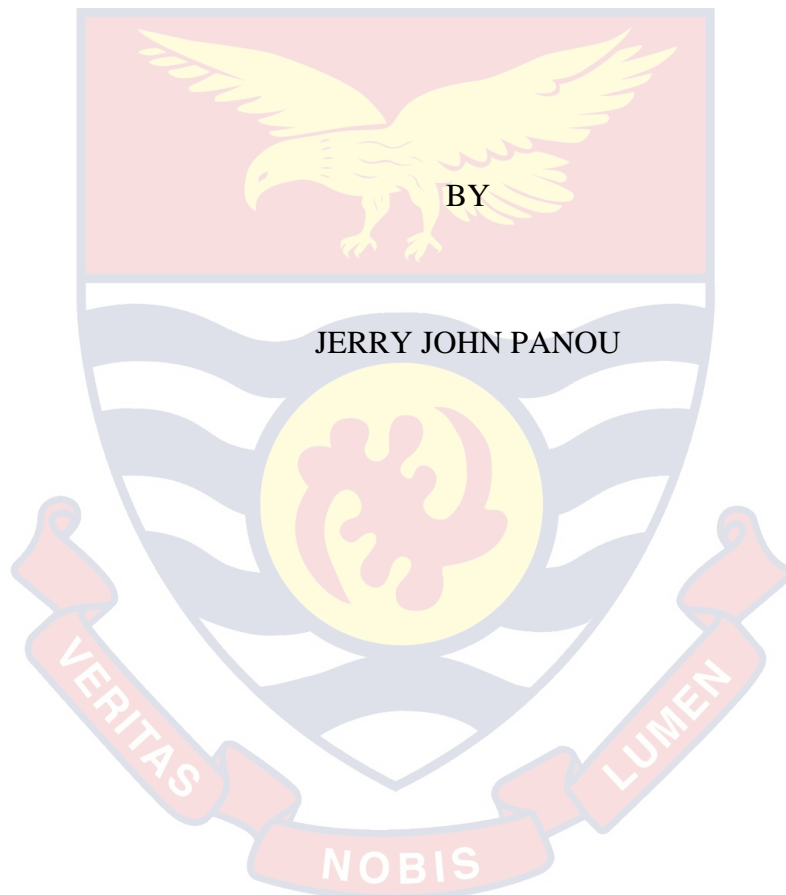
SERVICE QUALITY AND CUSTOMER SATISFACTION AT
AGRICULTURAL DEVELOPMENT BANK, CAPE COAST BRANCH

JERRY JOHN PANOU

MARCH 2021

UNIVERSITY OF CAPE COAST

SERVICE QUALITY AND CUSTOMER SATISFACTION AT
AGRICULTURAL DEVELOPMENT BANK, CAPE COAST BRANCH



Dissertation submitted to the Department of Marketing and Supply Chain
Management, School of Business, University of Cape Coast in partial
fulfilment of the requirements for award of Master of Business Administration
degree in Marketing

MARCH 2021

DECLARATION

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature Date

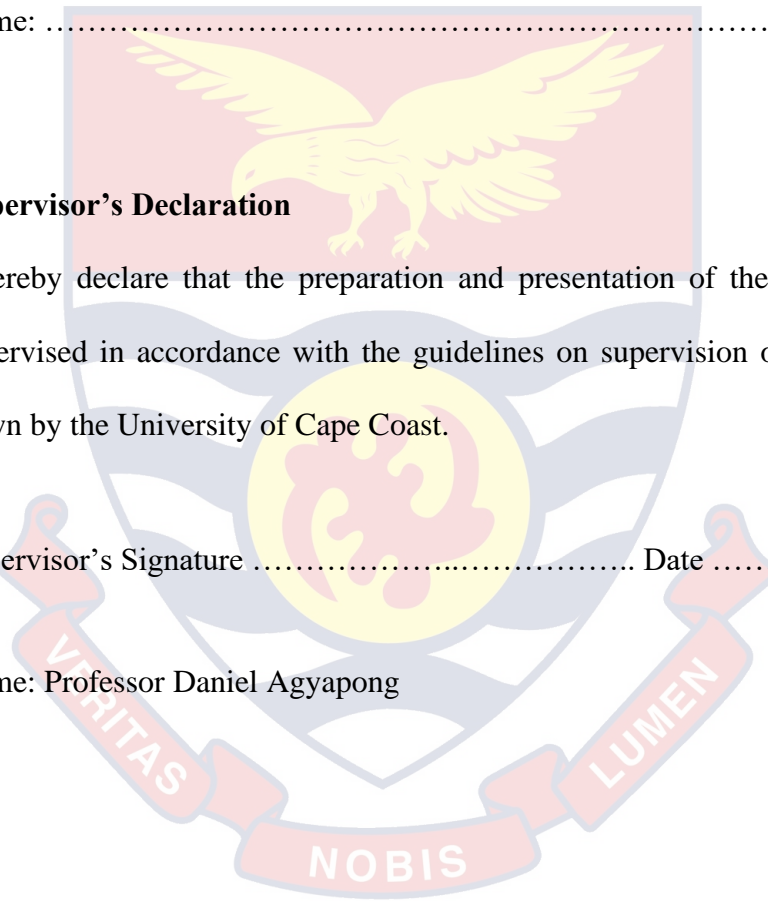
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Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature Date

Name: Professor Daniel Agyapong



ABSTRACT

Service quality is an essential factor for organisational competitiveness. It was against this backdrop that the study examined the effect of the perceived service quality attributes on customer satisfaction at ADB, Cape Coast branch. Specifically, the study examined the perceived service quality attributes at ADB, and analysed the effect of the perceived service quality attributes on customer satisfaction at ADB. The study employed descriptive research design and a quantitative approach. The sample size of the study was three hundred and six (306) customers but with a response rate of 62.4% (191 customers). The study used a structured questionnaire and was analysed using frequencies, percentages, exploratory factor analysis and multiple regression analysis. The study found that the perceived service quality attributes at ADB were responsiveness, reliability and tangibility. Also, the study revealed that 78.9% variation in customer satisfaction is explained by these service quality attributes. Furthermore, the study discovered that tangibility had a favorable significant influence on customer satisfaction, as did reliability, and responsiveness had a favorable significant effect on customer satisfaction. It was therefore recommended that for Managers of ADB to enhance customer satisfaction, the bank strategies must be centered on their services can be trusted and dependable by clients.

KEY WORDS

Customer satisfaction

Service quality



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DEDICATION

To my wife



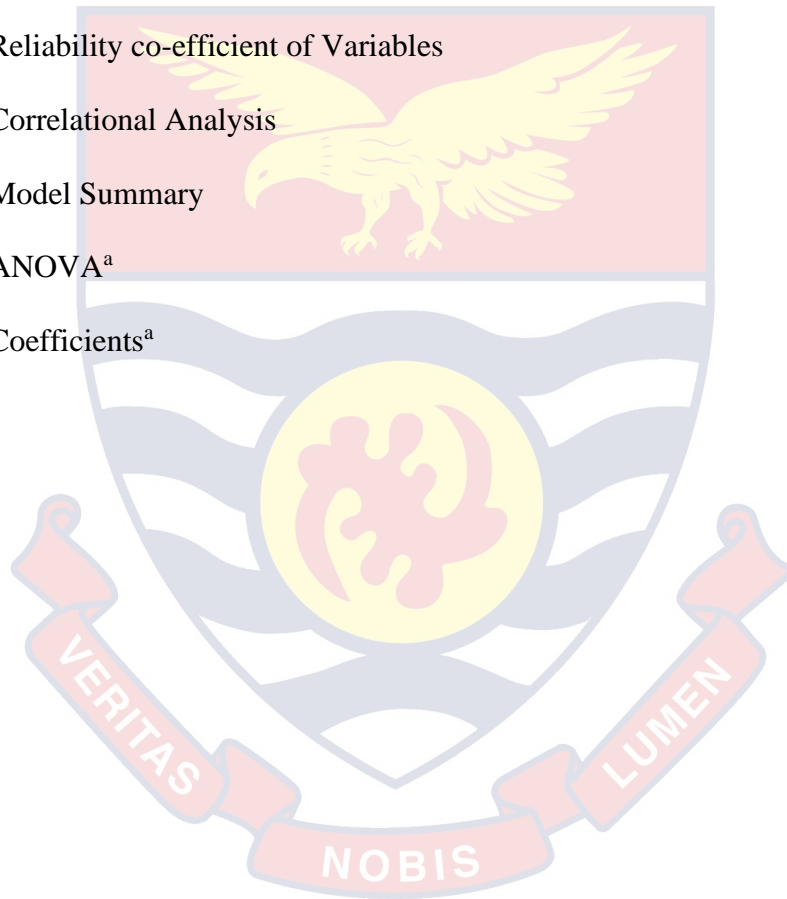
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CHAPTER ONE

INTRODUCTION

One of the most important success criteria that affects an organization's competitiveness is service quality. By providing high-quality service, a bank can set itself apart from its competitors (Danish, Humayon, Iqbal, Raza & Shahid, 2018). As a result of the considerable growth of banks in Ghana, clients in the banking industry have a lot of negotiating power. As a result of the availability of banks, banks must provide service with caution. Banks must strive to improve their service levels on a continuous basis. There's no guarantee that what's good today will continue to be good tomorrow. Banks must develop innovative tactics to serve their clients in order to thrive in the competitive banking sector (Alnaser, Ghani, & Rahi, 2018; Gong & Yi, 2018; Yilmaz, Ari & Gürbüz, 2018).

Background to the Study

Businesses value long-term, lucrative connections with customers in today's competitive and demanding climate (Danish, Humayon, Iqbal, Raza, & Shahid, 2018). Traditional marketing emphasized attracting new customers and increasing sales in theory and practice, but this understanding has changed, and marketers are now confronted with new realities. Due to slow economic growth and development, businesses are unable to attract customers as they once did (Azizi, Bagherzadeh & Mombeini, 2014). Furthermore, rival behavior is overly complicated, and many industries are experiencing excess capacity (Al-Hersh, Aburoub & Saaty, 2014).

For two reasons, Ghana's government established its own commercial and development banks: first, it believed that foreign commercial banks' operational

focus, particularly their lending policies, was too narrow, denying large parts of the economy access to credit; and second, it believed that development-relevant sectors, such as industry and agriculture, required specialist expertise (Brownbridge & Gockel, 1996). The most distinguishing characteristics of public owed banks are reliance on government and external donors for concessionary interest rate resources, availability of higher subsidies than non-public banks, offering of a restricted set of financial services, as well as providing of a restricted set of financial services (Selvavinayagam, 1995). The Agricultural Development Bank (ADB) was founded in 1965 to provide long-term financing for industry (Brownbridge & Gockel, 1996).

ADB Limited is a universal bank that offers a full range of consumer, corporate, para-state/public sector, small and medium-sized enterprise (SME), agriculture, trade, and e-banking services. Its main line of business is universal banking, with a development focus on agriculture and other areas. The bank went public on the Ghana Stock Exchange in 2016. ADB bears a significant responsibility to its customers and the general public to provide excellent customer service and to establish itself as the most preferred banking partner (ADB Annual Report, 2018). One of the branches of the bank that the study considered was the Cape Coast Branch. This became important due to clients' complaints on the need for the bank to improve their services. Issues of system failure, long queues, ineffective ATM operation were some of the challenges raised by clients of the bank.

A bank must establish customer relationships that provide value in addition to the core product. This is accomplished by implementing effective customer relationship management practices, providing excellent service, and implementing a differentiated strategy (Zineldin, 2005). Banks place a high priority on customer relationship management because they are graded and rewarded based on how well they manage customer relationships (Swartz, 2000). Customers' perceptions of service quality are improved when needs and expectations are anticipated and met periodically. In order to strengthen a relation, the interaction between service quality and employee–customer interpersonal skill is crucial. Employees gain trust by providing excellent service. It promotes positive word-of-mouth marketing, raises employee and customer morale and loyalty, and improves customer perceptions of value (Parasuraman, Zeithaml & Berry, 1988).

Service quality refers to a customer's general view of a service and how well it satisfies their needs and provides satisfaction (Rauch, Collins, Nale & Barr, 2015). According to Lone and Rehman (2017) the SERVQUAL model is generally utilized as a tool for assessing service quality. It encompasses the characteristics of trustworthiness, compassion, responsiveness, assurance, and tangibility (Parasuraman, Zeithaml & Berry, 1994; Koutsothanassi, Bouranta & Psomas, 2017).

In today's increasingly globalised world, service quality is a vital aspect in boosting customer happiness (Khan, 2014). Improved profitability and a larger market share are critical factors in determining bank performance and success (Khan, 2014). The growth of the Ghanaian economy in various sectors is heavily

influenced by an efficient banking system. Furthermore, banking professionals face numerous complex challenges in the global market. To compete more effectively with global organizations, banks must better understand changing customer requirements and implement the most up-to-date service quality systems (Lau, Cheung, Lam & Chu, 2013).

Furthermore, in order to maintain long-term competitive advantages, service providers such as banks must provide the best services to their clients. It is challenging for banks to achieve their customers' satisfaction standards due to the crucial quality of service demanded by clients (Paul, Mittal & Srivastav, 2016). In the context of this study, the Attribution Theory holds that certain service quality factors will lead or influence the customers satisfaction with the services of the bank (Yoo & Kim, 2020). Service quality qualities include tangibility, reliability, responsiveness, assurance, and compassion (Ali & Raza, 2017). Physical facilities, equipment, staff, and communications materials are all visible. The ability to consistently and precisely supply the promised service is characterized as reliability. The willingness of a corporation to assist consumers and provide prompt service is referred to as responsiveness. Assurance refers to the system's competency and trustworthiness in delivering a fair and safe service, whereas Empathy refers to the system's friendliness, access, and effort to understand consumers' needs (Kakuoris & Finos, 2016).

The banking industry has seen a lot of competition in recent years, as well as a lot of opportunities and threats (Rauch, Collins Nale & Barr, 2015). The banks that win in such a competition can gain more market share at the lowest cost (Azizi,

Bagherzadeh & Mombeini, 2014). However, to win in competition, banks require formulating and executing appropriate customer bonding strategies that keep and maintain existing customers (Cheng & Huang, 2013). According to one of the estimates, the expenses of acquiring new consumers could be five times greater than the price of retaining existing ones (Claase, 2014).

Any organization cannot succeed, according to Davoudian (2010), unless it considers the needs and demands of its customers, as well as their satisfaction. Superior service quality allows businesses to set themselves apart from their competitors, gain a long-term competitive advantage, and improve their functionality. Customer satisfaction is ensured by organizations' superior quality and effects (Chit, 2013). Banking system has long realized the advantages of "service quality" as a weapon for achieving a competitive edge and seizing the lead in a market-driven system. However, in today's highly competitive corporate world, establishing and maintaining market dominance is more vital than ever. (Zeithaml & Bitner, 1996). According to researchers from all over the world, providing high-quality services gives any company a long-term competitive advantage. It enables them to meet not only their customers' current needs, but also anticipate their future requirements (Paul, Mittal & Srivastav, 2016; Ali & Raza, 2017; Yoo & Kim, 2020). This allows them to anticipate their customers' future needs and delight them on a consistent basis by providing high-quality services. Customer satisfaction and loyalty to these businesses improve as a result (Naik, Gantasala & Prabhakar, 2010).

Despite the lack of consensus on how to conceptualize and assess (perceived) service quality, it was suggested that it be defined as "the consumer's judgment about the overall excellence or superiority of a service" (Chit, 2013). Customers prefer perceived quality since it provides them an incentive to buy and distinguishes the brand from others. Customers' views of quality are considered to be connected to their repeat business. Customers who believe the brand offers superior quality are more likely to stick with it.

Statement of the Problem

Service quality issues has been on rampage at the Agricultural Development Bank in Cape Coast. Issues of system failure, long queues, ineffective ATM operation were some of the challenges raised by clients of the bank. These inadequacy on their bank services has the ability to impact negatively on their progress and growth. Service failures, according to reports, wreak havoc on relationship marketing efforts and make customer bonding more difficult for service providers, lowering customer satisfaction. As a result, service providers should take every opportunity to recover clients' post-recovery satisfaction levels as part of their service recovery activities in order to maintain them (Kruger, 2014).

Customers are becoming more assertive and in control of their banking relationships at the same time. They are becoming more discerning in their banking relationships, are less loyal, and are more likely to switch banks. They also want more frequent interactions, loyalty rewards, prompt service, respect, more personalization, and flexibility (Ernst & Young, 2016). The challenge confronting

banks now is how to acquire and retain customers, who are satisfied and loyal who are ready to give the business the long-term value it needs (Al-Hersh et al., 2014).

The Ghanaian banking sector has traditionally been dominated by few market players. However, due to intense competition in recent times (PriceWaterhouseCoopers, 2018), the Ghanaian banking customer now has choice, power and control making customer switching to the competitor more easily (Sarpong, 2013). This has put Ghanaian banks in a competitive position, posing significant challenges in terms of survival and growth (Price Water house Coopers, 2018).

Although there has been a lot of investigating the association between service quality and client happiness, the results have been mixed, with some writers finding a significant relationship and others finding a weak one (Alnaser, Ghani, & Rahi, 2018; Gong & Yi, 2018; Yilmaz, Ari, & Gürbüz, 2018). In context of this, the present study looks into service quality and customer satisfaction to address a void in existing literature.

Purpose of the Study

The study's goal was to see how perceived service quality attributes affected customer satisfaction at ADB's Cape Coast branch.

Research Objectives

Specifically, the study:

1. examined the perceived service quality attributes at ADB, Cape Coast Branch,

2. analysed the effect of tangibility on customer satisfaction at ADB, Cape Coast Branch,
3. assessed how reliability influence customer satisfaction at ADB, Cape Coast Branch,
4. examined the effect of responsiveness on customer satisfaction at ADB, Cape Coast Branch,
5. analysed the effect of assurance on customer satisfaction at ADB, Cape Coast Branch, and
6. tested the influence of empathy on customer satisfaction at ADB, Cape Coast Branch.

Research Questions

The study questions were as follows:

1. What are the perceived service quality attributes at ADB, Cape Coast Branch?
2. What is the effect of tangibility on customer satisfaction at ADB, Cape Coast Branch?
3. How does reliability influences customer satisfaction at ADB, Cape Coast Branch?
4. How does responsiveness affect customer satisfaction at ADB, Cape Coast Branch?
5. What influence do assurance have on customer satisfaction at ADB, Cape Coast Branch?

6. How does empathy influences customer satisfaction at ADB, Cape Coast Branch?

Significance of the Study

The current research is relevant for a variety of usefulness. The findings of this study will be useful to marketers and business consulting businesses in the banking industry that want to provide services that are better for their clients. The study will provide researchers with information on the impact of service quality on customer satisfaction, especially in banking sector. Customers of Agricultural development Bank would benefit from the result of this study in the sense their interest will be considered in the banking operations.

Delimitations

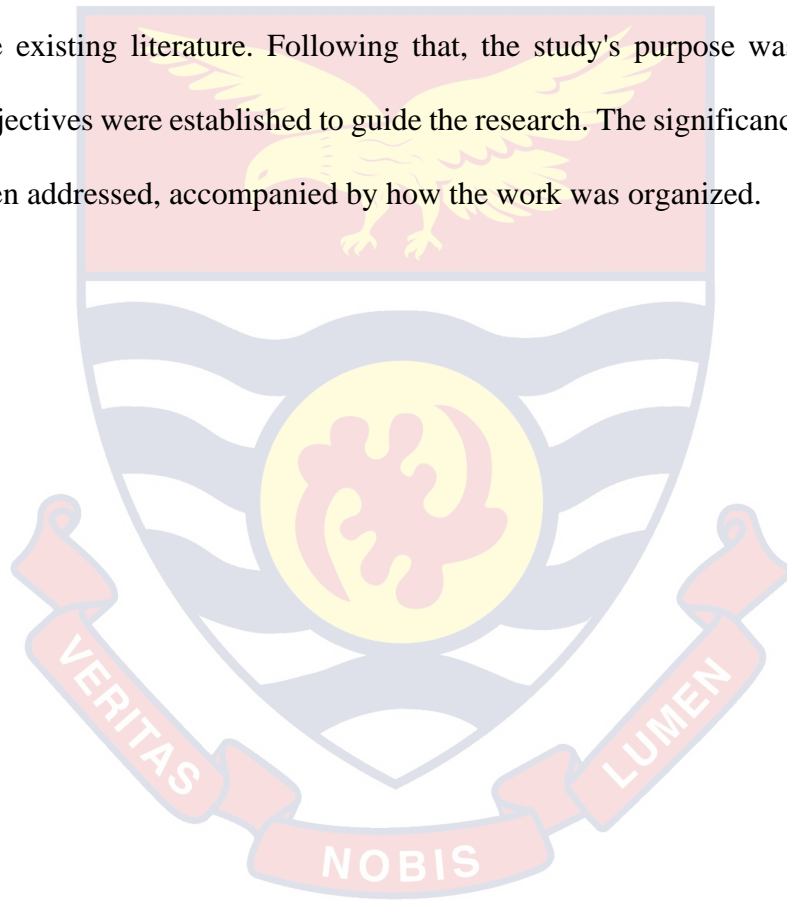
There are several banks in Ghana. However, the present study focuses on Agricultural Development Bank, Cape Coast Main Branch. The study's variables were service quality and client satisfaction. The only explanatory variable is service quality, while the dependent variable is customer satisfaction.

Organisation of the Study

There are five sections to this study. The study's background, problem statement, research objectives, hypotheses, study significance, study delimitations, and study organization are all included in the first chapter. The study's research methods are described in the third chapter, which reviews of related existing works in the area. The results and discussion are summarized in Chapter four, and the report concludes with the summary, conclusions, and recommendations in Chapter five.

Chapter Summary

The chapter began with an untitled and brief introduction that described the research problem, why it was important, how it related to previous work, and the study's theoretical implications. The chapter continued with a background to the study, in which the analyst demonstrated the study's relevance by citing previous research findings. The chapter went on to state the problem and point out gaps in the existing literature. Following that, the study's purpose was stated, and four objectives were established to guide the research. The significance of the study was then addressed, accompanied by how the work was organized.



CHAPTER TWO

LITERATURE REVIEW

This part of the work discussed the study's theoretical foundations as well as an analysis of related literature pertinent to the study's goals.

Theoretical Review

The work employed the SERVQUAL model was used to evaluate service quality. SERVQUAL, the most widely used and well-known model, was proposed by Parasuraman, Zeithaml, and Berry in 1985. They proposed 10 service quality dimensions at first, but following preliminary study in 1988, they simplified the model to five. SERVQUAL is based on a five-dimensional difference between perceived and expected service quality. Psychometrically examining the gap between expectation and perception, according to some researchers, cannot provide a higher appraisal of service quality. As an outcome, Cronin and Taylor created the SERVPERF model in 1992, which was founded on measuring service quality effectiveness.

SERVPERF's total service quality rating includes higher variance than SERVQUAL's. Dobholkar, Thorpe and Rentz (1996) also tested SERVQUAL and observed that this was not adopted in other sectors, such as the retail chain context. They presented the Retail Service Quality Scale as a new model (RSQS). Brady and Cronin presented the Hierarchical and Multidimensional Service Quality Model in 2001. They made use of Rust and Oliver's (1994) three-component paradigm with Dabholkar multilevel model (1996).

The SERVQUAL instrument was utilized to examine consumer perceptions of service quality. The five basic parameters or elements employed in the study (van Iwaarden et al., 2003) are as follows: (1) Physical objects. Physical facilities, machinery, and the style of staff are all key factors to consider. (2) Reliability is an individual's ability to consistently and accurately deliver the promised service. (3) The ability to respond. Willingness to serve clients and give fast service. (4) Confirmation (including competence, courtesy, credibility and security). Civility and knowledge of employees, along with their ability to stimulate trust and confidence, are all significant considerations. (5) Empathy is the ability to feel for others (including access, communication, understanding the customer). The company provides sensitive and individualized care to its customers. Customers receive sensitive and individualized care from the company.

Empirical Review

Banks with a better ambience, according to Jabnoun and Al-Tamimi (2003), improve customer satisfaction. Zineldin explores the relationship between service quality and customer happiness in Sweden's banking sector (2005). He understood that by incorporating visible and invisible high-quality elements in their products and services, banks can establish a strong and deep relationship with their customers. The bank's environment, service equipment, human capital (workers), and methods of communication all fall under this category of service quality. To put it another way, tangibles are all about making first impressions. Every business wants to make a great first impression on their customers. They will gain the most benefit if they concentrate on this particular dimension (Swar & Sahoo, 2012).

The concept of tangibles' role in the banking sector is presented succinctly by Ladhari et al., (2011). When it comes to capturing a customer's attention, service quality is crucial. In order to achieve their perception of service, customers' various behaviors and attitudes necessitate high service quality. Ibáez et al. looked at the relationship between service quality factors and customer satisfaction (2006). They found that customer pleasure and service reliability are tightly related. In addition to tangibles, reliability, and responsiveness, Parasuraman et al. recognized assurance as a crucial factor of service quality (1988). They claim that all of these factors contribute to increased customer satisfaction. Customers' satisfaction levels are thought to be significantly increased if financial institution employees behave in a trustworthy manner. It may also have a positive impact on customers' repurchase intentions (Ndubisi, 2006; Ndubisi & Wah, 2005).

Sackey, Adebayo, Oppong, Mensah and Annor (2012) used the Servqual scale to look into the impacts of service quality on customer satisfaction and realized that Barclays Bank Ghana uses all five factors (Empathy, Assurance, Tangibility, Reliability, and Responsiveness), implying that the financial institution aspires to be the best in the business. This high-quality service has also contributed significantly to the bank's overall customer satisfaction.

Using the Servqual model, Ilhaamie (2010) assessed foreign customers' impressions of Malaysian governmental services, including service quality, expectations, and attitudes. According to the research, the most crucial dimension is physical. It also gets the lowest perception scores. The service quality disparity,

on the other hand, is neither the smallest nor the largest. Finally, these outside consumers place the greatest value on the Malaysian government's dependability.

Ojo (2010) explored the correlation between telecommunications service quality and customer happiness in Nigeria, focusing on the Telecoms Infrastructure (MTN). A total of 230 persons participated in the survey. There is a link between service quality and customer satisfaction, according to the data. The study proposes that firms pay greater attention to service quality as a result of the effect on customer satisfaction. The study proposes that firms pay greater attention to service quality as a result of the impact on customer satisfaction.

Kheng, Mahamad, Ramayah and Rahim (2010) investigated the influence of service quality on customer satisfaction across account holders in Penang, Malaysia, using the SERVQUAL model (Parasuraman, et al., 1988). Customer happiness may be improved by improving service quality, according to the research. Reliability, empathy, and assurance are three service quality factors that are critical in the equation. According to the data, the majority of respondents gave the bank a positive rating, although there is still potential for improvement.

Donnelly et al. (2006) also looked into whether the SERVQUAL method might be used to assess the quality of service given by Scotland's Strathclyde Police. Customers' expectations for outstanding police service are captured in the survey, which is then contrasted to their impressions of Strathclyde Police's service. The paper also reviewed the results of a SERVQUAL survey of Strathclyde police officers, which looked at how effectively comprehend customer expectations and how well its internal systems support the delivery of high-quality services.

Strathclyde Police appears to have a strong awareness of their customers' service quality standards, as indicated by comments from elected councillors in the force's territory. From the consumer view as well as through police attention to the definition and adherence with service quality standards, there is space for improvement in service quality performance.

Conceptual Framework

This section explains the study's conceptual framework in terms of the variables under consideration. It is derived from an analysis of empirical data that demonstrates a link between the dependent and independent variables under investigation. According to Mugenda & Mugenda (2008), a conceptual framework is a set of concepts assembled as a framework for a study to demonstrate the relationship between research variables. This framework was designed to describe the link between the study's dependent and independent variables. The independent variable (perceived service quality attributes) predicts the degree of variance in the dependent variable (customer satisfaction) (Kothari, 2008). The value of customer satisfaction is affected by any change in the perceived service quality qualities of Tangibility (TG), Reliability (RB), Responsiveness (RP), Assurance (AS), and Empathy (EP) (Karunaratne & Jayawardena, 2010; Markovic & Raspor, 2010; Al Khattab & Aldehayyat, 2011; Hossain, 2012). Figure 1 illustrates the conceptual framework.

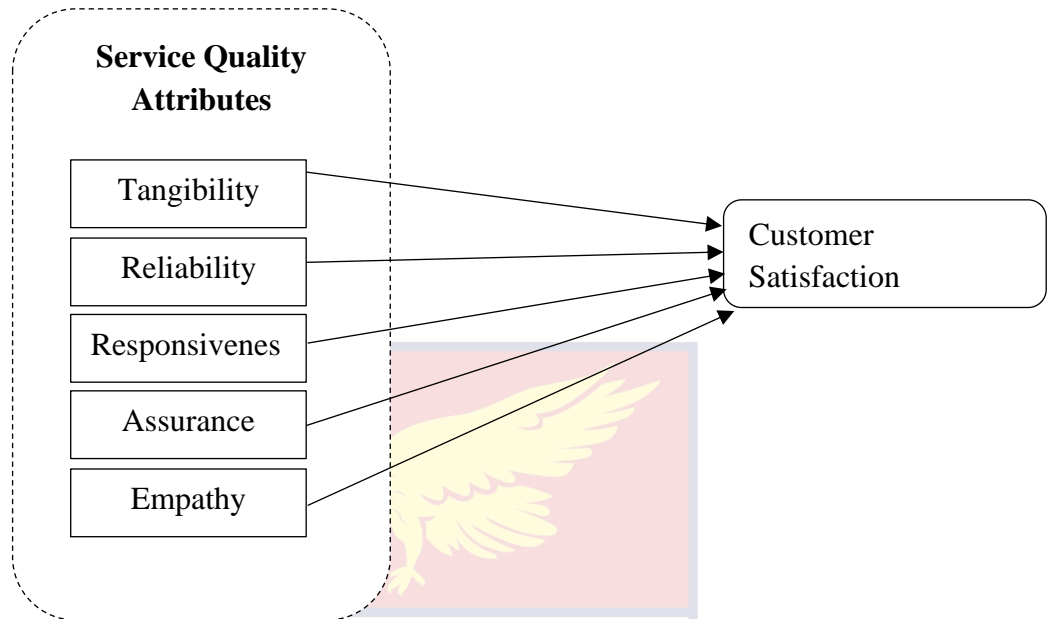


Figure 1: Conceptual framework perceived service quality attributes and customer satisfaction

Source: ServQual Model, 1994

From Figure 1, perceived service quality attributes (independent variable) was measured Tangibility (TG), Reliability (RB), Responsiveness (RP), Assurance (AS) and Empathy (EP) (Moore, 2013). Customer Satisfaction is dependent on the various perceived service quality attributes they adopt. As such, any change, either positive or negative, in any of the perceived service quality attributes is likely to cause a change in customer satisfaction. However, the framework does not provide the extent to which the various perceived service quality attributes influence customer satisfaction. Reviews by Karunaratne and Jayawardena (2010); Markovic and Raspor (2012) bolstered the framework (2010). As a result, the framework was created to provide a visual representation of the relationship between perceived service quality attributes and customer satisfaction at ADB in Ghana.

Chapter Summary

The literature on theoretical and conceptual issues linked to perceived service quality qualities and customer satisfaction was evaluated in this chapter. The review will also be useful in terms of methods, analyses, findings presentation, discussions, conclusions, and recommendations. The study's research methods are discussed in the following chapter.



CHAPTER THREE

RESEARCH METHODS

The part of work presented on the approaches and tools that were used to methodological establish the study.

Research Design

The descriptive research design was adopted in this study. The purpose of descriptive research is to collect detailed and precise data on an existing occurrence. It has benefits like as the capacity to collect a huge number of replies from a broad range of people, solid statistical results, and the ability to ask particular questions with better confidence (Kothari, 2004). The descriptive research strategy was chosen for the investigation because the variables will be described.

Research Approach

There are three (3) major approaches to a study, according to Creswell & Creswell (2014): quantitative, qualitative, and mixed methodologies. The quantitative approach, according to Creswell & Creswell (2017), works by developing testable hypotheses and generalizable ideas. The quantitative approach is based on data that can be statistically measured; thus, the survey's aim or objective dictates which approach to utilize. As a result, the research took a quantitative approach, with numerical analysis being employed to convey the results.

Population

The populations of the study were customers of ADB, Cape Coast branch. ADB at Cape Coast have 15,154 customers (ADB Human Resource Department Report, 2019). Customers were used due to the central role they play in the banking activities, and that the achievement of the vision of the bank is highly dependent on the patronage by clients.

Sampling and Sample

The sample size of the study was 306 clients. This was calculated using the sample size calculation formula developed by Krejcie and Morgan (1970). It was decided to adopt the convenience sampling method. This sampling technique was adopted because customers were scattered abroad and were not assembled in a particular location or office.

Data Collection Instrument

A standardized closed-ended questionnaire was used to obtain primary data for the study. Because a questionnaire is a self-report measure that maintains confidentiality, it is more likely to evoke more openness in response to the types of information needed from respondents (Brace, 2018). A five-point Likert scale was employed in the survey, with 1 being the least agreeable and 5 being the most agreeable. The questionnaire was divided into three pieces. The demographics were captured in Section A, the perceived service quality attributes at ADB were examined in Section B, and customer satisfaction with ADB services was examined in Section C. Self-administered questionnaires were used.

Date Collection Procedure

An introductory letter was submitted to the ADB's management prior to the data gathering effort. This was done in order to secure approval for the data gathering from the proper management. The questionnaires were distributed to the respondents after receiving permission.

However, the experiment was beset by obstacles, with some responders refusing to participate for a number of reasons, including concerns about confidentiality and rigid scheduling. This option was provided to respondents who desired the ability to complete the questionnaires at their leisure. These measures were implemented to encourage respondents to participate in the survey because their input is crucial to the study's success.

Validity and Reliability of Instrument

Cronbach alpha was used to assess the study's instrument's reliability. The reliability coefficient had to be at least 0.70 (Cohen 2008), and the results were presented in Chapter 4. Validity, on the other hand, is concerned with how accurately data methods measure what they're supposed to measure. Validity has a major flaw in that it only considers a small sample size, limiting the study's results. This has an effect on the results because it prevents the study from obtaining clear results that apply to the entire population, lowering the likelihood of generalization. Questionnaire pilot testing, expert review, and peer review were used to determine the study's validity.

Data Processing and Analysis

For data processing, the respondents' questionnaires were processed and entered into the Statistical Package for Social Sciences Version 25. (SPSS 25). Frequencies and percentages were used to present the demographics of the respondents. Descriptive and inferential statistics were employed in this investigation. These analytical tools were chosen based on the study's objectives and measurement variables.

Ethical Considerations

The key ethical problems addressed in this study were voluntary involvement, right to privacy, anonymity, and information confidentiality. As a result, every attempt was taken to resolve each and every one of these ethical concerns. With voluntary participation, for example, all respondents were given the option to engage in the data gathering activity on their own time. By allowing respondents to complete the questionnaires on their own, potential issues of right to privacy were resolved. The issue of anonymity was addressed by eliminating respondents' names and phone numbers from the questionnaire. The study secured data confidentiality by promising respondents that all information submitted would be kept secret. Finally, to avoid an ethical issue of plagiarism, all necessary papers gathered for the study were correctly cited.

Chapter Summary

In this chapter, the research methodologies employed to attain the study's purpose are addressed. This chapter analyzed and justified the research design, method or strategy, and procedure for data collecting, data processing software,

analytical tools, and other essential parts of research methodologies utilized in the study. Each of the strategies used was justified in terms of how they were acceptable for this investigation. To address the study's research questions, descriptive and inferential statistical methods were utilized.



CHAPTER FOUR

RESULTS AND DISCUSSION

The study's findings and discussions were presented in this chapter

Demographics of the Respondents

Demographic information of the study's respondents is presented in this section. The demographics of the respondents were sex, age, duration with the bank, level of education.

Table 1: Demographics of Respondents

Demographics	Element	Frequencies	Percentages
Sex	Male	118	61.8
	Female	73	38.2
Totals		191	100
Age	18-28	147	77.7
	29-39	39	20.4
	40-50	4	2.1
	62 and above	1	.5
Totals		191	100
Education	Certificate	71	37.2
	HND	20	10.5
	Bachelors	88	46.1
	PhD	4	2.1
	Postdoctoral	8	4.2
Totals		191	100
No. of years with bank	1-5	141	73.8
	6-10	39	20.4
	11-15	6	3.1
	16-20	2	1.0
	21-25	2	1.0
	26 and above	1	.5
Totals		191	100

Source: Field Data, 2020

The Table 1 shows the sex, age, level of education, duration with the bank. In relation to sex, 118 of the customers were males, representing 61.8%; and 73 out of the 191 customers were females, representing 38.2%. It therefore be deduced that the study had more male client participation than females.

With respect to age, 147 of the customers (representing 77.7%) were within the age bracket of 18-28years; 39 of the customers (representing 20.4%) were within the age bracket of 29-39years; 4 of the customers (representing 2.1%) were within the age bracket of 40-50years; 1 of the customers (representing .5%) were within the age bracket of 62years and above. This suggest that most of the customers of ADB that participated in this study were youth.

Table 1 also looked at the level of education of the customers, 71 of the customers (representing 37.2) were certificate holders; 20 of the customers (representing 10.5%) were HND holders; 88 of the customers (representing 46.1%) were bachelor degree holders; 4 of the customers (representing 2.1%) were PhD holders; and 8 of the customers (representing 4.2%) were postdoctoral holders.

Lastly, the Table 1 presented on customers years of banking with ADB, 141 of the customers (representing 73.8%) have been with the bank for a period of 1-5years; 39 of the customers (representing 20.4) have been with the bank for a period of 6-10years; 6 of the customers (representing 3.1%) have been with the bank for a period of 11-15years; 2 of the customers (representing 1.0%) have been with the bank for a period of 16-20years; 2 of the customers have been with bank for a period of 21-25years; 1 of the customers (1.0%) have been with the bank for a period of 26years and above.

Perceived Service Quality Attributes by Customers of ADB

The first specific objective was to examine the perceived service quality attributes of ADB from the perspective of the customer. The exploratory factor analysis was used as the analytical tool. And for the analysis to be conducted, there

was the need to carry out two main diagnostic tests to check if the sample size was appropriate for such an analysis. These tests were Kaiser-Meyer-Olkin Measure of Sampling Adequacy and the Bartlett’s Test of Sphericity. Table 2 presented on the two tests.

Table 2: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.936
Bartlett's Test of Sphericity	Approx. Chi-Square	3648.453
	Df	153
	Sig.	.000

Source: Field Data, 2020

Table 2 shows the outcome of the KMO test, which revealed a sample adequacy value of .812, which was higher than Pallant's recommended value of 0.7. (2011). Table 2 also revealed that the Bartlett's sphericity test ($\chi^2 = 3648.453$; $df = 153$) yielded a p.01 significant at 0.000, indicating that the population was not an identity correlation matrix (Pallant, 2011). The findings of these tests backed up the use of exploratory factor analysis to look into ADB's service quality attributes.

Total Variance Explained

Table 3 presented on the total variance explained which include the initial solution, extracted components, and rotated components is displayed.

Table 3. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared			Rotation Sums of Squared		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	11.533	64.071	64.071	11.533	64.071	64.071	5.327	29.592	29.592
2	1.294	7.189	71.260	1.294	7.189	71.260	4.537	25.204	54.796
3	1.179	6.549	77.810	1.179	6.549	77.810	4.142	23.013	77.810
4	.760	4.225	82.034						
5	.575	3.196	85.231						
6	.385	2.139	87.370						
7	.361	2.005	89.374						
8	.267	1.485	90.859						
9	.253	1.404	92.263						
10	.243	1.350	93.613						
11	.212	1.180	94.794						
12	.191	1.062	95.856						
13	.169	.942	96.797						
14	.136	.755	97.552						
15	.131	.729	98.281						
16	.128	.710	98.991						
17	.102	.566	99.558						
18	.080	.442	100.000						

Extraction Method: Principal Component Analysis.

Source: Field Data, 2020

Table 3's first portion contains the initial Eigenvalues. The eigenvalue, or the degree of variance in the original variables explained by each component, is reported in the Total column. The proportion of variation explained for by each component compared to the total variance in all variables is displayed in the percent of variance column. The percentage of variance explained by the first n components is shown in the Cumulative percent column.

The number of components in a correlation analysis is equal to the sum of the eigenvalues, and the initial solution contains eighteen (18) variables. Because items with eigenvalues greater than one were considered, the extracted solution comprised of the first three main components. The eigenvalue of the first component was 11.53, with a variance of 64.07 percent, the eigenvalue of the second component was 1.29, with a variance of 7.19 percent, and the eigenvalue of the third component was 1.18, with a variance of 6.55 percent. The rotation keeps the cumulative percentage of variance described by the extracted components, but distributes it more evenly among the components now.

Scree Plot as a Confirmatory Test

The factors that have been retrieved are shown graphically in a scree plot. Scree is a geological term that refers to rocks falling from a cliff. It aids in determining how many of the extracted factors should be kept. The scree plot serves

as a confirmation tool for the total variance explained table's results.

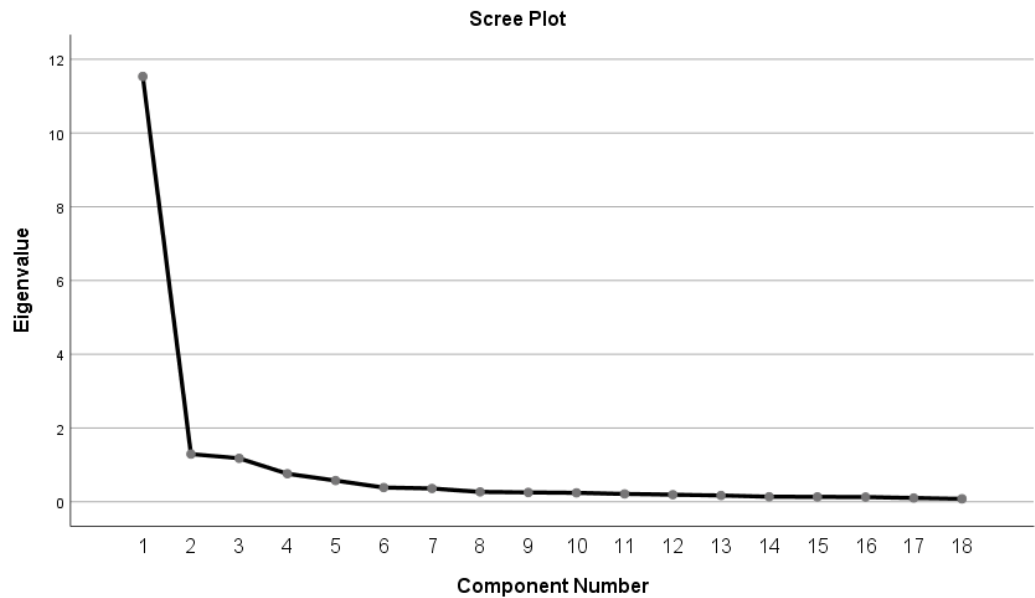


Figure 1. Scree Plot

The number of components to be retained was determined by the graph in Figure 1. It was calculated by keeping all components with eigenvalues greater than one.

Rotated Component Matrix

The loadings of the retrieved factors that were maintained are represented by the rotated component matrix. Retained factors (eigenvalues above 1) are rotated using the component rotation method to achieve a simple structure.

Table 4. Rotated Component Matrix^a

	Component		
	Responsiveness	Reliability	Tangibility
Bank premise			.783
Equipment of the bank			.846
Employees dressing			.776
Bank pamphlets			.760
Statement of the bank			.697
Services provided as promised		.800	
Handling client problems		.799	
Bank provides services on time		.818	
Working hours		.730	
Up to date record		.721	
Employees' promptness in providing service	.726		
Willingness of the employees in helping customers	.761		
Security of the bank	.814		
Eagerness in instilling confidence	.836		
Knowledge of the employees	.721		
Customers best interest	.618		
Product that best suits me	.629		
Overall service quality	.711		

Source: Field Data, 2020

Table 4 shows the rotated component matrix for ADB's service quality attributes. As a rule of thumb, factors with loadings above .4 were kept in this table. Because the variables were uncorrelated, the orthogonal rotation approach of Varimax rotation was employed to maximize the relationship between the variables and the dispersion among the factor loadings (Gorsuch, 1983). High absolute value factors are expected to contribute more to the extracted variable that is kept. The 18 attributes were classified and reduced into three components as part of the main component analysis. Responsiveness, dependability, and tangibility were the three criteria.

The first component was responsiveness. This factor had an appropriate number and type of variables loaded on it. The factors of this components were promptness in providing bank service, willingness of the employees in helping customers, how safe the bank is, staff support in enhancing clients confidence, staff exposure and understanding, and bank service in providing customers best interest. According to Yilmaz and Ari (2017) responsiveness is one of the attributes of service quality that deals with the willingness and ability of the bank to assist its customers, and to provide services within the time they are needed. The loadings under this service quality attribute revealed that ADB staff are ever ready to help it customers, respond to client request, and that they have the confidence to inform customers as to when a particular service can be performed. Findings from other studies described responsiveness to include banks' ability to solve client issues quickly, communicate and assist clients in times of system or technical failures with banking system.

The second component was reliability. Services delivered as vowed to clients, how the bank handles client problems, how the bank deliver their promises, the bank's operating hours, and how the bank delivers up to date records were the factors that loaded under this component. Because precision in delivering orders, keeping proper records and quotations, exactness in billing, and delivering the expected services are indicators that customers use to judge the banking service's reliability, these factors were deemed appropriate under the reliability attribute. Furthermore, the bank's service quality is dependent on taking action to provide solutions to problems, providing the expected services on the first occasion, and

delivering services at times they are needed.

The last component was tangibility. The specific factors were premises of the bank, equipment of the bank, way employees of the bank dress, pamphlets distributed by the bank, and bank statement of the bank. Because neatness, physical premises, and visual appeal are considered to be positive indicators of tangibles by a customer, the factors of this service quality attributed loaded well. According to Nautiyal (2016), the appearance of the management team and professional personnel, as well as pamphlets and manuals, is crucial while offering a service to a client.

Reliability of the Variables

The exploratory factor analysis narrowed the service quality dimensions down to three: tangibility, dependability, and responsiveness. This necessitated the use of the Cronbach's Alpha test for reliability. To determine the reliability result, the Cronbach's Alpha was calculated for each of the variables.

Table 5. Reliability co-efficient of Variables

	No. of Items	Cronbach's Alpha
Tangibility	5	.932
Reliability	5	.941
Responsiveness	8	.948
Customer Satisfaction	10	.973

Source: Field Data, 2020

Table 6 depicted the reliability co-efficient for each of the service quality attributed, and customer satisfaction. Tangibility had a Cronbach alpha of .932; reliability had a Cronbach alpha of .941; responsiveness had a Cronbach alpha of

.948; and customer satisfaction had a Cronbach alpha of .973. These Cronbach alphas are greater the minimum value of .70; hence the variables were described reliable.

Service Quality Attributes and Customer Satisfaction

The study examined the relation that exist between service quality attributes and customer satisfaction. This was done through correlational analysis. The variables used in this analysis were no longer the five (5) components of service quality due to the result from the exploratory factor analysis. The outcomes are depicted in Table 7.

Table 6. Correlational Analysis

		Customer satisfaction
Tangibility	Pearson Correlation	.725**
	Sig. (2-tailed)	.000
Reliability	Pearson Correlation	.683**
	Sig. (2-tailed)	.000
Responsiveness	Pearson Correlation	.731**
	Sig. (2-tailed)	.000

** . Correlation is significant at the 0.01 level (2-tailed).

The correlation values for each of the service quality attributes and customer satisfaction are shown in Table 7. The correlation meaning may be either positive or negative. A correlation of =0.10 to 0.29 represents a very weak relationship, =0.30 to 0.49 indicates a weak relationship, =0.50 to 0.69 indicates a moderate relationship, and finally =0.70 to 0.99 represents a strong relationship between the variables (Cohen, 1988). Customer satisfaction and tangibility have a strong positive significant relationship, while customer satisfaction and reliability have a moderately positive significant relationship, and customer satisfaction and

responsiveness have a strong positive significant relationship. The relationship between service quality qualities and customer satisfaction has been studied in several research. Attractiveness, physical facility, and aesthetic appeal are all favorable markers of tangibility to consumer pleasure, according to Shen, Xiao, and Wang (2016). Yilmaz and Ari (2017) found that tangibility has a positive association with consumer satisfaction in their study. According to Kaura (2013), the banking sector's equipment and a nice environment are also viewed as aspects that promote client happiness.

The most essential criteria in improving customer satisfaction in the banking sector, according to Gupta and Dev (2012), are precision in fulfilling orders, keeping accurate records and quotations, invoicing precision, and delivering promised services. The aspects of reliability as a service quality attribute are the factors. According to research, there is a correlation between reliability and consumer satisfaction. According to Nautiyal, customer happiness is linked to reactivity in the banking industry (2016). Client satisfaction will improve as a result of individual attention as well as staff attention to customer issues.

Effect of Service Quality Attributes on Customer Satisfaction

The effect of service quality attributes on customer satisfaction was discussed in this section of the work. Multiple regression was used to accomplish this. Due to the results of the exploratory factor analysis, the variables used in this analysis were no longer the five (5) dimensions of service quality. The results are in three parts namely the model summary, ANOVA and co-efficient table. Table 8 shows a rundown of the model.

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 ^a	.622	.616	.60083

a. Predictors: (Constant), Responsiveness, Tangibility, Reliability
Source: Field Data, 2020

In Table 8, the model description included the R, R square, modified R square, and standard error. The Pearson product moment correlation coefficient describes the course and effect of the linear relationship between academic success and master's experience. According to the R value, service quality attributes account for 78.9% of the variation in customer satisfaction (.789a). The R square represents the coefficient of determination. According to the R square value, service quality attributes account for 62.2 percent (.622) of customer satisfaction variation. Table 9 displays the ANOVA results.

Table 8. ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	111.268	3	37.089	102.741	.000 ^b
	Residual	67.507	187	.361		
	Total	178.775	190			

a. Dependent Variable: Customer Satisfaction
b. Predictors: (Constant), Responsiveness, Tangibility, Reliability
Source: Field Data, 2020

The F-statistics reveal the test significance for R and R square in the ANOVA results in Table 9. By dividing the regression mean square by the residual mean square, the F-statistics is estimated. The rule of thumb is that the independent variables best explain the variation in the dependent variable when the significance

of the F-statistics is less than 0.01 and the independent variables best explain the variation in the dependent variable. The F-statistics significance value for the service quality attributes was less than 0.01, indicating that they are effective in explaining customer satisfaction. Table 10 shows the regression coefficients for each of the attribute of service quality.

Table 9. Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.672	.211		3.184	.002
	Tangibility	.357	.071	.353	5.016	.000
	Reliability	.159	.070	.169	2.264	.025
	Responsiveness	.351	.079	.343	4.467	.000

a. Dependent Variable: Customer Satisfaction
Source: Field Data, 2020

The last result for the multiple regression analysis was presented in Table 10. The results include the standardized and unstandardized beta coefficients, standard errors and the significance level. Under the unstandardized coefficient beta column, we have the constant value of .672 which stands for the gradient/slope/intercept in the regression equation. With respect to tangibility, the beta coefficient was .357 which stands for a positive relationship with customer satisfaction. This suggest that a percentage change in tangibility will result in 35.7% change in customer satisfaction. This relationship was significant since it has a p value that was less than the significant level of 5%. This suggests that tangibility is linked to customer satisfaction in a positive way. As a result, tangibility has a minor influence on customer satisfaction as a service quality attribute.

The reliability beta coefficient was .159, suggesting that reliability and customer satisfaction have a positive relationship. This means that rising reliability by 1% boosts customer loyalty by 15.9%. Because the relationship's value was less than the 5% threshold for significance, it was significant. This indicates a positive relationship between customer satisfaction and dependability. In this case, reliability as a service quality attribute has no bearing on customer satisfaction.

Finally, a service quality feature called responsiveness had a beta coefficient of .351, meaning that it has a favorable relationship with customer satisfaction. This means that a 1% increase in responsiveness will lead to a 35.1 percent increase in customer satisfaction. This relationship was significant because its value was less than the 5% threshold for significance. This suggests that responsiveness is linked to customer satisfaction in a positive way. In this case, responsiveness has a minor influence on customer satisfaction as a service quality attribute.

A study by various academics backed up the findings on the impact of service quality characteristic on customer happiness. Only the first two characteristics of service quality, staff behavior, information technology, and tangibility, were shown to have a positive impact on customer satisfaction among clients of India's private sector banks (Kaura, 2013). Service quality is the most essential component that influences customer satisfaction (Gupta & Dev, 2012).

According to a study by Shen, Xiao and Wang (2016), safety and security were the most influential variables in passengers' decisions to use Suzhou's urban rail transit system. For the Nanjing–Shanghai high-speed rail, Canming and Jianjun

(2011) looked into the function of customer satisfaction in mediating the relationship between service quality and customer loyalty, and discovered that service quality had a direct and indirect impact on customer satisfaction. There is a strong link between service quality and consumer satisfaction, which affects city commuters who use public transportation (Celik, Aydin & Gumus, 2014; Diana, 2012; Yilmaz & Ari, 2017).

In contrast, according to Nautiyal (2016), tangibility and reliability had no statistically significant impact on consumer satisfaction. Nonetheless, Khurana (2013) recommended that banks concentrate on service quality as a contributor to customer satisfaction for long-term advantages and economic success.

Chapter Summary

The findings and discussion of the study's research objectives were discussed in this chapter. Frequencies, percentages, exploratory factor analysis, and multiple regression were used to analyze the data. According to the findings of the study, the perceived service quality traits at ADB are responsiveness, reliability, and tangibility, all of which are connected to the study's aims. Furthermore, tangibility, dependability, and responsiveness all had a positive impact on customer satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

A review of the main findings, conclusions taken from the findings, policy proposals, and suggestions for future research were all included in this chapter.

Summary

The purpose of the study is to examine the effect of the perceived service quality attributes on customer satisfaction at ADB, Cape Coast. In this light, specific objectives were to:

1. examine the perceived service quality attributes at ADB, Cape Coast Branch,
2. analyse the effect of tangibility on customer satisfaction at ADB, Cape Coast Branch,
3. assess how reliability influence customer satisfaction at ADB, Cape Coast Branch,
4. examine the effect of responsiveness on customer satisfaction at ADB, Cape Coast Branch,
5. analyse the effect of assurance on customer satisfaction at ADB, Cape Coast Branch, and
6. test the influence of empathy on customer satisfaction at ADB, Cape Coast Branch.

The descriptive research design and the quantitative research approach were used. A structured questionnaire was used, as well as a primary data source.

Customers of Agricultural Bank were given questionnaires to fill out. The administered questionnaire received a 62 percent response rate. The data was analyzed using descriptive and inferential statistical tools such as frequencies and percentages, exploratory factor analysis, correlation, and multiple regression using the Statistical Package for Social Sciences (SPSS) version 26. In Chapter 4, the findings were presented in tables and discussed.

Key findings

The key findings of the study are summarized below.

The study discovered that the perceived service quality attributes at ADB, Cape Coast, were responsiveness, reliability, and tangibility in relation to the first research objective on perceived service quality attributes. An exploratory factor analysis was used to confirm this. Objectives five (5) and six (6) were ruled out as a result of this discovery.

The study found that tangibility had a strong positive significant relationship with customer satisfaction in relation to the second research objective on the effect of tangibility on customer satisfaction at ADB, Cape Coast. Tangibility was found to be responsible for 35.7 percent of the variation in customer satisfaction.

At the ADB, Cape Coast Branch, the third objective was to determine how reliability affects customer satisfaction. It was discovered that reliability has a moderately positive significant relationship with customer satisfaction. Reliability is responsible for 15.9% of the variation in customer satisfaction.

Finally, in relation to ADB's Cape Coast Branch's objective four on the impact of responsiveness on customer satisfaction. Customer satisfaction was discovered to have a strong positive relationship with responsiveness. Customer satisfaction is explained by responsiveness to the tune of 5.1 percent. Finally, these service quality attributes were found to account for 78.9% of the variation in customer satisfaction.

Conclusions

This study provides a summary and pertinent discussion of the effect of service quality factors on customer satisfaction at ADB in academic literature. Based on the outcomes of the investigation, the following conclusions were reached:

Regarding the first research objective, it was determined that in order for ADB-Cape Coast to improve its service quality, it must focus on its promptness in providing bank service, employees' willingness to assist customers, bank security, employees' eagerness to instill confidence in customers, employees' knowledge, and bank service in providing customers' best interests. Furthermore, attention must be paid to how the bank handles client issues, how the bank delivers services on time, the bank's operating hours, and how the bank delivers up-to-date records. Finally, the bank's premises, equipment, employee attire, pamphlets distributed by the bank, and bank statement must all be taken into account.

Regarding the second research goal, it was determined that, in order to improve bank service tangibles, attention should be paid to the appearance and neatness of the bank's premises, the use of up-to-date technology equipment,

worker attire, bank brochures and pamphlets, and the presentation of their bank statement.

With regard to the third goal, it was determined that service reliability can be improved by paying attention to how services are delivered, client issues are resolved, service timeliness, bank operating hours, and delivering up to date records.

Finally, in relation to objective four, it was determined that the bank's responsiveness could be improved by ensuring prompt service delivery, assisting clients in using bank services, bank security, instilling customer confidence, and providing customized services.

Recommendations

The following recommendations are made based on the findings and conclusions of the research. The following recommendations were made based on the findings of the entire study:

Managers at the ADB-Cape Coast can acquire clients' trust by regularly assessing and monitoring service quality. This may enable the bank to identify areas where improvements are needed from the perspective of customers, and to focus on the underlying dimensions of service quality, particularly responsiveness, reliability, and tangibility, with the goal of improving service quality first to improve customer satisfaction.

The management of ADB-Cape Coast can enrich its service tangibles by crafting strategies that pay attention to the appearance and neatness of the bank's

premises, up-to-date banking technology equipment, dressing of workers, brochures and pamphlets of the bank, and the presentation of the bank statement.

Strategic ways for handling clients problems, proper filing of clients transactions, conducive operating hours can serve as avenues through which the bank can boost its service reliability.

Lastly, operators of the ADB-Cape Coast can make use of tactics that pay attention to bank security, customers confidence in bank services, services that vest suits client's choice and preference in their quest in enhancing the responsiveness of their services. The bank should also have a good customer relationship management system in place to keep track of their customers' expectations and changing needs. Employees' skills must be improved in order for them to be more comfortable with new technologies. They should also run customer awareness programs, which will lead to increased customer satisfaction.

Suggestions for Further Research

Even though study gives valuable insight into ADB's service quality qualities and customer satisfaction, the findings may not be applicable to all banks because their procedures differ. The study therefore recommends that, further research could focus on comparative studies between public and private banks.

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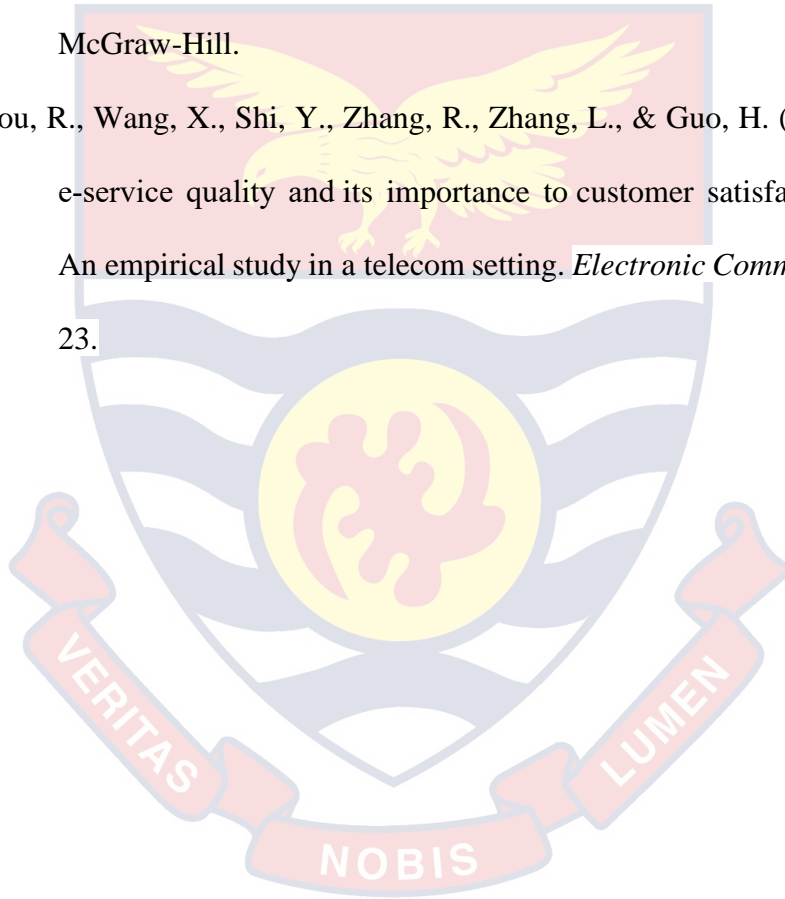
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- 1-5 years []
- 6-10years []
- 11-15years []
- 16-20years []
- 21-25years []
- 26 years and above []

PART B: SERVICE QUALITY

This section provides a description of the attributes of service quality. Five components have been identified with their corresponding statements as its applicable to you. Please tick (√) appropriately according to your **perception of these five service quality attributes in ADB. 1 (least agree) to 5 (Strongly agree).**

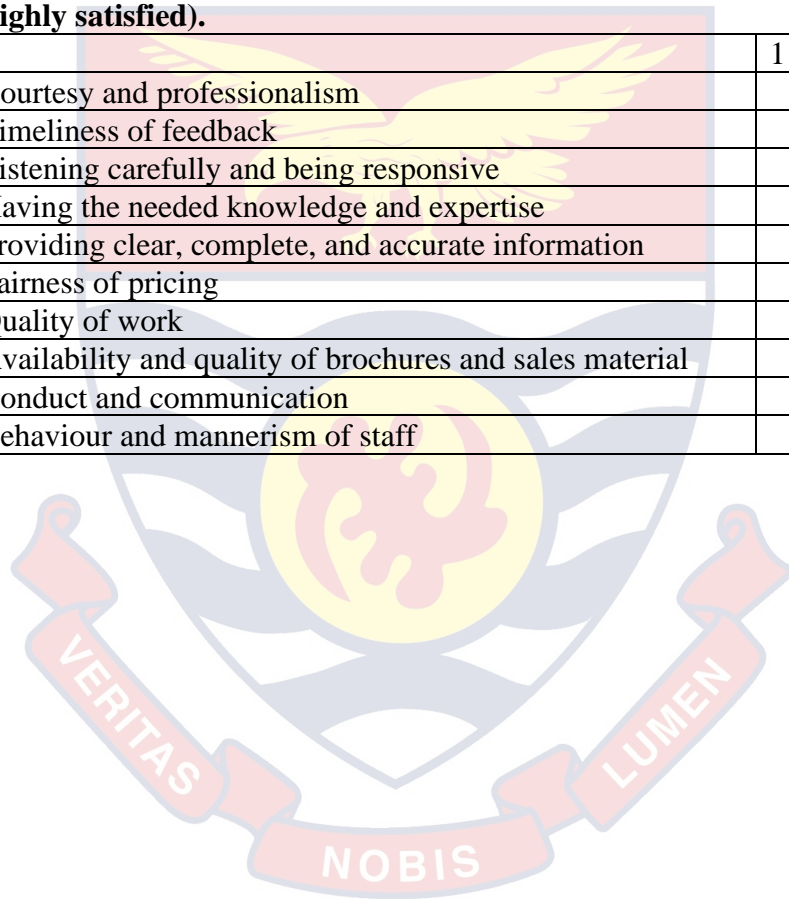
	Perception				
	1	2	3	4	5
Tangibility					
Am satisfied with the premise of the bank					
Am cool with the technological up-to-date equipment of the bank					
Am satisfied with the way employees of the bank dress					
Am satisfied with the pamphlets distributed by the bank					
Am cool with the bank statement of the bank					
Reliability					
Am impress with the services provided by the bank as promised					
Am okay with how the bank handle client problems					
Am satisfied with the way the bank provides services at the time they promised					
Am okay with the operating hours of the bank					
Am satisfied with the way the bank delivers up to date record					
Responsiveness					
Am satisfied with the employees’ promptness in providing service in the bank					
Am impress with the willingness of the employees in helping customers					
Assurance					
Am satisfied with the security of the bank					
Am cool with the employees eagerness of instilling confidence in me					
Am satisfied with the knowledge of the employees					

Empathy					
Am satisfied with the bank service in providing customer best interest					
Am satisfied with the bank service in providing the product that best suits me					
Am satisfied with the overall service quality of the bank					

PART D: CUSTOMER SATISFACTION

This section provides a ten (10) itemized statement on the assessment of customer satisfaction at ADB. Please tick (✓) appropriately, **from 1 (Least satisfied) to 5 (Highly satisfied)**.

	1	2	3	4	5
Courtesy and professionalism					
Timeliness of feedback					
Listening carefully and being responsive					
Having the needed knowledge and expertise					
Providing clear, complete, and accurate information					
Fairness of pricing					
Quality of work					
Availability and quality of brochures and sales material					
Conduct and communication					
Behaviour and mannerism of staff					



Appendix B

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

Note: *N* is Population Size; *S* is Sample Size Source: Krejcie & Morgan, 1970

