

EVALUATING CUSTOMER SERVICE ON ORGANIZATIONAL PROFITABILITY IN ZENITH BANK PLC: A STUDY OF ENUGU METROPOLIS

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Abstract

The study was to evaluate customer service on organizational profitability in Zenith Bank plc. The specific objectives include to: determine the relationship between keeping service promises and providing courteous through value added. Ascertain the relationship between effective communication to clients and product sales of the bank. The study used the survey approach. The primary sources were personal interview and the administration of questionnaire to the management and staff of the Zenith Bank plc in Enugu metropolis. A population of 204 staff was sampled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-efficient of 0.88 which was also good. Data was presented using tables and percentages. The hypotheses were analyzed using F- statistic (ANOVA). The findings include: there is positive effect relationship between keeping service promises and providing courteous through value added in the bank $F(95, n = 204) = 19044.870, p < 0.05$; there is positive effect relationship between effective communication to clients and product sales of the bank $F(95, n = 204) = 20340.022, p < 0.05$. The study concludes that keeping service promises and effective communication to clients increases profitability in the Zenith bank plc and bank industries. The study recommended that there is need to need to constantly carry out research on the taste of customers in order to develop corresponding products to suit these tastes. This comes against the backdrop of the intense competition for customers by many of the financial institutions.

Keywords: Customer service, Organizational, Profitability, zenith bank plc

1.1 Introduction

It is essential for a business to live up to its customers' perceptions and expectations of customer service (Machando and Diggins, 2013). Achieving excellent customer service is a continuous process that never stops. Any company that has any business sense will continuously re-design, tweak and improve its customer service. In a similar way, a company's customers' expectations will also develop and evolve over time, making it essential that service delivery coincides with those expectations. Companies must continuously make an effort to also make sure that a company asks customers about their expectations and needs to ensure that they use this information as guidelines to improve and modify their business or service model accordingly.

The issue of how to improve customer services to boost banks profitability has a long history in the banking sector. Some elements of customer service under this study include: appearance, attitude, attentiveness, tact, guidance, systems, flexibility, anticipation, communication, organization, convenient days and hours of operation, friendly tellers that are quick and knowledgeable with good communication skills, good listening skill and problem solving abilities. The importance of customer service in the Nigeria Banking system is absolutely essential for continuity in business and expansion given the competitive nature of banking services. Most successful business organizations have stated that the ability of providing an unbeatable customers services as sets them apart.

Customer service means providing a quality product or service that satisfies the needs/wants of a customer and keeps them coming back. Good customer service means much more – it means continued success, increased profits, higher job satisfaction, improved company or organization morale, better teamwork, and market expansion of services/products. The model for customer service and bank profitability can be model thus:

Customer service = Accurate information + Zero service time.

Customer services activities that may boost bank profitability in Nigeria may include pleasant welcome address by banks staff to customers, smiling, good eye contacts, soft tone of voice, hand gesture, good telephone etiquette, this are simple customer service gesture with high business return. (Shaw and Ivens, 2002; Voss, 2003; Prahalad and Ramaswamy, 2004; Meyer and Schwager, 2007), have suggested that customer experience may provide a new means of competition. This can be noted in the way and manner in which the Nigerians banks nurtured their customers in service delivery. This done in other to retained old customers, get new customers and also increase profitability. The manner in which the Nigerians banks will increase profitability may be tailored towards the volume of transactions and turnover. This can influences expectations (Johnson and Mathews, 2013; Flanagan, 2005) and build confidence (Flanagan, 2005).

1.2 Statement of the problem

The financial sector in Nigeria has not too long ago faced a turbulent period which arose from the global economic slowdown and the rot discovered in the sector. Poor profit maximization, low sales and production, decrease in customer satisfaction etc. have eroded customer's confidence and subsequently expected apathy from customers towards the sector. Bad service, including seemingly small things such as the way employee answers the

telephone, can devastate a business. Appearance, attitude, attentiveness, systems, flexibility of banks employees have negatively affected the profitability of the organizations.

The service a customer received or purchased come with an experience. Such an experience can be good, bad, or indifferent. Services always come with an experience and that all service encounters provide an opportunity for emotional engagement, however, mundane the products or service might be.

1.3 Objectives of the study

The main objective of the study was to evaluate customer service on organisational profitability in Zenith Bank plc. The specific objectives include to:

- i.** Determine the relationship between keeping service promises and providing courteous through value added.
- ii.** Ascertain the relationship between effective communication to clients and product sales of the bank.

1.4 Research questions

The following research questions guided the study

- i.** What is the relationship between keeping service promises and providing courteous through value added?
- ii.** What is the relationship between effective communication to clients and product sales of the bank?

1.5 Statement of the Hypotheses

- i.** There is positive effect relationship between keeping service promises and providing courteous through value added in the bank.
- ii.** There is positive effect relationship between effective communication to clients and product sales of the bank.

1.6 Significance of the Study

The findings of this research work are expected to contribute to the following;

- 1.** Help banks realize the importance of customer service in ensuring growth, survival and improved performance and profitability.
- 2.** The study will through the enormous information it will reveal provide a base for further research on the subject matter and also provide students of management with enormous information.

2.0 Literature Review

2.1 Conceptual Review

2.1.1 Customer service

Good customer service enables an organization to enhance its reputation among the customers. It helps the staff of an organization in problem solving and creating ability for multi-task in areas such as navigating complex databases and switching between different computers to find information for the caller. Hence it becomes an advantage for call centre employees in today's workplace to have the ability to think quickly on their feet so they can deal quickly with involved information while working under pressure. Customer service (CS) is broadly defined as the combination of activities/strategies offered by retailers in an effort to increase *service quality*, i.e. a shopping experience that is perceived to be more rewarding (Howardell, 2013). Customer service is an important means for organizations to gain a Competitive advantage in today's service economy, in addition to customers who are satisfied tend to return for future business and sometimes assist in marketing service organization through word-of-mouth (Areni, 2012).

2.1.2 Profitability

Profitability is the ability of a business to earn a profit. A **profit** is what is left of the revenue a business generates after it pays all expenses directly related to the generation of the revenue, such as producing a product, and other expenses related to the conduct of the business activities. Profitability is ability of a company to use its resources to generate revenues in excess of its expenses. In other words, this is a company's capability of generating profits from its operations. There are many different ways for you to analyze profitability. This lesson will focus on **profitability ratios**, which are a measure of the business's ability to generate revenue compared to the amount of expenses it incurs. Let's look at a few of the primary analytical approaches. (Shawn, n.d)

Profitability means ability to make profit from all the business activities of an organization, company, firm, or an enterprise. It shows how efficiently the management can make profit by using all the resources available in the market. According to Harward & Upton, "profitability is the 'the ability of a given investment to earn a return from its use.'"

Profitability is one of four building blocks for analyzing financial statements and company performance as a whole. The other three are efficiency, solvency, and market prospects. Investors, creditors, and managers use these key concepts to analyze how well a company is

doing and the future potential it could have if operations were managed properly. The two key aspects of profitability are revenues and expenses. Revenues are the business income. This is the amount of money earned from customers by selling products or providing services. Generating income isn't free, however. Businesses must use their resources in order to produce these products and provide these services.

2.1.3 Keeping service promises

Keeping promises to customers is all about ensuring that a company begins with promising only what it knows it can sustainably deliver on, and get customers to think only about its brand. By delivering on promises made to customers, a company is able to create a sense of belonging and oneness with its brand, in the mind of the customers. We know that today's business market is extremely crowded and it would be very easy for a company to become over-shadowed and lost in the melee. However, companies that would be consistently capable of keeping promises to customers would be able to differentiate themselves, stand out from the crowd, attract a larger number of customers, and ensure that customers they are able to attract and retain, become long-standing loyal customers. It would be safe to say that keeping promises to customers should underlie everything that a company does, and is at the core of customer service excellence. Emily (2015)

2.1.4 Courteous to customers

Customer courtesy refers to a variety of informal behaviors demonstrated by a company's sales and service employees that affect a customer's experience. When customers visit your business or call on the phone, the level of courtesy employees show affects whether customers buy and whether they come back. For a small business, customer courtesy is necessary to compete against large chain stores. Examples: Customer courtesy generally centers on being friendly and kind to customers at your business. Response time is a common starting point. You show a customer courtesy by acknowledging him and giving him attention quickly after he arrives. A warm, friendly smile and attitude when you approach are critical as well. Helping a new customer find the product or service he needs by listening and making a friendly recommendation may seal the deal on a sale. Listening with empathy and genuinely working to resolve a service problem can help retain a customer after a bad experience. The concept of courtesy is straightforward and well understood. There are no doubts the first word that springs to mind when we think about courtesy is 'polite'. This reflects the dictionary definitions of politeness, good manners (Collins), and the showing of

politeness in one's attitude and behavior towards others (OED) it can be referred as **Respect**. When it comes to respect, things become more complicated. Overall, the delegates identified the main aspects of respect as treating others fairly, or understanding and appreciating others' opinions and views. These definitions are rather divergent from the actual meaning of attitude of deference, admiration, or esteem (Collins), or a feeling of deep admiration for someone or something elicited by their abilities, qualities, or achievements (OED). (Laura, 2014)

2.1.5 Added value

The term "added value" means just what it implies: When a customer purchases a product or service from you, he gets an extra benefit. Added value is not the same as offering a free product or a discount because the customer gets something different than what she's buying or something that she can't buy. For example, if you give a customer a free belt with the purchase of slacks, that's a straight freebie. If you offer free alterations, that's added value. If a personal trainer offers customers a free subscription to his newsletter, that's an added benefit the customer might be unable to get elsewhere and for which the customer pays nothing extra.

2.1.6 Effective communication

Communication is the process of sharing thoughts, ideas, and emotions with others, and having those thoughts, ideas, and emotions understood. You need a sender, a message, and a receiver for communication to take place. Here are some other things that help communication to be effective: Attention - the sender needs to pay attention to what he/she is trying to communicate, and choose the best words and body language to communicate with; the receiver needs to pay attention to what is being communicated by listening and watching. Attitude - both sender and receiver need to have a positive (and respectful) attitude. They should want to communicate, and be willing to work to see that communication can take place. Using negative or blaming words shows a poor attitude - using "I" messages and trying to understand the other's point shows a good attitude. Feedback - both sender and receiver can give feedback to each other, either by using words or by body language. This helps to show whether the communication is being understood correctly or not. Pay attention to how your voice sounds when you speak, and try to avoid sounding angry or condescending to the other person. Avoid making hateful statements, insulting others, and complaining - instead, try to make helpful statements that can change the situation from negative to positive. (Leigh, 2011)

2.1.7 Organizational sales

The organizational sales are an organizational unit in Logistics which groups the enterprise according to the requirements of sales and distribution. An organizational sale is responsible for sales and distribution of materials and services. It is liable for the sold products and responsible for the customers' rights of recourse. An organizational sale is uniquely assigned to a company code. In sales statistics, the organizational sales are the highest summation level. (Starwest, 2015)

2.2 Theoretical Review

The study used the most popular theory of Push & Pull Customer Service theory developed by Philip Kotler (1997). Published "The Principles of Marketing Management" business took his ideas to heart and started focusing on becoming more efficient than their competition. Push customer service theory is based on the assumptions about pushing solutions (products, information, etc.) so that the business or organization can anticipate the needs of the customer in advance and prepare the solution ahead of time. Service quality is an important aspect in customer service because it's the ability to get the desired services from the chosen provider at *the right price*. Because desire is considered the ultimate for a customer, thus, it is proposed that the consumer ultimately wants: lower prices; improved choice of services; better value for money; acceptable quality; availability; that increase the sales the organization which may result Organizational growth (Lacobucci, 1995). Kotler (1997) argued that a good customer service is an important aspect of whole business process. It also creates customer satisfaction, loyalty, high profitability and eventually increases organizational growth. Thus, good customer service is the primary reason that customers differentiate company from its competitors. So, it is clearer to state that business success is due to the good customer service, in other words if the customer service of any organization increase, the growth of the organization increase in terms of sales growth, profit, brand equity and employees growth.

2.3 Empirical review

Nguyen, Minh, Phan and Yoshiki, (2014) conducted a study on the relationship between service quality and customer loyalty in specialty supermarkets: Empirical evidence in Vietnam. The study investigates the relationship between service quality of electronic supermarkets and customer loyalty by conducting questionnaire survey on 237 buyers in Tran Anh electronic supermarkets in Hanoi, Vietnam. This questionnaire was constructed with 28 retail service quality items covering 5 service quality dimensions namely Physical Aspects,

Reliability, Personal Interaction, Problem Solving and Policy, and 2 Customer Loyalty items. Statistical analysis results indicate the significant relationship between Customer Loyalty and such dimensions of service quality as Physical Aspects and Problem Solving. From these findings, managerial as well as theoretical implications have been discussed.

Harley, Sampson and Joseph, (2014), studied the impact of various elements of customer services adopted by some Nigerians banks to improve bank profitability in the Nigerian banking industry. It examines the mean profit and how each of the customer service elements adopted by the banks has impacted on the banks profitability and the level of impact of each of them. The study applies a pure quantitative analysis using five big Nigerian banks as a case study within a framework called the Queuing technique. Queuing Analysis revealed that the average time a bank customer spends waiting in the queue to carryout banking transaction has a linear relationship with the bank profitability. After the 2004 Nigerian banks consolidation and the recent failure of banks, leads to the study that examines the effectiveness of customer service on banks profitability. They found out that poor customer service management in banks may reduce banks profitability and thus may cause bank financial distress. However, the study also establishes that there is an inverse relationship between banks customer's services and profitability in Nigeria banks.

Ismail (2013) in his study investigated the relationship between customer service and organizational growth, for the purpose of this study, the data was extracted from the ten selected electronic computer enterprise Mogadishu- Somalia, here and we analyzed the data by simple correlation analysis. In the analysis, it is found that there is appositve relationship between customer service and growth. Thus, high service quality, effective service speed and responsiveness lead to high level of organizational growth. In other words, customer service has positive relationship on organizational growth.

Akinyele, Adegbuyi and Ogbari, (2013) examined service quality and customer satisfaction in Nigerian banking sector. The purpose of the study is to show clearly how customer satisfaction can be enhanced through an efficient service quality delivery. The data required for this study was gathered through the instrument of questionnaire, and personal interview. One hundred (100) copies of questionnaires were administered out of which ninety (90) copies were retrieved and collated for the analysis. To achieve the objectives of the study, four hypotheses were formulated from the structure of research questions. Correlation coefficient and regression were used for testing these hypotheses. The result shows

significant relationship between tangibility of service and better distribution practice. The study reveals that service quality has positive role to play on customer satisfaction. Based on these findings customer satisfaction is likely to come from improvements in service quality, service features and customer complaint handling, there is a relationship between service delivery and customer satisfaction. The study recommends that:(i) the organization should embark on effective training and development skills that can help employees deliver prompt service to customer, (ii) many products should be designed to measure service quality and customer satisfaction, and also to improve good customer service (iii) bank should continue to use the means of maintaining customer loyalty and to increase its customer through various advertisement and promotion. (iv) Banks should have insight on how to offer prompt service, manage customers delay, also employs and manages new banking technologies.

Aminu, (2013) conducted a study on the Determinants of Bank's Profitability in Nigeria. The study was conducted to find out the impact of bank specific and macroeconomic factors on the profitability of seven (7) selected banks from Nigeria for a period of seven (7) years from 2005-2011. A panel regression analysis was used to find out these relationships empirically. The estimation results indicated that management efficiency has been a driving force in determining the profitability of banks in Nigeria with respect to the short-run analysis. However, the study also indicated how macroeconomic factors such as GDP growth rate had a negative impact on the profitability of Nigerian banks, which is no surprise due to unsettled policy reformations during the last few years. The study concluded with some remarks on possible implementations of the findings. Determine the relationship between keeping service promises and providing courteous through added value.

Zareen, (2013) conducted a study on the effective communication brings successful organizational change in India. The purpose of the study is to recognize and discuss the significance of effective communication during the process of managing changes in organizations. The paper reviews the literature investigating the relationship between communication and organizational change. The advantages of successful communication related to improved efforts of employees to plan and execute change strategies are also discussed. The study also identifies the objectives and communication needs for each stage of the change process. Also, the various motives and benefits of organizational communication are discussed. It defines the organizational communication and presents its various objectives. The means to achieve these objectives and their advantages are also described.

The study offers a change communication model which identifies different variables facilitating effective communication and finally ensuring successful organizational change. Also, it highlights the aspects of communication which has proven to be useful for successful changes in business organizations. It would be of value to practitioners and researchers seeking to develop their communication skills and encourage members of staff to demonstrate improved results.

Olu, (2010) conducted a study on the Relationship Between Service Quality and Customer Satisfaction in the Telecommunication Industry: Evidence From Nigeria. The study investigates the relationship between service quality and customer satisfaction in the telecommunication industry with a focus on Mobile Telecommunication Network (MTN) Nigeria. A total of 230 respondents participated in the study. Research questions and objectives were set, alongside the hypotheses that were formulated and tested. Descriptive statistics comprising the simple percentage and tables were used for data presentation and analysis. Regression analysis and Pearson product moment correlation coefficient were employed in testing our hypotheses. The study reveals that service quality has effect on customer satisfaction and that there is a positive relationship between service quality and customer satisfaction. The researcher concluded by recommending that organizations should focus more attention on service quality, because of its effects on customer satisfaction. To ensure that customer satisfaction level is high, organization must first of all know the expectations of the customers and how they can meet such expectations. Customer satisfaction helps in customer loyalty and retention. It has been discovered that it costs to attract new customer than to retain existing ones. It is also recommended that organizations should welcome suggestions from customers and more programmes should be designed to measure service quality and customer satisfaction.

3.0 Methodology

The study based on the evaluating customer service on organisational profitability in Zenith Bank plc in Enugu metropolis. The study used the survey approach. The primary sources were personal interview and the administration of questionnaire to the management and staff of the Zenith Bank plc in Enugu metropolis. A population of 204 staff was sampled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient (r). It gave a reliability co-

efficient of 0.88 which was also good. Data was presented using tables and percentages. The hypotheses were analyzed using F- statistic (ANOVA) tool.

4.0 Data presentation and Analysis

4.1 Data presentation

Table 4.1 Response on the Statement there is relationship between keeping service promises and providing courteous through value added.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	65	31.9	31.9	31.9
Agree	72	35.3	35.3	67.2
Neutral	11	5.4	5.4	72.5
Disagree	18	8.8	8.8	81.4
Strongly disagree	38	18.6	18.6	100.0
Total	204	100.0	100.0	

Table 4.1 shows that 65 respondents out of two hundred and four representing 31.9 percent strongly agree, 72 respondents (35.3percent) agree that there is relationship between keeping service promises and providing courteous through value added. while 11 respondents (5.4 percent) were neutral, 18 respondents (8.8 percent) disagree and 38 respondents (18.6 percent) strongly disagree that there is relationship between keeping service promises and providing courteous through value added.

Table 4.2 Response on the Statement there is relationship between effective communication to clients and product sales of the bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly agree	100	49.0	49.0	49.0
Agree	37	18.1	18.1	67.2
Neutral	11	5.4	5.4	72.5
Disagree	41	20.1	20.1	92.6
Strongly disagree	15	7.4	7.4	100.0
Total	204	100.0	100.0	

Table 4.2 shows that 100 respondents out of two hundred and four representing 49.0 percent strongly agree, 37.0 respondents (18.1percent) agree that there is relationship between effective communication to clients and product sales of the bank while 11 respondents (5.4 percent) were neutral, 41 respondents (20.1 percent) disagree and 15 respondents (7.4 percent) strongly disagree that there is relationship between effective communication to clients and product sales of the bank.

4.2 Test of Hypotheses

4.2.1 Hypothesis One

There is positive effect relationship between keeping service promises and providing courteous through value added in the bank.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999 ^a	.938	.938	.07000

a. Predictors: (Constant), MPG, CDO, TMO, RLT.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	373.283	4	93.321	19044.870	.000 ^b
	Residual	.902	184	.005		
	Total	374.185	188			

a. Dependent Variable: TKSP

b. Predictors: (Constant), MPG, CDO, TMO, RLT.

Where:

TKSP = The relationship between keeping service promises and providing courteous through added value

MPG, = Maintaining promises gives customers satisfaction and moral to come back the bank next time

CDO, = Customers differentiate our bank from competitors because our word is our bond

TMO, = The maintenance of our customer service increases the growth of the bank.

RLT = Responsiveness led to high level of efficiency in our bank

The R^2 {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .938 and adjusted to .938. This means that R^2 accounts for .938 percent approximately 94 percent. This indicates that the independent variables accounts for about 99 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, f-calculated {19044.870} is greater that the f-tabulated {2.7858}, that is, $f\text{-cal} > f\text{-tab}$. Hence, we reject the null hypothesis {H0} and accept Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are

simultaneously significant. We now concluded from the analysis that there is positive effect relationship between keeping service promises and providing courteous through value added in the bank.

4.1.2 Hypotheses Two

There is positive effect relationship between effective communication to clients and product sales of the bank.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999 ^a	.918	.916	.06743

a. Predictors: (Constant), PCT, CCH, EDS, TNB.

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	369.901	4	92.475	20340.022	.000 ^b
	Residual	.841	185	.005		
	Total	370.742	189			

a. Dependent Variable: TREC

b. Predictors: (Constant), PCT, CCH, EDS, TNB.

Where

TREC = The relationship between effective communication to clients and sales of the organisation

PCT = Proper communication to customers led to increase in the volume sales in our bank.

CCH = Customers compliant handing is impressive and encourages more customers to buy our products

EDS, = Employee development skills helps the organisation to deliver prompt and increases number of output

TNB = The new banking technologies in our bank promotes sales

The R² {R-Squared} which measures the overall goodness of fit of the entire regression, shows the value as .918 and adjusted to .916. This means that R² accounts for 91.8 percent approximately 92 percent. This indicates that the independent variables accounts for about

92 percent of the variation in the dependent variable. Which shows goodness of fit? From the result, f -calculated {20340.022} is greater than the f -tabulated {2.7858}, that is, f -cal > f -tab. Hence, we reject the null hypothesis $\{H_0\}$ and accept Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now concluded from the analysis that there is positive effect relationship between effective communication to clients and product sales of the bank.

4.3 Discussion of findings

4.3.1 The relationship between keep service promises and providing courteous through value added

From the result of hypothesis one, f -calculated {19044.870} is greater than the f -tabulated {2.7858}, that is, f -cal > f -tab. Hence, we reject the null hypothesis $\{H_0\}$ and accept Alternative hypothesis which means that the overall estimate has a good fit which also implies that our independent variables are simultaneously significant. We now concluded from the analysis that there is positive effect relationship between keeping service promises and providing courteous through value added in the bank. It was observed in the literature, competition and distribution costs in the sector are reducing companies' profit margins. Companies, therefore, need to focus on other areas like customer service, differentiation and devise ways to increase efficiencies while lowering costs. Customers have wide-ranging ideas of what they expect from customer interactions with service providers and service providers must get to know its customers and strive for customer service excellence. As the ultimate goal of any business is customer satisfaction and loyalty.

4.3.2 To examine the relationship between effective communication to clients and product sales of the bank

In line with analysis of hypothesis two, it was revealed that the result, f -calculated {20340.022} is greater than the f -tabulated {2.7858}, that is, f -cal > f -tab. We now concluded from the analysis that there is positive effect relationship between effective communication to clients and product sales of the bank. Building customer loyalty gives you a high return on the time, effort and money you invest in providing good customer service. Loyal customers buy more, more regularly, and the cost of selling to them is low. And they will frequently recommend your business to others. Understanding customers, providing good service and staying in touch all help improve customer loyalty. The delivery of high levels of service

quality holds many benefits for retailers: it enhances customers' shopping experience (Reichheld & Sasser 2011).

5.0 Conclusion

The study concluded that keeping service promises and effective communication to clients increases profitability in the Zenith bank plc and bank industries. All in all, these can improve the organization's profitability. This is because that the satisfied employees have more loyalty toward their organization and hereby can improve marketing performance. This also is attended for delivering more services to the customers. There is no gain saying the fact the fact that the banking sector is the catalyst for economic growth and development, as no activity can effectively be carried out in other sectors without looking the way of the banking industry. This could be adduced to the fact that the banking sector is pivotal to any country's goal of achieving larger economies of scale among comity of nations.

There is no gain saying the fact the fact that the banking sector is the catalyst for economic growth and development, as no activity can effectively be carried out in other sectors without looking the way of the banking industry. This could be adduced to the fact that the banking sector is pivotal to any country's goal of achieving larger economies of scale among comity of nations. Opinion differs among experts in banking and finance as well as the customer service professionals as to what constitutes effective customer services in the banking sector but they all agree that it is an age long issue for which there do not seem to be any consensus in sight.

6.0 Recommendations

Based on the findings of the study, the following recommendations were provided: The study ex-rayed to how important customer service can help a financial institution like the banks grow, especially when the needed attention is given to customer complaints.

1. There is need to need to constantly carry out research on the taste of customers in order to develop corresponding products to suit these tastes. This comes against the backdrop of the intense competition for customers by many of the financial institutions.
2. Again, there is the need for in-service training and refresher courses for the staff of Zenith bank because of the negative responses given by some of the customers about a few of the staff of the bank in terms of relationship building. These trainings and courses will always position the staff of the bank to be ready for the needs of the customers anytime.

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