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Effect of Relationship Management on Customer Satisfaction in Zenith Bank Branches of Makurdi Metropolis

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Abstract

This study examined the effect of customer relationship management on customer satisfaction of selected Deposit Money Banks in Makurdi Metropolis. The survey research design was adopted for the study. A likert-type questionnaire was the main instrument used in data collection. A total of 399 questionnaires were administered to the participants of the study and 395 of these questionnaires were completed and returned. The study employed descriptive statistics like simple percentages and tables to present and analyze the responses from the returned questionnaires. Multiple regression technique was further adopted in the analysis of data and test of hypotheses. The test of research hypotheses at 5% level of significance revealed that complaint handling, technology adoption, Trust and quality service delivery has a significant effect on customer satisfaction in selected Deposit Money Banks in Makurdi Metropolis. The study recommended amongst others the need for management of selected banks within Makurdi metropolis to improve their strategies adopted in handling complaints emanating from their customers to achieve better customer satisfaction. Technologies like ATM, mobile and internet banking should be adopted and maintained to help improve customer satisfaction and thus decrease customer loss in the banking industry.

1.0 Introduction

The current competitive terrain in the business sector has resulted in organisations adopting and implementing strategies in the areas of customer service and information, in order to gain competitive advantage over their global competitors (Mohamed, 2019; Tahmeem, Khan & Mobin, 2018). The modern business world is highly competitive. Managers of successful companies are aware of this fact. They also recognize that customers are at the heart of any business and should be treated like kings and queens. They therefore make every effort to effectively manage relationships with customers (Priya, 2015). At the heart of this desire to handle customers well is the knowledge that these are literally the goose that lays the golden eggs for any firm. Top managers are also aware that a customer's needs are not cast in stone. Customer needs and buying patterns change with time.

To meet these dynamic needs, companies formulate various strategies. They may adopt differentiated and customer-oriented operations. The aim is to delight customers. They may also employ specific marketing strategies to confer them that competitive advantage. Furthermore, the spread of use of the internet and its related technologies has greatly increased opportunities for marketing. It has also transformed how relationships between firms and their customers are managed (Anderson, 2011). Customer Relationship Management has evolved over time. It emerged from business processes like Relationship Management. It then moved to where firms gave great attention to ways of improving customer retention by cultivation of good relationship management (Light, 2007).

Customer relationship management is seen as a set of tactics to manage the interaction between company and its current as well as potential customers (Bashir, 2017). Through a proper execution of relationship management tools, organizations can differentiate themselves which can result to creation of a sustainable competitive edge (Peppard, 2000; Chang, Wong & Fang, 2014). Relationship management guides organisations in classifying the various segments of customers due to their profitability and the business type. One of the major roles of relationship management is to create a better understanding of customers' retention. Particularly, customers can decide to quit dealing with an organization and respond to other suitable offers according to their needs and retard on their credit. Relationship management has a major role in the organization by supporting organizations to capture customers' data and boost the customer information accessibility thus enabling sister organization branches to recover their business identity, building and maintaining good relations with customers which could result in a better customer satisfaction and loyalty as well as improved customer satisfaction (Iriqat & Abu Daqar, 2017).

Homburg (2007) defined customer satisfaction as the effectiveness and efficiency of an organization's marketing activities with regard to market-related goals, such as revenues, growth, and market share. Firms are motivated to adopt relationship management strategies for both defensive and offensive reasons. Offensive arguments are associated with a desire to improve profitability by reducing cost and to increase revenues through improved customer satisfaction and loyalty. Defensive arguments apply when a firm's leading competitors have adopted relationship management successfully, and it fears losing consumers and revenue (Buttle, 2008). The fundamental reasons why firms desire to build relationships with consumers are based on economic considerations. Firms generate better results when they manage their consumer base in such a manner as to ensure that they identify, satisfy and retain their most profitable consumers. The rationale for the implementation of relationship management strategies is that it improves customer satisfaction which thus increases profitability (Mohamed, 2019). This study intends to examine how Deposit Money Banks have applied themselves to the concept and practice of customer relationship management in their operations for improved customer satisfaction in the banking sector.

1.2 Statement of the Problem

Today, relationship management is becoming rapidly popular and organizations are investing in the implementation of relationship management system. This shows that organizations are more concerned about their customers and this has thus increased the importance of customer relationship management. Over time, the amount of interest in relationship management has manifestly grown immensely. This wave of change has brought about significant deviations regarding interacting with the customers not only in the developed economies, but also in the developing countries such as Nigeria. To combat these changes and to sustain it in the business landscape, it has become imperative for the financial industries to embrace customer-oriented strategies which are aimed at maintaining and enhancing loyal customers.

A handful of studies have been carried out on customer relationship management and customer satisfaction as majority of the studies in this area focused more on customer loyalty and customer retention, marketing performance etc. For instance, Iriqat, and Abu Daqar, (2018) studied the mediating role of customers' satisfaction on the effect of CRM on Long-Term customers Loyalty in the Banking Sector in the Palestinian Territory, Tahmeem, Khan and Mobin, (2018) examined the impact of Customer Relationship Management on Customer Loyalty in Bangladesh's Banking Industry and Bashir, (2017) investigated the impact of customer relationship management on customer retention in India. While Mohamed, (2019) studied the impact of customer relationship management on customer retention in Somalia. In addition, studies in this area in the context of banking organisations are hardly come by. Only a few existing studies of Adeyeye, (2013) and Anuforo, Ogungbangbe, and Edeoga, (2015) focus on impact of customer relationship management on perceived bank profitability and bank growth in Nigeria respectively. All these studies failed to assess customer relationship management and customer satisfaction in the banking industry especially in Makurdi, Benue State Nigeria.

In addition, because of the influence, cultural differences create on a relational understanding and behavior which could thus affect the findings of researches; there is need to replicate these studies in a typical setting like Makurdi, Benue State Nigeria. Against this backdrop, this study seeks to investigate the effect of relationship management on customer satisfaction of selected banks within Makurdi Metropolis. This study covers issues on customer relationship management and customer satisfaction as it relates to customers of Zenith Bank. The study revolves around complaint handling, technology adoption, trust, quality service delivery and customer satisfaction.

1.3 Objective of the Study

The main objective of this study is to investigate the effect of customer relationship management on customer satisfaction in Zenith Bank Branches in Makurdi Metropolis. The specific objectives are to:

i. investigate the effect of complaint handling on customer satisfaction in Zenith Bank Branches in Makurdi Metropolis.
ii. examine the effect of technology adoption on the customer satisfaction in Zenith Bank Branches in Makurdi Metropolis.

iii. ascertain the effect of trust on the customer satisfaction in Zenith Bank Branches in Makurdi Metropolis.
iv. evaluate the effect of quality services delivery on customer satisfaction in Zenith Bank Branches in Makurdi Metropolis.

2.0 LITERATURE REVIEW

2.1 Theoretical Framework

This study is anchored on the Relationship Management Theory and supported by System Theory.

2.1.1 Relationship Management Theory

Relationship management theory was propounded by Berry (1995) and is rooted in relationship marketing theory proposed by Berry in 1983. It is one of the most globally accepted philosophies that focus on long lasting engagement between firms and their customers for the mutual benefit of all parties (Buttle, 2004; Gronroos, 1994). As a business philosophy, relationship management is a comprehensive strategic process concerned with identifying, satisfying, retaining, partnering and maximizing the value of customers by effectively managing the relationship between parties (Reichheld & Sasser, 2003).

Management of relationships between firms and their customers is critical to the survival of firms and all activities should focus on value creation as opposed to transactions. The engagement of firms and their customers result in value creation in form of quality products and services which connect the parties. Relationship management is concerned with challenges related to quality and maintaining strong long lasting relationships with firms and their customers (Payne & Frow, 2008; Peppers *et al*, .1999). It involves use of technology and data, value creation, sharing of customers' knowledge, acquisition and development of long term relationships with specific customers.

It also involves cross-function coordination of processes, networks, people, operations and marketing capabilities and technology applications in order to enhance customers' value. These processes and activities enable firms to communicate and understand service needs of customers and prospects. The underlying principle in relationship management is that successful customer engagement and business success is based on the ability to build a value based long lasting relationship with customers. As a business philosophy, relationship management is based on individual customers and customized offerings and open lines of communication between parties (Boulding, Staelin, Ehrent & Johnson, 2005). Customer relationship management involves identification, interaction and transactions with customers using communication channels.

It also facilitates segmentation of customers in order to create personalized relationships and services, which promote customer satisfaction, loyalty, improved effectiveness and efficiency (Peppers *et al.*, 1999; Richards & Jones, 2008). As a multidisciplinary concept, relationship management incorporates other disciplines such as marketing including relationship marketing and consumer behaviour. It also involves management and information technology such as e-commerce and human computer interaction. According to Sin *et al*., (2005) relationship management is a multidimensional concept consisting of four broad components namely; key customer focus, relationship management organization, knowledge based relationship management and technology based relationship management.

Key customer focus involves customer centred decisions that take into account the welfare, needs and interests of customers. Customer driven organizations provide quality products and services that meet customer expectations and thus satisfying them more than competitors (Kotler & Armstrong, 2004). This requires companies to design personalized offers that meet key customer needs. The major aspects of key customer focus include customer centered marketing, identification of key customers lifetime value, customization and interactive marketing (Sin *et al*, .2005). Organization relationship management entails shaping the organizational structure and business processes and functions in order to deliver value to customers (Ryals & Knox, 2001).

Organizing the entire company around relationship management requires commitment and customer oriented employee skills and organizational structure (Agarwal *et al*., 2004). Successful implementation of relationship management requires the support of top managers, customers oriented service employees and integration of processes and functions of a bank. Organizational employees should possess customer oriented skills and knowledge to address and anticipate customer needs. relationship management as a core business strategy integrates internal processes and functions of the firm to create and deliver value to targeted customers at a profit. It requires quality customer information which is generated by application of technology.

Implementation of relationship management is also dependent on banks' investments in technology based relationship management which enables customers to access information and services. The relationship management based technologies largely support banks processes of gathering customer information, decision making and faster communication (Marko, Sanader, Laketa & Misic, 2015). The application of appropriate technologies that are in line with organizational objectives facilitate development of high quality customized offerings, lower costs and improve employee performance at customer contact points (Boyle, 2004). Technological advancements also enhance gathering and analyzing information about competitors, customers and other stake holders and such information is shared among departments to aid in customization of the needed products and services. Some of the recent technology based relationship management tools utilized by companies include data mining, computer aided manufacturing and design, data warehouses and software systems that aim at higher quality and customization of offerings that satisfy consumer needs (Sadek & Tantawi, 2009; Bouguerra & Mzough, 2011).

In addition, management of the knowledge generated is the cornerstone of successful relationship management implementation. Knowledge management is concerned with transfer, application and creation of knowledge that facilitates satisfaction of customer needs. This is carried out by using existing internal databases and conducting empirical research. The key factors in knowledge management include knowledge generation and learning, dissemination and responsiveness (Sadek &Tantawi, 2009; Sin *et al*., 2005).This theory supports the independent variables; value based CRM, customer centred organizational configuration and technology based relationship management. This study adopted a modified version of Sin *et al*., (2005) namely value based relationship management, customer centered organizational configuration and technology to establish the effect of relationship management on profitability of companies. This theory was considered important because it supports the application of relationship management variables, which influence satisfaction of customers.

2.2 Conceptual Framework

This section focuses on the review of the concept of customer relationship management and customer satisfaction.

2.2.1 Relationship Management

Relationship management was first introduced in 1980s and was based upon attraction, maintenance and increase in customers' satisfaction. Then, in 1990s, new type of relationship management was propounded again as an instrument for "a business strategy for selection and management of the most valuable type of Customer Relation" (Hossein, Fatollah & Tohid, 2014). Since then, relationship management received a lot of attention and great software companies have developed much software for relationship management (Behi, 2004). Today, banks are obliged to establish relationship with customers and try to understand customers' demands and try to satisfy customers and banks which pay attention to customers' loyalty consider customer maintenance as important (Peter & William, 2016).

According to John (2003), managing customer relationship would mean actively planning, organizing, directing and controlling a firm’s business relationships with its customers. How does the firm take systematic approach to managing the customer? John stressed that the firms identifies all the activities that the customer enacts in the value creation as well as consumption blueprint. The firm scripts the role for the customer at each activity.

Kotler and Keller (2006) see relationship management as the process of managing detailed information about individual customers and carefully managing all customer “touch points” to maximize customer loyalty. A customer touch point according to the authors are any occasion on which a customer encounter the brand and product from actual experience to personal or mass communication to casual observation. According to Stringfllow (2008) customer relationship management is an organized process by which a company keeps track of contacts and conversations with customers.

Onut et al (2007) defined relationship management from the marketing perspective as “a combination of business process and technology that seeks to understand a company’s customers from the perspective of who they are, what they do, and what they are like”. Technologically, Hosver (2007), “the market place of the future is undergoing a technological-driven metamorphosis”. Consequently, IT and marketing departments must work closely to implement relationship management efficiently. In their view, Kamakura etal (2005) states that analytical relationship management is the process of collecting and analyzing a firm's information regarding customer interactions in order to enhance the customer's value to the firm. This process enhances loyalty and increases switching costs, as information on consumer preferences affords an enduring competitive advantage.

Also, Kotler and Armstrong (2008) defined relationship management as the overall process of building and maintaining profitable customer value and satisfaction. After surveying many alternative definitions of relationship management, Payne and Frow (2005) as quoted by Bolton and Tarasi (2006), offers that; relationship management is a strategic approach concerned with creating improved shareholder value through the development of appropriate relationships with key customers and customer segments. Relationship management unites the potential of relationships marketing strategies and IT (Information Technology) to create profitable, long-term relationships with customers and other key stakeholders. Relationship management provides enhanced opportunities to use data and information to both understanding customers and co-create value with them.

Parvatiyar and Sheth, (2004) opined that relationship management is a comprehensive strategy that includes the process of acquiring certain customers, keeping them and cooperating with them to create a distinguished value for both the company and the customer. This strategy requires integrating the functions of marketing, sales, customer's service and exposition chain so as to achieve the highest competence and efficiency in delivering value to the customer. As it shows, this definition regards relationship management as a strategy with a main goal of delivering a distinguished value to the customers through improving the marketing productivity and satisfaction.

Kumar and Reinartz, (2006) agree with the above definition that relationship management is merely a strategic process by which the institution's more profitable customers are chosen, and interactions between this institution and these customers is determined, in order to achieve the goal of maximizing the or the present and future values for customers. Unlike all above, Ramaseshan, (2006) defined relationship management from the employment point of view as a process of achieving a continuous dialogue with each customer or their own, using all the available means to know the quantitative expected response of that customer as a result of practicing marketing activities to the degree that maximize the general profitability of the organization. It is clear that this definition only concerns about short-term relationship management.

From the foregoing views and definitions, we deduced that relationship management is not only about software, technology and information. Relationship management is a business strategy to attract new customers, satisfied customer through improved service delivery, thereby maximizing customer, lifetime value and retention. Relationship management aim at reducing costs, wastage and staff stress thereby increasing organizational efficiency and profitability. It tends to strengthen the bond between customers and organizations in a more benefiting way for both.

2.2.2 Customers' Satisfaction

A Customer satisfaction is the ability that an organization possesses to meet the needs of their customers on a regular basis (Perera, 2005). Satisfaction is the state felt by a person who has experienced a performance or outcome that has fulfilled his or her expectations. Satisfaction is thus a function of relative levels of expectation and perceived performance. Satisfaction is the person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations (Kotler, 2000) According to Kotler (2004), the first task for any business-oriented institution is "to create customers". However, customers face a vast array of product and service choices, prices as well as suppliers. Therefore, customers estimate which products or service offer will meet their needs thus enhancing repurchase probability. Thus customer satisfaction or dissatisfaction is subjective and dependent on perceived performance and expectations.

Customer satisfaction is related to customer expectations. Three outcomes can be anticipated, if the product or service meets customers' expectation, then customer satisfaction exists. If it exceeds customer expectation, then there is customer delight. If the product or service goes beyond customer delight, then the customer is surprised (Roberto et al., 2006). The higher the level of fulfillment, the higher the satisfaction. Since marketing focuses on the needs and wants of the customers, one of the prime marketing objectives should be to maximize customer's satisfaction (Zeithaml & Bitner 2003).

Customers have a set of expectations, and on experiencing a service they reflect on the service on the basis of the service features and draw favourable or unfavourable conclusions about the service provided. The conclusion drawn is of prime importance to the service provider as it can provide important insights on how to improve their services (Swaddling & Miller, 2002).

Customer satisfaction is a direct result of a customer's expectations having been met by the service provided by the organization. A customer may be content with one encounter with an organization but may find the next experience with the same organization unpleasant. Management cannot control customer's reaction while doing business with the organization, but it can develop consistent levels of customer service that all employees are trained in and adhere to. Thus consistent levels of customer service can lead to continued high levels of customer satisfaction, which can lead to repeat business, higher profits, and increased market share (Lovelock & Wright, 2004).

According to Ho et al., (2005), customer satisfaction is a good predictor for the likelihood of repeat purchases and revenue growth. In addition, customers are assets and their values can both grow and decline. However, customer satisfaction can be increased by investing in costly technology or productive processes. Kotler (2004) argued that, institutions or companies which believe the customer is the "profit centre" must adopt the modern customer-oriented organization chart where customers are considered first or are at the top; next is front-line staff that meet and attend customers followed by intermediate managers who support the front-line staff.

Customers' satisfaction denotes the extent to which meeting or surpassing the customers expectation leads to repeat purchases by the customer (Jacka & Keller, 2013; Rehman, 2012;

Abduh, 2012). Suki, Tan, Ping and Suki, (2012) define customer satisfaction as the customer's judgment following their experience with consuming the product or service; or the client's judgment that the service or product provided is what they expected. Additionally, customers' satisfaction increases the customers' lifetime value, it determines the money amount generated through the customer for business firms; whereas retaining the existing customers' costs is lower than acquiring new customers (Sanjuq, 2014; Saad, 2012; Sun & Kim, 2013). Moreover, Customers' Satisfaction reduces the possibility of negative word of mouth (Kaura, 2013). Customer satisfaction identified by various dimensions mentioned in literature including perceived value (Hsu, Chang, & Chen, 2012; Rego, Morgan & Fornell, 2013), the important needs fulfillment (Steven, Dong & Dresner, 2012), effective response (Grissemann & Stokburger-Sauer; 2012; Kärnä, 2014) and expectations or beliefs confirmation (Dehghan, Zenouzi & Albadvi, 2012).

The satisfaction is yet another important trait, which must be taken in to account when shaping the overall loyalty of the customers towards their service providers. In banks, the customers ask themselves about the level of the services, decide about the lack of importance given to them, and decide about repurchase behavior after using the services. The level of satisfaction is always high when the customer gives minimum price and gets maximum of usage and profit (Jamal & Kamal, 2004). Dissatisfaction usually occurs when the pricing issues are not suiting the needs of the customers. In banking industry also, the interest rates on loans and charges on the usage of online services such as ATM machines and the processing fee is a major bone of contention between the bank and its customers.

If the customer thinks that, the charges are more than the needs he churns. The customer initially tries to compromise with the bank but at a certain point he decides to defect. Nowadays, it has become too easy to open an account in any other bank so the switching cost is also minimal. These all factors help customers to switch from the current bank. The response of customer plays a pivot role in the overall satisfaction graph of the provider. If a customer is satisfied, the loyalty injects automatically and the customer remains with the current providers for a longer and longer period of time (Fox & Poje, 2002).

2.3.1 Dimensions of Relationship Management in the Banking Sector

(a) Complaint Handling

Researchers have regarded the complaint handling process as a reactive tool for customer retention which is intrinsically associated with service quality and customer expectation. However, they have also agreed that service failures are inevitable and pervasive even in the most precisely run service organizations (Gyung Kim, Wang & Mattila, 2010; Maxham & Netemeyer, 2002). Service failures have been reported to be in existence when a gap between the expected level and actual level of services received occurs (Gyung Kim, Wang & Mattila, 2010). These failures can lead to critical aftermaths, affecting customer relationship and customer retention. To respond to this, organizations turn to well thought-out and planned service recovery procedures to compensate the aggrieved customers in an attempt to regain customer satisfaction. An effective and prompt execution of service recovery process is unparalleled for the company’s commercial success, owing to the fact that the customers rank this as a key factor in making purchase decisions, second only to product quality (Gronroos, 1988). Boshoff and Allen (2000) have identified that the objective of organizational service recovery procedures is to turn the unsatisfied customers to a state of satisfaction. It is unequivocally apparent that effective and prompt service recovery process is an integral part of customer relationship management.

Modern organizations are learning to respond effectively to the customers' issues to regain the expected service standards. Tax, Brown and Chandrashekaran, (1998) have stressed that an effective complaint handling process can have dramatically positive impact on customer retention rates. They have drawn a close link between effective resolution of customer complaints and relationship marketing. At the same time, they have argued about the significance of preparing the customer relation staffs for performing such recovery acts.

Boshoff and Allen (2000) have examined the critical roles that the frontline staffs play in performing service recovery. Liao (2007) categorized the recovery behaviors into five key dimensions. Her research integrated these dimensions into a Service Recovery Performance (SRP) framework to assess the performance of the recovery staffs and discovered that four of these dimensions had a positive impact on customer satisfaction as well as customer loyalty. These related dimensions such as making an apology, problem solving, being courteous and prompt handling of the complaints; positively affected customer repurchase intent through the mediation of customer-perceived justice.

(b) Technology Adoption

Consumers' adoption of technology, offered by the firms, can be more strenuous than employee's use of technology (Curran & Meuter, 2005). Jain, Jain and Upinder (2007) have suggested customer's technology orientation as an important part of the dimensions of measuring effectiveness of customer relationship management. Technology has been recognized as an essential tool for leveraging competitive advantage by ensuring customer interaction. Technology in case of banking can entail a variety of options for instance Automatic teller machine (ATM), internet banking as well as mobile banking (Kolodinsky, Hogarth & Hilgert, 2004).

Through technology like mobile banking, consumers can electronically transact through mobile phones technology (Riquelme & Rios, 2010). With the advancement of technology, consumers are increasingly taking the benefits of efficiencies it offers. Several factors are considered to affect the adoption of technology like age, gender, computer skills, readiness of the technology and social influence (Kleijnen, Wetzels & De Ruyter, 2004). With the emergence of online banking, an increased amount of attention has been shed on the consumers' perspective of the adoption of technology (Tan & Teo, 2000). Banks still fail to make a majority of the customers to adopt these technology-based services over issues like security concerns as well as uncertainty (Kuisma, Laukkanen & Hiltunen, 2007; Littler & Melanthiou, 2006).

Especially risks like security and privacy have drawn a lot of attention, where probable loss can occur owing to transgression of security by hacker or fraud. Moreover, other forms of online crime has emerged such as phishing where a miscreant tries to steal away valuable information from the customers such as his user name, password or in some cases more sensitive information like credit card details(Lee, 2009). According to Kuisma, Laukkanen & Hiltunen, (2007) in many cases, consumers are disinclined to adopt technologies like-banking for financial loss which may occur due to transaction error. Kuisma, Laukkanen & Hiltunen., (2007) has also added that more often many customers are apprehensive of malfunctions of websites of online banking.

(c) Trust

Trust has been defined as the willingness to rely on an exchange partner in whom one has confidence (Ostrom, 1999) or confidence in an exchange partner's reliability and integrity (Morgan & Hunt, 2004). Chaudhuri and Holbrook (2002) define brand trust as the customer's willingness to rely on the ability of the brand to perform its stated function. Trust causes dedication because it reduces the costs of negotiating agreements (Berry, 2007) and lessens customers' fear of opportunistic behaviour by the service provider (Bendapudi and Berry, 1997).

In social psychology trust is considered to consist of two elements: trust in the partner's honesty, and trust in the partner's benevolence ('Wetzels et al., 1998). Honesty is the belief that a partner stands by his word, while benevolence is the belief that the partner is interested in the customer's welfare, and will not take actions with negative impact on the customer. In the marketing literature, Morgan and Hunt (1994) also suggest that brand trust leads to brand loyalty and commitment because trust creates exchange relationships that are highly valued.

"Trust" is interpreted and perceived in different ways in different institutions. Whatever be the interpretation, trust is an indispensable element for the growth and sustainability of any financial institution. In banking, "customer trust" has got direct influence on customer loyalty as well as on the efficiency of customer relationship management. A loyal customer base can help an institution go "beyond banking" with value-adding services that would help them to expand their market share and create stronger and more long-lasting customer relationships.

Ivanauskiene, (2009) found trust to be made up of three components: dependability; knowledge; and expectations. Further, there were significant correlations between both trust and Emotional intelligence, when compared to the financial performance of a relationship manager. Trust has been considered as an integral factor in encouraging a customer to establish long term relationship with service provider (Rajaobelina & Bergeron 2009). Al Hawari (2011) found customer trust as an important factor that increases customer commitment. He further added quality of services that increases customer trust. Macintosh (2009) found that factor of knowledge and service provider increase customer trust that is mostly influenced by rapport construction. Generally, customer is ensured when trustworthy branded item is placed at a friendly environment and provided by reliable provider, then only customer trust increases customer loyalty (Guenzi, 2009).

Customers tend to depend more on organizational distinctiveness than products features. The image of the organization matters most to customers (Keh & Xie, 2009). Trust is considered as an important antecedent of loyalty (Rampl, 2012). Aurier (2011) argues that there is causal relationship between trust and attitudinal loyalty. Salciuviene, Reardon and Auruskeviciene (2011) defined trust as the basis for constructiveness, credibility and confidence in another's reliability and competence. Liu, Guo and Lee, (2011) defined that at one level customers trust the sales representatives and at other level they trust the institution. Deng, Lu, Wei, & Zhang, (2010) found when customers tend to trust service providers they likely to become more loyal towards the service providers.

Customer trust is considered as confidence that customers have in the incompetence and reliability of service providers (Boshoff & du Plessis, 2009). Dabholkarand Sheng (2012) explained customers tend to trust service providers only when they feel the products or services provide benefits to them. Customer trust helps to develop consumer commitment to the service provider due to the previous positive experiences with them (Olaru, Purchase & Peterson, 2008). Besides customer trust involves taking a certain percentage of risks since customers are also vulnerable to service providers (Hong & Cho, 2011). Customer trust is likely to be a strong driver of customer retention (Ranaweera & Prabhu, 2003).

(d) Quality Service Delivery

Without any doubt, service quality is very important component in any marketing related activity. This is especially so, to marketer a customer's evaluation of service quality and the resulting level of satisfaction are perceived to affect bottom line measures of marketing success (Rose, 2003). Customer expectations are beliefs about a service that serve as standards against which service performance is judged Rose (2003); which customer thinks a service provider should offer, rather than on what might be on offer (Hilman & Gorondutse, 2013). To some, service quality can also be defined as the difference between customer's expectations for the service encounter and the perceptions of the service received.

According to the service quality theory Holme (2008), it is predicted that customers will judge that quality as ` low` if performance does not meet their expectations and quality as `high` when performance exceeds expectations. Closing this gap might require toning down the expectations or heightening the perception of what has actually been received by the customer (Holme, 2008).

According to Connor (2006), perceived quality of a given service is the result of an evaluation process since consumers often make comparison between the services they expect with perceptions of the services that they receive. He concluded that the quality of service is dependent on two variables: Expected service and Perceived service. Quality spells superiority or excellence Crane, Matten and Spence (2007) and Connor (2006), or, as the consumer's overall impression of the relative inferiority / superiority of the organization and its services (Svensson & Wood, 2009). Consumer behavioural intentions are also influenced by the standards of service quality (Svensson & Wood, 2009).

2.4 Review of Empirical Studies

This section review relevant empirical literature on the customer relations in organisations.

Ayo-Oyebiyi, Ladokun and Taiwo, (2019) ascertained customer Relationship Management Dimensions and Nigerian Banks' Performance. Zenith Bank Plc was selected through purposive method, while judgmental sampling technique was also used to select Head of Operation, Accountant, Auditor, and Branch Manager from its 35 branches in Lagos, Nigeria, totaling 140 respondents as a sample size for the study. Multiple regression analysis, Ordinary Least Square (OLS) method of estimation was employed to analyze the data. Results revealed that CRM dimensions (customer involvement, long-term relationship with customers, joint problem solving and information sharing) jointly and independently influence bank performance measured by customer satisfaction, deposit mobilization and profit level. Subsequently, the study recommended that management of Nigerian banks should be actively involved in changes in organization in order to spread positive vision of CRM concept and to support organizational change.

Iriqat and Abu Daqar, (2018) investigated the mediating role of customers' satisfaction on the effect of customer relationship management on long-term customers' loyalty in the banking sector in the Palestinian Territory. Using advanced statistical methods. This study supports that there is a high level in implementing the CRM, customers' satisfaction, and long-term customers' loyalty. It showed that these three variables: CRM, customers' satisfaction, and long-term customers' loyalty have a significant role on the Banking sector. CRM and its dimensions, and both of customers' satisfaction, and long-term customers' loyalty are positively significant correlated. Also, finds that there is no role for customers' satisfaction as a mediator variable in enhancing the impact of CRM on long-term customers' loyalty. Moreover, based on SEM the study shows that there is a direct impact of CRM system integration and customers satisfaction on long-term customers' loyalty, whereas there is a direct impact for customers' database and CRM system integration on customers' satisfaction. The scholars find that the Palestinian local banks should pay more efforts to improve their competences to enhance the quality of service and their employees' behavior level. On the other side, they need to keep their customers database updated and to be aligned with the cutting edge technologies to provide better service for customers, which is appropriate and meet their needs by obtaining the accurate information about their preferences in order to build a strong competitive advantage that is hard to imitate, this leads to building a strong relationship with customers.

Mohamed, (2018) examined the effect of customer relationship management and organizational performance in Mogadishu Somalia. The study was conducted through descriptive design. The researcher used this approach in order to describe and to investigate the relationship between effects of operational budgeting on organizational performance in some selected companies in Mogadishu using information gained from the questionnaire. The researchers selected 80 employee of the Salam Somali Banks to constitute the sample size. The study based on the findings in objective one shows that customer orientation scored average mean of 3.42 overall and this result indicates that the overall of objectives one in the selected organization was very good. Based on the findings in objective two presented that to determine the knowledge management scored Average mean 3.17 overall and this result indicates that the overall of objectives two in the selected organization was good.

Faraj and Noor, (2018) explore the impact of social customer relationship management (CRM) on customer satisfaction through customer empowerment using a sample of customers of Islamic banks in Kuwait. On the basis of the descriptive method, the required data were gathered using a questionnaire developed for the purpose of the present study based on previous relevant studies. A total of 700 questionnaires were distributed to the respondents. Out of these questionnaires, 613 questionnaires were returned complete. Particularly, 557 questionnaires were valid for statistical analysis. Basically, the results showed a statistically significant and positive impact of SCRM on customer satisfaction through customer empowerment. It was asserted that both traditional CRM and social media have significant effects on customer empowerment and satisfaction simultaneously. In view of the results of the study, it was recommended that banks should be interested in the social aspect of CRM and customer empowerment because in order to enhance customer satisfaction.

Ashtiani, Ashtiani and Ashtiani, (2017) aimed to evaluate the effectiveness of customer relationship management in the banking system. To evaluate proposed hypotheses and statistical analysis, the study used field study method and a questionnaire to collect data. This research used Melli bank customers of Arak city as the sample of the study. 236 questionnaires were completed and returned. To test the hypotheses, the structural equations modeling and LISREL software was used. According to the data analysis, the results indicate that the effectiveness of customer relationship management has a positive impact on customer satisfaction and customer loyalty. Customer satisfaction has a positive effect on customer loyalty, cross buying and on the other hand, customer loyalty has a positive impact on cross buying.

Bashir, (2017) examined the impact of customer relationship management activities on bank's customer retention in Sialkot Punjab. For the purpose of study, a sampling analysis was conducted among 330 customers of selected private banks that is (Habib Bank limited, United Bank limited, Faysal Bank limited) with the help of a structured questionnaire. (316) questionnaires were usable. Statistical answers give support on the high positive relationship between customer relationship management (CRM) and customer satisfaction. This study exposed that there is an important positive relationship among the variables. This study exposes that the suitable execution of CRM will increases the number of customer satisfaction or make long term healthy relations with the current or potential customers through managing information or improve the performance of services that assist customer retention.

Peter and William (2016) investigated the role of customer relationship management strategy on competitiveness of commercial banks in Kenya. The study made use of a descriptive correlational research design and data were collected from 34 out of the target population of 43 registered banks in Kenya. Data analysis and interpretation was based on descriptive statistics as well as inferential statistics mainly linear regressions. The study found statistically significant positive linear relationships between CRM strategy and organizational competitiveness. It was found that organizational competitiveness is achieved through appropriate CRM strategy practices. The study therefore provided managers invaluable insights on how to effectively build their CRM strategy to give them a competitive advantage.

Opara and Opara, (2016) investigated the influence of customer relationship management (CRM) on Nigeria banking sector market share performance is the focus of this study. It examined the influence of customer identification, customer retention and technology on customer relationship management and banks market share performance. The ever increasing competition and dynamics in the market place and the need for banks to survive, grow and meet the stakeholders objectives calls for a meaningful long lasting relationship between marketers and all other stakeholders in the organisation. The population of this study consists of all 617 headquarters employees of the 21 deposit money banks in Port Harcourt metropolis that is registered with Nigeria Deposit Insurance Corporation (NDIC); while the sample size of 243 determined through the Tara Yamani formula. Questionnaire was used as an instrument for primary data collection. The Spearman's Rank Order Correlation was the statistical technique employed for hypothesis testing in the statistical package for social sciences (SPSS) version 17. The findings of this study revealed that there is significant relationship between customer identification, retention, and market share; while technology positively influence CRM and bank market share performance. Customer identification and retention are dimensions of CRM, while market share is the measure of performance, with technology as moderating variable influence between CRM as a measure of bank performance. It is therefore noted that banks will have better competitive advantage when all relevant stakeholders appreciate and demonstrate these customer relationship management strategies with a view of achieving the desired corporate objective.

3.0 METHODOLOGY

The research design adopted for this study is the descriptive survey research design. The descriptive survey design leads to the discovery of associations among the different variables. An explanatory case study is used to explore causation in order to find underlying principles. The design is found appropriate for carrying out a holistic, in depth and comprehensive investigation where much emphasis is placed on the analysis of the effect of customer relationship management on customer satisfaction of selected deposit money bank within Makurdi Metropolis.

The target population in this study comprised of all customers of the two (2) branches of Zenith Bank in Makurdi metropolis. The total number of study population is 126,234 as at 31st December, 2023.The break down is shown below;

Table 3.1: Population Breakdown of Selected Bank in Makurdi

Number of Branches	Number of customers
High Level	83,675
Wurukum	42,559
Total	126,234

Source: Field Survey, 2024

A sample size of 126,234 was used based on Taro Yamane (1964) statistical formula for determining the sample size. The formula is stated and applied as follow:

$$n = \frac{N}{1 + N(e)^2}$$

where;
n = sample size, N = population of the study and δ = level of significance
Therefore, applying the above formula, the study's sample size is approximately 399.

The Bowley's 1964 population allocation Formula as cited in Baridam, (1964) is used in calculating the population composition sample size. The formula is given as:

$$n = \frac{nNh}{N}$$

Where;
nh = the number of units allocated to each population composition, **N** = the total sample size, **h** = the number of people in each composition.

Applying this formula, we have the following result as presented in the table below;

Table 3.2 Individual Branch Sample Size

S\No	Population Composition	Population	Sample Size
1	High Level Branch.	83,675	264.5
2	Wurukum Branch	42,559	134.5
Total		126,234	**399**

Source: ***Field Survey, 2024.***

3.1 Instrument of Data Collection

For the purpose of this research, the researcher used primary data. The instrument use in collecting the required data is the questionnaire. The questionnaire is used to elucidate responses in respect to complaint handling, technology adoption, trust, customer satisfaction and marketing performance of listed Deposit Money Banks. These variables were measured by means of a 5-point likert-scale as shown as follows; SA-5 (strongly agree), A-4 (agree), U-3 (undecided) D-2 (disagree and SD-1 (strongly disagree). The Likert scale was used since actual numerical data relating to the variables under investigation cannot be estimated. The Likert scale was also preferred due to its ability to deal with large number of items and difficulties in eliciting specific information from the respondents (Singh & Smith, 2006). The questionnaire were organized into two main sections. Section "A" which consist of the Demographic Variables while section "B" consist of both the independent and dependent variables of the study. The questionnaire was self-constructed.

3.2 Validity and Reliability of Instrument

A self-developed questionnaire was presented to the supervisor of this research and some lecturers in the Banking and Finance for their comments and criticism. The draft questionnaire was validated, to ascertain its face and content validity and to ensure the quality of the questionnaire before administering it to the respondents. Thereafter, reliability of the research instrument checked the effectiveness of the instrument before it is finally used in the study.

3.2.1 Validation of the Instrument

The validity of this study was determined by the use of an appropriate sample size determination formula (Yamene, 1961). The used of appropriate sample size for the study made it representative enough. The validity of the measuring instrument will also be tested through the face validity method. In this regard, the opinions of an expert like my supervisor and other experts will be sought to confirm the extent to which the questionnaire has face validity.

3.2.2 Reliability of the Instrument

The Cronbach's Alpha scale will be used to measure the reliability of the instrument. In establishing the reliability, a pilot study was carried out on 1/3 (399) of the sample size (0.33x110 = 36.) management staff of selected deposit money banks within Makurdi Metropolis in order to get their views as regards the topic under investigation. The response to each of the statement would be on a 5 point likert scale. The result of the test will be presented after fieldwork.

Table 3.3: Cronbach Alpha

S/No.	Construct	Cronbach Alpha
1.	Complaint Handling	0.983
2.	Technology Adoption	0.983
3.	Trust	0.984
4.	Quality Service Delivery	0.990

Source: Researchers Computation Using SPSS Version, 20

3.3 Model Specification/Data Analysis Techniques

Customer satisfaction (CS) is the dependent variable which is a function of customer relationship management (CRM) proxied by complaint handling (CH), technology adoption (TA), Trust (T), Quality Service Delivery (QSD). Therefore, the following multiple regression model is formulated to guide the researcher in the investigation.

CS = f (CRM) (1)

But CRM = CH, TA, T and CS

Therefore; CS = f (CH, TA, T and QSD) (2)

Therefore, the final form of the model is reformulated below:

$$\mathbf{CS = \alpha + \beta_1 CH + \beta_2 TA + \beta_3 T + \beta_4 QSD + u} \qquad (3)$$

Where;
CS **=** Customer satisfaction
CH = Complain Handling

TA = Technology Adoption

T = Trust

QSD = Quality Service Delivery

'α'= Alpha, a Greek small letter representing model constant variable.

$\boldsymbol{\beta_1 - \beta_4}$ = Beta, a Greek letter representing the model coefficients

u = is the stochastic variable representing the error term which is given at 0.05 level of significance for a two tail test.

In order to achieve the set objectives of the study, the study employed descriptive statistics like tables, frequencies, and simple percentages to summarize the collected data in a clear and understandable way using numerical approach.

The study further employed the use of multiple linear regression to determine the effect of the independent variable on the dependent variable. The analysis was done using the Statistical Package for Social Science (SPSS) version 20.0.

The study establishes the following criteria for the acceptance and rejection of the null hypotheses.

i. If the standard error of β_1 [$S(\beta_1) > 1/2\ \beta_1$] we accept the null hypothesis. That is we accept that the estimate β_1 is not statically significant at 5% (0.05) level of significance
ii. If the standard error of β_1 [$S(\beta_1) < 1/2\ \beta_1$] we reject the null hypothesis. In other words we accept that the estimate β_1 is statically significant at 5% (0.05) level of significance.

4.0 RESULTS AND DISCUSSION

This section presents and analyses data using the research method earlier explained. The section first presents data analysis, test of research hypotheses and discussion of findings. The test of research hypotheses here are performed with the aim of empirically providing evidence to answer the research questions earlier raised in this study. Data analysis here will be done with the aid of the Statistical Package for Social Science (SPSS, version 20).

4.1 Data Presentation and Analysis

4.1.2 Analysis of Independent and Dependent Variables

This subsection is devoted to the analysis of responses to both the dependent and independent variables of the study.

4.1.3 Regression Analysis Results

Regression analysis is the main tool used for data analysis in this study. Regression analysis shows how one variable relates with another. The result of the regression is hereby presented in this subsection of the study.

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.963[a]	.927	.927	.466

a. Predictors: (Constant), QSD, T, TA, CH

Source: Researcher's Computation using SPSS Version, 20

Table 4.1 presents the model summary result between relationship management and the customer satisfaction of Deposit Money Banks in Makurdi Metropolis. From the model summary table above, the following statistics are explained. The R-value of 0.963 shows that, there is a strong relationship between relationship management and customer satisfaction of Deposit Money Banks in Makurdi Metropolis.

The R^2 - value stood at 0.927. The R^2 otherwise known as the coefficient of determination shows the percentage of the total variation of the dependent variable: customer satisfaction (CS) that can be explained by the independent or explanatory variables (complaint handling (CH), technology adoption (TA), trust (T) and quality service delivery (QSD)). Thus, the R^2 value of 0.927 indicates that 92.7% of the variation in customer satisfaction at Deposit Money Banks in Makurdi Metropolis can be explained by a variation in the independent while the remaining 7.3% (i.e. 100-R^2) can be accounted by other variables not included in this model. This indicates a high contribution of the predictor variables on the dependent variable.

The adjusted R^2 of 92.7% indicates that if the entire population is considered for this study, this result will still not deviate from this present result. This result shows that the customer satisfaction at with the services of listed Deposit Money Banks is very responsive customer relationship management surrogated by complaint handling (CH), technology adoption (TA), trust (T) and quality service delivery (CS).

Table 4.2: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1077.441	4	269.360	1240.598	.000[b]
	Residual	84.460	389	.217		
	Total	1161.901	393			

a. Dependent Variable: CS
b. Predictors: (Constant), QSD, T, TA, CH

Table 4.2 presents the result of the analysis of variance (ANOVA) test statistics. The result is explained as follows: The F-statistics is estimated at 1240.598. This indicates that the predictor variables was as a whole contributing to the variation in the dependent variable and that there exist a statistically significant relationship at 0.000 implying that the overall equation is significant at 0.0% which is below the 5% generally acceptable level of significant in social sciences.

Table 4.3: Model Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.650	.208		-7.942	.000
	CH	-.273	.066	-.209	-4.125	.000
	TA	.525	.062	.431	8.510	.000
	T	.208	.074	.147	2.815	.005
	QSD	.665	.052	.609	12.771	.000

a. Dependent Variable: CS

Source: Researcher's Computation using SPSS Version, 20

The regression result as presented in table 4.3 to determine the effect of the independent variables (complaint handling (CH), technology adoption (TA), trust (T) and quality service delivery (QSD) on the dependent variable (customer satisfaction (CS) shows that when the independent variables are not factors to be considered customers satisfaction is estimated at -1.650. This simply implies that when all variables are held constant, there will be an insignificant decrease in customer satisfaction of selected banks within Makurdi metropolis by units occasioned by factors not incorporated in this study.

The estimated model shows a beta coefficient -0.273 in respect to complaint handling (CH). This indicates that CH negatively enhances customer satisfaction of selected banks within Makurdi metropolis. A unit change in CH will lead to 27.3% decrease in customer satisfaction of selected banks within Makurdi metropolis. This effect is also significant (p-value = 0.000) implying that complaint handling significantly enhances customer satisfaction (CS) of selected banks within Makurdi metropolis.

The result further reveals a positive effect of technology adoption on customer satisfaction (CS) as the beta coefficient is estimated at 0.525. This indicates that a unit change in technology adoption will lead to 52.5% improvement in customer satisfaction of selected banks within Makurdi metropolis. The effect of technology adoption on customer satisfaction of selected banks within Makurdi metropolis is also significant (p-value = 0.000) implying that technology adoption has a significant positive effect on the customer satisfaction of selected banks within Makurdi metropolis.

More so, the model reveals a positive effect of trust (T) on customer satisfaction (CS) of selected banks within Makurdi metropolis as the beta coefficient is estimated at 0.208. Thus, a unit change in trust will lead to a 20.8% decrease in customer satisfaction (CS) of selected banks within Makurdi metropolis. This relationship is significant (p-value = 0.005) implying that trust has a significant effect on customer satisfaction (CS) of selected banks within Makurdi metropolis.

Lastly, the model reveals a positive effect of quality service delivery (QSD) on customer satisfaction of selected banks within Makurdi metropolis as the beta coefficient is estimated at 0.665. Thus, a unit change in quality service delivery will lead to a 66.5% improvement in the customer satisfaction of selected banks within Makurdi metropolis. This relationship is also significant (p-value = 0.000). This implies that quality service delivery has a significant effect on customer satisfaction (CS) of selected banks within Makurdi metropolis

4.2 Test of Research Hypotheses

This section provides a test of research hypotheses earlier formulated in this study. The p-values in respect to the standardized beta coefficient of all the independent variables are used to test the hypotheses of the study. The following are the summary of the major findings.

i. Complaint handling has a significant effect on customer satisfaction of selected Deposit Money Banks in Makurdi Metropolis.
ii. Technology adoption has a significant effect on customer satisfaction of selected Deposit Money Banks in Makurdi Metropolis.
iii. Trust has a significant effect on customer satisfaction of selected Deposit Money Banks in Makurdi Metropolis.
iv. Quality Service Delivery has a significant effect on customer satisfaction of selected Deposit Money Banks in Makurdi Metropolis.

4.3 Discussion of Findings

The current study intended to analyze the effects of relation management on customer satisfaction with particular emphasis to selected banks within Makurdi metropolis. Four independent variables were identified and regressed against customer satisfaction in selected banks within Makurdi metropolis, these variables are: complaint handling, technology adoption, trust and quality service delivery. Regression analysis was incorporated to measure the effect of the independent variables on the dependent variable. The tests of hypotheses were performed and the findings and implications are discussed in the paragraphs that ensued.

In the test of hypothesis one, the standardized beta coefficients at 5% level of significance for a two tailed test was applied to establish whether complaint handling has a significant effect on customer satisfaction of selected banks within Makurdi metropolis. The study found that customer complaint has a significant effect on customer satisfaction in selected banks within Makurdi metropolis. This could be interpreted to mean that complaint handling significantly enhances customer satisfaction in selected banks within Makurdi metropolis. This finding is consistent with finding of Iriqat and Abu Daqar, (2018) who investigated the mediating role of customers' satisfaction on the effect of customer relationship management on long-term customers' loyalty in the banking sector in the Palestinian Territory.

More so, the result obtained from testing hypothesis two after applying the standardized beta coefficients at 5% level of significance for a two-tailed test to determine the effect of technology adoption on customer satisfaction of selected banks within Makurdi metropolis. The result revealed that technology adoption has a significant effect on the customer satisfaction in selected banks within Makurdi metropolis. This finding could be interpreted to mean that technology adoption like ATM, Mobile transaction and internet transaction significantly enhances customer satisfaction in selected banks within Makurdi metropolis. This finding corroborates findings of Faraj and Noor, (2018) who explore the impact of social customer relationship management (CRM) on customer satisfaction through customer empowerment using a sample of customers of Islamic banks in Kuwait.

Furthermore, in the test of hypothesis three, the standardized beta coefficients at 5% level of significance for a two tailed test was applied to establish whether trust has a significant effect on customer satisfaction of selected banks within Makurdi metropolis. The SPSS analysis revealed that trust has a significant effect on customer satisfaction of selected banks within Makurdi metropolis. This could be interpreted to mean that trust significantly enhances the level of customer satisfaction in selected banks within Makurdi metropolis. This finding is consistent with findings of Faraj and Noor, (2018) who explore the impact of social customer relationship management (CRM) on customer satisfaction through customer empowerment using a sample of customers of Islamic banks in Kuwait.

Finally, the result obtained from testing hypothesis four after applying the standardized beta coefficients at 5% level of significance for a two tailed test to determine whether quality service delivery has a significant effect on customer satisfaction of selected banks within Makurdi metropolis. The result of the study shows that quality service delivery has a significant effect on customer satisfaction of selected banks within Makurdi metropolis. This finding could be interpreted to mean that quality service delivery significantly enhances customer satisfaction in selected banks within Makurdi metropolis. This finding is consistent with findings of Faraj and Noor, (2018) who explore the impact of social customer relationship management (CRM) on customer satisfaction through customer empowerment using a sample of customers of Islamic banks in Kuwait.

5.0 CONCLUSION AND RECOMMENDATIONS

This study examines the effect of relationship management on customer satisfaction with particular emphasis to selected banks within Makurdi metropolis. In conformance with the findings of this study, the researcher concludes that customer relationship management significantly influences customer satisfaction of selected banks within Makurdi metropolis. However, while complaints handling significantly decreases customer relationship management, technology adoption, trust and quality service delivery significantly enhances customer satisfaction in selected banks within Makurdi metropolis.

Sequel to the findings and conclusions above, the following recommendations are outlined:

i. Management of selected banks within Makurdi metropolis should improve their strategies adopted in handling complaints emanating from their customers to achieve better customer satisfaction.
ii. Technologies like ATM, mobile and internet banking should be adopted and maintained to help improve customer satisfaction and thus decrease customer loss in the banking industry.
iii. Management of selected banks within Makurdi metropolis should work towards building and improving trust among customers as this will to continue to improve customer satisfaction.
iv. Finally, since the findings of this study revealed that quality service delivery enhance customer satisfaction significantly, it is recommends that management of selected banks within Makurdi metropolis should improve the quality of services to their customers to greatly improve satisfaction thus enhancing customer satisfaction.

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