

## Services Delivery and Customer Satisfaction Among Small and Medium Enterprises (Smes) in Ondo State, Nigeria

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### ABSTRACT

### Original research paper

This study primarily investigated the impact of service delivery on customer satisfaction among Small and Medium Enterprises (SMEs) within the Owo Local Government Area of Ondo State, Nigeria. It aimed to assess both the quality of service delivery and the level of customer satisfaction among SMEs in the region. A cross-sectional survey design was employed, and a sample size of 384 participants was determined using Cochran's formula. Participants were selected through purposive sampling. Data were gathered using structured questionnaires and analyzed using both descriptive and inferential statistical methods. The study tested its hypothesis at a 0.05 level of significance using the chi-square ( $\chi^2$ ) statistical technique. Results revealed a moderate level of customer service delivery (mean = 2.73). Furthermore, the chi-square test ( $\chi^2 = 67.2$ ,  $p < 0.05$ ) confirmed a significant relationship between service delivery and customer satisfaction. The study concluded that effective service delivery has a positive influence on customer satisfaction among SMEs in Owo Local Government Area.

**Keywords:** Service Delivery, Customer Satisfaction, Small and Medium Enterprises, Chi-square, Questionnaire.

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## Introduction

Economic integration has heightened competition within the marketing landscape, compelling companies to adopt varied strategies to maintain a competitive edge. According to Tronvoll (2012), thriving in a competitive market requires organizations to implement approaches that not only attract potential customers but also retain existing ones, ultimately enhancing both market share and profitability. Similarly, Komunda and Oserankhoe (2012) emphasize that increasing market share depends on customer satisfaction, which can be achieved through the application of effective strategies throughout the product life cycle.

The dream of any good entrepreneur is not solely to sell his/her products alone but to retain customer's loyalty. In pursuance of this line of action, the customer must be a

central focus of all marketing activities without which no marketing activity take place. Customer satisfaction is the pivot on which all marketing activities revolved, be it in production, services or in marketing. Therefore, the customer is a "king" in any business.

Delivering high-quality customer service is a critical competitive factor for businesses globally. According to Machado et al. (2012), customer satisfaction is essential for achieving strong performance and financial success. Many companies now recognize customers as vital stakeholders and often incorporate their feedback into strategic decision-making processes. In today's market, marketing managers view customer satisfaction as a fundamental priority.

The growth and sustainability of Small and Medium Enterprises (SMEs) in Nigeria have consistently been

hindered by unfavorable economic conditions that define the nation's business environment. Among the critical challenges facing SMEs are issues related to customer satisfaction, retention, and loyalty (Barbara, 2011). It is important to note that effective customer service delivery serves as a fundamental driver of business success, particularly for SMEs (Safakli, 2017). Based on this understanding, the researcher identifies the need to conduct an empirical investigation into the impact of customer service delivery on customer satisfaction within SMEs in Owo Local Government Area, Ondo State, Nigeria. The findings of such a study are expected to provide valuable insights for entrepreneurs in the region, highlighting the importance of leveraging customer service as a performance driver (Israel, 2018).

SMEs are dynamic and continually evolving, with their sustainability largely depending on the value they place on their customers. Consequently, marketing managers often implement a variety of customer service initiatives aimed at aligning products or services with customer expectations (Israel, 2018). From this perspective, managers are particularly interested in understanding how customers respond to service delivery and the extent to which it influences their purchasing behavior.

The notion of quality customer service delivery has garnered significant attention, particularly among Small and Medium Enterprises (SMEs) (Cook, 2018). In response, many business owners ensure that all employees within their organizations are actively engaged in delivering exceptional service (Boachie-Mensah, 2019). The overarching objective is to enhance organizational performance by narrowing the gap between customer expectations and the actual service they receive (Anikweze, 2017).

Historically, the success of a business has often been attributed to the quality of its products. Organizations that excelled in producing high-quality goods typically experienced greater success. While high product quality remains vital in today's competitive market, the understanding of "quality" has evolved significantly over time (Safakli, 2017). In the past, quality was primarily defined from the producer's viewpoint, often disregarding customer needs, preferences, and service experiences. During this era commonly associated with mass marketing customers were seen as passive recipients who were expected to accept whatever products were available (Ogwo & Igwe, 2017).

In contemporary times, the liberalization of the industrial sector has intensified competition within the business landscape. Coupled with rapid technological advancements and the growing pressure to meet organizational goals, enhance productivity, improve profitability, manage costs, and reduce waste, SMEs are now compelled to place greater emphasis on delivering superior customer service. This strategic shift is crucial for maintaining competitiveness and ensuring long-term sustainability in an increasingly dynamic marketplace.

## Research Objective

The primary objective of this study is to investigate the impact of service delivery on customer satisfaction, with particular reference to selected Small and Medium Enterprises (SMEs) in Owo Local Government Area, Ondo State, Nigeria.

## Relevant Literature

The concept of small and medium-scale enterprises (SMEs) is relative and can vary significantly depending on the country or context. What qualifies as a small or medium enterprise in one region may not meet the same criteria in another, indicating the absence of a universal definition for SMEs. This variation has made the definition of SMEs a subject of debate, as individuals, institutions, and countries often apply different criteria to classify them.

Sanusi (2013) defines an SME, within the framework of the Small and Medium Industries Equity Investment Scheme (SMIEIS), as a business with total assets not exceeding \$200 million excluding land and working capital and employing between 10 and 300 people. However, Adamu (2019) notes that in 2015, the SMIEIS revised this definition by removing the employee limit and raising the asset ceiling to \$500 million, still excluding land and working capital, to allow for more flexibility.

## Service Delivery

Service delivery is the act of providing equitable and reliable services to customers to facilitate customer satisfaction and loyalty. This is primarily provided in order to create happy customers who would be transformed into loyal customers. Based on this, Ahukannah, Ndinaechi and Anikweze (2017), are of the opinion that service delivery entails the services provided by sellers of goods and services so as to attract and retain customers' patronage.

McKinncy, (2015) asserts that service delivery is an act of taking care of customer's needs by providing and delivering professional, helpful. High quality services and assistance before, during and after customer's requirements are met.

## Service Quality

Customer's service quality can also influence consumer behavior patterns and as such has been a critical component of the survival of a business especially small and medium scale enterprises (SMEs). Service quality has been defined as a general judgment or assertiveness in relation to a Particular product or service; it involves the overall idea a customer has on the relative dominance or lowliness of a business and the services they provided, (Fogli, 2016).

## Customer satisfaction

Abd-El-Salam, et al. (2013) and Chen (2010) suggest that customer satisfaction is the result of a customer's comparison of perceived quality and actual service performance. This comparison may lead to customer satisfaction or dissatisfaction. Kaura, et al., (2012) suggests that customer satisfaction reflects the degree to which a consumer believes that the use or possession of a specific service will evoke positive feelings and not elicit cognitive dissonance. Hence customer satisfaction is the physiological state of emotion associated with the conformity or nonconformity of a consumer's perceived quality of service during and after service experience (Kaura, et al. 2012; Chen, 2010). While Caruana (2012) likens customer satisfaction to an expectancy/disconfirmation paradigm, this paradigm is the background to most studies on customer satisfaction. It encompasses four constructs namely; Expectations, performance, disconfirmation and satisfaction.

## Effect of empathy on Customer satisfaction

Ganguli and Roy (2011) assert that there is a positive correlation between empathy and customer satisfaction, emphasizing that without empathy, customers are likely to remain dissatisfied with service quality. This suggests that empathy plays a crucial role in shaping the customer experience and significantly contributes to long-term relationships and goodwill between customers and companies. Supporting this view, Wieseke et al. (2012) found that empathy fosters an emotional connection between customers and organizations, which, in turn, motivates customers to engage in continued business. Similarly, Karatepe (2011) confirms the positive relationship between empathy and customer satisfaction, noting that customer loyalty can be effectively strengthened through empathetic service. He further argues that service quality, loyalty, and satisfaction are all influenced by the presence of empathy and the reliability of service, which are in turn shaped by the service environment. Finally, Kaura et al. (2012) highlight that the "people" aspect of service delivery is a key facilitator of empathy, reinforcing its importance within the broader framework of service quality.

## Theoretical Framework

**Cognitive Dissonance Theory** is a concept in social psychology that explains the mental discomfort individuals experience when their actions conflict with their beliefs or values. This psychological tension arises when a person holds two or more contradictory thoughts, or when new information challenges existing beliefs (John, 2019). The inconsistency between beliefs and behavior prompts an internal struggle, often leading the individual to try to reduce the dissonance through changes in attitudes, beliefs, or actions.

The psychologist Leon Festinger published his theory of cognitive dissonance in his 1957 book, *A Theory of Cognitive Dissonance*. Festinger proposed that people experience discomfort when they hold conflicting beliefs or when their actions contradict their beliefs. Since then, cognitive dissonance has become one of the most influential and researched theories in social psychology.

## Expectancy Disconfirmation Theory (EDT)

This study also draws upon the **Expectancy Disconfirmation Theory (EDT)**. According to Khan and Fasih (2019), expectancy disconfirmation refers to the extent to which an individual's expectations are either met or contradicted by an actual experience. EDT posits that customer satisfaction is influenced by the level of disconfirmation, which is determined by the gap between expectations and actual performance (Doyle, 2017). If the experience falls short of expectations, the perceived quality of service declines, often resulting in customer dissatisfaction and potential complaints (Doyle, 2017). The theory serves as a framework for understanding both satisfaction and dissatisfaction in service delivery. Parasuraman et al. (2019) further explain that customer expectations act as internal reference points used to evaluate the quality of received services.

## Equity theory

**Equity Theory** is grounded in a multidimensional understanding of fairness, encompassing distributive justice, procedural justice, and interactional justice (Berry & Carbone, 2018). Closely related, Justice Theory offers insight into how dissatisfied customers assess responses to their complaints. According to Klaus and Ennew (2019), distributive justice focuses on the perceived fairness of the outcome or resolution provided. Interactional justice pertains to the manner and respectfulness with which customers are treated by service personnel during the recovery process. Procedural justice, on the other hand, concerns the fairness and transparency of the processes used to address and resolve service failures. These dimensions of perceived justice shape consumers' overall judgments about fairness in their interactions with businesses.

## Methodology

This research method adopted for this study was the cross-sectional survey research. The rationale for adopting the survey method was that it helped to elicit responses from the sample respondents in order to address all the research questions. The study location is Owo Local Government Area. The terrain of Owo LGA characterized by a mix of forest and savannah vegetation with rolling hills and valleys.

It occupies 1,024 square kilometers and lies within 7.1967°N and 5.5864°E. The total population for the study comprises of all customers of the 15,156 SMEs located Owo LGA (SMEDAN, 2018).

As the sample size in this study consisted of respondents (i.e. customers of different categories and places, in the country, a maximum variability of 50% (i.e.  $P = 0.05$ ) was used at 95% confidence level was + or -5% precision.

$$P=1-0.5-0.5$$

$$Z=1.96 \text{ } t=\pm 5\% \text{ precision}$$

Therefore, Cochran's (1977) formula, using the parameters stated above Sample gave a sample size of 384 respondents or customers.

This figure (sample size) was obtained as follows:

$$\begin{aligned} \text{no} &= \frac{(1.96)^2 (0.5)}{0.5^2} \\ &= 384 \text{ respondents.} \end{aligned}$$

## Data Analysis and Interpretations

This study utilized a sample size of 384 customers, determined through statistical methods. Both descriptive and inferential statistics were applied to analyze the data and test the research hypotheses. Out of the 384 questionnaires distributed to respondents, 300 were returned fully completed and deemed suitable for analysis, resulting in a response rate of 78.13%.

**Table 1: Socio-demographic characteristics of Respondent**

| S/N | Variable                      | Category                | Frequency  | %           | Cumulative percentage |
|-----|-------------------------------|-------------------------|------------|-------------|-----------------------|
| 1   | Job Position                  | Management              | 85         | 28.3%       | 28.3%                 |
|     |                               | Non-Management          | 215        | 71.6%       | 100%                  |
|     |                               | <b>Total</b>            | <b>300</b> |             |                       |
| 2   | Gender                        | Male                    | 161        | 53.6%       | 53.6%                 |
|     |                               | Female                  | 139        | 46.3%       | 100%                  |
|     |                               | <b>Total</b>            | <b>300</b> |             |                       |
| 3   | Age                           | Below 30                | 63         | 21.0%       | 100%                  |
|     |                               | 30-39                   | 73         | 24.3%       | 45.3%                 |
|     |                               | 40-49                   | 70         | 23.3%       | 68.7%                 |
|     |                               | 50+                     | 94         | 31.3%       | 100%                  |
|     |                               | <b>Total</b>            | <b>300</b> | <b>100%</b> |                       |
| 4   | Married status                | Married                 | 136        | 45.3%       | 45.3%                 |
|     |                               | Single                  | 60         | 20.0%       | 65.3%                 |
|     |                               | Divorced                | 70         | 23.3%       | 88.6%                 |
|     |                               | Separated               | -          | -           | 88.6%                 |
|     |                               | Widow                   | 14         | 4.6%        | 93.2%                 |
|     |                               | Widower                 | 20         | 6.7%        | 100%                  |
|     |                               | <b>Total</b>            | <b>300</b> | <b>100%</b> |                       |
| 5   | How long have been a customer | Less than 2 years       | 58         | 19.3%       | 19.3%                 |
|     |                               | 2 year to 5 years       | 78         | 26.0%       | 45.3%                 |
|     |                               | 6-10 years              | 90         | 30.0%       | 75.3%                 |
|     |                               | 11 years to 15 years    | 74         | 24.7%       | 100%                  |
|     |                               | 16 years and above none | -          | -           | 100%                  |
|     |                               | <b>Total</b>            | <b>300</b> | <b>100%</b> |                       |
| 6   | Education qualification       | WAEC                    | 40         | 13.3%       | 13.3%                 |
|     |                               | ND/NCE                  | 48         | 16.0%       | 29.3%                 |
|     |                               | HND/Diploma             | 80         | 26.7        | 56.0%                 |
|     |                               | Bachelor's degree       | 70         | 23.3%       | 79.3%                 |
|     |                               | Postgraduate            | 62         | 20.7%       | 100%                  |
|     |                               | Others                  | -          | 100%        |                       |
|     |                               | <b>Total</b>            | <b>300</b> |             |                       |

Source: Field Survey, 2025

Table 1 Shows that 85(28.3%) of respondents were management staff and 215(71.6%) were non-management

staff. Therefore majority of participants were senior managers. Also Table 1 shows that of the respondents,



161(53.6%) are males, while 139(46.3%) are females. Furthermore, on the marital status of respondents, 136(45.3%) are married, 60(20%) are single, 70(23.3%) are divorced, while 14(4.6%) are widows and 20(6.7%) are widowers. In respect of the age of respondents, 63(21%) are below 30yr, 73(24.3%) are between 30-39yrs, 70(23.3%) are between 40-49, while 94 (31.4%) are above 50yrs old. This implies that majority of responders are in active age gap. It was also reported in the table above, that 58(19.3%) of respondents have been customers to SMES for less than 2yrs,

78(26%) between 2 to 5yrs, 90(30%) between 6 to 11yrs, and 74(24.79%) have been customers for 16 yrs and above. Majority of respondents have been customers to SMEs for over two years. Finally, on the qualifications of respondents, 40(13.3%) has WAEC, 48(16%) ND/NCE, 80(26.7%) has HND/Diploma. 70(23.3%) has Bachelor's degree, while 62(20.7%) has post graduate qualification. Most of the respondents are relatively educated and could very well interpret and respond to the questions.

**Table 2: Customer's Service Delivery Among SMEs**

**Table 2: Analysis of Customer Service Delivery Dimension**

| S/N | Statement/ Question  | SA | A   | D  | SD | Mean (X) | Rank            | Decision |
|-----|--|----|-----|----|----|----------|-----------------|----------|
| A   | Customer service Delivery dimension  |    |     |    |    |          |                 |          |
| 7   | Employees are reliable and sincere in solving its customer's service problem           | 42 | 184 | 20 | 54 | 2.71     | 3 <sup>rd</sup> | Agreed   |
| 8   | Customers services staff refers me to another staff when unable to meet my expectation | 30 | 212 | 28 | 30 | 2.81     | 2 <sup>nd</sup> | Agreed   |
| 9   | Staff are responsive and tell customers exactly when complaints will be addressed      | 48 | 188 | 46 | 18 | 2.89     | 1 <sup>st</sup> | Agreed   |
| 10  | Employees give assurance and make customer feel safe in a transaction                  | 51 | 171 | 32 | 46 | 2.70     | 4 <sup>th</sup> | Agreed   |
| 11  | Staff put in effort to display regret to complaint for my inconvenience                | 58 | 140 | 52 | 50 | 2.69     | 5 <sup>th</sup> | Agreed   |
| 12  | Employees are neat and appealing to customers  | 64 | 126 | 54 | 46 | 2.66     | 6 <sup>th</sup> | Agreed   |
| 13  | The company presents a professional mage   | 86 | 144 | 30 | 40 | 2.68     | 7 <sup>th</sup> | Agreed   |
| 14  | The company provides pleasant meeting faculties  | 54 | 146 | 42 | 58 | 2.72     | 8 <sup>th</sup> | Agreed   |
|     | Grand mean   | -  | -   | -  | -  | 2.73     |                 | Agreed   |

Source: Field survey, 2025

Based on the analysis of data presented in Table 2, the statement "Staff are responsive and tell customers exactly when complaints will be addressed" received the highest mean score of 2.89, ranking it first among the various dimensions of customer service delivery in small and medium-scale enterprises within Owo Local Government Area, Ondo State, Nigeria. The statement "Customer service staff refer me to another staff member when unable to meet my expectations" ranked second, with a mean score of 2.81. Third place went to the statement "Employees are reliable and sincere in solving customers' service problems," which had a mean score of 2.71. Following closely, the fourth-ranked statement, "Employees give assurances and make customers feel safe in a transaction," scored a mean of 2.70.

Lastly, the fifth-ranked statement, "Staff put in effort to display regret to the complainant for any inconvenience," had a mean score of 2.69.

Furthermore, the 6th ranked statement with a mean of 2.66 was that 'employees are. Beat and appealing to customers and the 7th ranked statement with a mean score of 2.68 was, that 'the company presents a professional image'. Finally, the least and 8th ranked statement was that provides company pleasant meeting facilities'.

From the above responses, it is obvious that the dimensions of customers services delivery practiced by small and medium scale enterprises in the study location that are, employees reliability in attending to customer's complaints, appropriate referrals are made, responsiveness on the part of

staff, giving assurance to customer, employees display regret and are empathic for product or service failures, employees are neat, and the provision of pleasant meeting places for

dealing with customers complaint, all of which produced an overall mean of 2.73 ( $X = 2.73$ ), this implying a moderate agreement by a majority of customers.

**Table 3: Respondents Views on Quality of Customers Satisfaction**

| B  | Effects of services Quality on customer satisfaction | SA | A   | D  | SD | Mean | Rank (X)        | Decision |
|----|--|----|-----|----|----|------|-----------------|----------|
| 15 | I make repetitive purchase from the SMEs             | 62 | 142 | 38 | 58 | 2.71 | 1 <sup>st</sup> | Agreed   |

**Table 4: Respondents opinion of Customer services Delivery**

| C  | Extent of Customers service Delivery  | SA  | A  | D  | SD | Mean (x) | Rank            | Decision        |
|----|---|-----|----|----|----|----------|-----------------|-----------------|
| 16 | Employees demonstrate sincere regret when addressing customer complaints, acknowledging any inconvenience experienced by the complainant. | 140 | 60 | 40 | 60 | 2.68     | 1 <sup>st</sup> | Moderate Extent |

## Test Hypothesis

The following hypothesis was tested with the aid of a Chi-square test at 0.05 level of significance.

## Hypothesis One

Employee empathy has no significant effect on customer satisfaction of Ondo state small and medium scale enterprises (SMEs) in Owo Local Government Area Nigeria

**Table 5: Aggregation of Questionnaire Items 7, 15 and 16**

| Options         | Item 7 Questionnaire | Item 15            | Item 16            |
|-----------------|----------------------|--------------------|--------------------|
|                 | Observed Frequency   | Observed Frequency | Observed Frequency |
| Strongly agreed | 42                   | 62                 | 140                |
| Agreed          | 184                  | 142                | 60                 |
| Strongly        | 20                   | 38                 | 40                 |
| Disagreed       | 20                   | 58                 | 60                 |
| Total           | 300                  | 300                | 300                |

Source: Researchers computation

Tables 5 provides relevant information on the test of hypothesis one. Table 5 was produced from questionnaire items 7, 15, and 16, responses to which were aggregated and later average to produce table 5, which shows the observed and expected frequencies of the statistics, chi-square.

Whose formula is given as  $\chi^2 = \sum \frac{(oi - ei)^2}{ei}$

Where  $\chi^2$  = Chi-square statistic symbol  
oi = Observed Frequencies

ei = Expected Frequencies

The degree of freedom is k-1

This statistic is closely approximated by Chi-square distribution if  $\chi^2 = 0$ , then there is a perfect agreement between the observed and the expected frequencies and the greater the discrepancy between the observed ( $O_i$ ) the value of  $\chi^2$ . Hence  $H_0$  (null hypothesis) is rejected if  $\chi^2$  is greater than  $\chi^2_{1-\alpha}$ , k-1. Hypothesis one was tested at the 0.05 level of significance.

**Table 6: Computation of X2 (Chi-square) statistics**

| Options            | Observed frequency (Oi) | Observed frequency (ei) | (oi-ei)  | (oi - ei) <sup>2</sup> | (Oi – Ei) <sup>2</sup> |
|--------------------|-------------------------|-------------------------|----------|------------------------|------------------------|
| Strongly Agreed    | 81                      | 75                      | 6        | 36                     | 0.48                   |
| Agreed             | 120                     | 75                      | 54       | 2916                   | 38.88                  |
| Disagreed          | 33                      | 75                      | -42      | 1764                   | 23.52                  |
| Strongly Disagreed | 57                      | 75                      | -18      | 324                    | 4.32                   |
| <b>Total</b>       | <b>300</b>              | <b>300</b>              | <b>0</b> | <b>5,040</b>           | <b>X2=67.2</b>         |

The calculated X2 ie. X2 call =67.2 while X2,2-x, K-1=5-1=4

Since K X<sup>2</sup> call (67.2) is greater than the table value (9.49), Ho is rejected and Hi accepted which means that, employee empathy has significant relationship with customer satisfaction among SMEs in Owo SMEs LGA (P<0.05).

## Conclusion and Recommendation

This study found a significant relationship between customer service delivery and organizational performance of Small and Medium Scale Enterprises. Consequently, it can be concluded that customer's service delivery is an effective tool for achieving customer's satisfaction and loyalty in the Small and Medium Scale Enterprises sector in Nigeria. Therefore, management of Small and Medium Scale Enterprises need to design a successful customer service care and delivery processes, so as to develop specific service strategies by identifying and understanding the specific needs of the customers through thoughtful market research.

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