Service Quality: An Imperative for Customer Loyalty of Deposit Money Banks in Port Harcourt

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Abstract: The aim of this research was to investigate the relationship between service quality and customer loyalty of deposit money banks in Port Harcourt. Drawing from its theoretical baseline, the study was anchored on the social contract theory, expectation-confirmation theory, and gap theory of SQ (SERVQUAL). A cross-sectional survey which is a type of quasi-experimental design was used in accessing the study's subjects. A total of 4 hypotheses were formulated and tested with Spearman's Rank Correlation. Results. This research concluded that service quality can when effectively implemented, significantly increase the level of customer satisfaction, loyalty, and referral among banks. Therefore, service quality becomes a marketing strategic tool to build customer loyalty, satisfaction, and referral. Based on the findings and conclusion, the study, therefore, recommended that deposit money banks who want to improve customer loyalty should ensure that their different service encounter makes customers feel loved and cared for. Also, employees should be polite and apply a great deal of courtesy when interacting with customers. In the sense, banks are expected to create a friendliness culture and inculcate to new and existing employees; as the strategic importance of service friendliness in impacting on customer satisfaction and referral, have been establish in this research.

Keywords: Service Quality, Service Friendliness, Referral.

1. INTRODUCTION

The global banking industry continues to evolve and competition among players has increased tremendously, thereby making it more challenging to achieve sustainable survival. The effect of globalization is fuelling increased competition in Nigeria's banking industry and as a result, banks are poised to adopt customer-centric strategies that would enable them to gain customer loyalty in order to survive the competition (Faosiy et al., 2016). Nigeria's banking environment with well-experienced staff, the spread of many branches as well a wide range of customers, products, and services; therefore, to excel in this competitive market, banks need to strategically design and

effectively deliver quality services to attract new customers and retain existing ones (Unegbu & Onuoha, 2013).

Today customers are more significant than ever before and consumers' freedom of choice has no bound. Customers' taste for high-quality services is very high and increasing every day by day. Delighting customers and achieving high customer satisfaction and loyalty have become the way forward for bank executives (Husna & Fuaad, 2017). Given the idea that customers' tastes, preferences, and purchase behaviour are constantly changing and unpredictable there is a need therefore to examine the level of customers' loyalty to banking for the purpose of understanding the preferences of customers in taking decisions to develop a more robust customer loyalty programme and build competitive advantage. There is no business that survives without customers' patronage and banks are not an exception. Customers are key stakeholders to the survival of any business, thus, satisfying the customer through high-quality service offerings is core to the business's survival. Basically, customer satisfaction takes place when the performance of service offerings meet or exceeds perceived service performance (Wali & Idenedo, 2021). According to (Melaku, 2015), in winning this competition, it is obvious that customer loyalty is a critical issue as it is highly correlated with the quality of services provided by competing financial institutions.

Customers are demanding and they are often critical of the quality of the services and products provided for their experience, thus maintaining and retaining customers become an important issue. Banks need to maintain an ongoing relationship with their customers in order to retain customers and to protect and sustain long-term customer interest (Siew-Peng & Sedigheh, 2015). One way to do that is to understand the needs of bank customers, thereby serving them satisfactorily but to do that, banks have to improve their service quality. Berry et al. (1988) stated that service quality is a differentiator and the most powerful and competitive weapon and it is the strength of leading service firms. Given the high competition that exists in the banking environment, any bank that wants to survive well has to take into consideration the loyalty of its customers. Customer satisfaction and loyalty are determined by a number of factors including quality, perceived value, customer support service, and price, ease of use (user-friendliness), speed and security, etc. Information on which factors are the determinants is important to service organizations since customer satisfaction is what the banks depends on to win customer loyalty and cause the customer to repeat purchase of the service (Siew-Peng & Sedigheh, 2015). As customer satisfaction rises, so do customer loyalty and intention to repurchase. In addition to being loyal, satisfied customers are always less price-sensitive and more willing to pay a higher price than other customers. Particularly, the research conducted by Kotler and Armstrong (2010) underlined service quality, service charges, and perceived value as the determinants of customer satisfaction and loyalty in the banking industry.

The quality service construct otherwise known as SERVQUAL has been examined by numerous authors, this model was first developed by Parasuraman et al. (1985; 1988). In this model, five major service quality dimensions are identified, which include; tangibles, reliability, assurance, empathy, and responsiveness. As such, many authors have explored the nexus between service quality and customer loyalty in the past (Berry et al., 1988; Parasuraman et al., 1985; 1988; Zeithaml et al., 1985). However, most of these studies have been carried out in other sectors of

the economy other than banking. More so, even the ones done in the banking sector were carried out in different countries. It is therefore important to state that to the best of the researcher's knowledge, hardly any study has been done in the area of service quality and customer loyalty of banks in Port Harcourt, with the adoption of empathy and service friendliness variable as dimensions of service quality, and using customer satisfaction and referral as measures of customer loyalty. Hence this research investigated the relationship between service quality and customer loyalty to deposit money banks in Port Harcourt.

1.1 Aim and Objectives of the Study

The aim of this study was to empirically examine the relationship between perceived service quality and customer loyalty of deposit money banks in Port Harcourt. However, its specific objectives are to:

    i.   Determine the nature of relationship between empathy and customer loyalty of deposit money banks in Port Harcourt.

    ii.   Evaluate the nature of relationship between service friendliness and customer loyalty of deposit money banks in Port Harcourt.

1.2 Research Questions

In line with the specific objectives, the following questions were raised to guide this research:

    i.   What is the nature of relationship between empathy and customer loyalty of deposit money banks in Port Harcourt?

    ii.   What is the nature of relationship between service friendliness and customer loyalty of deposit money banks in Port Harcourt?

Conceptual Framework
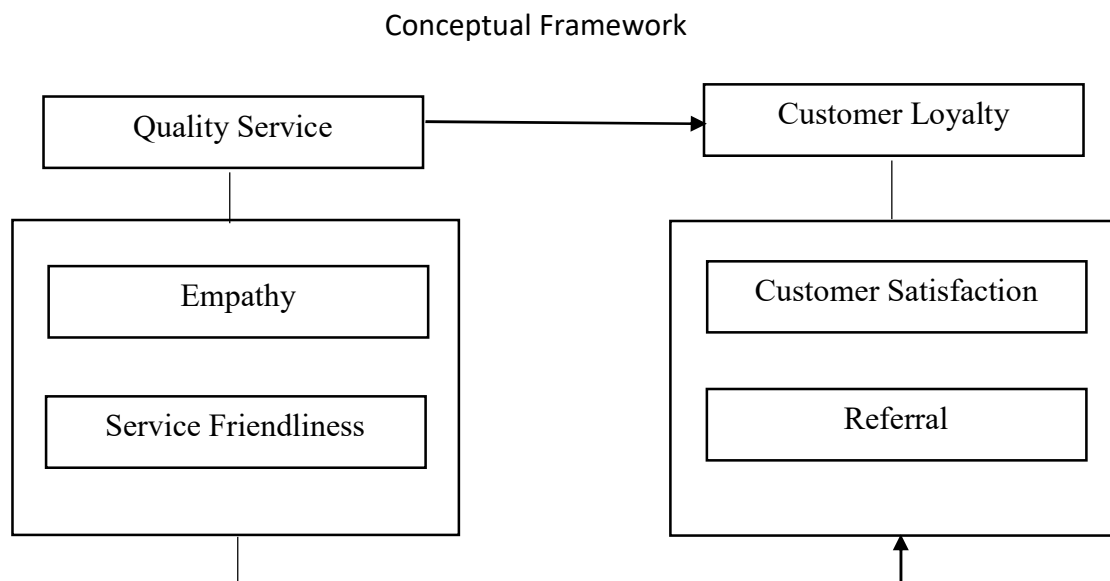
Source: Research Desk, 2023; as adopted from Berry, Parasuraman, and Zeithaml, 1988; Parasuraman, Valarie, Zeithaml and Berry, 1985.

Fig 1.1: Conceptual Framework of the Research

1.3 Hypotheses

The following hypotheses were tested in the later part of this research:

H_{01}: There is no significant relationship between empathy and customer satisfaction of deposit money banks in Port Harcourt.

H_{02}: There is no significant relationship between empathy and referral of deposit money banks in Port Harcourt.

H_{03}: There is no significant relationship between service friendliness and customer satisfaction of deposit money banks in Port Harcourt.

H_{04}: There is no significant relationship between service friendliness and referral of deposit money banks in Port Harcourt.

2. LITERATURE REVIEW

2.1 Theoretical Framework

2.1.1 Expectation-Confirmation Theory

Before making a purchase, every consumer has something at the back of their mind that they look out for. The expectation confirmation theory predicts the behaviour of consumers and deploys the necessary marketing strategies based on consumer satisfaction status. (James & Gary, 2009), also noted that the expectation-confirmation theory holds that satisfaction is determined by the interplay of prior expectations and perception of delivery. They further explained that the Theory simply implies that before any event, one already has an expectation and if that expectation is met in a positive manner, then one is satisfied but in a situation where the expectation is met in a negative manner then one is dissatisfied. The ECT originated by Oliver (1980), involves a customer behavior model commonly used to define and predict satisfaction and repurchase intention. According to Oliver's (1980) arguments, repurchase intentions greatly depend on prior satisfaction, while satisfaction is obtained from confirmation and expectation for the products or services of which confirmation has the strongest direct influence upon satisfaction. Perception of expected service quality is considered a function of expectation and deviation from expectation (Ilgen, 1990). The Expectation-confirmation theory (ECT) explains that expectations, coupled with perceived performance, lead to satisfaction. This effect is mediated through positive or negative confirmation between expectations and performance.

2.1.2 Gap Theory of SQ (SERVQUAL)

Based on Gronroos (1988) disconfirmation model, Parasuraman et al. (1988) proposed a new service-quality assessment model by comparing the perceived and planned service distance. They defined gaps as the differences between customer expectations and management perceptions, including the service expectations–specifications gap, service distribution gap, service information gap, and consumer expectation–perception gap. Parasuraman et al. (1988) updated the model, branding it SERVQUAL. This model was updated in 1991 and 1994 but remained the same as the five dimensions initially implied. SERVQUAL was designed to quantify gaps between client expectations and beliefs in their original model (Parasuraman et al., 1988). The model is vital to measure the gaps in customer-centric quality measurement. The most

widely criticized quality of service in academia has yet been received attention due to its ease of understanding and applicability (Zeithaml et al., 1985).

2.2 Conceptual Framework

2.2.1 Concept of Service Quality

Service quality is considered very important because it leads to higher customer satisfaction, profitability, and reduced cost (Saraswathi, 2011). There are a number of different "definitions" as to what is meant by service quality. One that is commonly used, defines service quality as the extent to which a service meets customers' needs or perceptions (Lewis & Mitchell, 1990). Service quality can thus be defined as the difference between customer perceptions of service and perceived service. If perceptions are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman *et al*., 1985; Lewis & Mitchell, 1990). The most notable work on measuring customer patronage of service quality is SERVQUAL model developed by Parasuraman et al. (Allen, 2009). SERVQUAL model also known as the Gaps model, defines quality as the difference between consumer's perception and their perception of the service delivered. The work reduced a 22-item scale that measured perceived service quality along five dimensions; (reliability, responsiveness; assurance; empathy, and tangibles). Service quality is the result of human interaction between the service provider and the consumer (Liu, 2015).

2.1.1.1 Service Friendliness

Service friendliness is one of the recent concepts in service retailing literature. According to Angar et al. (2017), service friendliness is an effective display from the staff of an organization towards customers in the service encounter or interaction. The author argued that service friendliness can be described as a range of behavior including familiarity, flirting, caring, politeness, responsiveness, helpfulness, and understanding". Also, Annanth et al. (2011) stated that service friendliness portrays a sense of importance as perceived by the customer and plays a critical role in determining a positive service outcome. They further stated that service friendliness can leverage effectively the core product or service.

2.1.1.2 Empathy

Empathy prevails when banks understand, interact and provide customers with information (Gatari, 2016). The SQ's empathy dimension in the marketing of services focuses mainly on factors such as communication, consumer expectations, and positive conduct (Ennew et al., 2013). The banking industry's empathy factor is critical to satisfying retail-banking customers. Empathy, as described by Gatari (2016), is the capacity to share and respond to another person's mental, emotional, behavioural, and experiential states and circumstances. As a result, empathy is a multidimensional concept that requires observations on an emotive, cognitive, and compassionate level. When staff in traditional service settings adopt empathic attitudes toward consumers, it leads to increased levels of customer satisfaction (Powell & Roberts, 2017). In addition, Ennew et al. (2013) came to the conclusion that the empathy shown by employees has a direct influence on the pleasant emotions experienced by customers and that there is a significant positive link between happy emotions and satisfaction with the employee relationship.

2.3 Customer Loyalty

Based on research, scholars have determined that customer loyalty is the most valuable outcome of marketing efforts (Khan, 2013; Idenedo & Goodie-Okio, 2022; Idenedo & Wali, 2022; Idenedo et al., 2023). As a result, increasing customer loyalty has become a crucial goal for every organization to achieve. Though customer loyalty has been widely studied by many researchers, there is still no common consensus about its conceptualization. Customer loyalty can be defined as the closest step to the repurchasing behaviour of customers. Customer loyalty has usually been referred to as a consequence of all the experiences that a customer has with a service/product provider (Juhari et al., 2016). The experiences might include physical interactions, emotional involvements, and value chain moments. The term customer loyalty is used to describe the behavior of repeat customers, as well as those that offer good ratings, reviews, or testimonials (Khan & Fasih, 2014). As asserted by Idenedo et al. (2023), customer loyalty is customers' predisposition to prefer one brand and its products over those of the competitors, based on the satisfaction they derive from using the brand's products or other psychological, economic, or social reasons. Customer loyalty is the customer's mindset regarding the company, its products, and its service, which generates a favourable attitude toward a business organization, a commitment to repurchase the company's product (or services), and a tendency to recommend the product (or services) to others.

2.4 Empirical Review

Slack and Singh (2020) explore the effect of service quality on the satisfaction and loyalty of customer and also the mediating role of customer satisfaction between the dependent and independent variable. An exploratory research approach was adopted in the study. In total, 480 customers of supermarket were issued questionnaire. Descriptive statistics were employed to determine the level of service quality, and inferential statistics to test the research hypotheses with the help of paired sample t-test. The findings indicate that service quality provided by supermarkets is perceived as being unsatisfactory, whereas, service quality significantly affects customer satisfaction and loyalty and customer satisfaction partially mediates the relationship between service quality and customer loyalty which subsequently lead to lower customer loyalty. This study provides a hint as to where supermarkets should concentrate when marketing their product and services and may help in knowing the strategies to adopt in order to retain and attract more long-term loyal customers. This research could be useful to the government aim, policymakers, and other related regulating agencies in making the right decisions and policies. However, a more robust technique of analysis should further be used to test the relationship between the latent variables of the study.

Teeroovengadum, (2020) aims to reveal gender-based differences with regard to the effect relationship between service quality dimensions and customer satisfaction in the banking sector. Primary data is collected by using the survey design strategy. The questionnaires were directly administered to bank customers in Mauritius. As a result of the unavailability sampling frame because of confidentiality reasons, a nonprobability sampling technique, i.e., the purposive sampling technique was employed. The respondents were asked to respond to the survey but conditionally if they had a bank account and had regularly used bank services during the previous two years. Data is collected from 282 customers of banks. Because of the prediction-oriented aim

of the present study, the partial least squares-structural equation modeling technique is used to test a set of relevant hypotheses. The results provide mixed findings and the moderating effect of gender is found to be statistically significant for one service quality dimension but not for the other two. The permutation and partial least squares-multi-group analysis tests both support the hypothesis that gender moderates the relationship between environment quality and customer satisfaction. Future studies could consider the moderating role of categorical variables such as age group, education level, and work experience among others.

Surahman et al. (2020) were able to assess the effect of service quality on customer loyalty and customer satisfaction as a mediator between the relationships of service quality with customer loyalty. Data was collected from 100 respondents who were tourists that visited the Badung Regency Village. The data were analyzed using structural equation modeling with a partial least square approach. The results indicate an insignificant direct effect of service quality on customer loyalty. Significant direct influence on service quality with customer satisfaction, and customer satisfaction with customer loyalty. Furthermore, the results show an indirect effect between service quality and customer loyalty, which is mediated by customer satisfaction. The findings empirically indicate that service quality has a negative effect on customer satisfaction. And customer satisfaction has a full mediating effect, customer satisfaction is important in explaining the quality of service that subsequently drive customer loyalty. Based on the results it can be concluded that this research offers empirical evidence of the relationship of service quality, customer satisfaction, and customer loyalty. This research makes a theoretical contribution by clarifying the high level of service quality influence in increasing customer loyalty through customer satisfaction.

Khatoon et al. (2020) examine the influence of electronic (E)-banking service quality dimensions on customer purchasing intentions and also the mediating role of customer satisfaction. 235 samples of questionnaires were distributed among employees and customers working in different banks in Qatar. Both correlation analysis and regression analysis were employed to test the study hypothesis in order to achieve the objective of the study. Customer loyalty. Furthermore, the results show an indirect effect between service quality and customer loyalty, which is mediated by customer satisfaction. The findings empirically indicate that service quality has a negative effect on customer satisfaction. And customer satisfaction has a full mediating effect, customer satisfaction is important in explaining the quality of service that subsequently drive customer loyalty. Based on the results it can be concluded that this research offers empirical evidence of the relationship of service quality, customer satisfaction, and customer loyalty. This research makes a theoretical contribution by clarifying the high level of service quality influence in increasing customer loyalty through customer satisfaction.

Ozkan et al. (2019) examine the relationship between customer satisfaction, service quality (i.e., the perceived value of services) on customer loyalty, and also the mediating effect of corporate image and corporate reputation between the independent and dependent variable in the Turkish banking sector, the study adopted a survey designed and SEM analysis is conducted in order to study the relationships (i.e., effect) between variables of the study. The findings of the study indicate that corporate image and corporate reputation can be used as indicators that measure the performance of a bank. The results also signify that customers' perceived quality and

satisfaction influence loyalty through perceived value, image, and reputation. Meanwhile, this study employed customer satisfaction as the independent variable and there is a need to further test the mediating role of customer satisfaction and also more studies are needed in other to generalize the results.

Yaqub et al. (2019) were able to assess the effect of four independent variables namely price fairness, justice to service, perceived service quality, and relational bonds on customer loyalty as the dependent variable and also to investigate how customer satisfaction mediates the relationship between them. The study distributed 539 questionnaires among customers that are prepaid subscribers based on a proportionate stratified random sampling in four major capital cities of Pakistan. Data collected was analyzed by using SPSS version 23 and the Smart PLS Structure Equation Modelling (PLS-SEM). The findings revealed that perceived service quality and customer satisfaction significantly influence customer loyalty. Also, customer satisfaction actually mediated the relationship between the predictors and explained variable. Hence, there is a need to replicate similar studies in different case studies (i.e., beyond Pakistan) for proper generalization.

Myo et al. (2019) Empirically examine the relationship between the following independent variables namely service quality (SQ), customer satisfaction (CS), and dependent variable customer loyalty (CL) with Novotel Yangon Max hotel services. The study adopted the social exchange theory, the study also assesses the mediating role played by customer satisfaction between Service quality as the independent variable and customer loyalty as the dependent variable. The samples are 400 copies of the questionnaire and were distributed among the customers using simple random sampling. The study adopted SEM to test the study's hypotheses. The findings of the study reveal that SQ has a direct impact on CL and also CS mediates the relationship between SQ and CL. however, the paper needs to further find out the extent of the mediating role of CL (i.e., partial or full mediation) and a similar study can be conducted by selecting different case study for making general conclusion.

3. MATERIALS AND METHODS

This research adopted a cross-sectional survey design due to its characteristics of studying and accessing the research elements located within a definite geographical location at a point in time. The methodological approach to be adopted is nomothetic which involved the use of a questionnaire in gathering data about the research elements.

Basically, the population of this study comprises customers of deposit money banks in Port Harcourt. However, its accessible population is customers of deposit money banks who have licenses with either international or national authorization; excluding those with regional authorization. Available records from the Central Bank of Nigeria (CBN, 2023) indicate that there are a total of 19 banks in the above categories. Given the constraint of ascertaining the total number of customers across the 19 banks, and the idea that by estimate the total number of bank customers may run into millions. Therefore, applying the Taro Yemen formula to an estimated population of over a million gives approximately 400 as the sample size. Hence, this number was shared among the 19 banks, which gives approximately 21 respondents for each

bank. This meant that 21 customers of any accessible branch of each of the banks were administered with copies of the questionnaire.

Data for this study were obtained from both secondary and primary sources. With respect to the former, journal articles, magazines, books of readings from both open and paid domains, industry, and internet publications were meticulously perused. On the other hand, the latter was obtained with the help of a structured questionnaire.

More so, the data collection instrument was designed on a 5-point Likert scale format with anchors on "strongly agree = 5 and strongly disagree = 1" at both ends. The conceptualized research variables were operationalized based on items adopted from existing literature. The adopted scale items were modified to suit context-specific applications. Adapting existing scales was found to enhance the content validity of the study. In order to validate the research instrument, the researcher ensured that the structured questionnaire was subjected to the combination of face and content validity. Also, a proper restructuring of the questionnaire and the conduct of a pre-test of every question contained in the questionnaire were carried out to ensure that they are valid. Also, the research instrument was subjected to Cronbach Alpha test in order to examine the consistency of the instrument.

Lastly, data analyses were carried out at two levels. The first is the primary level, which used descriptive statistics such as tables, charts, graphs, etc. On the other hand, Spearman's Rank Correlation Coefficient was adopted at the secondary level in testing 4 hypotheses as proposed earlier in the study. It is crucial to state that all data analyses were done with the help of SPSS (Version 21.0).

4. RESULTS AND DISCUSSIONS

4.1 Questionnaire Distribution

Table 4.1   Questionnaire Distribution and Retrieval

Questionnaire	Frequency	Percent (%)
Distributed Copies	400	100
Returned Copies	384	96
Not returned Copies	16	4
Returned & Used Copies	368	92

Source: Field Survey Data, 2023, SPSS 23 Output

Table 4.1 showed a total of 400 distributed copies of the questionnaire; out of which 384 representing 96% were returned. In addition, 16 copies were not returned, however, 368 copies representing 92% were both returned and useful.

4.2 Reliability Test

Table 4.2: Reliability Results

Variables Entered	Cronbach Alpha Scores
Empathy	0.858
Service Friendliness	0.883
Customer Satisfaction	0.809
Referral	0.818

Source: Field Survey Data, 2023, SPSS 23 Output

From the output of the reliability test statistics obtained, Cronbach's Alpha >0.70 shows that, the instrument (variables) have acceptable reliability test scores. In addition, since Cronbach's Alpha >0.7 (based on the decision-making in the reliability test), we can say that the research instrument is acceptable.

4.3 Testing of Hypotheses

Hypothesis One and Two

H_{01}: There is no significant relationship between empathy and customer satisfaction of deposit money banks in Port Harcourt.

H_{02}: There is no significant relationship between empathy and referral of deposit money banks in Port Harcourt.

Table 4.3: Correlation Analysis showing the Relationship between Empathy and Customer Satisfaction, referral.

			Empathy	Customer Satisfaction	Referral
Spearman's rho	**Empathy**	Correlation Coefficient	1.000	.898**	.915**
		Sig. (2-tailed)	.	.000	.000
		N	368	368	368
	Customer Satisfaction	Correlation Coefficient	.898**	1.000	.855**
		Sig. (2-tailed)	.000	.	.000
		N	368	368	368
	Referral	Correlation Coefficient	.915**	.855**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	368	368	368

**. Correlation is significant at the 0.05 level (2-tailed).
Source: Field Survey Data, 2023, SPSS 21 Output
Interpretation
The data presented on empathy and indicators of customer loyalty: customer satisfaction and referral were computed into single variables per factor by obtaining the averages of each factor. Spearman Rank Order Correlations Analysis was then conducted at a 95% confidence interval and 5% confidence level 2-tailed. The table above indicates the correlation matrix between the factors (empathy, customer satisfaction, and referral). According to the table, there is a strong and positive relationship between empathy, customer satisfaction, and referral of magnitude 0.898 and 0.915 respectively. The positive relationship indicates that there is a correlation between quality service and customer loyalty to deposit money banks in Port Harcourt. All the variables were significant (P value < 0.05) and null hypotheses one and two were rejected.

Hypotheses Three and Four

H_{03}: There is no significant relationship between service friendliness and customer satisfaction of deposit money banks in Port Harcourt.

H_{04}: There is no significant relationship between service friendliness and referral of deposit money banks in Port Harcourt.

Table 4.4: Correlation Analysis showing the Relationship between Service Friendliness and Customer Satisfaction, referral.

			Service Friendliness	Customer Satisfaction	Referral
Spearman's rho	Service Friendliness	Correlation Coefficient	1.000	.907**	.917**
		Sig. (2-tailed)	.	.000	.000
		N	368	368	368
	Customer Satisfaction	Correlation Coefficient	.907**	1.000	.855**
		Sig. (2-tailed)	.000	.	.000
		N	368	368	368
	Referral	Correlation Coefficient	.917**	.855**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	368	368	368

**. Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2023, SPSS 21 Output

Interpretation
The data presented on service friendliness and indicators of customer loyalty: customer satisfaction and referral were computed into single variables per factor by obtaining the averages

of each factor. Spearman Rank Order Correlations Analysis was then conducted at 95% confidence interval and 5% confidence level 2-tailed. The table above indicates the correlation matrix between the factors such as service friendliness, customer satisfaction, and referral. According to the table, there is a strong and positive relationship between service friendliness, customer satisfaction, and referral of magnitude 0.907 and 0.917 respectively. The positive relationship indicates that there is a correlation between quality service and customer loyalty to deposit money banks in Port Harcourt. All the variables were significant (P value < 0.05) and null hypotheses three and four were rejected.

5. CONCLUSIONS AND RECOMMENDATIONS

The results on the dimensions of service quality, namely empathy and service friendliness all contribute significantly towards achieving customer loyalty of banks in Port Harcourt. In light of this, the study therefore concludes that service quality can when effectively implemented significantly increase the level of customer satisfaction and referral among banks. Therefore, service quality becomes a marketing strategic tool to build customer loyalty, satisfaction, and referral.

Based on the findings and conclusion of this study, the following recommendations were made:

i. Deposit money banks who want to improve customer loyalty should ensure that their different service encounter makes customers feel loved and cared for. In essence, service design should be such that portray the "we care about our customers" message.

ii. Also, employees should be polite and apply a great deal of courtesy when interacting with customers. In the sense, banks are expected to create a friendliness culture and inculcate it employees new and existing employees; as the strategic importance of service friendliness in impacting on customer satisfaction and referral, have been establish in this research.

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