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ENHANCING SERVICE QUALITY DIMENSIONS AS MEANS OF SUSTAINING CUSTOMER SATISFACTION IN NIGERIAN BANKING INDUSTRY

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ABSTRACT

With the growing knowledge around sustainability concerns, banks are gaining improved service as a result of their participation in sustainable banking efforts. Retaining customers and sustaining long-term customer interest needs to be maintained by enhancing quality services in the banking sector. The study examined the effect of enhancing service quality dimensions on sustaining customer satisfaction. A total of two hundred and fifty (250) customers of Nigerian Banks were given questionnaires. The techniques employed for data analysis include multiple correlation, descriptive analysis, and Multiple Regression. The study's findings show that there is relationship between enhancing service quality and sustain customer satisfaction. Tangibles, reliability and responsiveness dimensions have significant impact on customer satisfaction. The study concluded that since enhancing service quality dimensions have proved to be an important factors and the driving force behind sustaining customer satisfaction. The study recommends that the management should continue to enhance quality services so as to sustain their customers.

Keywords: Service Quality, Sustainability, Customer expectations, Customer Satisfaction, Satisfaction Model, Banking Industry

INTRODUCTION

The present Nigeria banking market is characterized by an empirical justification of their large number consisting of both banking and other financial institutions. In the banking sector, new standards and codes of conduct promote corporate accountability, transparency, and consideration of impacts on environment and society. It is belief that sustainable financial sector in Nigeria is an important tool for economic growth at the grassroots level and a powerful tool in the fight against poverty in the country. Sustainable development is an essential strategy for developed and developing countries. However, for country such as Nigeria the precondition for sustainable development is development and poverty alleviation.

Essentially, these banking and other financial institutions are competing for the potentially large market in the country. One of the major trends in the Nigerian banking sector today is the gradual and incremental transaction from traditional orientation to aggressive drive. By this, management is compelled to go out of their shells or enclaves to partake in the sharing of the large market in order to satisfy various needs of customers. It is important to note that customer satisfaction and service quality are closely inter-related. The higher the service quality provided by an organization, the higher is the level of customer satisfaction (Jayaraman, Shankar & Hor, 2010).

Like any other services industry, bank provides services to the public with the aim of maximizing profit. One of the function of the commercial bank is to mobilize saving by attracting and collecting deposits from customers for safe keeping. The customers' deposits are important to bank's operation and its overall objective of profit minimization. Banks are therefore complete for the customer deposit mostly in terms of services rendered. Hence, there is a strong need for effective quality service of bank services to enable banks to attract more customers. In proving quality service to customer in banking industry there is need to identify and stimulate the customers' needs. If the banks render quality service to customer it will increase the deposit base of the banks and the credit worthy customers to borrow at a profit (Kotler, 1998). It was suggested that customer satisfaction and service quality and customer loyalty has been measured very important in order to expand the overall enactment of banking industry. It was further stressed that customers are the most important for any organisation and can be maintained as long as service quality to customer is taking as essential part of the organisation (Naeem, Adeel, Hammad, Wasim & Tayyaba, 2016).

According to Lovelock and Wirtz (2004), people learn to recognize quality only through experience gained and through repeated exposure. The product based approach holds the view that quality can be judged by the presence or absence of particular characteristics of the product or service itself. It sees quality as a precise and measurable variable. However, Lovelock and Wirtz (2004) were of the view that the approach though highly objective, it fails to account for differences in the tastes, needs and preferences of individual customers (or even entire market segments). A critical understudy of the operations and activities of most banks in Nigeria within the last five years indicates that they have failed in meeting the customers' expectation arising from network failure, wrong charges, long queues, failure of ATM machine to dispense money after debiting account, among others. The external factors that have contributed to the failure of banks also include ineffective deregulation of interest rate, flexibility of the exchange rate, money laundry, fraud, etc.

The banking industry today is highly competitive with many banking and financial institutions such as Merchant bank, Mortgage society etc., striving to offer wide range of financial services. Until recently, banking industry in Nigeria has failed to embrace an aggressive marketing stand point. However, recent development shows that many banks have been increasingly a new and different orientation because the market situation has changed appreciably. The customers will only patronize the banks that render quality service and meet their needs. The individual bank should be conscious of the emergence of other financial institutions which is in a very keen competition with the banking sector today in Nigeria.

Banks should therefore graduates from the state of sale orientation which has characterized the marketing of services of most banks in Nigeria to the state of providing other services that can be beneficial to their customers owing to the keen competition in the industry. According to Tran, Nguyen, Taikoo, (2015) for any bank to be relevant the banking industry, the key to success is to improve the quality of services by meeting the meet customers' needs in a unique way. Moreover, the survival and profitability of the bank in Nigeria depends mainly on the extent to which they have been able to satisfy the specific needs of their customers. There is also stiff competition among banks and other financial institutions. Increase in bank branches have also lead the problem of competition and the banks that will survive need to provide quality service and introduce new and improved services to customer in order to enjoy continuous patronage. Service quality is therefore regarded as a measure of how well the service level delivered matches customer expectations of customer in any system (Parasuraman, Valarie & Leonard, 1985).

Cudjoe, Anim, and Nyanyofio (2015) reported that customer defection due to dissatisfaction is a curious research subject that attention must be given to particularly in banking industry. This is because service quality is touted as the sine qua non of every successful organization.

It has been noted that in Nigeria that there are problems and challenges in the banking sector, banks have not lived up to expectation of achieving optimum customer satisfaction. Customer satisfaction in Nigerian banking Industry becomes a crucial factor that can be used in increasing and sustaining performance. Consequently therefore its practice needs to be carefully studied in the banking environment. It is essential for banks to support its customers in developing environmentally friendly businesses and in learning how to comply with environmental, health, employee and customers' safety regulations. It is the thinking of the study that if the banks move in these paths, they will be resource aggregate for sustainable development and be a good model of sustainability for Nigeria.

Given the background information discussed above, this study therefore focuses on enhancement of service quality dimensions as means of sustaining customer satisfaction in Nigerian banking industry. It further examines the relationship between service quality and customer satisfaction in Nigerian banking industry.

LITERATURE REVIEW

Service quality is defined as the degree of discrepancy between customers' normative expectations for service and their perceptions of service performance (Parasuraman et al., 1985; Aremu, Mustapha, Apara & Okpara, 2016). Consumers usually shop at specific stores, because they like the service provided and they are assured of certain service privileges; thus, the performance of salespeople stimulates bonding through trust between them and customers, which affects the latter's perception of the store or brand (Lau , Chang, Moon, & Liu, 2006; Leung & To, 2001). Service quality can be defined as meeting the needs and expectations of the customer (Smith, 1998).

Service quality is an important issue in service management (Clottey & Collier, 2008); besides, with the development of the service sector, the notion of service quality has become increasingly significant (Ma Q., Pearson & Tadisina, 2005).

In the related literature, Plausible definitions for service quality have been suggested, Parasuraman, Zeithaml, & Berry, (1988), defined Customer perceived service quality as a global judgment or attitude related to the superiority of a service relative to competing offerings. According to Bitner and Hubert (1994), it is the customer's overall impression of the relative inferiority/superiority of the organization and its services. Zeithaml and Bitner (1996) see service quality as the delivery of excellent or superior service relative to customer expectations. The service quality in the banking industry will be enhanced and meet the customer expectation if the service providers in the system increase their internet baking facilities as suggested by Adeyemi and Aremu, (2008).

Mccleary and Swan (1996) defined service quality as the difference between customer expectations for service performance prior to the service encounter and their perceptions of the service received. Gefan (2002) sees service quality as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get.

Sasser, Olsen, and Wyckoff, (1978) and Caruana (2002) have pointed out that service quality is the result of the comparison made by customers about what they feel service firms should offer, and perceptions of the performance of firms providing the services. Gronroos (1984) also defines service quality as the outcome of the comparison that consumers make between their expectations and perceptions. Service quality is defined as customer perception of how a service meets or exceeds their expectations (Czepiel, 1990). Several practitioners defined service quality as the difference between customer's expectations for the service encounter and the perceptions of the service received (Munusamy , Chelliah, & Mun, 2010).

BENEFITS OF SERVICES QUALITY

Without the focus on service quality, financial service organizations may face complaints from customers. Further, a proportion of dissatisfied customers will complain and tell a number of others, generally it is stated that, if a financial company gives a service to one customer, it gain three, and loses nine when give poor service to one customer, hence it is better to gains three than looing nine, generating adverse word of monthly publicity and some may switch to companies. However, with focus on service quality, an organization can expect a number of benefits. Customer loyalty through satisfaction increased business and this may lead to attract new customers; hence customer retention is more cost effective than trying to attract new customers. Customer satisfaction lead to increase in opportunities for cross-selling, comprehensive and up to date service knowledge and sales techniques among employee, combined with developing relationships. Good service quality enhance corporate image and may provide insulation from price competition.

CONSEQUENCES OF POOR QUALITY SERVICE

According to Wimershirch *et al*., (1994), it is important that management recognized the diverse ways the quality of a firms' product or service affects the organization. This can be achieved by taking into account or by developing and maintaining a quality assurance program. He then went further to outline some major ways poor quality affects an organization thus:

- ***Loss of business:*** Since the major aim of a business is profit and that can be achieved through satisfied customers, failure to devote adequate attention to quality may damage a profit oriented organization's image, thereby a decrease in market share, criticism and control from government agency or non- profit organization.
- ***Liability*:** Since good quality product will attract more customers and create name for the organization, poor quality may do otherwise by creating potential liability for a firm due to damages or injuries resulting from faulty design or poor service.
- ***Productivity:*** Productivity and quality are often closely related, poor quality can adversely affect the outcome of production process through rework. Conversely, improving and maintaining good quality can have a positive effect on productivity.
- ***Cost*:** Certain cost may be incurred by the organization given a poor service quality. These costs may include discounts payments to customers to offset the inferior quality, rework costs, warranty cost, replacement costs and so on.

CONCEPTUAL FRAMEWORK

Customer Satisfaction is to degree at which the product or services rich the standard of the buyer in his or her expectations. It deals with what people called as surprise quotient. This is to extend at which firms give out unexpected technical characteristics or personal service to a customer. There is general agreement that, satisfaction is a person's feelings of pleasure or disappointment resulting from comparing a product's performance in relation to its expectations. Customer satisfaction is a result of the provision of services and goods that either meets or exceeds customer needs (Kotler, 2013, Siew-Peng & Sedigheh, 2015). Customer satisfaction is actually a term most widely used in the business and commerce industry. It is a business term explaining about a measurement of the kind of products and services provided by a company to meet its customer's expectation. To some, this may be seen as the company's Key Performance Indicator (KPI). In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. It is well established that satisfied customers are key to long-term business success (Kristensen, Dahlgaard, & Kanji, 1992; Zeithaml, Parasuraman & Berry (1990*)*; McColl-Kennedy & Schneider, (2000). It is also defined as a global issue that affects all organizations, regardless of its size, whether profit or non-profit, local or multi-national. Companies that have a more satisfied customer base also experience higher economic returns (Aaker & Jacobson, 1994). Apparently, many researchers conceptualize customer satisfaction as an individual's feeling of pleasure (or disappointment) resulting from comparing the perceived performance or outcome in relation to the expectation (Brandy & Robertson, 2001; Lovelock, Patterson, & Walker, 2001). There are two general conceptualizations of satisfaction here, namely, the transaction-specific satisfaction and the cumulative satisfaction (Boulding & Zeithaml, 1993; Jones & Suh, 2000; Yi & La, 2004). Transaction-specific satisfaction is the customer's very own evaluation of his or her experience and reaction towards a particular service encounter (Cronin & Taylor, 1992; Boshoff & Gray, 2004). This reaction is expressed by the customer who experiences a product or service for the first time. However, in general customers assess their level of satisfaction after the consumption of a product or a service.

SUSTAINABLE DEVELOPMENT AND NIGERIAN BAKING INDUSTRY

It is widely recognized that the concept of sustainable development derives its origin from the report of the Brundtland Commission which was released by the United Nations in 1987. This report defined sustainable development as 'development that meets the need of the present without compromising the ability of future generation to meet there own needs." This definition implicitly recognizes several keys elements of sustainable development. It implies that the primary goal is human development, largely in terms of economic growth; it also implies that this goal is achieved through the use of resources, much of which is sourced, directly or indirectly, from the words natural system and the environment.

Hence, the economic growth which is required for meeting both current and future needs is achievable only to the extent that the sustainability of the world's natural system and the environment is protected. There are two important functions of banking sector by which they can influence the participants of the economy in order to achieve the desire growth and sustainable development:

i. Banks collect the savings from households and firms, and use these savings for further investments and lending activities. Therefore, the banking sector can be seen as a special market, where supply and demand can meet. In this process banks have an intermediary role.
ii. Banks manage and diversify risks in connection with their operation. Major goal is to minimize the probability of risks. (Risk management represents an important driving force for the greening process).The contribution of bank instruments in reaching sustainable development is enormous, because in the one hand they are intermediaries between people and organizations with shortages and surplus of capital; Research and Development activities; supply and demand of insurance; and they manage the risks of their partners and their projects. On the other hand operation and activities of banking industry have an important effect on the customers and their environment (Peeters, 2003). Countries such as Brazil, Bangladesh, as well as Nigeria have also introduced regulations and guidelines concentrating on the impact of the banking industry on environment and sustainable development (Zadek & Robins, 2015).

CUSTOMER EXPECTATIONS

In the beginning of a service experience delivery process, customers are looking forward to service encounters with eager anticipation. In other words, what customers expect to acquire from service providers can define diverse customer expectations. Moreover, customer expectations are regarded as desires or wants of customers, i.e. what they feel a service provider should offer more than what would offer. Parasuraman et al. (1991a, b) proposed that understanding customer expectations of a service played an important role for delivering satisfactory services. Previous researchers such as Aremu, Mustapha, Nageri, & Aremu, 2015) had presented that how customers assess the performance of a service provider was based on the single level of expectation standard, which meant customer felt a service provider should offer. However, past researchers kept evolving and extending the conceptual model of expectations, putting a lot of effort to pinpoint the critical element within customer expectations. These researchers offered multi levels of customer expectations (Parasuraman et al., 199; Zeithaml et al., 1993; Walker and Baker, 2000). According to their propositions, multiple standards would be more likely to completely understand.

THEORETICAL FRAMEWORK

SERVQUAL Model

The SERVQUAL scale is a principal instrument in the services marketing literature for assessing quality (Parasuraman et al., 1991; Parasuraman et al., 1988 ;). This instrument has been widely utilized by both managers and academics to assess customer perceptions of service quality for a variety of services 9e.g banks, credit card companies). Based on Parasuraman et al's 1988 conceptualization of service quality, the original SERVQUAL instrument included 22 item sections that intended to measure (a) customer expectations for various aspects of service quality and (b) customer perceptions of the service they actually received from the focal service organization. In short, the SERVQUAL instrument is based on the gap theory and suggest that a customer's perception of service quality is a function of the difference between his/her expectations about the performance of a general class of service providers and his/her assessment of the actual performance of a specific firm within that class (Cronin & Taylor,1992).

Empirical review

Every organization knows that key to success for every business is consumer. Organizations should provide superior customer values gain chance to take consumer from the opposite competitors. The study determined that banks should concentrate on refining the consumer services. The study finds that there is a positive and significant association between customer satisfaction and creates of service quality like compliance, (Hafeez & Muhammad, 2012).

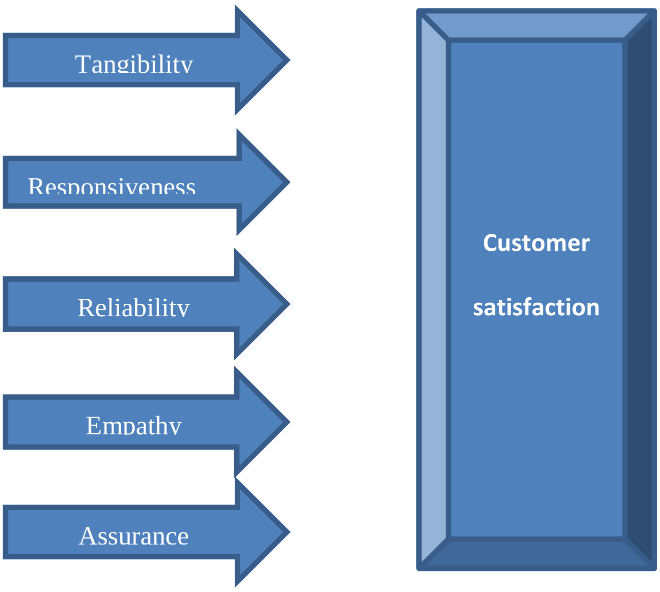
According to Rahaman, Abdullah, and Rahman (2011), service quality of the private commercial banks in Bangladesh, the findings from their study revealed that, one of the primary causes of service quality design failure is the lack of understanding of the evolving need and preferences of targeted customers. The study conducted by Sackey, Adebayo, Oppong, Mensah, and Annor, (2012) on the effects of service quality on customer satisfaction, loyalty and retention using the SERVQUAL model revealed that Barclays bank in Ghana implements all the five service quality dimensions (Empathy, Assurance, Tangibility, Reliability, and Responsiveness), which is to say that the bank strives to be at its best when it comes to quality. This quality service has also become a major critical cause of satisfaction for the banks customers. However on Empathy level, staffs do not give customers their utmost attention and also make decisions without considering the impact those decisions might have on their customers. The research further showed that when it comes to responsiveness, customer requests and complaints are not authorized and resolved on time enough by the staff and managers of Barclays bank.

METHODOLOGY

It is very important to determine the choice of research approach because it determines how the necessary data will be obtained. Hence, survey research is adopted for this study. According to Blaxter, Hughes and Tight (2001) a survey research is a method of obtaining research information by asking a set of pre-determined questions from a given sample of individuals drawn from a defined population. Also, primary source of data is adopted for this study which is in line with the survey research design.

Conceptual Framework

The figure 1 below shows the conceptual framework for this study.



Source: Author s conceptualization 2017

Table 1: Operationalization of variables

Service quality dimensions variables	**Operationalized**
Tangibility	Tangibles are used by Nigerian Banks to convey image and signal quality in the industry
Responsiveness	Nigerian banks need to look at service render from the view point of the customer rather than the banks' perspective and dimension
Reliability	Ability of Nigerian banks to perform the promised service dependably and accurately" or "delivering on its promises to the customers
Empathy	Banks' ability to identify and satisfy the customers' needs and preferences
Assurance	Banks employees' knowledge and courtesy and their ability to convey trust and confidence at all times.

POPULATION OF THE STUDY

A population is any group of individuals that have one or more characteristics in common and that are of interest to the researcher (Best & Kahn, 2006).The target population for the study was customers of Nigeria Commercial Bank in the Ilorin Metropolis. The list of elements in the population of interest from which the sample is actually drawn from five (5) branches of Nigeria Commercial Bank which include First bank, Gtbank ,UBA, Skye bank and Zenith bank respectively.

Sample Frame and Size

In this current study, two hundred and fifty (250) customers of Nigeria Commercial Bank were given questionnaires. This included fifty customers (50) each, purposively selected from five branches of Nigeria Commercial Bank, specifically First bank, Gtbank ,UBA, Skye bank and Zenith bank to constitute a final sample size for the current study. These branches were selected due to the fact that they were the busiest and nearness branches to the researchers and had majority of customers visiting the bank for transactions day in and day out. Purposive sampling technique as a non-probability sampling was used as the technique for the research. This method was selected to enable the study elicits vital and quality information from respondents who have reasonable knowledge about the issues under investigation and were in position to provide the information needed for the study.

Research Hypotheses

Based on the conceptual framework the following hypotheses were developed and tested.

$H_{0.}$ Enhancement of Service quality dimensions does not have effects on sustaining customer satisfaction in banking industry

$H_{1.}$ There is no relationship between enhancement of service quality dimensions and sustaining customer satisfaction in banking industry

METHOD OF DATA ANALYSIS

Descriptive statistics allow the researchers to present the data acquired in a structured, accurate and summarized manner (Huysamen, 1994). The study employed the descriptive statistics such as frequency distribution in order to assess the demographic profile of the respondents. The study carried out a quantitative research and this involved some quantitative analyses with the use of statistical tools. The researchers unanimously agreed to use the Statistical Product for Social Solutions (SPSS) version 20 for the analysis of data since descriptive statistics mainly involve the mean, and standard deviation in the data analysis.

Model specification

CS = F (SQ)

$CS = \beta_0 + \beta_1 TAN + \beta_2 RES + \beta_3 REL + \beta_4 ASS + \beta_4 EMP \ldots\ldots\ldots. + \mu$ --------- Equation 1

Where: CS = Customer satisfaction

TAN= tangibility

RES= responsiveness

REL= reliability

EMP= empathy

ASS= assurance

Table 2: Reliability Test and Validity Test

Cronbach's Alpha			No of Items		
0.879			30		
Validity Test					
	Tangibility	Responsiveness	Reliability	Empathy	Assurance
Tangibility	1	0.833	0.789	0.842	0.932
responsiveness	0.833	1	0.822	0.746	0.870
Reliability	0.789	0.822	1	0.850	0.778
Empathy	0.842	0.746	0.850	1	0.871
Assurance	0.932	0.870	0.778	0.871	1

Source: SPSS Output Correlation is significant at the 0.01 level (2-tailed)

The study revealed the reliability, the estimate obtained for the Cronbach's Alpha which is 0.879; which is far greater than the required benchmark of 0.75 (Asika, 2001). The study further revealed the results of the validity test that is obtained from the Pearson Product Moment Correlation Coefficient (PPMC) with a value greater than 0.70. This implies that that the instrument of analyses employed for this current study is both reliable and valid appropriate for a study. Furthermore the rate of usable questionnaires from the number of questionnaire administered is 85 percent. This further reinforces the reliability of the instrument employed for the analyses of this study as shown in Table 1 above.

Data Analysis and Test of hypotheses

Test of Hypothesis 1

H_{01}: Enhancement of Service quality dimensions does not have effects on sustaining customer satisfaction in banking industry

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.976[a]	.952	.952	.33792

Predictors: (Constant), tangibility, reliability, responsiveness, empathy, assurance

Source: Authors' computation, 2017

From the regression analysis result in table 3, it was found that R value is (0.976), R-square adjusted (0.952) and the standard error of estimate is (0.33792). The value of R square (R^2) indicates a strong relationship between service quality dimensions and customer satisfaction. In other words, the R^2 value (0.952) means that 95.2% customer satisfaction was explained by service quality dimensions. More so, the value of adjusted R^2 (95.2%) showed that the value of R square (R^2) closely reflected the goodness-of-fit of the data to the regression line.

Table 4: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1479.109	5	295.822	2590.629	.000[b]
	Residual	74.337	651	.114		
	Total	1553.446	656			

a. Dependent Variable: customer satisfaction

b. Predictors: (Constant), tangibility, reliability, responsiveness, empathy, assurance

Source: Authors' computation, 2017

In table 4, F-statistics shows that the model is useful in determining service quality by customer satisfaction, as the computed F-statistics which is 2590.629 is greater than the tabulated F-statistics value, with the p-value 0.000 less than the critical value is 0.05. This validates the rejection of the null hypothesis that enhancing service quality dimensions does not have effects on sustaining customer satisfaction in banking industry

Table 5: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.370	.039		-9.586	.000
	TAN	.683	.040	.633	17.078	.000
	REL	.125	.035	.112	3.544	.000
	RES	.362	.045	.262	7.960	.000
	EMP	.075	.028	.077	2.718	.007
	ASS	.540	.026	.453	21.049	.000

a. Dependent Variable: customer satisfaction

Source: Authors' computation, 2017

The analysis in table 5 shows (coefficient table), it was observed that the relationship between enhancing service quality tangibility and sustaining customer satisfaction was significant and positive (t-value=17.078, $p<0.05$) with 63.3% prediction. The relationship between enhancing service quality reliability and sustaining customer satisfaction was significant (t-value=3.544, $p<0.05$) with 11.3% prediction. The relationship between enhancing service quality responsiveness and sustaining customer satisfaction was significant (t-value=7.960, $p<0.05$) with 26.2% prediction. This analysis suggested that enhancing service quality dimensions are statistically significant for sustaining customer satisfaction.

Test of hypothesis 2

$H_{02.}$ There is no relationship between enhancement of service quality dimensions and sustaining customer satisfaction in banking industry

Table 6: Correlations

		Service quality	Customer satisfaction
Service quality	Pearson Correlation	1	.935**
	Sig. (2-tailed)		.000
	N	657	657
Customer satisfaction	Pearson Correlation	.935**	1
	Sig. (2-tailed)	.000	
	N	657	657

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

Source: Authors' computation, 2017

This table shows that there is a positive relationship of 93.5% between enhancing service quality and sustaining customer satisfaction. This means that enhancing service quality has a positive relationship of 93.5% with sustaining customer satisfaction and the results is significant as the p-value is less than 5% significant level. This further implied that enhancing service quality highly correlated with sustaining customer satisfaction. Consequently, the null hypothesis which states that there is no relationship between enhancing service quality and sustaining customer satisfaction in banking industry is rejected and its alternative is accepted.

DISCUSSION OF FINDINGS

A total of 250 questionnaires were administered out of which 208 were completely filled and returned. This represented a response rate of 83.2% and this was considered satisfactory for the analysis. Results from the descriptive statistics indicate that 174 were within 31-39 years this shows that majority of the respondent are within the age of 31-39 with a cumulative percentage of 43.5%. With this, the banking sector has a large number of young men and women who can participate actively in banking activities as a result of their creativity and exposure. 152 were female with a cumulative percentage of 38.0%, 178 respondents were undergraduate with 44.5%, 214 respondents have 5-10 years of experience of doing business with the bank which represent 53.5% and which 154 respondents operates savings account representing 38.5% of the sample.

The study's findings revealed that enhancing service quality dimensions are statistically significant for sustaining customer satisfaction. The study's findings further shows that enhancing service quality and sustaining customer satisfaction are positively significant to each other.

CONCLUSION AND RECOMMENDATIONS

The three central pillars of sustainable development include economic growth, environmental protection, and social equality. While many people agree that each of these three ideas contribute to the overall idea of sustainability, it is difficult to find evidence of equal levels of initiatives for the three pillars in countries' policies worldwide. With the overwhelming number of countries that put economic growth on the forefront of sustainable development. Banks therefore, play a dominate role in the economic growth of a country. From the overall outcomes and association in this study, it was found that enhancing service quality create impact on sustaining consumer satisfaction. The data were collected from the customer of money deposit banks in Ilorin metropolis. The result shows that services provided by the banks are good and customers are satisfied with services delivered by their banks. From the data collected it was found that increase quality service can sustain customer's satisfaction. This study demonstrates that enhancing service quality can affect the customer satisfaction sustainability. In the present competitive Nigeria banking context, banks' customers are presented with a wider choice of services and products. Therefore, to gain customer loyalty, banks need to deliver superior services which exceed customer expectations. To achieve this objective, banks need to understand how customers evaluate the quality of the services they offer, how customers choose a bank in preference to another bank, and on what principle customers give their long-term patronage. Banks should not just focus on sustaining customer satisfaction but also target on enhancing customer perceptions of overall service quality and simultaneously, increasing customer's perceived value of the banks.

Sustaining customer satisfaction is a critical business requirement. Customer value is an asset to the organization. While, continuous enhancing quality service is essential in today's competitive market. A list of recommendations was presented based on the findings of the study conducted on customers of banking sectors in Ilorin metropolis.

i. The management needs to continue to improve quality services so as to sustain and satisfy customer's needs. The bank needs to pay much attention on the customer complaints in order satisfy the customer's expectation and delivering on its promises to the customers will bring high level of reliability.
ii. The study further recommended that for Nigerian banks to be more responsive, it needs to enhance service render from the view point of the customer rather than the banks' perspective and dimensions.
iii. The bank can set itself as a market leader in customer service delivery by going beyond the conventional way of dealing with customers that is attending to customer in a unique way in order to make them more reliable to customers.
iv. Nigerian bank managers need to ensure that they improve the methods of service delivery to customers in order to sustain the continuous patronage from their customers.
v. The study finally recommended that banks employees should be knowledgeable and have courtesy and ability to convey trust and confidence at all times. This will bring high level of assurance to the stake holders and will specifically sustain customers in the industry.

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