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The Effectiveness of Bankers/Customer Relationship in Banks Performance

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Abstract
The study was undertaken to access the effectiveness of banker/customer Relationship in banks performance.the objective of this study is amied to achieved the following: to identify the factors affecting customer satisfaction, to establish a better relationship between banks and their customers and to implement , how to improve customer relationship with banking operators. The research design adopted for this study was research survey: Data was collected from primary source. The correlation regression analysis was used to test the hypothesis .From the data analysied, it was observed that in hypothesis one, there is an effective relationship between bankers and customers while hypothesis , it was observe that there is low satisfaction on the part of the customer on the services section of the bank s. thus recommendations were made: banks should try as much as possible to bring in new ideas and seek the consent of their customers so as to make them participate, in giving a complete services leading to equipped with more personnel to make it easy for the bank to attend to the needs of all their clients in a speedy time.
Keywords: Banks, Bank Customer, Services, Bank Deposit, Customer's Satisfaction, Banker/customers Relationship.

1.0. INTRODUCTION

1.1 BACKGROUND TO THE STUDY

The Nigerian banking system is characterized by inefficiency and erratic savings mobilization as evidence by excess liquidity and low lending services when compared to developed And some less developed countries. Banking industry of any country is an integral part of the structure of the economy is a fact that cannot be over emphasized. The rendering of quality service to customers is no doubt is one of the most significant and a very important issue in the banking industry. All banks have consistently and persistently in their advertising messages expressed their efficiency in rendering high quality of personal service to their customers. The bank awareness of the demands of customer's service and attempt made by banks is to seek to satisfy the demands of the customers

The relationship between a bank and its customer is contractual and it is primary that of a debtor (bank) and creditor (the customer) with the role being reserved when the customer is indebted to the bank. The relationship is said to commence only when the customer opens an account with the bank. The bank who is in possession of the customer's deposit is regarded as the debtor, while the customer is regarded as the creditor. When a banker receives money from a customer such a banker does not hold the money in a fiduaary capacity. Any money left with him is at his is deposit. One of the functions of a bank is subjected to the obligation of honouring customers cheques up to the limit of any over draft which the banker has,, agreed to allow.

Gordons (1973) stated that commercial bank customer- have some protection under the law and some for them are highlighted below awareness of the demands of customers' service and attempt made by banks is to seek to satisfy the demands of their customers.

1. The bank customer relationship is confident and the customer's accounts must not be divulged to anyone even after it is closed, except that bank is compelled by a court of law to divulge or disclosed it. and also a banker can disclosed a customer accounts when the duty of the banker to the public may justify the disclosure of the customer's account.
2. The bank customer can hold a bank liable for loses incurred on a bad investment at the advice of the bank manager acting on behalf of the bank.
3. A bank must obey its customer's instruction and no one else. The customer has to ensure that the instruction can be obliged.

Furthermore, banks have researched the underlying principles which determine the existence of bank customer relationship and how such relationship has helped the growth of commercial banking in Nigeria at large, the commercial banks use for this project work are, first bank of Nigeria limited, Union Bank of Nigeria, Eco Bank of Nigerian Plc, keystone Bank Limited and Access Bank.

The banker/customer relationship in the banking industry deals with the three categories of bank customer as identified below.

i. Salary earnings (high and low) who compulsory receive their monthly salary through the banks.
ii. Self- unemployed income earners who use banks
iii. Other bank users who do not fall into the two categories above.

According to the learned judge "money when paid into a bank ceases altogether to be the money of the principal. It is then the money of the banker who is bound to return an equivalent amount by paying a similar sum of the deposit when he is asked for.

Moreover, banks cannot exist without the customers, banks are in existence because they get patronage from customers, the customers with their various deposits make the banks, from time to time they go to the bank for various purposes, most especially they either go to withdraw or deposit money in the bank, and in the bank they meet with the bankers who attend to their various request.

Finally the success of any bank or for any bank to thrive in its business activities it depends on the strength and the need to invest heavily on customer relationship and service delivery.

Banking institutions are seen as agent of growth in any economy, they provide inventible funds and perform son-e other socially, desirable services. All banks provide almost essentially the same services. This is a fact, what makes the difference is the quality of services you get. In fact, the attainment of government's macro-economic objectives of price stability, economic growth, balance of payment equilibrium and full employment can be a function of the relative effectiveness of the services rendered by banking institution.

However, over the years banking system has always been a major focus of attention whenever polices that affect the socio- economic frame work of the country are to be initiated. Banks have among their numerous activities, the duty to treat their customer's well in the course of providing banking services. The extent to which this role has been performed has stemmed an increasing concern for monetary authorities as well as bank-customer over the standard and adequacy of their services. Irrespective of the quality and nature of service bank render, customer still flock the bank premises. Despites the frustrating delays at the service counter and the difficulties in having access to banking facilities, most banks still maintain a tax annually.

In the banking industry, the articles of trade are money. The non bank public especially through the amount of money or currency in circulation and savings and time deposits it held with the commercial banks, makes it largely responsible for the quantity of money available to banks to trade on, because of the excess of demand over supply, banks are unlikely to appreciate the marketing concepts in bank operation.

1.2 STATEMENT OF THE PROBLEM

This study bf customer relationship has become imperative because of its impact on the over all corporate performance, since customer relationship focus on the goals and objectives of the organization. A school of thought says that, the aim of most banker's is to serve customer well at all time, in order to meet the over all set objective since customer is seen as an "EGG" in all service provider.

However the progress of any bank depends largely upon its ability to satisfy customer demands both financially and the services rendered. How effectively banks have been able to render and satisfy customers' needs, the present and adequacy of the service they render and its implication on commercial banking in Nigeria also form the problem of this research. Also the attitude of bank personal, they behave as if they are doing customers a favour for services they ought to render as part of their official banking duties.

According to Nwankwo G.O (1980) "banking is a dynamic service industry which charges with time and adapts to the changing requirement of the economy which is served'. The development of banks and their activities thus became a thing of concern to any nation because of their role in the developing economy such as Nigeria. A situation where this financial institutions, banks to be precise fails to perform its role effectively in any society, may lead to the seeming under estimation of the need to apply the marketing concept. A philosopher states that customer wants satisfaction in the economy and social justification for a firm existence (Stanton 1981).

1.3 OBJECTIVES OF THE STUDY

For the purpose of this study the following are the objectives

1. To establish a better relationship between banks and their customers
2. To Identify factors affecting customer satisfaction
3. To implement, how to improve customer relationship with banking operator
4. To ascertain how satisfied the customer are with the services provided by banks.
5. To know if customers services and satisfaction are considered by bankers

1.4 RESEARCH HYPOTHESES

Hypothesis is an assumption which can be tested or verified about a population for the purpose of meeting aim and objective of a research. The study is aimed at testing the following hypothesis.

Hypothesis One

Ho: There is no effective relationship between bankers/customers and banks performance.

Hi: There is effective relationship between bankers and customers.

Hypothesis Two

Ho: There is no low satisfaction of customer demands on banks services.

Hi: There is low satisfaction of customer demands on bank services.

Hypothesis Three
Ho: There is no significant relationship between technology and banker /customer relationship
Hi: There is significant relationship between technology and banker customer relationship

2.0. REVIEW OF RELATED LITEIATURE

CONCEPTUAL FRAMEWORK OF BANKING

The importance of banker-customer relationship cannot 1e overlooked in a financial institution services offered by the banker, which are meant for the customers. The importance of bank-customer relationship had made modern banking to direct attention or explore more financial package capable of retaining their customer and attracting new ones. According to Patrick I. Osiebgu, the banker/ customer relationship is more similar to that of debtors and creditors. The relationship is said to commence only when the customer opens an account with the banker.
Relationship banking 'can be defined as a strategy used by banks to enhance their profitability. They accomplish this by cross selling financial products and services to strengthen their relationship with customers and increase customer loyalty. Relationship banking involves offering customers a board array of financial products and services that go beyond simple checking and savings accounts.

2.3.3. HISTORY OF BANKING IN NIGERIA

Banking in Nigeria started in 1892 with the establishment of what was then known as the "African Banking Corporation". The African banking corporation was responsible for the circulation of bank of England notes in the British West African was Territories, and to carry out the specialized functions of banking. In 1894, the bank of British West Africa was established, the bank of British West Africa has changed its name to standard bank of West Africa, limited, then to standard bank of Nigeria Limited and now answers "First Bank of Nigeria Plc" in 1917 the Barclays bank Dco today known as the union bank of Nigeria plc was established.

Standard banks of West African and Barclays bank DCO, were set up to provide banking service for British commercial inertest and colonial administration in West Africa. These two monopolized banking activities in Nigeria until 1933 when "the national bank of Nigerian" was formed, The national bank of Nigeria was the first indigenous bank establish in 1933. There after, there were many other banks most of them are ingenuous banks.

The national bank of Nigeria was joined by the Agbonmagbe bank in 1945, the Nigeria Penny bank was founded in 1945 and failed during 1946. In 1947, two other indigenous bank were formed, they are the African continental bank and the Nigerian farmers and commercial bank. In 1949 the London based French owned, British and French bank was establish in Nigeria. Today there are about thirty (30) registered banks in Nigeria as at Dc. 31st 2005 because of the minimum re - capitalization requirement.

2.4 THEORETICAL FRAMEWORK OF BANKER CUSTOMER RELATIONSHIP

According to Huber and Morgan (2001)" gaining competitive advantage through customer value oriented management" this paper addresses the limitation and presents a model integrating consumer values, product benefits and various costs of consumption. The proposal model, benefit and costs are defined in terms of consumers' perceptions in the activities of acquisition, consumption and maintenance, as well as consumers' expectation of value satisfaction before buying.

According to Ravestyn, (2003) "the effect and relationship of banking in customer loyalty on the retail business banking environment" relationship banking as exemplified by retail banks, is a valuable enabling strategy that promotes competitiveness and provides sustainable success. The utilization of relationship banking as a business strategy to increase customer retention, create customer loyalty and ultimately increase long- term profits is a relatively young tactic, originating in the 1980's and gathering pace during the 1990s. The correct application of relationship banking could impact on the bottom line of banks favorably. Hence the positioning of this research is to investigate the effect of the relationship banking offering on customer loyalty, and its use in realizing customer loyalty and long-term value from relationship banking initiatives. To support the relationship strategies banks need to understand the behavior of their customer and buying habits. Market segmentation is a critical aspect of relationship marketing and the segmentation of business customers must be in line with the different levels of relationship offerings. This segmentation will allow banks to provide the correct relationship banking offerings to the right customer. To support the segmentation process banks need to be able to determine the individual customer profitability. Management information system must develop and used to determine the customers Profitability, once the segmentation has been concluded banks must implement and use applicable "C RM" [customer relationship management) strategies and CRM systems to complement the relationship banking offering.

According to Morgan Sarshar and Paul Parry, in today's business avoid customers of all industry sectors are becoming more informed to the level of choice and competition for their custom. This has led to the requirement for businesses to develop and maintain marketing strategies that will increase their competitiveness within their respective sector. Relationship marketing (RM) is a marketing theory, which has benefited business in many other sectors, though the concepts may be fairly new in the facilities management (FM) sector. The purpose of the paper is to test whether the FM sector in the UK is aware of the RM theory, and is implementing this theory in the day-to- day practices.

2.5 EMPIRICAL FRAMEWORK OF BANKER CUSTOMER RELATIONSHIP

According to Kumar and Reinartz (2006), traditionally, customer's satisfaction is a key mediator which leads to greater retention or loyalty, in turn resulting in greeter profit for a firm. However, these relationships are not always strong all the time because in different industries they depend on environmental factors, such as aggressiveness of competition, degree of switching cost and the level of perceived risk (Kumar and Reinartz, 2006).

According to Hoffman and Bateson (2006) customer satisfaction is a possible task in an organization. It includes a wide range of improvements of activities such as quality of products and services, reasonable pricing human resources development and in time deliveries. Enrichment of these factors can narrow down gaps between customer expectations and perception, These gaps exist if what customers expect to receive is less than their expected level. Therefore, satisfying customers is also related to eliminating the customer gap to match or exceed customer expectations Kolter and Keller (2006).

Quality and innovation of products and services are always stimulated by modifying and improving their features, styles and characteristics changes in attributes of products and services aim to increase customer perception and create competitive advantages due to their uniqueness. Moreover new features can formulate "the company's image as an innovators and win the loyalty of market segments that value these features. (Kolter and Keller, 2006. p. 329).

According to Nnolin (1995) in his article in the journal "the management in Nigeria: commercial bank products, which the Nigerian customer wants, are;

(a) Credit facilities
(b) Payment facilities

He went further to say that the order in which he wants them is not independent of his perception of the availability of these services or product to him. Also, he said that Nigeria commercial bank customer has become quite sophisticated in his need of the non-basic though; the number has not grown fast as would be expected.

Customer satisfaction is regarded as a key factor in the business strategy of every organization. It s a bench mark to which an organization must set its objective. A company is successful when its products or services meet expectations and requirements of customers. if a company aims for customer retention, customer satisfaction is the best way to retain customers' future purchases (Taylor and Baker, 1994, Cronin and Taylor, 1992) and Parasuranman et al, 1988) Jamal and Naser (2003, p31) stated "service quality has been described as a form of attitude that results from the comparison of expectations with performance " individual needs, wishes and expectations with regard to the value of the product or service can be measured by some of the following elements, such as friendly and helpful sales persons, informed advice, reasonable price, high quality and a long guarantee period (Adjami et al, 2008).

2.6 DEPOSIT MONEY BANK MARKETING STARTEGIES AND MARKETING CONCEPT

The marketing concept emphasizes customer orientation rather than production orientation. The idea is to satisfy customer needs. Kotler (1980) defines the marketing concept as 'a customer needs and wants oriented backed by integrated marketing effort aimed at generating customer satisfaction as the key to satisfying organizational goals".

Nwankwo [19801 enumerates some rights of bank marketing, He says commercial banks must give the right services at the right time and place. The bank should now see itself as a marketing security, facilitating cash requirements and enabling customers to satisfy their wants and needs. There is need for commercial banks to be customer oriented, by their marketing efforts; banking institutions have to attract customers to sell them deposits. They have to attract customers to make use of all their facilities and services they have to offer. The level of excess liquidity in the economy is an indication of a marketing deficiency which might be as a result of the lack of priority satisfaction of customer needs. In Nigeria, the total money supply outside the banks as a ratio of the total available in the economy is over 50%. The reverse is the case in develop economics like the United Kingdom and the united states of American with a less than 109% ratio, most commercial banks did not have research departments hence the inadequate attention given to customer research in banking.

2.6.1 DEPOSIT MONEY BANKS SERVICE

The DMB's have a very wide range of satisfying customers need through.

a. Capital formation through mobilization of savings for development. Savings has been vigorously encouraged by our monetary authorities in recent time.
b. Commercial banks grant credit to customers mainly through, over draft and fixed loan accounts, while personal loan accounts revolving credit accounts and the budget accounts are mainly used by bank staff.
c. Commercial banks also offer trustee, executor, administrator and even attorney service. As attorneys they received dividends and sign on behalf of customers on security transfer in respect of sale and purchase of security.
d. They also carry out agency services on behalf of their customers which included sale or purchase of

securities, payment of subscriptions, premium or rent to third parties, collection of Cheques, promissory notes, coupons, bills of exchange and dividends.

e. A commercial bank may also carry out general utility services which include issue of credit instruments like letters of credit, bank drafts, travelers' cheques, safe custody of valuable goods and documents, transaction of foreign exchange business and provision of special advisory services to customers.

The commercial banks should study its customer adequately and find out how best to sell financial services to them.

3.0. RESEARCH DESIGN AND METHODOLOGY

3.1 RESEARCH DESIGN

Research methodology is a systematic means of finding answer to a defined problem. This chapter provides the methodology adopted in a carrying out this study. Research instrument used, sample and sampling procedure, data collection and data analysis.

The research design is a guide showing how the data or and information regarding a research problem is to collected and analyzed within the research settings and economy of time and material (Ayiaw, Idahosa, and Ibeh 2005)

The research design adopted in this study was a survey design and not an experimental one. Situation were studied and scientifically analyzed. However, the research also will analyzed and evaluate data gathered from questionnaires administered. The questionnaires was administered to 100 persons but 80 responded completely to the questions in the questionnaire.

3.2 POPULATION AND SAMPLE SIZE

Omotosho (1990), defined population as 'object which may be living on area of interest'. Such object may be finite or infinite. The commercial banks in Asaba metropolis formed the total population of this study for the thorough assessment; the scope of this study is restricted to the following banks.

1. First Bank of Nigeria PLC
2. Eco Bank of Nigeria PLC
3. Union Bank of Nigeria PLC
4. Keystone Bank Limited
5. Access Bank

3.2 SAMPLING TECHNIQUES

A sample is that part of the population on which further analysis is sought, while the act of sampling as opined by chinelo [1996] "is the process of selecting a subset of observations from among many possible observations, for the purpose of drawing conclusion about the larger set of possible observations". The purposive sampling techniques was used for this research, it is a method which allows the researcher to objectively se1cc the sample units from the researcher population based on his knowledge of the population.

In other to collect data from an unbiased., sample random and sampling technique will he adopted or employed, in other sample out the five deposit money banks in Nigeria.

3.4 METHODS OF DATA COLLECTION

It is evidently clear in other to achieve the objectives of study and to have a broad knowledge of its, data, must be collected. The data collected for the study comprise of primary data Primary data are information sourced from respondents though the administration of questionnaires, interviews or by ct participation and observation for better clarification.

3.5 TECHNIQUES OF DATA ANALYSIS

The data will be analyzed using Analysis of Variance ANOVA, this is used to test the significance in difference option of both the consumers and the bankers The ANOVA statistics will make use of F- statistics. Regression correlation analysis is also to be used because the R-value of the relationship between two variables will be Considered Also regression analysis is also used to test the hypothesi

4.0 EMPIRICAL RESULT

4. 2. DATA PRESENTATION

The demographic variable covers factors such as the gender of the respondents, the age of the respondents the marital status of the respondents, the educational qualification, the occupation of the respondents, the years of experience of the workers the same of the bank chosen by the consumers to be their first choice of bank within the Nigerian economy, it finally sought no know in the 8th question the length of time the customer has been banking with his first choice of bank within Nigeria. The table below will give further details about the frequency and the percentage of the respondents with regard to the entire demographic variable explained below

Table 4.2.1 RESPONDENTS PROFILE

S/N	VARIABLES	FREQUENCY	PERCENTAGE (%)
1	**GENDER**		
	Male	53	66.25
	Female	27	33.75
2	**AGE**		
	18-27	34	42.5
	28-37	25	31.25
	38-47	10	12.5
	48 and above	11	13.75
3	**EDUCATIONAL QUALIFICATION**		
	OND/NCE		
	BS.c/HND	42	52.5
	MBA/MSc.	32	40.0
	Others	6	7.5
4	**MARITAL STATUS**		
	Single	42	52.5
	Married	31	38.75
	Others	7	8.75
5	**OCCUPATION**		
	Civil servants	30	37.5
	Private workers	25	31.25
	Traders/self-employed	10	12.5
	Students	15	18.75
6	**Name Of Bank**		
	First Bank Nigeria Plc	21	26.25
	Union Bank Of Nigeria Plc.	20	25
	Ecobank Nigeria plc	15	18.75
	Keystone bank plc	15	18.75
	Access Bank plc	9	11.25

Source: Field Survey, 2015

The above data is made up of the demographic variables of the respondents, about 66.25% of respondents were male while females where about 33.75% percent. It was also observed that about 45 percent of the respondents were young, this could account for some of the variations in results seen in the course of this research work. Most of the respondents for this research work were mainly from Union bank plc and First bank, with 25% and 26.25% respectively. Most of the respondents have been customers of their bank for less than 100 years this can be explained by the young age of most of the respondents of the research.

4.3 DATA ANALYSIS

The analyses of data dwell on the section B of the questionnaire.

The questions relating to the objectives of this research have been described in the above tables; these were necessary as they have their implication and other objectives which are not carried in the hypothesis of the study.

4.4 TEST OF HYPOTHESES AND INTERPRETATION OF RESULTS

4.4.1. TESTING HYPOTHESIS ONE

There is no effective relationship between bankers/ customers and banks performance

To test this hypothesis, ANOVA will be use to test it, the test made on the differences in terms of the relationship of bankers to customers. Questions 11 and 19 will be used to find the answers required.

The table below shows further:

ANOVA

Formal Training on Satisfying customers demand

Table 6

	Mean of squares	Df	Mean Square	F	Sig.
Between Groups	14.692	9	14.692	509.328	.000
Within Groups	1.875	71	.029		
Total	16.567	80			

Source: Field Survey, 2015

From the ANOVA table shown, it can be seen that there is a significant level in the perception of the banker and customer towards their demands and the bankers' needs of the consumers and this leads to efficient performance of the banks. This is shown by the large F-statistics of 509.23 coupled with a significant value of less

than 0.005.
This implies that there is a 95% confidence interval that the difference is to be accepted.
From the foregoing the alternative hypothesis is accepted that there is effective relationship between bankers and customers.

4.4.2. TESTING HYPOTHESIS TWO

There is no low satisfaction of customer demands on banks services.

To test the above hypothesis, correlation will be used to find the relationship between the feelings or perception of there is a relationship with the bank and the perception of satisfaction derived after each banking experience, to do this question 10 and questions 15 and 16 will be used.
The diagram below will give more explanations:

Correlations

	Services received from the banks	**Satisfaction**
Services received by Persons from the banks Correlation Sig. (2-tailed) N	1 80	.564** .001 80
Satisfaction Persons Correlation Sig. (2-tailed) N	.564** .001 80	1 80

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

From the above regression table it can be observed that the relationship between the services received and the satisfaction gained from the bank is strong, the value is given as 0.564. This value using 2-tailed analysis is flagged as being significant with a 0.001 sig. value. This implies that there is a more than 95% confidence interval and for this reason the hypothesis will be rejected and it will be accepted that there is a low level of satisfaction in the perception of the consumers on the quality of satisfaction received from the bank.

4.4.3. TESTING HYPOTHESIS THREE

There is no significant relationship between technology and banker customer relationship.
To test the above hypothesis, two variables will be used:

1. Technology in banks (independent variable)
2. Banker-customer relationship (dependent variable.

The regression equation for this relationship will be $Y = ßx_1 + C + £1$

Where ß is the beta coefficient of the relationship that exists between technology and the banker-customer relationship and C is the constant from the regression output while is the error term of the relationship.
The regression output below will be used to determine if the null hypothesis will be rejected or accepted. The output is analyzed using question 7 and 8 and regressing it with the response from question 9 in the questionnaire.

Model Summary

Table 7

model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.878[a]	.772	.754	.25144

a. Predictors: (Constant), technology

coefficients[a]

Table 8

	Unstandardized Coeffients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1. (Constant)	-.137	.718		-.191	.852
Technology	.534	.081	.878	6.629	.000

a. Dependent variable: bank customer relationship

From the above summary table and coefficient table the new regression model will be written as: Bcr_{0ut} = O.534x_1 - 0.137 + O.O8l(£1)

This regression line above shows that there is a positive link between the adoption of cutting edge technology by the firm and the banker/customer relationship. From the model summary table above also it can be observed that there is an R value of 0.878, which implies that the relationship is strong and positive; the model summary table also shows an R square value of 0.772 which implies that about 77.2% of variations in the banker/customer relationship can be attributed to variations in the adoption of technology.

The coefficient table also shows a significant figure of less than 0.05, this implies that there is a more than 95% confidence level in the relationship.

From the foregoing, the null hypothesis will be **rejected** and the alternate hypothesis accepted that there is a significant relationship between technology and banker/ customer relationship.

5.1 DISCUSSION OF FINDINGS

It has been found from this study with the following figure seen in the statistical analysis used that all hypothesis were accepted.

From the first hypothesis of this study, it was checked to see if there is a significant difference in the relationship between bankers and customers. It was observed that there is significant difference in this two. The reason for this was not known however by the researcher because a prior hypothesis showed that there is customer satisfaction on the part of the customers. It is possible that other factors not worked on in this research were necessary for this outcome.

From the second hypothesis that sought to find out if there is low satisfaction of customers on the demand for bank services it was discovered from the correlation coefficient that a value of .564 existed. This gave an implication that there is low satisfaction on the part of the customers on the level of services received from the banks, This was proven to be so with the confidence interval observed being more than 95%, and a significance value of less than 0.05, From the third hypothesis it could be discovered that there was a positive relationship between the technology adopted by firms and the banker/customer relationship, this was evident by the regression output values showing an R value of 0.878 and an R square value of 0.772. It was coupled by a significant value of 0.000 which made the relationship possess a more than 95% confidence interval for the rejection of the null hypothesis. The possible reason why the relationship was positive and the impact was strong is that technology increases the efficiency of the bankers and this gives the customer no reason for complaint and thereby fostering a good banker/customer relationship.

5.2 CONCLUSION

In conclusion customer relationship should not be taken lightly but should be given higher attention as this is a way to improve the loyalty of a bank's customer and to bring in new ones. The recommendations given in this study should be strictly followed and adhered to for every forward looking firm in the 21St century.

5.3 RECOMMENDATIONS

Based on the findings of the study, the researcher recommends the follow:

1. Banks should try as much as possible to bring in new ideas and seek the consent of their customers so as to make them participate in giving them a complete service leading to satisfaction.
2. In the formal teaching given by the banks to the workers, they should not be taught to be rigid in handling the' consumers as if the consumers are robots but rather they should try to be flexible.
3. The customer services section of the bank should be equipped with more personnel to make it easy for the bank to attend to the needs of all their clients in a speedy time.
4. Other factors that must have led to the satisfaction enjoyed by the consumers such as friendliness, good, advertising to create positive image in the minds of the consumers and publicity should continue to be done, this will have the effect of keeping their customers loyal even when there exists complains on the part of the consumers
5. More research should be done by the marketing members of the organization on what the teaming population making up the banks wants and a team to act quickly to fulfill this need should be made available.
6. Other things such as making impact in the community the bank performs, its operations should continue to be done to add to the corporate social responsibility package the firm offers to it consumers and the neighboring community where it carries out its daily services.

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APPENDIX ONE
QUESTIONNAIRE
Section A (Bio Data)

Personal information of respondents
Instruction; please tick [√] as appropriate
1. Gender (set) (A) Male [ ] (b) Female [ ]
2. Age (years) (a) 18-27 [ ] (b) 28-37 [ ] (c) 38-47 [ ] (d) 48 and above [ ]
3. Marital status (a) married [ ] (b) Single [ ]
4. Educational qualification (a) SSCE/GCE/NECO [ ] (b) NCE/OND [ ] (c)HND/BSc. [ ] (d) MBA/M.Sc. [ ] (e) Others [ ]
5. Occupation (a) civil servants [ ] (b) Private workers
(c) Traders/self employed [ ] (d) Students [ ]
6. Name of bank (a) First Bank of Nigerian ltd [ ] (b) Union Bank of Nigerian plc [ ] (c) Eco Bank Nigeria plc [ ] (d) Keystone Bank limited [ ]
7. For how long you been a customer to your bank? (a) 1-10 years [ ](b) 11-20 years [ ] (c) 21- 30 years[ ] (d) 31 and above [ ]

SECTION B

Pleas kindly mark or take the option in the space provided that best reflects your opinion using the following keys.

SA – Strongly Agree	5
A – Agree	4
U - Undecided	3
D – Disagree	2
SD – Strongly Disagree	1

1. There is no effective relationship between Banker/customer and banks performance.

S/N	Influence Factor	Respondent choice				
		SA	A	U	D	SD
8	Does effective banker/customer relationship improve banks performance?	5	4	3	2	1
9	Does effective policy on banker/customer relationship facilitate Banks efficiency?	5	4	3	2	1
10	Does formal training of bankers on how to treats customer improve customer satisfaction?	5	4	3	2	1

2. There is no low satisfaction of customer demands on bank services

S/N	Influence Factor	Respondent choice				
		SA	A	U	D	SD
11	Are you satisfied with the amount of services you get from the banks?	5	4	3	2	1
12	Are you satisfied with the way you are treated by the workers of the bank?	5	4	3	2	1
13	Does effective and efficient services enhances customers satisfaction	5	4	3	2	1

3. There is no significant relationship between technology and banker/customer relationship.

S/N	Influence Factor	Respondent choice				
		SA	A	U	D	SD
14	Does the use of information technology enhance the relationship between the bank and customer?	5	4	3	2	1
15	Does application of information technology has greater impact in attracting the customers to the bank?	5	4	3	2	1
16	Does the introduction of information technology been of a benefit to customer and banks alike?	5	4	3	2	1