Service Quality and Customer Retention: A Study of Microfinance Customers in Kaduna North Local Government Area, Nigeria

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Abstract
The study examined the effect of aspects of service quality (Tangibility, Reliability, Responsiveness, Assurance and Empathy) on customer retention among customers of Microfinance Banks (MFBs) in Kaduna North Local Government Area. Data was collected by means of a questionnaire administered on the 378 sampled respondents in the study area with a total population of 25,000 customers. Area random sampling technique was used in the selection of sample subjects across the local government area. Descriptive statistics in the form of frequency and percentage was used to analyze the demographic data about the respondents. Inferential statistics in the form of multiple regressions was used to determine the effect of service quality on customer retention in MFBs. The findings of the study reveal that among the aspects of service quality, empathy has the highest effect on customer retention in MFBs. Based on the finding, it is recommended that the various Managements of the MFBs in the study area should pay much attention on aspects of empathy comprising individualized attention, show of care, show of respect, show of love and friendliness to customers by staff of the MFBs.
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1.0 Introduction
Globally, micro and small scale enterprises (MSSEs) play significant role in economic development. For instance in Japan, 80% of industrial labor force is employed by small firms, 50% in Germany and 46% in USA are employed by smaller businesses (https://www.ukessays.com). In Nigeria, MSSEs are positioned to absorb up to 80% of jobs, improve per capita income, increase value addition to raw materials supply and improve export earnings (Adeneji, 2015).

In spite of the critical role MSSEs play in economic development of countries, the sector is bedeviled with serious challenges in Nigeria. One of such challenges is inadequate funding and lack of access to loans from deposit money banks mainly due to absence of collateral security (Onwumere, 2017). As part of its measures to address this challenge, the Federal Government through the Central Bank of Nigeria (CBN) introduced Microfinance policy in 2005. Microfinance is the provision of financial services such as loans, savings, insurance, money transfers, and payment facilities to low income groups (Taiwo, 2012). The Microfinance policy provided the legal and regulatory framework for microfinance banking in Nigeria and is aimed at creating sustainable and credible microfinance banks (MFBs) that are capable of mobilizing and channeling funds to the MSSEs (Osalor, 2016).

From 2005 to date, a number of MFBs have been established in various parts of Nigeria; some of them licensed by CBN and some unlicensed. As at September 30, 2018, there are total of 882 licensed MFBs in Nigeria out of which Kaduna state has a total of 23. The proliferation of MFBs over the years has brought about serious competition in the sector. The competitive environment made it necessary for MFBs to initiate and adopt marketing strategies that will attract and retain customers. The importance of customer retention in a competitive environment cannot be over emphasized. LI, Yuan and Jiang (2014) maintained that increasing customer retention rates by 5% increases profits by 25% to 95% and the likelihood of converting an existing into a repeat customer is 60%-70% across a range of industries. Customer retention leads to building of long term relationships that benefits both the customers and the organization through increase in the quality and quantity of exchanges. Customer retention makes the customers to build trust in the organization and also put it in a better position to understand and meet their needs.

One of the major means or strategy for customer retention in service industry like that of banks is provision of quality service (Grazhdani and Merrolari, 2015). Fatima and Gnanadhas (2011) maintained that higher quality service results in customers' satisfaction, greater willingness to recommend to someone else, reduction in complaints and improved customer retention rates. The works of Avkiran (1994), and Reichheld and Sasser (1990) also confirmed the importance of quality service in expansion of market share and maximization of return on investment.

Over the years, measurement of quality service was mostly restricted to physical products. In view of the

increasing importance of the service sector in the economy, Researchers have developed models or tools that can be used in measuring service quality in respect of intangible products like that of banking services. This study will adopt the SERVQUAL model, developed by Parasuraman and Zethaml (1985:1988) in measuring service quality of Microfinance banks in Kaduna North local government area, as perceived by customers. The model is based on five service quality areas, namely, tangibility, reliability, responsiveness, assurance and empathy. The model have been adopted by many scholars in the study of quality service in respect of commercial or money deposit banks in Nigeria but there are few studies in respect of Microfinance banks as they are relatively young and are still passing through developmental challenges (Ibok and Udofor, 2012). This is the gap this paper intends to fill.

The general objective of the paper is to determine the effect of service quality on retention of customers by MFBs operating in Kaduna North Local government Area. The specific objectives of the study are (i) to determine the effect of tangibility on customer retention by MFBs (ii) to determine the effect of reliability on customer retention by MFBs (iii) to determine the effect of responsiveness on customer retention by MFBs (iv) to determine the effect of assurance on customer retention by MFBs and (v) to determine the effect of empathy on customer retention by MFBs.

2.0 Literature Review
### 2.1 Conceptual Review
2.1.1 Service Quality
Service quality is defined as the customer's overall impression of the relative inferiority or superiority of the service being provided (Bashir, Machali and Mwinyi, 2012). Lewis and Booms (1983) define Quality Service as a measure of how well the services rendered meets the expectations of customers. The areas of expectations constitute dimensions of quality service. Arlen (2018) described the five SERVQUAL dimensions of quality service as follows: tangibles; this entails appearance of physical facilities, equipment, personnel and communication materials; reliability; this entails the ability of the service provider to provide service dependably and accurately which involvesprompt service delivery, provision of wide range of value added products, security of transactions and customer information; responsiveness; this involves willingness to help customers and provide prompt service which is manifested in staff willingness to assist customers promptly, answering customers enquiries on time, provision of correct service at the first time and provision of fast and efficient service at the counter: assurance; this refers to knowledge and courtesy of staff and their ability to convey trust and confidence to customers: and finally empathy; this entails the caring and individualized attention the staff provide to customers If the services being rendered are able to meet up with the customers' expectations in the five dimensions then the customers are satisfied and can be retained by the service provider, in our own case the MFBs.

2.1.2 Customer Retention
Customer retention comprises measures taken by business organizations to ensure persistent patronage of a product or service by customers over a long period of time (Gbolagade and Abubakar, 2018). Customer retention is also defined as the activities and actions business organizations take to reduce the number of customer defections (https://www.ngdata.com). According to Roking (2005), Customer retention involves measures adopted by organizations to minimize customer defections, which normally start from initial contact with a customer and continue throughout the entire lifetime of a relationship. The goal of customer retention policy is to help business organizations retain as many customers as possible, over a long period of time, mainly through customer loyalty and brand loyalty programmes ((https://www.ngdata.com).

The relationship between the five service dimensions, customer satisfaction and retention can be depicted as follows:

Figure 1
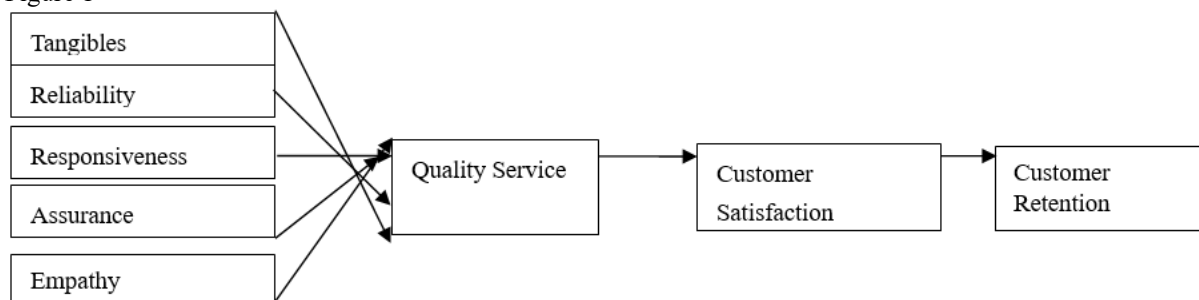
Source: Authors depiction, 2019
2.1.3 Microfinance Banks
Microfinance Banks (MFBs) are financial institutions licensed by the CBN to provide credit, savings and other essential financial services that are needed by the economically active poor, micro, small and medium enterprises

that cannot be efficiently served by regular commercial banks because their activities and volumes are too low to warrant the high cost of services by these big banks (Ibok and Udofor, 2012). According to Obokoh, Jegede, Akinlabi and Olajide (2012), the development objectives of the MFBs generally include to reduce poverty, empower women and more rural entrepreneurs, create employment, help existing business grow or diversify their activities, encourage the development of a new business. Abiola, (2012) agree that microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Microfinance is mostly used in developing economies where micro enterprises do not have access to other sources of financial assistance (Bashir et al, 2012). MFBs recognize poor and micro entrepreneurs who are excluded or denied access to financial services on account of their inability to provide tangible assets as collateral for credit facilities (Taiwo, 2012). As at 30th September, 2018 the CBN has licensed a total of 882 MFBs out of which eight (8) are located in Kaduna North Local government area.

2.2 Review of Empirical Literature
Bashir, et al (2012) conducted a study on the effect of service quality on customer satisfaction in respect of MFBs customers in Kenya. The study revealed a positive relationship between service quality and customer satisfaction and by implication customer retention

Ojo (2010) investigated the relationship between service quality and customer satisfaction in the Nigerian telecommunication industry and he also found positive relationship between service quality and customer satisfaction and retention.

Ihaamie (2010) employed the SERQUAL model developed by Parasuraman et al, 1988 with five dimensions to examine the level of service quality, expectation and perception of customers about the Malaysian public services. The study discovered that among the five dimensions, customers perceived tangibility as the most important in service quality, customer satisfaction and customer retention.

Using the SERQUAL instrument, Kheng, Muhammad, Ramayah and Mosahab (2010) evaluated the impact of service quality on customer loyalty among bank customers in Penang, Malaysia. The findings of the study revealed that the service quality dimensions of reliability, empathy and assurance (in order of priority) play a significant role in customers' perception of service quality, loyalty and retention.

Harr (1982) conducted an exploratory study of customer satisfaction of fine dining restaurants in in Singapore. The study discovered that the service dimensions of assurance, empathy and tangibles (in order of priority) are the most critical to customers' evaluation of service quality and by implication customers' satisfaction and retention.

Ibok and Udofor (2012) analyzed the drivers and inhibitors with regard to customer retention by MFBs in Akwa Ibom State, Nigeria. The study found that among the five service dimensions, tangibility has the highest positive effect on customers'perception of quality service, customer satisfaction and retention.

Kanyurhi (2013) evaluated customer satisfaction with the services of MFBs in Togo and the finding of the study revealed that the service dimension of responsiveness remain the most important determinant of customer satisfaction and retention.

3.0 Methodology
3.1 Research Design
The general objective of the study is to determine the effect of service quality on retention of customers by MFBs operating in Kaduna North Local government Area. To achieve this objective the survey research design was adopted. The survey was conducted by means of administration of questionnaires on respondents and collection of data using the cross-sectional method in which data was collected once during period of the study.

3.2 Population of the Study
The target population of this study includes customers of selected MFBs operating in the Kaduna North Local Government Area. The three selected banks have a total customer population of 25,000 (Kaduna North Association of MFBs, 2018).

3.3 Sample Size and Sampling Technique
Based on the formula given by Krejcie and Morgan, (1970) a sample of 378 was arrived at as follows:

$s = X^2 NP (1 - P) \div d^2 (N - 1) + X^2 P (1 - P)$.

s = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N= the population size.

P= the population proportion (assumed to be .50 since this would provide the maximum sample size).

d= the degree of accuracy expressed as a proportion (.05).

$$S+= \frac{3.841 (25,000) (0.50) (0.50)}{0.05^2 (25,000) + 3.841 (0.50) (0.50)}$$

$$S= \frac{24,006.25}{62.5+0.96025}$$

$$S= \quad 378.29 \approx 378$$

The quota for the sample size in each bank was arrived at using this formula:

Sample Size x No of Customers in each Bank

Total Population

Eg for Abokie Microfinance Bank $=\frac{378}{25000} \times 2000 = 30$

The random sampling technique was used in administering the questionnaires among the sample subjects within the banks under study.

3.4 Method of Data Collection

The instrument for measuring quality in service referred to as SERVQUAL, developed by Parasuraman and Zethaml (1985:1988) was used in generating primary data for the study. The items in the instrument reflect five service quality areas, namely, tangibility, reliability, responsiveness, assurance and empathy measured on the five point Likert scale of "Strongly Agree" "Agree" "Undecided" "Disagree" Strongly Disagree". The level of customer retention due to quality service was also measured using the same five point Likert scale from "Strongly Agree" to "Strongly Disagree"

3.5 Method of Data Analysis

The study employed descriptive and inferential statistics in analyzing the data collected. The descriptive statistics was used in analyzing the demographic data of respondents. Inferential statistics in the form of multiple regression technique was used to determine the effect of quality service on customer retention. The dependent variable (customer retention) was regressed on the independent variable (service quality that comprises the five services dimensions of tangibility, reliability, responsiveness, assurance and empathy) using regression model as follows

$$CR = \alpha_o + \alpha_{tos}X_{tos} + \alpha_{rel}X_{rel} + \alpha_{res}X_{res} + \alpha_{ass}X_{ass} + \alpha_{emp}X_{emp} + \partial\ldots$$

3.6 Factors Management

For easy data analysis, factor analysis was used for data reduction as well as structure detection. This is to forestall the challenge of data management and utilization, through the removal of redundant (highly correlated) variables. In all cases and on the basis of Kaiser's criterion (1958) of Eigen value >1, factors with Eigen value of 1.0 and above were selected.

Table 3.1: Total Variance Explained – Customer Retention (CR)

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.998	59.966	59.966	2.998	59.966	59.966
2	.676	13.521	73.487			
3	.565	11.292	84.779			
4	.437	8.734	93.513			
5	.324	6.487	100.000			

Extraction Method: Principal Component Analysis.

Table 3.2: CR Component Matrix[a]

	Component
	1
CR1	.745
CR2	.783
CR3	.767
CR4	.733
CR5	**.839**

Extraction Method: Principal Component Analysis.

Table 3.1: Total Variance Explained – Customer Retention (CR)

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.998	59.966	59.966	2.998	59.966	59.966
2	.676	13.521	73.487			
3	.565	11.292	84.779			
4	.437	8.734	93.513			
5	.324	6.487	100.000			

Table 3.3: Total Variance Explained – Tangibility of Service (TOS)

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.973	59.458	59.458	2.973	59.458	59.458
2	.684	13.679	73.137			
3	.569	11.371	84.508			
4	.423	8.458	92.966			
5	.352	7.034	100.000			

Extraction Method: Principal Component Analysis.

Table 3.4: TOS Component Matrix[a]

	Component
	1
TOS1	.743
TOS2	**.852**
TOS3	.687
TOS4	.791
TOS5	.773

Extraction Method: Principal Component Analysis.

Table 3.5: Total Variance Explained - Reliability (REL)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.474	49.488	49.488	2.474	49.488	49.488
2	.860	17.192	66.681			
3	.677	13.534	80.215			
4	.506	10.124	90.339			
5	.483	9.661	100.000			

Extraction Method: Principal Component Analysis.

Table 3.6: REL Component Matrixª

	Component
	1
REL1	.544
REL2	**.780**
REL3	.638
REL4	.761
REL5	.764

Extraction Method: Principal Component Analysis.

Table 3.7: Total Variance Explained – Responsiveness (RES)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.669	53.372	53.372	2.669	53.372	53.372
2	.777	15.537	68.909			
3	.685	13.709	82.618			
4	.500	9.997	92.615			
5	.369	7.385	100.000			

Extraction Method: Principal Component Analysis.

Table 3.8: RES Component Matrixª

	Component
	1
RES1	.749
RES2	**.817**
RES3	.630
RES4	.790
RES5	.648

Extraction Method: Principal Component Analysis.

Table 3.9: Total Variance Explained – Assurance (ASS)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.980	59.593	59.593	2.980	59.593	59.593
2	.797	15.939	75.533			
3	.477	9.536	85.068			
4	.441	8.814	93.882			
5	.306	6.118	100.000			

Extraction Method: Principal Component Analysis.

Table 3.10: ASS Component Matrix[a]

	Component
	1
ASS1	.732
ASS2	.717
ASS3	**.854**
ASS4	.744
ASS5	.804

Extraction Method: Principal Component Analysis.

Table 3.11: Total Variance Explained – Empathy (EMP)

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.171	63.423	63.423	3.171	63.423	63.423
2	.631	12.624	76.047			
3	.498	9.958	86.005			
4	.423	8.456	94.461			
5	.277	5.539	100.000			

Extraction Method: Principal Component Analysis.

Table 3.12: EMP Component Matrix[a]

	Component
	1
EMP1	.702
EMP2	.802
EMP3	.786
EMP4	**.865**
EMP5	.819

Extraction Method: Principal Component Analysis.

For customer retention (CR) only one factor with eigen value of 2.996 was selected as it represents about 59.666% of the total variance within the variable. All the other factors have less than 1.0 eigen values and so were discarded with. In table 3.2, the factor CR5 was confirmed to be the chosen factor as it has the highest component score of 0.839.

For tangibility of service (ToS), the only component with eigen factor higher than 1.0 was picked with an eigen factor of 2.973 representing 59.458% (table 3.3) of all variance within the factors of the variable. This was confirmed to be factor ToS2 (see table 3.4) with a component score of 0.852. The same thing applies to the other factors with components REL2 (eigen value=2.474; 49.488%; component score=0.780) (tables 3.5 and 3.6); RES2 (eigen value=2.669; 53.372%; component score=0.817) (tables 3.7 and 3.8); ASS3 (eigen value=2.980; 59.593%; component score=0.854) (tables 3.9 and 3.10) and EMP4 (eigen value=3.171; 63.423%; component score=0.865) (tables 3.11 and 3.12) representing Reliability (REL), Responsiveness (RES), Assurance (ASS) and Empathy (EMP) respectively.

Therefore, for the model

$CR = \alpha_o + \alpha_{tos}X_{tos} + \alpha_{rel}X_{rel} + \alpha_{res}X_{res} + \alpha_{ass}X_{ass} + \alpha_{emp}X_{emp} + \partial$ …therefore**,** the following factors were extracted:

CR5 (0.839), ToS2 (0.852), REL2 (0.780), RES2 (0.817), ASS3 (0.854) and EMP4 (0.865)

3.7 Validity and Reliability of Research Instrument

The instrument of this research work, being adapted from SERVQUAL as developed by Parasuraman and Zethaml (1988) and modified to reflect customer retention contains 34 items divided into 6 sections. This was tested for reliability and validity and scored 0.89 on the Cronbach's Alpha scale (see Table 3.13). It is noteworthy to point out that the instrument had about 91% (0.911) Cronbach's Alpha score when standardized items are used.

Table 3.13:   Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.893	.911	34

4.0   Result and Discussion of Findings
4.1 Descriptive Statistics

Crosstab

Table 4.1: Age of respondent and Patronage

		Patronage				Total (%)
		<5	5-10	11-20	>20	
AGE	<30	5	0	1	3	**9 (7%)**
	30 – 35	4	12	0	0	**16 (12.40)**
	36 – 40	3	4	4	2	**13 (10.08)**
	41 – 50	9	8	2	2	**21 (16.28)**
	>50	13	39	13	5	**70 (54.26)**
Total (%)		**34 (26.36)**	**63 (48.84)**	**20 (15.50)**	**12 (9.30)**	**129 (100)**

The cross-tabulation of the age of the respondents and length of patronage revealed that the highest proportion of patronage comes from the above 50 age bracket especially over a period of 5 to 20 years with more than 50% of the age range. They constitute 54.26% of the entire respondents.

Crosstab

Table 4.2: Age/Account type

		Account				Total (%)
		Savings	Current	Deposit	Others	
AGE	<30	2	5	2	0	**9 (7.5%)**
	30 – 35	8	5	2	0	**15 (12.50)**
	36 – 40	3	5	2	0	**10(8.33)**
	41 – 50	6	10	4	0	**20(16.67)**
	>50	51	11	1	3	**66(55.00)**
Total (%)		**70(58.33)**	**36(30.00)**	**11(9.17)**	**3(2.5)**	**120 (100)**

The type of account operated by each respondent is categorized under four headings: Savings, Current, Deposit and others. when cross-tabulated with Age of respondents it revealed that bulk of respondents operate savings accounts; constituting about 58.33% of the entire responses. Likewise, the over 50 years age bracket constitute the bulk of the savings account operators (about 72%). Also people within this age bracket are the ones requiring specialized banking service as about 5% of them are the only utilizers of these kinds of services.

Crosstab

Table 4.3: Gender/Patronage

		Patronage				Total (%)
		1	2	3	4	
Gender	Male	15	35	13	8	**71(56.80)**
	Female	18	28	6	2	**54(43.20)**
Total (%)		**33 (27.5)**	**63(50.4)**	**19(15.2)**	**10 (8)**	**125**

Gender and patronage was cross-tabulated to see the trend of gendered interest in community banking. Table 4.3 indicated that most women are new to community banking or rather men have longer period of patronage compared to women. Most of the female respondents (85.18%) are relatively new patrons of community banking compared to the male respondents (71.43%).

Crosstab
Table 4.4: Gender/Account type

		Account				Total (%)
		Savings	Current	Deposit	Others	
Gender	Male	39	20	8	2	**69(58.97)**
	Female	29	16	2	1	**48(41.03)**
Total		**68(58.12)**	**36(30.77)**	**10 (8.55)**	**3(2.6)**	**117**

Cross-tabulation of gender of respondents and account type operated revealed that 29 (54.17 %) of the female operate savings account while it is 56.52% of the male sampled.

4.2 Regression Results

In table 4.5, the multiple correlation coefficient R indicates that there is a slightly obvious relationship between the model-predicted and observed values of the dependent variable while the coefficient of determination, R^2, indicates that only about 22.5% of the variation in customer retention is explained by the model. This indicates that other factors are responsible for 77.5% of the variability in customer retention.

Table 4.5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.474[a]	.225	.191	.533

a. Predictors: (Constant), Tangibility of Service, Reliability, Responsiveness, Assurance, Empathy

Table 4.6 shows that the model accounted for just about a quarter of all variation although the significant value of the F statistics is less than 0.05; indicating that the variation explained by the model is not due to chance and is therefore considered significant.

Table 4.6: ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.545	5	1.909	6.721	.000[a]
	Residual	32.947	116	.284		
	Total	42.492	121			

a. Predictors: (Constant), Tangibility of Service, Reliability, Responsiveness, Assurance, Empathy

b. Dependent Variable: Customer Retention

Table 4.7: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.001	.499		4.011	.000
	Tangibility of Service	.068	.077	.079	.872	.385
	Reliability	-.008	.087	-.008	-.089	.929
	Responsiveness	.010	.092	.011	.113	.910
	Assurance	.048	.081	.060	.600	.550
	Empathy	.446	.092	.435	4.869	.000

a. Dependent Variable: Customer Retention

Tangibility of Service, Reliability, Responsiveness and Assurance seems to be less important predictors of Customer Retention by Micro Finance Banks, as they all have very low coefficients and they also contribute less to the overall model as implied by the corresponding low absolute standardized coefficients. Thus, all have no significant effect on Customer Retention. Empathy, however, has a very high effect on customer retention as indicated by the high standardized coefficient ($B = 0.435$) and a significant *p-value* ($p = 0.000$) that is less than 0.05. This could be as result of the overriding influence of cultural empathy, where everyone is a lookout for the other; sharing feelings, emotions, bereavements and joyous moments.

5.0 Conclusion and Recommendations

The outcome of the statistical analysis conducted in this study has shown that Customer Retention is influenced

by several factors that fall outside normal apriori expectations. Tangible service may be deemed to be an essential ingredient in determining whether customers will remain committed to a particular brand or not, but it appears Micro-Finance Bank customers in the Kaduna area are less inclined to stay because of it; likewise for reliability, responsiveness and assurance. However, empathy is indicated as the major and only determinant of Customer Retention in Micro-Finance Banks in Kaduna metropolis. It will be safe to adduce that all the other factors without empathy will amount to naught in the estimation of the customers. One can have tangible service that is devoid of the understanding of the feelings of the customer or an assurance of getting served without due consideration for the channel of service delivery as it impacts the emotion of the customer.

In view of the foregoing the study recommends that MFBs in the study area should pay much attention on aspects of Empathy as follows:

I. Adoption of policies and practices that make staff to render services to customers as individualized or personal products to them;
II. Show of more care by staff of MFBs in their interaction with customers;
III. Exhibition of high degree of respect by staff of MFBs in dealing with customers;
IV. Show of high degree of love by staff of MFBs to customers in handling all their issues;
V. Show of high degree of friendliness by staff of MFBs in all their interaction with all categories of customers.

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