

The Influence of Service Quality Delivery on Customer Satisfaction and Customer Loyalty in the Face of the Banking Crisis in Ghana.

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Abstract

The purpose of this study is to ascertain whether there is an association between service quality and customer satisfaction. It is also to see whether there is a linear relationship between service quality, customer satisfaction and customer loyalty. Though there has been some studies conducted within the Banking system about service quality and customer satisfaction, none of them has demonstrated how service quality, customer satisfaction and customer loyalty are interrelated in the banking industry of Ghana. There is therefore a gap in literature and this has motivated the researcher to conduct this study in the face of the banking crisis in Ghana.

A survey was conducted in the greater Accra region of Ghana. The research targeted customers of all the various banks operating in Accra. Both correlation and regression analyses were conducted to establish the various associations amongst the variables of interest. Cronbach alpha analysis was also conducted to test the reliability of the scale items.

It was established that, technology ease of usage and reliability, technology security and information quality, technology convenience, customer service, customer satisfaction and customer loyalty are strongly associated. The various dimensions of service quality have significant positive influence on customer satisfaction. Then also, Customer satisfaction enhances customer loyalty.

The present research shows what banks should do to satisfy their customers and ultimately retain them.

Keywords: Service Quality, Customer Satisfaction, Customer Loyalty, Banks, Ghana

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1. Introduction

Service quality with its effect on repurchasing by customers is probably one among the important constructs in the marketing of services. Studies that incorporate the role of service loyalty along with other service marketing variables like service quality and customer satisfaction has been neglected (Caruana and Malta, 2002).

Service quality and customer satisfaction are distinct and separate (Oliver, 1980). The concept of service quality, customer satisfaction and service loyalty are associated with one another. Service quality function as an antecedent construct and service loyalty as an outcome variable of customer satisfaction (Caruana and Malta, 2002). This study seeks to ascertain the interplay between service quality, customer satisfaction and customer loyalty at a time the banking system in Ghana was facing challenges.

Customer switching behaviour is of concern to most banks operating in Ghana. There are too many banks currently operating in Ghana. This has brought about intense competition amongst the various operators. This to some extent, has contributed to the Banking crisis in Ghana resulting in the collapse of seven (7) banks within the span of two (2) years. This happened from 2017 to 2018. Insolvency was cited as the reason for the collapse of these banks. Their operating licenses were revoked as a result. Intense competition between banks means that the provision of quality service is very important and this requires bank managers to determine how they can improve customer satisfaction through the provision of quality services to boost customer loyalty (Albarg, 2013). In the face of this banking crisis, it is imperative to determine how banks are enhancing service quality to provide satisfaction to their customers and to see how this relates to the retention of customers. Customers will continuously defect from one bank to another and this has cost implications to both the customer and the bank (Msoka and Msoka, 2014).

2. Literature Review

2.1 Service Quality

One of the most passionately researched and debated topic these days is service quality (Ananth, et al., 2010). Service quality is a concept based on the outcome of the comparison that customers make between their expectations about a service and their perceptions of the way the service has been performed (Grönroos, 1984; Parasuraman et al., 1988, 1994; Parasuraman et al., 2005). Service quality is seen in service literature as the perceived quality and it offers the means of a customer's judgement about a service (Culiberg and Rojsék, 2010). The construct of quality is usually based on perceived quality. Perceived service quality is seen as the consumers' judgment of an entity's overall excellence or superiority, which contrast with objective reality (Bei and Shang, 2006).

Service quality promises long span of success and it is a constituent in the delivery of a fair lead in accomplishing customer hopes and organizational performance (Aktar, 2011). Lovelock et al., (2011) comprehend service quality as regularly attaining or surpassing customer expectations. The model provided by Grönroos (1984) mentions technical (or output) quality and functional (or process) quality as occurring prior to, and resulting in, outcome quality. In this model, technical quality is seen as whatever it is that is delivered to the customer be it a meal in a restaurant or a shave from a barber shop. Functional quality refers to how the end result of the process was transferred to the customer. This concerns both psychological and behavioural aspects that include the accessibility to the provider, how service employees perform their tasks, what they are saying and the way the service is completed. While technical quality can easily be evaluated objectively, it is more difficult to evaluate functional quality objectively. Grönroos's (1984) concept does not take into consideration that clients do have some type of perception of the organization which consist of a quality influence in itself and behaves as a sieve. The customers' perceived quality is the outcome of the assessment they make of what was expected and what was experienced, taking into account the influence of the organization's image.

In figuring out the service quality construct, Parasuraman et al., (1985, 1988, 1994; Parasuraman et al., 2005) came out with the original 22-item SERVQUAL instrument. It provides researchers with the likelihood of measuring the performance-expectations gap. The suggestion by the developers of SERVQUAL that it can be applied in any service firm to determine the level of service quality has widely led to its adoption (Dabholkar et al., 1996). There are some concerns raised about the SERVQUAL instrument. The primary concern is about the conceptualization and usefulness of the expectations side (Cronin and Taylor, 1992, 1994; Tse and Wilton, 1988). The second worry is about the difficulties the expectation marks create within the area of variance limitation (Babakus and Boller, 1992). Third, there are issues connected with difference totals together with results demonstrating that the performance objects by themselves clarify more discrepancy in service quality than difference totals (Cronin and Taylor, 1992, 1994). They have demonstrated by research that the perception objects in SERVQUAL display a robust correlation with service quality than the difference total calculations advocated by SERVQUAL. They suggest the utilization of SERVPERF that consists solely of the 22 performance items of SERVQUAL. Finally, it also has been suggested that the quantity of items extracted are not stable (Cronin and Taylor, 1992, 1994; Gagliano and Hathcote, 1994).

The dimensions of service quality refer to the characteristics which contribute to consumer expectations and perceptions of service quality, and these serve as the determinants of the consumers' quality evaluation (Rowley, 1998). The foremost well-known and used service quality measurement scale, SERVQUAL, is provided by Parasuraman et al., (1988). It includes the ensuing outlays of service quality: (a) Tangibles: appearance of physical facilities, equipment, Personnel and communication materials; (b) Reliability: ability to perform the promised services dependably and precisely; (c) Responsiveness: inclination to assist customers and offer instant service; (d) Assurance: understanding and civility of employees and their ability to convey reliance and self-reliance; and (e) Empathy: compassionate and tailor-made consideration that a organization provides its clientele. Some studies have criticized the SERVQUAL construct by suggesting that it should have been preceded by a reliability test and factor analysis or that the construct validity should be examined on an industry-by-industry basis (Babakus and Boller, 1992; Finn and Lamb, 1991). Parasuraman et al., (2005) developed a multi-item scale for assessment of electronic service quality and it was labelled as E-S-QUAL. This measure has four magnitudes which are: efficiency, fulfillment, system availability and privacy. In technology-based services, service recovery is a crucial factor affecting service quality. Parasuraman et al., (2005) again, designed a measure for electronic service retrieval quality and labelled it as E-RecS-QUAL. This consists of three dimensions: Responsiveness, Compensation and Contact.

In electronic banking, five dimensions of service quality have been identified by Al- Hawari et al., (2005). They are: ATM quality, telephone banking quality, internet banking quality, customer perception of core service and

customer perception of price. For online banking, Yang et al., (2004) established reliability, responsiveness, competence, ease of use, security and product portfolio as the dimensions of service quality. These other measures are acknowledged as constituting service quality for technology banking: accuracy, feedback/complaint management, queue management, accessibility, personalization/customization and customer service (Joseph and Stone, 2003).

Service quality has drawn the attention of lots of researchers and practitioners because of its impact on business performance, customer satisfaction, customer loyalty and profitability. Service quality is evaluated based on how services delivered measure up to customer's expectations (Santos, 2003). Research in business has established the causal relationship between service quality and customer satisfaction. Providing quality service means conforming to customer expectations regularly (Thakur, 2011). Service quality is identified to be positively associated with customer satisfaction (Shanka, 2012).

2.2 Customer Satisfaction

Service quality is occasionally equated to customer satisfaction. However, there are a variety of distinctions made. For instance, it is noted that satisfaction is a post decision customer experience while quality is not (Boulding et al., 1993; Cronin and Taylor, 1994; Oliver, 1993). Then, expectations are defined differently in the satisfaction and quality literature. One is said to be satisfied when his expectations mirror projected performance (Churchill and Suprenant, 1982). In the service quality literature, expectations are seen as a prescriptive measure of impending desires (Boulding et al, 1993). Rational expectations are steady and may be seen as signifying the service the provider must constantly strive to offer to satisfy customer requirements (Zeithaml et al., 1993).

There is a scarcity of consensus as to what constitutes satisfaction. There is no globally accepted ideological and operational definition of the satisfaction quantifying tool. Tse and Wilton (1988) describe satisfaction as a feedback to a consumer's assessment of the perceived difference between preceding expectations and actual performance.

Giese and Cote (2000) conducted a research to help determine the conceptual domain of customer satisfaction. They looked at the customer as the ultimate user of a product. Through their research, they came out with three components that constitute the customer satisfaction theory. The first component is where they see customer satisfaction as a summary affective response that varies in intensity. The second component is where they see response as pertaining to a particular focus, be it a product choice, purchase or consumption. The third component is where response fluctuates by situation and occurs at a specific time and do not last for long. Giese and Cote's (2000) definition of customer satisfaction was based on these three components. They see customer satisfaction as a brief affective reaction of fluctuating concentration with a particular time of determination in a short period of time when one either buys or consumes a product. Some are of the observation that customer satisfaction encompasses a post purchase global, affective rapid response that may be of varying amounts, happening when customers are quizzed and embark on, relative to the retail banking services offered by competitors (Cruana and Malta, 2002). Customer satisfaction is a satisfied feeling towards the performance of a product/service after its consumption or use (Belás, 2014). Islam et al., (2013), established in the Banking sector of Bangladesh that once customers receive quality services from the banks, they become satisfied.

Customer satisfaction denotes customers' after-purchase appraisal of a product or service supplied (Hunt, 1977). Some authors have contended that service quality, product quality, price, contextual factors and individual factors, individually influence customer satisfaction (Zeithaml and Bitner, 1996). Parasuraman et al., (1994) have also suggested that service quality, product quality and price are equally important in affecting customer satisfaction. Perceived service quality is therefore one of the determinants of customer satisfaction. Since most service industries provide both tangible products and intangible services (Rushton and Carson, 1989), it is justifiable to simultaneously test the effects of service quality, product quality and price on customer satisfaction. Perceived service quality leads to customer satisfaction (Dabholkar, 1995; Ganguli and Roy, 2011; Karatepe et al., 2005). Kundu and Datta (2015) also determined that customer satisfaction was directly associated with the standard of e-services provided by banks. Then, Ushantha et al., (2014) determined that the provision of better quality services led to customer satisfaction in the state sector banks of Sri Lanka. Chavan and Ahmad (2013) are of the view that a bank's business depends on the worth of its customer service and therefore the overall satisfaction received. Baffour-Awuah (2018) determined that quality service is positively related to customer satisfaction.

Though customer satisfaction had always receive a lot of attention from researchers, it is however, a highly subjective concept based on the varied definitions from literature. It is widely acknowledged that satisfaction is

one's sense of happiness or discontent coming from matching a product's perceived performance to one's expectations (Kotler, 2003). Customer satisfaction and expectations are closely related. The smaller the difference between customer expectations and the real performance of the product or service, the higher the customer's satisfaction (Hutcheson and Moutinho, 1998).

Customer satisfaction can be measured either as a single-item scale or as a multi-item idea where one can assess satisfaction for each component of the service. For example, whilst Cronin and Taylor (1992) measured customer satisfaction as a one-item scale, that asks for the customer's total feelings towards an organization, Anderson and Srinivasan (2003) used a 6-item construct to measure customer satisfaction in the area of electronic commerce. LaBarbera and Mazursky (1983) compared these two methods and were of the opinion that the use of a multi-item scale for measuring summary evaluation does not increase reliability over time but it can rather result in poor response rate and artificial answers by respondents.

Customer satisfaction has been regarded as the fundamental cause of customer loyalty. Satisfied customers have a higher tendency to be retained and to resist alternative options (Anderson and Sullivan, 1993). High customer satisfaction results in customer loyalty (Fornell, 1992; Harsono, 2019) and they are less likely to be attracted by competitors. Customer satisfaction boosts repeat purchase and favourable word of mouth (Reichheld and Sasser, 1990; Wirtz, 2003). In all, research has shown that customer satisfaction has substantial effects on both behavioural and attitudinal traits of loyalty.

2.3 Customer Loyalty

The conceptualization of the loyalty construct, was focused on tangible products (Cunningham, 1956; Kostecki, 1994). The concept of loyalty was later extended to intangible products. Service loyalty is understood as the number of times a customer exhibits repeat purchasing behavior from a service provider, retains a favourable attitudinal character toward the provider, and contemplates using only this provider when it is necessary (Gremler and Brown, 1996). A review of literature indicates that much of the research on loyalty tend to be centred on behavioural dimensions (Jacoby, 1971) and are silent on what went on in customers' minds. Brand loyalty was evaluated based on its outcome features (Jacoby and Chestnut, 1978). These features include determining the sequence of purchase (Lawrence, 1969), proportion of purchase devoted to a given brand (Cunningham, 1956) and the probability of purchase (Frank, 1962).

Day (1969) is of the opinion that brand loyalty is more than just being consistent with the purchase of the same brand. Jacoby's (1969, 1971) notion of a brand loyalty integrated the behavioural and attitudinal features. These behavioural and attitudinal dimensions of loyalty are mirrored in the conceptual definition of brand loyalty as provided by Jacoby and Chestnut (1978). They see brand loyalty as consisting of the following: that it is a biased and a behavioural response that is expressed over time, by some decision making unit with respect to one or more brands out of a group of such brands, and it is a task of a psychological process. Snyder (1986) also supported this conceptualization of brand loyalty. Dick and Basu (1994) recommend an attitudinal theoretical outline that sees the loyalty paradigm as combining Comparative attitude and Patronage behaviour. Cognitive loyalty is another dimension of the loyalty spectrum identified by researchers (Caruana and Malta, 2002). Cognitive loyalty is considered as a higher order dimension and involves the consumer's conscious decision making process in the assessment of alternative brands before a purchase is made. Gremler and Brown (1996) concept of brand loyalty extends to intangibles and consists of the following dimensions: purchase, attitude and cognition. There is the notion that loyalty implies an unspecified number of rebuys from a particular supplier over a definite time (Egan, 2004). In this regard, Oliver (1999) termed loyalty as a genuinely held assurance to rebuy or repatronize a favoured product or service regularly, thereby instigating repetitive equivalent-brand purchasing, despite the fact that situational factors and marketing activities may cause consumers to modify their behaviour.

The attitudinal element of loyalty is based on one's psychological association, preference, and a feeling of generosity towards a specific product or service (Oh, 1995 cited in Kim et al., 2004). There is however, a general consensus that both behavioural and attitudinal elements must be included in any conceptualization of the loyalty theory. The behavioural aspect of loyalty is usually being looked at in terms of the frequency of repeated purchases and the switching of brands while the attitudinal component suggests that loyalty is obtained centred on psychological association and liking and concentrates on matters such as brand endorsements, resistance to better products, intention to rebuy and readiness to pay a superior price (Cronin and Taylor, 1992). It is believed that it cost five to six times lower to serve a loyal customer than it is to acquire a new customer (Ndubisi, 2005; Pfeifer, 2005). Islam et al., (2013) established that satisfied customers in the Bangladeshi Banking industry

remained loyal to their providers. Satisfied customers generally remain loyal (Chacha, 2016). Financial service institutions are focused on retaining their existing customers by improving on the services provided, by developing technologies that are appropriate and improving on processes to give good customer experiences (Odunlami, 2014). Customer loyalty is important for any organization because retaining customers means maintaining the viability of the organization (Sachro and Pudjiastuti, 2013).

2.4 Mutual view on service quality, customer satisfaction and loyalty

Service performance leads to customer satisfaction (Wong and Fong, 2010). Overall, satisfaction with an experience does lead to customer loyalty (Caruana and Malta, 2002). Service quality is a major predictor of both customer satisfaction and customer loyalty (Santouridis and Trivellas, 2010; Ganguli and Roy, 2011). All the measurements of service quality have a substantial and constructive influence on customer loyalty in the banking system (Auka, 2013; Chacha, 2016). Literature indicates that it is satisfaction with a brand that leads to customer loyalty (Carrillat et al., 2009; Ganguli and Roy, 2011; Selnes, 1993; Wong and Fong, 2013). High service quality stimulates positive customer behavioural intention to repurchase, and this also encourages customer retention (Siddiqi, 2011).

The hypotheses to be tested are:

1. H_0 : There is no association between the variables and their correlation coefficients are zero

H_a : There is an association between the variables and the correlation coefficients are not zero

2. H_0 : There is no linear relationship between customer satisfaction and service quality

H_a : There is a linear relationship between customer satisfaction and service quality

3. H_0 : There is no linear relationship between service quality, customer satisfaction and customer loyalty

H_a : There is a linear relationship between service quality, customer satisfaction and customer loyalty

3. Research Methodology

3.1 Measurement Instrument

A descriptive research approach was adopted. A survey instrument was designed to collect data based on literature review. The field work was undertaken by running an interviewer-administered questionnaire in 2019. The researcher took a cue from the constructs in literature to design the questionnaire. The questions were therefore formulated to reflect what literature has said about service quality, customer satisfaction and customer loyalty. The first 27 items on section B of the questionnaire are general items related to service quality, the next section (Section C) covers items meant to measure customer satisfaction and section D has only one item depicting customer loyalty. The variables included in the study to represent service quality, customer satisfaction and customer loyalty are outlined below:

Table I: Variables of the study

Constructs	Measurement items
<p>SERVICE QUALITY ITEMS</p> <p>Technology Usage Easiness and Reliability (TechEaseRel)</p> <p>Technology Security and Information Quality (TechInfoSecure)</p> <p>Technology Convenience (TechConven)</p> <p>Customer Service (Cust.Service)</p>	<p>SQ1: Technology is easy to use SQ2: Technology is user friendly SQ3: Technology works accurately and is error free SQ4: Technology is reliable SQ5: The technology never fails</p> <p>SQ6: It is safe using Bank technology SQ7: Risk associated with technology is low SQ8: My personal information not misused by bank SQ9: Bank's technology is personalized SQ10: Technology recognizes me by name SQ11: Technology provides precise information needed SQ12: Technology provides sufficient information SQ13: Technology provides the report needed</p> <p>SQ14: Technology is accessible beyond business hours SQ15: Technology provides freedom of mobility SQ16: More convenient interacting with technology than employees SQ17: Technology allows quick completion of transactions SQ18: Technology saves me a lot of time</p> <p>SQ19: Bank's customer service anticipates my request properly SQ20: Customer service offers proper explanations when contacted SQ21: Customer service representatives are supportive SQ22: Customer service personnel offer personalized information SQ23: My calls always answered promptly by customer service SQ24: Customer service is sympathetic and reassuring SQ25: Bank employees are knowledgeable to solve problems SQ26: Bank resolves my problems promptly SQ27: Bank offers fair compensation for its mistakes</p>
<p>Customer Satisfaction Items (CustSat)</p>	<p>CS1: I am satisfied with my bank CS2: I did the right thing by choosing this bank CS3: Bank's services meet my expectation CS4: I am delighted with my bank</p>
<p>Customer Loyalty Item (CustLoy)</p>	<p>CL1: I would recommend my bank to others</p>

Source: Adapted from Ganguli and Roy (2011)

3.2 Sampling and Data Collection

Data was collected from some customers of the various banks operating in the Greater Accra Region of Ghana. Respondents were interviewed at the entrance of the selected banks as they come in to transact business with their respective banks. In all, 386 customers of the various banks were interviewed. Respondents were asked to state their level of agreement with the series of statements outlined in table I above using a seven-point Likert scale ranging from 'strongly disagree' to 'strongly agree' with 1 signifying strongly disagree and 7 signifying 'strongly agree'. The detailed sample characteristics are shown in tables II-VI.

Table II: Statistics

		Gender	Educational Background	Age group	Employment Status
N	Valid	386	386	386	386
	Missing	0	0	0	0

Table II shows that 386 respondents were interviewed and they all responded positively to the survey.

Table III: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	207	53.6	53.6	53.6
	Female	179	46.4	46.4	100.0
	Total	386	100.0	100.0	

Table III above indicates that the respondents were divided between males and females. There were 207 males representing 53.6 per cent of the total respondents and 179 females, representing 46.4 per cent of the respondents.

Table IV: Educational Background

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Educated	12	3.1	3.1	3.1
	Secondary Education	67	17.4	17.4	20.5
	University Education	307	79.5	79.5	100.0
Total		386	100.0	100.0	

From table IV, those respondents who attended university educated constituted 79.5 per cent of the total respondents, 17.4 per cent had secondary education and only 3.1 per cent were not educated.

Table V: Age Groups

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15-19	44	11.4	11.4	11.4
	20-29	253	65.5	65.5	76.9
	30-39	55	14.2	14.2	91.2
	40 and Above	34	8.8	8.8	100.0
	Total	386	100.0	100.0	

From table V, those respondents in the age group of 20-29 were the largest, representing 65.5 per cent of the total. This was followed by those in the age group of 30-39 with 14.2 percent. Then, those in the age group of 15-19 constituted 11.4 per cent and finally, those who were 40 years and above had the least representation of 8.8 per cent respectively.

Table VI: Employment Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Not Employed	133	34.5	34.5
	Self Employed	139	36.0	70.5
	Formally Employed	114	29.5	100.0
	Total	386	100.0	100.0

From table VI, the largest group interviewed were those who were self-employed representing 36 per cent of the respondents. This is followed by those not employed at all, representing 34.5 per cent of the total. Those who have formal employment, was the least group with 29.5 per cent of the total group.

4. Data Analysis and Findings

The means of the responses to the various questions were determined. The correlation between the various variables were established. Regression analysis was conducted to establish whether service quality is related to customer satisfaction in line with the null hypothesis. A multiple regression analysis involving all the variables was also carried out. The results of these analyses are contained in tables VII-XVIII.

Table VII: Means

CONSTRUCT	MEAN
SERVICE QUALITY	
TechEaseRel	
SQ1	5.02
SQ2	4.94
SQ3	4.63
SQ4	4.87
SQ5	4.35
Mean	4.76
TechInfo Secure	
SQ6	5.05
SQ7	4.59
SQ8	5.11
SQ9	4.91
SQ10	5.20
SQ11	5.05
SQ12	4.90
SQ13	5.03
Mean	4.98
TechConven	
SQ14	4.94
SQ15	5.02
SQ16	4.76
SQ17	5.01
SQ18	4.98
Mean	4.94

CustService	
SQ19	4.90
SQ20	5.03
SQ21	5.17
SQ22	4.84
SQ23	4.90
SQ24	4.85
SQ25	4.98
SQ26	4.82
SQ27	4.54
Mean	4.89
CustSat	
CS1	5.19
CS2	5.26
CS3	5.11
CS4	5.23
Mean	5.10
CustLoy	
CL1	5.47

From table VII, the average figure for all the variables is at least 4. All the variables were measured on a 7-point likert scale with lower numbers indicating a disagreement with the various questions and higher numbers showing an agreement with the various questions. Having a mean frequency of at least 4-point indicates that customers of the banks agree generally that their banks provide high quality services. They also agree that they are satisfied with the services of their banks. A mean frequency of all the questions under customer satisfaction is at least 5. Then, also the mean frequency of the various questions under customer loyalty is at least 5. This indicates that customers are generally loyal to their banks.

4.1 Correlation

Table VIII: Correlations

		TechEas eRel	TechInfo -Secure	TechConve n	CustService	CustSat	CustLoy
TechEase- Rel	Pearson Correlation Sig. (2-tailed) N	1 .642 5	.251 .243 5	.684 .392 5	.131 .833 5	.739 .261 4	.156 .900 3
TechInfo- Secure	Pearson Correlation Sig. (2-tailed) N	.642 .243 5	1 .164 8	.499 .392 5	.164 .697 8	.851 .149 4	.962 .176 3
Tech- Conven	Pearson Correlation Sig. (2-tailed) N	.251 .684 5	.499 .392 5	1 .133 5	.764 .133 5	.981* .019 4	.611 .582 3
Cust- Service	Pearson Correlation Sig. (2-tailed) N	.131 .833 5	.164 .697 8	.764 .133 5	1 .133 9	.610 .390 4	.150 .904 3
CustSat	Pearson Correlation Sig. (2-tailed) N	.739 .261 4	.851 .149 4	.981* .019 4	.610 .390 4	1 .467 4	.743 .467 3
CustLoy	Pearson Correlation Sig. (2-tailed) N	.156 .900 3	.962 .176 3	.611 .582 3	.150 .904 3	.743 .467 3	1 3

From table VIII, it can be seen that TechEaseRel and CustSat have a correlation coefficient of 0.739. This is an indication that Technology usage easiness and reliability which is a service quality variable is strongly associated with customer satisfaction. As Technology usage easiness and reliability is enhanced at the bank, this translates into high customer satisfaction. However, Technology usage easiness and reliability has a weak relationship with customer loyalty (.156). TechInfoSecure has a strong relationship with CustSat (.851). This means that as a bank increases its technology security and enhances its quality of information, customer satisfaction seem to go up. The data indicates that enhancing technology security and information quality encourages customer loyalty as indicated by the correlation coefficient of .962. TechConven has a strong association with CustSat as given by the correlation coefficient of .981. This means that as a bank makes the use of its technology more convenient, that increases the level of satisfaction of its customers. The correlation coefficient between Technology convenience and customer loyalty is .611. This means that as a bank makes the use of its technology more convenient, the loyalty of customers to the bank goes up. CustSer, an aspect of service quality is strongly related to CustSat in a positive relation (.610). Then customer service has a weak relation with customer loyalty (.150). Rendering good customer service only increases customer loyalty marginally. Customer satisfaction has a strong relation with customer loyalty (.743). This means that as customers of a bank get satisfied, their loyalty to the bank tend to increase.

4.2 Simple Regression

Table IX: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.829 ^a	.688	.664	.940

- a. Predictors: (Constant), SQ1, SQ2, SQ3, SQ4, SQ5, SQ6, SQ7, SQ8, SQ9, SQ10, SQ11, SQ12, SQ13, SQ14, SQ15, SQ16, SQ17, SQ18, SQ19, SQ20, SQ21, SQ22, SQ23, SQ24, SQ25, SQ26, SQ27

From table IX, the regression coefficient between customer satisfaction and service quality is represented by R (.829^a). This provides a strong relation between service quality and customer satisfaction. It is a positive association. This implies that the provision of more quality services is central to generating more customer satisfaction. The R-Square from table IX which signifies the coefficient of determination is .688. This indicates that quality services accounts for 68.8 per cent of the total variation in customer satisfaction.

Table X: ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	697.798	27	25.844	29.221	.000 ^b
Residual	316.630	358	.884		
Total	1014.427	385			

- a. Dependent Variable: Customer Satisfaction
 b. Predictors: (Constant), SQ1, SQ2, SQ3, SQ4, SQ5, SQ6, SQ7, SQ8, SQ9, SQ10, SQ11, SQ12, SQ13, SQ14, SQ15, SQ16, SQ17, SQ18, SQ19, SQ20, SQ21, SQ22, SQ23, SQ24, SQ25, SQ26, SQ27

From table X, the F-ratio is 29.221. This indicates the significance of the strength of the linear relationship between quality services and customer satisfaction. At an alpha level of 0.05 ($\alpha=.05$) the critical value of $F_{(27/358)}$ is 1.46. The calculated F value is obviously greater than the critical value. This indicates that there is a significant linear relationship between quality services and customer satisfaction.

4.3 Multiple Regression of service quality, customer satisfaction and customer loyalty

For the multiple regression, the researcher used only one measurement of customer loyalty which is CL1.

Table XI: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.821 ^a	.674	.645	.928

a. Predictors: (Constant), Service Quality, Customer Satisfaction

From table XI, the R value is .821^a. This means that there is a strong and positive relation between service quality, customer satisfaction and customer loyalty. The R-Square is .674. This means that 67 per cent of the variation in customer loyalty, is accounted for by service quality and customer satisfaction.

Table XII: ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	629.355	31	20.302	23.572	.000 ^b
Residual	304.886	354	.861		
Total	934.241	385			

a. Dependent Variable: I would recommend my bank to others (CL1)

a. Predictors: (Constant), Service Quality, Customer Satisfaction

From table XII, the F-ratio is 23.572 and the statistical significance is .000^b. This means that there is a strong relationship between service quality, customer satisfaction and customer loyalty.

4.4 Reliability test variables- Service Quality

Table XIII: Case Processing Summary

		N	Per cent
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	100.0

a. Listwise deletion based on all variables

Table XIV: Reliability Statistics

Cronbach's Alpha	N of Items
.960	27

The Cronbach alpha of .960 above, indicates a satisfactory consistency reliability of the scale items in service quality measurement considering the standard Cronbach alpha acceptable consistency reliability value of 0.7.

4.5 Reliability test variables- Customer Satisfaction

Table XV: Case Processing Summary

		N	Per cent
Cases	Valid	386	100.0
	Excluded ^a	0	.0
	Total	386	100.0

a. Listwise deletion based on all variables

Table XVI: Reliability Statistics

Cronbach's Alpha	N of Items
.934	4

The Cronbach alpha of .934 above, indicates a satisfactory consistency reliability of the scale items in customer satisfaction measurement considering the Cronbach alpha acceptable consistency reliability value of 0.7

5. Discussion and Practical Implication

This study provides insight into the fact that service quality contributes significantly to customer satisfaction. It particularly provides insight into those elements of service quality in the banking sector that lead to customer satisfaction. The study also confirms that in the Ghanaian context, both service quality and customer satisfaction create loyal customers. The first hypothesis was to determine whether there was an association between the variables of interest in this study. The analysis of the data showed that there is strong association amongst all the variables except the association between Technology ease of usage and reliability and customer loyalty which gives a weak association with a correlation coefficient of .156. Then also, the association between customer service and customer loyalty is weak with a correlation coefficient of .151. The null hypothesis of the first hypothesis in this case is rejected and the alternative hypothesis accepted. The second hypothesis was to determine whether there is a linear relationship between service quality and customer satisfaction. The analysis of the data, showed that there is a strong linear and positive relationship between service quality and customer satisfaction. The simple regression coefficient is .829. Service quality is therefore a major predictor of customer satisfaction. This indicates that customers of banks in Ghana, pay a lot of attention to the quality of services provided by the banks. The null hypothesis of the second hypothesis is therefore rejected and the alternative hypothesis accepted.

The third hypothesis was to determine whether there is a linear relationship between service quality, customer satisfaction and customer loyalty. From the results of the data analyzed, it is obvious that there is a linear positive relationship between service quality, customer satisfaction and customer loyalty. The regression coefficient in this case is .821. When customers receive quality services and are therefore satisfied, this would lead to customers recommending their respective banks to others. Not only will they continue to patronize the services of their various banks, but they would also encourage others by way of recommendations to patronize the services of these banks. The null hypothesis of the third hypothesis is rejected and the alternative hypothesis rather accepted.

The results obtained from the analyses, have confirmed what already exist in literature. Service quality is found to positively influence customer satisfaction (Baffour-Awuah, 2018; Ganguli and Roy, 2011). It is therefore important that managers provide and manage high standards of service quality to augment customer satisfaction. Service quality guarantees an organizational success by giving it a competitive advantage (Aktar, 2011). It is also the case that both service quality and customer satisfaction have the effect of influencing customers to be loyal to their banks. Therefore service quality and customer satisfaction, are good predictors of customer loyalty (Islam et al., 2013).

Customer loyalty, which requires the acquisition and retention of customers is very critical for the survival of the modern day bank just like any other business. This is particularly so in Ghana, in the wake of the collapse of seven (7) banks in 2017 and 2018. However, to be able to generate loyal customers, there is the need for banks to provide satisfaction to their customers based on the services that they render. This is supported by the findings of this research which indicates that service quality contributes to customer satisfaction and that both service quality and satisfied customers lead to loyal customers. It is therefore important that managers of banks in Ghana, channel all efforts in building quality services desired by customers. This will ultimately lead to satisfied customers who would definitely remain loyal to their respective banks.

6. Conclusion

The aim of this study was to determine whether there is an association between the various variables of interest. All the variables of service quality, customer satisfaction and customer loyalty, have correlation coefficients of more than .50. This shows that there is a strong association between the variables of interest except the case of the element of Technology usage easiness and reliability and customer loyalty which has a correlation coefficient of .156 and also the correlation coefficient of customer service and customer loyalty which is .150. The study was also to determine whether there is a linear relationship between service quality and customer satisfaction in the banking industry of Ghana. From the simple regression analysis, the R value for service quality and customer satisfaction is 0.829 and the F value is 29.221. This gives a strong linear relation between service quality and customer satisfaction. It was also to establish whether there is a linear relationship between service quality,

customer satisfaction and customer loyalty. The R value for the multiple regression is 0.821 and the F value is 23.572. This indicates that there is a strong linear relationship between service quality, customer satisfaction and customer loyalty in the banking sector of Ghana.

The study informs us that one way by which banks in Ghana could retain their customers is by providing high quality services that create satisfied customers. The banking industry just like other service industries need to provide high quality services. This is the only way banks can satisfy and retain their customers in a competitive environment like what obtains in Ghana.

7. Limitations and Future Research

The study focused basically on customers of banks located in the Greater Accra Region. Also, the study was limited to only external customers of the banks. It is therefore instructive for future research to cover other parts of Ghana, in order to give a global picture regarding the goals of this research. It is also important that future research obtains the views of the workers of these banks in addition to that of their external customers to determine whether service quality is related to customer satisfaction and whether these two have a linear relationship with customer loyalty.

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