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CONSUMER PERCEPTION OF SERVICE DELIVERY IN TERTIARY INSTITUTIONS IN KATSINA STATE, NIGERIA

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Abstract

In-between the teaching activities of management education lecturers and the assimilation abilities and understanding of the students are various factors affecting the quality of service delivery of teaching and learning. This study examines the perception of students concerning service delivery in the teaching of management courses in selected Universities in Katsina State. The study aimed to assess the adequacy of lecturers' skills, university's library and lecture halls, curriculum content with regards to management education and to determine students' perception of service delivery in these courses as well as ascertain if there exists a significant difference in all of these between Federal and State Universities within the state. Using survey research design, a sample size of 200 respondents was derived from a population of 559 students. Individual elements within the sample were arrived at using both stratified and random sampling techniques. Primary data was generated by means of a structured questionnaire. Data were analyzed using descriptive and inferential statistics. The study revealed that the students were fairly satisfied with the quality of lecturers, but highly unsatisfied with library services and lecture halls. It concluded that students' perceptions of service delivery are influenced differently because of ownership and recommended improvement in the university library services and conditions of lecture halls and other classroom facilities.

Keywords: Management, Education, Marketing, Services, SERVQUAL, Students' perception

1.0 Introduction

The increasing demand for university education and other developments in the education sector resulted in the establishment of many universities by the Federal and States governments as well as Private individuals/organizations. According to the 2017 University Web Ranking, Nigeria, presently, has 152 universities.

Despite quality assurance measures put in place by various governments, university education in Nigeria has continued to witness quantitative growth at the expense of quality service delivery (Odia & Agbonifoh, 2014). For instance, out of the 27 federal owned universities, 18 have over-enrolled while 13 of the 19 states universities and 1 out of the 7 private universities overshot their carrying capacity by enrolling more students than they can cater for (Okebukola, 2000). Okebukola (2000) also observed that the space requirement of classrooms, lecture theatres, laboratories and workshops are hardly met in over 70% of Nigerian universities. This abysmal performance affected their rating within the continent as only 5 Nigerian Universities were rated among the first 100 top universities in Africa and none of the Nigerian universities was included among the top 500 universities in the world (Odia & Agbonifoh, 2014).

The seeming poor quality assurance in Nigerian universities in spite of the so-called monitoring of their performance by the NUC is a source for serious concern. Alumode (2006) rightly argued that no nation would make any meaningful socio-economic development without a viable and functional university system. Akudo (2006) also maintain that a nation's university system forms the bedrock of it's economic, political and technological development.

In today's globally competitive university system, repositioning of Nigerian universities for quality service delivery is no longer a luxury but a necessity. One of the measures to take in that direction is involvement of consumers of the universities' educational services, i.e. students in the assessment of service delivery. This approach to quality assurance has long been adopted in the manufacturing sector but neglected in the educational sector. There has been total reliance on the National Universities Commission (NUC's) assessment of the universities and in some quarters it is even believed that NUC itself is also part of the problems of university education in Nigeria. Akudo (2006) supported the argument that the views of students are not sought and considered in the assessment of the performance of universities in service delivery. In the study on students' satisfaction with selected support services, Ruby in Oluseye, Kolade & Mercy (2011) found that students evaluate service quality and delivery differently. The study also discovered that gender has an impact on the perception of quality service and delivery. Female students perceive higher quality service delivery than their male counterparts. It is in the light of this that this study seeks to find answers to the following questions:

- i. Is there a significant difference in the opinions of students in different Management programmes in respect of perception of service delivery in Management courses?
- ii. Is there a significant difference in the opinions of students in Federal and State universities in respect of perception of service delivery in Management courses?

Against this background, this study attempted to determine the Consumer Perception of Service Delivery in Management Education in Universities within Katsina State. The specific objectives of this study are:

- i. to ascertain if significant difference exists in the opinions of students in different Management programmes in respect of perception of service delivery;
- ii. to ascertain if significant difference exists in the opinions of students in Federal and State universities in respect of perception of service delivery in Management courses.

Hypotheses:

The hypotheses of this study are as follows:

- HO₁: There is no significant difference in the opinions of students in different Management programmes in respect of perception of service delivery in Management courses;
- HO₂: There is no significant difference in the opinions of students in Federal and State Universities in respect of perception of service delivery in Management course

2.0 Literature Review

A customer is a person or organization that uses a commodity or service (<http://dictionary.reference.com>). On the other hand, the Merriam-Webster online dictionary defined a customer as someone who buys goods and services from a business: thus highlighting the transactional relationship between a business and its customer. The consumer in the context of this study refers to students offering Management Education Courses in Universities in Katsina State.

Management Education refers to the training of personnel in the major functional areas of an organization, namely Entrepreneurship, Accounting, Marketing and Management (Ile, 1999). As an academic discipline, Management Education is a discipline by which students are taught to be business leaders, managers and University professors (Capela University Online, 2017). For the purpose of this study, Management Education entails courses such as entrepreneurship, accounting, marketing and management being offered in universities in Katsina State. These courses are taught under B.Sc Accounting and Business Administration / Management programmes, as such, the study will focus on Departments of Accounting and Business Administration/Management in the study area.

Service delivery in the educational sector, as is the case in the corporate world, can only be deduced from the perception of the students, who are the consumers. Perception is the process by which an individual select, organizes and interprets stimuli into a meaningful and coherent picture of the world (Schiffman & Kanuk, 2000). A stimulus is any unit of input to any of the senses, namely the eyes, ears, nose, mouth, and skin. In this context, the curriculum contents of the Management Education courses constitute the stimulus. The study attempts to determine the interpretation of students of the delivery of curriculum contents in respect of entrepreneurship, accounting, marketing, and management courses usually taught in the Departments of Accounting and Business Management/Administration.

University educational services are delivered in interactions between the students and the university employees, especially lecturers. In this kind of circumstance, the students will have certain expectations based on their educational needs. The universities on their part may experience inconsistency of behavior of lecturers which may create a gap between what they intend to deliver and what the students receive. Service delivery in a university set up relates to creating an enabling environment where academic and non-academic personnel work together to adequately deliver the curriculum contents of the courses being undertaken to match with the expectation of students (Acaro, 2005). This in effect is similar to service delivery in corporate organizations, where it represents promptness of service as well as the acceptability of products based on the quality of performance vis-à-vis customer expectations.

Service delivery in the context of this study, therefore, entails the determination of students' perception of how well the curriculum contents of Entrepreneurship, Accounting, Marketing and Management courses delivered matched with their expectations.

2.1 Theoretical Review

University education possesses all the features of the service industry. Educational services are intangible, heterogeneous, inseparable and perishable and the students participate in the process (Oluseye et al., 2011). Evaluation of service delivery for intangibles such as education is more difficult than physical products. For instance, Zeithaml in Ajao (2010) observed that the intangibility of services makes it difficult to understand how customers perceive them and evaluate their delivery. The heterogeneous nature of services also gives room for difference between what the firm or institution intends to deliver and what the consumer receives as delivered by the service personnel.

In view of the difficulty involved in the evaluation of delivery, a number of scholars in the field of marketing and service management have attempted to develop criteria

for assessing a firm's or institution's service delivery. These include the works of Parasuraman, Zeithaml & Berry (1985), Cronin & Taylor (1992), Brown, Churchill & Peter (1993) and Parasuraman & Grewal (2000). Parasuraman et al, (1985) discovered that customers' perception of service delivery is by four gaps occurring on the service providers' side and one on the customers and these were categorized into distinct groups as follows;

Gap 1: Difference between customer expectations and management perceptions of customer expectations (Zeithaml, Parasuraman & Malhotra, 2002). In the delivery of curriculum contents students' expectations, according to a research instrument developed by Odia & Agbonifoh (2014), include adequacy of contents, adequate coverage, qualified lecturers, availability of reference materials and the rest of them. University Management also perceive these expectations and the closer their perception to that of the students, the smaller will be the gap and the higher the service delivery.

Gap 2: Difference between management perceptions of customers and quality assurance specifications. In Nigeria, the NUC sets the university quality assurance standards. The closer the standards to students' expectations in the delivery of curriculum contents, the smaller will be the gap and the positive will be students' perception of service delivery.

Gap 3: Difference between quality assurance specifications and the service actually delivered. This gap measures the difference between the actual university policy (usually derived from the quality assurance specifications of the NUC) and what is actually delivered by lecturers. The closer the services delivered by lecturers to quality assurance specifications or policies of the university, the smaller will be the gap and the positive will be the students' perception of service delivery

Gap 4: Difference between service delivery and what is communicated about the service to the customers (Kumar & Mishra, 2015). External communication involves information to customers about the university, its facilities and services being provided. The closer the services being delivered to the ones earlier communicated to customers, the smaller will be the gap and the positive will be the students' perception of service delivery

Gap 5: Difference between customers' expected services and perceived service delivered. The external communication about the university will make its prospective and actual students to have expectations on the services being provided. The closer the services being delivered to the students' expectations, the smaller will be the gap and the positive will be the students' perception of service delivery.

The combination of gaps 1-4 leads to Gap 5 which is purely customer-based definition and perception of service delivery. The gap determines customers'

perception of the services delivered based on their definition and expectations of services being delivered. This is the task the study is set to accomplish in respect of teaching and learning of Management Education courses in universities within Katsina State using the Parasuraman et al (1985) service delivery gap model as a guide. This follows the later creation of SERVQUAL by Zeithaml, Parasuraman and Berry (1990) which was further modified with 5 dimensions for the service sectors (Van Iwaarden et al, 2003) to include: (i) tangibility (ii) reliability (iii) assurance (iv) responsiveness and (v) empathy. For this study, therefore, these five dimensions are represented as (i) physical facilities (ii) Lecturer's qualification (iii) curriculum content (iv) lecturers' skill and (v) student perception respectively.

2.2 Empirical Review

Even in advanced economies, universities are in the middle position between the competitive profit-making business sector and government owned non-profit making venture (Zimmerman, 1999). With the private sector participation, Keller (1993) rightly noted that universities across the world are realizing that they must manage themselves as the business rather than non-business organizations. Business organizations are always conscious customer satisfaction, perception, and feedback. These developments in university system worldwide resulted in the conduct of researches on assessment of service delivery in various aspects of university education.

Ruby in Oluseye et al (2011) conducted a study on student satisfaction with some aspects of universities services and discovered that department and ages have an impact on the perception of service delivery. Female students expect and perceive higher service delivery than their male counterpart.

Vieira (1996) conducted a study on factors that contribute to the academic performance of students and job satisfaction of university staff. He discovered that relationship between students and the faculty staff, especially lecturers, have an effect on students' perception of service delivery. Cordial relationship leads to the positive perception of service delivery and vice versa.

Webb, Conceari, Lado, Allien & Reschet (1997) surveyed students' perception of service delivery in public and private universities. The study discovered students have the positive perception of private universities in respect of quality of service, effective promotional services and non-academic opportunities such as sports, social clubs etc. Students, who are more conscious about cost, postgraduate studies and physical facilities such as classrooms, have the positive perception of public universities.

Oluseye et al (2011) conducted a related study on perception of quality practices in Nigerian University Marketing Programmes involving selected universities. The study found that physical facilities such as classrooms, library etc have the higher impact on students' perception of service delivery than other areas of expectation such as curriculum contents and coverage.

Odia and Agbonifoh (2014) in their study on Consumer Perception of Service Quality Management Education in Selected Nigerian Universities, discovered students' overall evaluation of the quality of management education in Nigeria is slightly fair. The study also discovered the overall mean score of perception of management education by students in public universities is lower than the one of the private universities. This is interpreted to mean that students in private universities are more satisfied with service delivery than their counterpart in the public universities. The study also reveals that the students in both private and public universities are more dissatisfied with the classroom ambience than areas of teaching and learning of management education.

3.0 Methodology

This study is based on survey research design. Targeted population consists of 559 students pursuing degree programmes in Accounting and Business Management/Administration in two Universities within Katsina State, namely Federal University Dutsin-Ma (Federal) and Umaru Musa Yaradua University (State). This population comprises of 200 to 400 level students who have taken at least one management education course. The sample size was determined using the Levy & Lemeshow (2008) sample size determination formula which takes cognizance of small population proportion as follows:

$$n = \frac{Np(1-p)Z_{\alpha/2}^2}{(N-1)\delta^2 + p(1-p)}$$

Where n = the minimum sample size required, $N = 559$ the population size, $Z_{\alpha/2}$ = the value of the standard normal ordinate at $\alpha\%$ at the 5% level of significance and δ = the predetermined margin of error. Hence, $Z_{\alpha/2} = Z_{0.025} = 1.96$ at the 5% level of significance, $p = 0.5$ (probability of service delivery) and $\delta = 0.05$ is the pre-assigned 6.6% sampling error. Hence:

$$n = \frac{Np(1-p)Z_{\alpha/2}^2}{(N-1)\delta^2 + p(1-p)} = \frac{559 \times 0.5 \times 0.5 \times 1.96^2}{558 \times 0.066^2 + 0.5 \times 0.5} = \frac{536.8636}{2.680648} = 200$$

Data were collected from primary source only and this was generated by means of a questionnaire administered to the 200 randomly selected students. To cover the variation in the population, stratified sampling technique was adopted. This ensured

adequate representation of the levels targeted within the two Departments and Universities under study. The study adopted the questionnaire on students' expectations in teaching and learning of management education used by Odia & Agbonifoh (2014) in the determination of Consumer Perception of Service Quality Management Education in Selected Nigerian Universities. The log-likelihood ratio test and Chi-square test were used to analyze the data using SPSS version 17.

4.0 Results and Discussion

A total of 200 copies of the questionnaire were administered and 154 were returned. Of the returned, eight (8) of the questionnaires were unusable due to gross incompleteness while the remaining 146 were utilized for data analysis.

This constitutes 73% and 26% of the predetermined sample size and the population of the study respectively. Of this, 71 of the respondents were from the Federal University, Dutsin-Ma while the remaining 75 are from Umaru Musa Yar'adua University, Katsina.

Table 4.1: Demographics of Respondents

		FUDMA	UMYU	Total
Gender	Male	51(71.83%)	50(66.67%)	101(69.18%)
	Female	20(28.17%)	25(33.33%)	45(30.82%)
		71	75	146
Courses Taken	2	15(21.13%)	20(26.67%)	35(23.97%)
	3	16(22.53%)	20(26.67%)	36(24.66%)
	4	19(26.76%)	20(26.67%)	39(26.71%)
	Over 4	21(29.58%)	15(20%)	36(24.66%)
		71	75	146
Age	18 – 20	6(8.45%)	3(4%)	9(6.16%)
	21 – 23	24(33.80%)	25(33.33%)	49(33.56%)
	24 – 26	26(36.62%)	32(42.67%)	58(39.73%)
	27 – 29	15(21.13%)	12(16%)	27 (18.49%)
	30 & Above	0(0%)	3(4%)	3(2.05%)
Total		71	75	146

Respondents were spread across the five age brackets contained in the questionnaire with modal age bracket being the 24 – 26 years old with 58(39.73%) members followed by 21-23 years old with 49(33.56%) members. Only 3(2.05%) and 9(6.16%) respondents fall within the above 30 and the 18-20 age brackets respectively. Respondents have taken 2 (35; 25.4%), 3 (36; 26.1%), 4 (39; 28.3%) and over 4 (28; 20.3%) years in learning management courses. With respect to the programmes of the respondents, 76 were from the institutions' departments of Accounting while 70 were from Business Administration/Management programme. Of these lots, 37.9% (55) have taken all the four courses in Management Education, namely Accounting, Entrepreneurship, Management, and Marketing. Of the 146

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responses, 45 (30.82%) were female students while the remaining 101 representing 69.18%, were males.

4.1 Data Analysis on Aspects of Consumer Perception of Service Delivery

On the adequacy of Lecturers' teaching skill, 141 (96.68%) respondents expressed degrees of satisfaction ranging from highly satisfied, satisfied and fairly satisfied with a mean satisfaction rating of fairly satisfied (32.23%) while library services and adequacy of lecture halls received unsatisfactory ratings from the students. 89 (61.4%) and 10 (6.9%) rated library services as being highly unsatisfactory and unsatisfactory respectively while adequacy of lecture halls received a mean highly unsatisfactory' rating of 59.3% constituting the views of 86 respondents.

137 (95.9%) respondents share some degree of satisfaction with the coverage of schemes by lecturers; 133 (92.4%) considered the curriculum for management education satisfactory, with the majority (88; 60.27%) holding the view that it is fairly satisfactory. This mirrors the views of respondents on the adequacy of curriculum contents in management education with degrees of satisfaction by 126 (89.4%) respondents.

The students' overall perception of service delivery in teaching and learning of Management Education is fairly positive with 92% (133) feeling satisfied with the adequacy of curriculum coverage in their university and 139 (95.21%) confirming degrees of satisfaction with their participation in class activities.

4.2 Test of hypotheses:

H_{O1} stated that there is no significant difference in the opinions of students in different Management programmes. To test this hypothesis, the coverage of the scheme by lecturers, curriculum adequacy and level of coverage of curriculum content were used as proxies to test students' perception of service delivery based on their department. The chi-square test yielded the results as presented in table 1 below. On four degrees of freedom, none of the three chi-square statistics (0.378; 0.942 and 0.513) is close to any reasonable level of significance and hence we cannot reject the hypothesis that there is no significant difference in the opinions of students in different Management programmes in respect of perception of service delivery in Management Education. This implies that the view of students across the two programmes is similar with respect to service delivery of courses taught.

Table 4.2: Chi-Square Test for significant difference in the opinions of students in different Management programmes

		Value	Df	Asymp. Sig. (2-sided)
Level of Coverage of Scheme by Lecturers/ Department of Respondent	Pearson Chi-Square	4.211 ^a	4	.378
	Likelihood Ratio	5.000	4	.287
	Linear-by-Linear Association	.029	1	.864
	N of Valid Cases	143		
Adequacy of curriculum for Mgt Education/ Department of Respondents	Pearson Chi-Square	.773 ^b	4	.942
	Likelihood Ratio	.774	4	.942
	Linear-by-Linear Association	.124	1	.724
	N of Valid Cases	144		
Level of Coverage of curriculum content/ Department of Respondent	Pearson Chi-Square	3.276 ^c	4	.513
	Likelihood Ratio	3.328	4	.505
	Linear-by-Linear Association	1.755	1	.185
	N of Valid Cases	141		

- a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .97.
b. 4 cells (40.0%) have expected count less than 5. The minimum expected count is 1.94
c. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .96

Source: Authors Field Work, SPSS printout. 2016

in the opinions of students in different Management programmes in respect of perception of service delivery in Management Education. This implies that the view of students across the two programmes is similar with respect to service delivery of courses taught.

H_0 stated that there is no significant difference in the opinions of students in Federal and State Universities in respect of perception of service delivery in Management Education. This assumption was proxied by the perception of the respondents on the educational qualification of lecturers and their coverage of the course scheme. Of the total sampled, 97.3% of the respondents recorded a general satisfaction with the qualifications of the lecturers while 137 (95.9%) maintained the same general satisfaction with lecturers' coverage of the scheme. The respective chi-square statistics for the two are as presented in Table 3.3 below.

With high chi-square statistics (10.059 and 14.755) and corresponding significance value of 0.039 and 0.005 respectively, indicating that there is a significant difference in the perception of service delivery in Management courses by students of the Federal University and the State University in Katsina State. Based on the significance score at $p < 0.05$ and $p < 0.01$ level of significance respectively, the null hypothesis stands rejected.

Table 4.3: Chi-Square Test for significant difference in the opinions of students in Federal and State Universities in respect of perception of service delivery in Management Education

		Value	Df	Asymp. Sig. (2-sided)
Educational Qualification of Lecturers/University of Respondent	Pearson Chi-Square	10.059^a	4	.039
	Likelihood Ratio	11.695	4	.020
	Linear-by-Linear Association	1.078	1	.299
	N of Valid Cases	146		
Level of Coverage of Scheme by Lecturers / University of Respondent	Pearson Chi-Square	14.755^b	4	.005
	Likelihood Ratio	15.149	4	.004
	Linear-by-Linear Association	7.567	1	.006
	N of Valid Cases	143		

- a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .49.
b. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .99.

Source: Authors Field Work, SPSS printout, 2016.

Discussion of findings

Concerning the qualifications of Lecturers, 4.2% (3) of respondents from the Federal University and 1 (1.3%) from the State University believed that they are highly unsatisfactory. However, 95.8% (68) of the Federal University students considered the qualifications of lecturers to be somehow satisfactory with 59.2% and 26.8% of Federal university respondents being satisfied and highly satisfied respectively. For the State University, on the other hand, 70.7% and 12% of respondents are satisfied and highly satisfied respectively with lecturers' qualifications. 131 (89.73%) respondents have some degree of satisfaction with the teaching skill of their lecturers ranging from fairly satisfied to highly satisfied; but the majority, 89(61%) and 86 (59%) are highly unsatisfied with the quality of library services and adequacy of lecture halls respectively.

Considering the satisfaction level of the students in this study follows the postulation of Rasli, Danjuma, Yew & Iqbal (2011) who are of the opinion that the internal (customers) perspective is vital in determining satisfaction and the service quality creating it. With 26.8% of students from the Federal University being highly satisfied about the qualifications of lecturers, compared to 12% from the State-owned

University, it is safe to assume that lecturers in the Federal University have better qualifications than their counterparts in the State-owned institution. In a similar vein, the 47.9% recorded for the Federal University as against 18.1% for the State University in the level of satisfaction with coverage of scheme by lecturers indicates that lecturers in the Federal University put in extra effort to ensure the coverage of curriculum. This confirms the findings of the study by Kayastha (2011). Across the two universities, there seems to be a general acceptance of the teaching skills of the lecturers, indicating that other factors may be involved in the acceptability of the lecturers from the State University with less satisfactory qualifications. Physical infrastructures seem to be considered less important by managements of the two institutions, however, as the poor library services and inadequate lecture halls are high points of dissatisfaction for the respondents.

5.0 Conclusion and Recommendations

The study sought to determine consumers' perception of service delivery in management education in universities within Katsina State. The study also attempted to ascertain whether or not significant difference exists in the opinions of the students in the departments of Accountancy and Business Management/Administration as well as students in Federal and State universities in respect of their perception of service delivery in Management Education. Relevant literature was reviewed and data collected by means of a questionnaire adapted from Odia and Agbonifoh (2014). Analysis of the data collected using SPSS reveals that the students' perception of service delivery in teaching and learning of Management Education is fairly positive. On the opinions of the respondents, there was no significant difference in their perception of service delivery in Management Education. From the responses, the perception of the students in the two departments from the two universities under study is fairly positive. The students' perception in the Federal University Dutsinma is predominantly highly satisfactory (47.9%), while that of students in Umaru Musa Yar'adua University (State owned) is majorly satisfactory (45.8%). The outcome of this study benefits both the consumers (students) and policy makers as it ensures the consumers input to relevant policies affecting education in tertiary institutions as well as provide an insight into areas requiring attention from policy formulators.

Based on the findings of this study, therefore, the followings are recommended:

- I. There should be an improvement in the qualification of lecturers in the state-owned university by means of further studies, conferences, seminars and workshops
- ii. As library service is generally unsatisfactory, there should be an improvement in the provision of books and other materials in both Federal and State universities in Katsina State and this can be complemented with the

- provision of e-library facilities and training of library staff on effective service delivery to readers
- iii. Also, lecture halls in the universities under study should be improved upon by means of providing more halls equipped with necessary facilities such as projectors, magic boards, fans, air conditioners, adequate ventilation etc.

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DETERMINANTS OF CUSTOMER SATISFACTION IN NIGERIAN BANKING INDUSTRY

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Abstract

The inability of banks to address frequent customer complaints ranging from poor service delivery and other inconveniences confronting bank customers has generated a lot of ill feelings among customers about the quality of service delivery in Nigerian banking sector. This study examines the determinants of customer satisfaction in Nigerian banking industry. The Chi-square and factor analysis were employed as the techniques of analyses. The latter technique aimed at emphasizing the priority ranking of the factors in order of their importance to customer satisfaction in Nigeria; being the gap existing in the empirical study. With the adoption of survey method, one hundred and seventy-one respondents were involved in the survey through the administration of the structured questionnaire. Reliability and validity of the research instrument were ascertained with the use of the Cronbach's Alpha tests and the Pearson Product Moment Correlation Coefficient respectively. The results obtained imply that service quality, corporate image, perceived value and service charge determine bank customer satisfaction. Finding further indicates that service quality is the prime among other factors that determine customers' satisfaction. Banks should ensure excellent service quality to all customers at all times. It is expedient for the banks to ensure good corporate image and distance their entity from any activity that can smudge their image; customers should always be seen as the king, the costumer perception of the value of banking and bank charges should be fair and commensurate with service rendered.

Key Words: Bank Service Quality, Corporate Image, Customer Satisfaction, Perceived Value, Service Charge

1. Introduction

There has been a paradigm shift from traditional banking to electronic banking which is driven by the technological innovation, market uncertainty, and competition. This development has raised the bar of customer expectations leading to a high quest for customer satisfaction. The importance of customer satisfaction for firms has been discussed over the years (Zalatar, 2012). In the marketplace, businesses compete for people to patronize their products and services, this made customer satisfaction a key factor and element in business strategies. This situation has encouraged the consideration for the understanding of determinants of customer