

**T.C.
ISTANBUL GEDİK UNIVERSITY
INSTITUTE OF GRADUTE STUDIES**



**THE LINK BETWEEN SERVICE QUALITY AND CUSTOMER-BRAND
RELATIONSHIPS IN THE NIGERIAN CONSUMER BANKING SECTOR**

MASTER'S THESIS

Emmanuel Uzor IKPEAMANAM

Business Administration Department

Master of Business Administration in English Program

SEPTEMBER 2022

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T.C.
İSTANBUL GEDİK ÜNİVERSİTESİ
LİSANSÜSTÜ EĞİTİM ENSTİTÜSÜ MÜDÜRLÜĞÜ

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1) Tez Danışmanı: Dr. Öğr Üyesi Metin TOPTAŞ

2) Jüri Üyesi: Dr. Öğr Üyesi Sulhi ESKİ

3) Jüri Üyesi (Yedek Üye): Dr. Öğr Üyesi Ahmet Hakan ÖZKAN

DECLARATION

Emmanuel Uzor Ikpeamanam, I hereby declare that this thesis titled “The Link Between Service Quality and Customer-Brand Relationship Quality in Nigerian Retail Banking Sector is the original work I have done for the award of Master’s degree in the Faculty of Social Sciences and Department of Business Management. I also declare that this thesis or any part of it has not been submitted or submitted for any other degree or research paper at another University or Institution (16/09/2022).

Emmanuel Uzor IKPEAMANAM



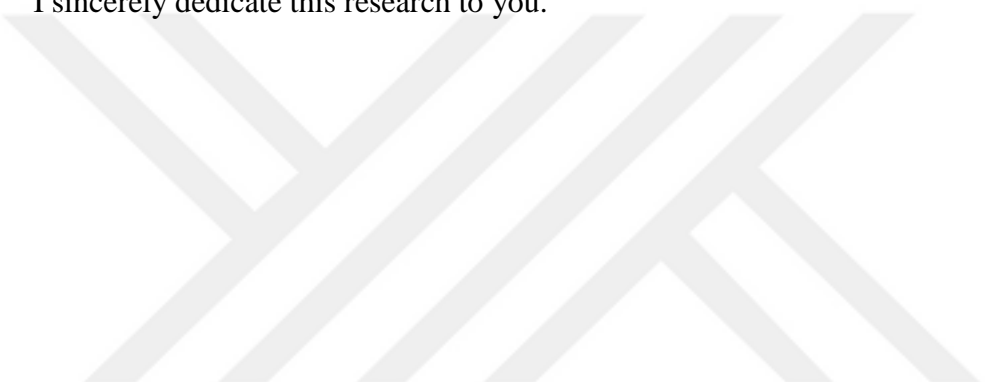
DEDICATION

To those who showed me the educational path with resources and support, your path has been wonderful and productive, I love your dedication and commitment.

To my family, Mr. and Mrs. Lucky Ngozi Nwaefuzie Ikpeamanam, whose love of education knows no bounds, your tutelage and prayers keep me afloat. I love you very much.

To our incoming president, Peter Obi, whose love and ideology motivates me to study more and even want to get more education, I love you very much.

I sincerely dedicate this research to you.



PREFACE

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Emmanuel Uzor IKPEAMANAM

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ABBREVIATIONS

RBSQ	: Retail Banking Service Quality
CBRQ	: Customer-Brand Relationship Quality
SPSS	: Statistical Package for the Social Sciences



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THE LINK BETWEEN SERVICE QUALITY AND CUSTOMER-BRAND RELATIONSHIPS IN THE NIGERIAN CONSUMER BANKING SECTOR

ABSTRACT

Purpose - This study is proposed to determine the link between retail (aka customer) banking service quality and customer-brand relationship quality in the Nigerian retail banking sector.

Design/methodology/approach - A total of 257 samples were collected to determine the relationships between the Retail Banking Service Quality (RBSQ) model and Customer-Brand Relationship Quality (CBRQ) and each sub-dimension. The dimension of the service quality variable, namely physical quality, reliability, personal interaction, problem solving and policy, is based on the studies of (Dobbolkar et al., 1996). Customer-brand Relationships. The dimension of the quality variable is passion, self-concept connection, inter-behavioral dependence, intimacy, satisfaction/relationship quality and customer loyalty (Breivik & Thorbjemsen, 2008). The data collection method was an online survey via Google, and the data collection tool is a questionnaire consisting of 58 questions on a 5-point Likert type scale. In the analysis of the data, SPSS was used for descriptive statistics, factor, reliability and correlation analyses.

Findings – Findings showed that there are positive relationships between the Retail Banking Service Quality (RBSQ) model and Customer-Brand Relationship Quality (CBRQ) within the Nigerian retail banking sector.

Practical implications/limitations – The results shed light on how retail banks with poor customer relationships in Nigeria can rely on service quality to improve Customer-brand Relationship Quality in terms of passion, affinity and loyalty to the bank. Regarding the limitations, the relatively small number of samples can be considered the most important limitation of the study.

Quality/value- Base on the researcher's literature review, there was no other research focusing on how retail banking service quality may contribute to Customer-brand Relationships Quality in the scope of Nigeria.

Keywords – *Retail Banking Service Quality, Customer-Brand Relationships Quality, Nigerian Banking Sector*

NİJERYA MÜŞTERİ BANKACILIĞI SEKTÖRÜNDE HİZMET KALİTESİ VE MÜŞTERİ-MARKA İLİŞKİLERİ ARASINDAKİ

ÖZET

Amaç - Bu çalışma, müşteri veya diğer adıyla perakende bankacılık hizmet kalitesi ile müşteri-marka ilişkileri kalitesi arasındaki bağlantıyı belirlemek amacıyla önerilmiştir.

Tasarım/metodoloji/yaklaşım - Perakende Bankacılık Hizmet Kalitesi (RBSQ) modeli ile Müşteri-Marka İlişkileri (CBRQ) ve her birinin alt boyutu arasındaki ilişkileri belirlemek için toplam 257 örnek toplanmıştır. Hizmet kalitesi değişkeninin boyutu, yani fiziksel kalite, güvenilirlik, kişisel etkileşim, problem çözme ve politika, çalışmalarına dayanmaktadır (Dobbolkar ve diğerleri, 1996). Müşteri-marka ilişkileri değişkeninin boyutu olan tutku, benlik kavramı bağlantısı, karşılıklı davranış bağımlılığı, yakınlık, memnuniyet/ilişki kalitesi ve müşteri bağlılığı ise (Breivik ve Thorbjemsen, 2008) tarafından yapılmıştır. Veri toplama yöntemi Google üzerinden çevrimiçi bir anket, veri toplama aracı ise 7'li Likert tipi bir ölçeğe dayalı 58 sorudan oluşan bir ankettir. Verilerin analizinde betimsel istatistikler, faktör, güvenilirlik ve korelasyon analizleri için SPSS kullanılmıştır.

Bulgular – Bulgular, Nijerya perakende bankacılık sektörü kapsamında Perakende Bankacılık Hizmet Kalitesi (RBSQ) modeli ile Müşteri-Marka İlişkileri (CBRQ) arasında olumlu ilişkiler olduğunu göstermiştir.

Pratik çıkarımlar/sınırlılıklar – Sonuçlar, Nijerya'da müşteri ilişkileri zayıf olan perakende bankalarının, banka ile tutku, yakınlık ve bağlılık açısından müşteri-marka ilişkilerini artırmak için hizmet kalitesine nasıl güvenebileceklerine ışık tutuyor. Kısıtlılıklarla ilgili olarak, nispeten az sayıda örneklem, çalışmanın en önemli sınırlılığı olarak kabul edilebilir.

Kalite/değer- Araştırmacının literatür taramasına dayanarak, Nijerya yarışmasında bankacılık hizmet kalitesinin müşteri-marka ilişkilerine nasıl katkıda bulunabileceğine odaklanan başka bir araştırmaya rastlanmamıştır.

Anahtar Kelimeler: *Bankacılık Hizmet Kalitesi, Müşteri-Marka İlişki Kalitesi, Nijerya Bankacılık Sektörü*

1. INTRODUCTION

1.1. Background of the Study

In this age of global competition, the importance of service quality has been the biggest concern of many organizations that want to stay in the competitive market and meet their customers' demands for maximum satisfaction, will depend on the level of service quality and this will lead to customer-brand relationship. On the other hand, the customer-brand relationship is generally considered as the customer's perception of a product or brand. Customer-brand relationship quality is the contracts that deal with the formation between the customer and the brand. Customer-Brand Relationships Quality is a multi-dimensional study, some of which have seen tremendous growth in research or interest over the years. Establishing these relationships is crucial in this distribution of the 3.0 era. Customers are strongly advised to choose brands that dispel their despair. Dabholkar et al. 1996.

With these ideas in mind, the study primarily aims to identify the link between service quality and Customer-brand Relationship quality in the Nigerian consumer banking sector.

There is no doubt that Nigeria is Africa's largest economy with a population of over 200,000,000 million, which pushes the favorable market environment for investors, manufacturers and marketers to the advantage of accelerating their business ideas and potential. The focus of every business development or organization is profit maximization. Therefore, in striving for this profit maximization, the company or organization must also consider service delivery and customer satisfaction at all costs. In this modern age, where service quality is the mother of efficiency and satisfaction, every competing organization or company has to consider their customers first in order to stay in the market in the long run.

Therefore, Nigeria, the homeland of production and consumption with its growing population, is one of the countries in Africa and in the world in general, which implements effective marketing and customer orientation, with this strategy in mind

and with the strategy of doing business at hand. The enterprises survive the heat of economic downturn and some domestic recession or adjustment, unless an external force is causing the economic downturn.

There is no doubt that Nigeria has one of the most competitive banking sectors in Africa with our numerous Banks. And for this bank to survive in the long run, the bank needs to adopt some key marketing strategy and service delivery. With this belief and many more ideas, the reason why the researcher tries to determine service delivery to customers and why these customers will choose and stay in one of these banks no matter the circumstances, is called Customer-Brand Relationship Quality. (CBRQ).

1.2. Research Purpose

The aim of this study is to provide deeper insights into how retail service quality relates to Customer-Brand Relationship Quality by investigating the perceptions of Nigerian consumer banking sector customers.

1.3 Research Questions

The research addresses whether Customer-Brand Relationship Quality dimensions have significant relationships with service quality. This main research question leads to following sub-questions:

- Does the passion dimension of Customer-Brand Relationship Quality have a significant relationship with service quality?
- Does the self-concept connection dimension of customer-brand Relationship Quality have a significant relationship with service quality?
- Does the brand satisfaction dimension of Customer-Brand Relationship Quality have a significant relationship with service quality?
- Does the proximity of the Customer-Brand Relationship Quality to the brand dimension have a significant relationship with the service quality?
- Does the behavioural interdependence dimension of customer-brand Relationship Quality have a significant relationship with service quality?
- Does the brand loyalty dimension of Customer-Brand Relationship Quality have a significant relationship with service quality?

1.4 Relevance and Importance of the Study

In terms of the importance of the study, we analyse how consumer or retail banking service quality (RBSQ) dimensions may relate to Customer-brand Relationship Quality (CBRQ). Because, the link between service quality and customer-brand relationships are considered to be the satisfaction and how customer perceive or react towards a brand and this brings about brand loyalty even in a long run, the customer will choose to remain with the brand because of service quality and beautiful treatment from the organization Dabholkar, et al. (1996).



2. LITERATURE REVIEW

In this section, the theories used will be discussed and discussions on the quality of Customer-Brand Relationships will be presented. It will also consider the descriptive analysis, correlation, and demographic distribution of each concept within the framework of the other to gain greater insight and a deeper view and understanding of the field of research that accompanies the research gap. The main purpose of this literature review is to provide a clear guide and framework for research and analysis of the study. According to this (Breivik, 2008) study.

2.1. Customer and Brand Relationship Quality

The main framework for building Customer-brand relationship quality is to discuss and revisit the previous work done by many researchers and improve upon the models and theories over a given period of time and as well identify previous experiences with a brand (Bowden, 2009). The brand can be seen as a phenomenon that encourages a bank's buyer or customer to be very loyal and long-term customer relationships and fair treatment. Which can be seen as relationship builder.

Knowledge and experience of a brand is associated with the quality of services rendered to customer and this will boost the level of customer relationship with the brand. I.e. client relationships is equal to the service and perception.

The level of success is determined by the largely creation of brand meaning, which is a crucial intermediary between the brand knowledge and experience with the consumer relationship (Sahin et al., 2011).

Customer brand relationships is an important tool and strategy that gives a brand or an organization an edge over other competitors to remain in the industry in a long run (Bowden, 2009). A company or an organization must offer a beautiful business environment and quality service to customers in order for them to establish a brand relationship with the brand and this will become the ideas created in their minds over time (Maklan 2007).

The establishment of brand loyalty are linked to brand experience, brand satisfaction and brand trust (Sahin et al., 2011). Additionally, one the factors that influences brand loyalty is brand satisfaction, I.e. positive brand experience is equal to customer satisfaction and loyalty. This therefore means that customers will chooses to remain with the brand despite any mistake in production or service rendered, the customer will always return to the brand as a result of loyalty (Bowden, 2009; Iglesias. 2011).

The topic discussed over time is the connection between brand loyalty and brand trust by several researchers, who maintained that it is crucial that customers are treated better with warm reception and problem solving at all cost and this will boost the confidence of customers whenever they feel that the brand keeps to its promises and able to deliver on time. Brand familiarity is what is created over a period of time and its closely related to brand loyalty (Agustin & Singh, 2005; Hong-Youl & Perks, 2005; Bowden, 2009).

2.1.1 Brand commitment

According to (Oliver 1999), “people gain experience with a product when they are satisfied with it.” The emotional impact of this encounter is then expressed. Affective loyalty is a combination of a person's emotional commitment to a product or brand and positive experiences with it.

This kind of loyalty, according to (Han et al 2011), is more basic than cognitive loyalty and hence less fragile. It isn't certain, however, since favourable changes and revisions in other options might smother it. This implies that if competing offers become more appealing, the consumer may choose to switch. As a result, service providers must strive for deeper commitment from their customers in order to attain conative loyalty (Han et al 2011).

Commitment of a customer brings about loyalty. One of the ways to keep a customer happy and maintain his or her loyalty is to offer the customer with some level of treatment and brand trust. That is to say that, if a customer trust a brand with much level of loyalty, the customer will remain with the organization or bank in a long run even if the brand may make some mistake with production or service delivery. The level of commitment by these customers will make the brand to remain in the competitive market in a long.

2.1.2 Brand Satisfaction

Customer or brand satisfaction is one of the relevant discussions in this literature review and as one of the dimensions of the customer-brand relationship model. The level of satisfaction a customer gets from a brand would determine whether customers will continue to associate or bank with the existing brand or decline or dissociate from the organization or unit due to poor service delivery or non-chalet from employees or managers of the bank. According to Bennet et al., 2005, "if customers are treated with a high level of satisfaction, the customer will do everything in his power to stay with the brand with some sacrifices".

Keeping customers satisfied is one of the most important theoretical and practical issues for marketers and academics, especially in the field of consumer behaviour (Molina et al 2012). Customer satisfaction is considered one of the most important outcomes of marketing activities in the competitive banking business (Siddiqi 2011). As a strategic strategy for banks, relationship marketing has the capacity to maintain a strong market position and long-term lucrative banking relationships with customers (Widana et al 2015). One of the most important purposes of relationship marketing is for business growth and development.

2.1.3 Intimacy with Brand

Intimacy with a brand is generally the amazing ability and willingness of a consumer to rely on a brand's ability to fulfil its promise during a given time or deliver its stated function (Hong-Youl & Perks, 2005). A customer is said to have an intimacy with a brand when there is level of trust and believe that the system is higher than he can imagine. This intimacy with a brand is, as a result of all-time trust statistics, despite the absence of the organization, the bank or a brand, a symbol of trust for all services that create trust, such as knowledge of quality (Keller, 2003; Bart et al., 2005). Establishing a generational intimacy with customer brand relationships is very important.

However, brand intimacy is defined as how brand appeal and connect with a customer attached with emotion and rely on the quality service delivery. This is with knowledge that when an organization or a brand promises to do something, it will be done as promised in due time (Agustin & Singh, 2005). Brand identity guidelines is also one of the keys to outline and specify brand identity intimacy with the standards;

customers' expectation, internal and external rules, meeting the needs of customers and profit maximization this will help to create a lasting connection with customers.

2.1.4 Self-concept Connection

Self-concept linkage can be defined as the level at which consumers relate or entangle themselves with the brand in their self-belief system (Escalas and Bettman, 2003), resulting in a high level of consumer-brand relationships (Fournier, 1998).

According to Carl Rogers, Self-Concept connection has three patterns: self-image, the ideal self, and self-esteem. The self-image is very active, dynamic and fantastic. This is usually the influence of social situations and motivated by self-seeking knowledge.

This way, people will relate more to his/her content in terms of humanity, solidarity, and curiosity. Being an authentic influencer is succeeding at putting everyone at ease and comforting them to follow him/her by giving them full attention and becoming an active listener. Authenticity requires high emotional and social intelligence. Social intelligence, for example, is the ability to understand and manage people and oneself. A socially intelligent person is one who can have people voluntarily and consistently follow him/her and do things as he/she wants them to do. While emotional intelligence is primarily the ability to direct actions and thoughts by monitoring feelings and emotions (Salovey and Mayer 1990). Brands start using influencers to promote their offerings, when they finally realized people no longer trust brands and their traditional ads.

Instead, they prefer more peer recommendation, a recommendation from a social media influencer, who represents an ordinary person that has a lot in common with them. Research conducted a study, on the psychology of following, and found that most of the surveyed across the globe choose to trust influencers more than brands because the latter's advertisements are inauthentic and fake. An influencer's content is viewed as more powerful and pleasant, since it is done in an original, authentic, correct and simple way with his own creative tool. Even in influencer marketing, some SMIs are more persuasive than the others. For example, an influence's opinion about a brand based on his/her personal experience is very much valuable than his/her feedback about a product with no concrete evidence that s/he tries it. Authentic SMIs should not talk the talk; instead, they should walk the walk, which

means they have to back up what they say with actions. Simply, they should lead by example because people naturally learn from examples.

2.1.5. Brand Passion

In the theory of consumer behaviour, brand passion is a primary affection, extreme positive character or attitude toward a particular brand or service with emotional attachment and affects relevant behaviours, pattern and lifestyle factors GF Dunton, M Schneider, (2007).

According to (Oliver 1999), people get experience with a product when they are satisfied with it. The emotional impact of this encounter is then expressed. Affective loyalty is a combination of a person's emotional commitment to a product or brand and positive experiences with it. This kind of loyalty, according to (Han et al 2011), is more basic than cognitive loyalty and hence less fragile. It isn't certain, however, since favourable changes and revisions in other options might smother it. This implies that if competing offers become more appealing, the consumer may choose to switch. As a result, service providers must strive for deeper commitment from their customers in order to attain conative loyalty (Han et al 2011).

According to (Blut et al 2007), this kind of loyalty extends beyond cognitive and emotional devotion and is mostly shown in the urge to act, such as buy or repurchase. Clients may still be tempted by competing offers, despite their increased loyalty, according to (Oliver 1999). Furthermore, the professor emphasises that commitment does not always imply action.

2.1.6. Behavioural Interdependence with Brand

In consumer behaviour (Customer-brand relationship quality), behavioural interdependence can be seen as the level of task-related interaction and engagement among group members or consumers in executing their given task or work. (Wageman, 2001). This concept helps to understand the consumers' task-related efforts to grow an organization in real time.

According to (Oliver 1999), for a client to be completely devoted to a product, it must be a part of their self-identity. This is consistent with the self-identity hypothesis, which states that individuals categorise themselves into groups and seek affiliation with anything that makes them feel better about themselves. As a

consequence, the products will go above and beyond in terms of adding value to customers' lives (Fornell et al 1996). According to (Oliver 1999), at this point the consumer is ready to fully commit and can purchase the desired brand without difficulty. Consumers are willing to exert effort to obtain the items, according to Blut et al., 2007, but alternative offers are not appealing. Finally, the goal is realized through action (purchase or repurchase).

2.2. Service Quality

Service quality can be seen as a measure of how the emerging organization or brand delivers quality or efficient services in relation to customer expectations. Customer reaction equals service delivery. This is according to the work of (Dabholkar, 1996).

Service quality is one of the important aspects of organizational establishment and development. In modern banking world and business growth and development. The literature review under service quality highlighted some dimensions and these dimensions are one of the guidelines for this research paper.

The quality of service plays a key role in banking sector. Service quality in the marketing literature is mainly considered to play a decisive role. Banking service quality and satisfaction are often expressed and defined in various ways in theory and practice related to brand communication. The researchers pointed out the huge benefits of brand satisfaction and quality; they also highlighted them as an indicator of an organization's competitive advantage. However, service quality is one of the key factors to obtain information about customer preferences and strength for future purchases (Dabholkar, 1996).

Quality is defined as fitness for use according to the consumer-based approach and is defined as fitness for requirements according to the production and service delivery approach.

2.2.1. Physical Aspect

The consumer environment is evolving faster than ever before. This is a result of the high level of competition from national and international markets or brands, requiring a state of physical structure and a beautiful environment for the construction and establishment of these organizations. The level of these physical

infrastructures will increase customer trust in the bank or in transacting business with them. According to (Smith, 1990), physical infrastructures are characterized by sophisticated acquisitions and demanding customers who have higher expectations in relation to their consumption experiences.

Subsequently, organizations in today's market must differentiate themselves by mitigating their customers' needs more than the competition. There is general agreement that basically concerns the strategy of creating competitive advantages that are delivered through service quality (Reich realized and Sasser, 1990).

2.2.2. Reliability

Reliability can be defined as the ability and willingness to deliver on promises and satisfy customer desires. This is the knowledge of the brand's good intentions in relation to the interest and well-being of customers (Şahin et al., 2011). Reliable information and image will provide a generational relationship. Furthermore, this process is built up over a certain period of time. Customers are more likely to stick with a brand as they have a high level of confidence in delivering premium services at all costs (Agustin 10 & Singh, 2005; Hong-Youl & Perks, 2005; Bowden, 2009). However, reliability can be seen as the test of customer evaluation and trust for a long time, and this is said about its dependence and the system of beliefs and assumptions (Bowden, 2009). Since reliability is crucial to establish and maintain service quality with a positive connection to improve over time (Bowden, 2009; Hong-Youl & Perks, 2005; Chiou & Chang, 2006; Şahin et al., 2011 ;). However, customers establish and maintain their brand according to their expectations and experiences. When all of this is experienced, it will be known or reflected in brand trustworthiness (Horppu et al., 2008).

2.2.3. Personal Interaction

The beauty of customer commitment must be accompanied with personal interaction with the organization or management team in order to continue to meet up with the customer's daily need. Effective communication boosts confidence of customer at all costs. And every relationship is built on personal interaction. Personal interaction is one of the most critical components in marketing communication. Marketing communication is widely the duty of management and employee target system to mitigate the objectives of the company/organization and customer's satisfaction, this

communication effectively will build quality relationships with brand by the level of service quality delivery.

In recent time, employee contribution and service sectors are accepted as one of the most leading macroeconomic indicators and leading service of many organizations and economies around the globe. The service sector, especially in advance countries, has a very high percentage of gross domestic product and a simultaneously high employment level (Kotler & Keller, 2014, p. 355). When paring the level of employee performance in particular, the services sector is one of the most important and strength of every organization, the interaction or the service delivery and source of employment for the labour market. The service sector has a higher labour force employment than the agriculture and industrial sectors and this multiplies the growth of every organization in terms of quality relationships and interactions with customers for effective brand loyalty.

2.2.4. Problem Solving

Before explaining what is quality of service problem solving, the question what is problem solving as one of the dimensions of service quality? This is answered. When the literature is examined, it is clear that there are many studies on the concept of problem solving in quality of service and many definitions within the scope of these studies. In the most basic sense, problem solving in service quality can be defined as the level of meeting consumers' expectations of products and services (Erkılıç, 2007, p. 51).

According to another definition, problem solving and quality control is the ability to prevent process errors from occurring and becoming chronic, improves the product and service, and enables optimal resource utilization A Walraven, S Brand-Gruwel (2008). Quality is the conformity realized according to the expectation from a product or service (Juran & Godfrey, 1998, p. 2-1). Problem solving is also the ability to mitigate the essential needs of customers. This problem solving can take place via online through mail, telephone, charts and banking apps. In present via customers' service desk, most problems are resolve in person. The level of service delivery will determine how customers will remain with the brand or establishment.

2.2.5. Policy

Service quality policy is basically a brief statement that aligns a company or an organization's objectives, aim, mission and strategic direction. Policy provides a framework for quality objectives and main purpose with a commitment to attend to the desires of customers (ISO 9001), consumer regulatory or statutory improvement NK Abu, RM Roslin - Unitar E-journal, 2008.

One of the ways a business is established and expected to last long with customer's attractions and connections is the level of policy adopted to favour both the brand and the customers in general. There is basic seven effective policy steps every organization must adopt in order to succeed in the long run, the brand policy identity outline include:

It must begin with an idea;

- It projects future
- Identification of competitors
- Adopt a tone of voice to fit product and market
- Do not mimic other product, be unique
- Do not just rely on your logo or brand name
- Be consistent, bold, and more innovative

Electronic banking is undoubtedly one of the most profitable elements of e-commerce. Electronic retailing is a term covering the purchase and sale of products and services via the online/Internet service; In the B2C market (from businesses to consumers), internet banking retailing is also seen as online retailing. The emergence of the e-banking service has been rapid. SY Yousafzai, JG Pallister, GR Foxall (2003). The web offers numerous options and benefits to both marketers and consumers, thanks to the ability to access a wide variety services and information. For consumers, the web allows accessing a large number of financial products and services at low cost, helps compare prices, provides mutual interaction. Although electronic retailing essentially emerged in the late 1980s, banking applications on the Internet began in 1994. For example, the website named "Amazon.com" realized its first book sale in that year and became the pioneer of marketing activities on the internet. In today's challenging competitive conditions, businesses attach importance to retail activities on the Internet to survive. Being able to respond to constantly

changing customer demands and needs is one of the most important factors that enable a business to hold on to the competitive environment. Knowing the behaviour of consumers during shopping and providing them with suitable products and services will provide significant increases in market share as well as a competitive advantage.



3. RESEARCH DESIGN AND METHODOLOGY

The research method was determined as quantitative research. Quantitative research methods can be seen as methods that aim to determine objective measures and explain the behavior of individuals through observation, explanation and testing (Akman, 2014). Quantitative research methods are primarily applied to a broad audience, and generalizations can be derived within the scope of the results.

3.1. Research Objectives

The research aims to find an answer to the question that “whether the improvement of the Customer-Brand Relationship Quality can have a significant contribution to the customers' perceptions of service quality”.

In this context, the research objectives focused on revealing how the quality of retail service relates to the Quality of Customer-Brand Relationships within the Nigerian consumer or in other words retail banking sector. The objectives of the study are as follows;

- Reveal the link between passion for the brand and the quality of the retail banking service
- Discover the self-concept relationship with the quality of retail banking service
- Explore the link between the dimension of brand satisfaction and the quality of the retail banking service
- Reveal the connection between brand intimacy and retail banking service quality
- Discover the relationship between the behavioural interdependence of customers and the quality of retail banking service
- Show the relationship between brand commitment and retail banking service quality.

3.2. Research Type

As the research aims to clarify the relationship between the quality of the customer-brand relationship and the quality of the retail banking service, the type of research can be considered descriptive.

3.3. Population and Sample

The study population consists of all retail banking customers in the Nigerian market. The sampling method was non-probability convenience sampling. The sample size is at least 257 consumer bank customers.

3.4 Data Collection Method

Data collected using an online questionnaire based on Google Survey, which consists of 58 questions based on a 5-point Likert-type scale.

Online google survey form was prepared and distributed among individuals via email and response were received as soon as each individual respond to the google survey form questionnaire. The estimated completion time of this research is between February and August, 2022.

3.5 Measures and Reliability Analyses

The approved retail service quality scale is used to measure the level of quality of services provided by consumer banks. Dabholkar et al. (1996) developed a retail service quality scale based on the best-known service quality measurement scale SERVQUAL by Parasuraman et al., (1988). In developing the scale, Dabholkar, et al. (1996) modified the original SERVQUAL questions, refined and redefined the dimensions of retail service quality (RSQ) as “physical aspects, reliability, personal interaction, problem solving, and policy”. In this study, the 28-question Retail Service Quality Scale (RSQ) was customized specifically to measure retail banking service quality by replacing the word “brand” with “bank”, and we named the customized scale as to be Retail Banking Service Quality (RBSQ).

When it comes to customer-brand relationship quality (CBRQ), it is a measurement of the strength and depth of the quality of the relationship between the consumer and

the brand. Breivik and Thorbjornsen (2008) developed an improved brand relationship quality (BRQ) scale based on the work of Fournier (1994) and Thorbjornsen et al. (2002). The BRQ scale was conceptualized to include six different dimensions: love/passion, connection with self-esteem, commitment, interdependence, closeness, and brand partner quality. In this study, the 20-question Brand Relationship Quality (BRQ) scale is customized to “bank” instead of “brand” and the name of the scale has been changed to Customer-Brand Relationship Quality (CBRQ).

To explore the dimensional structure of the data, the researcher conducted a factor analyses for both variables, but the factor solutions were away from drawing meaningful dimensional structures. Because the factor solutions found was not “completely” compatible with the theoretical structures of the variables in question. Consequently, the researcher decided to organize;

- The Retail Banking Service Quality dimensions based on the theoretical dimensional structure as in the original work by Dabholkar et., al 1996,
- The Customer-brand Relationships Quality dimensions also based on the theoretical dimensional structure as in the original work by of Breivik & Thorbjemsen, 2008.

When forming the dimensions, the average of the scores of the questions forming the relevance dimension was calculated using the `Compute` command in SPSS.

The dimensions, items and reliability coefficients of Service Quality Scale is presented in Table 3.1.

Table 3.1: Dimension of Retail Banking Service Quality

Dimension	Items	Reliability (Cronbach's alpha)
Physical Aspects	This bank has modern-looking equipment and fixtures.	.791
	The physical facilities at this bank are visually appealing.	
	Materials associated with this bank service (such as benches, digital signage, flyers) are visually appealing	
	This bank has clean, attractive, and convenient public areas	

Table 3.1: (Cont) Dimension of Retail Banking Service Quality

Dimension	Items	Reliability (Cronbach's alpha)
	The bank layout at this bank makes it easy for customers to take service	
	The layout at this bank makes it easy for customers to move around in the bank.	
Reliability	When this bank promises to do something by a certain time, it will do so.	.867
	This bank provides its services at the time it promises to do so.	
	This bank performs the service right the first time.	
	This bank has financial products available when the customers want it.	
	This bank insists on error-free sales transactions and records.	
Personal Interaction	Employees in this bank have the knowledge to answer customers' questions.	.919
	The behaviour of employees in this bank instil confidence in customers.	
	Customers feel safe in their transactions with this bank.	
	Employees in this bank give prompt service to customers.	
	Employees in the bank tell customers exactly when services will be performed.	
	Employees in this bank are never too busy to respond to customer requests.	
	This bank gives customers individual attention.*	
	Employees in this bank are consistently courteous with customers.	
	Employees of this bank treat customers courteously on the telephone.	
Problem Solving	This bank willingly handles returns and exchanges.	.795
	When a customer has a problem, this bank shows a sincere interest in solving it.	
	Employees of this bank are able to handle customer complaints directly and immediately.	
Policy	This bank offers high quality financial products.	.794
	This bank provides plenty of convenient spaces for customers.	
	This bank has operating hours convenient to all their customers.	

Source: (Dabholkar et, al 1996).

And the dimensions and questions of Customer-brand Relationships Quality were:

Table 3.2: Dimension of Customer-brand Relationships Quality Variable

Dimension	Items	Reliability (Cronbach's alpha)
Passion	I feel my relationship with this bank is exclusive and special	.792
	I have feelings for this bank that I don't have for many other brands	
	I feel that this bank and I were really meant for each other	
Self-concept Connection	This bank says a lot about the kind of person I am	.829
	This bank's image is consistent with how I'd like to see myself	
	This bank helps me make a statement about what is important to me in life	
	This bank and I have a lot in common	
Behavioural Interdependence	It would be a shame if I had to start over from scratch with another bank from this category	.764
	Every time I use this bank, I am reminded of how much I like it	
	I have really gotten used to having this bank as top choice	
Intimacy	I feel like this bank actually cares about me	.844
	This bank really listens to what I have to say	
	I feel as though this bank really understands me	
Satisfaction/ Relationship Quality	This bank is dependable and reliable	.829
	This bank has always been good to me	
	If this bank makes a claim or promise about its services, it is probably true	
	I feel like I know what to expect from this bank	
Customer Commitment	I will stay with this bank through good and bad times	.816
	I am willing to make small sacrifices in order to keep using this bank	
	I have made a pledge of sorts to stick with this bank	

Source: Thorbjemsen, 2008). (Breivik &

Regarding the reliability evaluations, the researcher relied on Cronbach's alpha model. According to Durmuş et al. (2011), the dimensions that have more than 3 items are considered reliable if they have an (alpha) α value greater than .70. However, for the dimensions having 2 items an (alpha) α greater than .60 is also considered reliable. Based on this knowledge, the researcher decided that all

dimensions of both Retail Banking Service Quality (RBSQ) and Customer-Brand Relationship Quality (CBRQ) scales.

3.6 Data Analysis Method

Data analysis tool was SPSS. Initially, the researcher analysed the demographics of the sample by basic statistics like frequencies, means and percentages, to reveal the characteristics of the sample.

After that, to shed light on the link between retail banking service quality and customer-brand relationships, in parallel with this aim, the researcher conducted a series of factor and correlation analyses.

3.7 Research Model and Hypothesis

As stated in the purpose of the study, the researcher designed a model studying the relationship between the each of the customer-brand relationship quality dimensions, and retail banking service quality dimensions all together. The model of the study is as follows:

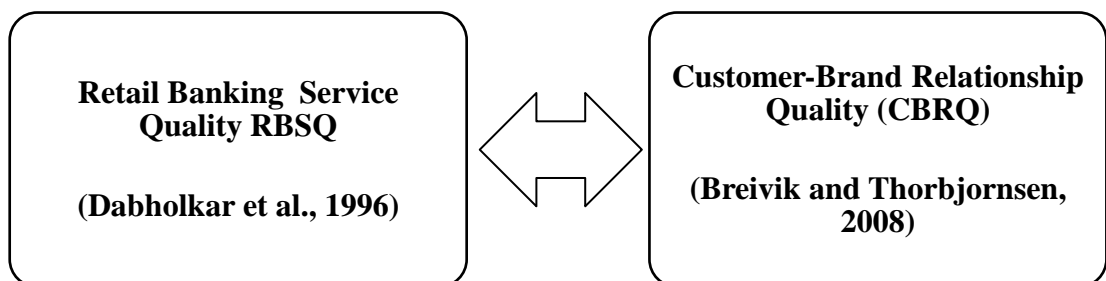


Figure 3.1: The Research Model

According to the model of this research, the main and sub-hypotheses were developed as follows:

H1: Relationship between customers and brand Quality and quality of banking services have a statistically significant linear relationship.

H1.1: Self-concept connection and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

H1.2: Passion and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

H1.3: Behavioural Interdependence and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

H1.4: Intimacy and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

H1.5: Satisfaction/relationship quality and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

H1.6: Customer commitment and Retail Banking Service Quality (RBSQ) have a statistically significant linear relationship.

Based on the model, the main and sub-hypotheses developed as follows:

3.8 Results

This section presents the results of descriptive statistics and statistical analyses abovementioned. This section, therefore, gives insights in the link between service quality and customer-brand relationship in Nigerian retail banking industry. The researcher, first, inquired the demographics of the sample, then checked for the normality and reliability of the variables. In the final step, the model and hypotheses were tested based on the correlations analyses.

3.8.1. Descriptive Statistics

A descriptive statistic is necessary to reveal the main characteristics of the respondents, so that the researcher can evaluate if the sample might represent the population. Also, demographics are useful to interpret the findings of the study. This part begins with a detailed demographic analysis of the participants, such as age, gender distributions, Career/Occupation, Favourite bank, Years of operation/banking with the bank, and the working with another bank, plus a list of commercial banks that the participants patronage.

The age distribution of the sample was analysed using frequency and percentage values. Respondents were asked to select the correct age from the age bracket category that includes their age. The question was "How old are you?" ` , and the age groups were 18-30, 31-45, 46 and older.

Table 3.3: Age Bracket Distributions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		2	.8	.8	.8
	18-30	81	31.5	31.5	32.3
	31-45	107	41.6	41.6	73.9
	46 and above	67	26.1	26.1	100.0
	Total	257	100.0	100.0	

The age distribution of the sample above showed that the majority of respondents were between the ages of 31-45 with a frequency of 107, and a percentage of 41.6%. The second largest age group was the 18-30 year-olds, with the frequency of 81 and percentages of 31.5%. And smallest age group in the sample was the respondents who are 46 and above, with a frequency of 67 and percentages of 21.1%.

A visual representation of the age distribution of the sample as in Figure 3.2.

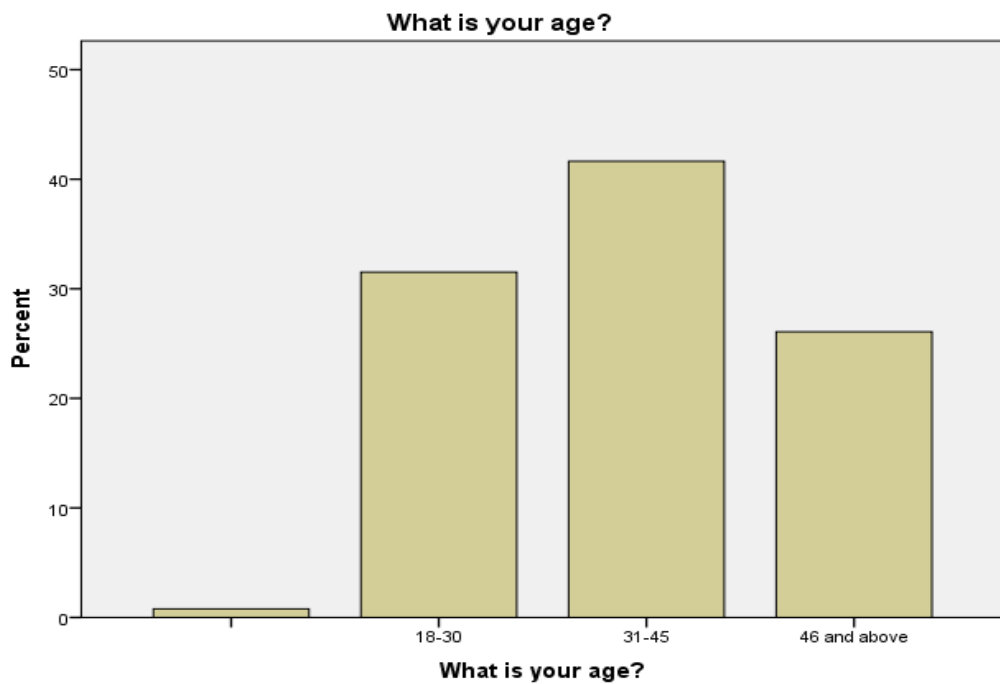


Figure 3.2: Age Distributions

The gender distribution of the samples were analysed using frequency and percentage values. Respondents were asked to select the option that represented their gender. The question was: What is your gender?

Table 3.4: Gender Distributions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		9	3.5	3.5	3.5
	Female	122	47.5	47.5	51.0
	Male	126	49.0	49.0	100.0
	Total	257	100.0	100.0	

The gender distribution showed that the male respondent were more than the female respondent. The male respondent with frequency of 126 and valid percent of 49.0%.

A visual representation of the gender distribution of the sample as in Figure 3.3.

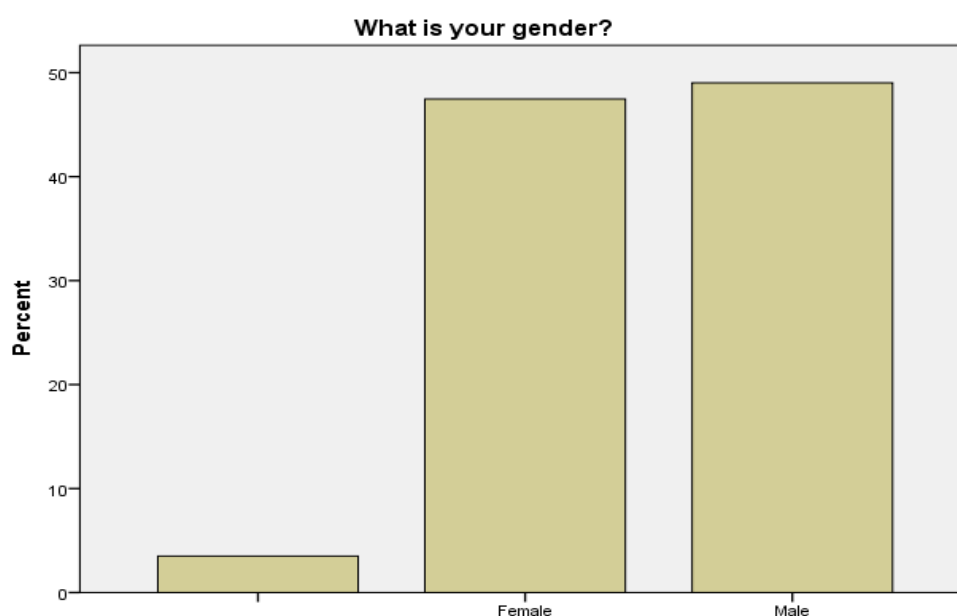


Figure 3.3: Gender Distribution

The table below shows the career/occupation distribution of the sample. The researcher asked `What is Your Career/Occupation?` To the respondents.

Table 3.5: Career/Occupation Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.4	.4	.4
	Civil servant	59	23.0	23.0	23.3
	Engineers	1	.4	.4	23.7
	Farmer	22	8.6	8.6	32.3
	Housewife	12	4.7	4.7	37.0
	Lecturer	1	.4	.4	37.4

Table 3.5: (Cont.) Career/Occupation Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Professional	41	16.0	16.0	53.3
Real estate	1	.4	.4	53.7
Retired	24	9.3	9.3	63.0
Self-employed	44	17.1	17.1	80.2
Student	39	15.2	15.2	95.3
Unemployed	12	4.7	4.7	100.0
Total	257	100.0	100.0	

Statistics showed that Civil Servants responded most to the questionnaire with a frequency of 59 and valid percent of 23.0%, while Engineer, Lecturer and Real Estate workers individually represented the smallest groups with a frequency of 1 and valid percent of 4% for each.

A visual representation of the Career-Occupation distribution of the sample as in Figure 3.4.

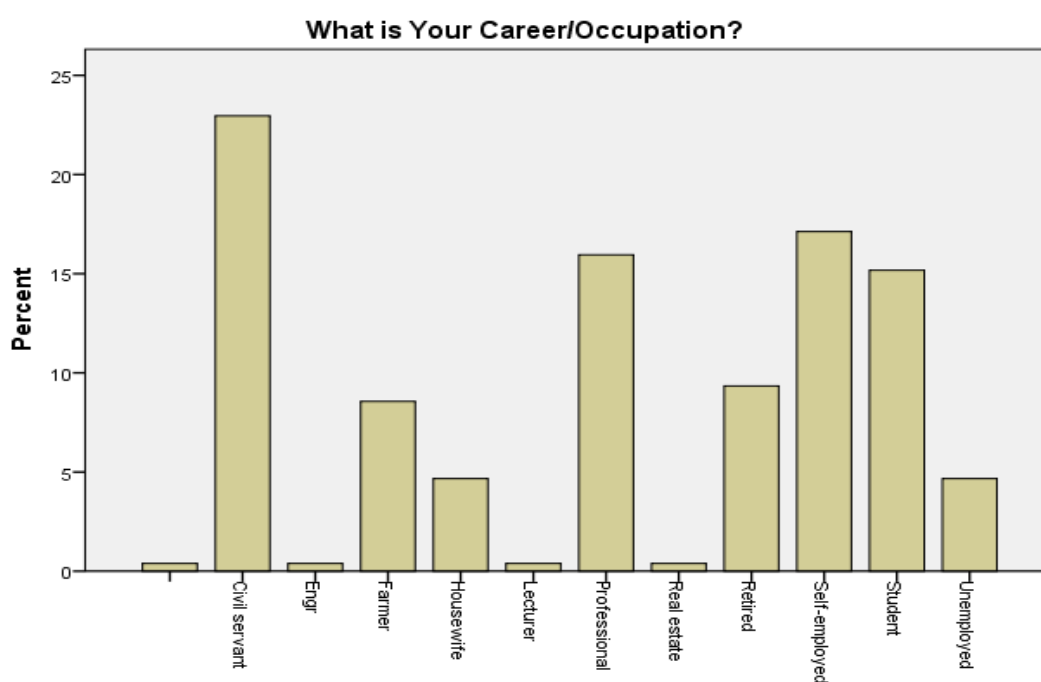


Figure 3.4: Career/Occupation

Table 5.6 below shows what the favourite banks of respondents was. The researcher asked respondents that `What is the favourite bank you bank with? The answers include the major retail banks operating in Nigeria.

Table 3.6: Favourite Banks of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		1	.4	.4	.4
	Access bank	2	.8	.8	1.6
	Diamond Access Bank	29	11.3	11.3	12.5
	FCMB	19	7.4	7.4	19.8
	Fidelity Bank	27	10.5	10.5	30.4
	First Bank PLC	23	8.9	8.9	39.3
	Guarantee Trust bank	25	9.7	9.7	49.0
	Micro Finance Bank	7	2.7	2.7	51.8
	Sterling Bank	9	3.5	3.5	55.3
	UBA	40	15.6	15.6	70.8
	Union Bank	13	5.1	5.1	75.9
	Unity Bank	18	7.0	7.0	82.9
	Zenith Bank	44	17.1	17.1	100.0
	Total	257	100.0	100.0	

The table explains that Zenith bank's customers responded mostly to the questionnaire with a frequency of 44 and valid percent of 17.1%. United Bank for Africa (UBA) bank customers participated with a frequency of 40 with a valid 15.6% as the second highest respondent. Diamond Access Bank's customers were the third largest group with a frequency of 29 and valid percentage of 11.3. While Access bank users responded lower than any other bank with a frequency of 2 and valid percent of 0.8% and cumulative percent of 1.2%.

The 'favourite bank' statistics were visualized and represented as in Figure 3.5. Bar chart shows that majority of the respondent's banks with Zenith bank.

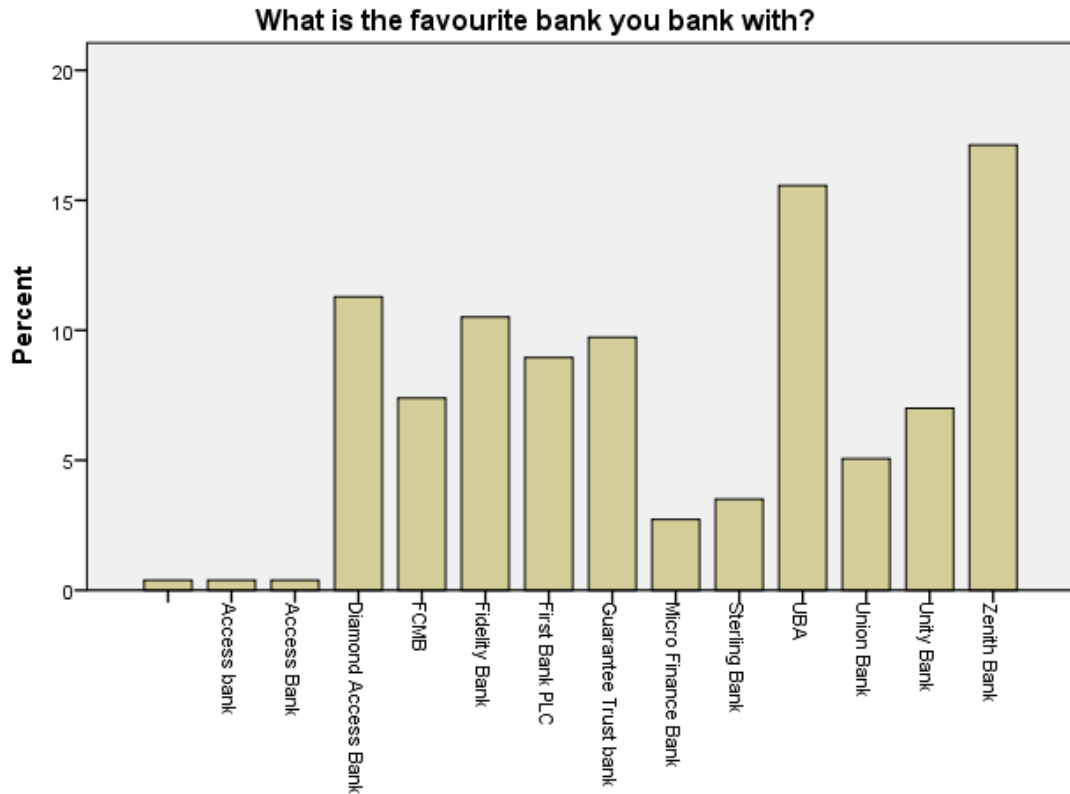


Figure 3.5: Favourite Bank

Table 3.7 shows the years of patronage of customers with their favourite bank. The respondents were asked that ` How long have you been banking/working with your favourite bank?

Table 3.7: Years of Patronage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-1 year	14	5.4	5.4	5.4
	1-5 years	72	28.0	28.0	33.5
	10 years and above	65	25.3	25.3	58.8
	5-10 years	106	41.2	41.2	100.0
	Total	257	100.0	100.0	

The statistics showed that most of the respondents had been working with their favourite bank for the last 5-10 years interval, the number of these respondents in the sample was 106, with a valid percentage of 41.2%. And the smallest group was the respondents that had been working with the same bank for the last 1 year period, with a frequency of 14 and valid percentage of 5.4%.

The `years of patronage` statistics were visualized and represented as in Figure 3.6.

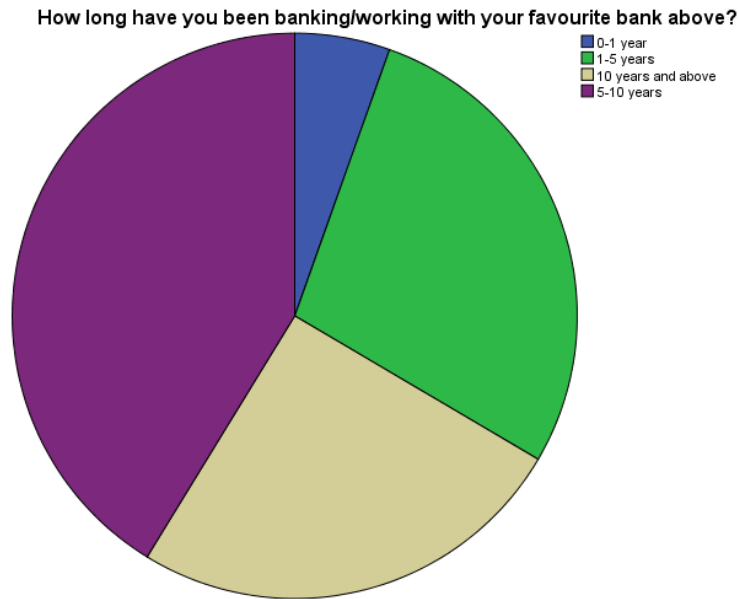


Figure 3.6: Years of Patronage

Table 4.8 shows distribution of the customers who works with other alternatives, the question was `Do you work/bank with other banks? Respondent asked to choose of one of the options as such `YES or NO`

Table 3.8: Working with Alternative Banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	9	3.5	3.5	3.5
No	51	19.8	19.8	23.3
Yes	197	76.7	76.7	100.0
Total	257	100.0	100.0	

The distribution of the answers showed that respondents said `YES` and chooses to work with more than one bank, a frequency of 197 and a valid percentage of 76.7%. While, a minority of respondents answered `NO`, with a frequency of 51 and valid percentage of 19.8%. And, 9 respondents din not answered.

The `working with alternative banks` statistics were visualized and represented below as in Figure 3.7.

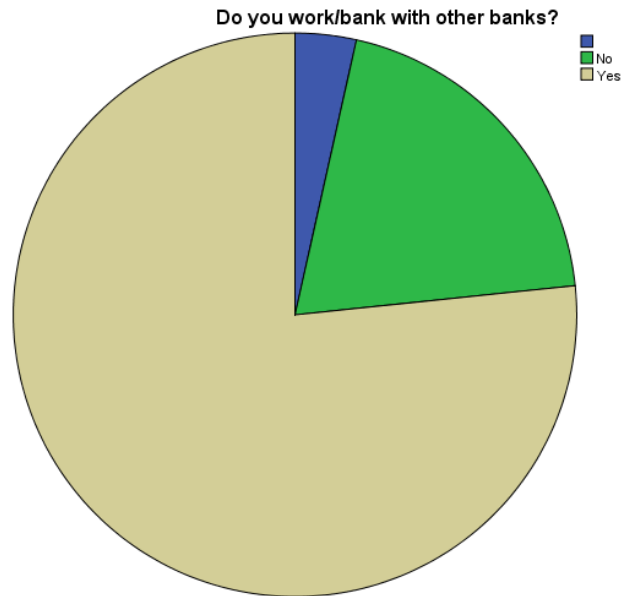


Figure 3.7: Working with Alternative Banks

The pie chart above shows the distribution of individuals working with an alternative bank. The brown colour in the chart show that a total of 197 customers said YES and few with a frequency of 51 said NO in a green colour. While customers with undecided/neutral shows in a blue colour.

3.8.2. Normality Check

The researcher checked for normality of each dimension, when we examine Kolmogorov Simirnov result which of all were significant indicated that distributions were not normal.

The variables were Retail Banking Service Quality (RBSQ) and Customer-Brand Relationship Quality (CBRQ). The sub-dimension for Retail Banking Service Quality (RBSQ) are:

1. Physical Aspect
2. Reliability
3. Personal Interaction
4. Problem Solving
5. Policy

While the sub-dimension for Customer-brand Relationships Quality (CBRQ) are:

1. Passion
2. Interdependence
3. Intimacy
4. Satisfaction/Relationship Quality
5. Customer Self-concept Connection
6. Behavioural Commitment

Normality test was applied to decide whether to use parametric analyses or not, the researcher checked all dimensions for normality of their distributions. The Normality check was conducted using SPSS, according to Durmus at al. (2011) we checked Kolmogorov-Smirnov because the sample size was greater than 50. The test result was all were significant, which indicated that the distributions were not normal.

Table 3.9: Test of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	Df	Sig.	Statistic	df	Sig.
Passion	.180	257	.000	.944	257	.000
Self-concept Connection	.193	257	.000	.931	257	.000
Behavioural Interdependence	.216	257	.000	.922	257	.000
Intimacy	.244	257	.000	.907	257	.000
Satisfaction Relationship Quality	.224	257	.000	.900	257	.000
Customer Commitment	.254	257	.000	.895	257	.000
Physical Aspects	.187	257	.000	.920	257	.000
Personal Interaction	.209	257	.000	.888	257	.000
Problem-solving	.265	257	.000	.861	257	.000
Policy	.286	257	.000	.855	257	.000

Lilliefors Significance Correction

Since the dimensions of Customer-brand Relationships Quality and Retail Banking Service Quality variables indicated a statistically significant departure from normality based on the Kolmogorov-Smirnov test of normality (Table 4.10), the researcher checked the kurtosis and skewness statistics. Results for the abovementioned dimensions were mostly not between ± 1.0 , which means that they were just suitable for nonparametric analyses (George and Mallery, 2019).

Table 3.10: Kolmogorov-Smirnov Test of Normality

	Kurtosis		Skewness	
	Statistics	Std. Error	Statistics	Std. Error
Passion	-.131	.152	.031	.303
Self-concept Connection	-.551	.152	.452	.303
Behavioural Interdependence	-.530	.152	1.020	.303
Intimacy	-.714	.152	1.017	.303
Satisfaction Relationship Quality	-.906	.152	1.955	.303
Customer Commitment	-.714	.152	.726	.303
Physical Aspects	-.488	.152	1.084	.303
Reliability	-.981	.152	1.713	.303
Personal Interaction	-.914	.152	2.012	.303
Problem-solving	-.902	.152	2.147	.303
Policy	-.808	.152	2.010	.303

3.8.4. Correlation Analysis

With strong evidence that the data are just suitable for non-parametric analyses, to test the hypotheses, a series of Spearman's correlation analyses were used. Within the scope of the hypotheses, the researcher examined the correlation between the dimensions of Retail Banking Service Quality (RBSQ) and Customer-Brand Relationship Quality (CBRQ)

The correlation coefficients below 0.50 were considered to indicate weak relationships, between 0.50 and 0.70 mediocre relationships, and greater than 0.70 strong relationships (Durmuş, B et, al 2011).

To test the main hypothesis that “H1: Customer-brand Relationships Quality, and Retail Banking Service Quality have a statistically significant linear relationship”, each sub-hypotheses were tested, and the results were reported as follows:

H1.1: Self-concept Connection and Retail Banking Service Quality have a statistically significant linear relationship.

The correlations between the Self-concept Connection and the Retail Banking Service Quality dimensions were shown in Table 4.11 below.

Table 3.11: Correlations among the Self-concept Connection and the Retail Banking Service Quality dimensions

		Physical Aspects	Reliability dimension	Personal Interaction	Problem-solving	Policy	Self-concept connection	
Spearman's rho	Physical Aspect	Correlation Coefficient	1.000	.591**	.483**	.439**	.421**	.368**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Reliability dimension	Correlation Coefficient	.591**	1.000	.659**	.622**	.511**	.481**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Personal Interaction	Correlation Coefficient	.483**	.659**	1.000	.749**	.582**	.476**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Problem-solving	Correlation Coefficient	.439**	.622**	.749**	1.000	.613**	.419**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.421**	.511**	.582**	.613**	1.000	.441**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000
		N	257	257	257	257	257	257
	Self-concept-connection	Correlation Coefficient	.368**	.481**	.476**	.419**	.441**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.
		N	257	257	257	257	257	257

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

Hypothesis 1.1 that suggests the higher the retail banking service quality, the higher the self-concept connection **was confirmed**. Because all of the correlation coefficients between the self-concept connection dimension and the service quality, despite being weak to mediocre, were statistically significant.

Furthermore, from the table above, the researcher also found that the strongest relationships with the self-concept connection dimension were between Reliability ($r_s=.481$, $p<.001$), and Personal Interaction ($r_s=.476$, $p<.001$). However, Policy ($r_s=.441$, $p<.001$), Problem-solving ($r_s=.419$, $p<.001$), and Physical Aspect ($r_s=.481$, $p<.001$) had also weaker but significant relationships with the self-concept connection dimension.

H1.2: Brand Passion/Love and Retail Banking Service Quality have a statistically significantly linear relationship.

The correlations between Brand Passion/Love and the Retail Banking Service Quality dimensions were presented in Table 3.12 below.

Table 3.12: Correlations between the Passion and the Retail Banking Service Quality Dimensions

		Passion	Physical Aspect	Reliability dimension	Personal Interaction	Problem-solving	Policy	
-Spearman's rho	Passion	Correlation Coefficient	1.000	.280**	.364**	.416**	.343**	.309**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Physical Aspect	Correlation Coefficient	.280**	1.000	.591**	.483**	.439**	.421**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Reliability dimension	Correlation Coefficient	.364**	.591**	1.000	.659**	.622**	.511**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Personal Interaction	Correlation Coefficient	.416**	.483**	.659**	1.000	.749**	.582**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257
	Problem solving	Correlation Coefficient	.343**	.439**	.622**	.749**	1.000	.613**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.309**	.421**	.511**	.582**	.613**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.
		N	257	257	257	257	257	257

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

Hypothesis 1.2 that asserts the higher the retail banking service quality, the higher the passion for the bank brand **was confirmed**. Since all of the correlation coefficients between the Passion and the service quality dimensions indicated weak but statistically significant relationships.

Moreover, from Table 12, the researcher also revealed that the strongest relationships with the Passion were between Personal Interaction ($r_s=.416$, $p<.001$). However,

Reliability ($r_s=.364$, $p<.001$), Problem-solving ($r_s=.343$, $p<.001$), Policy ($r_s=.309$, $p<.001$), and Physical Aspect ($r_s=.280$, $p<.001$) had also weaker but significant relationships with the self-concept connection dimension.

H1.3: Behavioural Interdependence and Retail Banking Service Quality have a statistically significantly linear relationship.

Table 3.13 below shows the correlations between the Behavioural Interdependence and the Retail Banking Service Quality dimensions.

Table 3.13: Correlations between the Behavioural Interdependence and the Retail Banking Service Quality Dimensions

		Reliability dimension	Personal Interaction	Problem-solving	Policy	Behavioral Interdependence	Physical Aspect	
Spearman's rho	Behavioral Interdependence	Correlation Coefficient	.454**	.397**	.325**	.372**	1.000	.471**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000
		N	257	257	257	257	257	257
	Reliability dimension	Correlation Coefficient	1.000	.659**	.622**	.511**	.454**	.591**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Problem solving	Correlation Coefficient	.622**	.749**	1.000	.613**	.325**	.439**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.511**	.582**	.613**	1.000	.372**	.421**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257
	Personal Interaction	Correlation Coefficient	.659**	1.000	.749**	.582**	.397**	.483**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Physical Aspect	Correlation Coefficient	.591**	.483**	.439**	.421**	.471**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.
		N	257	257	257	257	257	257
	** . Correlation is significant at the 0.01 level (2-tailed).							

Hypothesis 1.3 that claims the higher the banking service quality is higher, the higher the behavioural interdependence between the bank and the customer **was confirmed**. All correlation coefficients between the Behavioural Interdependence

and the service quality dimensions were statistically significant despite being weak to mediocre.

Also, from Table 4.13, the researcher found out that the strongest relationships with the Behavioural Interdependence were between the Physical Aspects ($r_s=.471$, $p<.001$) and the Reliability dimension ($r_s=.454$, $p<.001$). Additionally, Personal Interaction ($r_s=.397$, $p<.001$), Problem-solving ($r_s=.325$, $p<.001$), and Policy ($r_s=.372$, $p<.001$) had also weaker but significant relationships with the Behavioural Interdependence dimension.

H1.4: Intimacy and Retail Banking Service Quality have a statistically significantly linear relationship.

Table 4.14 presents the correlations between the Intimacy and the Retail Banking Service Quality dimensions.

Table 3.14: Correlations between the Brand Intimacy and the Retail Banking Service Quality Dimensions

		Reliability dimension	Personal_Interaction	Problem_solving	Policy	Physical Aspect	Intimacy	
Spearman's rho	Reliability dimension	Correlation Coefficient	1.000	.659**	.622**	.511**	.591**	.559**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Personal_Interaction	Correlation Coefficient	.659**	1.000	.749**	.582**	.483**	.517**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Problem_solving	Correlation Coefficient	.622**	.749**	1.000	.613**	.439**	.483**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.511**	.582**	.613**	1.000	.421**	.404**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257
	Physical_Aspect	Correlation Coefficient	.591**	.483**	.439**	.421**	1.000	.445**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000
		N	257	257	257	257	257	257
	Intimacy	Correlation Coefficient	.559**	.517**	.483**	.404**	.445**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.
		N	257	257	257	257	257	257

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

Hypothesis 1.4 that puts forth the higher the retail banking service quality is higher, the higher the intimacy between the bank and the customer **was confirmed**. All correlation coefficients between the Intimacy and the service quality dimensions showed weak to mediocre yet statistically significant relationships.

Further, from Table 3.14, the researcher observed that the strongest relationships with the Behavioural Interdependence were between the Reliability ($r_s=.559$, $p<.001$) and Personal Interaction ($r_s=.517$, $p<.001$). In addition, Problem-solving ($r_s=.483$, $p<.001$), Physical Aspects ($r_s=.445$, $p<.001$) and Policy ($r_s=.404$, $p<.001$) had also significant relationships with the Intimacy dimension.

H1.5: Satisfaction/Relationship Quality and Retail Banking Service Quality have a statistically significantly linear relationship.

The correlations between the Customer Satisfaction/Relationship Quality and the Retail Banking Service Quality dimensions were presented in Table 3.15 below.

Table 3.15: Correlations between the Customer Satisfaction/Relationship Quality and the Retail Banking Service Quality Dimensions

		Reliability_ dimension	Personal_ Interaction	Problem- solving	Policy	Physical Aspect	Satisfaction/ Relationship Quality	
Spearman's rho	Reliability_ dimension	Correlation Coefficient	1.000	.659**	.622**	.511**	.591**	.736**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Personal_ Interaction	Correlation Coefficient	.659**	1.000	.749**	.582**	.483**	.593**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Problem_ solving	Correlation Coefficient	.622**	.749**	1.000	.613**	.439**	.512**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.511**	.582**	.613**	1.000	.421**	.465**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257
	Physical_ Aspect	Correlation Coefficient	.591**	.483**	.439**	.421**	1.000	.506**
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000
		N	257	257	257	257	257	257
	Satisfaction/ Relationship Quality	Correlation Coefficient	.736**	.593**	.512**	.465**	.506**	1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.
		N	257	257	257	257	257	257

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

Hypothesis 1.5 that claims the higher the retail banking service quality is higher, the higher the customer satisfaction with the bank **was confirmed**. All correlation

coefficients between the customer satisfaction with the bank dimension and the service quality dimensions indicated mediocre to strong and statistically significant relationships.

Further, from Table 3.15, the analysis revealed that the strongest relationships with the the Customer Satisfaction with the bank were between the Reliability ($r_s=.736$, $p<.001$) and Personal Interaction ($r_s=.593$, $p<.001$). Also, Problem-solving ($r_s=.512$, $p<.001$), Physical Aspects ($r_s=.506$, $p<.001$) and Policy ($r_s=.465$, $p<.001$) had also significant relationships with the Customer Satisfaction with the bank.

H1.6: Customer Commitment and Retail Banking Service Quality have a statistically significantly linear relationship.

The correlations between the Customer Commitment and the Retail Banking Service Quality dimensions were presented in Table 3.16.

Table 3.16: Correlations between the Customer Commitment and the Retail Banking Service Quality Dimensions

		Reliability_ dimension	Personal_ Interaction	Problem- solving	Policy	Physical Aspect	Customer_ Commitment	
Spearman's rho	Reliability_ dimension	Correlation Coefficient	1.000	.659**	.622**	.511**	.591**	.571**
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Personal_ Interaction	Correlation Coefficient	.659**	1.000	.749**	.582**	.483**	.498**
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000
		N	257	257	257	257	257	257
	Problem_ solving	Correlation Coefficient	.622**	.749**	1.000	.613**	.439**	.467**
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000
		N	257	257	257	257	257	257
	Policy	Correlation Coefficient	.511**	.582**	.613**	1.000	.421**	.420**
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000
		N	257	257	257	257	257	257

Table 3.16: (Cont.) Correlations between the Customer Commitment and the Retail Banking Service Quality Dimensions

		Reliability_ dimension	Personal_ Interactions	Problem- solving	Policy	Physical Aspect	Customer_ Commitment
Physical_ Aspect	Correlation Coefficient	.591**	.483**	.439**	.421**	1.000	.464**
	Sig. (2-tailed)	.000	.000	.000	.000	.	.000
	N	257	257	257	257	257	257
Customer_ Commitment	Correlation Coefficient	.571**	.498**	.467**	.420**	.464**	1.000
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.
	N	257	257	257	257	257	257
** . Correlation is significant at the 0.01 level (2-tailed).							

Hypothesis 1.6 that suggests the higher the banking service quality is higher, the higher the customer commitment to the relationships with the bank **was confirmed**. All correlation coefficients between the customer commitment to the bank and the service quality dimensions presented weak to mediocre but statistically significant relationships.

Further, from Table 3.16, the analysis revealed that the strongest relationships with the Customer Satisfaction with the bank were between the Reliability ($r_s=.571$, $p<.001$). Additionally, Personal Interaction ($r_s=.498$, $p<.001$), Problem-solving ($r_s=.467$, $p<.001$), Physical Aspects ($r_s=.464$, $p<.001$) and Policy ($r_s=.420$, $p<.001$) had also significant relationships with the Customer Satisfaction with the bank.

4. CONCLUSION AND DISCUSSION

This chapter consists of four sections. In the "Conclusions" section, the researcher summarized the objectives, methodology, and results of the study. During the discussion, the results were interpreted in terms of whether they are compatible with the existing literature and the possible theoretical implications of the results discussed. Later in the Limitations, of the study that may lead to an obstacle to fully generalize the findings to the population. Finally, the Recommendations section discussed relevant practical implications for banks and possible future venues for researchers.

4.1. Conclusions

The study aimed to shed light on the relationship between banking service quality and customer-brand relationship quality in the Nigerian customer or also called the retail banking sector. For this purpose, 257 samples were collected to determine the relationships between the retail banking service quality model (RBSQ) and customer-brand relationship quality (CBRQ). The dimensions of retail banking service quality i.e. physical quality, reliability, personal interaction, problem solving and policy were based on work (Dobholkar et.al, 1996).

In addition, dimensions of customer–brand relationship quality, i.e., passion/love, self-esteem connection, behavioral interdependence, intimacy, satisfaction/relationship quality, and customer commitment, were based on a 20-item scale which were developed by Breivik and Thorbjmsen (2008). The data collection method was an online survey through Google, and the data collection tool was a questionnaire consisting of 58 questions on a 5-point Likert-type scale. SPSS was used for data analysis namely descriptive statistics, factor analysis, reliability analysis and correlation analysis.

Based on the statistical analysis, the fact that all sub-hypotheses were confirmed also supported the main hypothesis of a positive and significant relationship between

Retail Banking Service Quality (RBSQ) and customer-brand relationship quality (CBRQ). The table below summarizes the main and sub-hypotheses, namely:

Table 4.1: Summary of the Research Hypotheses

Main Hypothesis	H1: Retail Banking Service Quality and Customer-brand Relationship quality have a statistically significant linear relationship.	Accepted , due to confirmed of all sub-hypotheses
Sub-hypothesis	H1.1: Self-concept Connection and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the self-concept connection dimension and the service quality, despite being weak to mediocre, were statistically significant.
Sub-hypothesis	H1.2: Brand Passion/Love and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the Passion and the service quality dimensions indicated weak but statistically significant relationships.
Sub-hypothesis	H1.3: Behavioural Interdependence and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the Behavioural Interdependence and the service quality dimensions were statistically significant despite being weak to mediocre.
Sub-hypothesis	H1.4: Brand Intimacy and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the Intimacy and the service quality dimensions showed weak to mediocre yet statistically significant relationships.
Sub-hypothesis	H1.5: Satisfaction/Relationship Quality and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the customer satisfaction with the bank dimension and the service quality dimensions indicated mediocre to strong and statistically significant relationships.
Sub-hypothesis	H1.6: Customer Commitment and Retail Banking Service Quality have a statistically significant linear relationship.	Confirmed. All correlation coefficients between the customer commitment to the bank and the service quality dimensions presented weak to mediocre but statistically significant relationships.

4.2. Discussion

Inclusive, and after the test of the hypotheses, an answer was given to the main question of this research (is there a significant relationship between of service quality

and the quality of customer-brand relationships in the Nigerian retail banking sector?), the answer was "YES", which means banks looking to improve and deepen their customer relationships can rely on improving the quality of service dimensions. In parallel, according to Monga (2002), higher quality customer-brand relationships can help companies strengthen brand loyalty, deepen customer knowledge so that they can develop better product and service solutions for customers.

Breivik (2008) however pointed out how better customer relationships could lead to a higher level of customer loyalty and brand support from customers in various forms, word to mouth, persistence in purchase behavior.

Looking at table 17 above, the results suggested that there is a significant positive relationship between the quality of service and the quality of customer-brand relationships, which is supported by the results of the work of Dabholkar et al. (1996), which suggest that companies offering better quality customer solutions may enjoy greater customer satisfaction and thus stronger customer relationships, particularly in terms of customer engagement and love / passion.

Additionally, the writers point out that in today's highly competitive retail arena, reversing into improving service quality could be one of the best ways to differentiate and meet the needs and wants of your customers better than your competitors, which is critical to create a competitive advantage.

Based on a review of the literature, further studies verified the relationships between service quality and the quality of customer-brand relationships

- Arcand et al. (2017) observed that the quality of the mobile banking service impacts customer trust and engagement.
- Liao, et al. (2011), indicated that inconsistent service quality has a primarily negative effect on the relationship between electronic service quality and the quality of customer-brand relationships.
- Venetis and Ghauri (2004) maintained that quality of service helps companies develop long-term relationships and build customer loyalty.
- Bell, et al. (2005) proof out that as the quality of customer-brand relationships deepens, consumers improve their experience in the company's product and service line, which in turn develops higher switching costs for

customers. In other words, the results showed how the quality of the technical and functional service can increase customer loyalty.

- Wong and Sohal, (2003) however obtained results that indicate that the quality of service and customer loyalty are closely linked, especially at the company level (relationship with the brand), rather than at the interpersonal level (relationship with the staff).
- Sureshchandar et al. (2002) showed that service quality and customer satisfaction are independent but closely related, which also means that an increase in service quality is likely to translate into an increase in satisfaction of customers , or vice versa.

Ultimately, regarding the compatibility of the research results with previous ones, it was obvious that the study results were supported by the existing literature. And in a theoretical sense, this bibliographic support also confirms the validity of the results of this study.

4.3. Limitations

Due to limited time and financial resources, the fact that the researcher was unable to reach a large sample size, i.e. a sample size of 257, can be considered the main limitation of this study.

An online questionnaire was generated due to the difficulty of being present in the country chosen for the study, the Federal Republic of Nigeria.

Furthermore, it should be noted that this research has not received any specific contributions from funding agencies in the public, commercial, non-governmental or non-profit sectors.

4.4. Recommendations

Based on the results of the study, several recommendations were made for professionals looking for ways to improve service quality and maintaining the quality of customer-brand relationships, as well as for researchers looking for places for further research.

Research professionals are often interested in determining the overall quality of the service, and the size depends on the quality of the service. At this point, our findings can not only provide meaningful insights into the retail banking industry in Nigeria, but our scale can also be used as a tool to gather benchmark data on the current level of service quality and brand relationships.

Regular measurements that check whether service quality or customer relations are better can help companies or organizations to spot service or relationship areas that need improvement. In other words, the scope of the study serves as an analytical tool that allows banks and bankers to identify their weak service areas that need attention. Furthermore, these service quality and/or brand-customer relationship analyzes can be performed either at a general level (using the entire scale), or at a dimensional level (using components of a specific dimension to provide individual dimensions of service quality or customers - brand relations). Analyzing these different levels of data will allow managers to identify problem areas in their bank (at an aggregate or dimensional level) in allocating resources to improve specific aspects of service quality and/or customer brand quality.

The researcher wishes to recommend some topics and key areas for further research;

- Service Quality Influence on Customer Decisions and Information with Brand-Relationships.
- The Effect of Service Quality, Wealth Creation and Economic Development of Nations, specifically Western African Economies.

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RESUME

Emmanuel Uzor Ikpeamanam

EDUCATION:

University Degree in Education Economics

Master's Degree in Business Administration

LANGUAGE SKILLS:

Advanced English

I aim to work as a Consultant and Lecturer

EMPLOYMENT HISTORY:

1. English and Economics Teacher, 2014-2015

De fortune academy, Cross River State Nigeria

2, English and Economics Teacher

NYSC, Asong Community Grammar School, Akwa Ibom State, 2016-2017

3, Customer Representative, Sooth Health Care & Invt. LTD, 2017-2019

Bridge head Onitsha, Anambra State, Nigeria

4, Educational Consultant and Director at

Nuel Uzor Consulting Limited 2020 till Date