

**IMPACT OF QUALITY CUSTOMER SERVICE AND BRAND PERCEPTION OF
COMMERCIALS BANK IN BENIN CITY**

BY

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**DEPARTMENT OF MARKETING
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BENIN CITY**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF MARKETING,
FACULTY OF MANAGEMENT SCIENCES, UNIVERSITY OF BENIN, BENIN CITY
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
BACHELOR OF SCIENCE (B.Sc) DEGREE IN MARKETING**

FEBRUARY, 2025

DECLARATION

I declare that:

This project work is based on a study carried out by me in the Department of Marketing, Faculty of Management Sciences, University of Benin under the supervision of **Dr. S.J. Osifo**. All ideas and views are product of my personal research, effort and where the views of others were expressed, they have been duly acknowledged.

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CERTIFICATION

This is to certify that this research work titled “**Impact of quality customer service and brand perception of commercial banks in Benin city.**” was carried out and submitted by **IGBERAESE ABIGAIL** with Matriculation Number **MGS2000018** for the award of Bachelor of Science (B.Sc) degree in Marketing, University of Benin, Benin City.

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DEDICATION

This project is dedicated to Almighty God for his guidance, wisdom and strength throughout this academic journey

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I would like to express my deepest gratitude to Almighty God for His guidance, wisdom, and strength throughout the course of this final year project. Without His grace, this achievement would not have been possible.

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Abstract

This study examined the relationship between quality customer service and brand perception among commercial bank customers in Benin City, Nigeria. The research focused on four key dimensions of customer service: employee performance, good communication, quick responsiveness, and empathy, assessing their impact on brand perception. A total of 385 questionnaires were distributed to customers within the Benin Metropolis, with 380 successfully retrieved and analyzed. The study adopted a quantitative research design, utilizing descriptive statistics and regression analysis to evaluate the data. The findings reveal that employee performance, quick responsiveness, and empathy have a significant positive relationship with brand perception, indicating that efficient service delivery and customer engagement enhance brand perception. However, good communication does not significantly influence brand perception, suggesting that customers may prioritize service efficiency and personalized interactions over mere information exchange. Based on these findings, the study recommends that commercial banks invest in employee training programs, enhance service responsiveness through technology-driven solutions, and foster a customer-centric approach emphasizing empathy to improve brand perception. Additionally, banks should focus on optimizing service delivery rather than solely improving communication strategies to strengthen their competitive advantage in the banking sector.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In today's competitive banking industry, quality customer service plays a very important role in brand perception, especially in the commercial banking sector (Chiguvu & Guruwo, 2015). Customer service is a key differentiator as banks strive to build long-term relationships with their customers by providing them with a reliable and personalized service experience (Bankole & Olubunmi, 2017). Quality customer service includes various dimensions, including responsiveness, reliability, and empathy, which collectively shape customer experiences and brand perceptions of a bank (Parasuraman, Zeithaml, & Berry, 2015). Effective customer service not only promotes customer satisfaction and loyalty, but also improves the overall reputation and market positioning of banks (Aheto, Agyekum, & Akuamoah, 2019).

Brand perception, which refers to customer perception Consumers' impressions and beliefs about a brand are significantly influenced by their interactions with banking services (Khan, 2018). Favorable brand perception can lead to increased customer loyalty, positive word of mouth and competitive advantage in attracting new customers (Okpara & Onwuka, 2015). A study by Aremu, Ekpo and Adesina (2017) on Nigerian banks showed that better customer service leads to greater customer satisfaction and loyalty, which improves brand perception. With increasing

customer expectations and the dynamic nature of the banking industry, maintaining a strong and positive brand perception has become essential. Customers' experiences and interactions with bank staff significantly influence their perception of the bank's brand. Positive experiences drive loyalty and advocacy, while negative interactions can lead to attrition and reputational damage (Smith, 2022).

In Benin City, where the banking sector has grown rapidly, the role of customer service in the public perception of commercial banks is particularly important. As the number of banks increases, competition increases, forcing banks to differentiate themselves. Effective customer service provides a competitive advantage and is often considered a critical factor affecting customer satisfaction and loyalty (Agu & Kalu, 2015). Therefore, understanding the impact of customer service quality on brand perception is essential for banks that want to maintain growth and customer trust.

The advent of digital banking and increasing reliance on technology have transformed customer service delivery, making it imperative for banks to adapt and maintain service quality across physical and digital channels (Balogun, Olusegun & Alao, 2020). A research by Oyewole *et al.* (2019) highlighted the role of digital banking in shaping customer experience and branding in the banking sectors in Benin City. With the advent of digital banking, customers expect fast and efficient service through various channels, further emphasizing the need for quality customer service (Ojo, 2021).

This research aims to study the impact of quality customer service on brand perception in the context of commercial banks in Benin City. By exploring the relationship between service quality and customer perceptions, this study provides insight into how banks can improve service delivery and enhance their brand image in a competitive market (Doe, Smith & Johnson, 2018).

1.2 Statement of the Problem

The banking sector plays a crucial role in economic development and competition between commercial banks has intensified, thus making the quality of customer service a key determinant of brand perception and overall customer loyalty (Adewoye & Akanbi, 2017). Despite this recognized importance, there is still a significant gap between customer expectations and actual service experience. Issues such as inadequate response, lack of personalized service and insufficient training of employees have been reported, which lead to customer dissatisfaction and negatively affect the brand image of banks (Sulaiman & Olayiwola, 2019).

Recent studies have shown that the quality of customer service is an important determinant of brand perception and can influence customer behavior and loyalty (Agyapong, 2023). However, empirical research examining the relationship between customer service quality and brand perception in commercial banks in the context of Benin City remains limited. This research gap

prevents banks from fully understanding how to use customer service as a strategic tool to enhance brand reputation and achieve sustainable growth (Adeyemi & Akinwale, 2022).

With the recent rise of fintech competitors and changes in consumer behaviors, traditional commercial banks in Benin City need to reassess their customer service frameworks to maintain relevance and attract a wider customer base (Nwosu & Uche, 2023). Without a good understanding of the impact of customer service quality on brand perception, banks may struggle to implement effective improvements in their services, leading to reduced customer loyalty and a weakening of the value of the brand (Wang & Zhang, 2020).

The changing financial landscape, characterized by technological advances and changing customer expectations, exacerbates the need for banks in Benin City to effectively adapt customer service strategies (Okafor, 2021). Without a clear understanding of how customer service quality affects brand perception in this specific environment, banks may struggle to implement targeted improvements, resulting in a reduction in their market share and a weakening of the value of the brand (Taylor & Baker, 2019). It is essential for commercial banks in Benin City to address this issue to develop targeted strategies to not only meet but also exceed customer expectations, thus improving their brand perception and competitiveness (Okonkwo & Akinyemi, 2022).

1.3 Research Question

The following research questions will be addressed

1. What is the relationship between employee Performance and brand perception on commercial banks in Benin City?
2. What is the relationship between good communication and brand perception on commercial banks in Benin city?
3. What is the relationship between quick responsiveness and brand perception on commercial banks in Benin City?
4. What is the relationship between empathy and brand perception on commercial banks in Benin City?

1.4 Objective of the Study

The broad objective of this study is to investigate the relationship between quality customer service and brand perception among commercial bank customers in Benin City. The specific objectives of the Study are :

1. To determine how employee Performance affects brand perception of bank brand in Benin City.

2. To evaluate how good communication influences brand perception of commercial banks in Benin City.

3. To ascertain how the quick responsiveness to problems influences brand perception of commercial banks in Benin City.

4. To evaluate how empathy by bank service provider affects brand perception of commercial banks in Benin City.

1.5 Research Hypothesis

The study shall test the following hypotheses stated in a null form:

1. There is no significant relationship between employee Performance and brand perception of bank brand in Benin City.

2. There is no significant relationship between good communication and brand perception of commercial banks in Benin City.

3. There is no significant relationship between quick responsiveness to problems and brand perception of commercial banks in Benin City.

4. There is no significant relationship between empathy by bank service provider and brand perception of commercial banks in Benin City.

1.6 Significance of the Study

The impact of customer service quality on brand perception of commercial banks in Benin City is multifaceted and includes several dimensions. This research is of considerable importance to various stakeholders, including banking institutions, customers and policy makers.

Banking sector: The Nigerian banking sector can benefit from this research. As banks across the country strive to improve their customer service practices, the results of this study can provide best practices in service delivery. A focus on service quality can improve customer trust in financial institutions, leading to stronger customer relationships and long-term success. In an increasingly digital and competitive banking landscape, service quality will remain an important factor in differentiating successful banks from those struggling to retain customers.

Customers: For customers, this research is important because it helps highlight the importance of customer service in their overall experience with financial institutions. Quality customer service plays an important role in how customers perceive a brand. These perceptions influence their decision to stay loyal to a bank or switch to a competitor. The results of this research will help empower customers by making them aware of their expectations in terms of service quality and how banks can better meet these expectations. According to a study by Zeithaml et al. (2016), exceptional service encourages customers to return and builds customer

loyalty. As banks improve their service offerings, customers are likely to benefit from better service experiences, faster responses to complaints and more personalized attention.

Policymakers and Regulators: This study is also relevant to the policymakers and regulators of the Nigerian banking sector. As the findings reveal the relationship between service quality and brand perception, regulators can use this information to create policies and standards that prioritize customer service excellence in the banking industry. By understanding the factors that contribute to positive brand perception, policy makers can develop guidelines that encourage banks to adopt more customer-centric strategies. Improving customer service throughout the sector can contribute to the stability and reliability of the Benin City banking system, which will ultimately benefit the national economy.

Academic Research: This research contributes to increasing the understanding of service quality and brand perception in the banking sector, especially in the context of developing economies such as Benin. By focusing on a specific geographic location, the research provides nuanced perspectives that may differ from broader studies, thus contributing to the theoretical frameworks surrounding customer relationship management (CRM) and brand perception in the financial sector. (Nwankwo & Ajemunigbohun, 2015). The findings can serve as a basis for further academic exploration, in areas such as cultural influences on customer service, regional differences in banking practices and the evolving role of digital banking in the brand perception.

1.7 Scope of the Study

The study will be conducted within Benin City, Nigeria, focusing on commercial banks operating in this region. The research examined specific dimensions of customer service quality, such as responsiveness, empathy, effective communication, and how these dimensions influence various aspects of brand perception, such as brand loyalty, brand trust, brand equity, and customer satisfaction. This research is conducted between April 2024 till January 2025.

1.8 Limitation of the Study

The study has certain limitations. Brand perception is subjective and vary significantly from one individual to another, making it challenging to measure accurately. The sample size was limited, affecting the generalizability of the results. The sample size was not diverse enough to represent the entire population of Benin City. Additionally access to some comprehensive and detailed data from banks were restricted, limiting the depth of the analysis.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is broken down into three sections. They are as follows: conceptual literature, theoretical literature, and empirical literature. The conceptual literature examines some concepts related to the subject matter, the theoretical literature examines some relevant theories related to the topic under study, and the empirical literature examines some previous studies that are closely related to this current study with their findings.

2.2 Conceptual Review

2.2.1 Commercial Banks

Commercial banks are financial institutions that primarily accept deposits from the public, provide loans, and offer a wide array of financial services aimed at supporting economic activities (Cecchetti & Schoenholtz, 2021). They play a vital role in the financial system by channeling funds from savers to borrowers, thereby facilitating investment and consumption, which are essential for economic growth (Freixas, Laeven, & Peydró, 2015). Commercial banks are also instrumental in maintaining liquidity within the economy and managing financial risks, which is critical for economic stability (Kashyap, Rajan, & Stein, 2020). The regulatory

environment surrounding commercial banks is often stringent due to their potential impact on systemic stability and their role in the broader economic infrastructure (Laeven & Valencia, 2020).

The historical development of commercial banks dates back to ancient civilizations, where they served as intermediaries in trade and finance, though the modern concept evolved significantly in Europe during the medieval period (Diamond, 2021). The establishment of institutions like the Bank of England in the late 17th century marked a turning point in the formalization of commercial banking, laying the groundwork for contemporary banking practices (Goodhart, 2020). With the onset of the Industrial Revolution, the demand for financial services surged, leading to the rapid expansion and modernization of commercial banking, particularly in Europe and North America (Battilossi & Cassis, 2020). Today, commercial banks have expanded their services beyond traditional banking activities to include electronic banking, wealth management, and global financial services, aligning with the demands of an increasingly globalized economy (Beck, Demirgüç-Kunt, & Levine, 2022).

2.2.2 Quality Customer Service

Customer service quality is often conceptualized as a process that meets or exceeds customer expectations through efficient and personalized engagement, fostering satisfaction and loyalty (Kumar & Sreedharan, 2018). Zeithaml and Bitner (2021) emphasize that quality customer

service entails responsiveness, empathy, and assurance, which collectively enhance customers' perception of service reliability and credibility. Lovelock and Patterson (2019) define quality customer service as a set of interactions that prioritize promptness, courtesy, and the fulfillment of customer needs, ultimately contributing to positive customer outcomes and satisfaction. Komunda and Osarenkhoe (2020) described it as a continuous process involving consistent effort to meet customer demands in a way that reinforces trust and commitment. These definitions converge on the idea that quality customer service encompasses both functional aspects, such as efficiency and accuracy, and relational aspects, such as empathy and assurance, creating a holistic experience that elevates customer satisfaction. Kietzmann and Pitt (2021) argued that in the context of commercial banking, quality customer service must adapt to technological advancements, incorporating digital solutions that support accessibility and personalization. Consequently, quality customer service in commercial banks is not only about meeting immediate needs but also about building a robust, trust-based relationship with clients (Kumar & Sreedharan, 2018).

High-quality customer service strengthens brand loyalty by fostering trust and satisfaction, which are crucial determinants of positive brand perception (Siddiqi, 2018). When customers perceive that a bank consistently provides responsive and personalized service, their brand perception improves, often resulting in favorable word-of-mouth referrals and a greater likelihood of repeat business (Lee, 2019). Ryu and Lee (2021) contend that quality service experiences enhance the

bank's reputation, positioning it as a trustworthy and customer-centric brand in a competitive market. Pansari and Kumar (2020) emphasize that quality customer service contributes to emotional attachment, as customers develop a positive emotional association with the brand, which enhances loyalty and mitigates the risk of switching to competitors. Abubakar and Al-Zubi (2022) note that in the context of digital banking, quality service delivery across online and offline platforms strengthens brand consistency, thereby improving customer perceptions of reliability and accessibility. Consequently, consistent quality customer service plays a pivotal role in shaping a bank's brand image, as customers associate high-quality interactions with the bank's core values and mission (Siddiqi, 2018).

2.2.2.1 Employee Performance

According to Jha (2021), employee performance involves the effectiveness and efficiency with which an employee meets or exceeds organizational expectations and objectives. This definition emphasizes the alignment between individual outcomes and organizational goals, reflecting a goal-oriented perspective on performance. Ma and Gu (2020) describe employee performance as the extent to which employees engage in behaviors that contribute to organizational success, focusing on measurable outputs and competencies that align with organizational standards. In a related conceptualization, Shafique and Bakari (2019) define employee performance as a combination of task-related behaviors and contextual actions that support the broader organizational environment, highlighting both task completion and interpersonal dynamics.

These definitions share a common understanding that employee performance is not merely about completing tasks but also involves a behavioral dimension that aligns with organizational values and objectives (Jha, 2021; Ma & Gu, 2020; Shafique & Bakari, 2019).

High employee performance in customer service contexts enhances brand perception by reinforcing positive customer experiences, which in turn strengthens brand loyalty and trust (Kaur & Sharma, 2022). According to Park and Tran (2021), customers in banking sectors often associate the quality of service with the brand's credibility, meaning that employees who perform effectively create a favorable impression of the brand. Positive employee performance leads to consistent service quality, which influences customer satisfaction and fosters a reliable brand image (Nguyen & Wang, 2020). Fostering high employee performance in customer service roles thus directly contributes to brand perception by ensuring that customer expectations are consistently met, resulting in stronger customer-brand relationships (Khan & Azam, 2023). Employee performance in this context acts as a crucial determinant of brand perception, as consistent and high-quality service interactions lead to an enhanced brand reputation and customer loyalty, reinforcing the competitive positioning of commercial banks in the marketplace (Kaur & Sharma, 2022).

2.2.2.2 Effective Communication

Responsiveness Communication, as described by Gunawan and Septia (2021), entails the exchange of messages, encompassing both verbal and non-verbal elements, with the primary goal of establishing understanding between parties. This perspective highlights the dual nature of communication, emphasizing the role of both spoken words and non-verbal cues in constructing meaning. Kumar and Pansari (2019) frame communication as a systematic process by which information is transmitted and understood, underscoring the importance of clarity and mutual comprehension within the process. This definition aligns with the notion that communication within a commercial context must be purposeful and effectively bridge the knowledge gap between entities. Zhang and Bartol (2022) further define communication as a dynamic interaction where feedback mechanisms are central to ensuring the correct interpretation of messages. The integration of these perspectives emphasizes that communication extends beyond simple message exchange; it embodies a cyclical process involving transmission, reception, and feedback, thereby ensuring that intended meanings are accurately conveyed and understood (Gunawan & Septia, 2021; Kumar & Pansari, 2019; Zhang & Bartol, 2022).

Effective communication significantly influences customers' perception of a bank's reliability and trustworthiness, fostering loyalty and enhancing brand image (Gunawan & Septia, 2021). According to Olufadi (2020), customers interpret the quality of communication as indicative of the bank's commitment to transparency and customer care, which is pivotal in developing a positive brand perception. Akpan and Etuk (2021) observed that Nigerian banks that prioritize

clear, prompt, and transparent communication are more likely to cultivate trust, which directly affects brand loyalty and customer satisfaction. Osuala and Okeke (2019) suggest that in contexts where communication is consistent and aligned with customer expectations, there is a noticeable increase in customer retention rates, as clients perceive these banks as more attentive and responsible. Communication also plays a crucial role in managing service failures, as highlighted by Agbo and Nwosu (2023), who found that banks that proactively communicate during service disruptions are better able to mitigate negative perceptions and maintain customer trust. Consequently, communication in commercial banks not only shapes immediate customer satisfaction but also solidifies long-term brand loyalty, reinforcing the bank's image in a competitive market (Akpan & Etuk, 2021).

2.2.2.3 Responsiveness

Responsiveness, as a component of service quality, has been conceptualized diversely within academic literature, particularly concerning its role in customer service dynamics within commercial banks (Ahmed, 2021). Responsiveness refers to the ability and willingness of service providers to assist customers promptly and effectively, reflecting a bank's commitment to meeting client needs in a timely manner (Gunawan & Septia, 2021). Parasuraman (2021) emphasizes responsiveness as the promptness of services provided to customers, identifying it as a key dimension of overall service quality in customer interactions. Sharma (2020) conceptualizes responsiveness as the extent to which service personnel are eager and prepared to

respond to customer inquiries, emphasizing it as an actionable aspect of service delivery that enhances customer satisfaction. In a similar vein, Kumar (2019) views responsiveness as the promptness and accuracy in addressing customer complaints and concerns, stressing the dual aspects of speed and accuracy as integral to this construct. These definitions, while distinct, converge on the critical attributes of timeliness, willingness, and efficacy in addressing customer needs. The congruence in these definitions highlights the integral role of responsiveness as a determinant of customer satisfaction and loyalty in service industries, particularly in sectors like banking where customer expectations for quick and accurate service are high (Parasuraman, 2021; Sharma, 2020; Kumar, 2019).

Adeoye (2022) demonstrates that Nigerian bank customers equate responsiveness with reliability, positing that prompt and attentive service builds trust and enhances positive brand associations. Mohammed (2023) finds that in the Nigerian banking sector, customers perceive banks that respond quickly to inquiries as more credible, which fosters stronger customer loyalty and brand preference. Ahmed (2021) observes that Nigerian customers' perceptions of a bank's brand are closely tied to their experiences with customer service, where responsiveness is a critical factor; banks that consistently display high levels of responsiveness tend to enjoy better reputations and enhanced customer retention rates. Responsiveness is therefore shown to be directly linked to customer loyalty, as customers are more likely to associate responsive service with a bank's

commitment to customer-centric values, thereby influencing their overall perception of the brand's quality and reliability (Adeoye, 2022; Mohammed, 2023; Ahmed, 2021).

2.2.2.4 Empathy

Empathy, in the context of customer service, is often conceptualized as the ability of service providers to understand and share the emotional state of their customers, thereby enhancing relational quality and customer satisfaction (Adesola & Onuoha 2022). Empathy has been defined in various ways by scholars. Schneider and Woolgar (2018) describe empathy as the capability to perceive and respond to customers' emotions, emphasizing its role in establishing an emotional connection. This definition highlights the perceptual and responsive nature of empathy as a multidimensional construct. Chan and Shaheen (2020) define empathy as a cognitive process that involves taking the perspective of customers, which allows service representatives to anticipate customer needs and respond accordingly. This definition underlines the cognitive aspects of empathy, where understanding goes beyond immediate emotional response to include anticipatory customer care. Lee and Gunasekaran (2021) add that empathy encompasses both cognitive and affective dimensions, requiring service providers not only to understand customer emotions but to genuinely care about their well-being. These definitions reveal that empathy, as a construct, combines both affective and cognitive dimensions to foster customer-centered

interactions. Each perspective emphasizes that empathy requires an active effort by service providers to immerse themselves in the customers' experiences (Schneider & Woolgar, 2018; Chan & Shaheen, 2020; Lee & Gunasekaran, 2021).

Ogbonna and Igwe (2021) found that empathetic interactions between bank staff and customers improve customer trust and satisfaction, which are critical components of brand perception. In a competitive environment like the Nigerian banking industry, empathy contributes to brand differentiation, as customers tend to develop positive perceptions of brands that demonstrate a genuine understanding of their needs (Adesola & Onuoha 2022). Empathetic service in banking leads to a sense of individualized care, which Ogundele and Hassan (2020) indicate as essential in shaping customer loyalty and fostering long-term relationships. Nwosu and Eze (2023) argue that empathy directly affects brand perception by creating an emotional connection that enhances customer satisfaction, thereby reinforcing positive attitudes toward the bank's brand. The influence of empathy on brand perception extends to customer retention, as clients are more likely to remain loyal to banks where they feel understood and valued (Adetunji & Omotola 2021).

2.2.3 Brand Perception

Brand perception, a critical concept in marketing and consumer psychology, is often defined as the aggregation of consumer interpretations and evaluations of a brand, shaped by individual

experiences and external information sources (Ahn & Back, 2019). Eelen, Özturan, and Verlegh (2018) define brand perception as the way consumers interpret the brand's attributes, values, and identity, reflecting how these elements align with their own beliefs and expectations. In contrast, Iglesias and Ind (2020) argue that brand perception is a subjective judgment of the brand's emotional and functional value, encompassing not only the product or service itself but the emotional resonance it cultivates with its audience. This definition aligns closely with Kim and Park's (2022) perspective, which describes brand perception as the holistic impression that consumers develop over time, driven by their interactions with the brand across various channels. These definitions emphasize the dynamic nature of brand perception, shaped continuously by both direct and indirect consumer experiences, where elements of cognitive and affective appraisal are deeply intertwined (Ahn & Back, 2019; Iglesias & Ind, 2020; Kim & Park, 2022).

The components of brand perception are diverse, encompassing factors such as brand image, brand trust, brand awareness, and brand authenticity (Lee & Lee, 2019). Brand image refers to the mental associations consumers create about a brand, influenced by advertising, social media presence, and consumer reviews (Tran, 2021). Brand trust, another key component, involves consumers' confidence in the brand's ability to meet its promises and uphold ethical standards, which significantly affects their loyalty and long-term engagement (Wang & Hazee, 2022). Brand awareness, reflecting the extent to which consumers recognize and recall the brand, is foundational in shaping initial perceptions, especially in competitive industries like banking

(Chatterjee & Basu, 2022). Brand authenticity, defined as the perception of a brand being genuine, reliable, and true to its values, has also become increasingly relevant, with studies suggesting that authenticity strongly influences consumer loyalty and preference in service sectors (Bruhn & Schnebelen, 2021). Each of these elements contributes uniquely to the formation of brand perception, collectively determining how consumers evaluate and relate to a brand over time (Lee & Lee, 2019; Tran, 2021; Wang & Hazee, 2022).

The implications of brand perception on consumer behavior are profound, especially in the context of commercial banks, where trust and credibility are paramount (Nisar & Prabhakar, 2021). Positive brand perception enhances customer loyalty, with customers more likely to continue their patronage with banks they perceive as trustworthy and reliable (Nguyen & Khoa, 2020). Brand perception also influences the consumer's willingness to recommend the brand to others, a crucial factor in word-of-mouth marketing (Huang & Tsai, 2021). In banking, where product differentiation is limited, a strong, positive brand perception can serve as a significant competitive advantage, enhancing customer retention and reducing price sensitivity (Ramadan, 2021). Negative brand perception, conversely, can lead to diminished trust and increased customer attrition, as consumers in this sector are particularly sensitive to reputational risks (Tao & Prasad, 2023). Hence, the ability of a bank to foster a favorable brand perception through quality customer service can be a decisive factor in sustaining consumer trust and loyalty (Nisar & Prabhakar, 2021; Tao & Prasad, 2023).

2.2.4 Determinants of Brand Perception of Commercial Banks

Given Nigeria's competitive banking landscape, where banks vie for a share of the rapidly expanding market, understanding the factors that shape brand perception is critical. According to Ogba and Tan (2019), brand perception is the cumulative impression that customers form based on their experiences and interactions with a bank's products and services. These impressions can be influenced by numerous determinants, which range from service quality to digital innovation, among others.

2.2.4.1. Service Quality

The concept of service quality is typically structured around multiple dimensions, including reliability, responsiveness, assurance, empathy, and tangible elements that collectively shape a customer's perception of a bank (Parasuraman, Zeithaml, & Berry, 2018). Research indicates that Nigerian consumers place a high value on these service quality dimensions, particularly as they directly affect satisfaction levels and the perceived trustworthiness of financial institutions (Olajide & Israel, 2017). This emphasis on service quality is critical in a competitive banking environment where customers often evaluate banks based on their experiences, affecting their likelihood of remaining loyal or switching to alternative service providers (Adeniran & Obembe, 2020). Studies consistently show that higher levels of service quality correlate with enhanced customer loyalty, underscoring the importance of prioritizing these quality dimensions in the banking industry (Awan, Bukhari, & Iqbal, 2011).

The Nigerian banking sector, however, faces substantial obstacles in consistently delivering high-quality service, which detrimentally affects brand perception. Challenges identified in literature include lengthy wait times, procedural inefficiencies, and insufficient training of customer service representatives, each of which contributes to a diminished customer experience (Uche & Ehikwe, 2019). These service-related issues not only frustrate customers but also erode the perceived reliability of the banking institution, as customers may come to view service inconsistencies as a reflection of deeper operational shortcomings (Agwu, 2019). Such inefficiencies can be especially damaging in Nigeria, where the banking industry is marked by high competition and customers have a wide array of choices (Nwankwo & Ajemunigbohun, 2013). Consequently, addressing these persistent issues is essential for banks that wish to maintain a strong, positive brand perception in the minds of consumers (Ojo, 2018).

Despite efforts by some banks to improve service quality through investments in customer-centric initiatives and enhanced employee training, issues of inconsistency in service delivery persist across different branches, which undermines trust in the brand (Olannye & Ezirim, 2018). Inconsistent service quality not only frustrates customers but also impacts the overall credibility of the bank's brand, as customers expect uniformity in service regardless of location (Moses-Ashike, 2017). These disparities create uncertainty and may lead to skepticism regarding a bank's commitment to high-quality service, as customers anticipate varying experiences depending on the branch they visit (Adeniran & Obembe, 2020). The literature

highlights the importance of establishing consistent service standards across all locations to foster a cohesive brand image and assure customers of dependable service quality (Nwankwo, 2018).

2.2.4.2. Customer Satisfaction

Customer satisfaction represents an emotional response resulting from customers' appraisal of their interactions with a bank's services and products (Afolabi & Ogunbayo, 2019). High levels of customer satisfaction contribute positively to brand loyalty and engender favorable perceptions, leading customers to engage in positive word-of-mouth behaviors that enhance the bank's brand image (Ekinci, Dawes, & Massey, 2018). Research highlights that banks that emphasize customer satisfaction through mechanisms such as personalized services and prompt issue resolution are more likely to strengthen their brand perception (Awan & Rehman, 2014). Nigerian banks, operating in a highly competitive environment, must recognize that customer satisfaction extends beyond mere transactional success; it fosters an emotional connection that can differentiate a bank's brand from its competitors (Ojo, 2018). Studies affirm that banks achieving high customer satisfaction levels benefit from long-term customer relationships, which reinforce brand resilience in a volatile market (Ndubisi, 2013).

Research has shown that Nigerian customers frequently encounter issues such as unreliable network systems, subpar customer support, and limited banking accessibility in rural regions, which contribute to widespread dissatisfaction (Adiele & Abraham, 2016). Network downtime,

for instance, impedes customers' ability to conduct transactions seamlessly, disrupting their trust and reducing satisfaction levels (Uche & Ehikwe, 2019). The lack of consistent customer support exacerbates these issues, as clients facing service disruptions often find themselves without adequate assistance, which further diminishes their perception of the bank's reliability (Adeniran & Obembe, 2020). The absence of accessible banking services in rural areas has been identified as a major factor limiting customer satisfaction, as rural customers feel marginalized in comparison to their urban counterparts (Okeke, 2019). These service limitations contribute to an adverse brand image, as customers evaluate their experiences as indicative of the bank's commitment to inclusivity and customer care (Agwu, 2019).

Some Nigerian banks are attempting to address these satisfaction issues through technology-driven strategies aimed at improving service delivery, yet a significant gap between customer expectations and actual service performance remains evident (Ayuba, Enekebe, & Ifechukwu, 2019). The introduction of mobile banking and online platforms has expanded access to banking services, though these technological advancements have not fully resolved issues of service consistency and reliability (Oladele & Omolara, 2020). Scholars argue that while digital banking solutions are a step forward, the persistent service delivery challenges suggest that these efforts are insufficient without concurrent improvements in system reliability and customer support infrastructure (Nwankwo & Ajemunigbohun, 2013). Nigerian banks face a critical challenge in aligning their service delivery with customer expectations, as unmet expectations

can rapidly translate into dissatisfaction, thereby damaging brand reputation (Afolabi & Ogunbayo, 2019). This misalignment underscores the necessity for Nigerian banks to continuously assess and enhance their service offerings, as achieving high customer satisfaction is crucial for sustaining a positive and resilient brand image in a competitive market environment (Ekinci, Dawes, & Massey, 2018).

2.2.4.3. Customers Trust

Trust remains a foundational determinant of brand perception in the banking industry, establishing the basis for customer loyalty, retention, and long-term commitment (Morgan & Hunt, 2019). In the Nigerian context, trust in banks significantly depends on customers' confidence in the security of their financial data, as well as in the reliability and transparency of banking transactions (Akinyele & Olorunleke, 2018). Trust in financial institutions becomes particularly vital in developing economies like Nigeria, where customers' trust levels directly influence their engagement and willingness to invest in banking services (Adelaja, 2019). Research indicates that Nigerian customers' trust levels are often reflective of their perceptions of a bank's ethical conduct and operational integrity, with ethical lapses correlating to a steep decline in trust (Adeoye & Elegunde, 2019). Nigerian banks, therefore, face an imperative to build and maintain trust through clear and consistent ethical standards to enhance brand perception and foster customer loyalty (Awan, 2011).

Trust in the Nigerian banking sector remains fragile, primarily due to historical issues, including past banking crises, high-profile fraud cases, and pervasive corruption within the industry (Ojo, 2017). Many Nigerian customers recall instances of bank insolvency and mismanagement, which have contributed to a lingering mistrust and skepticism about banks' commitment to safeguarding their interests (Onyike & Okpara, 2019). Reports of frequent fraud and cyber-attacks in Nigerian banks further exacerbate this mistrust, as customers fear that banks may lack adequate mechanisms to protect their assets and personal information (Olaniyan, 2016). This environment of financial insecurity undermines the efforts of banks that aim to position themselves as trustworthy institutions. Studies reveal that Nigerian banks often fail to meet customers' trust expectations, which negatively impacts their brand perception and weakens their competitive position in the market (Agwu, 2019). As a result, customers often prioritize banks with strong reputations for ethical practices and stringent security protocols, highlighting the importance of operational transparency in fostering trust within the Nigerian banking sector (Oye & Adekanye, 2020).

Efforts to restore trust within Nigerian banks include the implementation of strict regulatory compliance, the adoption of advanced security protocols, and transparency initiatives designed to enhance customer confidence (Olannye & Ezirim, 2018). Some Nigerian banks have invested heavily in cybersecurity and fraud detection systems to reassure customers of their commitment to secure and ethical banking practices (Oladimeji, 2020). Despite these advancements, research

suggests that trust restoration remains an ongoing challenge due to the persistence of fraudulent practices and the occasional exposure of corruption scandals in the sector (Ayodele & Osunmakinde, 2021). Scholars argue that while technological upgrades in security are necessary, they are insufficient if not accompanied by a culture of transparency and accountability within bank management (Ekinici, Dawes, & Massey, 2018). Customers are more likely to develop trust in banks that consistently demonstrate a commitment to integrity, suggesting that Nigerian banks must move beyond superficial compliance to cultivate a genuine culture of trustworthiness (Okeke, 2019). The fragility of trust in the Nigerian banking context underscores the need for a sustained focus on ethical conduct, transparency, and robust security measures to foster a resilient brand perception that can withstand challenges in the long term (Akinyele & Olorunleke, 2018).

2.2.4.4. Digital Banking Innovation

Digital banking innovation is increasingly critical in shaping brand perception within Nigeria's banking sector, as banks strive to align with the needs and expectations of a technology-driven population (Nwankwo & Nwankwo, 2017). The widespread adoption of digital solutions, including mobile banking apps, internet banking, and digital payment platforms, has fundamentally transformed the customer experience by providing enhanced convenience and accessibility (Ayo et al., 2016). Customers perceive banks that invest in digital technology as progressive and responsive, which positively influences their brand perception and encourages

customer loyalty (Adeoye & Lawal, 2019). This alignment with technological advancements has become essential for Nigerian banks operating in a highly competitive environment where digital service offerings serve as a major differentiator (Olatokun & Igbinedion, 2009). Research shows that Nigerian consumers, particularly younger demographics, expect efficient digital banking options, and banks that fail to deliver on this front risk losing market share to those that do (Osabuohien, 2020). The ability to adapt to digital trends not only enhances brand perception but positions banks as industry leaders in innovation (Eze, 2018).

Challenges such as cybersecurity threats, system failures, and limited internet connectivity in rural areas significantly impact the effectiveness of digital banking innovations in Nigeria (Oladimeji & Alade, 2018). Cybersecurity concerns are particularly detrimental to brand perception, as customers who experience or perceive a high risk of data breaches and unauthorized access are less likely to trust digital banking platforms (Akpan & Ezumezu, 2019). System failures or service downtimes, common in Nigeria due to infrastructural limitations, further exacerbate customers' frustrations and negatively influence their perceptions of a bank's reliability and technological competence (Akinyele, 2018). Limited internet access in rural areas also limits the reach of digital banking innovations, creating a digital divide that alienates a significant portion of the population, which could impact brand perception as customers perceive banks as catering only to urban clients (Agwu & Carter, 2018). These challenges necessitate continuous investments in both technology and infrastructure by Nigerian banks to meet

customers' digital expectations comprehensively and mitigate risks associated with digital banking.

Digital banking innovations in Nigeria have a dual impact on brand perception, as they enhance customer experience through convenience while simultaneously introducing risks that may undermine brand credibility (Akpan & Ezumezu, 2019). Studies indicate that the success of digital banking initiatives in improving brand perception depends not only on their functionality but also on how effectively banks manage associated risks, particularly those concerning security and data privacy (Adeoye, 2020). Nigerian banks must prioritize robust cybersecurity measures and transparent communication about their data protection practices to reassure customers and maintain trust in digital platforms (Oladimeji, 2019). The literature underscores that, while digital banking can significantly boost brand perception, any failures in safeguarding customer information or ensuring consistent service delivery can have an equally powerful negative effect (Oyetunde & Adeyemi, 2017). Therefore, the advancement of digital banking innovation must be accompanied by rigorous risk management strategies to sustain favorable brand perceptions and foster a secure, reliable banking environment in Nigeria (Ojo, 2020).

2.2.4.5. Corporate Social Responsibility (CSR)

Corporate social responsibility (CSR) plays a pivotal role in shaping brand perception within Nigeria's banking sector, with significant implications for customer loyalty and trust (Chinedu & Ojo, 2018). CSR initiatives, encompassing community development, educational sponsorships,

and environmental sustainability efforts, serve as critical indicators of a bank's commitment to societal welfare beyond profit-making motives (Nwankwo, 2018). Customers in Nigeria increasingly value banks that visibly contribute to social causes, perceiving such banks as more ethical and aligned with their own values, which enhances the bank's reputation and customer loyalty (Okoro & Igwe, 2019). Studies suggest that effective CSR engagement creates a sense of moral alignment between the bank and its customers, reinforcing customer-brand identification and positioning the bank as a positive societal actor (Agwu, 2019). Scholars argue that in the Nigerian context, where social inequalities are stark, CSR initiatives that directly impact community welfare hold particular significance in elevating brand perception (Ojo, 2020).

Researchers highlight concerns that certain banks engage in CSR as a superficial marketing tactic rather than a genuine commitment to societal improvement, which can undermine trust (Adeleke & Adepoju, 2017). Studies reveal that when customers perceive CSR efforts as insincere or solely profit-driven, the positive impact on brand perception diminishes, leading to skepticism and eroding the bank's credibility (Adeoye, 2020). Furthermore, instances of selective CSR, where banks focus on high-visibility projects that appeal to public relations interests rather than addressing pressing social issues, often create a sense of dissonance between a bank's proclaimed values and its actual social impact (Adeniran & Obembe, 2020). Scholars argue that authentic CSR in Nigerian banking requires a deep and consistent commitment to

addressing structural societal challenges, as superficial efforts fail to resonate with customers and may be perceived as manipulative (Okeke, 2019).

Inconsistent implementation of CSR across different branches of Nigerian banks further complicates the relationship between CSR and brand perception, as customers may view these disparities as a lack of commitment to societal welfare (Adesola & Olayiwola, 2018). Variability in CSR practices across branches leads to unequal community impact and can cause customers to question the bank's overall dedication to social responsibility (Oladimeji, 2019). Research indicates that customers are more likely to respond positively to CSR initiatives that demonstrate continuity and uniformity across a bank's operations, as these practices suggest an embedded corporate ethos rather than isolated gestures (Olannye & Ezirim, 2018). Banks that fail to maintain consistency in their CSR efforts risk being perceived as opportunistic, which could result in a detrimental effect on brand perception (Ojo, 2020). To optimize the benefits of CSR on brand perception, Nigerian banks must prioritize transparency, authenticity, and consistent CSR efforts, addressing genuine societal needs in a way that resonates deeply with their customer base (Okoro & Igwe, 2019).

2.2.4.6. Employee Competency

Employee competency plays a crucial role in shaping brand perception within Nigeria's banking sector, where frontline staff serve as the primary interface between the bank and its customers (Oluwatoyin & Olusegun, 2018). Studies indicate that employees who demonstrate high levels of

professionalism, expertise, and customer-centered behavior significantly enhance the bank's brand image, as they embody the institution's commitment to service excellence (Nwachukwu & Obi, 2019). Nigerian customers value competent employees who can efficiently handle transactions, answer inquiries, and resolve issues, interpreting these qualities as indicators of the bank's reliability and dedication to quality (Adeoye, 2020). Employee competency is particularly critical in the Nigerian context, where banks operate in a highly competitive market that requires continuous differentiation through superior customer experiences (Olatokun & Igbiniedion, 2009). Research emphasizes that employee professionalism and responsiveness contribute positively to customer satisfaction, thereby strengthening brand loyalty and improving overall brand perception (Chinedu & Ojo, 2018).

High employee turnover in Nigerian banks presents significant challenges to maintaining consistent service quality, which in turn impacts brand perception negatively (Ojo, 2018). Studies highlight that frequent staff changes disrupt service continuity, leading to variability in customer experiences and undermining customer trust in the bank's service standards (Nwankwo & Nwankwo, 2017). Employee turnover is often driven by factors such as low job satisfaction, inadequate compensation, and limited career advancement opportunities within the Nigerian banking industry, which detracts from the bank's ability to retain skilled and experienced employees (Onyema, 2019). Research further indicates that this high turnover not only affects immediate customer interactions but also diminishes the bank's institutional knowledge,

reducing its ability to deliver a consistent customer experience across branches (Akinyele, 2018). Customers who encounter varying service levels may develop skepticism regarding the bank's operational stability and commitment to service excellence, impacting brand loyalty and customer retention (Oye & Adekanye, 2020).

Inadequate training and insufficient motivation of bank employees exacerbate challenges related to employee competency, affecting both service quality and brand perception (Onyema, 2019). Studies suggest that many Nigerian banks invest minimally in ongoing employee development, which leads to skill gaps that hinder employees' ability to meet customer expectations effectively (Agwu, 2019). Lack of training in customer service, product knowledge, and conflict resolution prevents employees from delivering the high-quality interactions that customers value, diminishing the bank's brand reputation (Nwachukwu & Obi, 2019). Employee motivation is similarly impacted by limited incentives and recognition programs, which further affects performance and customer interactions (Adeoye, 2020). Research indicates that banks with robust training and motivational frameworks are more likely to foster competent, engaged employees who contribute positively to brand perception by consistently meeting or exceeding customer expectations (Olannye & Ezirim, 2018). Therefore, Nigerian banks must address issues related to training, motivation, and retention to ensure that employee competency consistently enhances brand perception and strengthens customer loyalty (Ojo, 2020).

2.2.4.7. Financial Stability

Financial stability remains a vital determinant of brand perception within Nigeria's banking sector, as it directly influences customer trust and loyalty (Adedoyin & Oyeniyi, 2016). Customers generally associate financial stability with security and reliability, perceiving financially sound banks as capable of protecting their assets and managing economic volatility effectively (Ezeoha, 2018). In the Nigerian context, where economic uncertainty is prevalent, customers place significant importance on a bank's financial health, interpreting metrics such as capital adequacy, liquidity, and profitability as indicators of a bank's ability to withstand fiscal challenges (Nwankwo & Nwankwo, 2017). Research shows that banks with high levels of capital reserves and consistent profitability tend to inspire greater confidence among customers, contributing positively to their brand perception and fostering long-term loyalty (Adeoye, 2020). Scholars emphasize that financial stability is particularly influential in emerging markets like Nigeria, where customers may already harbor concerns about economic and institutional vulnerabilities (Ojo, 2018).

Nigeria's banking sector has faced substantial financial instability over the years, characterized by frequent bank failures and periodic regulatory interventions, which undermine customers' perception of the sector's stability (Oboh & Ajibolade, 2017). Instances of insolvency, mismanagement, and fraud have led to the collapse of several banks, eroding public confidence and creating a perception of systemic fragility (Uche & Ehikwe, 2019). Studies indicate that

these issues, compounded by economic recessions and currency devaluation, have fostered a climate of skepticism, with customers questioning the long-term security of their deposits within Nigerian banks (Adesola & Olayiwola, 2018). Research highlights that even when regulatory authorities implement stricter policies, such as increased minimum capital requirements and regular audits, the legacy of past crises continues to influence customer attitudes, making it challenging for banks to rebuild trust (Oladele, 2018). Scholars argue that the persistence of these issues reflects deep-seated structural weaknesses within the sector, necessitating more comprehensive reforms to reinforce stability and improve brand perception (Okoro & Igwe, 2019).

Efforts by Nigerian banks and regulatory bodies to enhance financial stability have included stricter oversight measures, improved risk management practices, and restructuring initiatives aimed at fortifying the sector's resilience (Olannye & Ezirim, 2018). The Central Bank of Nigeria (CBN) has introduced regulations requiring banks to maintain higher liquidity ratios and adhere to more rigorous governance standards, aiming to mitigate the risk of future crises (Oye & Adekanye, 2020). Despite these measures, research suggests that customer perception of financial stability remains fragile, as recurring economic disruptions and occasional high-profile failures continue to cast doubt on the sector's robustness (Oladimeji & Alade, 2018). Studies assert that while regulatory interventions are necessary, they are insufficient to fully restore customer confidence without visible and sustained improvements in financial performance and

transparency across banks (Ezeoha, 2018). Nigerian banks must therefore prioritize consistent financial reporting, transparent operations, and proactive risk management strategies to build a more resilient image of financial stability, which is essential for cultivating a positive and enduring brand perception among customers (Adedoyin & Oyeniya, 2016).

2.3 Theoretical Review

2.3.1 SERVQUAL Model (Service Quality Model)

The SERVQUAL Model, developed by Parasuraman, Zeithaml, and Berry in 1985, is a prominent framework for assessing service quality across various industries, including banking (Parasuraman et al., 1985). This model emerged from the recognition that service quality differs fundamentally from product quality, as it is more abstract and elusive, involving factors such as intangibility, heterogeneity, and inseparability (Buttle, 1996). Parasuraman et al. initially proposed that service quality can be measured by identifying gaps between customer expectations and perceptions across five dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Ladhari, 2009). The SERVQUAL model has been widely adopted as a diagnostic tool to evaluate and improve service delivery in sectors where customer satisfaction and perception are pivotal (Hussain et al., 2015). In the banking sector, where interactions are recurrent and relational, the SERVQUAL model provides insights into how well banks meet

customer expectations, influencing overall brand perception (Kaura, 2013). The model's development reflects a significant shift in customer service research, emphasizing the experiential components of service encounters, which are especially pertinent in high-contact industries such as commercial banking (Malhotra et al., 2005).

The SERVQUAL model posits that service quality can be comprehensively assessed through a comparison of customer expectations and actual service performance across its five dimensions (Parasuraman et al., 1988). Tangibles refer to the physical aspects of service delivery, such as infrastructure and employee appearance, which are critical in influencing first impressions (Kang & James, 2004). Reliability reflects the ability to perform promised services dependably and accurately, a core expectation among banking customers who prioritize consistency in transactions (Arasli et al., 2005). Responsiveness denotes the willingness to help customers and provide prompt service, an essential trait in banking where timely service is crucial to customer satisfaction (Siddiqi, 2011). Assurance entails the employees' knowledge and courtesy, which enhance customer confidence and trust in the service provider, fostering brand loyalty in competitive markets (Izogo & Ogba, 2015). Empathy involves providing caring, individualized attention, aligning with the modern banking trend toward personalized services (Karatepe et al., 2005). The SERVQUAL model suggests that disparities in these dimensions can lead to a perceived quality gap, which organizations must bridge to enhance customer satisfaction (Ranjan et al., 2017). Although the model has been critiqued for its dimensional stability and applicability

across cultural contexts, its core premise remains influential in shaping customer service standards (Cronin & Taylor, 1992).

In examining the effect of quality customer service on brand perception among commercial bank customers, the SERVQUAL model offers a relevant and practical framework (Hussain et al., 2015). By addressing the five dimensions, banks can target specific areas where service improvements directly enhance brand perception, reinforcing the brand's image as customer-centric (Kaura et al., 2015). Tangibles, such as branch aesthetics and digital platforms, significantly impact customer perceptions, as well-maintained and visually appealing service environments strengthen the bank's brand identity (Gupta & Dev, 2012). Reliability in services fosters trust and credibility, which are foundational to building a strong brand in the competitive banking industry (Choudhury, 2013). Responsiveness and assurance are crucial in meeting the needs of digitally savvy customers who demand rapid and secure banking experiences (Herington & Weaven, 2009). Empathy, especially in personal banking services, enhances the perception of a bank as approachable and caring, which positively affects brand loyalty and customer retention (Raza et al., 2020). The SERVQUAL model thus enables banks to strategically enhance aspects of service quality that align with customer expectations, which is essential for cultivating a positive brand perception in an industry where customer experience increasingly drives competitive advantage (Siddiqi, 2011).

2.3.2 Brand Equity Theory

Brand Equity Theory, as proposed by Aaker, remains foundational in understanding how consumer perceptions shape brand value (Aaker, 1991). Aaker conceptualized brand equity as a set of brand assets and liabilities linked to a brand's name and symbol that add to or subtract from the value provided by a product or service to a firm and/or to that firm's customers (Aaker, 1991). Keller expanded on Aaker's framework, emphasizing the psychological aspects of brand perception and noting that brand equity arises from consumer knowledge about the brand (Keller, 2013). Brand Equity Theory posits that a strong brand can create loyalty, enhance perceived quality, and generate brand associations that foster trust (Buil, de Chernatony, & Martínez, 2013). Brand equity functions as a critical driver of customer decision-making, especially in competitive industries like banking (Christodoulides & de Chernatony, 2010). It serves as a strategic asset for businesses, impacting consumer behavior and ultimately contributing to financial performance (Kotler & Keller, 2016). The theory suggests that customer perception of a brand's value is inherently tied to their experiences and the associations they make with the brand (Aaker & Joachimsthaler, 2000).

Brand Equity Theory encompasses several dimensions that influence a customer's perception of a brand's value, including brand loyalty, brand awareness, perceived quality, and brand associations (Yoo & Donthu, 2001). Brand loyalty indicates the extent of customer preference and repeated purchases, enhancing a brand's competitive advantage (Keller, 2013). Brand

awareness reflects a customer's ability to recognize or recall the brand, which facilitates familiarity and trust (Buil et al., 2013). Perceived quality is the customer's perception of the brand's quality, which influences brand choice and satisfaction (Aaker, 1991). Brand associations encompass the mental connections a consumer makes with a brand, creating an emotional relationship that goes beyond mere transactional interactions (Christodoulides & de Chernatony, 2010). Brand equity integrates these factors to create a holistic view of how brands retain customers and attract new ones in a crowded market (Yoo et al., 2001). The theory has been widely utilized to evaluate the intangible benefits a brand provides to customers and its ability to drive long-term loyalty (Pappu, Quester, & Cooksey, 2005). Scholars emphasize that brand equity is not just about financial metrics but encompasses emotional and psychological bonds that enhance brand strength and resilience (Christodoulides et al., 2015).

The application of Brand Equity Theory in assessing the effect of quality customer service on brand perception is especially relevant in the commercial banking sector, where service quality directly impacts customer experience and loyalty (Mendes & Lourenço, 2019). Banks rely heavily on customer perceptions to differentiate themselves in a highly competitive environment, making the intangible elements of brand equity crucial to maintaining customer trust (Kumar & Kaushik, 2020). Quality customer service directly enhances perceived brand value, as customers are more likely to trust and remain loyal to banks that provide consistently positive experiences (Thakur & Workman, 2016). Brand Equity Theory aids in understanding how superior service

quality fosters brand loyalty, perceived quality, and positive brand associations, all of which are essential for commercial banks to retain competitive advantage (Ramaseshan & Tsao, 2018). In an industry where service interactions shape customer expectations, Brand Equity Theory provides a robust framework for analyzing how effective customer service strategies elevate brand perception among bank customers (Chen & Myagmarsuren, 2019).

2.3.3 Expectation-Confirmation Theory (ECT)

Expectation-Confirmation Theory (ECT) was developed by Richard L. Oliver in 1980 as a framework for understanding consumer satisfaction (Oliver, 1980). The theory originally sought to explain the cognitive processes by which consumers determine satisfaction or dissatisfaction based on the degree to which their initial expectations align with their actual experiences (Komiak & Benbasat, 2006). According to Oliver (1980), consumer satisfaction is fundamentally an outcome of the comparison between anticipated and perceived product performance, which subsequently affects behavioral intentions, such as repurchase (Homburg, Koschate, & Hoyer, 2006). ECT has since been widely applied across multiple domains, from marketing to information systems, to explain post-consumption or post-usage satisfaction (Bhattacharjee, 2001). Oliver's foundational concept in ECT posits that consumers enter a purchase with certain expectations about the product or service, which they later compare to the actual experience, leading to satisfaction if the expectations are met or exceeded (Yi, 1990). This theory is not only essential in understanding consumer behavior but also provides a basis for organizations to

enhance customer satisfaction by managing expectations effectively (Venkatesh & Goyal, 2010). ECT's conceptual structure underpins much of contemporary satisfaction research and remains influential in studies examining the relationship between service quality and consumer perception (Spreng, MacKenzie, & Olshavsky, 1996).

Expectation-Confirmation Theory posits four primary constructs: expectation, perceived performance, confirmation, and satisfaction (Bhattacharjee, 2001). Expectations are the beliefs consumers hold about the likely performance of a product or service before purchase (Spreng et al., 1996). Perceived performance is the consumer's judgment of how the service or product actually performs after consumption, which they compare with initial expectations (Anderson & Sullivan, 1993). Confirmation occurs when there is congruence between expectations and perceived performance, whereas disconfirmation arises when a discrepancy exists, either positive (expectations exceeded) or negative (expectations not met) (Oliver, 1980). Satisfaction, according to ECT, is a post-consumption affective response that results from the confirmation or disconfirmation of expectations (Venkatesh et al., 2011). Research by Anderson, Fornell, and Lehmann (1994) has emphasized the role of positive disconfirmation in increasing satisfaction, as exceeding expectations leads to greater positive evaluations. ECT has been critiqued for its simplicity, with some scholars suggesting that it fails to account for emotional and experiential factors influencing satisfaction (Johnson et al., 2001). Others argue that while ECT effectively addresses cognitive processes, it inadequately captures the influence of contextual factors, such

as cultural and situational variables, that might affect consumer expectations and perceptions (Khalifa & Liu, 2004). In recent studies, scholars have attempted to extend ECT by integrating additional constructs like perceived value and trust to better predict consumer satisfaction (Hossain & Quaddus, 2012). ECT remains foundational, but researchers continue to refine it to address the nuances of consumer behavior in dynamic markets (Venkatesh et al., 2012).

The relevance of Expectation-Confirmation Theory to studying the effect of quality customer service on brand perception among commercial bank customers lies in its ability to elucidate how customers' pre-service expectations influence their post-service satisfaction, which in turn shapes brand perception (Patterson, Spreng, & Mathews, 1997). Customer service quality in banking is critical, as financial services are often intangible and complex, which heightens the importance of fulfilling customer expectations for a positive brand image (Grönroos, 2015). ECT provides a structured approach to understanding how the gap between expected and perceived service impacts customers' trust and loyalty toward a bank's brand (Brady & Cronin, 2001). When a bank meets or exceeds customer expectations, the likelihood of positive brand perception increases, leading to greater customer loyalty and positive word-of-mouth (Sweeney & Swait, 2008). In contexts where service quality varies, ECT can help explain differences in brand perception by assessing the extent of confirmation or disconfirmation of customer expectations (Harris & Goode, 2004). Applying ECT to banking allows researchers to investigate how specific elements of customer service, such as responsiveness, empathy, and reliability,

affect brand perception, thereby offering practical insights for improving customer service strategies within the banking sector (Zeithaml, Berry, & Parasuraman, 1996). The theory's constructs provide a valuable framework for quantifying and assessing the impact of service quality on brand perception, highlighting the direct connection between fulfilled expectations and brand loyalty (Chaudhuri & Holbrook, 2001).

2.3.4 Social Identity Theory

Social Identity Theory (SIT) was first introduced by Henri Tajfel in the 1970s as a framework for understanding how individuals categorize themselves and others into social groups based on shared characteristics (Tajfel & Turner, 1979). Tajfel posited that individuals derive part of their self-concept from the social groups to which they belong, creating a sense of identity and belonging (Hornsey, 2008). Tajfel's work was instrumental in exploring how social identities influence individual behavior and intergroup relationships (Abrams & Hogg, 2004). SIT suggests that people enhance their self-esteem by associating themselves with groups they perceive positively, which directly affects their attitudes and behavior towards out-groups (Reicher, 2004). This theory has since evolved and has been widely applied in diverse fields, including consumer behavior, to explain how individuals' identification with brands influences their perceptions and loyalty (Ellemers & Haslam, 2012). SIT highlights the importance of perceived group membership in shaping consumer decisions, which is essential for understanding brand perception in competitive industries like commercial banking (Turner, 2010).

SIT proposes that individuals classify themselves and others into social categories to define their place in society, which drives their self-esteem and behaviors within group settings (Tajfel & Turner, 1986). Social categorization forms the core of SIT, where individuals use in-group and out-group distinctions to foster a sense of self-identity (Ashforth & Mael, 1989). Group membership significantly impacts people's beliefs and actions towards other members of the same group, influencing their loyalty to that group, including loyalty to brands (Turner & Reynolds, 2012). SIT suggests that the more positively individuals perceive their in-group, the more they will favorably evaluate the in-group's associated attributes, such as brand loyalty in consumer contexts (Haslam et al., 2014). SIT emphasizes the role of social comparison, where individuals evaluate their in-group against other groups, creating a hierarchy that can influence consumer choices and brand preferences (Hogg & Terry, 2000). Identity salience, another component of SIT, explains how a strong association with a group leads to the prioritization of that group's attributes in self-concept, impacting attitudes towards related brands (Ellemers et al., 2004). Group identification can create a psychological attachment to brands representing the in-group, affecting how customers perceive brand quality and service satisfaction (Turner & Onorato, 2000). SIT suggests that these social identity mechanisms are not only intrinsic to human behavior but are critical to understanding consumer-brand relationships in competitive sectors like banking (Reicher & Haslam, 2006).

SIT is relevant to examining the effect of quality customer service on brand perception among commercial bank customers. Social identity influences customer loyalty and brand perception as consumers often associate quality customer service with in-group validation, enhancing brand trust (Ellemers et al., 2012). SIT posits that in the context of commercial banks, when customers receive high-quality service, they are likely to perceive themselves as valued members of an exclusive group, which strengthens their positive perception of the bank (Bhattacharya & Sen, 2003). This group association fosters brand loyalty, as customers tend to identify with brands that meet their service expectations and reflect their self-image (Ahearne et al., 2005). SIT highlights that customers' perceptions of quality service contribute to a sense of belonging within the brand's community, which can significantly influence their brand advocacy and repurchase intentions in competitive banking environments (Lam et al., 2010). The theory underscores that commercial banks that emphasize quality customer service can leverage social identity mechanisms to enhance their brand perception, which is particularly valuable in the banking industry where brand differentiation is crucial (Kim et al., 2001). SIT thus provides a robust theoretical foundation for understanding how customer service quality impacts brand perception by fostering a sense of inclusion and identity among bank customers, driving their loyalty and positive evaluation of the brand (Bhattacharya & Sen, 2003).

2.4 Theoretical Framework

The SERVQUAL model is adopted as the theoretical framework for this study due to its comprehensive approach to measuring service quality across five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy (Parasuraman et al., 1988). In the context of commercial banking, these dimensions are particularly relevant as they align closely with critical aspects of customer service that directly impact brand perception (Kaura, 2013). Tangibles, such as branch design and digital platforms, shape initial customer impressions and reinforce the bank's brand identity, while reliability and responsiveness are essential for maintaining customer trust and satisfaction in financial transactions (Choudhury, 2013). Assurance and empathy contribute to customer confidence and perceived personalized care, both of which are vital for fostering brand loyalty in a competitive industry (Izogo & Ogba, 2015). Applying the SERVQUAL model in this study allows for an in-depth analysis of how each dimension of service quality influences customer perceptions of the brand, providing a structured framework to assess which elements are most impactful in shaping positive brand associations among commercial bank customers (Raza et al., 2020). The SERVQUAL model is thus justified as a robust, empirically validated tool that can effectively capture the nuanced relationship between service quality and brand perception within the banking sector (Hussain et al., 2015).

2.5 Empirical Review

Adewale and Aderibigbe (2019) investigated the effect of service quality on customer perception in Nigerian commercial banks. The study, conducted in Lagos, Nigeria, involved a sample of 450 bank customers selected through a stratified random sampling technique. Data were gathered using a structured survey questionnaire and analyzed through Structural Equation Modeling (SEM). The results indicated that service quality dimensions, including reliability, responsiveness, and assurance, positively influence brand perception. The study recommended that banks enhance service delivery by focusing on staff training, particularly in promptness and responsiveness.

Obi and Madubuko (2020) examined the impact of customer service on brand loyalty within the Nigerian banking sector. Using a sample of 300 respondents from various banks in Abuja, the researchers applied the SERVQUAL model and multiple regression analysis to assess how customer service influences brand loyalty. Their findings showed that empathy and tangibility significantly affect brand perception, which subsequently enhances loyalty. The authors suggested that banks invest in technology to improve customer service tangibility and provide an engaging experience.

Zephaniah, Ogba, and Izogo (2020) explored the influence of marketing communication tools on customer loyalty in Nigerian banks. A survey of 313 Nigerian bank customers was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings revealed

that advertising, sales promotions, public relations, and personal selling positively influence customer loyalty, though direct marketing did not have a significant effect. The study recommended a greater emphasis on face-to-face communication and building interpersonal relationships to boost brand perception.

Ogundipe and Adeola (2021) studied the relationship between service quality and brand equity in Nigerian banks, using data from a cross-sectional survey of 400 bank customers in Ibadan. Employing Confirmatory Factor Analysis (CFA) and regression techniques, the researchers found that service quality dimensions like reliability and assurance had a strong positive correlation with brand equity, which in turn enhanced brand perception. They suggested that banks improve reliability by reducing transaction errors and strengthening security protocols.

Kehinde and Igbinovia (2021) assessed the impact of customer service on brand image in the Nigerian banking sector. Conducting their research with a sample of 320 customers from various banks in Lagos, they analyzed the data using SEM. Their findings indicated that responsiveness and empathy significantly affect brand image. They recommended that banks adopt customer-centric strategies to provide personalized service experiences, thereby strengthening brand perception.

Eze and Amadi (2022) conducted a study on service quality and customer satisfaction in commercial banks in Southeast Nigeria, utilizing a sample size of 350 respondents. Using descriptive statistics and multiple regression analysis, they found that reliability, responsiveness,

and empathy are critical for improving customer satisfaction, which positively influences brand perception. The researchers recommended that banks implement training programs focused on enhancing employee-customer interactions to foster a favorable brand image.

Sulaimon and Lawal (2022) explored the role of customer service in fostering brand loyalty among Nigerian bank customers. With a sample of 500 customers from various banks across Kano State, data were analyzed using SEM. The results indicated that service assurance and responsiveness are essential for building brand loyalty. The authors recommended that banks invest in digital customer service tools to uphold service standards and improve the overall customer experience.

Thompson and George (2022) investigated the impact of digital service quality on brand perception in the UK banking sector. Surveying 600 respondents, they used multiple regression analysis to analyze the data. Their findings showed that digital service quality factors—such as ease of navigation, security, and reliability—play a significant role in shaping brand perception. They suggested that banks enhance their digital platforms to meet customer expectations for secure and reliable online banking services.

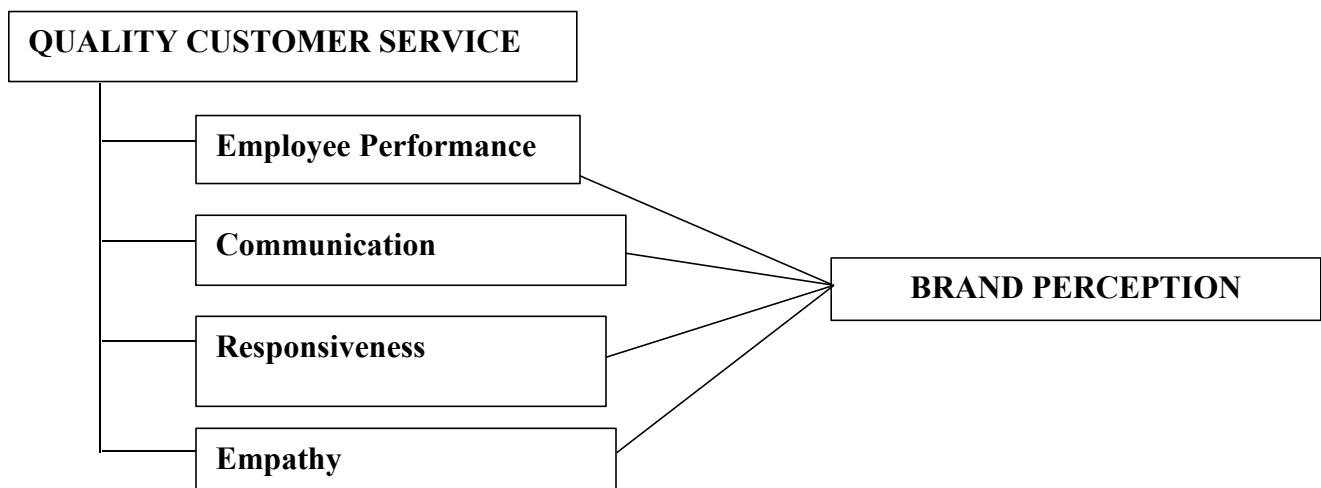
Johnson and Lin (2023) examined the relationship between customer service quality and brand equity in Chinese commercial banks. Surveying 700 customers across five banks in Beijing, the study employed SEM to analyze the data. Results indicated that responsiveness and empathy are crucial for building brand equity in the Chinese banking sector. The authors recommended that

banks emphasize empathy and timely customer service to improve brand equity and customer perception.

Ajayi and Balogun (2023) explored the influence of service quality on brand perception among Nigerian bank customers. This study, conducted in Lagos, involved a sample of 400 respondents, with data analyzed using regression analysis. Findings indicated that all service quality dimensions tangibility, reliability, responsiveness, assurance, and empathy positively impact brand perception. They recommended that Nigerian banks prioritize maintaining high-quality physical facilities and enhancing customer service touchpoints to improve brand perception.

2.6 Conceptual Framework

The conceptual linking this study's independent variables to its dependent variable is presented in Figure 2.1.



Source: Researcher's conceptual framework (2024).

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter described the research methods and procedures used in data collection and analysis, including the research design, population and sampling techniques, the operationalization and measurement of variables, the research instrument, validity and reliability of the research instrument, sources of data, method of data analysis, and model specification.

3.2 Research Design

Research design is defined as a framework of the research method and techniques chosen by the researcher to evaluate the purpose of the study (Switala, 2003). The study will adopt a descriptive survey design. This design will be chosen because it provided basic information

about the characteristics of the samples used, and it helped in obtaining vital facts, opinions, attitudes, and behaviors of the respondents (Zikmund, 2003).

3.3 Population of the Study

The population is described as the totality of the objects or elements being studied and to which the conclusion or generalization of the results applied (Agbadudu, 2006). The population of this study comprised residents in Benin City who operates an account with commercial banks. This implies an infinite population as the researcher cannot determine the actual number of residents in Benin City who operates an account with commercial banks.

3.4 Sample Size and Sampling Techniques

The sample size will be determined using the Cochran (1977) infinite sample size determination formular. The formular is stated as;

$$n_o = \frac{Z^2 pq}{e^2}$$

Where,

- n_o = Sample size
- Z = selected critical value of desired confidence level
- p = estimated proportion of an attribute that is present in the population
- $q = 1-p$

- e = confidence level

$$Z = 1.96$$

$$p = 0.5$$

$$q = 1 - 0.5 = 0.5$$

$$e = 0.05$$

By applying given data in the formula, we have thus:

$$n = \frac{(1.96)^2 \times 0.5 \times 0.5}{0.05^2} = \underline{385}$$

The study will adopt the simple random sampling technique, which allowed all units in the population to have an equal chance of being selected. This implied that a total number of three hundred and eighty-five (385) questionnaires will be distributed to residents in Benin City who operates an account with commercial banks.

3.5 The Operationalization and Measurement of Variables

The study focused on examining the effect of quality customer service on brand perception of commercial banks in Benin City, Edo State. It specifically investigated four quality customer service variables (employee performance, good communication, quick responsiveness, and empathy) and their relationship with the brand perception of commercial banks in Benin City, Edo State.

Table 3.3: Operationalization of Variables

S/N	Variables	Operational Definition	Measurement of the variables	Quantification of variables
Demographic Variables				
1	Gender	The state of being male or female	Two-point scale	Question 1
2	Marital status	A person's relationship status in terms of whether or not he or she forms a couple relationship with another person living in the same residence.	Three-point scale	Question 2
3	Age	The number of years counted from the birthday	Four-point scale	Question 3
4	Educational Level	Operationally educational level is defined as the level of the highest completed educational qualification of an individual.	Five point scale	Question 4
5	Income	The amount earned by respondents as income monthly	Four-point scale	Question 5
Dependent Variable				
6	Brand Perception	The customers' overall evaluation, trust, and emotional connection toward a commercial bank's brand based on their experiences and interactions with its services.	Likert-type five point scale.	Question 6-10
Independent Variables				
7	Employee Performance	The efficiency, responsiveness, and professionalism demonstrated by bank employees in delivering customer service, as perceived by customers.	Likert-type five point scale.	Question 11-15
8	Good Communication	The ability of commercial banks to provide clear, timely, and customer-focused information through effective interaction channels that enhance customer understanding and satisfaction.	Likert-type five point scale.	Question 16-20
9	Quick Responsiveness	The speed and efficiency with which commercial banks address customer inquiries, complaints, and service requests, measured by customers' perception of timely resolution.	Likert-type five point scale.	Question 21- 25

10	Empathy by Bank Service Provider	The ability of bank staff to understand, relate to, and address customers' individual needs and concerns in a caring and personalized manner.	Likert-type five point scale.	Question 26-30
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Source: Author's Computation (2024)

3.6 The Research Instrument

The instrument employed was a structured questionnaire. The questionnaire was divided into two sections. Section one addressed the demographic information of the respondents, while section two contained twenty-five (25) questions constructed in line with the research questions earlier stated to elicit information from the respondents. The questionnaire consisted of a 5-point Likert scale response of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD).

3.6.1 Reliability of the Instrument

Reliability is a measure of the consistency of research instruments. The Cronbach's Alpha coefficient was used to test the reliability of the research instrument (questionnaire). Cronbach's Alpha is a reliability coefficient that shows how well items in a set are interrelated (Sekaran, 2003). The reliability of the data pertaining to the variables was determined through Cronbach's Alpha (α) coefficient, which has a value between 0 and 1 (Bayram, 2004). According to Inenacho (2014), a Cronbach Alpha value above 0.7 is statistically reliable, indicating that the variables in the questionnaire have a high degree of consistency.

3.6.2 Validity of the Instrument

Validity refers to the degree to which a research instrument measures what it is intended to measure (Bolarinwa, 2015). The validity of the instrument (questionnaires) will be affirmed by the researcher's supervisor, who is an expert in the field of Marketing. His opinions, suggestions, and recommendations were used to produce the final instrument.

3.7 Sources of Data

The nature of this study demanded the use of primary data. The data will be collected through the administration of questionnaires to customers of commercial banks in Benin City, Edo State.

3.8 Method of Data Analysis

The responses from the distributed questionnaires will be analyzed using descriptive statistics, Pearson moment correlation matrix, and linear regression. The descriptive method described the demography of respondents using frequency and percentage. Furthermore, it was adopted to answer the research questions using frequency counts, simple percentages, means (\bar{x}), and standard deviation. The Pearson moment correlation matrix will be used to examine the relationships between variables, while linear regression analysis was conducted to test the hypotheses of the study. The analysis will be conducted using the Statistical Package for Social Sciences (SPSS version 20) econometric software.

3.9 Model Specification

The relationship between the independent variables and the dependent variable can be modelled as follows:

$$BP_i = \beta_0 + \beta_1 EP_i + \beta_2 GC_i + \beta_3 QR_i + \beta_4 EM_i + \epsilon_i$$

Where:

- BP is the brand perception.
- EP is the employee performance.
- GC is good communication.
- QR represents quick responsiveness.
- EM represents employee empathy.
- β_0 is the intercept term.
- $\beta_1, \beta_2, \beta_3, \beta_4$ are the coefficients for the respective independent variables, indicating the expected change in BP for a one-unit change in the independent variable, holding all other variables constant.
- ϵ_i is the error term, capturing all other factors that influence BP but are not included in the model.

Table 3.4: Reliability Result

S/N	Variables	Number of items	Cronbach Value	Alpha
1	Brand Perception	6-10 (5 items)	0.840	
2	Employee Performance	11-15 (5 items)	0.733	
3	Good Communication	16-20 (5 items)	0.836	
4	Quick Responsiveness	21-25 (5 items)	0.801	
5	Empathy of Bank Service Provider	26-30 (5 items)	0.903	

Source: Researcher field work, (2025)

The cronbach alpha value for each of the variables was found to be above 0.7 indicating that the questionnaire items were reliable for the study.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter provides a detailed examination of the empirical data obtained from the field survey respondents. 385 questionnaires were disseminated to residents in Benin City who operates an account with commercial banks. 380 questionnaires were collected back, meticulously scrutinized, and then utilized for the subsequent analysis, marking a commendable response rate of 98.7%.

4.2 Data Presentation and Analysis

4.2.1 Demographic Analysis

The table below summarizes the demographic data of the respondents in terms of gender, marital status, age, educational level, and income level.

Table 4.1: Demographic Distribution of Respondents

Category	Frequency (n)	Percentage (%)
Gender		
Male	114	30.0
Female	266	70.0
Marital Status		
Single	339	89.2
Married	33	8.7
Divorced	8	2.1
Age		
20-30 years	344	90.5
31 – 40 years	34	8.9
40 – 50 years	2	.5
50 years and above	-	-
Educational Level of Respondents		
ND	11	2.9
HND/BSC	329	86.6
MASTERS	21	5.5
PhD	2	.5
Others	17	4.5
Income Level of Respondents		
Below 100,000	277	72.9
100,001-200,000	57	15.0
200,001-500,000	27	7.1
500,001 and above	19	5.0

Source: Researcher’s Fieldwork (2025)

Gender Distribution: The respondents' gender distribution reveals a significant disparity, with a majority of the participants being female (70%, n = 266) compared to males (30%, n = 114).

Marital Status: A vast majority of the respondents are single (89.2%, n = 339), while only a small proportion are married (8.7%, n = 33) or divorced (2.1%, n = 8).

Age Distribution: The data indicates that most respondents fall within the 20–30 years age bracket (90.5%, n = 344), with a minor percentage aged between 31–40 years (8.9%, n = 34), and an almost negligible representation of those aged 40–50 years (0.5%, n = 2). No respondents are aged 50 years or above, further emphasizing the youthful composition of the sample.

Educational Level: In terms of educational attainment, a majority of respondents hold HND/BSc qualifications (86.6%, n = 329), while fewer individuals possess Master's degrees (5.5%, n = 21), ND qualifications (2.9%, n = 11), or PhDs (0.5%, n = 2). A small portion of respondents reported having other educational qualifications (4.5%, n = 17), indicating a highly educated respondent pool.

Income Level: The income distribution shows that the majority of respondents earn below 100,000 (72.9%, n = 277), followed by those earning between 100,001–200,000 (15%, n = 57). A smaller segment earns between 200,001–500,000 (7.1%, n = 27), while the least proportion earns above 500,001 (5.0%, n = 19). This suggests a concentration of respondents in lower-income brackets, which may correspond with their age and employment status.

4.2.2 Descriptive Analysis of Impact of Quality Customer Service on Brand Perception of Commercial Banks in Benin City

This section presents descriptive analysis on the data retrieved from respondents using frequency count, percentage (%) and mean.

4.2.2.1 Data Presentation and Analysis for the Dependent Variable

The table below presents the descriptive analysis on the dependent variable (Brand Perception) using frequency count, percentage and mean.

Table 4.2: Descriptive Analysis of Brand Perception

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
1	I trust the bank I patronize to deliver consistent and reliable services.	380 (100)	96 (25.3)	118 (31.1)	63 (16.6)	55 (14.5)	48 (12.6)	3.42
2	The quality of customer service I receive makes me feel confident in the bank's reputation.	380 (100)	76 (20.0)	153 (40.3)	61 (16.1)	52 (13.7)	38 (10.0)	3.47
3	I perceive the bank as professional and capable due to how they handle my inquiries and concerns.	380 (100)	79 (20.8)	151 (39.7)	66 (17.4)	49 (12.9)	35 (9.2)	3.50
4	The responsiveness of the bank's staff makes me feel valued as a customer.	380 (100)	80 (21.1)	134 (35.3)	75 (19.7)	57 (15.0)	34 (8.9)	3.44
5	I associate the bank with a positive image because of their personalized attention to my needs.	380 (100)	92 (24.2)	140 (36.8)	63 (16.6)	52 (13.7)	33 (8.7)	3.54
Average								3.47

SPSS output, Version 20 – Field Survey (2025)

The descriptive analysis of the dependent variable, **Brand Perception**, highlights overall positive perceptions among respondents, with mean scores for all five statements ranging between 3.42 and 3.54 on a 5-point Likert scale, indicating a tendency toward agreement. Respondents generally trust their banks to deliver consistent and reliable services (Mean = 3.42), and they associate the bank with a positive image due to personalized attention to their needs (Mean = 3.54). The quality of customer service and the professionalism in handling inquiries contribute significantly to respondents' confidence in their bank's reputation (Mean = 3.47 and 3.50, respectively). The responsiveness of bank staff also fosters a sense of being valued as customers (Mean = 3.44). These findings collectively suggest that the banks studied have built a moderately strong brand perception, with areas for further improvement in reliability and responsiveness. The overall average mean score of 3.47 supports this interpretation.

4.2.2.2 Data Presentation and Analysis for the Independent Variables

The table below presents the descriptive analysis on the independent variables using frequency count, percentage and mean

Table 4.3: Descriptive Analysis of Employee Performance

S/N	STATEMENT	Total Responses	%Response					Descriptive
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	Mean (x)
6	The way bank employees handle my requests enhances my perception of the bank's professionalism.	380 (100)	74 (19.5)	148 (38.9)	50 (13.2)	48 (12.6)	60 (15.8)	3.34
7	My experience with the employees' responsiveness positively influences how I view the bank's reputation.	380 (100)	82 (21.6)	151 (39.7)	59 (15.5)	58 (15.3)	30 (7.9)	3.52
8	The timeliness of the bank employees in attending to my needs contributes to my trust in the bank.	380 (100)	90 (23.7)	133 (35.0)	66 (17.4)	44 (11.6)	47 (12.4)	3.46
9	The demeanor of bank employees makes me confident in the quality of the bank's services.	380 (100)	88 (23.2)	146 (38.4)	58 (15.3)	53 (13.9)	35 (9.2)	3.52
10	I believe the performance of the bank staff influences how I recommend the bank to others.	380 (100)	114 (30.0)	132 (34.7)	47 (12.4)	60 (15.8)	27 (7.1)	3.64
Average							3.50	

SPSS output, Version 20 – Field Survey (2025)

The descriptive analysis of the independent variable, Employee Performance, reveals that respondents generally have a favorable view of how bank employees impact their overall perception of the bank, with an average mean score of 3.50. Respondents acknowledged that the performance of bank staff, particularly their demeanor and responsiveness, positively influences their perception of the bank's reputation (Mean = 3.52 for both statements). The timeliness of employees in addressing customers' needs fosters trust (Mean = 3.46), while their handling of requests enhances perceptions of professionalism (Mean = 3.34). The highest mean score (Mean = 3.64) reflects respondents' agreement that employee performance influences their likelihood of recommending the bank to others. These findings emphasize the critical role of employee professionalism, responsiveness, and timeliness in shaping customer perceptions of the bank.

Table 4.4: Descriptive Analysis of Good Communication

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
11	When bank staff explain products and services in a clear and concise manner, I feel more confident about the bank.	380 (100)	99 (26.1)	129 (33.9)	48 (12.6)	36 (9.5)	68 (17.9)	3.41
12	I have a positive perception of a bank when their staff promptly respond to my inquiries with relevant information.	380 (100)	111 (29.2)	136 (35.8)	54 (14.2)	48 (12.6)	31 (8.2)	3.65
13	The way a bank communicates updates about new policies or services influences how I view its reliability.	380 (100)	94 (24.7)	147 (38.7)	75 (19.7)	34 (8.9)	30 (7.9)	3.63
14	When a bank uses understandable language to resolve my concerns, it enhances my trust in their brand.	380 (100)	113 (29.7)	132 (34.7)	62 (16.3)	41 (10.8)	32 (8.4)	3.67
15	Receiving timely and detailed information from a bank makes me perceive it as professional and customer-focused.	380 (100)	124 (32.6)	125 (32.9)	57 (15.0)	30 (7.9)	44 (11.6)	3.67
Average								3.61

SPSS output, Version 20 – Field Survey (2025)

The descriptive analysis of the variable **Good Communication** highlights its significant role in shaping customer perceptions of banks, with an overall average mean score of 3.61. Respondents indicated that clear and concise explanations of products and services by bank staff positively impact their confidence in the bank (Mean = 3.41). Prompt responses to inquiries with relevant information (Mean = 3.65) and effective communication of updates about policies or services (Mean = 3.63) were also found to influence perceptions of reliability. The use of understandable language to resolve concerns and the provision of timely, detailed information were highly rated (Mean = 3.67 for both), enhancing trust and projecting professionalism. These findings underscore the importance of effective communication in fostering customer trust, confidence, and a positive image of the bank.

Table 4.5: Descriptive Analysis of Quick Responsiveness

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
16	When my bank resolves my issues promptly, I feel more confident about its reliability.	380 (100)	133 (35.0)	140 (36.8)	31 (8.2)	18 (4.7)	58 (15.3)	3.72
17	I have a favorable perception of a bank that quickly addresses my inquiries or complaints.	380 (100)	130 (34.2)	132 (34.7)	57 (15.0)	36 (9.5)	25 (6.6)	3.81
18	Timely responses to my requests, such as account updates or transactions, enhance my trust in the bank.	380 (100)	117 (30.8)	121 (31.8)	60 (15.8)	45 (11.8)	37 (9.7)	3.62
19	A bank that minimizes waiting time when I contact customer service leaves a positive impression on me.	380 (100)	125 (32.9)	140 (36.8)	57 (15.0)	27 (7.1)	31 (8.2)	3.79
20	I am more likely to recommend a bank that resolves my problems efficiently and without delays.	380 (100)	151 (39.7)	116 (30.5)	53 (13.9)	22 (5.8)	38 (10.0)	3.84
Average								3.76

SPSS output, Version 20 – Field Survey (2025)

customer perceptions, with a high overall average mean score of 3.76. Respondents expressed strong agreement that prompt issue resolution boosts their confidence in the bank's reliability (Mean = 3.72), and quick responses to inquiries or complaints positively influence their perception of the bank (Mean = 3.81). Timely handling of requests, such as account updates or transactions, enhances trust (Mean = 3.62), while minimizing waiting time when contacting customer service leaves a positive impression (Mean = 3.79). The highest-rated item (Mean = 3.84) indicates that efficient problem resolution significantly increases the likelihood of recommending the bank to others. These findings emphasize that responsiveness is a key driver of customer satisfaction, trust, and advocacy.

Table 4.6: Descriptive Analysis of Empathy of Bank Service Provider

S/N	STATEMENT	Total Responses	%Response					Descriptive Mean (x)
			SA 5 f/(%)	A 4 f/(%)	U 3 f/(%)	D 2 f/(%)	SD 1 f/(%)	
21	When bank staff genuinely understand my specific needs, I have a positive perception of the bank.	380 (100)	120 (31.6)	136 (35.8)	38 (10.0)	33 (8.7)	53 (13.9)	3.62
22	I feel more loyal to a bank when its staff demonstrate care and concern for my personal situation.	380 (100)	120 (31.6)	109 (28.7)	70 (18.4)	53 (13.9)	28 (7.4)	3.63
23	A bank that listens attentively to my concerns builds a better image in my mind.	380 (100)	116 (30.5)	147 (38.7)	50 (13.2)	26 (6.8)	41 (10.8)	3.71
24	When a bank resolves my issues with patience and understanding, I am more likely to trust its brand.	380 (100)	133 (35.0)	140 (36.8)	45 (11.8)	36 (9.5)	26 (6.8)	3.84
25	Banks that treat me with respect and compassion leave a lasting positive impression on me.	380 (100)	152 (40.0)	116 (30.5)	46 (12.1)	21 (5.5)	45 (11.8)	3.81
	Average							3.72

SPSS output, Version 20 – Field Survey (2025)

The descriptive analysis of **Empathy of Bank Service Provider** highlights the pivotal role of empathy in fostering positive customer perceptions, with a high overall average mean score of 3.72. Respondents strongly agreed that when bank staff demonstrate patience and understanding in resolving issues, it significantly enhances trust in the bank's brand (Mean = 3.84). Respectful and compassionate treatment leaves a lasting positive impression (Mean = 3.81). Attentive listening to concerns was also highly rated for improving the bank's image (Mean = 3.71). Respondents indicated that genuine understanding of specific needs (Mean = 3.62) and staff care for personal situations (Mean = 3.63) increase loyalty and strengthen perceptions of the bank. These findings underscore that empathy is a key factor in building trust, loyalty, and a favorable reputation for banks.

4.2.3 Correlation Analysis

The results from the correlation analysis provide insights into the type and orientation of the association between the dependent and independent variables. While the correlation coefficient doesn't establish a direct causal link between the variables, it serves as a foundational basis to explore the intensity and course of their relationship. Further elaboration on these findings is presented in the subsequent section.

Table 4.7: Correlation Results

		Correlations				
		BP	EP	GC	QR	EM
BP	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	380				
EP	Pearson Correlation	.679**	1			
	Sig. (2-tailed)	.000				
	N	380	380			
GC	Pearson Correlation	.571**	.720**	1		
	Sig. (2-tailed)	.000	.000			
	N	380	380	380		
QR	Pearson Correlation	.634**	.706**	.810**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	380	380	380	380	
EM	Pearson Correlation	.572**	.619**	.782**	.812**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	380	380	380	380	380

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

Source: Author’s Estimation from SPSS 22, 2025.

The correlation results presented in Table 4.7 reveal significant positive relationships between Brand Perception (BP) and the independent variables: Employee Performance (EP), Good Communication (GC), Quick Responsiveness (QR), and Empathy (EM). The strongest correlation is observed between BP and EP ($r = .679$, $p < .01$), indicating that employee performance has the most substantial influence on brand perception. Other variables also show significant correlations with BP, including QR ($r = .634$, $p < .01$), GC ($r = .571$, $p < .01$), and EM

($r = .572, p < .01$). The independent variables exhibit high intercorrelations, such as GC and QR ($r = .810, p < .01$) and QR and EM ($r = .812, p < .01$), suggesting that these factors are interconnected and collectively influence customer perceptions. The significance levels ($p < .01$) confirm the reliability of these relationships, underscoring the critical role of these factors in shaping brand perception.

4.2.4 Multicollinearity

The presence of multicollinearity among independent variables indicates that they are perfectly correlated. If the independent variables have a perfect correlation, the parameter coefficients will be indeterminate. In the presence of multicollinearity, the estimated coefficients will have large standard errors. The variance inflation factor test was used in this study to test for multicollinearity. The end result is as follows:

Table 4.8 Variance Inflation Factor Test

Independent Variables	Collinearity Statistics	
	Tolerance	VIF
EP	.438	2.284
GC	.263	3.796
QR	.241	4.142
EM	.295	3.386

Source: Author's Estimation from SPSS, 2025.

The Variance Inflation Factor (VIF) test in Table 4.8 assesses multicollinearity among the independent variables: Employee Performance (EP), Good Communication (GC), Quick

Responsiveness (QR), and Empathy (EM). The VIF values for all variables are below the commonly accepted threshold of 10, indicating that multicollinearity is not a serious concern in the model. However, QR (VIF = 4.142) and GC (VIF = 3.796) have relatively higher VIF values compared to other variables, suggesting moderate collinearity. Tolerance values, which are the reciprocal of VIF, are above the critical minimum of 0.1 for all variables, further supporting the absence of severe multicollinearity. These results confirm that the independent variables are sufficiently independent of one another to ensure the reliability of regression analysis.

4.2.5 Regression Analysis and Test of Hypotheses

The research hypotheses were tested utilizing regression analysis in order to achieve the current study’s objectives. The hypotheses were evaluated with an Alpha level of significance of 0.05 (Decision rule: computed level of significance <0.05, reject null hypothesis; computed level of significance >0.05, accept null hypothesis).

Table 4.9a: Model Summary

Model Summary^b										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.717 ^a	.514	.509	.65018	.514	99.204	4	375	.000	1.754

a. Predictors: (Constant), EM, EP, GC, QR

b. Dependent Variable: BP

Source: Statistical Package for social Sciences v.22

The Model Summary in Table 4.9a evaluates the relationship between the independent variables (Empathy [EM], Employee Performance [EP], Good Communication [GC], and Quick Responsiveness [QR]) and the dependent variable (Brand Perception [BP]). The model shows a strong positive correlation ($R = .717$), indicating that the independent variables collectively explain a significant portion of the variance in brand perception. The R Square value (0.514) signifies that 51.4% of the variance in BP is accounted for by the independent variables, while the Adjusted R Square (0.509) indicates a slight adjustment for the number of predictors in the model. The F-statistic ($F = 99.204$, $p < .001$) confirms the overall significance of the regression model. The Durbin-Watson value (1.754), which falls within the acceptable range of 1.5 to 2.5, suggests that there is no significant autocorrelation in the residuals. These results demonstrate that the independent variables are collectively strong predictors of brand perception.

Table 4.9b: Analysis of Variance (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	167.744	4	41.936	99.204	.000 ^b
	Residual	158.523	375	.423		
	Total	326.267	379			

a. Dependent Variable: BP

b. Predictors: (Constant), EM, EP, GC, QR

Source: Statistical Package for social Sciences v.22

The Analysis of Variance (ANOVA) results in Table 4.9b provide further evidence of the overall significance of the regression model. The Regression Sum of Squares (167.744) indicates the portion of the total variance in the dependent variable (Brand Perception [BP]) that is explained by the independent variables (Empathy [EM], Employee Performance [EP], Good Communication [GC], and Quick Responsiveness [QR]). The Residual Sum of Squares (158.523) reflects the unexplained variance. The F-statistic (99.204), derived from the ratio of the Mean Square for Regression (41.936) to the Mean Square for Residuals (0.423), is statistically significant ($p < .001$), indicating that the independent variables collectively have a significant effect on BP. These results confirm the robustness of the model and the substantial explanatory power of the predictors in influencing brand perception.

Table 4.9c Multiple Regression Output

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.643	.149		4.303	.000
	EP	.496	.057	.474	8.705	.000
	GC	-.085	.070	-.086	-1.223	.222
	QR	.244	.069	.258	3.523	.000
	EM	.130	.063	.137	2.062	.040

Dependent Variable: Brand Perception

Source: Statistical Package for social Sciences v.22

The Multiple Regression Output in Table 4.9c examines the contribution of the independent variables (Employee Performance [EP], Good Communication [GC], Quick Responsiveness [QR], and Empathy [EM]) to the dependent variable (Brand Perception [BP]). The regression model constant is $B = 0.643$ ($p < 0.001$), representing the baseline level of BP when all independent variables are held at zero. Among the predictors, Employee Performance (EP) has the strongest positive effect on BP, with a standardized beta coefficient ($\beta = 0.474$, $p < 0.001$), indicating that improvements in EP significantly enhance BP. Quick Responsiveness (QR) also shows a significant positive contribution ($\beta = 0.258$, $p < 0.001$), followed by Empathy (EM) with a smaller but significant effect ($\beta = 0.137$, $p = 0.040$). Good Communication (GC) does not have a statistically significant effect on BP ($\beta = -0.086$, $p = 0.222$). These results suggest that while EP, QR, and EM are critical drivers of brand perception, GC may not independently influence BP within the context of this study.

Hypothesis 1: There is no significant relationship between employee performance and brand perception of bank brands in Benin City.

Based on the regression results, Employee Performance (EP) has a significant positive effect on brand perception ($B = 0.496$, $\beta = 0.474$, $p = 0.000$), which is less than the 0.05 significance level. The null hypothesis is rejected, and the alternative hypothesis is accepted. This implies that there is a significant positive relationship between employee performance and brand perception of bank brands in Benin City.

Hypothesis 2: There is no significant relationship between good communication and brand perception of commercial banks in Benin City.

The regression output shows that Good Communication (GC) has a negative but non-significant effect on brand perception ($B = -0.085$, $\beta = -0.086$, $p = 0.222$), which is greater than the 0.05 significance level. The null hypothesis is accepted. This indicates that there is no significant relationship between good communication and brand perception of commercial banks in Benin City.

Hypothesis 3: There is no significant relationship between quick responsiveness to problems and brand perception of commercial banks in Benin City.

The regression results indicate that Quick Responsiveness (QR) has a significant positive effect on brand perception ($B = 0.244$, $\beta = 0.258$, $p = 0.000$), which is less than the 0.05 significance level. The null hypothesis is rejected, and the alternative hypothesis is accepted. This confirms that quick responsiveness to problems significantly influences brand perception of commercial banks in Benin City.

Hypothesis 4: There is no significant relationship between empathy by bank service providers and brand perception of commercial banks in Benin City.

The regression analysis shows that Empathy (EM) has a significant positive effect on brand perception ($B = 0.130$, $\beta = 0.137$, $p = 0.040$), which is less than the 0.05 significance level. The null hypothesis is rejected, and the alternative hypothesis is accepted. This implies that empathy

by bank service providers significantly impacts brand perception of commercial banks in Benin City.

4.3 Discussion of Findings

The findings reveal a significant positive relationship between Employee Performance (EP) and Brand Perception (BP), with EP being the strongest predictor of BP ($\beta = 0.474$, $p = 0.000$). This aligns with previous literature, such as Kaur and Sharma (2022), who argue that high employee performance enhances customer experiences, strengthening brand loyalty and trust. The study's findings also corroborate Park and Tran's (2021) assertion that customers associate the quality of employee performance with a bank's credibility, and Nguyen and Wang (2020) emphasize that consistent service quality resulting from employee performance fosters a reliable brand image. In the Nigerian banking context, the findings are consistent with Kehinde and Igbिनovia (2021), who highlighted that employees' responsiveness and professionalism significantly shape customer perceptions of brand image. This underscores the need for employee training and development to consistently meet customer expectations, ensuring alignment between organizational goals and customer satisfaction (Ma & Gu, 2020). Fostering high employee performance should be prioritized by banks to enhance BP and strengthen customer-brand relationships in competitive markets.

The findings indicate that Good Communication (GC) does not have a significant relationship with Brand Perception (BP) ($\beta = -0.086$, $p = 0.222$). This contrasts with previous studies that

emphasize the importance of effective communication in shaping customer perceptions. Gunawan and Septia (2021) highlight that clear and transparent communication enhances trust and reliability. Akpan and Etuk (2021) found that Nigerian banks that prioritize communication foster stronger customer trust and loyalty. The nonsignificant findings in this study may stem from contextual factors such as customers' prioritization of other service quality dimensions like responsiveness or empathy in their banking experiences. This divergence aligns with findings by Zephaniah et al. (2020), who noted that not all communication dimensions (e.g., direct marketing) significantly impact loyalty. To address this gap, banks must strengthen their communication strategies by ensuring clarity, promptness, and customer alignment (Zhang & Bartol, 2022). Incorporating digital tools to improve communication efficiency and accessibility, as recommended by Kietzmann and Pitt (2021), may also enhance GC's impact on BP.

The findings show that Quick Responsiveness (QR) has a significant positive relationship with Brand Perception (BP) ($\beta = 0.258$, $p = 0.000$). This aligns with prior literature emphasizing that timely and efficient responses to customer needs foster trust, satisfaction, and loyalty (Ahmed, 2021; Parasuraman, 2021). Mohammed (2023) found that Nigerian banks that prioritize responsiveness are perceived as more reliable, which enhances customer retention and brand preference. Adeoye (2022) argues that responsiveness is equated with reliability in the Nigerian banking sector, reflecting customers' expectations for timely service. These findings support the assertion by Sharma (2020) that responsiveness involves promptness and accuracy, both of which are essential in enhancing customer satisfaction. Nigerian banks should invest in

processes and technologies that improve response times to customer inquiries and complaints. Proactively addressing service failures with speed and accuracy, as suggested by Agbo and Nwosu (2023), will further strengthen brand perception and customer trust.

The study finds a significant positive relationship between Empathy (EM) and Brand Perception (BP) ($\beta = 0.137$, $p = 0.040$). This aligns with previous research, such as Ogbonna and Igwe (2021), who found that empathetic interactions enhance trust and satisfaction, which are vital for a positive brand perception. Adesola and Onuoha (2022) emphasize that empathy allows banks to differentiate themselves in competitive environments by demonstrating genuine care for customers' needs. This finding also corroborates Nwosu and Eze (2023), who argue that empathetic service fosters an emotional connection, reinforcing customer loyalty and favorable attitudes toward a brand. In the Nigerian banking sector, Ogundele and Hassan (2020) found that empathy improves customer relationships, making it a critical factor in shaping brand perception. Empathy's cognitive and affective dimensions, as described by Schneider and Woolgar (2018), highlight the importance of active listening, personalized care, and understanding customer emotions. Banks should focus on staff training programs that build emotional intelligence and interpersonal skills, ensuring customers feel valued and understood, thereby enhancing BP and long-term loyalty.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

This chapter encompassed the summary of findings, conclusion and recommendations of this study. It is a section which pointed out the major discovery of the study, suggested possible action to the identified and perceived potential problems and where the conclusion is drawn from.

5.2 Summary of Findings

This study focused on quality customer service and brand perception among commercial banks customers in Benin City. A total of 385 questionnaires were distributed to customers of commercial banks in Benin Metropolis. 380 of these questionnaires were successfully retrieved, processed, and incorporated into the study. The retrieved data was analysed using both descriptive statistics and regression analysis. The summary of the research findings are as follows:

- i. The findings reveal a significant positive relationship between Employee Performance (EP) and Brand Perception (BP).

- ii. The findings indicate that Good Communication (GC) does not have a significant relationship with Brand Perception (BP).
- iii. The findings show that Quick Responsiveness (QR) has a significant positive relationship with Brand Perception (BP).
- iv. The study finds a significant positive relationship between Empathy (EM) and Brand Perception (BP).

5.3 Conclusion

This study focused on quality customer service and brand perception among commercial bank customers in Benin City, examining the impact of employee performance, good communication, quick responsiveness, and empathy on brand perception. A total of 385 questionnaires were distributed, with 380 successfully retrieved and analyzed using descriptive statistics and regression analysis. The findings reveal that employee performance, quick responsiveness, and empathy have a significant positive relationship with brand perception, highlighting their critical role in shaping customer experiences and brand loyalty. However, good communication does not have a significant relationship with brand perception, suggesting that while effective communication is essential in customer interactions, other service quality factors may have a stronger influence on how customers perceive a bank's brand. These insights underscore the need for commercial banks to prioritize employee efficiency, timely service delivery, and

empathetic customer engagement to enhance brand perception and sustain competitive advantage in the banking sector.

5.4 Recommendations

From the research analysis and conclusions above, the following recommendations were made:

- Commercial banks should prioritize continuous employee training and performance enhancement programs to strengthen the positive impact of employee performance on brand perception. Since the findings indicate a significant relationship between employee performance and brand perception, banks should invest in capacity-building initiatives that equip employees with technical skills, problem-solving abilities, and customer engagement techniques. Regular performance evaluations and incentive-based reward systems should also be implemented to motivate employees to deliver high-quality service, ultimately improving brand perception.
- Given that quick responsiveness significantly influences brand perception, banks should enhance their service delivery speed by adopting technology-driven solutions and streamlining operational processes. Automated customer service channels, such as chatbots and mobile banking support, should be improved to ensure faster issue resolution. Additionally, in-branch service efficiency should be optimized by reducing

long queues through digital appointment systems and self-service kiosks, ensuring that customers experience swift and hassle-free banking services.

- Empathy was found to have a strong positive relationship with brand perception, emphasizing the need for banks to foster a customer-centric service culture. Frontline staff should be trained to demonstrate emotional intelligence, active listening, and personalized service to customers. Creating dedicated customer relationship management (CRM) teams to handle complaints, provide tailored financial advice, and follow up on customer concerns will enhance trust and loyalty, ultimately strengthening brand perception.
- Since good communication does not have a significant relationship with brand perception, banks should shift their focus toward improving other critical aspects of customer service while ensuring communication remains clear and functional. Rather than prioritizing extensive communication, banks should integrate concise, solution-oriented interactions that align with customer needs. Additionally, enhancing service delivery speed, responsiveness, and personalized customer care will yield a more substantial impact on brand perception than merely improving communication.

5.5 Contribution to Knowledge

This study contributes to knowledge by providing empirical evidence on the specific dimensions of customer service that influence brand perception among commercial bank customers in Benin

City. While existing literature broadly acknowledges the role of service quality in shaping brand perception, this study uniquely identifies employee performance, quick responsiveness, and empathy as key determinants, emphasizing their significance in customer retention and brand loyalty. Additionally, the finding that good communication does not have a significant relationship with brand perception challenges conventional assumptions, suggesting that customers may prioritize efficiency and personalized service over mere information exchange. By integrating descriptive statistics and regression analysis, this study offers a data-driven perspective that can guide commercial banks in refining their customer service strategies to strengthen brand perception and maintain a competitive edge in the financial sector.

5.6 Suggestions for Further Studies

Future studies should expand the focus beyond commercial banks in Benin City to include a comparative analysis of customer service quality and brand perception across different regions or financial institutions, such as microfinance banks and digital banking platforms. This broader scope would provide a more comprehensive understanding of how service quality impacts brand perception in diverse banking environments. Additionally, incorporating a longitudinal research design would allow for the assessment of changes in customer perceptions over time, particularly in response to evolving banking technologies and service delivery models. Researchers may also explore the moderating or mediating effects of factors such as customer satisfaction, trust, or

service digitalization to gain deeper insights into the complex relationship between customer service and brand perception.

Methodologically, future studies could adopt a mixed-method approach, combining quantitative surveys with qualitative interviews or focus groups to capture nuanced customer experiences and perceptions. While this study utilized descriptive statistics and regression analysis, future research could employ structural equation modeling (SEM) to examine the interrelationships between multiple service quality dimensions and brand perception more comprehensively. Additional variables, such as service convenience, complaint resolution, and digital service efficiency, could be included to provide a more holistic view of customer service quality. Expanding the sample size and incorporating a multi-city or national-level analysis would further enhance the generalizability of findings, providing practical insights for policymakers, financial institutions, and service managers seeking to optimize customer service strategies for improved brand perception.

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APPENDIX I

DEPARTMENT OF MARKETING

FACULTY OF MANAGEMENT SCIENCES

UNIVERSITY OF BENIN, BENIN CITY, EDO STATE

Dear Respondent,

APPEAL FOR THE COMPLETION OF QUESTIONNAIRE

I am an undergraduate student in the above named Department. As part of the requirement for the programme, I am conducting a research on **“Impact of Quality Customer Service on Brand Perception of Commercial Banks in Benin City”**. In this regard, you have been

randomly selected as a member of the sample. I also wish to assure you that your responses will be treated in strict confidence and used for the stated academic purpose only.

Thank you.

Yours Faithfully,

Igberaese Abigail

SECTION A: PERSONAL DATA

Please tick \surd in the appropriate box and give answers where necessary.

Gender; Male Female

Marital Status; Single Married Divorced

Age; 20-30years 31-40years 40-50years 50years and above

Educational Level; NDHND /BSC MASTERS PhD

Income;

Below 100,000

#100,001-#200,000

#200,001-#500,000

#500,001 and above

SECTION B: GENERAL

Please tick in the appropriate box after each question as an indication of your choice using likert scale: Strongly Agree=SA; A= Agree; Undecided=U; Disagree= D; Strongly Disagree= SD.

S/N	PARTICULARS					
-----	-------------	--	--	--	--	--

	Brand Perception	SD	D	U	A	SA
6	I trust the bank I patronize to deliver consistent and reliable services.					
7	The quality of customer service I receive makes me feel confident in the bank's reputation.					
8	I perceive the bank as professional and capable due to how they handle my inquiries and concerns.					
9	The responsiveness of the bank's staff makes me feel valued as a customer.					
10	I associate the bank with a positive image because of their personalized attention to my needs.					
	Employee Performance	SD	D	U	A	SA
11	The way bank employees handle my requests enhances my perception of the bank's professionalism.					
12	My experience with the employees' responsiveness positively influences how I view the bank's reputation.					
13	The timeliness of the bank employees in attending to my needs contributes to my trust in the bank.					
14	The demeanor of bank employees makes me confident in the quality of the bank's services.					
15	I believe the performance of the bank staff influences how I recommend the bank to others.					
	Good Communication	SD	D	U	A	SA
16	When bank staff explain products and services in a clear and concise manner, I feel more confident about the bank.					
17	I have a positive perception of a bank when their staff promptly respond to my inquiries with relevant information.					
18	The way a bank communicates updates about new policies or services					

	influences how I view its reliability.					
19	When a bank uses understandable language to resolve my concerns, it enhances my trust in their brand.					
20	Receiving timely and detailed information from a bank makes me perceive it as professional and customer-focused.					
	Quick Responsiveness	SD	D	U	A	SA
21	When my bank resolves my issues promptly, I feel more confident about its reliability.					
22	I have a favorable perception of a bank that quickly addresses my inquiries or complaints.					
23	Timely responses to my requests, such as account updates or transactions, enhance my trust in the bank.					
24	A bank that minimizes waiting time when I contact customer service leaves a positive impression on me.					
25	I am more likely to recommend a bank that resolves my problems efficiently and without delays.					
	Empathy of Bank Service Provider	SD	D	U	A	SA
26	When bank staff genuinely understand my specific needs, I have a positive perception of the bank.					
27	I feel more loyal to a bank when its staff demonstrate care and concern for my personal situation.					
28	A bank that listens attentively to my concerns builds a better image in my mind.					
29	When a bank resolves my issues with patience and understanding, I am more likely to trust its brand.					
30	Banks that treat me with respect and compassion leave a lasting positive impression on me.					

Thank You

APPENDIX II

RELIABILITY

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Reliability

Notes

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Scale: BRAND PERCEPTION

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Reliability Statistics

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RELIABILITY

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Reliability

Notes

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Scale: EMPLOYEE PERFORMANCE

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Reliability Statistics

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RELIABILITY

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Reliability

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Scale: GOOD COMMUNICATION

Case Processing Summary

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Reliability Statistics

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RELIABILITY

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Reliability

Notes

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	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
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Scale: QUICK RESPONSIVENESS

Case Processing Summary

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Reliability Statistics

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RELIABILITY

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Reliability

Notes

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	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax	RELIABILITY /VARIABLES=VR26 VR27 VR28 VR29 VR30 /SCALE('EMPATHY OF BANK SERVICE PROVIDER') ALL /MODEL=ALPHA.	

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Scale: EMPATHY OF BANK SERVICE PROVIDER

Case Processing Summary

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Reliability Statistics

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Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	114	30.0	30.0	30.0
	Female	266	70.0	70.0	100.0
	Total	380	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-30years	344	90.5	90.5	90.5
	31-40years	34	8.9	8.9	99.5
	40-50years	2	.5	.5	100.0
	Total	380	100.0	100.0	

Marital

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	339	89.2	89.2	89.2
	Married	33	8.7	8.7	97.9
	Divorced	8	2.1	2.1	100.0
	Total	380	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ND	11	2.9	2.9	2.9
	HND/BSC	329	86.6	86.6	89.5
	MASTERS	21	5.5	5.5	95.0
	PHd	2	.5	.5	95.5
	Others	17	4.5	4.5	100.0
	Total	380	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 100,000	277	72.9	72.9	72.9
	100,001-200,000	57	15.0	15.0	87.9
	200,001-300,000	27	7.1	7.1	95.0
	500,001 and above	19	5.0	5.0	100.0
	Total	380	100.0	100.0	

I trust the bank I patronize to deliver consistent and reliable services.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	12.6	12.6	12.6
	Disagree	55	14.5	14.5	27.1
	Neutral	63	16.6	16.6	43.7
	Agree	118	31.1	31.1	74.7
	Strongly Agree	96	25.3	25.3	100.0
	Total	380	100.0	100.0	

The quality of customer service I receive makes me feel confident in the bank's reputation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	38	10.0	10.0	10.0
	Disagree	52	13.7	13.7	23.7
	Neutral	61	16.1	16.1	39.7
	Agree	153	40.3	40.3	80.0
	Strongly Agree	76	20.0	20.0	100.0
	Total	380	100.0	100.0	

I perceive the bank as professional and capable due to how they handle my inquiries and concerns.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	35	9.2	9.2	9.2
	Disagree	49	12.9	12.9	22.1
	Neutral	66	17.4	17.4	39.5
	Agree	151	39.7	39.7	79.2
	Strongly Agree	79	20.8	20.8	100.0
	Total	380	100.0	100.0	

The responsiveness of the bank's staff makes me feel valued as a customer.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	34	8.9	8.9	8.9
	Disagree	57	15.0	15.0	23.9
	Neutral	75	19.7	19.7	43.7
	Agree	134	35.3	35.3	78.9
	Strongly Agree	80	21.1	21.1	100.0
	Total	380	100.0	100.0	

I associate the bank with a positive image because of their personalized attention to my needs.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	33	8.7	8.7	8.7
	Disagree	52	13.7	13.7	22.4
	Neutral	63	16.6	16.6	38.9
	Agree	140	36.8	36.8	75.8
	Strongly Agree	92	24.2	24.2	100.0
	Total	380	100.0	100.0	

The way bank employees handle my requests enhances my perception of the bank's professionalism.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	60	15.8	15.8	15.8
	Disagree	48	12.6	12.6	28.4
	Neutral	50	13.2	13.2	41.6
	Agree	148	38.9	38.9	80.5
	Strongly Agree	74	19.5	19.5	100.0
	Total	380	100.0	100.0	

My experience with the employees' responsiveness positively influences how I view the bank's reputation.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	30	7.9	7.9	7.9
Disagree	58	15.3	15.3	23.2
Neutral	59	15.5	15.5	38.7
Agree	151	39.7	39.7	78.4
Strongly Agree	82	21.6	21.6	100.0
Total	380	100.0	100.0	

The timeliness of the bank employees in attending to my needs contributes to my trust in the bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	47	12.4	12.4	12.4
Disagree	44	11.6	11.6	23.9
Neutral	66	17.4	17.4	41.3
Agree	133	35.0	35.0	76.3
Strongly Agree	90	23.7	23.7	100.0
Total	380	100.0	100.0	

The demeanor of bank employees makes me confident in the quality of the bank's services.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	35	9.2	9.2	9.2
Disagree	53	13.9	13.9	23.2
Neutral	58	15.3	15.3	38.4
Agree	146	38.4	38.4	76.8
Strongly Agree	88	23.2	23.2	100.0
Total	380	100.0	100.0	

I believe the performance of the bank staff influences how I recommend the bank to others.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	27	7.1	7.1	7.1
Disagree	60	15.8	15.8	22.9
Neutral	47	12.4	12.4	35.3
Agree	132	34.7	34.7	70.0
Strongly Agree	114	30.0	30.0	100.0
Total	380	100.0	100.0	

When bank staff explain products and services in a clear and concise manner, I feel more confident about the bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	68	17.9	17.9	17.9
Disagree	36	9.5	9.5	27.4
Neutral	48	12.6	12.6	40.0
Agree	129	33.9	33.9	73.9
Strongly Agree	99	26.1	26.1	100.0
Total	380	100.0	100.0	

I have a positive perception of a bank when their staff promptly respond to my inquiries with relevant information.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	31	8.2	8.2	8.2
Disagree	48	12.6	12.6	20.8
Neutral	54	14.2	14.2	35.0
Agree	136	35.8	35.8	70.8
Strongly Agree	111	29.2	29.2	100.0
Total	380	100.0	100.0	

The way a bank communicates updates about new policies or services influences how I view its reliability.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	30	7.9	7.9	7.9
Disagree	34	8.9	8.9	16.8
Neutral	75	19.7	19.7	36.6
Agree	147	38.7	38.7	75.3
Strongly Agree	94	24.7	24.7	100.0
Total	380	100.0	100.0	

When a bank uses understandable language to resolve my concerns, it enhances my trust in their brand.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	32	8.4	8.4	8.4
Disagree	41	10.8	10.8	19.2
Neutral	62	16.3	16.3	35.5
Agree	132	34.7	34.7	70.3
Strongly Agree	113	29.7	29.7	100.0
Total	380	100.0	100.0	

Receiving timely and detailed information from a bank makes me perceive it as professional and customer-focused.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	44	11.6	11.6	11.6
Disagree	30	7.9	7.9	19.5
Neutral	57	15.0	15.0	34.5
Agree	125	32.9	32.9	67.4
Strongly Agree	124	32.6	32.6	100.0
Total	380	100.0	100.0	

When my bank resolves my issues promptly, I feel more confident about its reliability.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	58	15.3	15.3	15.3
Disagree	18	4.7	4.7	20.0
Neutral	31	8.2	8.2	28.2
Agree	140	36.8	36.8	65.0
Strongly Agree	133	35.0	35.0	100.0
Total	380	100.0	100.0	

I have a favorable perception of a bank that quickly addresses my inquiries or complaints.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	25	6.6	6.6	6.6
Disagree	36	9.5	9.5	16.1
Neutral	57	15.0	15.0	31.1
Agree	132	34.7	34.7	65.8
Strongly Agree	130	34.2	34.2	100.0
Total	380	100.0	100.0	

Timely responses to my requests, such as account updates or transactions, enhance my trust in the bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	37	9.7	9.7	9.7
Disagree	45	11.8	11.8	21.6
Neutral	60	15.8	15.8	37.4
Agree	121	31.8	31.8	69.2
Strongly Agree	117	30.8	30.8	100.0
Total	380	100.0	100.0	

A bank that minimizes waiting time when I contact customer service leaves a positive impression on me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	31	8.2	8.2	8.2
Disagree	27	7.1	7.1	15.3
Neutral	57	15.0	15.0	30.3
Agree	140	36.8	36.8	67.1
Strongly Agree	125	32.9	32.9	100.0
Total	380	100.0	100.0	

I am more likely to recommend a bank that resolves my problems efficiently and without delays.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	38	10.0	10.0	10.0
Disagree	22	5.8	5.8	15.8
Neutral	53	13.9	13.9	29.7
Agree	116	30.5	30.5	60.3
Strongly Agree	151	39.7	39.7	100.0
Total	380	100.0	100.0	

When bank staff genuinely understand my specific needs, I have a positive perception of the bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Disagree	53	13.9	13.9	13.9
Disagree	33	8.7	8.7	22.6
Neutral	38	10.0	10.0	32.6
Agree	136	35.8	35.8	68.4
Strongly Agree	120	31.6	31.6	100.0
Total	380	100.0	100.0	

I feel more loyal to a bank when its staff demonstrate care and concern for my personal situation.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	28	7.4	7.4	7.4
	Disagree	53	13.9	13.9	21.3
	Neutral	70	18.4	18.4	39.7
	Agree	109	28.7	28.7	68.4
	Strongly Agree	120	31.6	31.6	100.0
	Total	380	100.0	100.0	

A bank that listens attentively to my concerns builds a better image in my mind.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	41	10.8	10.8	10.8
	Disagree	26	6.8	6.8	17.6
	Neutral	50	13.2	13.2	30.8
	Agree	147	38.7	38.7	69.5
	Strongly Agree	116	30.5	30.5	100.0
	Total	380	100.0	100.0	

When a bank resolves my issues with patience and understanding, I am more likely to trust its brand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	26	6.8	6.8	6.8
	Disagree	36	9.5	9.5	16.3
	Neutral	45	11.8	11.8	28.2
	Agree	140	36.8	36.8	65.0
	Strongly Agree	133	35.0	35.0	100.0
	Total	380	100.0	100.0	

Banks that treat me with respect and compassion leave a lasting positive impression on me.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	45	11.8	11.8	11.8
	Disagree	21	5.5	5.5	17.4
	Neutral	46	12.1	12.1	29.5
	Agree	116	30.5	30.5	60.0
	Strongly Agree	152	40.0	40.0	100.0
	Total	380	100.0	100.0	

DESCRIPTIVES VARIABLES=BP1 BP2 BP3 BP4 BP5 EP1 EP2 EP3 EP4 EP5 GC1 GC2 GC3 GC4 GC5 QR1 QR2 QR3 QR4 QR5 EM1 EM2 EM3 EM4 EM5 BP EP GC QR EM
 /STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Notes

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	Cases Used	All non-missing data are used.
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Resources	Processor Time	00:00:00.02
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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I trust the bank I patronize to deliver consistent and reliable services.	380	1.00	5.00	3.4184	1.34191
The quality of customer service I receive makes me feel confident in the bank's reputation.	380	1.00	5.00	3.4658	1.23553
I perceive the bank as professional and capable due to how they handle my inquiries and concerns.	380	1.00	5.00	3.5000	1.21664
The responsiveness of the bank's staff makes me feel valued as a customer.	380	1.00	5.00	3.4447	1.22834
I associate the bank with a positive image because of their personalized attention to my needs.	380	1.00	5.00	3.5421	1.23742
The way bank employees handle my requests enhances my perception of the bank's professionalism.	380	1.00	5.00	3.3368	1.34820
My experience with the employees' responsiveness positively influences how I view the bank's reputation.	380	1.00	5.00	3.5184	1.20998
The timeliness of the bank employees in attending to my needs contributes to my trust in the bank.	380	1.00	5.00	3.4605	1.30395
The demeanor of bank employees makes me confident in the quality of the bank's services.	380	1.00	5.00	3.5237	1.24429

I believe the performance of the bank staff influences how I recommend the bank to others.	380	1.00	5.00	3.6474	1.25480
When bank staff explain products and services in a clear and concise manner, I feel more confident about the bank.	380	1.00	5.00	3.4079	1.42516
I have a positive perception of a bank when their staff promptly respond to my inquiries with relevant information.	380	1.00	5.00	3.6526	1.24784
The way a bank communicates updates about new policies or services influences how I view its reliability.	380	1.00	5.00	3.6342	1.17601
When a bank uses understandable language to resolve my concerns, it enhances my trust in their brand.	380	1.00	5.00	3.6658	1.24192
Receiving timely and detailed information from a bank makes me perceive it as professional and customer-focused.	380	1.00	5.00	3.6711	1.31551
When my bank resolves my issues promptly, I feel more confident about its reliability.	380	1.00	5.00	3.7158	1.38528
I have a favorable perception of a bank that quickly addresses my inquiries or complaints.	380	1.00	5.00	3.8053	1.19541

Timely responses to my requests, such as account updates or transactions, enhance my trust in the bank.	380	1.00	5.00	3.6211	1.29484
A bank that minimizes waiting time when I contact customer service leaves a positive impression on me.	380	1.00	5.00	3.7921	1.20747
I am more likely to recommend a bank that resolves my problems efficiently and without delays.	380	1.00	5.00	3.8421	1.28368
When bank staff genuinely understand my specific needs, I have a positive perception of the bank.	380	1.00	5.00	3.6237	1.37177
I feel more loyal to a bank when its staff demonstrate care and concern for my personal situation.	380	1.00	5.00	3.6316	1.26075
A bank that listens attentively to my concerns builds a better image in my mind.	380	1.00	5.00	3.7132	1.26630
When a bank resolves my issues with patience and understanding, I am more likely to trust its brand.	380	1.00	5.00	3.8368	1.20014
Banks that treat me with respect and compassion leave a lasting positive impression on me.	380	1.00	5.00	3.8132	1.33329
BP	380	1.00	5.00	3.4742	.92783
EP	380	1.20	5.00	3.4974	.88559
GC	380	1.00	5.00	3.6063	.93344
QR	380	1.00	5.00	3.7553	.97969
EM	380	1.00	5.00	3.7237	.97112
Valid N (listwise)	380				

CORRELATIONS

/VARIABLES=BP EP GC QR EM
 /PRINT=TWOTAIL NOSIG
 /MISSING=PAIRWISE.

Correlations

		Notes
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	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
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Resources	Processor Time	00:00:00.02
	Elapsed Time	00:00:00.02

Correlations

		BP	EP	GC	QR	EM
BP	Pearson Correlation	1	.679**	.571**	.634**	.572**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	380	380	380	380	380
EP	Pearson Correlation	.679**	1	.720**	.706**	.619**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	380	380	380	380	380
GC	Pearson Correlation	.571**	.720**	1	.810**	.782**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	380	380	380	380	380
QR	Pearson Correlation	.634**	.706**	.810**	1	.812**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	380	380	380	380	380
EM	Pearson Correlation	.572**	.619**	.782**	.812**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	380	380	380	380	380

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

REGRESSION

/MISSING LISTWISE

/STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL CHANGE

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT BP

/METHOD=ENTER EP GC QR EM

/RESIDUALS DURBIN.

Regression

Notes

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Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS CI(95) R ANOVA COLLIN TOL CHANGE /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT BP /METHOD=ENTER EP GC QR EM /RESIDUALS DURBIN.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.03
	Memory Required	5312 bytes
	Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	EM, EP, GC, QR ^b	.	Enter

- a. Dependent Variable: BP
 b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.717 ^a	.514	.509	.65018	.514	99.204	4	375	.000	1.754

- a. Predictors: (Constant), EM, EP, GC, QR
 b. Dependent Variable: BP

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	167.744	4	41.936	99.204	.000 ^b
Residual	158.523	375	.423		
Total	326.267	379			

- a. Dependent Variable: BP
 b. Predictors: (Constant), EM, EP, GC, QR

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	.643	.149		4.303	.000	.349	.937		
EP	.496	.057	.474	8.705	.000	.384	.608	.438	2.284
GC	-.085	.070	-.086	-1.223	.222	-.222	.052	.263	3.796
QR	.244	.069	.258	3.523	.000	.108	.381	.241	4.142
EM	.130	.063	.137	2.062	.040	.006	.255	.295	3.386

- a. Dependent Variable: BP

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions				
				(Constant)	EP	GC	QR	EM
1	1	4.911	1.000	.00	.00	.00	.00	.00
	2	.042	10.825	.91	.00	.03	.03	.03
	3	.024	14.303	.06	.76	.00	.01	.20
	4	.012	19.907	.01	.15	.96	.07	.23
	5	.011	21.105	.01	.09	.02	.89	.53

a. Dependent Variable: BP

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.6256	4.6228	3.4742	.66528	380
Residual	-2.69182	1.99056	.00000	.64673	380
Std. Predicted Value	-2.779	1.726	.000	1.000	380
Std. Residual	-4.140	3.062	.000	.995	380

a. Dependent Variable: BP