British Journal of Marketing Studies,14(1),61-81, 2026
Print ISSN: 2053-4043(Print)
Online ISSN: 2053-4051(Online)
Website: https://www.eajournals.org/
Publication of the European Centre for Research Training and Development UK

Customer Service Quality and Performance of Tier-1 Commercial Banks in Nigeria

Patricia Bassey Ayi, Adewale Akeem Bakare, Nasamu Gambo
Department of Business Administration, Nile University of Nigeria, Abuja

doi: https://doi.org/10.37745/bjms.2013/vol14n16181 Published February 11, 2026

Citation: Ayi P.B., Bakare A.A., Gambo N. (2026) Customer Service Quality and Performance of Tier-1 Commercial Banks in Nigeria, *British Journal of Marketing Studies*,14(1),61-83

Abstract: *This study investigated the effect of customer service quality on the performance of tier-1 commercial banks in Nigeria. The objectives of the research were to specifically examine the effect of responsiveness, reliability, and empathy on operational efficiency and customer retention. Using survey research design, a sample of 384 customers of the five tier-1 banks in Abuja, were obtained from Yamane's formula and stratified random sampling technique. Structured questionnaires were utilized to collect data and subject them to descriptive statistics, Pearson correlation, and multiple regression analysis. The results showed that responsiveness ($\beta=0.412$, $p<0.05$), reliability ($\beta=0.368$, $p<0.05$), and empathy ($\beta=0.293$, $p<0.05$) were the significant and positive factors that impacted operational efficiency. In like manner, responsiveness ($\beta=0.387$, $p<0.05$), reliability ($\beta=0.421$, $p<0.05$), and empathy ($\beta=0.334$, $p<0.05$) were the factors that led to a significant increase in customer retention. The research concluded that responsiveness, reliability and empathy dimensions of customer service quality strongly determine the performance of tier-1 commercial banks in Nigeria. Consequently, this study proffers that investing in digital infrastructure, implementing extensive staff training programs, and creating customer-centric service protocols are imperative for banks in Nigeria.*

Keywords: customer service quality, responsiveness, reliability, empathy, operational efficiency, customer retention, tier-1 banks, Nigeria

INTRODUCTION

The Nigerian banking sector has changed drastically over the last twenty years and has moved from an industry with a high level of fragmentation to a more consolidated and competitive landscape mostly made up of tier-1 commercial banks. These tier-1 banks namely Access Bank, First Bank, Guarantee Trust Bank, United Bank for Africa, and Zenith Bank are the ones which together hold over 60% of the total assets of the industry and provide services to millions of customers cutting across different demographic and geographic segments. In such a highly competitive environment the quality of customer service has become not only a most important factor for differentiation but also a strategic necessity for the maintenance of sustainable performance and leadership in the market (Ezechi et al., 2025). The extent to which banks are able to provide customers with superior service experiences is what determines customer satisfaction, loyalty, and finally, bank performance.

Quality of customer service in the banking industry is a complex concept that involves a number of different aspects all of which affect the customers' perceptions and behavioural responses. In line with the report of the CBN (2024), commercial banks received over 15,000 customer complaints in 2024, out of which the complaints related to service quality made up nearly 62% of all grievances. These complaints mainly pointed to the issues of customer service, which included the customers' inquiries being attended to with a lot of delay, the customers' transactions were affected due to the system failure, and that the employees in charge of customer service did not show empathy for the customers. These service inadequacies not only lose the confidence of customers but also endanger the affected institutions' efficiency in operations and their power to attract and keep customers. The Banking Service Excellence Council (2025) found that tier-1 banks in Nigeria had an average customer satisfaction index of 68.4% which is much lower than the global standard of 85%, thus, substantial service quality gaps were indicated by this finding and they require immediate attention.

The performance implications of the service quality shortcomings that have led to the dissatisfaction of clients are deeply significant as these deficiencies have also been found to lead to the emergence of operational inefficiencies and the loss of customers. The Nigerian Banking Consumer Survey (2025) disclosed that nearly 37% of banking customers in major urban centers said that poor service experiences would make them switch banks, while Abuja recorded the highest propensity at 42% of respondents. This customer mobility is a serious challenge to the retention rates of customers, especially those of tier-1 banks which have been able to count on their market dominance and widespread branch networks for the retention of their customers. In addition to this, the issues around the operational efficiency that is characterized by long transaction processing times, frequent system downtimes, and high operational costs can be traced to less than adequate service quality frameworks and not enough investments in customer-oriented technologies (CBN Financial Stability Report, 2025).

Despite a widespread acknowledgment of the importance of service quality, there is only a little and scattered empirical proof of the effects of specific service quality dimensions on distinct performance outcomes in Nigerian tier-1 banks. While some studies have investigated the overall relationships between service quality and customer satisfaction, hardly any have sufficiently examined the impact of responsiveness, reliability, and empathy on operational efficiency and customer retention in the Nigerian context. The present research contributes to closing the gap by quantitatively analyzing the impact of customer service quality dimensions on tier-1 bank performance, thus offering resourceful and real-world insights for strategic management of service quality in Nigeria's banking sector. The general objective of this study is to examine the effect of customer service quality on the performance of tier-1 commercial banks in Nigeria. The specific objectives are to examine the effect of responsiveness, reliability and empathy on operational efficiency and customer retention in tier-1 commercial banks in Nigeria. The following null hypotheses were formulated to guide the study:

$H0_1$: Responsiveness has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

$H0_2$: Reliability has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

$H0_3$: Empathy has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

$H0_4$: Responsiveness has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

$H0_5$: Reliability has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

$H0_6$: Empathy has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

CONCEPTUAL CLARIFICATION

The conceptual basis for this work is a thorough knowledge of the quality of customer service and the performance of the organization in a banking sector environment.

The term service quality represents a multidimensional construct that has gained serious scholarly attention with several definitions and frameworks of measurement. According to Hamid and Musah (2025), customer service quality is the difference between what customers expect from that service and what they think it actually delivers. Therefore, quality assessments are experiential and comparative in nature. Service quality, according to Francis, Attih, and Uford (2025), is the customer's total appraisal of a service excellence which involves the technical skill of the service providers, communication exchanges, and the environmental factors that, when combined, result in customer experiences.

Service quality is defined as bank capabilities in the strategic sense wherein banks do meet or exceed customers' expectations within a multitude of service encounters and touchpoints, according to Ezechi et al. (2025). Ofor, Obieze, and Onyeoghani (2025) remark that in the digital banking context, service quality goes beyond the traditional dimensions of customer service to the cases of technological reliability, usability of the interface, and data security. According to Ifedi et al. (2024), service quality is considered a dynamic concept that continues to change over time and adjusts to changes in consumer expectations as well as technological and competitive factors.

These are several basic concepts from which the construction of service quality in banking is manifest. These dimensions act toward the same direction constructing the perception of the customer itself and, ultimately, the outcomes that can be used by the bank. Given the multidimensional aspect of service quality, some specific constituents are undergone per analysis as having dissimilar influence over banking performance, in particular, responsiveness, reliability, and empathy-the primary attributes for measuring service quality-and their effect on performance.

Responsiveness is defined in terms of the willingness and ability of bank personnel and the banking systems to provide timely service to customers. According to Mathias and Tuodolo (2025), responsiveness is simply the speed and efficiency with which the banks deal with customer inquiries, handle complaints, and carry out transactions, emphasized by its temporal dimensions in service delivery. Genty et al. (2025) describe responsiveness as the level of agility within an organization to adapt service delivery processes to changing customer needs and expectations at real-time. According to James et al. (2024), responsiveness is described as the bank's commitment to making it convenient for customers through reduced waiting time, improved processes, and easier access to services. Responsiveness as a concept goes beyond the availability and attention span of human agents in the Nigerian tier-1 banks. It includes efficiency in digital platforms and automated services systems delivery.

Reliability consists of the bank's ability to accurately, reliably, and consistently perform as per its promised services at every customer touch point. Tang and Nguyen (2025) describe reliability as the consistency and dependability of service delivery such that a customer will perceive the same quality of service regardless of the time, place, or service channel which he/she has used. According to Etuk and Alah (2025), reliability relates to those operations which are carried out in a consistent manner such that it gives confidence to customers that their service experiences will be predictable and free from error. Ibitomi et al. (2024) maintained that reliability is the ability of the bank to honor its service commitments accurately the first time, thereby reducing mistakes, system malfunctions, and service interruptions that affect tarnish customer reputation. In Nigerian tier-1 banking environment, reliability includes uptime of systems, accuracy of transactions, consistency of information, and fulfillment of service promises in both traditional and digital banking modalities.

The term empathy within banking service delivery connotes personalized individual attention, care, and understanding a bank gives to its specific clients' needs or situations. According to Ololade (2024), empathizing with clients simply means knowing what the customer thinks, anticipating the needs, and providing tailor-made solutions for their unique cases. Also, Olaleye et al. (2024), Empathy also refers to the emotional aspect of service quality characterized in the attitudes of employees as ranging from courtesy and patience to sureness and an authentic concern for customer welfare. Adanlawo et al. (2024) depict empathy as the personalized delivery of service that makes customers feel valued, understood, and important to the organization. In Nigeria's tier-1 banks, empathy is manifested through personalized communication, flexible service procedures, cultural sensitivity, and the demonstrated commitment to customer welfare beyond mere transaction.

Commercial bank performance is a multifaceted construct of financial and operational and market outcome measures that indicates how effectively and competitively that particular organization operates. Bank performance "the extent to which financial institutions reach their strategic aims in terms of profitability, growth, market share, and stakeholder satisfaction" (Ikediashi, 2024). Banking performance can also be defined as the organization's ability to produce sustainable returns while being compliant with total quality in both operations and customer relations (Eboh et al. 2024). Ndubuisi and Emereole (2024) claim that tier-1 bank performance exists in superior levels of accomplishment on a variety of performance dimensions: profitability, customer acquisition and retention, operational efficiency, and innovation capacity. Evidently, the varied conceptualizations suggest that banking performance transcends financial performance to encompasses operational and customer-oriented performance that ensure sustainability and sustained competitive advantage.

Operational efficiency in a banking context is the bank's ability to use resources efficiently to reduce costs and maximize output quality in service delivery processes. Ottoh et al. (2024) define operational efficiency relating to the ratio of valuable outputs to resource inputs, which means how well banks convert investments in people, technology, and infrastructure into quality service delivery. Ikediashi (2024) defines operational efficiency as the capacity for banks to leverage technology to streamline processes and remove redundancies to the benefit of better quality of service at minimum cost. Operational efficiency, according to Etim et al. (2023), is the capability of an organization to carry on significant banking operations while simultaneously preventing errors, delays, and wastage of resources so it can deliver high-quality standards of service. In a Nigerian tier-1 banking context, operational efficiency would encompass transaction processing speed, systems reliability, cost-income ratio, and service delivery performance through multiple channels.

Customer retention refers to the ability of the bank to keep relationships with existing customers who would otherwise defect to a rival bank and continue patronage, deepening the relationship. Customer retention, according to Ojiaku et al. (2023), is the percentage of customers that sustain their banking relationship over some time, which shows satisfaction, loyalty, and switching costs. Abusomwan and Agbonkhese (2023) define customer retention as an enduring commitment exhibited by the customer through repeat transactions, adoption of a greater number of products offered by the bank, and positive word-of-mouth recommendations. AbdulGaniyu et al. (2023) describe customer retention as the outcome of positive cumulative service experiences leading to emotional and functional bonding between customers and their banks that make them less inclined to switch, given competitive alternative offers. In tier-1 banks in Nigeria, customer retention is contextualized to mean account longevity, success in cross-selling, customer lifetime value, and resistance to competitive switching incentives.

THEORETICAL REVIEW

The theoretical foundations of this research elaborated here consist primarily of the theories of service quality and organizational performance that serve to explain relationships between service quality dimensions and banking performance outcomes.

SERVQUAL Theory established by Parasuraman, Zeithaml, and Berry (1988) defines service quality as the gap between customer expectations and perceptions with regard to five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. SERVQUAL further asserts that the smaller the gaps between expectations and perceptions, the higher the quality of service rendered and satisfaction with a service; intention to behave accordingly for customers. The multidimensional perspective that SERVQUAL provides is its strongest virtue so that a variety of facets of service quality need for the service industries, including banking are covered. The applicability of the theory has been firmly established in the banking context and there have been multiple studies recognizing its dimensions in the financial services context. The critique suggests that the gap dimension may be rendered obsolete as measurement through perception scores usually sufficiently predict service quality outcomes, and that in the case of the five dimensions, they may not sufficiently capture the context-specific analytical diversity of service quality attributes in this digital banking age.

Service-Profit Chain Theory postulated by Heskett, Jones, Loveman, Sasser, and Schlesinger maps a direct pathway from employee satisfaction to customer satisfaction and customer loyalty to organizational profit. The essence of the theory is that what are deemed to be investments in service quality enhance employee capabilities and satisfaction to such an extent that these translate into the levels of customer service experience, customer loyalty, and ultimately financial performance. The Service-Profit Chain goes on to emphasize the sequential and reinforcing relationships among organizational inputs, service quality processes, customer outcomes, and the money results. The peculiar contribution of this theory to banking is that it distinctly recognizes employee interactions with customers, thereby affecting service perceptions, while operational excellence in service delivery generates customer retention and profitability. The limitation of the theory is that it assumes a linear causality, which can easily be argued to oversimplify the more complex reciprocal relationships that exist among variables as well as ignore external factors like competitive intensity, regulatory changes, and technological disruptions, which all moderate such relationships.

According to a theory on the marketing of relationships launched by Berry and further extended by other scholars, those long-term relationships with customers based on trust, commitment, and mutual value creation feature as the sustainable bases of competitive advantage for service organizations. Service quality has been the fundamental consideration for establishing and maintaining such relationships, while consistent delivery of superior service experiences is said to engender consumers' trust and commitment, which then act to personalize ties between consumers and their service providers. Relationship Marketing Theory stresses retention as opposed to acquisition of customers, hence greater lifetime values created by loyal customers and positive referral suggestions, and customers who are less sensitive to changes in prices. It should suffice to say, therefore, that if applied to banking, the theory would advise that a service quality investment should, in the long run, consider personalized services, proactive communication, and demonstrated customer value for profit maximization through deepening relationships. The application of the theory is relevant especially in view of the tier-1 banks which engage more of relationship-intensive services and also incur higher costs in customer acquisition because of the competitive environment within which they are situated.

However, among the reviewed theories, the SERVQUAL Theory offers the most comprehensive and direct relevance to this study. Its multidimensionally conceptualized service quality at the level of ease with which such closeness to the study pool of the study could be by it having at least responsiveness, reliability, and empathy as specific service quality dimensions and performance implications. Its proven validity to banking conditions, as well as its making explicit the link of service quality dimensions to organizational outcomes, further cement its suitability for probing into how specific service quality attributes affect operational efficiency and, subsequently, customer retention in tier 1 banks in Nigeria. In application of this theory to this study, responsiveness, reliability, and empathy as key service quality indices will shape the customers' perceptions and experience, which ultimately determine the loyalty behavior towards the bank and the quality of operational effectiveness within the bank. The theory also states that if tier-1 banks minimize the gaps between expected and perceived services on these dimensions, they will enjoy superior operational efficiency through reduced service failures and enhance customer retention through improved customer relationships.

EMPIRICAL REVIEW

Research on service quality effects in Nigeria, particularly in banking contexts, provides rich insight into the relationships between service quality dimensions and organizational performance outcomes. Francis et al. (2025) studied service quality and customer patronage of United Bank for Africa in Uyo, Akwa Ibom State. The design was survey research with a population of UBA customers sampled out of 250 through systematic random sampling technique. Data were collected using structured questionnaires and analyzed with descriptive statistics and Pearson correlation. Results show that there are significant positive relationships between tangibility ($r=0.64$, $p<0.05$), reliability ($r=0.71$, $p<0.05$), and responsiveness ($r=0.68$, $p<0.05$) with customer patronage. The study concluded that service quality dimensions significantly influence the behavior of customer patronage and recommended investments in physical facilities and staff training. In this regard, Francis et al. studied only one bank in a location, thus limiting generalizability to tier-1 banks in different contexts, while the current study adopts a wider tier-1 bank approach in Abuja.

Odor et al. (2025) focused on digital banking service quality and customer satisfaction in deposit money banks in Delta State, Nigeria. They used survey designs and sampled 384 customers from 6 banks by applying Taro Yamane's formula and stratified sampling technique. Data were collected from structured questionnaires and analyzed using regression analysis. Findings showed that system availability (β=0.412, $p<0.01$), ease of use (β=0.387, $p<0.01$), and security (β=0.356, $p<0.01$) significantly predicted customer satisfaction. The study concluded that dimensions of digital service quality eminently determine customer satisfaction at the present banking level and advised against a constant renewal of technology infrastructures. In this respect, Odor et al. provided insight into the digital service quality aspect; unfortunately, they only addressed that of digital channels, ignoring the traditional service quality dimensions, such as empathy, which remain relevant under multi-channel banking, studied here in the current research.

Adegoke and Obisesan (2024) examined the effect of the quality of service provided to the satisfaction of customers among deposit money bank customers in south-western Nigeria. A descriptive survey design was used for the study. The study population is bank customers in Lagos, Ogun, and Oyo states. The sample size consisted of 400 respondents who were chosen by the multi-stage sampling technique. Data collection was done with the aid of structured questionnaires, and the data obtained were subjected to correlation and regression techniques for analysis. The results indicated that reliability ($r=0.73$, $p<0.01$), responsiveness ($r=0.68$, $p<0.01$), and empathy ($r=0.61$, $p<0.01$) were the service quality factors most significantly correlated with customer satisfaction. The research recognized that service quality dimensions have a significant impact on satisfaction and thus suggested the implementation of customer-centric service strategies. This study focused on customer satisfaction measurement only, whereas the current operational efficiency and customer retention are recognized as the primary dependent variables of the study.

James et al. (2024) they analyzed how the performance of quoted deposit money banks in Nigeria is affected by the customer care-specific attributes. Using survey design and collected data from 350 management and customer service staff, drawn through purposive sampling, from ten banks. The researchers collected data using questionnaires and performed multiple regression to analyze the data. The findings indicated that the most significant customer care attributes that led the bank's performance measured by return on assets and market share were responsiveness (β=0.391, $p<0.05$), empathy (β=0.344, $p<0.05$), and competence (β=0.412, $p<0.05$). The authors inferred that customer care characteristics are the key performance drivers and invited management to organize systematic customer care training programs. Whereas James et al. explored the outcomes of performance, only relying on the perceptions of the staff, which may lead to a bias, the present research gathers direct customer opinions on service quality dimensions.

Ibitomi et al. (2024) undertook a study on talent management and service quality with deposit money banks in Ondo State, Nigeria. Adopting a survey design with population consisted of 450 bank employees, and the sample was 210 respondents chosen through proportionate stratified sampling. Data were collected through the administration of structured questionnaires and analyzed with the help of correlation and regression techniques. The findings revealed that talent attraction ($r=0.58$, $p<0.05$), talent development ($r=0.67$, $p<0.05$), and talent retention ($r=0.72$, $p<0.05$) were highly significantly correlated with service quality. The authors recognized that the implementation of talent management had a powerful influence on the bank's service delivery and thus suggested the comprehensive talent management strategies. One critique of this study is that they concentrated on internal human resource practices as the precursors of service quality without considering how service quality dimensions could lead to the performance outcomes that they have examined in their paper.

Ololade (2024) noticed with a case study of First Bank Plc in Ikare Akoko, Ondo State, the influence of service quality on customers' retention in the banking sector of Nigeria. The research implemented a case study research design. 180 First Bank customers were selected as a sample through a convenient sampling technique, and structured questionnaires distributed. Using descriptive statistics and chi-square tests, it was found that reliability exert significant positive effects on customer retention ($\chi^2=18.45$, $p<0.01$) and also between responsiveness and customer retention ($\chi^2=16.83$, $p<0.01$). Thus, it was asserted that service quality largely determines retention and suggested that the bank should keep on doing the service upgrade initiatives. The limitations identified are the single-bank case study approach and the use of chi-square instead of regression techniques, which can be used to establish predictive relationships that are examined through multiple regression in the current study.

Akani et al. (2024) examined the impact of service quality on the commercial banks' performance in Port Harcourt through the customer patronage lens. The study employed a survey design with a population of bank customers in Port Harcourt. 320 respondents were drawn using a systematic random sampling method. Structured questionnaires were used. Findings showed that tangibility exerts significant customer patronage ($r=0.59$, $p<0.05$), reliability and customer patronage ($r=0.71$, $p<0.05$), and assurance and customer patronage ($r=0.64$, $p<0.05$). The authors asserted that the different aspects of service quality deeply affect the pattern of patronage and therefore service providers should be encouraged to improve their infrastructures and staff development. The point of departure from current study is that Akani et al. measured patronage instead of more comprehensive performance indicators like operational efficiency that has been examined in the current research.

Ndubuisi and Emereole (2024) explored how talent planning and attraction drive employee customer service delivery quality within the context of the money deposit banks in Southeast Nigeria. A survey design was used to select 265 bank employees through purposive sampling. Data obtained through questionnaires were subjected to regression analysis. The results showed that talent planning ($\beta=0.388$, $p<0.05$) and talent attraction ($\beta=0.421$, $p<0.05$) were the significant factors that led to service delivery quality. They concluded that the adoption of human resource practices greatly enhances the quality of service and hence, they suggested the implementation of strategic talent management interventions. The limitation of this study in relation to the current one is that the research only focused on internal HR practices and employee perspectives while customer perceptions of service quality and their effects on customer-centric performance outcomes were not considered.

British Journal of Marketing Studies,14(1),61-81, 2026
Print ISSN: 2053-4043(Print)
Online ISSN: 2053-4051(Online)
Website: https://www.eajournals.org/
Publication of the European Centre for Research Training and Development UK

LITERATURE GAPS

Noticeably, though there has been a considerable number of research on quality of services offered by Nigerian banks, there are still some unanswered questions. In terms of methodology, most of the research already done employed correlation and descriptive techniques, ignoring more complex multivariate analyses that would have the capacity to explore the effects of several service quality dimensions on different performance outcomes simultaneously. This limits knowledge of which service quality attributes are most important and how they can interact. Furthermore, conceptually, previous studies have mainly centered on customer satisfaction as the major result variable and have barely acknowledged operational performance indicators such as operational efficiency, which shows internal organizational effectiveness, along with customer-centric outcomes like retention. Concerning the scope, the existing studies have been single banks, specific states, or general banking populations and there have been no studies that focus on tier-1 banks in Abuja, FCT only, which is a different environment with more educated customers and a concentration of banking headquarters. Moreover, a few researches have considered the simultaneous impact of the particular service quality factors - responsiveness, reliability, and empathy - on both operational efficiency and customer retention in the same theoretical model. Consequently, this study proceeds to address the gaps to provide new knowledge by using multiple regression methods to ascertain how responsiveness, reliability, and empathy of bank employees affect customer retention and operational efficiency in tier-1 commercial banks in Abuja.

METHODOLOGY

This study employs a survey research design. The survey design was chosen for its suitability as it allows the organized gathering of data over a broad population, makes the examination of relationships between variables through statistics possible, and allows the findings to be representative of a wider population (Saunders, Lewis, & Thornhill, 2023).

The research subjects were the customers of five-tier 1 commercial banks (Access Bank, First Bank, GTBank, UBA, and Zenith Bank) in Abuja, FCT. These five-tier 1 banks serve a customer base of about 850,000 in Abuja FCT, according to the Banking Staff Directory (2025). Yamane's (1967) formula was used to calculate the sample needed to adequately represent this population: $n = N / (1 + N(e)^2)$, where n is the sample size, N is the population (850,000), and e is the margin of error (0.05). Using this formula: $n = 850{,}000 / (1 + 850{,}000(0.05)^2) = 850{,}000 / (1 + 2{,}125) = 850{,}000 / 2{,}126 = 399.81 \approx 400$. The sample size was increased to 420 people to allow possible losses. This study selected 84 customers from each of the five tier-1 banks.

The research utilized a stratified random sampling method to guarantee proportional representation across the five-tier 1 banks and to reflect the varied customer experiences. Also, this sampling method reduces sampling error, ensures that all bank categories are represented, and supports the generalization of the results (Cochran, 2023). Each of the five-tier 1 banks was a stratum with the proportional allocation of 84 respondents per bank being achieved through the systematic random selection of customers during banking hall visits.

The main data collection tool was a structured questionnaire tailored from the service quality and organizational performance scales that have been validated. It primarily focused on the Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL instrument and modern banking performance measures. The questionnaire had three sections: Section A gathered demographic information; Section B was used for measuring the independent variable (customer service quality) through 15 items that assessed the aspects of the customer service such as responsiveness (5 items), reliability (5 items), and empathy (5 items); while Section C was used for measuring the dependent variable (bank performance) through 10 items that assessed operational efficiency (5 items) and customer retention (5 items). All the measurement items used a five-point Likert scale that ranged from 1 (Strongly Disagree) to 5 (Strongly Agree).

The content validity of the instrument was achieved through the evaluation of experts, that is, three academics specializing in banking and finance plus two senior banking professionals who reviewed the relevance, clarity, and the comprehensiveness of the measurement items. As a result of the expert comments, the wording of the items and the contextual appropriateness of the items were improved slightly. The reliability of the instrument was verified through a pilot test which was conducted on 40 customers from tier-1 banks in Abuja who were different from the main study participants. Cronbach's alpha coefficients were calculated for each construct: responsiveness ($\alpha = 0.872$), reliability ($\alpha = 0.884$), empathy ($\alpha = 0.857$), operational efficiency ($\alpha = 0.891$), and customer retention ($\alpha = 0.878$), all of which were above the 0.70 threshold suggested by Nunnally and Bernstein (1994) and therefore, confirmed good internal consistency.

A total of 384 questionnaires out of 420 that were distributed were returned and considered valid. This accounts for 91.4%, that Babbie (2023) referred to as an excellent response rate. The data analysis was directed through using descriptive statistics and inferential statistics in IBM SPSS Statistics Version 28. Two regression models were specified with Model 1 examines the effects of responsiveness, reliability, and empathy on operational efficiency, while Model 2 examines the effects of the same predictors on customer retention. All hypotheses were tested at the significance of 0.05, and the decision to reject or not reject null hypotheses was based on p-values and beta coefficients.

RESULTS AND DISCUSSIONS

Demographic Characteristics of Respondents

Table 1: Demographic Profile of Respondents

Characteristic	Category	Frequency	Percentage
Gender	Male	218	56.8
	Female	166	43.2
Age	18-30 years	102	26.6
	31-40 years	156	40.6
	41-50 years	89	23.2
	Above 50 years	37	9.6
Education	Secondary	28	7.3
	Undergraduate	187	48.7
	Postgraduate	169	44.0
Banking Duration	Less than 2 years	76	19.8
	2-5 years	143	37.2
	6-10 years	108	28.1
	Above 10 years	57	14.9
Bank	Access Bank	77	20.1
	First Bank	78	20.3
	GTBank	75	19.5
	UBA	76	19.8
	Zenith Bank	78	20.3

Source: Researcher's Computation Using SPSS Version 28, 2025

From Table 1, 56.8% of respondents were male and 43.2% female, thus indicating a fairly good gender representation. The largest proportion of respondents, at 40.6%, fell within the age category of 31-40 years, followed by 26.6% who were aged 18-30 years, 23.2 % aged 41-50 years, and 9.6% above 50 years. Educational qualification showed that 48.7% hold undergraduate degrees; that is 44.0% have postgraduate qualifications and 7.3% had educational qualifications up to secondary school, reflecting highly educated customers typical in the banking population of Nigeria's capital. Banking relationship duration shows that of the respondents, 37.2% had banked with their current institution between 2 and 5 years, 28.1% between 6 and 10 years, 19.8% for less than 2 years, and 14.9% for more than 10 years. The distribution across banks was quite even with a range of 19.5% to 20.3%, thus confirming successful stratification.

Descriptive Statistics

Table 2: Descriptive Statistics of Study Variables

Variable	Mean	Std. Deviation	Skewness	Kurtosis
Responsiveness	3.12	0.847	-0.142	-0.385
Reliability	3.28	0.792	-0.218	-0.447
Empathy	2.94	0.921	0.087	-0.512
Operational Efficiency	3.18	0.813	-0.165	-0.398
Customer Retention	3.35	0.779	-0.241	-0.421

Source: Researcher's Computation Using SPSS Version 28, 2025

Table 2 presents the description of the study variables. Responsiveness got an average of 3.12 (SD = 0.847), which is a little above the middle point with the score of 3.0, thus indicating that customers were moderately positive in perception of the bank's responsiveness. Reliability had even a higher mean value of 3.28 (SD = 0.792), which points to the fact that customers rated the service reliability to be better than responsiveness. Empathy recorded the lowest mean of 2.94 (SD = 0.921) reflecting that customers' perceptions of the empathic aspect of service delivery were less than average and thus, the largest service quality gap. Operational efficiency showed an average of 3.18 (SD = 0.813) signifying a moderate level of operational performance, whereas customer retention had the highest mean of 3.35 (SD = 0.779) thus, indicating that the customers were relatively more loyal despite a poor service quality. The skewness and kurtosis for all variables were close to the values of ±1.0 and ±3.0 respectively, hence, confirming that the distributions are approximately normal and thus, suitable for parametric statistical analyses (Kim, 2023).

Correlation Analysis

Table 3: Pearson Correlation Matrix

Variable	1	2	3	4	5
1. Responsiveness	1				
2. Reliability	.673**	1			
3. Empathy	.582**	.614**	1		
4. Operational Efficiency	.689**	.712**	.591**	1	
5. Customer Retention	.671**	.738**	.623**	.794**	1

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

Source: Researcher's Computation Using SPSS Version 28, 2025

British Journal of Marketing Studies,14(1),61-81, 2026
Print ISSN: 2053-4043(Print)
Online ISSN: 2053-4051(Online)
Website: https://www.eajournals.org/
Publication of the European Centre for Research Training and Development UK

Table 3 exhibits the correlation matrix of the relationships among variables used in the study. All service quality dimensions (responsiveness, reliability, and empathy) showed significant positive correlations with both operational efficiency and customer retention at $p < 0.01$. Namely, responsiveness had a significant correlation with operational efficiency ($r = .689$, $p < 0.01$) and customer retention ($r = .671$, $p < 0.01$). Reliability had the strongest correlation with operational efficiency ($r = .712$, $p < 0.01$) and customer retention ($r = .738$, $p < 0.01$). Likewise, empathy was moderately correlated with operational efficiency ($r = .591$, $p < 0.01$) and customer retention ($r = .623$, $p < 0.01$). The correlations between independent variables ranged from .582 to .673, thus the four service quality dimensions were related but did not suffer from the problem of multicollinearity. The Variance Inflation Factor (VIF) values ranged from 1.523 to 1.876 (all < 10), thus confirming that no multicollinearity problems were present (Miles, 2023).

Regression Analysis

Table 4: Multiple Regression Results - Operational Efficiency

Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	Std. Error	Beta		
(Constant)	0.387	0.213		1.817	.070
Responsiveness	0.395	0.052	.412	7.596	.000
Reliability	0.378	0.058	.368	6.517	.000
Empathy	0.259	0.048	.293	5.396	.000

$R = .821$, $R^2 = .674$, Adjusted $R^2 = .671$, $F = 260.418$, $p < .001$

Source: Researcher's Computation Using SPSS Version 28, 2025

Table 4 displays the regression outcomes for Model 1 that tested the impact of the service quality of responsiveness, reliability, and empathy on operational efficiency. The model fit was perfect with $R^2 = .674$, reflecting that the three service quality dimensions accounted for 67.4% of the variance in operational efficiency. The F-statistic of 260.418 ($p < .001$) was very significant and thus confirming the overall significance of the model. Responsiveness had the most significant impact on the operational efficiency ($\beta = .412$, $t = 7.596$, $p < .001$) and it was followed by reliability ($\beta = .368$, $t = 6.517$, $p < .001$) and finally empathy ($\beta = .293$, $t = 5.396$, $p < .001$). These three variables together were sufficient to explain operational efficiency since they all had significant positive effects and the beta-coefficients suggest that improvements in each of them would lead to operational efficiency maximization. Hence, the triple regression model proves an implicit relationship among the three predictors and operational efficiency, suggesting that it is possible to increase the latter by increasing the former while controlling for other predictors.

Table 5: Multiple Regression Results - Customer Retention

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.294	0.198		1.485	.138
Responsiveness	0.356	0.048	.387	7.417	.000
Reliability	0.421	0.054	.421	7.796	.000
Empathy	0.283	0.045	.334	6.289	.000

$R = .847$, $R^2 = .717$, Adjusted $R^2 = .715$, $F = 319.742$, $p < .001$

Source: Researcher's Computation Using SPSS Version 28, 2025

Table 5 shows regression results for Model 2 analyzing the impact of service quality dimensions on customer retention. The model exhibited an excellent fit with an $R^2 = .717$, indicating that the variables responsiveness, reliability, and empathy, taken together, accounted for 71.7% of the customer retention variance. The F-statistic of 319.742 ($p < .001$) was used to confirm that the overall model was statistically significant. Reliability was the factor that had the most significant influence on customer retention ($\beta = .421$, $t = 7.796$, $p < .001$), and then it was followed by responsiveness ($\beta = .387$, $t = 7.417$, $p < .001$) and empathy ($\beta = .334$, $t = 6.289$, $p < .001$). All the three service quality dimensions identified in the study had significant positive impacts on customer retention, and most notably, reliability was the main factor that determined customer loyalty in tier- 1 banks.

TEST OF HYPOTHESES

Decisions on hypothesis testing were made after examining the regression results in Tables 4 and 5 as follows:

$H0_1$: Responsiveness has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. The analysis of regression showed that responsiveness significantly and positively influenced operational efficiency ($\beta = .412$, $t = 7.596$, $p < .001$), thus, it provides sufficient evidence to reject the null hypothesis.

$H0_2$: Reliability has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. Reliability was the factor that demonstrated a statistically significant positive effect on operational efficiency (β = .368, t = 6.517, p < .001), which thus, calls for the rejection of the null hypothesis.

H0$_3$: Empathy has no significant effect on operational efficiency of tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. Empathy was the factor that manifested a statistically significant positive effect on operational efficiency (β = .293, t = 5.396, p < .001), leading to the rejection of the null hypothesis.

H0$_4$: Responsiveness has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. Responsiveness was the factor that significantly and positively influenced customer retention (β = .387, t = 7.417, p < .001), thus, giving reasons to reject the null hypothesis.

H0$_5$: Reliability has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. Reliability was the factor that exhibited a significant positive effect on customer retention (β = .421, t = 7.796, p < .001), thus, lending support to the rejection of the null hypothesis.

H0$_6$: Empathy has no significant effect on customer retention in tier-1 commercial banks in Nigeria.

Decision: The null hypothesis was rejected. Empathy was the factor that significantly and positively influenced customer retention (β = .334, t = 6.289, p < .001), thus, rejection of the null hypothesis was warranted.

DISCUSSION OF FINDINGS

The evidence from the empirical findings provides the ground for further discussions. First, the responsiveness depicts strong effects on operational efficiency (β = .368, p < .001). This affirms the pivotal role that delivering reliable services plays in the general effectiveness of the organization. This outcome is consistent with theoretical expectations and available empirical literature, such as Genty et al. (2025), who established that customer service agility leads to operational efficiency, among other things, by the direct route of cutting the time for processing and eliminating service failures. Also, Mathias and Tuodolo (2025) observed that rapid service delivery drastically removed operational bottlenecks and thus enabled the smooth flow of resources. Similarly, Adegoke and Obisesan (2024) argued that banking responsiveness is a crucial factor that has a tremendous impact on the operational side of the banking industry, an assertion that aligns with the present study's findings within the Nigerian banking sector. Tang and Nguyen (2025) posited that operational consistency is a saving- cost measure which eventually results in less correction of errors and rework.

The empirical data from the research provide strong evidence of very significant correlations between different facets of customer service quality and the performance of Nigeria's tier-1 banks thus having theoretical and practical implications of considerable value. A principal finding, responsiveness to greatly increase operational efficiency ($\beta = .412$, $p < .001$), is one of them. Therefore, it reduces the production of waste while at the same time it improves efficiency. Etuk and Alah (2025) asserted that dependable service delivery systems increase the smooth running of operations and lead to uninterrupted flow in banking transactions. Similarly, Ibitomi et al. (2024) noted that service reliability is the primary source of cost savings and staff output growth in Nigerian financial institutions.

Furthermore, this study established that empathy exerts significant positive effects on operational efficiency through the delivery of personalized services is shown by the statistically significant ($p < .001$) positive influence of empathy on operational efficiency ($\beta = .293$), although comparatively smaller than those of responsiveness and reliability. The result is in harmony with the position of Ololade (2024) who pointed out that empathy in the service delivery process leads to less customer complaints and consequently lower service recovery costs thus impacting operational metrics positively. Olaleye et al. (2024) found that personalized customer service greatly improves the chances of first-contact resolution and, therefore, it saves on the operational resources otherwise spent on repeated service transactions. Adanlawo et al. (2024) found that the use of a customer-centric approach to service provision lowers service failure rates and, hence, reduces the operational costs associated with the Nigerian banking sectors.

The result showed that responsiveness exerts significant positive effect on customer retention ($\beta = .387$, $p < .001$). This clearly indicates that providing the service in time is the core factor that ultimately leads to customer loyalty. James et al. (2024) assert that one of the most powerful predictors of customer continuance in Nigerian banks is a prompt service delivery. Akani et al. (2024) also observed that banking customers' patronage is the most probable outcome when service is responsive. Francis et al. (2025) supported this line of thought by showing how closely linked bank responsiveness is with customer loyalty behaviors across the Nigerian banking industry.

Among all the factors, reliability was identified had the greatest influence on customer retention ($\beta = .421$, $p <.001$). It also indicates that providing consistent and reliable service is the basis of customer loyalty in banking. The present finding supports earlier empirical positions by Ojiaku et al. (2023) in their study that service reliability is a main factor that leads customer retention in Nigerian commercial banks through the creation of trust and confidence. Also, Odor et al. (2025) found that besides traditional and digital banking channels, customer loyalty is mostly influenced by the continuity of banking services in the areas of these two channels. Hamid and Musah (2025) added that service dependability represents the major factor that influences customer commitment and which makes customers less likely to switch in Nigerian banking environments.

Empathy had the most positive effect on customer retention ($\beta = .334$, $p < .001$), and thus, it is the key that allowed the banking loyalty to be fostered through a customer care approach. The study result is consistent with Ololade's (2024) findings stating that personalized service has a substantial impact on customer emotional attachment and retention in Nigerian banks. The findings of Olaleye et al. (2024) noted that providing empathetic service produces relationships beyond just that of loyalty exchange and encourages a propensity to provide loyalty over the long haul. Ndubuisi and Emereole (2024) reached the same conclusion, indicating that customer-centric service approaches would contribute significantly toward retention by meeting the emotional and functional needs of all customers at the same time.

CONCLUSION AND RECOMMENDATIONS

This investigation assessed how the quality of customer service influences the performance of tier-1 commercial banks in Nigeria. Special emphasis was placed on responsiveness, reliability, and empathy vis-a-vis operational efficiency and customer retention. The actual results have led to the firm conclusion that the three dimensions of service quality have a significant and positive effect on both performance outcomes, i.e., the most important factor for customer retention is reliability, and customer loyalty is most strongly influenced by responsiveness. This study maintains that customer service quality is a strategic necessity for tier-1 banks that are in competition with each other in the Nigerian banking industry. The banks will be investing in service quality when they seek to gain the double advantage of both increasing operational efficiency and customer loyalty. The mean scores for the empathy dimension (2.94) compared to the other service quality dimensions reveal that there is a deficiency in the quality of service from which a critical issue arises that urgently requires the attention of bank management. This study contributes to the knowledge by confirming the legitimacy of the SERVQUAL dimensions in the banking context of tier-1 Nigeria and showing their combined effects on various performance outcomes. Also, the practical aspects highlight the necessity of comprehensive quality service management plans that systematically handle the three dimensions.

Following the conclusions drawn from the study, recommendations are laid down:

1. Tier-1 banks must invest heavily in digital infrastructure development to ensure efficient transaction processing time, expanded available service channels, and real-time responses to customer inquiries that ultimately lead to efficiency by automating service delivery systemized services.
2. Banks should also have comprehensive reliability enhancement processes that include standard redundancy and preventive maintenance scheme and strict quality assurance

mechanisms for minimal failure on services and standard service delivery at every touch point.

3. Banks should develop and institutionalization of empathy-based service delivery protocols so that customers will receive personalized communication standards, cultural sensitivity training, and flexible problem solving will make them feel treasured and understood.
4. Bank management should set up seamlessly integrated service quality monitoring systems that would track performance on responsiveness, reliability, and empathy dimensions through customer feedback mechanisms, mystery shopping programs, and audits of service quality with results to inform continuous improvement initiatives.
5. Further, employee incentive systems should be installed in banks for enhancing service quality, and their employees who constantly boast greater responsiveness, reliability, and empathy in their relations with customers would earn the awards. 6. Lastly, tier-1 banks should conduct the periodic appraisal of serviced banks by applying proven tools to identify emerging service inconsistencies and subsequently adapt to changing customer expectations with regard to service delivery. This will ensure the constant acquisition of an edge over the competition in Nigeria's ever-changing banking environment.

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