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Effects of Service Quality Gaps on Customer Satisfaction of Commercial Bank Mombasa, Kenya

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Abstract

Service quality plays an important role in determining customer satisfaction. Satisfaction is determined in terms of loyalty, post purchase and retention. The five service quality dimensions among commercial banks results in the differences in satisfaction. This research aims to assess the service quality gaps influencing customer satisfaction in banking industry. This study was based on a survey of 20 commercial banks in Mombasa town. The results will show that the service quality gaps influence customer satisfaction in the banking industry. The study adopted descriptive research design, in order to evaluate the influence of service quality gaps in banking industry in Mombasa town. The population comprises of 6 bank customers among 20 commercial banks in Mombasa town giving a total of 120 respondents. Secondary data was obtained from books, journals, newspapers and websites. Data was subjected to computer aided statistical analysis that included descriptive statistics and correlation analyses. Questionnaires were the main data collection tool. The study applied purposive sampling method to pick 6 customers in the 20 commercial banks in Mombasa town. The study findings will indicate whether commercial banks in Mombasa town apply the SERVQUAL model and service gap model to evaluate how the service quality gaps influence long term customer retention, loyalty and post purchase.

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The researcher used customer satisfaction survey questionnaire to collect the primary data. The questionnaire administered were short and brief because customer were busy and had less time to spend in the banking hall. Each question on the questionnaire was developed to address specific objective of the study. The questions on the questionnaire are structured and unstructured. The structured questions were used to measure subjective response. Questionnaires were administered by the researcher at the banking hall as respondent waited to be served by bank cashiers or staff.

From the entire research finding, the study provided information that gives the service quality gap on customer satisfaction. These services quality gaps have greatly influenced customer satisfaction, royalty and postpurchase in commercial banks of the study as well as influencing the banks services delivery which to a greater extent influence customer satisfaction. They included; knowledge gap on customer satisfaction, delivery gap on customer satisfaction and standard gap on customer satisfaction. The study recommends an investigation into the three other gaps that were not used by the researcher to determine their influence to customer satisfaction when applied by the service providing industry. they include; a) perception gap b) interpretation gap c) the service gap. This will increase the competitive advantage of the commercial banks and will ensure they satisfy their customer to achieve retention, royalty and post purchase for the region and welfare of the community.

Keywords: service quality gaps; Commercial Banks; customer satisfaction.

1. Introduction

1.1 Background of the Study

According to [23] and [1] a study of the banking sector in (USA) found that a satisfied customer is likely to stay with the same organization for twelve years after the first satisfactory purchase. During this period the satisfied customer will always develop the brand loyalty. Estimates show that this level of customer retention is worth 50% percent. [10] poses the question of how the banks can distinguish itself from the competition. This led to the investigation of the effect of service gap influencing customer satisfaction. A service should be designed up front to determine any possible inefficiency.

In Africa, Service quality is a recent decisive issue in the marketing thought. It helps control competitive position and consequently determines the market share and profits. The ability of banks to continue and survive in the market depends on the ability to respond the requirements of change and interact with the output of it. Banks work hard to find effective ways to counter external changes in order to survive and they enhance their effectiveness by means of activating their services and creating and developing new areas [19].

The Kenyan banking system had undergone dramatic changes in competition and higher customer expectations by providing new services, introducing low-interest strategies and conducting promotional campaigns [23]. These strategies are long term compared with improving quality service [5] and [3]. Therefore commercial banks should focus on quality service to improve their performance. In Kenya there are 44 commercial banks

some of them include Imperial bank, Fina bank, Bank of Baroda and so on. The study will focus on investigation of service gaps on customer satisfaction of commercial banks in Mombasa town.

Recently, however, technology has had a remarkable influence on the growth of service delivery options [25] and a profound effect on services marketing [18] and [17]. Customer acceptance of the new automated channels of service delivery in banks brings a dramatic change in the way retail banks build and maintain a close relationship with their customers [22]. Retained customers are profitable customers [6] and that customer retention rates can be connected to profitability [9]. The driver of a higher rate of customer retention was found to be customer satisfaction [18]. In other studies, [11], found customer satisfaction drove longevity. Other authors [8] and [7] found that satisfaction drove customer loyalty and also exerted influence on purchase intention [13].

1.2 Statement of the Problem

The success and sustained viability of the banking sector lies in their ability to become customer orientated, with related strategies and procedures for focusing the business around customer satisfaction. It follows that if customers are satisfied with the service provided to them, it is easier for those businesses to retain their customers and achieve the resultant benefits of repeat purchases. [4] describe a service blueprinting technique which sets out the process. Attracting new customers and indeed, customer retention, poses problems for the banking sector. In order to accomplish this, [23] affirms that banks have to prove that they are competitive and must offer a service that is visibly different from competitors a service that builds the highest level of service quality.

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Customer satisfaction, a term frequently used in marketing, is a measure of how products and services supplied by a company meet or surpass customer expectation [4] and [14]. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals" [8] In a survey of nearly 200 senior marketing managers, 71 percent responded that they found a customer satisfaction metric very useful in managing and monitoring their businesses.

It is seen as a key performance indicator within business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. [7] and [2] says that "Within organizations, customer satisfaction ratings can have powerful effects. They focus employees on the importance of fulfilling customers' expectations. Hence banks must fill the service gaps that influence customer satisfaction.

1.3 Objectives of the study

- To investigate the influence of knowledge gap on customer satisfaction of commercial banks.
- To determine the influence of delivery gap on customer satisfaction of commercial banks.
- To evaluate the influence of standard gap on customer satisfaction of commercial banks

2. Literature Review

2.1 Theoretical Review.

In the early 1950's, quality management practices developed rapidly in Japanese plants, and became a major theme in Japanese management philosophy, such that, by 1960, quality control and management had become a national preoccupation. By the late 1960's/early 1970's Japan's imports into the USA and Europe increased significantly, due to its cheaper, higher quality products, compared to the Western counterparts. Evolution of quality management started mainly with the post- World War 2 work of [25], the concept started taking shape from the early nineteen sixties with published works of [22] and [16] where the concept was discussed as total quality control.

In the 1980s to the 1990s, a new phase of quality control and management began. This became known as Total Quality Management (TQM). Having observed Japan's success of employing quality issues, western companies started to introduce their own quality initiatives. TQM, developed as a catchall phrase for the broad spectrum of quality-focused strategies, programmes and techniques during this period became the centre of focus for the western quality movement. A typical definition of TQM includes phrases such as: customer focus, the involvement of all employees, continuous improvement and the integration of quality management into the total organization. Although the definitions were all similar, there was confusion. It was not clear what sort of practices, policies, and activities needed to be implemented to fit the TQM definition [15].

According to [5] defines service quality as the ratio between performance and expectation. [12] defines service as the distinctive approach, principle or formula for delivering service quality, which is both important to the customer as well as deliverable by the organization. [12] sees a customer service system as a continuum which provides a link between the times that the order is placed and the goods are received, with the objective of satisfying customer needs on a long term basis. Customer satisfaction is the extent to which a product's perceived performance matches a buyer's expectation [7]. In the banking sector, as in many other sectors of business, parts and service are proving to be the critical elements in customer as they provide the greatest opportunity for customer contact. It is essential that parts and service staff understand customer needs and have the backing of marketing programmes to assist in customer satisfaction [2].

2.1.1 The SERVQUAL Model.

This SERVQUAL model is used for measuring customers' perceptions of service quality. [16]. At this point the original ten dimensions of service quality collapsed in to five dimensions: reliability, responsiveness, tangibles, assurance (communication, competence, credibility, courtesy, and security) and empathy which capture access and understanding/knowing the customers. [17] identified ten key determinants of Service Quality. They are: Reliability, Responsiveness, Competence, Access, Courtesy, Communication, Credibility, Security, Understanding, Tangibles. In 1988, [18] and [21] arranged a quantitative Research. They revealed an instrument for measuring consumers' perception of Service Quality, after that it became known as SERVQUAL. They collapsed their dimensions from ten to five.

Tangibles physical facilities, appearance of personnel and equipment. They provide physical representatives or images of the service that customer particularly new customers will use to evaluate quality. Service industries that emphasize tangibles in their strategies include banking in which the customer visits the establishment to receive the service. Although tangibles are often used by service companies to enhance their image, provide continuity and signal quality to customers, most companies combine tangibles with another dimension to create a service quality strategy for the firm.

Reliability is the ability to perform the promised service dependably and accurately. The Reliability means that the company delivers on its promises, promises about delivery, service provision, problem resolution and pricing. Customers want to do business with companies that keep their promises, particularly their promises about the service outcomes and core services attributes.

Responsiveness is the willingness to help customers and provide prompt service. This dimension attentiveness and promptness in dealing with customer requests, questions, complains and problems. Assurance is the combination of items designed originally to assess Competence Courtesy. In service contexts the company seeks to build trust, retention of the customers and loyalty between key contact people and individual customers.

Credibility and Security is the ability of the organization's employees to inspire trust and confidence in the organization through their knowledge and courtesy.

Empathy is the combination of items designed originally to assess Access, Communication. Organizations can use SERVQUAL in various ways. [20] and [21] mentioned that SERVQUAL can help the Service and Retailing Organizations in assessing the expectations of customers and Service Quality perceptions. It can focus on the core areas where managers need to take attention and action to improve Service Quality. [20] pointed out that reliability dimension of SERVQUAL has the highest impact on customer satisfaction in Greek Cypriot banking industry, whereas reliability is not related to customer satisfaction, found by [14] and [11]. According to [8] and [2], competitive interest rate is one of the important determinants of customer satisfaction in retail banking sector. They found that a good "employee-customer" relationship can increase the Satisfaction level. They pointed out that problem recovery is important to maintain the customer satisfaction.

[23] examined the applicability of alternative service quality measure in the Retail Banking industry in India. They conducted their research on the consumers of two major banks in India. They use SERVQUAL model to measure the overall service quality. They found that all the dimensions are not equally important in explaining variance in overall service quality. The result indicated that responsiveness and reliability seem to be the most important dimensions followed by the empathy and tangible dimensions; whereas, assurance appears to be the least important dimension. Finally, they concluded that SERVQUAL is the best measure of service quality in banking industry.

The applicability of the SERVQUAL measure is well established in the retail banking industry. As mentioned earlier, [14] stated that SERVQUAL is the best measure of service quality in the retail banking industry in the developing country. Most of the researchers use the SERVQUAL measure or the modified SERVQUAL measure in the retail banking industry. Much criticism emerged against the SERVQUAL. [21] suggested that the five service quality dimensions are inconsistent in cross sectional analysis. He found that some of the items loaded different components when compared to different service providers.

2.1.2. The Gap Model

The objective of this research, however, is not to advance into the area of business processes, but to utilize the SERVQUAL and the service gap model instrument as a useful starting point in recognizing gaps between customer requirements and service delivery. The need to retain customers is emphasized by [13] who states that an existing customer provides a higher profit contribution as well as the potential to grow in terms of the value and frequency of purchases. [18] proposed that service quality is a function of the differences between expectation and performance along the quality dimensions.

Organizations can use SERVQUAL in various ways. [17] mentioned that SERVQUAL can help the Service and Retailing Organizations in assessing the expectations of customers and Service Quality perceptions. It can focus on the core areas where managers need to take attention and action to improve Service Quality. They developed a service quality SERVQUAL model based on gap analysis. They identified four potential gaps within the service organization that may lead to a fifth and most serious final gap. Gaps 1 to 3 are internal gaps that occur between various functions and departments within the organization. The researcher will use the 3 gaps as discussed below to discuss their importance to both organization and customers at large.

2.1.2.1 Knowledge Gap and Customer Satisfaction.

Knowledge gap is the difference between consumers' expectation and management's perceptions of those expectations which involves not knowing what customers expect [13].

The strategy for closing this gap includes improving market research, fostering better communication between management and its contact employees and reducing the number of levels of management [14].

2.1.2.2 Delivery gap and customer satisfaction.

Delivery gap is difference between service quality specifications and service actually delivered [11]. Also is the difference between specified delivery standards and the service provider’s actual performance on these standards.

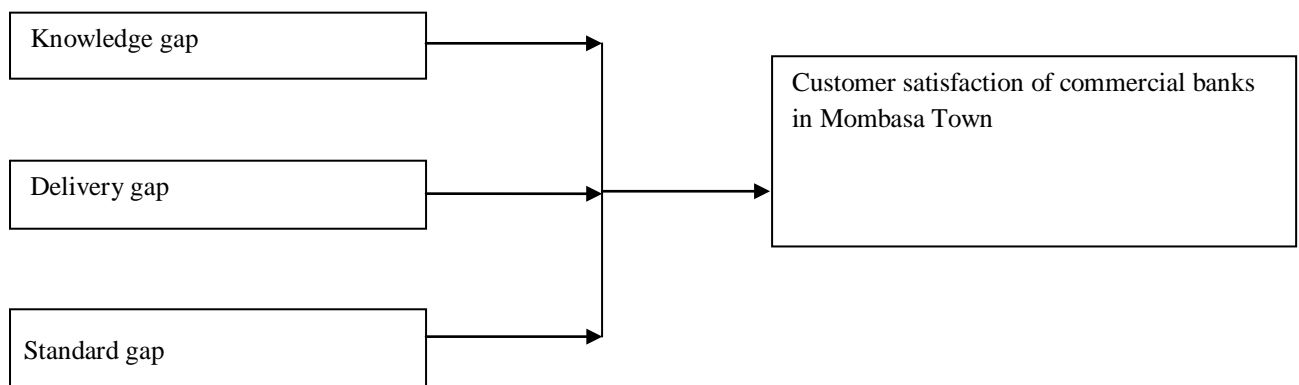
For closing the delivery gap it is imperative to establish the right service quality standards by communicating and reinforcing customer-oriented service standards, providing requisite training to the managers to enable them to lead employees to deliver quality service rewarding managers and employees for attaining goals measuring performance.

2.1.2.3 Standard gap and customer satisfaction.

Standard gap is the difference between management’s perceptions of customer’s expectations and service quality specifications .this gap appears when employees are unwilling to perform the service at the desired level.For closing standard gap it is imperative to establish the right service quality standards by communicating and reinforcing customer-oriented service standards, providing requisite training to the managers to enable them to lead employees to deliver quality service.

The above theories instigated the three questions:

- Does knowledge gap influence customer satisfaction of commercial banks in Mombasa town?
- Does delivery gap influence customer satisfaction of commercial banks in Mombasa town?
- Does standard gap influence customer satisfaction of commercial banks in Mombasa town?



Independent variables

Dependent variable

Fig.1 Conceptual Framework. Source: Author (2014)

The goal of this study is to carry out an investigation into service quality gaps influencing customer satisfaction. The researcher used the following model, figure 1 to study the three influence of customer satisfaction. As shown in figure 1, the dependent variables are Delivery gap, Knowledge gap, and Standard gap. All these factors affect customer satisfaction in one way or the other hence commercial banks deliver quality service as demanded by their customers.

3. Research Methodology

3.1 Research Design

This study will employ descriptive survey because it is appropriate for the collection of primary data necessary to accomplish the task set out by the objectives of the study [24]. This method collects information by administering questionnaire to the sample. The data collected will be used to answer questions concerning the current state of the problem under investigation. Descriptive statistics are very important in reducing the data to manageable form since it involves a thorough and systematic gathering of data that is then organized, and presented into graphs and charts [28].

3.2 Target Population and Sampling

The study targets 20 commercial banks in Mombasa, regulated by Central bank of Kenya and the target population will be selected using one street from buxton to likoni ferry for the reason of accessibility [24]. The population is big hence reason to go for a manageable target population for purposes of this study on service quality gaps influencing customer satisfaction where commercial banks are in the service offerings industry [1]. The researcher will target 6 customers in each of the bank and the researcher shall explain to the bank manager so as to be allowed to collect the information and also explain to the customer and those who will agree shall be given the questionnaire to fill. The researcher shall use purposive sampling technique. The method will be used to select the 6 customers in the targeted commercial banks in Mombasa town. The method was appropriate because the population of the study and the banks were accessible since the researcher shall used one street from buxton to likoni ferry which was easy to locate and carry out the survey. See the sampling size in table 1.

3.3 Data Collection Instruments

Primary data was collected for the purpose of this study. It was collected by means of personally administered questionnaires.

The researcher used customer satisfaction survey questionnaire to collect the primary data. The questionnaire to be administered were short and brief because customer were busy and have less time to spend in the banking hall [24]. Each question on the questionnaire was developed to address specific objective of the study. The questions on the questionnaire are structured and unstructured. The structured questions are used to measure subjective response [27]. The questionnaires were used for the following reasons: a) they are relatively easy to analyse b) a large sample of the given population can be contacted at relatively low cost c) information is

collected in a standardised way d) the format is familiar to most respondent) offers a sense of security compared to other methods.

Table: 1.Target Population

| Banks | Customer service |
|----------------------------|------------------|
| Bank of Baroda | 6 |
| Barclays bank | 6 |
| Chase bank | 6 |
| Consolidated bank of Kenya | 6 |
| Cooperative bank of Kenya | 6 |
| Diamond trust bank | 6 |
| Eco bank | 6 |
| Equity bank | 6 |
| Family bank | 6 |
| Fina bank | 6 |
| Imperial bank | 6 |
| Kenya commercial bank | 6 |
| K-rep bank | 6 |
| National bank of Kenya | 6 |
| NIC bank | 6 |
| CFC Stanbic bank | 6 |
| Standard chartered bank | 6 |
| Bank of Africa | 6 |
| Post bank | 6 |
| Commercial bank of Africa | 6 |
| TOTAL | 120 |

A structured questionnaire was adapted by using “1 = very highly” and “ 4 = low’ pilot study was carried out using sample with similar characteristics to the actual sample to test for validity and reliability [24]. According to [12] and [15] reliability is a measure of the degree to which a research instruments yields consistent results or data after repeated trials whereas validity is the accuracy in meaningfulness of inferences which are based on the research results.

3.4 Data analysis and Techniques

Data analysis was done with the aid of the Statistical Package for Social Scientists (SPSS). Data analysis techniques used mainly are descriptive statistics and correlation analysis. Descriptive statistics was used to

summarize the data and the distribution of the response variations on influence of service quality gaps to customer satisfaction.

The data was summarized and presented in the form of percentages, ranking, scales and averages. The questionnaires were collected and code sheet is prepared for use in analyzing the data. Data was analyzed both qualitatively and quantitatively. Quantitative data was presented using pie charts; bar graphs while the qualitative data was obtain information and then try to establish the pattern and relationship from the information and it is from this presentation conclusions will be made.

4. Results and Discussion

4.1 Response Rate

The response rate as indicated below shows the number of those who participated and those who did not in the study that was conducted at commercial banks in Mombasa town. From the findings,81% of the respondents participated in the study while 19% did not respond as well as some of the results were considered invalid by the researcher as presented below.

4.2 Opening of the bank account

The researcher investigated on the duration of the respondents operating a bank account and found that majority of the respondents 33 (34%) had opened an account in 0-3 years, 4-7 years were 22 (22.7%), 12-15 years were 17 (17.5%), above 15 years were 14 (14.4%) and 8-11 years were 11 (11.3%) as presented below.

Table 2: opening of the bank account

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid 0-3 years | 33 | 34.0 | 34.0 | 34.0 |
| 4-7 years | 22 | 22.7 | 22.7 | 56.7 |
| 8-11 years | 11 | 11.3 | 11.3 | 68.0 |
| 12-15 years | 17 | 17.5 | 17.5 | 85.6 |
| above 15 years | 14 | 14.4 | 14.4 | 100.0 |
| Total | 97 | 100.0 | 100.0 | |

4.3: knowledge gap and customer satisfaction

4.3.1: Customer expectation on satisfaction

The opinion of the respondents regarding customer expectation influences on satisfaction of a customer in commercial banks was taken and the finding showed that majority of the respondents 60 (61.9%) had a yes

opinion of its influence while 37 (38.1%) had a no opinion of its influence on customer satisfaction as presented below.

4.3.2: Extent at which indicators influence the service quality

The extent at which the indicators influences the service quality of the commercial banks was investigated by the researcher and who found that its influences was by majority moderately 23 (23.7%), low influence 17 (17.5%), highly influenced was 11 (11.3%) and very highly influenced was 9 (9.3%) as presented below.

4.3.3: Management perception influence on customer satisfaction

The influence of management perception on customer satisfaction was investigated by the researcher and the findings showed that most of the respondents 63 (64.9%) stated that management perception influences customer satisfaction while 34 (35.1%) felt no influence of the management perception. The data was presented as shown below.

4.3.4: Extent at which management perception influence the service quality.

The extent at which management perception on customer satisfaction influenced service quality was rated by respondents with majority rating high 23 (23.7%) influence, moderate influence 18 (18.6%), low influence 12 (12.4%) and very highly was 10 (10.3%) as presented below.

Table 3: Extent of management perception influence the service quality

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------|-----------|---------|---------------|--------------------|
| Valid very highly | 10 | 10.3 | 15.9 | 15.9 |
| highly | 23 | 23.7 | 36.5 | 52.4 |
| moderate | 18 | 18.6 | 28.6 | 81.0 |
| low | 12 | 12.4 | 19.0 | 100.0 |
| Total | 63 | 64.9 | 100.0 | |

4.4: Delivery gap and customer satisfaction

4.4.1: Reliability influences on customer satisfaction

Influence of reliability on customer satisfaction in commercial banks was investigated and respondents opinion taken. From the findings, it was found that most of the respondents 70 (72.2%) felt its influences while 27 (27.8%) felt no influence of reliability on customer satisfaction as presented below.

4.4.2: Extent at which reliability influences the services quality

The extent at which reliability influences the services quality of the bank was investigated by the researcher and found that majority of the respondents 27 (27.8%) felt an average extent of influence, low extent was felt by 23 (23.7%), great extent of influence was felt by 14 (14.4%) and very great extent was felt by 6 (6.2%) as presented below.

Table 4: Extent at which reliability influences the services

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | very great extent | 6 | 6.2 | 8.6 | 8.6 |
| | great extent | 14 | 14.4 | 20.0 | 28.6 |
| | average extent | 27 | 27.8 | 38.6 | 67.1 |
| | low extent | 23 | 23.7 | 32.9 | 100.0 |
| | Total | 70 | 72.2 | 100.0 | |

4.4.3: Influence of service delivered on customer satisfaction

The influence of service delivered on customer satisfaction in commercial banks was investigated and the findings showed that majority of the respondents 90 (92.8%) felt the influence of services delivered while 7 (7.2%) had not yet experienced any influence of services delivered as presented below.

4.4.4: Extent at which services delivered influences services quality

The extent at which services delivered influenced customer satisfaction in commercial bank was found to be of Greta extent 35 (36.1%), average extent 31 (32.0%) and a very great extent 24 (24.7%) as presented below.

Table 5: Extent at which services delivered influences services quality

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | very great extent | 24 | 24.7 | 26.7 | 26.7 |
| | great extent | 35 | 36.1 | 38.9 | 65.6 |
| | average extent | 31 | 32.0 | 34.4 | 100.0 |
| | Total | 90 | 92.8 | 100.0 | |

4.5: Standard gap and customer satisfaction

4.5.1: Influence of credibility on customer satisfaction.

Influence of credibility on customer satisfaction was investigated and the findings showed that most of the respondents 75 (77.5%) had an opinion of its influence while 22 (22.7%) stated that credibility had no influence on customer satisfaction as presented below.

4.5.2: Extent at which credibility influence the service quality of your bank

The extent at which credibility influences the services quality of the bank was found by the researcher to be mostly in a very great extent 25 (25.8%), great extent 23 (23.7%), average extent 17 (17.5%) and low extent was at 10 (10.3%) of the respondents as presented below.

Table 6: Extent at which credibility influence the service quality of your bank

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | very great extent | 25 | 25.8 | 33.3 | 33.3 |
| | great extent | 23 | 23.7 | 30.7 | 64.0 |
| | average extent | 17 | 17.5 | 22.7 | 86.7 |
| | low extent | 10 | 10.3 | 13.3 | 100.0 |
| | Total | 75 | 77.3 | 100.0 | |

4.5.3: Service quality influence on customer satisfaction

The influence of service quality on customer satisfaction was investigated by the researcher and found that majority of the respondents 82 (84.5%) expressed their influence of service quality while 15 (15.5%) had not experienced any influence of customer satisfaction as presented below.

5.4: To what extents at which service quality influence customer satisfaction

The extent at which services quality influences customer satisfaction was rated by the researcher and the findings showed that majority of the respondents 31 (32%) expressed a great extent influence, average extent 26 (26.8%), very great extent 13 (13.4%) and low extent was represented by 12 (12.4%) as presented in table 7.

4.5.5: Customer satisfaction influence on service quality

Customer satisfaction was investigated on whether it influences the services quality of the banks. The researcher found that most of the respondents felt its influence on a great extent 37 (38.1%), average extent 30 (30.9%) very great extent 23 (23.7%) and few 7 (7.2%) had a low extent opinion of influence.

Table 7: extents at which service quality influence customer satisfaction

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | very great extent | 13 | 13.4 | 15.9 | 15.9 |
| | great extent | 31 | 32.0 | 37.8 | 53.7 |
| | average extent | 26 | 26.8 | 31.7 | 85.4 |
| | low extent | 12 | 12.4 | 14.6 | 100.0 |
| | Total | 82 | 84.5 | 100.0 | |

5. Summary of findings, Conclusion and Recommendations

5.1 Summary of the Findings.

5.1.1: knowledge gap on customer satisfaction

Customer expectation and its influences on more on satisfaction were found to be influenced by the satisfaction they get. Its influences was in a moderately extent as was found by most of the respondents. Further, the influence of management perception on customer satisfaction was found to influences customer satisfaction this was due to the decision and regulation sets by the management which creates a perception of customers towards the services and hence creates satisfaction of a high extent, moderate extent of influence and to some extent of low and high influences.

5.1.2: Delivery gap on customer satisfaction.

Influence of reliability on customer satisfaction in commercial banks was felt by majority of the respondents who rated its extent as an average extent of influence and few felt a great extent of influence. Further, influence of service delivered on customer satisfaction in commercial banks influenced services delivered to a great and average extent which was reported by the findings.

5.1.3: Standard gap on customer satisfaction

Influence of credibility on customer satisfaction was found to influence customer satisfaction to the extent which was mostly stated to be very great and great extent as well as average extent. The influence of service quality on customer satisfaction also was found by majority of the respondents who expressed their opinion on its influence of service quality. The extent at which services quality influences customer satisfaction was rated by the researcher and the findings showed that majority of the respondents expressed a great extent influence, average extent and very great extent. Further, customer satisfaction was found to influences the services quality of the banks with a great extent as banks tries to satisfy their customers.

5.2 Conclusion

From the entire research finding, the study provided information that gives the service quality gap on customer satisfaction. These services quality gaps have greatly influenced customer satisfaction, royalty and postpurchase in commercial banks of the study as well as influencing the banks service delivery which to a greater extent influence customer satisfaction. They included; knowledge gap on customer satisfaction, delivery gap on customer satisfaction and standard gap on customer satisfaction.

5.3 Recommendations.

A bank's attractiveness and competitiveness depends on customer satisfaction through services delivered and received, commercial banks knowledge on what customer wants and demand can greatly influence royalty and repeat purchase [25]. The study makes the following recommendations:

- For commercial banks to remain relevant they should strive to offer quality services to their customers
- Such gaps existing between delivery gap, knowledge gap, communication gap and standard gap should look for a way to merge them and looked upon to retain customers.
- Commercial banks should improve reliability to their customers.
- Improve the service quality to be able to compete effectively with all upcoming finance trust.
- Involve all stakeholders in major decision and planning that can affect them especially on the offerings.
- Credibility in the commercial banks is equally core in the service delivery and customer satisfaction.
- Technology has greatly advanced and hence commercial banks should adapt and invest in it to facilitate easy quick communication with its client and safe transaction.
- A greater understanding of customer needs and ability to respond to complains on time is key to the commercial banks growth today and in future.
- In the course of this study the research recommends employment to staff with major experience and exposure to deal with customer at all levels. The experience one gets from the front desk affects future involvement with the commercial banks.
- Researcher of this study recommends further studies to investigate the influence of perception gap, interpretation gap and service gap to customer satisfaction of commercial banks.

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