
EMPATHY AND CUSTOMER PATRONAGE OF MICROFINANCE BANKS IN AKWA IBOM STATE, NIGERIA

¹Aniebiet J Etuk, ²Aniekan Eyo Awah and ³Aniefiok Okon Akpan

¹Department of Marketing, Akwa Ibom State University, Obio Akpa Campus

^{2, 3}Department of Marketing, University of Uyo, Akwa Ibom State.

E-mail aniekaneawah@uniuyo.edu.ng.

DOI: <https://doi.org/10.5281/zenodo.11236026>

Abstract: The objective of this study was to examine the influence of empathy on Customer patronage of Microfinance banks in Akwa Ibom State. To achieve this objective, the main source of data was through primary sources with the use of a questionnaire. The researcher adopted the survey research design approach and data were collected from 323 respondents drawn from the banks customers' base. A total number of 295 copies of the questionnaire were retrieved in useable form representing 91.3 percent of data analyzed using the Simple Regression Model (SRM). Data generated from the study were processed using descriptive and inferential statistics and hypothesis tested at 0.05 level of significance. Findings revealed that t empathy had significant influence on customer patronage of Microfinance banks in Akwa Ibom State. Thus, the study recommended that the managers of Microfinance banks should retain employees who can deal with the banks customers in a caring fashion, understand their needs and also have their best interest at heart.

Keywords: Influence of Empathy, Quality services, customer patronage, Micro-finance, Bank

INTRODUCTION

1.1 Background to the Study

Services can be defined as activities or performances offered by one party to another, inherently intangible and not resulting in ownership (Kotler & Keller, 2021).

Each service encounter serves as a litmus test for a bank's service quality. If bank personnel appear disinterested, incapable of addressing simple inquiries, or engage in unrelated conversations while customers endure long queues, patrons may hesitate to continue doing business with that particular bank (Kotler & Keller, 2021). Service expectations are shaped by various sources such as past experiences, advertising, and word of mouth. Consequently, customers often gauge perceived service against their anticipated level. Falling short of expected service levels can lead to customer disappointment. Successful banks enhance their offerings with added benefits that not only satisfy but also pleasantly surprise customers, thus exceeding their expectations (Kotler & Keller, 2021).

Adaptation of services to the dynamic changes in the business environment is imperative. Factors such as the redesigned currency, revised withdrawal limits, and scarcity of certain denominations have prompted a surge in demand for efficient, prompt, and high-quality service delivery among both

existing and prospective bank customers (Osim, Muyanja, & T. bainyana, 2020). Internationally, the banking sector has become fiercely competitive, with deposit money banks vying for microfinance bank customers. The emergence of new entities in both sectors has elevated customer expectations, driving demand for quality service delivery (Osim et al., 2020). Consequently, banking institutions are leveraging technology to differentiate their service offerings amidst heightened competition (Osim et al., 2020). Self-service technologies such as automated teller machines, online/internet banking, telephone banking, mobile banking, and SMS banking are deployed to fulfill customers' banking needs. Factors such as convenience, transaction security, ease of use, information delivery quality, and technology reliability are integral to these self-service technologies (Osim et al., 2020; Akpan, 2007). The integration of technology with excellent service quality enables bank customers to conduct online purchases through the bank's online banking platforms. Chattopadhyay (2019) asserts that the success of Microfinance Banks (MFBs) hinges primarily on customer satisfaction. In thriving business organizations, customer needs take precedence over profits. Hence, MFBs should align their monetary value with their service quality to attract and retain long-term customer relationships. This strategy fosters an increase in both existing and potential customer bases, culminating in enhanced customer patronage (Chattopadhyay, 2019). Okeke (2020) regards customer patronage as a crucial driver for profit growth and the maintenance of a bank's position.

1.2 Statement of the Problem

Agbele and Onoriode (2021) along with Etuk, Awah, and Akpan (2022) posit that the rise in liquidation cases among microfinance banks, characterized by their establishment followed by eventual cessation of operations, stems from various factors. These include the tarnished reputation of certain microfinance banks, dissatisfaction among customers with the services offered, imposition of excessive charges on customer accounts, inadequate crisis management, among other issues. These factors collectively diminish public trust in microfinance banks, thereby impacting customer patronage negatively.

Instances of technological unreliability have been frequently observed by customers, particularly concerning ATMs. Many customers have reported encountering out-of-service machines or ones with insufficient cash to facilitate transactions. Similarly, attempts to utilize mobile phone banking services have often resulted in failure due to procedural complexities. For instance, access may be limited to a mobile application compatible only with Android phones, or through unstructured supplementary service data (USSD) with a notably short session timeout, disadvantaging certain customers (Akpan and Abdul, 2009; Osinde, Mayanja, and Tibaingana, 2020).

Despite numerous studies addressing various aspects of microfinance banks (e.g., Akpan, 2007; Acha, 2012; Wardhana and Satriyanto, 2020; Alshammari, Mahmond, and Daud, 2021; Njagi and Njoku, 2021), limited attention has been directed towards empathy and customer patronage in microfinance banks, particularly within developing economies like Nigeria. Moreover, the bulk of research on financial institutions tends to prioritize deposit money banks, with microfinance banks in Nigeria receiving scant consideration (Cai, Park, and Wang, 2016). This conspicuous gap in knowledge served as the primary motivation for undertaking the present study.

1.3 Objective of the Study

The main objective of this study was to examine the influence of empathy on customer patronage of selected Microfinance Banks in Akwa Ibom State.

1.4 Research Question

This study attempted to provide answer to the following question.

➤ What is the influence of empathy on customer patronage of Microfinance Banks in Akwa Ibom State?

➤ 1.5 Hypothesis

➤ The following null hypothesis was postulated to guide the study:

➤ Empathy does not significantly influence customer patronage of Microfinance Banks in Akwa Ibom State.

1.6 Significance of the Study

This study will go a long way in contributing to the growth of businesses in many aspects like increase in the volume of sales, return on investment and maintenance of goodwill. It will address the sustainability challenge of Microfinance banks and also help to generate employment as there may be stronger and viable microfinance banks in Nigeria.

1.7 Scope of the Study

The scope of the study covered the following three central aspects:

Content Scope: The content scope of this study covers the empathy variable used by Microfinance Banks in Akwa Ibom State. This study was domiciled in service marketing.

Geographical Scope: The geographical scope of the study was in Akwa Ibom State located at the South South region of Nigeria.

Unit of Analysis: The unit of analysis of this study involved customers of the selected Microfinance Banks in Akwa Ibom State.

LITERATURE REVIEW

2.1.1 Concept of Service Quality

The meaning of the term "quality" varies among individuals, influenced by specific definitions associated with particular sectors, such as services, and the production and manufacturing industries. Another contributing factor to this diversity in interpretation is the direct connection between quality and the perspectives, needs, and expectations of users (Ali & Bilal, 2020).

Ali & Bilal (2020) conceptualized service as abstract benefits produced and consumed simultaneously, lacking storage or transport capabilities, and without user ownership rights. According to Kotler and Armstrong (2020), service encompasses behaviors or acts resulting from interactions between two parties: the provider and the receiver, with the essence of this reciprocal process being intangible. Mwirigi (2019) defined service as a set of characteristics and properties aiming to satisfy clients and meet their needs. Setiawan, Rini, and Silalahi (2022), along with Kotler and Armstrong (2020), outlined service characteristics, including intangibility, perishability, inseparability, and variability. This definition implies that services lack tangible qualities that customers can touch, see, or smell (Omofowa, Omofowa, and Nwachukwu, 2021).

Sulaiman, Muhammad, Muhammad, and Sabiu (2021) suggested that the intangibility of services and customer participation in the service delivery system lead to variations in service experiences. Unlike physical products, services cannot be assessed through the senses before purchase, necessitating buyers to seek evidence of quality from various sources, such as the environment, personnel, equipment, communication materials, symbols, and price (Kotler and Armstrong, 2020). Therefore, service providers must manage tangible elements to make the intangible aspects more concrete.

Microfinance banks, for example, can enhance their service quality through physical evidence and presentation. This involves developing a distinctive appearance and a customer interaction style aligned with the intended customer-value proposition, whether emphasizing cleanliness, speed, or other benefits (Kotler and Armstrong, 2020). This can be achieved through careful planning of the place, ensuring sufficient and busy personnel, state-of-the-art equipment, effective communication materials, appropriate symbols, and transparent pricing strategies.

While physical goods go through manufacturing, inventorying, distribution, and consumption stages, services are inseparable they are produced and consumed simultaneously. The presence of both the service provider and the client during service delivery is a distinctive feature of services marketing (Kusdibyo & Februadi, 2019). Due to the inherent variability in service quality depending on the provider, some microfinance banks offer CBN guarantees to mitigate customer perceptions of risk (Kotler and Armstrong, 2020). To enhance quality control, service providers can invest in effective hiring and training processes, standardize service performance throughout the organization using service blueprints, and monitor customer satisfaction through suggestion and complaint systems.

Service quality is the extent to which the service provided meets the customer's expectations. In order to increase profits and market share, banks should pay more attention to the services they offer to their customers (Chattopadhyay, 2019). The relative superiority of the banks and its service is presented in service quality hence, service quality is important for the survival of all servicing companies, (Chattopadhyay, 2019).

Service quality is seen as a form of attitude, maintaining service quality at certain levels and improving service quality is a lifetime effort for banks who want life time prosperity for their customers, (Chattopadhyay, 2019). It is possible to retain the right customers with service quality. Therefore, it is a priority to retain profitable customers and form customer equity. Service quality can be used by banks to gain competitive advantage, it can also be used as a tool to differentiate a bank from its competitors. Good service can attract potential customers and keep existing customers, (Daramawam, Mardikaningsih & Hadi, 2017).

Zebrga and Zaveri (2020) in their study focused on the effect of service quality on customer loyalty; a study of hotels in Ethiopia. Their results revealed that tangibility had a positive and statistically significant association with hotel customers' loyalty, reliability had a positive and statistically significant relationship with hotel customers' loyalty.

Darmawan *et al.*, (2017) pointed out in their study that service quality had a significant positive effect on customer satisfaction, corporate image and customer loyalty in the banking sector in Indonesia. In

their view, service quality can create and enhance customer patronage and corporate image in the banking industry.

Okeke (2020) in his study focused on the effect of food quality, service quality, physical environment and price on the patronage of local restaurants in Awka, Anambra State. Their result revealed that all the independent variables apart from price used in the study were significant determinants of customer patronage in local food restaurant in Awka. Their study also revealed that food quality was the most statistically determinant of customer patronage of local restaurant followed by service quality and physical environment.

Molaei, Ansari and Teimuori (2013) pointed out in their study on analyzing the impact of service quality dimensions on customer satisfaction and loyalty in the banking industry of Iran. Their study showed that responsiveness, tangibility, reliability and compliance had a direct and significant effect on customer satisfaction. Leninkumar (2016) in his study focused on the effect of service quality on customer loyalty. The findings of their study revealed that the three dimensions of service quality namely reliability, tangibility and empathy had significant positive effect on customer loyalty. Kuo, Tsai, Iuan-yuan and Chang (2017) posits in their study on the relationship among service quality, customer satisfaction and customer loyalty, a case study on mobile shopping Apps. The findings of their study showed that privacy/ security, reliability and tangibility were the main factors in the measurement of mobile shopping application. Abioro and Odunlami (2021) postulated in their study on the Implication of product branding on customer's patronage in the Nigerian consumer goods industry. They found out that brand perception had a significant effect on customer patronage, their study also revealed that service quality significantly affect customer patronage. Awaji-Ima and Carl (2022) in their study focused on the service quality delivery and customer patronage of deposit money banks in Port Harcourt. Their study revealed a significant relationship between service quality delivery and customer patronage. Rahman, Hossain, Zaman and Mannan (2020) pointed out in their study on E- Service quality and trust on customers' patronage intention. The result of their findings revealed that customers' trust plays a significant role in mediating the relationship between e-service quality and customers' patronage intentions. Abdul-Qadir, Abubakar and Utomi (2021) pointed out in their study on the impact of service quality on customer retention of listed food and beverage companies in Kaduna State. The findings of their study revealed a positive and significant effect of service quality on customer retention. Obananya (2020) in their study focused on service quality and customers' loyalty in Nigerian commercial banking industry. Their study findings revealed that tangibility, reliability, responsiveness and assurance had significant influence on customer loyalty in the banking industry. Khan and Fasih (2014) in their study focused on the impact of service quality on customer satisfaction and customer loyalty. Their study showed that all the dimensions of service quality had a significant and positive relationship with customer satisfaction and customer loyalty. Juudeh and Dandis (2018) pointed out in their study on the influence of service quality (internet service quality) on customer loyalty through the mediating effect of customer satisfaction. The findings of their study showed that internet service quality had a positive influence on customer satisfaction as well as influence the level of customer loyalty. Subiyantoro (2021) in his study focused on the effect of service quality, convenience, price and

product quality on customer satisfaction and customer loyalty. The study findings showed that the ease and the quality of the product had a significant effect on customer loyalty. Also, service quality, convenience, price and product quality all had significant effect on Customer loyalty. Customer satisfaction as well had a significant effect on customer loyalty. Akbar, Som, Wadood and Alzaidiyeen (2010) investigated the relationship between hotel service quality failure, customer perceived value, revitalization of the service quality, customer satisfaction and loyalty in the hotel industry. The findings of this study revealed that hotel revitalization of service quality had positive effects on customer loyalty, perceived value and customer satisfaction were the two significant variables that mediated the relationships between the hotel service quality and customer loyalty. The study also revealed that the hotel service quality had no significant and direct effect rather an indirect positive effect on customer satisfaction.

2.1.3 Customer Patronage

A bank that gets a good number of customers who patronize its service is considered successful. Banks want to have satisfied customers who return to make more transactions, (Anetoh, 2016). Customer satisfaction is a factor used to cheer customers to use the service again although a satisfied customer may not always return for a repeat purchase (Nnamdi, 2020). Quality services should be rendered by banks in order to build goodwill and attract consistent customer patronage (Anetoh, 2016).

Accordingly, Smith (2012) shows 5 hints on how to ensure persistent customer patronage. These include building a good personal relationship with your customers, not being rude to customers, maintaining integrity, rewarding customer's patronage and by adding value to the society. With these tips, quality service will be improved for enhanced customer patronage and satisfaction.

Rahman, Hossain, Zaman and Mannan (2020) found out that customer's trust plays a significant role in mediating the relationship between e-service quality and customer's patronage intentions. The adoption of advanced technology proved to be a significant moderator in explaining trust and customer's patronage intention in online retail banking setting.

Anetoh (2016) in a study, on the dimensions of service quality and customer patronage of grocery services in Nigeria, revealed a significant relationship between service quality dimensions and customer patronage of grocery services in Nigeria. He also found out that SERVPERF model was a useful tool in measuring service quality and customer patronage of Nigerian grocery services.

2.1.4 Dimensions of service quality

It is commonly acknowledged that assessing the quality of service provided by service providers can be challenging due to variations in how individual customers perceive quality, especially considering that services are consumed at the time they are produced. Parasuraman, Zeithaml, and Berry (1988) introduced five dimensions of service quality which are tangibility, reliability, assurance, empathy, and responsiveness to conceptualize service quality.

❖ **Reliability:** This dimension refers to the service provider's ability to deliver the promised service consistently and accurately (Kotler and Keller, 2021). It encompasses aspects such as performance consistency, dependability, accurate billing, prompt response to customer inquiries, proper record-keeping and delivering the service on time as scheduled (Osinde et al., 2020). Osinde et

al. (2020) discovered a positive and direct correlation between reliability and customer satisfaction. Similarly, in their research on customer satisfaction and patronage, Pradnyadewi and Giantari (2022) identified a positive and significant impact of reliability on customer satisfaction and patronage. Okeke and Okeye (2021) conducted a study on service quality and customer patronage in selected commercial banks in Anambra state and revealed that reliability significantly influenced customers' patronage of commercial banks.

❖ **Responsiveness:** This dimension pertains to the willingness of service providers to assist customers and provide prompt services. Sabiyantoro (2021) found a significant effect of responsiveness on customer satisfaction, loyalty, and patronage. Obananya (2020) highlighted the substantial influence of responsiveness on customer loyalty and patronage within the banking industry. Anetoh (2016) investigated the relationship between responsiveness and customer patronage of grocery services in Nigeria and found a significant correlation between the two factors.

❖ **Assurance:** This is the knowledge and courtesy of employees and their ability to convey trust and confidence. Ali and Bilal (2020) in their study on the service quality and customer satisfaction of microfinance institution showed that assurance dimension is independently and positively related to customer satisfaction. Zebrga and Zaveri(2020) in their study on the effect of service quality on customer loyalty showed that hotel customers becomes loyal when employees becomes active to make customers feel secure in their transactions and when they give customers individual attention and understand customers. They conclude that assurance dimension had a positive influence on customer loyalty and patronage.

❖ **Empathy:** This refers to the provision of caring and providing individualized attention to customers. Awaji-Ima and Carl (2020) in their study findings revealed a significant relationship between empathy and customer patronage of deposit money banks. Adul-Qadir, *et al.*,(2021) also found out that empathy had a positive and significant effect on customer retention.

❖ **Tangibility:** This refers to the appearance of physical facilities, equipment, personnel and communication material. Obananya (2020) discovered that tangibility had a significant influence on customer loyalty and patronage of the banking industry.

2.1.8 Empathy and Customer Patronage

Empathy refers to the provision of caring and providing individualized attention to customers. Fida, Ahmed, Al-Balushi, and Singh (2020) in their study on the impact of service quality on customer loyalty and customers' satisfaction in Islamic banks in the Sultanate of Oman. The findings of this study showed a significant relationship between service quality, customer satisfaction and customer loyalty. Their regression result showed that empathy and responsiveness dimensions had a significant positive impact on customer satisfaction. They opined that banks should pay more attention on empathy and responsiveness since they had significant effect on customer satisfaction. However, they should not ignore the importance of other variables such as assurance, reliability and tangibles which were revealed as important through the study findings. Zhang, Cheah and Liang (2021) in their study on the effect of mobile service quality on customer satisfaction and loyalty: a study of mobile banking in Singapore. The aim of this study was to examine the effect of mobile service quality on customer

satisfaction and loyalty in the context of mobile banking in Singapore. The result of this study revealed that mobile service quality positively affects customer satisfaction and loyalty. They postulated that Mobile banking providers in Singapore should focus on improving mobile service quality to enhance customer satisfaction and foster loyalty. Awaji – Ima and Carl (2022) in their study on service quality delivery and customer patronage of deposit money banks in Port Harcourt. The aim of this study was to ascertain the relationship between service quality delivery and customer patronage of deposit money banks in Port Harcourt. The findings of this study revealed a significant relationship between service quality delivery and customer patronage of deposit money banks in Port Harcourt. They opined that the Panacea for customer patronage is effective service delivery hence, deposit money banks especially those in Rivers State should be responsive in terms of their service delivery as it would enhance customer patronage.

2.2 Theoretical Framework

In this section two major theories were considered relevant for this study; they include;

2.2.1 Service Quality (SERVQUAL) Model propounded by Parasuraman, A., Zeithaml, V. and Berry, L. (1988)

Parasuraman et al., (1988) developed the service quality model. This model was entitled SERVQUAL. Based on this model they identified five determinants of service quality in their order of importance and they include: Reliability, Responsiveness, Assurance, Empathy and Tangibles.

- **Reliability:** This is the ability of the bank to perform the service they had promised their customers dependably and accurately.
- **Responsiveness:** This refers to the willingness of the bank to help their customers as well as providing prompt services.
- **Assurance:** This means the knowledge and courtesy of the bank employees as well as their ability to convey trust and confidence.
- **Empathy:** This involves the banks provision to care for their customers and also providing individualized attention to them.
- **Tangibles:** This refers to the appearance of the banks physical facilities, equipment, personnel and communication materials.

Based on these five dimensions, Parasuraman, et al., (1988) developed a 21 – item scale for measuring the service quality and they include;

❖ Reliability

- a. Providing service as promised
- b. Dependability in handling the banks customers service problems
- c. Performing services right to the bank customers at the night time.
- d. Maintaining error-free records
- e. The banks' ability to have employees who possess the knowledge to answer questions from their customers

❖ Responsiveness

- a. Keeping the banks customers informed on when services will be performed

- b. Providing prompt service to the bank customers
- c. The banks willingness to help its customers
- d. The banks readiness to respond to their customers' request
- ❖ **Assurance**
 - a. The banks' ability to have employees who can instill confidence in the customers.
 - b. Having employees who can make the bank customers feel safe in their transactions.
 - c. The banks' ability to have employees who are consistently courteous.
- ❖ **Empathy**
 - a. Giving the banks customers individual attention
 - b. Having employees who deal with the bank customers in a caring fashion
 - c. Having the banks customers' best interest at heart
 - d. Having employees who understand the needs of the banks' customers.
 - e. Convenient business hours
- ❖ **Tangibles**
 - a. The banks' ability to have modern equipment
 - b. The banks' ability to have visually appealing facilities
 - c. Having banks employees who have a neat and professional appearance
 - d. The ability of the bank to have visually appealing materials associated with the service.

This model can be viewed as a model widely used by many service organizations to measure service quality and it becomes the anchor model for this study.

2.2.2 Service Performance (SERVPERF) Model Propounded by Cronin, J. and Taylor, S. (1992)

The SERVPERF model measures quality as an attitude rather than satisfaction. Thus, the model uses the idea of perceived service quality which leads to satisfaction. The model then connects satisfaction with further purchase intentions. The SERVPERF model is a modification of SERVQUAL and uses the same dimensions of SERVQUAL to assess service quality which include the following; tangibles, reliability, responsiveness, assurance and empathy and they proposed a 22 performance items related. This model is used in the banking industry to measure customer service performance. Banks uses this model to evaluate how quickly their customers are assisted, how transactions are accurately processed, and how the banks stuffs are helpful when customers have questions.

2.3 Review of Empirical Studies

This section is concerned with the review of the studies which were considered to be relevant, accordingly 15 studies were reviewed.

2.3.1 Liang, and Huang (1998), the Effect of Website Quality on Customer Satisfaction and Purchase Intentions: Evidence from Chinese Online Visitors. The study investigated the impact of website quality on customer satisfaction and purchase intentions among Chinese online visitors. The method involved analyzing online survey data using structural equation modeling. The study found that website quality positively influences customer satisfaction and purchase intentions. The recommendation was that Chinese online businesses should prioritize website quality improvements to positively influence

customer satisfaction and purchase intentions. Critics: The study effectively demonstrates the impact of website quality on customer satisfaction and purchase intentions, yet further research on the potential moderating factors or specific website attributes that drive these relationships would strengthen the study's implications.

.2. 3.2 Mohammadi and Maleki (2017): Investigating the Impact of Service Quality on Customer Loyalty: A Study of E-banking in Iran. The study examined the impact of service quality on customer loyalty in the context of e-banking in Iran. The method involved administering a survey questionnaire to e-banking customers. The study revealed that service quality significantly influences customer loyalty in e-banking. And recommended that E-commerce businesses should focus on improving service quality to enhance customer satisfaction and foster customer loyalties. Critics: The study highlights the importance of service quality in e-banking, but a deeper understanding of specific dimensions and strategies to improve service quality would provide more practical guidance for e-banking providers.

2.3.4 Abubakar and Ilkan (2016): Service Quality, Customer Satisfaction, and Customer Loyalty in the Nigerian Telecommunication Industry.

The study aimed to explore the relationships between service quality, customer satisfaction, and customer loyalty in the Nigerian telecommunication industry. The method involved analyzing survey data using structural equation modeling. The study found that service quality positively influences customer satisfaction and loyalty. And recommended that Nigerian telecommunication companies should prioritize service quality improvements to enhance customer satisfaction and foster customer loyalty. Critics: While the study successfully establishes the relationships between service quality, customer satisfaction, and loyalty in the Nigerian telecommunication industry, further investigation into the drivers of service quality and loyalty would enhance its practical relevance.

2.3.5 Jiang and Rosenbloom (2005): The Impact of E-service Quality on Customer Loyalty: A Cross-national Comparison between the USA and China. The objective of the study was to compare the impact of e-service quality on customer loyalty between the USA and China. The method involved analyzing online survey data using structural equation modeling. The study revealed that e-service quality positively affects customer loyalty in both countries, with some cultural differences. The recommendation was that businesses in both USA and China should emphasize e-service quality to promote customer loyalty, considering the cultural differences that might exist. Critics: The study offers valuable insights into the impact of e-service quality on customer loyalty in different cultural contexts, but further research on the specific cultural factors influencing these relationships would be beneficial for businesses.

2.3.6 Liao and Cheung (2001): Assessing the Effects of E-service Quality Dimensions on Customer Satisfaction and Loyalty: Evidence from Online Auctions. The study aimed to assess the effects of e-service quality dimensions on customer satisfaction and loyalty in the context of online auctions. The method involved analyzing survey data using regression analysis. The study found that e-service quality dimensions significantly impact customer satisfaction and loyalty. It recommended that online auction platforms should focus on improving e-service quality dimensions to enhance customer satisfaction

and foster customer loyalty. Critics: The study effectively shows the effects of e-service quality dimensions on customer satisfaction and loyalty in online auctions, but further investigation into how businesses can improve these dimensions would enhance its practical implications.

2.3.7 Liao and Cheung (2020): Investigating the Impact of Service Quality on Customer Loyalty: A Study of E-commerce in China. The study aimed at investigating the impact of service quality on customer loyalty in the context of e-commerce in China. The survey data was analyzed using structural equation modeling. The finding was that service quality significantly influences customer loyalty. The recommendation was that E-commerce companies in China should prioritize enhancing service quality to foster customer loyalty. Critics: The study successfully examines the impact of service quality on customer loyalty in Chinese e-commerce, but a deeper analysis of specific service quality aspects and their relative importance would be valuable for e-commerce companies.

2.3.8 Zhang et al. (2021): The Effect of Mobile Service Quality on Customer Satisfaction and Loyalty: A Study of Mobile Banking in Singapore. The objective was of the study is to examine the effect of mobile service quality on customer satisfaction and loyalty in the context of mobile banking in Singapore. The study used a survey questionnaire administered to mobile banking users. The result was that Mobile service quality positively affects customer satisfaction and loyalty. The study recommended that Mobile banking providers in Singapore should focus on improving mobile service quality to enhance customer satisfaction and foster loyalty. Critics: The study highlights the importance of mobile service quality in banking, but additional research on how to practically improve mobile service quality to enhance satisfaction and loyalty would strengthen its practical relevance.

2.3.9 Chen and Huang (2022): Measuring E-service Quality in Online Retailing: Development and Validation of a Scale. The study aimed at developing and validating a scale for measuring e-service quality in online retailing. Data were collected through online surveys and analyzed using statistical techniques. The result of the study developed a reliable and valid measurement scale for e-service quality. The study recommended that online retailers should utilize the developed scale to assess and improve their e-service quality. Critics: While the study successfully develops a scale for measuring e-service quality in online retailing, further validation in different contexts and industries would enhance the scale's applicability.

2.3.10 Wang and Li (2022): The Impact of Social Media Service Quality on Customer Satisfaction and Brand Loyalty: Evidence from the Restaurant Industry. The objective of the study was to examine the impact of social media service quality on customer satisfaction and brand loyalty in the restaurant industry. The Survey data was analyzed using structural equation modeling. The Result was that social media service quality positively influences customer satisfaction and brand loyalty. The study recommended that restaurants should focus on delivering high-quality service on social media platforms to enhance customer satisfaction and foster brand loyalty. Critics: The study effectively shows the impact of social media service quality on customer satisfaction and brand loyalty in the restaurant industry, but further research on specific strategies to improve social media service quality would be valuable for restaurants.

2.3.11 Lin and Chang (2022).: Assessing the Effects of E-service Quality on Customer Satisfaction and Repurchase Intention: A Study of Online Apparel Shopping. The objective of the study was to assess the effects of e-service quality on customer satisfaction and repurchase intention in the context of online apparel shopping. The online survey data was analyzed using regression analysis. The study showed that E-service quality significantly impacts customer satisfaction and repurchase intention. The study recommended that online apparel retailers should prioritize improving e-service quality to increase customer satisfaction and encourage repurchase behavior. Critics: The study successfully assesses the effects of e-service quality on customer satisfaction and repurchase intention in online apparel shopping, but further investigation into the underlying factors affecting these relationships would strengthen its practical implications.

2.3.12 Huang and Hsieh (2022): The Influence of Service Quality on Customer Loyalty in Mobile Food Delivery Apps: A Study of Millennials. The study objective is to investigate the influence of service quality on customer loyalty in mobile food delivery apps, specifically among Millennials. Survey questionnaire were administered to Millennials using mobile food delivery apps. The result showed that Service quality significantly influences customer loyalty. It recommended that Mobile food delivery app providers should focus on enhancing service quality to cultivate customer loyalty among Millennials. Critics: The study explores the influence of service quality on customer loyalty in mobile food delivery apps among Millennials, but further investigation into the specific service quality aspects that resonate with this demographic would enhance its practical relevance.

2.3.13 Awah, Akpan and Emmanuel (2024): Responsiveness and customer patronage of microfinance banks in Akwa Ibom State, Nigeria. The study adopted descriptive and inferential statistics for data analysis. The result of the study findings revealed that responsiveness had significant influence on customer patronage of microfinance banks in Akwa Ibom State. The study recommended that Microfinance banks employees should show willingness to help their customers as well as providing prompt service to aid build customers trust, exceed their expectations and enhance patronage.

2.3.14 Awah, Akpan and Emmanuel (2024): Service quality dimension and customer patronage of microfinance banks in Akwa Ibom State, Nigeria. The study adopted descriptive and inferential statistics for data analysis. The result of the study findings revealed that responsiveness had significant influence on customer patronage of microfinance banks in Akwa Ibom State. The study recommended that reliability had significant influence on customer patronage of microfinance banks in Akwa Ibom State. The study recommended that Microfinance banks should perform the promise services dependably and accurately in order to delight their customers and enhance their consistent patronage.

2.3.15 Etuk, Awah and Akpan (2024): Physical ambience and customer behaviour in selected microfinance banks in Uyo metropolis, Akwa Ibom State. The researchers adopted the survey research design approach and data analysed using the descriptive and inferential statistics. The result of the study findings revealed that colour, temperature, design and layout had significant influence on customer behaviour in microfinance banks in Uyo metropolis. The study recommended that managers of microfinance banks should design their business environment in order to produce specific value

perceptions in the customer as well as create an outstanding experience that is viable to attract and retain the banks existing and potential customers

RESEARCH METHODOLOGY

3.1 Design of the Study

The study design adopted by the researcher in this study was the Survey Research Design. Data on the Independent variable and the dependent variable were collected from different microfinance banks in Akwa Ibom State. The survey research design used assisted the researcher in reaching out to a good number of customers of Microfinance Banks in Akwa Ibom State. The justification for using the survey research design was to aid the researcher in gathering information from a good number of customers of Microfinance Banks in order to understand their opinions, attitudes, behaviours, or characteristics. It is useful for studying topics that can be measured quantitatively and for obtaining a wide range of data quickly. This design allows researchers to collect data from a diverse sample and analyze trends, correlations, or patterns within the data.

3.2 Population of the Study

The target population for the study comprised all customers of Microfinance Banks in Akwa Ibom State. Hence, the Population of the study was infinite,

3.3 Sampling and the Sample Size determination

Since the population size for the study was infinite, sample size for this study was determined using the Topman Formula at 5% level of tolerable error.

The formula is given as

$$n = \frac{Z^2 \cdot pq}{e^2}$$

Where n = required sample size

z = the value of z-score associated with the degree of confidence is 95% confidence level being 1.96 from the Z-score table.

p = 0.7 decimal (positive)

q = 0.3 decimal (negative)

e = acceptable tolerance level of error (stated in percentage points)

n = $\frac{Z^2 \cdot pq}{e^2}$

$$= \frac{1.96^2 \cdot (0.7 \times 0.3)}{0.05^2}$$

$$= \frac{3.8416 \times 0.21}{0.0025}$$

$$= \frac{0.806736}{0.0025}$$

$$= 322.6$$

$$= 323$$

Therefore, the sample size of the study was 323.

3.4 Sampling Procedure

Convenient sampling technique was employed in the administration of the research instrument for this study. This was carried out by reaching out to the respondents based on their willingness to participate in the research as well as their accessibility and availability to the researcher. The total number of the research instrument (323) was divided by the total number of microfinance used in the study, this resulted in approximately 32 copies of questionnaire administered to each microfinance bank used in the study.

According to CBN (2020), there were 13 registered microfinance banks in Akwa Ibom State.

The researcher conducted a pilot study to ascertain which MFBs implemented the service quality dimensions outlined in the study. The pilot study revealed that 10 MFBs indeed incorporated the specified service quality dimensions. Consequently, these dimensions were adopted and utilized in the present study.

3.5 Methods of Data Collection

Data analysis involved both descriptive and inferential statistics. Data was analyzed using the simple regression analysis to determine the influence of empathy on customer patronage. The hypothesis was tested at $P > 0.05$ level of significance.

3.6 Sources of Data

The main source of data employed in this study was the primary data source. The primary data source was a structured questionnaire which was served on respondents. The questionnaire was made up of two sections: section "A" generated data on demography, while section "B" was made up of one sub-section which was the independent variable (empathy) and the dependent variable (customer patronage). Hence, the ordinal scale used for this study were strongly agree, 4; agree, 3; disagree, 2; strongly disagree, 1; neutral, 0; to elicit responses from the respondents. The five points were employed to measure the dependent and the independent variables.

3.7 Reliability of the Instrument

The reliability of the research instrument was conducted to ascertain the degree to which the instrument yields consistent result. Hence, it was conducted to ascertain whether the variables of the study consistently measured the factors intended. In this study the internal consistency reliability was adopted, a pre-test for internal consistency measure using Cronbach's Alpha was employed for assessing the reliability of the research instrument. The purpose of reliability test was to further ascertain whether the internal consistency of the scales is indicative of the homogeneity of the construct items that measures the variables. In the process, the reliability for each of these scales was determined at a minimum threshold of 0.7 and above (Cronbach, 1951). Furthermore, the composite reliability (CR) for all constructs was above 0.70 (Serbetar and Sedlar, 2016).

The obtained coefficients were:

S/No	NO.of items	Study Variables	Cronbach's Alpha	Composite Reliability
1	4	Empathy	0.954	0.822
2	3	Customer Patronage	0.787	0.815
Source	Author's computation (2024)			

In this study, the Cronbach alpha for all the construct ranges from 0.954 to 0.787. All the constructs had Cronbach Alpha greater than 0.70 thresholds. Furthermore, the overall Cronbach Alpha coefficient for the instrument was 0.877, which suggest that the instrument used for the evaluation was reliable. (Cronbach's Alpha > 0.70). In addition, composite reliability of reflective items were all above the acceptable 0.7 threshold which means that all the variables in the study displayed construct reliability. All construct were viewed to have acceptable reliability levels because the composite reliability scores for all construct were above the 0.7 threshold.

DATA PRESENTATION AND ANALYSIS

4.1 Data Analysis

Test of Hypothesis One

Empathy does not significantly influence customer patronage of Microfinance Banks in Akwa Ibom State.

Table 4.1 Model Summary of the Influence of Empathy on Customer patronage of Microfinance Banks

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.752 ^a	.565	.564	2.07511

a. Predictors (constant), Empathy

Source: Field Survey, 2024

Analysis of Variance of the influence of Empathy on Customer Patronage of Microfinance Banks

Model	Sum of squares	Df	Mean square	F	Sig.
Regression	1638.909	1	1638.909	380.602	.000 ^b
1 Residual	1261.688	293	4.306		
Total	2900.597	294			

a. **Dependent Variable:** Customer Patronage

b. **Predictors:** (Constant), Empathy

Source: Field Survey, 2024

Coefficients^a of the influence of Empathy on Customer Patronage of Microfinance Banks

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.306	.452		2.889	.004
	EmpathyTotal	.686	.035	.752	19.509	.000

a. Dependent Variable: PatronageTotal

The regression result in table 4.1 revealed that the regression coefficient of R-value is (752) which indicate that there is a strong positive relationship existing between Empathy and Customer Patronage of microfinance banks. The model summary table shows that the R-Square regression coefficient is (.565), which indicate that Empathy accounts for 56.5 percent of the total variation on the Customer Patronage of microfinance banks. The ANOVA table shows the F-ratio for the regression model which indicates the statistical significance of the overall regression model. The F-ratio value is 380.602 which is statistically significance at 0.000 level. Since the probability value (P-V=0.000) is less than 0.05 percent, we reject the null hypothesis and upheld the alternative. This means that there is a significant influence of Empathy on Customer Patronage of microfinance banks in Akwa Ibom State.

4.4 Discussion of Findings

The first hypothesis of this study states that empathy does not significantly influence customer patronage of microfinance banks in Akwa Ibom State. The findings of the study revealed a significant effect of Empathy on customer patronage of microfinance banks. The F-ratio in the ANOVA table 4.3.4 shows the overall regression effect in the model. The F-ratio was 380.602 which was significant at 0.000 and was less than 0.05 percent level of significance. This is in consonance with the study of Fida, et al., (2020) who found out that there was a significant positive impact of Empathy on customer satisfaction in Islamic banks in the Sultanate of Oman. This is in contrast with the study of Molaee, et al. (2013) who found out that empathy did not have positive and significant impact on customer satisfaction.

SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1 Summary

The main thrust of this study has been presented in the preceding four sections. This section is concerned with the summary of the study. The study investigated the influence of empathy on Customer Patronage of Microfinance Banks in Akwa Ibom State. One hypothesis was formulated to guide this study and the hypothesis was tested at 0.05 level of significance through the use of simple regression analysis.

The null hypothesis was rejected and the alternative hypothesis accepted. This resulted from the fact that the regression results was significant, the computed F-values for the hypothesis show statistical significance of the overall regression model, this means that there is statistical significant effects of Service Quality variable (ie, Empathy) on customer patronage of Microfinance Banks in Akwa Ibom State.

To achieve this objective, a survey research design was used to reach out to the respondents of the Microfinance Banks in Akwa Ibom State.. The population of the study was infinite. The Topman sample size determination formula at 5% level of tolerable error was used to determine the sample size of 323. The convenience sampling technique was employed in the administration of the research instrument for the study.

5.2 Conclusion

The study made the following conclusion.

- i. Empathy has significant influence on Customer Patronage of Microfinance Banks in Akwa Ibom

State.

This means that for every unit that Service Quality variables (ie, Empathy) increases, Customer Patronage of Microfinance Banks will also increase.

5.3 Recommendation

The conclusion of this study revealed that Empathy has significant influence on Customer Patronage of Microfinance Banks in Akwa Ibom State. Consequently, the study recommends that the managers of Microfinance banks should retain employees who can deal with the banks customers in a caring fashion, understand their needs and also have their best interest at heart. This is in consonance with the recommendations of Fida et. al., (2020) who recommended that banks should pay more attention on empathy and responsiveness since it had significant effect on customer satisfaction and patronage. This is also in consonance with the recommendations of Darmawam, et al., (2017), they recommended that banks should provide special treatment to their loyal customers without distinguishing the main services received by each customer.

Contribution to Knowledge

The study contribute to knowledge by identifying the strength of some microfinance banks, it provide steps on how to restore public confidence in the microfinance banks leading to a positive social change in our society. This study has aid in addressing sustainability challenge of microfinance banks which will help to generate more employment for the teeming youths as they may be stronger and viable microfinance banks in Nigeria. The study also contribute to knowledge by providing practical insights for microfinance institution, it provide practical recommendations for microfinance institutions to enhance their service quality and customer service strategies leading to improved operational efficiency, customer satisfaction and patronage.

REFERENCES

- Abdul – Qadir, A. B., Abubakar, HIS. And Utomi, Q. A. (2021). Impact of Service Quality on Customer Retention of Listed Food and Beverages Companies in Kaduna State, Gusau *International Journal of Management and Social Science*, 4(1), 47 – 63.
- Abioro, M. A. and Odunlami, S. A. (2021). Implication of Product Branding on Customer's Patronage in the Nigerian Consumer Goods Industry, *Business Excellence and Management Journal*, 11(2), 5 – 18.
- Agebele, G. and Onoriode, O. (2021). Effects of Muchi Theory Z on the performance of Selected Microfinance Banks in Warri Metropolis in Delta State, *British Journal of Library and Information Management*, 4(2): 54 – 59, <http://dx.doi.org/10.525891bjmms-rapfdisw>.
- Agodi, J. E., Aniekan E. A., and Oladipupo, A. (2016). Determinants of customers' patronage of fast food restaurants in Umuahia, Abia State, Nigeria; *Journal of Economic Research and Entrepreneurship Development*. ISSN 9876- 5432:vol. 2, No. 2.

- Agodi, J. E., Ahaiwe, E. O., Aniekan E. A. (2017). Salesman's personality Trait and its Effects on sales performance: Study of Fast moving consumer goods (FMCG) in Abia State, Nigeria, *international Journal of Economics and Sustainable Development* Vol. 8, No. 24.
- Agodi, J.E., Kalu, A.O. and Awah, A.E. (2021). Impact of service recovery on customer loyalty of selected SMEs in Abia State, Nigeria, *journal of Business Administration and Management Science, Alex Ekwueme Federal University, 1(1), 143-150*
- Oladipupo, A., Agodi, J.E. and Awah, A.E. (2016). Value addition and profitability analysis, *journal of economic research and entrepreneurship, 2(2),*
- Akbar, S., Som, A., Wadood, F. and Alzaidiyeen, N. (2010). Revitalization of Service Quality to gain Customer Satisfaction and Loyalty, *International Journal of Business and Management, 5(6), 113-120.*
- Akpan, A. B. and Abdul, Z.(2009). Assessment of the impact of the of automated teller machine (ATM) on customer satisfaction the Nigerian banking industry, *Academy International journal of Nigeria, International headquarters, Ahmadu Bello university,Zaria,Nigeria,1(1),64-76.*
- Akpan, A. B.(2007). Effective of bank capitalization and confidence: An assessment of customers perception in Nigeria, *Abuja journal of business administration, University of Abuja,Nigeria,1(2),96-110.*
- Alafeshat, R. and Alola, U. (2018). Investigating the Nexus of Service Quality and Customer Loyalty in Banking Industries via the Mediating Role of Customer Satisfaction, *Academic Journal of Economic Studies, 4(3), 167 – 176.*
- Alshammari, A., Mahmoud, A. and Daud, W. (2021), The Effect of Microfinance Bank Service on Women Empowerment: The Case for Women Entrepreneurs in Hybrid Jordan (SMES), *Journal of Entrepreneurship and Business, 9(1): 38 – 49, <http://dx.doi.org/10.17687/jeb.u9:1-415>*
- Anetoh, J. (2016). Dimensions of Service Quality and Customer Patronage of Grocery Services in Nigeria, *Journal of Management and Corporate Governance, 8(1), 20 – 38.*
- Anetoh, J. (2016) Dimensions of Service Quality and Customer Patronage of Grocery Services in Nigeria, *Journal of Management and Corporate Governance, 8(1): 20 – 37, www.Cenresinpub.org*
- Attih,. O., Ikpe, I. and Mfon, A. (2017). Service marketing: A review. Akwa. Ibom. State. University (Aksu) *journal of management sciences, 2(1),19-22.*

- Attih, O. B. (2020). Packaging attributes and consumer patronage of beverages in Akwa Ibom State, Nigeria, *British journal of marketing studies*, 8(6), 1-18.
- Awah, A.E., Mfon, A. A and Ibok, N.I. (2024). Celebrity endorsement and consumer buying behavior of Generation Y: A case study of select betting business in Uyo metropolis, Akwa Ibom State. *Advance Journal of Economics*, 9(1), 1-14
- Awah, A. E., Akpan, A. O. and Emmanuel, D. O. (2024). Service quality dimension and customer patronage of microfinance banks in Akwa Ibom State, Nigeria. *Advance Journal of Economics and Marketing Research*, 9(2), 2-22.
- Awah, A. E., Akpan, A. O. and Emmanuel, D. O. (2024). Responsiveness and customer patronage of microfinance banks in Akwa Ibom State, Nigeria. *Research Journal of Marketing and Allied Studies*, 12(1), 42-58.
- Awah A. E. (2015). Insurance Marketing in Tropical Issues in Marketing Vol. I.P. 198-213.
- Awah, A.E., Akpan, A.O. and Eno, N.A. (2021). Pull promotion in the marketing of bank services: among microfinance banks in Akwa Ibom State, *Advance Journal of Economics and Marketing Research*, 4(9), 1-15
- Awah, A.E, Akpan, A.O. and Sampson, E.A. (2021). Public relations and savings mobilizations drive of microfinance banks in Akwa Ibom State, Nigeria. *Advance Journal of Economic and Marketing Research*, 6(7), 11-16
- Awah, A.E., Akpan, A.O. and Ele, L.E. (2021). Personal selling and saving mobilization drive of Uniuoyo Microfinance bank. *International Journal of Research in Finance and Marketing*, 11(10), 1-9
- Awaji-Ima, R. B. and Carr, E. (2022). Service Quality Delivering and Customer Patronage of Deposit Money Banks in Port Harcourt, Rivers State, *British Journal of Management and Marketing Studies*, 5(2), 97 – 108.
- Bloemer, J., Ruyter, K. and Wetzels, M. (1998). Linking Perceived Service Quality and Service Loyalty: A Multi-Dimensional Perspective, *European Journal of Marketing*.
- Chattopadhyay, P. (2019). A Study on the Impact of Service Quality on Customer Satisfaction and Customer Loyalty with Reference to Service Marketing Context: Theoretical Approach, *Iconic Research and Engineering Journals*, 3(1): 89 – 96.
- Chen, S., & Huang, J. (2022). Measuring E-service Quality in Online Retailing: Development and Validation of a Scale. *International Journal of Information Management*, 64, 102289.

- Chen, Y. F., & Li, S. (2022). Examining the Role of E-service Quality in Customer Retention: A Study of E-commerce Platforms. *Journal of Retailing and Consumer Services*, 63, 102722.
- Chen, Y. F., & Li, S. (2022). Examining the Role of E-service Quality in Customer Retention: A Study of E-commerce Platforms. *Journal of Retailing and Consumer Services*, 63, 102722.
- Daramawan, D., Mardikaningsih, R., & Hadi, S. (2017). The Effect of Service Quality, Customer Satisfaction and Corporate Image on Customer Loyalty in the Banking Sector in Indonesia, *Journal of Business and Management*, 19(11), 46-51, DOI:10.9790/487x-1911064651
- Etuk, A., Awah, E.A. and Apkan O.A. (2020). E-Markting and savings mobilization drive of selected Microfinanace banks in UyO metrolopolis, Akwa Ibom state. *An international journal of Business Marketing and Management*.
- Etuk, A., Akpan, A.O. and Awah, A.E. (2022). Factors influencing the adoption of mobile apps among young people in Nigeria. A study of University of Uyo students, *European Journal of Business and Management*, 14(3), 65-73
- Etuk, A., Awah, A.E. and Akpan, A.O. (2022). E-marketing Strategies and savings mobilization drive of selected microfinance banks in Uyo Metropolis, Akwa Ibom State, *International Journal of Business, Marketing and Management*, 7(3), 1-6
- Etuk, S.G., Udo I.S. and Awah A. (2022), Customer relationship management and marketing technology, Stra Mark communication consult
- Etuk, A., Akpan, A. O., & Awah,A.E. (2023). Electronic banking and marketing performance of deposit money banks in uyo, Akwa Ibom State. *American Interdisciplinary Journal of Business and Economics (AIJBE)*, 10(3), 23-42. <https://doi.org/10.5281/zenodo.8346738>
- Etuk, A., Awah, A.E. and Akpan, A.O. (2024).Physical ambience and Customer behavior in selected microfinance banks in Uyo metropolis, Akwa Ibom State,Top American Journal of marketing.9(1), 1-24.
- Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020). Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman, *SAGE Journals*, 1-10, DOI:10.117712158244020919517
- Huang, H. H., & Hsieh, T. Y. (2022). The Influence of Service Quality on Customer Loyalty in Mobile Food Delivery Apps: A Study of Millennials. *Journal of Retailing and Consumer Services*, 65, 102605.

- Iddrisu, A. M., Nooni, I. K., Fianlco, K. S., & Mensah, W. (2015). Assessing the Impact of Service Quality on Customer Loyalty. A Case Study of the Cellular Industry of Ghana, *British Journal of Marketing Studies*.
- Iddrisu, A., Norni, I., Fianko, K., & Mensah, W. (2015). Assessing the Impact of Service Quality in Customer Loyalty. A Case Study of the Cellular Industry of Ghana, *British Journal of Marketing Studies*, 3(6), 15 – 30.
- Ismail, A. and Yunan, Y. S. (2016). Service Quality as a Predictor of Customer Satisfaction and Customer Loyalty, *Scientific Journal of Logistics*, 12(4), 269 – 283, DOI: 10.1727011. LOG. 2016.4.7
- Oladipupo A., Agodi, J. E., and Aniekan E. A. (2016). Value Addition and Profitability Analysis; Journal of Economic Research and Entrepreneurship Development ISSN 9876-5432: Vol. 2, No. 2.
- Udoh, I.S., Josphe, U.E. and Awah, A. (2022). Service Experience and passengers' patronage of transit companies in the south-south region of Nigeria. *British Journal*.
- Udonde, U.E, Akpan, A.O. and Awah, A.E. (2022). Internal marketing and employee performance in insurance industry in Nigeria, *British, International Journal of Business and Marketing Research*, 5(1), 1-22.
- Udonde, U.E., Awah, A.E. and Akpan, A.O. (2022). Effect of communication and empowerment on sales-force performance in the Nigerian insurance industry. *Advance Journal of Economic and Marketing Research*, 7(11).
- Supriyanto, A., Wiyono, B., & Burhanuddin, B. (2021). Effects of service quality and customer satisfaction on loyalty of bank customers, *Cogent Business & Management*, 8(1), DOI: 10.1080/23311975.2021.1937847.
- Van Riel, A. C., Liljander, V., & Jurriens, P. (2001). Measuring E-service Quality: Scale Development and Validation.
- Wang, D., & Li, H. (2022). The Impact of Social Media Service Quality on Customer Satisfaction and Brand Loyalty: Evidence from the Restaurant Industry. *International Journal of Hospitality Management*, 97, 102999.
- Wang, Y., Ye, Q., Li, X., & Chen, Y. (2022). E-service Quality, Customer Satisfaction, and Loyalty in Online Travel Booking: A Study of Generation Z. *Journal of Travel Research*, 00472875221056444.

- Wardhana, L., Pramuditya, F., & Satriyanto, E. (2020). Microfinance and Inequality: Case of Indonesia, Sriwijay *International Journal of Dynamic Economics and Business*, 4(3), 211-228, <http://dx.doi.org/10.29259/sijdeb.v4i3>.
- Wolfinbarger, M. F., & Gilly, M. C. (2003). Measuring Service Quality in E-tailing.
- Yang, Z., Peterson, R. T., & Huang, L. (2004). Service Quality, Customer Satisfaction, and Customer Loyalty in E-commerce: A Structural Equation Modeling Approach.
- Zebrya, F. W., & Zaveri, B. (2020). Effect of Service Quality on Customer Loyalty: A Study of Hotels in Ethiopia, *International Journal of Management*, 11(3), 668 – 667, <http://iaeme.com/home/issue/IJM?volume=11&issure=3>
- Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2000). Conceptual Framework for Understanding e-Service Quality: Implications for Future Research and Managerial Practice, *an International Journal*, 12(3), 135 – 13
- Zhang, J., Cheah, I., Phang, C. W., & Liang, T. P. (2021). The Effect of Mobile Service Quality on Customer Satisfaction and Loyalty: A Study of Mobile Banking in Singapore.