Influence of Bank Services Delivery Gaps on Customer Satisfaction in Nigeria Commercial Banks: Case Study of Zenith Bank Plc

Eseosa, Ugiagbe, Ahanno Bsc, Mpa, Mba.[1], Elma, Aimiosinor Asekome[2],

Department of Business Administration,Benson Idahosa University, Benin City, Nigeria

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ABSTRACT

The paper examined Zenith Bank customer services delivery gaps and how such gaps influenced customer satisfaction in the bank services delivery process. The methodology was anchored on primary data extracted from customers of the Bank using the Likert 5-scale instrument and analyzed by the use of ordinary least square multiple regression analysis. The research revealed that there were significant positive relationships between service delivery gaps in terms of quality of products and services offered, turn-around time to complete various transactions, response to customer complaints and employee empathy in relationship to customer satisfaction. However, there was no significant positive relationship in service delivery gaps in value received for services and customer satisfaction. Based on these results, the paper recommended among others that the banks should place emphasis on exploring strategies to improve the quality of products and services offered to its customers, improve the service delivery technology towards reducing turn-around time, prompt response to customer complaints and training of its employees on empathy towards improving customer service delivery and ultimately customer satisfaction

Keywords: Service Delivery Gaps, Customer satisfaction, Zenith Bank

Background to the Study

Customers satisfaction is the core reason for an organization’s continuous existence and by extension its profitable performance. To this end, the challenge to the banking sector would be to deliver products and services that precisely target customer’s satisfaction (Kotler 2010). Satisfaction as explained by Kotler and Keller (2016) reflects a person’s comparative judgments, resulting from a product’s perceived performance (or outcome) in relation to his or her expectations. If the performance falls short of expectations, the customer is dissatisfied and disappointed. If the quality or service performance exceeds expectations, the customer is highly satisfied or delighted.

Customer satisfaction, therefore, refers to the pleasure, joy, excitement or re-assurance an individual gets when he or she purchases or consumes a product that meets his/her needs or expectations. Thus, customer satisfaction becomes an important factor that tends to determine customer retention and loyalty overtime. Customer satisfaction is usually aimed or sought to be achieved through several service indications such as convenience, customer care, transaction methods and system, pricing, products and service (Ndubuisi and Nwankwo, 2019). In other words, the products and services and the method of presenting them to the customers have direct link with customer satisfaction as intervening variable for organizational performance improvement.

Service quality is commonly accepted as a critical prerequisite and determinant of competitiveness as well as for establishing and sustaining satisfying relationships with customers. Previous studies suggest that service quality is an important indicator of customer satisfaction (Spreng, Mackenzie & Olshavsky, 1996) and that attention to service quality can differentiate an organization from others and leads to competitive advantage. Among the measuring indicators of service quality are customer satisfaction, expected market performance and enhancing organizational earning power.

Some of the past and on-going banking sector reforms have brought about many changes in the financial services sector including increased aggressive competition leading to higher demand for quality services (Asekome & Aihie: 2014). This has consequently resulted to increasing gaps between the quality of services provided in various dimensions compared to customer expected levels of satisfaction, retention and loyalty. Closing the service delivery gaps that exists in banks daily activities and how they are perceived by the respective customers has become an essential goal of every bank hence the need for deeper understanding of delivery service gaps and their influence on customer satisfaction.

Statement of the Problem

Customers' expectation in the post-consolidation era of the Nigerian banking sector is very high. This is justified by the belief that the exercise had crowded out incompetent banks and left only those ones that are able to compete in both domestic and global marketplace in terms of quality of products, services and method of extending same to customers. However, in recent times, most Nigerian banks have fallen short of this expectation. Customers have experienced challenges ranging from delay transaction notification, turn-around time to complete transactions, non-availability of staff at service points, unprofessional conduct or rude behaviours by the staff of the banks, poor standard of records or improper information, and failed transactions among others. Ogunnaike and Ogbari (2008) opined that customer service in Nigerian banking industry can be mistaken to mean customer delay and frustration.

Also, the long queues and huge crowds in the banking halls can be highly devastating and discouraging, especially when the weekends are nearing. Most times, these long queues are as a result of the breakdown of the networks on the computers used for operation. Sometimes, it occurs as a result of the cash officers pushing duties to one another, as to who is to attend to the customer or not. Consequently, there is a problem of customer loyalty and customer retention of the bank. One of the major requirements for banks' efficiency is to match their service facilities with the needs of customers and their expectations without much delay. Many Nigerian banking public has thus wondered when the endless desires of spending the least possible time for banking transactions will be met by banks in the country and when customer complaints are promptly answered.

Another common customer service challenge that banks face is long turnaround service time. Most banks rely on their customer support teams to cater to their customers' requests and problems. The gap between customer expectation and the services delivery levels in terms of time spent to complete transactions goes a long way to affect customer satisfaction (Asekome,2020). Today's customers are spoilt for choice and don't think twice before switching service providers, including banks. They expect high-quality service every single time they interact with a bank via any channel.

Although several researchers including Akinyele & Opeyemi (2011), (Asekome,2020), and Adebowale (2015), have researched into the area of customer satisfaction, bank marketing mix strategies, bank services quality, the studies have not specifically and adequately addressed the topic on service delivery gaps and customer satisfaction in banks in Nigeria.

The study therefore seeks to achieve the following specific objectives;

i. To investigate the gap between customers' expectation and the actual quality of products and services delivered by Zenith Bank to her customers.
ii. To determine the gap between customer expectation and the turnaround time to complete satisfactory delivery services to customers by Zenith Bank.
iii. To examine the gap between customer expectation and the extent to which customer complaints are satisfactorily addressed by Zenith Bank.
iv. To examine the gap between customer expectation and the actual value obtained by customers of Zenith Bank.
v. To ascertain the gap between customers expectation and the satisfactory service mix delivery to customers by Zenith Bank to its customers

Hypotheses of the study

The following hypothesis will be tested in the study

H01: That there is no significant gap between customers' expectation and the quality of products and services provided by Zenith Bank to her customers.

H02: H03: That there is no significant gap between customer expectation and the turnaround time to deliver satisfactory services by Zenith Bank.

H03 That there is no significant gap between customers complains satisfactorily addressed by Zenith Bank compared to customer expectation.

H04: To examine the gap between customer expectation and the actual value obtained by customers of Zenith Bank.

H045: That there is no significant gap between customer expectation and the service mix delivered by Zenith Bank to its customers.

Significance of the Study

The study would be significant to policy makers such as the management team of Zenith bank and the entire banking sector as the findings of the study will enable them to formulate better policy instruments, develop better products as well as make informed decisions that would enhance the delivery of services hence, improving on customer satisfaction.

LITERATURE REVIEW

Concept of Service Delivery Gaps

Service delivery implies the process of offering, extending or providing a product or services to customers with all manner of courtesy and quality that would be pleasing and satisfactory to the customer in terms of a good understanding on everything about the product or service including the marketing mix characteristics of the product or service quality and price, positioning, place and promotion (Asekome, E, 2020). Delivery gaps as intended by the authors of this paper are measured in terms of customer expected and the actual in terms of quality of products and services, turn-around time to complete various transactions, response to customer complaints, and value for money received by customers in terms of the marketing mix (5Ps) as well as employee empathy. There are several important service quality definitions, proposed by various researchers. Service delivery satisfaction is divergence amongst client's perceptions of service delivery expectation not only among consumers but also among service providers (Saleh, 2021). Othman & Abdullah (2016) contended that there is a lot of dissimilarity amongst consumers' expectation before procurement of service and consumer experience after use of service and thus difficult to ascertain service delivery gaps across service consumers in different types of products and services. It is the consumers of services that determines what satisfies them and hence the saying that customer is king because quality is focused to consumers' views (Abdullah & Abdul Rahman, 2015). Additionally, the same product or service could satisfy individual customers in different ways.

Parasuraman et al. (1985) proposed the concept of five quality gaps arguing that service quality has a gap between consumer actual value for money and his expectations. These gaps are manifested in various ways by various customers and they include knowledge, standard, delivery and communication, all of which combine to make the fifth referred to as customer overall gap. The authors added that perceptions and expectations are viewed as normative and predictive standards (Parasuraman et al. 1994). Furthermore, they defined consumer satisfaction gap to consist of five factors namely: assurance, empathy, tangibles, responsiveness and reliability (Parasuraman et al. 1988) as offered by the service providers.

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Concept of Customer Satisfaction

Customer satisfaction is defined as a situation where a service buyer meets the needs and expectations of a product or service procured. Meeting the expectation means satisfaction and not meeting their expectation implies dissatisfaction (Oliver, 1980). It recognizes that a price is paid for a product or service and the buyer before purchase expects meeting value for money, otherwise he would definitely be unsatisfied and unhappy

Customer Service delivery gap means the gap between actual level of benefit received from the service and the level of benefit expected by the customer. Any positive gap determines the customer dissatisfaction while a zero or negative gaps measure satisfaction.

THEORETICAL REVIEW

The Dissonance Theory

The Dissonance Theory argues that a service user or consumer who normally and rationally expect a high-value product but is provided a low-value can easily identify product or service disparity and consequently a cognitive dissonance (Cardozzo, 1965). This implies that the unrealized expectation leads to dissonance or a psychological discomfort (Yi, 1990). Consequently, the created dissonance produces pressures leading to some psychological tension which can only be reduced by changing consumer perception of the service Yi, 1990), otherwise the customer remains unsatisfied.

The Expectancy Disconfirmation Paradigm

The Expectancy-Disconfirmation Paradigm theory was proposed by Oliver (1980). This theory posited that customers procure products or services based on a certain level of satisfaction expectation. That level of expectation gives them value for money or comfort but sometimes, the service satisfaction level falls below satisfaction in which case they are dissatisfied resulting to the paradigm of disconfirmation after experiencing the product or services. The perceived level of expectation remains the yardstick for measuring satisfaction or disconfirmation after the use of the product or service but any level of satisfaction above expectation is customer delight. Customer delight leads to customer loyalty and loyalty leads to customer retention.

Empirical Review

In Nigeria, Asekome, (2020) examined the effectiveness of marketing mix strategies on customer satisfaction, loyalty and retention in Zenith International Bank. The researcher collected primary sources data by the use of the 5- scale Likert research instrument with a sample size of 450 from an infinite population of the bank customers in Nigeria and carried out the data analysis with the SPSS software, the outcome of the analysis indicated that the selected elements of the marketing mix strategies significantly influenced the effectiveness of the Bank marketing mix that were defined as product, price, place and personnel. The research recommended among others, that the Bank should improve on enhancing the conceptualization and implementation of more innovative strategies towards meeting customer satisfaction, loyalty and retention. Thus, emphasis of this research was not specifically focused unsatisfactory turn-around time significantly affected customer satisfaction

The study by Adebowale (2015) focused on marketing of banking services and consumer satisfaction in Nigeria using primary data collected by the 5 -Scale Likert questionnaire instrument. The outcome of the study showed among others that unsatisfactory turn-around time was the major constraints militating against customer satisfaction that was majorly below average of expectation. Also, the research did not emphasize service delivery gaps and customer satisfaction.

In Nigeria also, Akinyele and Opeyemi (2011) examined the influence of market strategies on customer satisfaction and bank performance. The research relied on the use of primary questionnaire survey data and statistical t-test, and Pearson Product Management and correlation in examining the main hypothesis that marketing strategies had no significant relationship with marketing service quality and whether marketing strategies enhanced customers product quality awareness. The research further investigated whether profitability depended on competitive advantages in the banking industry. The study did not focus on service delivery gaps and customer satisfaction.

In South Africa, Nico & Ophillia (2015) conducted a study on the perceptions and nature of service delivery innovation using employees of a Government Ministry. The research methodology collected primary data with the aid of a questionnaire instrument using a sample size of 289 respondents. The results of the statistical analysis revealed that innovation significantly influenced effective and satisfactory service delivery even in the Government sector. This research did not dwell into aspects of service delivery gap in and customer satisfaction in the private or public sector.

Gaps Identified in the Literature

The literature review from the above shows that although many researchers including Asekome (2020), Adebowale 20015), (Akinyele and Opeyemi (2011) have examined the relationship between customer satisfaction as a dependent variable benchmarked against elements of the marketing mix as explanatory variables, most of the studies did not include service delivery gaps as a major factor for investigation (Nico & Ophillia:2015). Many of them concentrated in the area of customer marketing strategies and bank performance. Therefore, this study will go a long way in attempting to reduce this gap of research evidence in the relationship and influence of service delivery gaps on customer satisfaction in Nigeria.

METHODOLOGY

Theoretical framework

This study is hinged on the Expectancy Disconfirmation Theory (EDT) which is closely related to the Contrast Dissonance Theory. EDT determines the level of customer's satisfaction by comparing the difference between the perceived or expected satisfaction before the service is purchased and the experience after the use of the service (Oliver, 1980, Patterson & Johnson 1997). The emphasis therefore is whether there was a gap between the actual and perceived or expectation. The source is such a gap is derived mainly from the process of delivery that is made up of the quality, communication, technology, type of individual customer or employee empathy, assurance, responsiveness and reliability in line with Parasuraman et al. (1985)

Research Design

This research relied on primary survey design involving data collection by the use of structured questionnaire that are suitable for obtaining responses about the influence or effects of selected variables on the possible outcome of certain interventions that could bring about changes in the socioeconomic status quo of a given population.

The Study Population

The study covered the large number of a population of all customers of Zenith Bank in Benin City which could not easily be ascertained hence there was need to work with a sample of the population.

Sample Size & Sampling

In a research survey with uncertain population size, a selected sample size is a subset of the entire population and a representation of the characteristic of the entire population (Agresti & Finlay; 2009). Recognizing the large size of the customer population of a big bank like Zenith, and a situation the bank management would not readily provide its total number of its customers, the researcher assumed an infinite population. The population sample size was therefore obtained using the methodology by Cochran (1977)

$$n_0 = Z^2pq$$

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e2

Where n_0 represents the sample size

Z = area under a normal curve at a confidence level

p = the probability

q = (1 – p)

e = the expected level of error expressed as percentage

By assuming 95% level of confidence with $|X| = |1.96|$ with an expected level of error is 5% (0.05) and a 50/50 level of probability, the estimated sample size is therefore determined as follows:

$$n_0 = \frac{(1.96)^2(.50)(.50)}{(0.05)^2}$$

$$n_0 = 384 \text{ (approximately)}$$

To allow for a possible 5% provision for some that may be poorly completed or unreturned by some respondents, a total of 403 questionnaires were sent out to various customers of the bank.

Sampling Techniques

Going further, the researcher adopted the purposive survey methodology in the distributing the questionnaire to prospective respondents. This implies a non-probability sampling technique for collecting data from respondents purposely selected from an infinite population (Bryman and Bell 2015). This method was chosen because of its simplicity in use in reaching out to potential participant that are in position to provide the needed information most suited for the purpose of the study. Relevant and reliable information enhances the reliability of the outcome of any research and the relevance and reliability of the research data depends on the selection of the appropriate respondents from a given population (Agbonkhese & Asekome, 2025).

Model specification

Relying on the Expectancy Disconfirmation Theory (EDT) theoretical frame work discussed earlier, customer satisfaction is derived from comparing the difference between customer's expectation before purchase of a product or service, and the satisfaction derived from the actual experience from the products or services. The empirical analysis was therefore modeled on the relationship between the various explanatory variables and dependent variables. The regression relationship model therefore showed the relationship between Customer satisfaction as the dependent variable and Service delivery gaps as the explanatory variables. Empirically, the Service Delivery gaps for the purpose of this study Bank products and services quality (BPS), Value for services (VFS), Turn-around time (TAT), Response to Customers Complaints (RCC), and Empathy or Service Delivery Mix (SDM).

Thus, Customer satisfaction is a function of Customer service delivery gaps

CUS = f(CSDG)

Therefore, taking Service Delivery Gap as a proxy for Customer satisfaction,

CUS) = f (BPS, VFS, TAT, RCC, SDM). (1)

The equation (1) empirically is expressed as follows:

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$CUS = \alpha_0 + \alpha_1 BPS_t + \alpha_2 VFS_{t} + \alpha_3 TAT_t + \alpha_4 RCC_t + \alpha_5 SDM_t + \mu_{t1}$

Where;

CUS = Customer Satisfaction

BPS = Quality of Bank Products and Services

VFS= Value for services

TAT = Turn Around Time

RCC = Response to Customer Complaints

SDM = Empathy derived from service delivery mix

μ = Stochastic Error term

Apri-ori expectation

$\alpha_1 \geq 1$ $\alpha_2 \geq 1$, $\alpha_4 \geq 0$ and $\alpha_3 \leq 1$

Research Instrument and Validity

The data collection instrument was a self-structured questionnaire moderated from the 5-scale Likert Research instrument which according to Drost (2011) has been found reliable and commonly used by researchers for its reliability.

Method of Data Analysis

The data analysis method was a combination of descriptive statistics as well as the ordinary least square (OLS) regression for estimating the unknown parameters in a linear model. The ordinary least square method was used because of its advantage over others.as being very reliable because of its BLUE property.

Data Analysis

Demographic Characteristics of Respondents

The demographic data indicated that customers aged between 21-30 years (49.9%) constituted the greater population of the employees in the bank, those between 31-40 years were 25.3% while 40 years were least with (10%). It also revealed that 205 which constituted 55.3% were male and 166 were female amounting to 44.7%. The study showed that 298 customers which made up 80.3% operated a savings account while 73 (19.7%) operated a current account while the time period for which all the customers evaluated in the study have been a customer with Zenith Bank Plc. More specifically, the study shows that 30.5% have operated an account with Zenith bank for less than 2years, while 24.5% have had an account with the bank between 2-5years. 149 customers that constitute 40.2% are been customers between 5-10 years while 4.9% have banked with Zenith bank for at least 10 years.

Descriptive Statistics

Table 1

	CUS	BPS	SDM	TAT	VFS	RCC
Mean	15.28248	9.369946	6.362983	6.311321	6.727763	5.890386
Median	15.60000	9.500000	6.333333	6.500000	6.500000	5.333333
Maximum	23.80000	14.25000	10.33333	10.75000	11.00000	9.666667

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Minimum	5.400000	4.250000	2.333333	3.250000	3.250000	2.333333
Std. Dev.	5.897429	3.479976	2.468058	2.030040	2.464342	2.061508
Skewness	-0.268683	-0.161490	0.375093	0.445098	0.218942	0.638391
Kurtosis	2.062497	1.568808	1.977905	2.384680	1.854082	2.463821
Jarque-Bera	18.05031	33.27599	24.84860	18.10278	23.26278	29.64386
Probability	0.000120	0.000000	0.000004	0.000117	0.000009	0.000000
Sum	5669.800	3476.250	2360.667	2341.500	2496.000	2185.333
Sum Sq. Dev.	12868.48	4480.787	2253.785	1524.792	2247.004	1572.431
Observations	371	371	371	371	371	371

Source: Field Survey 2022

The table above shows the mean, median, standard deviation, minimum and maximum of the transformed variables including; Bank products (BPS), Value for services (VFS), Turn-around time (TAT), Response to Customers Complaints (RCC), Empathy or Service Delivery Mix (SDM) and Customer Satisfaction (CUSDG). The descriptive statistics indicates that all variables are positively skewed except for CUS and BPS indicating that most of the variables in the distribution where higher than the mean value of variables except for the mentioned variables.

Multi-collinearity Test

The data were further screened in order to ascertain the presence of multi-collinearity, in relation to the tolerance values and that of the variance inflation factor (VIF). The correlations between the variables were also evaluated and the various outcomes are as shown in table 4.7.

Table 2. Pearson Correlation and Multi-collinearity Test

Variable	CUS	BPS	VFS	TAT	RCC	Tolerance	VIF
CUS	1.000						
BPS	.717	1.000				.278	3.595
VFS	.275	.535	1.000			.296	3.374
TAT	.274	.301	.622	1.000		.611	1.636
RCC	.020	.311	.700	.431	1.000	.478	2.091
SDM	.820	.713	.113	.055	-.079	.370	2.699

Source: Authors Computation using SPSS, 2022

The above table displays the Pearson correlations outcomes for the variables used in the research indicating statistical significance even at p–value of 0.05 at 1-tailed even at 0.01. The variables of SDM and RCC were negatively but statistically significant. The tolerance values as shown above are higher than 0.10 and the VIF values were less than 5. Therefore, it implies that there are no multi-collinearity effects in the variables and thus there will not be statistical bias in the outcome of the analysis.

Regression Analysis

Table 3. Results for the Regression Estimation

Dependent Variable: CUS **Variable**	**Coefficient**	**Std. Error**	**t-Statistic**	**Prob.**
(Constant)	-339	0.718	-0.473	0.637

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BPS	.342	0.085	4.013	0.000
VFS	.119	0.117	1.024	0.306
TAT	.564	0.099	5.725	0.000
RCC	-.313	0.110	-2.857	0.005
SDM	1.556	0104	14.955	0.000
R-squared	0.744			
Adjusted R-squared	0.740			
F-statistic	211.624			
Sig. of F				0.000
Durbin-Watson stat	1.854			

Source: Authors computation using SPSS, 2022

From the above analysis, the Adjusted R-squared and the R-square indicated that all the explanatory variables used in the model were able to account for about 74% of all the variations in the dependent variable. The F-statistic value of 211.624 implies that the overall model is statistically significant looking at the probability value of (0.000) at the p-value of 0.05. The values of the t-statistic showed that the variables of BPS, TAT, RCC and SDM were statistically significant at the p-value of 0.05. However, VFS was statistically non-significant at 0.05 level.

The Durbin Watson statistics value of 1.85 slightly below 2 showed the absence of auto-correlation defects in the model adopted.

A further analysis in the above table 4.8 result showed that a 10 percent change in BPS would lead to about 3.42 change in customer satisfaction. The result also showed that the quality of the Bank products and services were significantly and positively influential on customer satisfaction. On the other hand, VFS was found to be statistically non-significant to customer satisfaction (CUS). Going further, the findings showed that a 10 percent increase in TAT would increase customer satisfaction by 5.64 percent. As regards to RCC, the estimate results showed that there exist negative but significant relationships between the variables (RCC and the dependent variable CUS). Finally, the results indicated that SDM has a positive and significant impact on the dependent variable CUS. More explicitly, the results found that a 10 percent increase in SDM would result to a 15.56 percent increase to customer satisfaction.

Test of Hypotheses

Hypothesis one

H_{01}: The service delivery gap between banks quality of products and customer expectation had no significant effect on customer satisfaction in Zenith Bank. The outcome of the analysis was found to be positively significant at the p-value of 0.05 hence we should reject the null hypothesis and acceptance of the alternative hypothesis that quality of products has a significant effect on customer satisfaction in Zenith Bank plc.

Hypothesis Two

H_{02}: The null hypothesis that service delivery gap between Value for services and customer satisfaction showed a t-statistic value of 1.024 and probability above p-value of 0.05. This implies that we accept the null hypothesis that the value has no significant influence on customer satisfaction in Zenith Bank.

Hypothesis Three

H_{03}: The null hypothesis stating that the service delivery gap between service turn-around time and customer expectation has no significant influence on customer satisfaction in the bank. The estimated t-value p-value of

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0.05 implies that we reject the null hypothesis and accept the alternative that turn-around time has a significant influence on customer satisfaction in the bank.

Hypothesis Four

H_{04}: The service delivery gap on response to customer complaints does not significantly affect customer satisfaction in Zenith Bank. The t-statistic value of 2.857 and the p-value of 0.05 given the probability value of less than 0.05 mans the we reject the null hypothesis and accept the alternative hypothesis that response to customer complaints influences customer satisfaction in Zenith bank.

Hypothesis Five

H_{05}: This hypothesis that service delivery gap between employee empathy and customer expectation does not have a significant impact on customer satisfaction in Zenith Bank has a p-value below 0.05 at a t-test at 14.955. This means that we reject the null hypothesis and accept the alternative that service delivery mix gap has significant influence on customer satisfaction in the bank.

DISCUSSION OF FINDINGS

Out of the five hypotheses tested above shows, only one that value for services was accepted. This implies that service delivery gap on services charges by Zenith Bank such as on loans and advances, interest rates paid on deposits and other bank transaction charges did not have a significant impact on customer service delivery gap and satisfaction. This is contrary to the findings by Ali Raza, et al (2020). The implications here is that even when Zenth charges higher, it does amount to any significant dissatisfaction for the customers. However, all the other four hypotheses consisting of turn-around time, empathy, response to customer complaints significantly influenced customer satisfaction.in agreement with the findings of Rahim, Uche & Adeoti (2012) who investigated customer loyalty and service delivery gaps in commercial banks in Nigeria as well as those of Anjalika & Priyanath (2018) who researched on service delivery gaps and customer satisfaction in Sri Lanka banks.

SUMMARY OF FINDINGS

The results of the research revealed that there were various service delivery gaps that were significantly influencing customer satisfaction as follows:

1. The service delivery gap in products and services quality offered to its customers has a significant effect on customer satisfaction in Zenith Bank plc.
2. The service delivery gaps in value for services provided by Zenith does not significantly influence customer satisfaction in Zenith Bank.
3. The service delivery gap in service provision turn-around time has a significant influence on customer satisfaction in Zenith Bank Pls.
4. The service delivery gap on response to customer complaints and customer satisfaction has significant effects on customer satisfaction in Zenith bank.
5. The service delivery gap in empathy on service delivery mix and customer satisfaction has a significant impact on customer satisfaction in Zenith Bank Plc.

RECOMMENDATIONS

Based on the above findings, banks should introduce more cost effective, innovative quality products and services that meet customer satisfaction and as well train and build the capacity of employees to enhance employee empathy, quick response and effective communication skills to address customer complaints, introduce innovative technology knowledge to shorten turn-around time and management policies for good and efficient relationship for proactive understanding on the present and future customers needs not only for satisfactory delivery of services but to ensure customer delight, loyalty and retention.

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CONCLUSION

The aim of the study was to evaluate service delivery gaps and their influence on customer satisfaction using Zenith bank as a case study. Data analysis from the research showed that quality of bank products and services, turn-around time, response to customer complaints had significant influence on customer satisfaction and therefore recommended introduction of more innovative products and services that are cost effective, build employee capacity for empathy knowledge and effective communication skills to responding to customer complaints as well as introducing innovative financial services technology to ensure transaction error-free accuracy and shorten turn-around time towards impacting customer satisfaction.

Contribution to Knowledge

This study makes some contribution to knowledge by providing useful information regarding customers' perception of the quality of service provided by Zenith Bank PLC and the level of satisfaction derived compared to their expectation. This contribution added value to previous studies because it used service delivery gap analysis as measure of satisfaction rather than simple measures of extent of customer satisfaction.

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