Does Employee Service Quality Drive Customer Satisfaction in the Banking Industry: Insights from Ecobank Plc?

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Abstract

Bridging employee service gaps by establishing employee service quality as a standard towards guaranteeing customer satisfaction has attracted serious attention in the banking industry. Nowadays, the quantum of complaints lodged by bank customers about the quality of service provided to them by frontline employees is overwhelming. However, the effect of service quality on customer satisfaction in Ecobank Plc was investigated in this study. The specific objectives were to examine the effect of employee service reliability on customer satisfaction in Ecobank, to determine the effect of employee service assurance on customer satisfaction, and to assess the effect of employee service responsiveness on customer satisfaction. The population of the study comprises Ecobank customers in Enugu metropolis. This population is non-finite, and in determining the sample size, Cochran's formula was used, resulting in 384. The convenience sampling technique was used in selecting the respondents. However, questionnaire was used as the research instrument and in validating it, a pilot survey was conducted using 25 copies of the questionnaire. In testing for reliability, a Cronbach's Alpha was used and 0.950 was obtained. In addition, the survey method was adopted and copies of structured questionnaires were self-administered to 384 respondents who returned 300 accurately filled copies that were used to analyze data. The findings revealed that each of employee service reliability, employee service assurance, and employee service responsiveness has a significant positive effect on customer satisfaction in Ecobank Plc. It is advocated that Ecobank's corporate culture should focus on offering adequate staff training to improve service quality delivery and customer satisfaction.

Keywords: Service quality, reliability, responsiveness, assurance, customer satisfaction, Ecobank.

Introduction

The Nigerian banking sector is one of the largest and fastest growing industry that mainly depends on its customers for its success and survival. However, this growth is inconsequential given that the banks are more interested in accumulating bank deposits from customers to make a high return on investment (ROI) without adequate interest in building and sustaining long-term customer relationships and satisfaction. Since customer complaints and ignored feedback inundate every service package offered by bank employees, the management of these banks needs to have a sober reflection on how they can better "right touch" their customers to offer superior value for their money; otherwise, they will face a precarious situation where customers will start to migrate their investments to other financial institutions. As a matter of fact, banks need to focus attention on investing in their customers by offering them exceptional services aimed at achieving customer satisfaction and loyalty, instead of focusing only on generating deposits and recording high profitability.

Incorporating the service quality (SERVQUAL) model in a bank's corporate culture should be the standard for optimal service delivery in all banks. Undoubtedly, customer satisfaction will be the outcome of the entire service delivery process when management recruit qualified and experienced employees who can manipulate modern technologies while facilitating service delivery, staff who can professionally give customers accurate information about available services, staff who understand customer needs and discharge then with dignity, staff who can process transactions timely and accurately, staff who can attend to customer complaints quickly, and staff who can solicit feedback from customers and mobilize adequate resources towards improving their service delivery process and outcome, based on the feedback.

Unfortunately, while delivering quality service has eluded bank employees, customer satisfaction has, in turn, eluded bank customers in the Nigerian banking industry. Incidentally, the provider gap continues to widen since the frontline employees have failed in their responsibility to operate within the ambit of the SERVQUAL model. Apparently, the frontline staff who interface with the customers in the bank have failed in their obligation to display assurance, reliability, responsibility, empathy, and use the tangibles available to them in providing services to their customers in the bank. This has made customer complaints commonplace, and most times, these complaints are left unresolved, leading to customer grievances and dissatisfaction.

In Nigerian banks regrettably, customers sometimes have to pick up a quarrel with the bank employees before service can be rendered accordingly. Most bank employees are discourteous and insensitive to customer needs, giving the impression that they do not care how customers feel when their needs are not well identified, well defined, and adequately provided. Sadly, the repercussions for ignoring customers' requests are devastating. This is because what happens naturally when customers are maltreated is that they divert to competitors by boycotting companies that repeatedly fail to deliver their expectations. Surprisingly, Zeithaml et al. (2018) observed that due to perceived risk, customers hardly switch brands. They are lukewarm because they cannot predict whether the potential companies they intend to migrate to can offer them better services. Also, they are afraid of the cost implication of switching to those banks. So, it is glaring that most banks are insouciant about customer bank switching because they know that there is little or no strategic differentiation between banks in Nigeria.

Furthermore, Otokpa and Okpe (2018) revealed that service quality provided by Ecobank in Benue State, Nigeria, fell below customer expectations since issues related to cash retractions, network failures, and unapplied funds have imposed serious stress on the customers. Similarly, Ujakpa et al. (2017) noted that the expectations of customers of Ecobank in Ghana were not met by the employees who rendered services to them. Hence, customers are not satisfied with the service quality provided by Ecobank employees. Moreover, studies that border on service quality dimensions and customer satisfaction in Ecobank in Enugu metropolis are scarce. Specifically, no study has focused on examining the effect of service quality dimensions on customer satisfaction, using Ecobank as a case study in Enugu Metropolis. This study on this backdrop intends to fill this gap in the literature by using the key SERVQUAL constructs: reliability, assurance, and responsiveness to evaluate customer satisfaction in Ecobank.

Literature Review

Service Quality in the Banking Sector

Service quality is evaluated using the SERVQUAL model, which refers to customer perception of service value as provided by bank frontline employees (Shariff, 2025). It refers to an employee's knowledge, understanding, ability, and willingness to bridge the service gaps by matching or exceeding a customer's service delivery expectations. Ideally, customers fundamentally demand and deserve excellent service from the bank employees. So, they build expectations and evaluate service quality based on those expectations. Fundamentally, customers expect the frontline staff to exhibit reliability, empathy, assurance, responsiveness, display, and manipulate tangibles with thoughtfulness when they deliver services. These service dimensions or elements are known as the SERVQUAL model, which was propounded by Parasuraman et al. (1985).

Customers use the banks' display of these traits through their frontline employees to evaluate their level of satisfaction. For example, customers expect knowledgeable, experienced, and courteous staff, prompt service delivery, secure and error-free transactions, expertise in customer complaints resolution, functional banking equipment and facilities (scanners, photocopiers, air conditioners, lightings, CCTVs, computers, bank Apps, bank websites, ATM, POS machines, cash counting machine, etc.), which will encourage them to patronize certain banks.

When all these are experienced by customers, they become greatly satisfied and may surrender their loyalty to their service provider (banks). Remember that customer satisfaction is the equilibrium between the delivery of service quality and customer expectations (Ohanagorom et al., 2022; Mmamel & Okolo, 2022; Okolo et al., 2021). Ayozie (2025) argued that customer satisfaction is determined by the degree of service quality provided by employees. An organization can easily distinguish itself from others by delivering outstanding service quality to their customers. In fact, service quality triggers increased competitive advantage and a good reputation for many organizations. Kubeyinje and Omigie (2022) remarked that a wary and customer-centric organization measures its performance based on its ability to deliver quality service to its customers.

In addition, Okolo et al. (2024) affirmed that services provided by employees cannot be 100% since there cannot be an error-free service. This is because, since consumers possess different DNA, they are different having come from different backgrounds. They are uniquely different and will definitely perceive the service delivery process and outcome differently. That is what consumer behavior is all about. Therefore, in providing quality service, companies need to understand customers as different entities that require to be served using different service quality approaches.

Employee Service Reliability

Reliability is one of the generic dimensions of the SERVQUAL model (Teeroovengadum, 2020) for measuring customer satisfaction in many industries, including banks. According to Pakurar et al. (2019), it is ranked as number one in the classical SERVQUAL model. In the banking sector, service quality refers to employees' trust in consistently delivering quality service to bank customers aimed at achieving customer satisfaction. A customer expects that when he/she wants to interface with frontline bank staff, their expectations of availability and accessibility, concern and commitments, promptness, accuracy, consistency, trustworthiness, competence, self-discipline, self-confidence, knowledgeability, problem resolution ability, error-free record keeping, confidentiality, courteousness, and humility in keeping promises, must be realized.

In a nutshell, being reliable means that all the promises made are accurately and dependably kept all the time. Ozoh (2023) avowed that the reliability of bank services includes providing accurate billing, adequate record keeping, and delivery of customer care issues at the right time. Okolo et al. (2024) and Olelewe et al. (2025) observed that fulfilling promises by bank employees is one of the fundamental elements of closing Provider Gap 4 (communication gap), in the Gaps Model of service quality (Zeithaml et al., 2018). Zeithaml et al. (2018) declared that service reliability refers to the accuracy and dependability of fulfilling service delivery promises.

Do banks keep their promises? The answer is a “No,” since customer satisfaction ratings continue to nosedive in the banking sector. Ozoh (2023) asked a related question. That is why customer complaints have flooded every bank in Nigeria and have overwhelmed frontline staff and managers. Unfortunately, this inability to judiciously manage and dispatch these complaints leave customers highly aggrieved and dissatisfied. Okolo et al. (2021) in their study concluded that effective customer complaint management in Access Bank, UBA, and First Bank Plc translates to customer retention and loyalty. Also, Okolo et al. (2021) noted that though customer complaints are perceived as negative feedback, they are regarded as a major feedback category.

Nevertheless, sampling banks in Anambra Central Senatorial District, Oranusi et al. (2018) revealed that complaints and feedback management significantly influenced customer satisfaction. Interestingly, customers naturally build and sustain confidence and trust in banks that can diligently fulfill their promises, starting from the process of service delivery to its outcome. According to Zeithaml et al. (2018), customers do business with companies that have a track record of keeping their promises. For them, one of those companies that has performed services satisfactorily is Federal Express (FedEx). In line with these contributions, the researchers tentatively state that:

H1: Employee service reliability has a significant effect on customer satisfaction in Ecobank Plc.

Employee Service Assurance

Assurance is the surety made by service providers to their customers that things will not go out of control, and that even if something goes awry in the process of service initiation and delivery, employees will resiliently find immediate and lasting solutions. It is the consistency of bank employees in delivering top-notch service to customers (Ojiaku et al., 2023). It is a company's virtue, a guarantee, a promise, a proof of expertise, experience, competence, dependability, and independence, consistently and compellingly demonstrated by bank employees to earn credibility, confidence, and trust from their various stakeholders in the course of their discharge of service quality.

According to Nguyen and Nguyen (2021), assurance is a proof of performance displayed by employees that generates confidence. It is the promise that the expectations of the customers will be met by providing goods and services that meet or surpass their expectations – customer satisfaction (Ademilua et al., 2025; Wang et al., 2023). It is the communication and action taken by the management of organizations to ensure that the service process aligns with the plan of the organization; from start to finish. Assurance reduces customer perceived risk by boosting the security of the entire service process and system (Dahal, 2022; Tam et al., 2021).

In the banking sector, assurance is an employee's ability to earn trust and confidence of their customers, based on their knowledge, courtesy, and experience. In ensuring assurance, the management of bank needs to install robust service designs, maintain customer-driven standards, and recruit competent staff to interface with customers. Conceptually, Abiodun and Sarkindaja (2022) explained that assurance refers to the courtesy and knowledge of bank employees that support them in providing a hitch-free service that bestows trust and confidence in them. Assurance raises the believability and dependability of bank customers based on the employees' capacity and capability to diligently navigate the service delivery process and generate tangible outcomes. It is the guarantee that the management sticks to the ethical and moral standards required in providing services in line with customer expectations. Assurance forms the bedrock upon which bank management build trust and solicits feedback from customers. It is because of assurance that banks make rigorous moves toward resolving customer complaints as well as recovering failed services. All these enhance customer retention, satisfaction, and loyalty.

A study done by Afifah (2021) proved that customer satisfaction was not significantly influenced by employee service assurance. However, what triggered customer satisfaction were compliance and responsiveness. Similarly, Doss et al. (2023) revealed that employee assurance was not significant enough to determine customer satisfaction. In contrast, Rosalina et al. (2023) found that assurance significantly impacted customer satisfaction in Islamic People's Financing Banks in Medan City. In another study, Harish (2025) found that the relationship between assurance and customer satisfaction was positive and significant. A similar finding was reported by Kaigama and Kachalla (2023) in their study aimed at discovering the impact of service quality on customer satisfaction in Yobe State, Nigeria. Based on these contributions, the researchers propose that:

H2: Employee service assurance has a significant effect on customer satisfaction in Ecobank Plc.

Employee Service Responsiveness

To be responsive means to be attentive, proactive, quick, adjustable, punctilious, as well as scalable in reacting or responding to people or situations in order to achieve favorable results. In the banking industry, an employee is responsive when he/she responds instantaneously and accurately by identifying and satisfying customer needs and wants, and resolving customer complaints. An employee is typically responsive when he/she is an attentive listener, a smart and fluent communicator, a proactive problems resolver, and someone who adapts quickly to sudden changes in the service delivery processes. Ajike et al. (2025) remarked that responsiveness is the speed, adjustability, and adaptability of a firm's employees in deploying available resources in providing the needed services to customers. Ayozie (2022) added that customer satisfaction is a function of employee responsiveness in the course of delivering quality service.

In addition, employee responsiveness refers to the capacity and willingness to provide prompt and adequate assistance to bank customers. It entails responding to customer enquiries and complaints without delay, providing customer requirements quickly, solving customer problems efficiently, providing timely and invaluable information to customers, being readily available and being disposed to provide required assistance, and allowing customers to offer their contributions through coproduction of service. Zeithaml et al. (2018) observed that when customers are allowed to coproduce service, they hardly lay blame on the employee when services go awry. More so, Abinabo et al. (2025:54) asserted that "customers' opinions of responsiveness are based on how quickly they receive assistance, how quickly they receive replies to their queries, and how quickly their complaints are addressed."

Further, Vencataya et al. (2020) observed that responsiveness is one of the major dimensions of the SERVQUAL model used to assess customer satisfaction in many industries, particularly the banking sector. In their study, they found that customer satisfaction was significantly influenced by employee responsiveness. According to them, responsiveness connotes being punctual and quick in guiding and rendering help to customers. In contrast, Sugiarto and Octaviana (2021) found that while other dimensions of SERVQUAL had a positive and significant influence on customer satisfaction, responsiveness, and assurance did not. Adegboyega et al. (2025) and Abiodun and Bashir (2022) revealed that employee responsiveness in delivering service has a significant effect on customer satisfaction. Pakurar et al. (2019) stated that responsiveness entails promoting service and adapting service according to specific customer demands. Upon these contributions, the researchers hypothesize that:

H3: Employee service responsiveness has a significant effect on customer satisfaction in Ecobank

Customer satisfaction in the Banking Sector

Customer satisfaction occurs only when the bank employees deliver the aspirations and expectations of their customers in line with the creeds of the SERVQUAL model. When this happens, customer concerns and pain points must have been fully addressed. Also, customer grievances will reduce, and the bank employees' image will be repositioned, leading to increased revenue and profitability for the banks. Odor et al. (2025) emphasized that customer satisfaction is a customer's total service experience as he/she interacts with bank employees. Literature is littered with customer satisfaction, and even in the real business world, it has become a buzzword amongst marketing managers. Despite that, customer satisfaction has remained a mirage to most managers, since they have not initiated or developed any meaningful program towards its manifestation.

What is customer satisfaction? Okolo et al. (2024) defined customer satisfaction as the intersection between a company's product performance/benefit or service experience and customer expectations. Kotler et al. (2018) expounded that when a product's performance equals customer expectation, customer satisfaction will occur. On the other hand, they stated that when a product's performance outmatches customer expectations, the customer will become delighted. In addition, they expressed that when product performance falls short of the expectations of the customer, then customer dissatisfaction or cognitive dissonance will occur.

In the banking industry where Ecobank belongs, customer satisfaction resonates in every aspect of its corporate communication, yet, it achievement is still phantastic (Otokpa & Okpe, 2018; Ujakpa et al., 2017). Although banks preach and tend to position excellent service and superior value as part of their unique selling proposition (USP) or value proposition, as can be found in their advertisements, logos, slogans, and websites; declaring customer satisfaction had been mere rhetoric. Yet, they do not establish any corporate plan toward achieving customer satisfaction, hence customers perceive their communications as mere rhetoric. This is because customers believe what they see or experience, rather than what the banks' messages say. Although it is part of a bank's corporate mission and corporate culture to be known for being customer-oriented, they fail to practice it. Thus, customers keep agitating for their sovereignty and satisfaction using many channels that the banks keep ignoring. For example, customer render their feedback via suggestion boxes, online surveys, online forums, and chat rooms, yet the status quo subsists.

That is why the provider gaps in services continue to broaden as the customers smile into the banking hall and furrow their eyebrows while exiting the bank premises. Similarly, in the digital channels, things are equally going awry as mobile Apps are not user-friendly, coupled with poor internet accessibility and connectivity. Certain transactions are difficult to execute since customers' bank transfers take longer than required. Most times, customers visit the banking hall for the resolution of issues related to transaction, yet these issues remain pending as it might take months for customers to regain their financial freedom. Sadly, certain issues remained permanently unresolved leaving the customer totally disappointed and dissatisfied.

Assimilation-Contrast Theory

Assimilation-contrast theory emphasizes a customer's change of expectation position to strike a balance between expectation and satisfaction. The theory gives insights into how consumers reduce or increase their expectations, and the resultant effect of doing so. Obviously, consumers attain satisfaction if product performance matches their expectations. On the contrary, if the product performance falls below their expectations, they will experience cognitive dissonance or dissatisfaction. Ideally, companies are required to meet all the identified needs and wants of all their consumers if they must achieve customer satisfaction. However, in many industries, especially the banking sector, it has become a case of “the more you look, the less you see.” Ramasamy et al. (2024) posited that assimilation occurs when consumers’ perceived product attribute aligns with their expectation. According to Ramasamy et al. (2024), contrast occurs when consumers’ perceived product attribute does not align with their expectation. In their study on health-related issues, Vogel et al. (2019) laid emphasis on upward and downward assimilation versus upward and downward contrast.

Essentially, consumers make adjustments by lowering their perceived product performance to flexibly align with their expectations, and by so doing, raise their level of satisfaction. The assimilation-contrast theory that was formulated by Anderson (1973) and it suggests that if a product’s performance or service experience lies within the customer’s domain of acceptance, even though it may fall lower than customer expectation, this discrepancy will become unnoticed and assimilation will occur, thus leading to satisfaction since the performance of the product or service experience will be deemed acceptable by the customer (Okolo et al., 2015). As such, the customer will go ahead to patronize the brand. On the contrary, if product performance or service experience falls within the domain of consumer rejection, the discrepancy between product performance or service experience and expectation will be magnified, and contrast will prevail, thus leading to cognitive dissonance or customer dissatisfaction (Simon & Thomas, 2016). In other words, no matter how close the expectation of the consumer is with product performance or service experience, his or her disposition toward rejection has already been established, resulting in product or service boycott (brand switching), and that is what contrast theory establishes.

However, during marketing communication (advertising, public relations, direct marketing) campaigns, the management of banks is cautioned to preach less in terms of service quality and perform better in terms of developing a corporate culture that lays more emphasis on diligently delivering the dimensions of SERVQUAL by training and growing the capacity of their frontline employees (customer interface staff) toward achieving customer satisfaction. By so doing, their return on investment will be assured.

Methodology

The survey method was adopted in this study and primary data was collected using a structured self-administered questionnaire. The questionnaire was developed and used to obtain responses from customers of Ecobank Plc in Enugu metropolis. Since the population is non-finite, the

Cochran's formula for determining sample size was adopted and 384 was obtained. The convenience sampling method was adopted in selecting the respondents, and while 384 copies of the questionnaire were distributed, 300 copies were appropriately filled and returned. In validating the research instrument, face and content validity were carried out by Marketing and Management professors who edited and rephrased the statements to reflect the variables and objectives set for the study. However, a reliability test was conducted after a pilot survey was conducted using 20 copies of the research instrument, which were duly administered to bank customers. Thereafter, a Cronbach's Alpha test was conducted and 0.950 was obtained, indicating that there is an internal consistency of the research instrument. In addition, the hypotheses were tested using the Simple Linear Regression analytical technique with the support of Statistical Package for Social Sciences (SPSS: Version 22).

Results

The data obtained from the field study were presented and analyzed with descriptive statistics to provide answers to the research questions, while the corresponding hypotheses were tested with simple linear regression at a 0.05 alpha level.

Hypothesis One

H1: Employee reliability has a significant effect on customer satisfaction in Ecobank Plc.

Table 1: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.976[a]	.953	.953	.23827	.244

a. Predictors: (Constant), EMPLOYEE RELIABILITY
b. Dependent Variable: CUSTOMER SATISFACTION

Table 2: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	683.491	1	683.491	12039.459	.000[b]
	Residual	33.949	598	.057		
	Total	717.440	599			

a. Dependent Variable: CUSTOMER SATISFACTION
b. Predictors: (Constant), EMPLOYEE RELIABILITY

Table 3: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.211	.042		-5.058	.000
	EMPLOYEE RELIABILITY	1.035	.009	.976	109.724	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Interpretation

Table 2 indicates that the regression sum of squares (683.491) is greater than the residual sum of squares (33.949), indicating that more of the variation in the dependent variable is not explained by the model. The significance value of the F-statistic (0.000) is less than 0.05, meaning that the variation explained by the model is due to chance. In Table 1, R, the correlation coefficient, having a value of 0.976, indicates that employee reliability has a significant and positive influence on customer satisfaction. R^2- the coefficient of determination shows that 95.3% of the variation in customer satisfaction is explained by the model. With reference to the linear regression model, the error of the estimate is low, having a value of 0.23827. The Durbin-Watson statistic of 0.244 is less than 2, indicating that there is no autocorrelation. However, employee reliability coefficient of 0.976 indicates that there is a significant and positive effect of employee reliability on customer satisfaction, which in Table 3, is statistically significant (with t = 109.724). The hypothesis is therefore accepted.

Hypothesis Two

H2: Employee assurance has a significant effect on customer satisfaction in Ecobank Plc.

Table 4: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.954[a]	.911	.911	.35470	.112

a. Predictors: (Constant), EMPLOYEE ASSURANCE
b. Dependent Variable: CUSTOMER SATISFACTION

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Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	767.083	1	767.083	6097.063	.000[b]
	Residual	75.235	598	.126		
	Total	842.318	599			

a. Dependent Variable: CUSTOMER SATISFACTION
b. Predictors: (Constant), EMPLOYEE ASSURANCE

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.378	.059		-6.400	.000
	EMPLOYEE ASSURANCE	1.053	.013	.954	78.084	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Interpretation

Table 5 indicates that the regression sum of squares (767.083) is greater than the residual sum of squares (75.235), indicating that more of the variation in the dependent variable is not explained by the model. The significance value of the F-statistic (0.000) is less than 0.05, meaning that the variation explained by the model is due to chance. In Table 4, R, the correlation coefficient, having a value of 0.954, indicates that employee assurance has a significant and positive effect on customer satisfaction. R^2- the coefficient of determination shows that 91.1% of the variation in customer satisfaction is explained by the model. With reference to the linear regression model, the error of the estimate is low, having a value of 0.35470. The Durbin-Watson statistic of 0.112 is less than 2, indicating that there is no autocorrelation. However, employee assurance coefficient of 0.954 indicates that employee assurance has a significant and positive effect on customer satisfaction In Ecobank, which in Table 6, is statistically significant (with t = 78.084). The hypothesis is therefore accepted.

Hypothesis Three

H3: Employee responsiveness has a significant effect on customer satisfaction in Ecobank Plc.

Table 7: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.982[a]	.964	.964	.21104	.295

a. Predictors: (Constant), EMPLOYEE RESPONSIVENESS
b. Dependent Variable: CUSTOMER SATISFACTION

Table 8: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	717.990	1	717.990	16120.150	.000[b]
	Residual	26.635	598	.045		
	Total	744.625	599			

a. Dependent Variable: CUSTOMER SATISFACTION
b. Predictors: (Constant), EMPLOYEE RESPONSIVENESS

Table 9: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.032	.034		.953	.341
	EMPLOYEE RESPONSIVENESS	.982	.008	.982	126.965	.000

a. Dependent Variable: CUSTOMER SATISFACTION

Interpretation

Table 8 indicates that the regression sum of squares (717.990) is greater than the residual sum of squares (26.635), indicating that more of the variation in the dependent variable is not explained by the model. The significance value of the F-statistic (0.000) is less than 0.05, meaning that the variation explained by the model is due to chance. In Table 7, R, the correlation coefficient, having a value of 0.982, indicates that employee responsiveness has a significant and positive effect on customer satisfaction. R^2- the coefficient of determination shows that 96.4% of the variation in customer satisfaction is explained by the model. With reference to the linear regression model, the error of the estimate is low, having a value of 0.21104. The Durbin-Watson statistic of 0.295 is less than 2, indicating that there is no autocorrelation. However, employee assurance coefficient of 0.982 indicates that employee responsiveness has a significant and positive effect on customer satisfaction in Ecobank, which in Table 9, is statistically significant (with t = 126.965.084). The hypothesis is therefore accepted.

Discussion

In this study, it was revealed that employee service reliability has a significant positive effect on customer satisfaction in Ecobank Plc. This was shown in the R correlation coefficient value of 0.976. This means that the more the employees deliver customer promises, the more they will experience customer satisfaction. This is consistent with Olelewe et al. (2025), who conducted a study on Guaranty Trust Bank (GTB), and it was found that customer satisfaction was strongly influenced by employee reliability. Similarly, Adeyeye et al. (2018) found that the manifestation of employee reliability in delivering services in Ecobank significantly stimulated customer satisfaction. Hence, in that study, it was specifically established that delivering service promises, providing the required service at all times, providing service charges conveniently, resolving customer complaints and entertaining customer feedback, recording and reporting customers' transactions accurately, and exposing customers to the safety and security of their transactions, will maximize customer satisfaction. In another related study, Sulaiman et al. (2021) found that reliability positively influenced customer satisfaction and loyalty.

In the same vein, the study found that employee service assurance has a significant positive effect on customer satisfaction in Ecobank Plc. The R correlation coefficient of 0.954, is an indicator. This means that when employees give adequate and accurate information to customers, courteously attend to their needs, build customer trust and confidence, guarantee transaction safety, and completely resolve and recover service failures, customer satisfaction will be achieved. This is consistent with a study that Onuonga et al. (2025) carried out in Kenya, which found that assurance has a significant effect on customer satisfaction. Also, Mishra (2020) revealed that customer satisfaction was influenced by employee assurance. Similarly, Lau et al. (2013) found in a study conducted in Hong Kong that employee assurance matched the service expectation of customers. In contrast, Doss et al. (2023) revealed in their study that employee assurance was not significant enough to determine customer satisfaction. Also, Afifah (2021) proved that customer satisfaction was not significantly influenced by employee service assurance.

Furthermore, it was revealed that employee service responsiveness has a significant positive effect on customer satisfaction in Ecobank Plc. The R correlation coefficient is 0.976, which means that employees' promptness and accuracy, willingness to assist customers, timely resolution of complaints, giving customers relevant service information, and always being on seat to render services, will result in meeting the expectations of customers in the Ecobank. Consistent with this, Olelewe et al. (2025) found that customer satisfaction in GTB was triggered by employee responsiveness. Odor et al. (2025) in their study in Delta State found that although all dimensions of SERVQUAL have a significant positive effect on customer satisfaction, employee responsiveness recorded more impact than other constructs. Further, Vencataya et al. (2020) observed that responsiveness is a key SERVQUAL model construct used in activating customer satisfaction in the banking sector in Mauritius. In a study, Vencataya found that customer satisfaction was significantly influenced by employee responsiveness.

Conclusion and Managerial Implications

The purpose of this study was to examine the impact of service quality dimensions on customer satisfaction in the banking sector. Employee service reliability, assurance, and responsiveness were used to measure their effect on customer satisfaction, and they were all found to have a strong effect. Interestingly, companies strengthen their brands when they provide quality service to their numerous customers. Companies that deliver their promises to customers, establish and sustain confidence and trust, will benefit substantially from their customers' lifetime value. The result of delivering poor service quality in the banks does not go unpunished since they are vulnerable to customer brand switching, negative word of mouth, poor patronage, loss of revenue, high cost of service recovery, and bad corporate reputation. On the contrary, customers surrender their loyalty to companies that deliver service quality beyond their expectations. That is, customers want to migrate from being satisfied to being delighted.

From the managerial standpoints, Ecobank need to start from the scratch; right from recruiting and selecting qualified and talented employees who have the passion to treat customers with empathy, to training and retraining these employees on the need to perceive service quality and customer satisfaction as the standard for growth, success, and survival. Ecobank must build and sustain a corporate culture that is devoid of customer exploitation and manipulation to eschew customer dissatisfaction and bank switching. It must leverage quality employees to achieve service quality beyond customer expectations. In that case, Ecobank will achieve greater customer acquisition, stronger customer relationships, improved customer retention, increased customer loyalty, greater word of mouth referral, heightened competitive advantage, and enhanced corporate image and reputation than their competitors. In other words, Ecobank will attract and retain more customers, attract and retain more talents, build and manage more customer relationships, reduce customer attrition, generate more revenue, experience improved market share, gain more customer loyalty, trigger more word of mouth, and earn more reputation.

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