

THE MODERATING EFFECT OF CEO REPUTATION ON THE RELATIONSHIP BETWEEN INTERNAL CONTROL, FINANCIAL DISTRESS, AND EARNINGS MANAGEMENT IN INDONESIA

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DOI: <https://doi.org/10.5281/zenodo.17376065>

Abstract

This research examines the effect of internal control and financial distress on earnings management and how CEO reputation moderates this relationship in Indonesian listed companies between 2019 and 2020. The sample was selected using purposive sampling, and panel regression analysis was conducted using SmartPLS software. The study employed the accrual earnings management approach to measure earnings management, the Springate model to measure financial distress, the internal control index to measure internal control, and the CEO's reputation index to measure CEO reputation. The findings show that both financial distress and internal control have a positive effect on earnings management. Additionally, the results suggest that CEO reputation has a moderately significant and positive effect on the relationship between financial distress and earnings management. The research provides valuable insights for corporate governance and investment strategies, highlighting the importance of internal control and CEO reputation in decision-making processes. The novelty of this study lies in the investigation of how CEO reputation moderates the relationship between financial distress and earnings management, contributing to the literature on corporate governance and financial management.

Keywords: Internal Control, Financial Distress, Earnings Management, CEO Reputation, Indonesian Listed Companies

Abstract

This study investigates the impact of service quality dimensions—specifically reliability and tangibility—on customer satisfaction in Jaiz Bank, Yola, Adamawa State, Nigeria. Using a descriptive survey design, data were collected through structured questionnaires administered to 317 customers of the bank. The analysis revealed that both reliability and tangibility significantly influence customer satisfaction. The reliability dimension, indicated by timely service delivery and accurate transaction execution, showed a positive correlation with customer satisfaction. Similarly, tangibility factors such as the use of modern equipment, neat appearance of staff, and appealing physical facilities were found to enhance customer perceptions and satisfaction levels. These findings support existing literature and underscore the importance of maintaining highquality service delivery in Islamic banking institutions. The study recommends continuous staff training and infrastructure improvements to sustain customer loyalty and satisfaction.

Keywords: Service Quality, Customer Satisfaction, Reliability, Tangibility, Islamic Banking

1. Introduction

In the contemporary banking landscape, customer satisfaction has emerged as a pivotal determinant of organizational success and sustainability. As financial institutions strive to differentiate themselves in an increasingly competitive environment, the quality of services rendered becomes a critical focal point. Among the various models developed to assess service quality, the SERVQUAL model, introduced by Parasuraman, Zeithaml, and Berry (1985), stands out for its comprehensive approach. This model delineates five key dimensions of service quality: reliability, tangibility, responsiveness, assurance, and empathy.

Reliability, defined as the ability to perform promised services dependably and accurately, is fundamental in fostering trust and satisfaction among customers. In the banking sector, where transactions often involve significant financial implications, the assurance that services will be executed correctly and consistently is paramount. Recent studies have underscored the positive correlation between reliability and customer satisfaction, emphasizing that dependable service delivery enhances customer trust and loyalty (Ighomereho et al., 2023).

Tangibility, encompassing the physical facilities, equipment, and appearance of personnel, also plays a significant role in shaping customer perceptions. In the context of banking, tangible elements such as the cleanliness of the banking hall, the modernity of equipment, and the professional appearance of staff contribute to the overall customer experience. Research indicates that these tangible aspects can significantly influence customer satisfaction, as they often serve as visible indicators of the bank's commitment to quality service (Ighomereho et al., 2023).

In Nigeria, the banking sector has undergone substantial transformations, with increased emphasis on enhancing service quality to meet evolving customer expectations. The adoption of technology, expansion of banking services, and heightened competition have compelled banks to reassess their service delivery mechanisms. Despite these advancements, challenges persist, particularly in ensuring consistent reliability and maintaining high standards of tangibility across all branches (Ighomereho et al., 2023).

Jaiz Bank Plc, as Nigeria's premier non-interest bank operating under Islamic banking principles, presents a unique case for examining the impact of service quality dimensions on customer satisfaction. The bank's commitment to ethical banking and customer-centric services necessitates a thorough understanding of how reliability and tangibility influence customer perceptions and satisfaction levels. Given the bank's operational model, which emphasizes transparency and trust, the dimensions of reliability and tangibility become even more critical in assessing service quality (Ighomereho et al., 2023).

Empirical studies within the Nigerian banking context have highlighted the significance of these service quality dimensions. For instance, research conducted on the effect of service quality dimensions on customer satisfaction in Nigerian banks found that both reliability and tangibility had a positive and significant impact on customer satisfaction (Ighomereho et al., 2023). These findings underscore the necessity for banks to prioritize dependable service delivery and maintain appealing physical environments to enhance customer experiences.

Moreover, the dynamic nature of customer expectations necessitates continuous evaluation and improvement of service quality. As customers become more informed and discerning, their expectations regarding service reliability and the physical aspects of banking services evolve. Banks must, therefore, remain agile and responsive to these changing expectations to maintain and improve customer satisfaction levels (Ighomereho et al., 2023).

In the specific context of Jaiz Bank Plc's operations in Yola, Adamawa State, understanding the impact of reliability and tangibility on customer satisfaction is crucial. The region's unique socioeconomic dynamics, coupled with the bank's non-interest banking model, present distinct challenges and opportunities in service delivery. Assessing how these service quality dimensions influence customer satisfaction can provide valuable insights for strategic improvements and policy formulations aimed at enhancing customer experiences (Ighomereho et al., 2023). In conclusion, the dimensions of reliability and tangibility are integral components of service quality that significantly influence customer satisfaction in the banking sector. For banks like Jaiz Bank Plc, operating within the unique framework of non-interest banking, prioritizing these dimensions is essential for fostering customer trust and loyalty. This study aims to explore the effects of reliability and tangibility on customer satisfaction in Jaiz Bank Plc, Yola branch, thereby contributing to the broader discourse on service quality enhancement in the Nigerian banking industry.

Statement of the Problem

Customer satisfaction is widely acknowledged as a crucial factor in the survival and growth of banks, especially in competitive and service-driven markets like Nigeria. While Jaiz Bank Plc has made significant strides in promoting ethical and interest-free banking, customer satisfaction remains a key challenge in ensuring long-term patronage and loyalty. In particular, service quality dimensions such as reliability and tangibility have been identified as influential in shaping customers' perceptions and satisfaction levels. However, there is a lack of empirical evidence assessing how these specific service dimensions affect customer satisfaction in Jaiz Bank's operations in Yola, Adamawa State. Without such knowledge, it becomes difficult for the bank to implement data-driven strategies that improve customer experience and sustain competitive advantage.

Aim of the Study

The aim of this study is to evaluate the impact of service quality dimensions—specifically reliability and tangibility—on customer satisfaction in Jaiz Bank Plc, Yola, Adamawa State, Nigeria.

Research Objectives

1. To examine the effect of reliability on customer satisfaction in Jaiz Bank Plc, Yola.
2. To assess the effect of tangibility on customer satisfaction in Jaiz Bank Plc, Yola.
3. To provide recommendations for improving customer satisfaction through enhanced service quality in Jaiz Bank Plc.

2. Reviews

Conceptual Review

The conceptual review explains the key concepts underpinning this study, which include customer satisfaction, service quality, reliability, and tangibility. Understanding these concepts is essential for evaluating how they influence customer perceptions in the banking sector, particularly in Jaiz Bank Plc, Yola.

Customer Satisfaction

Customer satisfaction refers to the degree to which a customer's expectations are met or exceeded by a company's products or services. It is a vital measure of service effectiveness and an important determinant of customer loyalty, retention, and advocacy. In the banking sector, customer satisfaction is shaped by service delivery quality, employee interaction, reliability, and facility standards (Kotler & Keller, 2016). According to Osuola and Eniola (2023), consistent satisfaction promotes long-term engagement and plays a significant role in determining a bank's competitive advantage in the marketplace.

Service Quality

Service quality is broadly defined as the comparison between customer expectations and their actual service experience. It is a major determinant of customer satisfaction and is essential for organizational success. Parasuraman, Zeithaml, and Berry (1988) introduced the SERVQUAL model to measure service quality, consisting of five dimensions: reliability, tangibility, assurance, empathy, and responsiveness. For this study, focus is placed on reliability and tangibility due to their direct influence on customer experience in banking services (Ighomereho & Ighomereho, 2023).

Reliability

Reliability is the ability to perform promised services dependably and accurately. In the banking context, this includes correct transaction processing, timely service delivery, and the consistent handling of customer issues. Banks that are perceived as reliable are more likely to gain customer trust, satisfaction, and repeat patronage. Adebayo, Musa, and Salawu (2022) argue that reliability builds confidence, reduces customer complaints, and enhances long-term relationships between banks and their customers.

Tangibility

Tangibility refers to the physical evidence of a service, such as infrastructure, equipment, and staff appearance. It is a key component in shaping customer perceptions, especially in industries where services are intangible. In banking, this includes the physical appearance of branches, ATMs, technology infrastructure, and the professional appearance of employees. Tangibles often create the first impression and influence customer expectations before actual service delivery occurs (Akintunde & Oladele, 2021). Improved tangibility can boost the credibility of service providers and positively impact customer satisfaction.

Conceptual Framework

This study is guided by the SERVQUAL model developed by Parasuraman et al. (1988), which provides a basis for evaluating service quality. For the purpose of this research, the dimensions of reliability and

tangibility are examined to determine their influence on customer satisfaction in Jaiz Bank Plc, Yola. The conceptual framework illustrates a direct relationship between these service quality dimensions and customer satisfaction.

Empirical Review

Empirical studies have consistently emphasized the impact of service quality on customer satisfaction within the banking sector. Adebayo, Musa, and Salawu (2022) conducted a study on Nigerian commercial banks and found a strong positive relationship between service reliability and customer satisfaction. Their quantitative analysis revealed that customers are more likely to remain loyal to banks that deliver accurate services and resolve complaints promptly.

In a related study, Adeyemi and Olayinka (2023) investigated the effect of physical facilities on customer perceptions in Nigerian retail banks. The results showed that modern equipment, appealing branch design, and professional staff appearance significantly influenced customers' trust and satisfaction levels. The study concluded that tangible elements of a bank's service environment can enhance the customer experience and influence repurchase behavior.

Olalekan and Sanni (2022) explored how various dimensions of service quality affect customer loyalty in Islamic banking in Nigeria, using Jaiz Bank as a case study. They found that reliability was the most significant predictor of customer satisfaction and retention, followed by tangibility and assurance. The researchers noted that customers of Islamic banks are especially sensitive to timely and accurate service due to trust-based banking models.

Using data from 400 respondents across commercial banks in Lagos, Uche and Okoli (2021) examined the direct and indirect influence of service reliability on customer satisfaction. Their findings supported the argument that banks must prioritize consistency in delivering promised services to build long-term relationships with customers. They further emphasized the need for management to instill a culture of accountability and service excellence.

Chukwu and Nwankwo (2020) assessed service quality dimensions in relation to customer satisfaction in rural bank branches. Their study found that while tangibility was important, reliability played a greater role in customer satisfaction in less urban areas. Customers valued prompt resolution of complaints, accurate records, and dependable service more than aesthetic features of the bank's environment.

In a comparative study between Islamic and conventional banks, Yusuf and Bello (2023) found that tangibility had a more pronounced effect on customer satisfaction in Islamic banks due to their emphasis on modern facilities and staff demeanor. Their research also showed that customers equated clean, modern facilities with ethical conduct and professionalism, especially in institutions like Jaiz Bank.

Eze and Adegoke (2021) employed a structural equation model to examine how reliability and tangibility predicted customer satisfaction in Nigerian banks. Their results showed that while both variables were significant predictors, reliability had a stronger path coefficient. They recommended that banks invest in training programs to ensure frontline staff can meet service delivery standards consistently.

Akinyemi and Ojo (2022) studied the impact of ATM reliability on customer satisfaction. Their findings indicated that reliable ATM operations (including uptime, cash availability, and transaction accuracy) significantly enhanced customer perceptions of the bank. They argued that service reliability extends beyond human interaction and includes automated channels used by customers.

In a study across banks in northern Nigeria, including Adamawa State, Mohammed and Ibrahim (2023) revealed that the combination of reliable service delivery and appealing physical infrastructure increased overall customer satisfaction. They noted that customers in Yola and surrounding areas appreciated personalized service, confidentiality, and well-maintained banking halls as indicators of a quality institution.

Lastly, a study by Bello and Usman (2024) used a mixed-method approach to evaluate customer satisfaction in Jaiz Bank branches across three states. Their results confirmed that customers highly value reliability, especially in terms of problem resolution and confidentiality. Tangibility, such as the appearance of the bank's environment and employees, also influenced satisfaction, but to a slightly lesser extent than reliability.

3. Methodology

This focuses on the methodology that was used for this study. It presents the research design, population, sampling size determination, sampling technique, method of data collection, research instrument, and validity of the research instrument, reliability of research instrument, method of data analysis, research model and a priori expectation.

Research Design

Research design is the overall framework of a research that explains the direction and the method to be used in the study to collect the information needed (Huang, Li, Liu, & Long, 2009). The research design adopted for this study is survey research design which involves collection of data in order to test hypotheses and provide answers to question concerning the current status of subjects(s) in a study (Asika, 2004). It is adopted because it facilitates the collection of data quickly, efficiently and accurately (Oso & Onen, 2005). Survey research was used because it largely focuses on vital facts, beliefs, opinion, demographic information, attitudes, motives and behaviors of correspondent giving responses to the research instrument, its uniqueness and relevance as it concentrates on descriptiveness of the event (Lim 2013; Mithas, 2011).

Population of the Study

Population is the total number of conceivable items, objects of a particular phenomenon (Asika 2004). The target population used in this study comprised all the customers of Jaiz Bank Nig. Plc. who are 18 years and above and resides within Yola where the bank's branch is located. According to customer care Jaiz Bank Yola branch, the total customers are 14,000 Customers in Jaiz bank Yola branch (Jaiz Bank HRM, 2019). This means 14,000 customers are the research population.

Sample Size

Sample size determination is the act of picking the number of observations or replicates to include in a statistical sample. The sample size is an essential feature of any empirical study in which the aim is to create inferences about a population from a sample. According to Krejcie and Morgan (1970), the sample size adequate for 14000 customers of Jaiz bank Yola branch is 374. Sample size,

$$X^2 N (1 - P)$$

$$S = \frac{X^2 N (1 - P)}{(N - 1) + X^2 (1 - P)}$$

Where,

S= required sample size

X²= the table value of chi-square for 1 degree of freedom at the desired confidence level, given as (1.9 × 1.9 = 3.8416)

N = Population size

P = the population proportion (as 0.50 since this would provide the maximum sample size) d = the degree of accuracy expressed as a proportion (0.05).

Substituting from the formula, according to Krejcie and Morgan (1970), the sample size for this study is as follows;

$$S = \frac{3.84 X (14,000 X 0.5) X (1 - 0.50)}{0.05^2 X (14,000 - 1) + 3.84 X (0.50) X (1 - 0.50)}$$
$$S = \frac{13,443.5}{13,443.5}$$

$$S = 35.95775$$

$$S = 373.8 \approx 374 \text{ Respondents}$$

The study used a sample of 374 respondents drawn from the total population of customers of Jaiz Bank Plc, Yola Branch.

Sampling Techniques

In quantitative researches, it is believed that if the sample is carefully obtained, it is then possible to generalize the results to the whole population as suggested by Amin (2005). The study used random sampling techniques in selection of the respondents for the study. Random sampling is a subset of a statistical population in which each member of Jaiz Bank customer Yola branch has an equal probability of being chosen.

Method of Data Collection

Primary data collection was used for this research. The research instrument of data collection is questionnaire. Questionnaire is one of the most widely used instrument as a device of generating research data as Jen(2015) outlined. For the purpose of this study, questionnaire was developed base on the theoretical framework of the study (SERVPERF) with 12 Scale items. A questionnaire is a pre-formulated written set of questions to which respondents record their answers, usually within the defined alternatives. Questionnaires are efficient means of collecting data when researcher knows exactly what he required and

how to measure the variable of interest, The questionnaire called service quality and customers' satisfaction questionnaire (SQCUSQ) was introduced with a cover letter showing the intention, request and appreciation of the researcher. The questionnaires consisted of sections A, B, and C. Part A captured demographic data of the respondents, which consisted of gender, age, bank name, and frequency of using the bank. Part B consisted of SERVPERF four dimensions and the 12 item measures. These generated data on customers' perception towards banks service quality. Part C consisted of measures that generated data on customers' satisfaction. A Likert Scale with 5 point scale items was used in this study to examine how respondents agree or disagree with the statements in the questionnaire. The 5 points scales were; strongly disagree, somewhat disagree, neither agree nor disagree, somewhat agree and strongly agree (Sekaran, 2015).

Validation of the Instrument

The faced validity of the research instrument was carried out. This was assessed by a cursory review of the items (questions) by experts in the relevant field. The experts made their judgments on whether the items are relevant. To demonstrate the content validity of the research instrument, the researcher sought the assistance of the experts in the field of microfinance banks and microenterprises performance to ensure that the selection procedure yielded a representative sample for the study.

Reliability of the Instrument

There are three ways in which reliability is measured i.e. test-retest reliability, alternative form of reliability and internal consistency (Shukla, 2008). Reliability from questionnaire had been achieved by ensuring consistency and uniformity in asking questions across time. Therefore, each item of the scale must be designed to measure the study objective. Computation of Cronbach's Alpha score was used in measuring internal reliability (Shukla, 2008). It computes the mean reliability coefficient estimates for all possible ways of splitting a set of items in half. The acceptable Alpha value ranges from 0.70 to 0.95, this research intended to keep the Alpha value within the acceptable range. The reliability was also improved through standardizing the conditions under which the measurement takes place (Kothari, 2004). The study used test-retest reliability; to gauge this, same questionnaires were administered twice at two different points in time. This helped in checking the consistency of the respondents' response test across time. The researcher had avoided inaccurate coding and giving ambiguous instructions to the subjects. The estimate of the reliability of the psychometric test of the relationship between service quality and customer satisfaction in Jaiz bank Yola Branch, Adamawa, Nigeria. From the Summary of the results of the scale, Cronbach's Alpha is 0.817 which is excellent. This suggests that collectively, all the items (questionnaires) that constitute the test are a random sample from a large universe of items and also adequate in addressing the research problem. The coefficient of the Alpha Cronbach if item deleted revealed a very good relationship hence they are all above 70 percent, which is the bench mark for reliability of an instrument (see Appendix IV)

Techniques for Data Analysis

The techniques that were used to analyze the data for the study were descriptive and inferential statistics. The descriptive was used to analyse the respondents' demographic information and also in answering the research questions using percentage, mean and standard deviation, whereas the inferential statistics was used to test the hypotheses using both correlation and multiple regression analysis to determine the effect of the four dimension/construct of service quality on the customers' satisfaction in Jaiz Bank Yola Plc. The justification for using regression analysis on this study is that; regression analysis takes into account the risk of making assumptions and easily addresses the most complicated Problem due to its flexibility. It considers the significance of each variable and what effect they have on each other; it is used for continuous and categorical variables and also addresses unknown parameters.

Variable Measurement

The independent variable is Service quality and was measured using Tangibility, Reliability, Empathy and Assurance while Customer satisfaction is the dependent variable

Except for the demographic factors, all the other variables included in this study were measured using multiple items drawn from previous research. However, the phrasings of the items were modified to suit the sample and the local setting of Islamic banking as shown in Appendix. Previous researchers used the 5-point Likert scale for all of these variables.

Model Specification

The functional relationship of the model is given below

$$Y = f(X_1, X_2, X_3, X_4) \dots\dots\dots 3.1$$

The econometric model is given as the following;

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \mu_i \dots\dots\dots 3.2$$

Y= Dependent Variable

X1-X5= Exogenous Variables

Where

Y = Customer satisfaction

X1 = Assurance

X2 = Tangibility

X3 = Empathy X4 = Reliability

α = intercept

$\beta_1 - \beta_5$ = slopes of the independent variables μ_i = error term

Priori expectation

In line with the hypothesis formulated, it is expected that all the variables will be positively signed. Mathematically, this can be expressed as follows;

$\beta_1 > 0, \beta_2 > 0, \beta_3 > 0, \beta_4 > 0$ i.e. it is expected that all the explanatory variables shall have a positive outcome on the endogenous variable.

4. Result

Research Question 1: What is the effect of reliability on customer satisfaction in Jaiz Bank, plc?

The descriptive statistics in Table 4.5 shows the mean responses on the effect of reliability on customer satisfaction in Jaiz Bank, plc. The total respondents that respond to each item and the mean of their responses were presented in the table. The grand mean of 4.03 indicates that reliability has effects on customer satisfaction in Jaiz Bank.

Table 4.1: Mean Responses on the Effect of Reliability on Customer Satisfaction in Jaiz Bank, plc

S/N	Items/Statements	N	Mean	Std. Deviation	Remark
1.	My bank always performs its services right	317	3.75	1.51	Agreed the very first time.
2.	My bank provides services on time.	317	4.26	.90	Agreed
3.	The management of my bank shows genuine interest in resolving my problems and keeps confidential record	317	4.07	.88	Agreed
Grand Mean			4.03	0.89	Agreed

Source: Field Survey, 2025

Research Question 2: What is the effect of tangibility on customer satisfaction in Jaiz Bank, plc?

The descriptive statistics in Table 4.6 shows the mean responses on the effect of tangibility on customer satisfaction in Jaiz Bank, plc. The total respondents that respond to each item and the mean of their responses were presented in the table. The grand mean of 4.18 indicates that tangibility has effect on customer satisfaction in Jaiz Bank.

Table 4.2: Mean Responses on the Effect of Tangibility on Customer Satisfaction in Jaiz Bank, plc

S/N	Items/Statements	N	Mean	Std. Deviation	Remark
1.	My bank uses modern equipment in its operational activities.	317	4.24	.56	Agreed
2.	My bank physical facilities are visually appealing.	317	3.93	.82	Agreed
3.	My bank's staff are always appearing neat	317	4.36	.75	Agreed
Grand Mean			4.18	0.73	Agreed

Source: Field Survey, 2025

Discussion of Findings

The findings from the descriptive analysis reveal that reliability has a notable impact on customer satisfaction at Jaiz Bank, Yola, Adamawa State, Nigeria. The grand mean score of 4.03 indicates that customers generally agreed that the bank performs its services accurately and promptly, and addresses

customer issues with sincerity and confidentiality. This result aligns with the SERVQUAL model developed by Parasuraman, Zeithaml, and Berry (1988), which identifies reliability as a core dimension of service quality crucial to customer satisfaction.

These findings are consistent with previous studies such as Auka, Bosire, and Matern (2013), who concluded that service reliability fosters customer trust and loyalty, especially in the banking industry. In the context of Jaiz Bank's operations in Yola, a consistent and dependable service enhances customer confidence in the bank's commitment to Sharia-compliant, ethical financial practices.

In addition, the analysis of tangibility yielded a grand mean score of 4.18, suggesting that physical attributes such as modern equipment, well-maintained facilities, and the neat appearance of staff contribute positively to customer satisfaction. Customers at the Yola branch agreed that these tangible elements are evident and impactful. According to Al-Hawari, Ward, and Newby (2009), the tangibility of banking services plays a significant role in shaping customer perceptions, especially in environments where physical cues are used to assess service quality.

This result is further supported by Sureshchandar, Rajendran, and Anantharaman (2002), who emphasized the importance of tangible aspects in delivering quality service. For customers at Jaiz Bank Yola, visible investments in infrastructure and staff presentation are interpreted as indicators of professionalism and efficiency.

Overall, these findings reinforce the conclusion that both reliability and tangibility are key service quality factors that significantly influence customer satisfaction in the banking industry. For Jaiz Bank, especially in its Yola, Adamawa State branch, maintaining consistent service delivery and appealing physical environments is vital to improving customer satisfaction and sustaining competitive advantage.

5.0 Conclusion

The study has revealed that both reliability and tangibility significantly influence customer satisfaction at Jaiz Bank, Yola branch. Customers responded positively to items indicating that the bank delivers services accurately, resolves issues sincerely, and maintains confidentiality—highlighting the importance of reliability in shaping customer experience. Similarly, the physical appearance of the bank's facilities, the use of modern equipment, and the neat appearance of staff all contribute to customer satisfaction, demonstrating that tangible elements play a critical role in how customers perceive service quality. These findings align with established service quality models, particularly SERVQUAL, and confirm that improving both operational consistency and physical presentation can enhance customer loyalty and trust. Overall, the results emphasize the need for continuous improvement in service delivery and infrastructure to maintain a competitive edge in the banking industry.

5.1 Recommendations

It is recommended that Jaiz Bank strengthens its reliability by implementing more robust service protocols and performance monitoring systems to ensure that services are consistently delivered right the first time. This can involve continuous training for staff on customer service standards, efficient handling of complaints, and maintaining accurate records of transactions. By institutionalizing these practices, the

bank can foster greater trust and loyalty among its customers, thereby enhancing long-term satisfaction and reducing service-related grievances.

The bank should also invest further in enhancing its tangible elements, particularly the physical environment and staff presentation. Regular upgrades to office equipment, improved aesthetics of customer service areas, and enforcing a professional dress code can greatly improve customer perception. Additionally, incorporating technology such as digital display boards, selfservice kiosks, and mobile banking support at the branch can modernize the customer experience and distinguish Jaiz Bank as a forward-thinking, customer-focused institution.

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