

ORGANIZATIONAL CULTURE AND CUSTOMERS' SATISFACTION IN THE NIGERIAN BANKING INDUSTRY

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Abstract

This study examined the effect of organizational culture on customers' satisfaction among the customers of the Nigerian banking industry, Benin City. Specifically, it assessed the relationship between firms' involvement, firms' consistency, firms' adaptability and firms' mission on customers' satisfaction in the Nigerian banking industry, Benin City. The survey research design was adopted for this study. The population of the study covered all customers in the Nigerian banking industry, Benin City. A total of four hundred copies of the questionnaire were distributed and retrieved. A stratified random sampling procedure was used in administering the questionnaire to selected banks in Benin City. The data collected through questionnaire administration was analyzed using descriptive statistics such as frequency distribution, mean and standard deviation. Multiple regression analysis was used to test the null hypotheses and estimate the research models with Statistical Package for Social Sciences (SPSS) Version 24. The study found that there is a significant positive relationship between firms' consistency, firms' adaptability, firms' mission and customers' satisfaction while a significant negative relationship exists between firms' involvement and customers' satisfaction among the customers of the Nigerian banking industry, Benin City. The study recommends that organizations need to adapt quickly and involve customers in their decision-making processes, the firms need to be consistent about their core values, ensure agreement, coordination and integration of all its processes among all its people while ensuring that their strategic direction and intent, goals and objectives, vision centers on customers' satisfaction.

Keywords: Organizational Culture, Customers' Satisfaction, Firms' Involvement, Firms' Consistency, Firms' Adaptability and Firms' Mission

JEL Classification: M10, M30, M39

1. INTRODUCTION

Customer satisfaction is among the group of factors that plays a vital role for continued customers' goodwill and loyalty in an organization (Bokharaeian & Joybari, 2013). This is not solely enough, because the desirable implementation of customer-based strategies requires coordination with the available organizational culture. Beidokhti and Ghaderi (2011) noted that there is a unique culture in every organization which shows the people the way of understanding and addressing events and this should be a customer-based culture; supportive of customers and their satisfaction. Institutions must pay attention to the determination of influential factors and indexes that affects the satisfaction of their customers and design their service strategies such that it provides the most satisfaction for customers in application and implementation (Chuah, Rauschnabel, Marimuthu, Thurasamy, & Nguyen, 2017). Organizational culture can be used as a powerful tool for the reinforcement of organizational behavior appropriate to customer-based strategy (Bokharaeian & Joybari, 2013).

When organizations try to attract and retain customers and improve their relationships with customers over time, they are aiming at the satisfaction of the customers (Zineldin, 2006). The organization's products or services must satisfy the customers, and this is the key to the organizations' success and long-term competitiveness. To fulfil the expectations of the customers, retain them and improve the organization's effectiveness in the process of service delivery, the knowledge of customer satisfaction becomes a critical necessity for organizations. Organizations must understand the perceptions of the customers and take actions that fulfil customers' needs by identifying their strengths and weaknesses and map out future strategies for the progress and improvement of the work practices and processes used within the organization (Petersen, Kumar, Polo & Sese, 2018). Organizations must understand how customers view their organization's strengths as this can result in quality service delivery which will be reflected in the upgrade of products and services it offers and fulfils the customer's social, personal and physical expectations regarding service quality as the customers' view is more objective (Gillespie *et al.*, 2007).

Customers put high pressure on service organizations to provide and deliver a cheap, innovative and high-quality service (Bolton & Christopher, 2014). They develop new needs and expectations which directly push service organizations to compete and strengthen their capability to satisfy the customers as these rapid changes happen because of the development of the information society (Ambrož & Praprotnik, 2008). The customer is well-informed, goal-oriented and wants to participate actively in the process of creation and consummation of the service to expand the field of his satisfaction. Moreover, new customers have access to similar services at the same time and hence there is the possibility to benchmark the service of one provider to the services of other providers (Ambrož & Praprotnik, 2008).

Haffar, Aziz and Ghoneim (2019) assessed that the new customer has the power to decide which organization will survive and which organization will not. Such a competitive environment pushes service organizations to search for new and innovative ways to satisfy customers as well as orchestrate new factors of organizational effectiveness. An organization must understand its competitive advantages and its position in the market based on a clear mission (Ahmad, Zakaria & Omar, 2018). It is not enough to provide a customer with a contracted service but service organizations should deliver service timely and effectively accompanied with feelings of comfort and joy, and the possibility of customer inclusion in the service that he or she wants to buy (Hensher, 2015). These new demands can be fulfilled when a service organization has a customer-oriented organizational culture, which is in a constant flux of innovation (Ambrož & Praprotnik, 2008).

Majority of the organizations in the banking sector are seen to be customer-centric but often, they are not. Most decisions taken about the customers do not really involve the customers in the decision making process (Beidokhti & Ghaderi, 2011). This is because they mostly use customers' survey, and this may not be able to elicit the needed information upon which management of these banks can make concrete decisions. Also, information from customer groups and their representatives are not used which would have been more useful for these banks to make concrete decisions (Bokharaeian & Joybari, 2013).

Organizational culture refers to a set of relatively uniformly held perception of an organization. They are usually stable characteristics articulated by common beliefs resulting in a unique organizational style of that organization and differentiation from other similar organizations and can be experienced by all members of an organization i.e. customers, partners and stakeholders understand, resonate and value its performance based on this instituted culture (Schein, 2005; Hatch & Cunliffe, 2006; O'Donovan, 2007; Marovanidze, 2016).

World-class businesses know that high quality of products and services and customer satisfaction are means of achieving survival, growth, and profitability in the marketplace. To attain that goal, the top management in the organization, including the CEO, needs to establish a complimentary organizational culture, that will create a system of shared values, assumptions, beliefs, and norms centered on customers' satisfaction (Eriksson & Svensson, 2015). This means that the glue that unites members of an organization together revolves around customers' satisfaction, thus making this value important for survival. As in many other private and public service organizations, competitive advantage is strongly attached to and dependent upon customers' satisfaction. They develop new needs and expectations which directly push service organizations to compete and strengthen their capability to satisfy their customers (Marovanidze, 2016).

2. STATEMENT OF THE RESEARCH PROBLEM

Customer satisfaction is a complex phenomenon that cannot be collapsed into a single satisfaction index (Ambrož, & Praprotnik, 2008). The customer ultimately judges the strength of his or her relationship with a service provider on the totality of experiences with the company. Linking organizational culture and customer satisfaction creates some empirical problems (Gillespie, Denison, Haal, Smerek & Neale, 2008). Customers who are satisfied with the quality of relations and services offered by an organization's employees will be more satisfied with the quality of the service of that organization (Solnet, 2007).

Customers' satisfaction directly affects organizational profitability, taking customers away from competitors, the encouragement of customers' frequent transactions with the bank, enhancing business reputation, the reduction of costs used for attracting new customers, and the acquisition of competitive advantage (Liat & Chiau, 2015). The achievement of such important goals requires active organizations in the banking industry to pay more and more attention to customers' satisfaction and the employment of customer-orientation strategies (Liat & Chiau, 2015). Paying attention to the organization from the perspective of organizational culture is a relatively new phenomenon in the field of organization and management research (Denison & Mishra, 2005; Nikpour, 2017).

Omogbe and Osarenwindu (2012) identified some models of organizational culture to include Hofstede's (1992) model, Deal and Kennedy (2000) model, and Denison's (2000) model. Denison's model tends to explain the impact of organizational culture on customers' satisfaction in a more detailed form using more constructs or dimensions to explain each of the variables. In this model, organizational culture is divided into four dimensions: participation, adaptability, compatibility, and mission (Denison, 2000). The maximum achievement for most organizations is related to job involvement and organizational mission while the minimum achievement is associated with adaptability and compatibility within the organization. (Gillespie *et al*, 2008).

Consequently, Beidokhti and Ghaderi (2011) did a review of existing literature and noted that very few studies have been conducted on organizational culture and customers' satisfaction in the banking industry while carrying out their study in Bank Melat, Iran. Organizational culture has been investigated and compared with other variables of organizational performance such as job satisfaction, organization-individual uniqueness among others but less attention has been paid to relating customers' satisfaction to organizational culture (Solnet, 2007).

This study investigates the relationship between organizational culture and customers' satisfaction based on Denison's Model of organizational culture which is newer and more encompassing than formerly applied models. By this, the differences in the relationship between the individual features of organizational culture and

customer satisfaction factors via the indexes of organizational culture are investigated. Thus, the study examined organizational culture and customers' satisfaction in the banking industry in Benin City, Edo State.

To the best of the researchers' knowledge, studies and findings of organizational culture and customers' satisfaction have emanated from developed economic environments but very little is known about its relevance and applicability in a developing one such as Nigeria, more specifically its' banking industry. It is against this background that this current study tries to investigate the relationship between organizational culture and customers' satisfaction in the banking industry in Benin City, Edo State, Nigeria using the Denison's model of organizational culture.

2.1. OBJECTIVES OF THE STUDY

The broad objective of this study is to investigate the influence of organizational culture and customers' satisfaction in the Nigerian banking industry, Benin City while the specific objectives are to:

- i). examine the extent to which firms' involvement (empowerment, team orientation, capability development) influences customers' satisfaction in the Nigerian banking industry, Benin City;
- ii). determine the relationship between firms' consistency (core value, agreement, coordination and integration) and customers' satisfaction in the Nigerian banking industry, Benin City;
- iii). investigate the extent to which firms' adaptability (creating change, customer's focuses, organizational learning) affects customers' satisfaction in the Nigerian banking industry, Benin City; and
- iv). Ascertain the relationship between firms' mission (strategic direction and intent, goals and objectives, vision) and customers' satisfaction in the Nigerian banking industry, Benin City.

2.2. RESEARCH HYPOTHESES

To address the research questions and objectives of this study as stated above, the following hypotheses formulated and stated in the null form will be tested.

- i). There is no significant relationship between firms' involvement (empowerment, team orientation, capability development) and customers' satisfaction in the Nigerian banking industry, Benin City.
- ii). There is no significant relationship between firms' consistency (core value, agreement, coordination and integration) and customers' satisfaction in the Nigerian banking industry, Benin City.
- iii). There is no significant relationship between firms' adaptability (creating change, customer-focused, organizational learning) and customers' satisfaction in the Nigerian banking industry, Benin City.

- iv). There is no significant relationship between firms' mission (strategic direction and intent, goals and objectives, vision) and customers' satisfaction in the Nigerian banking industry, Benin City.

3. LITERATURE REVIEW

3.1. CONCEPT OF ORGANIZATIONAL CULTURE

Organizational culture can be conceptualized as a system of common beliefs, values, norms and rules in an organization that conducts the behavior and emotions of its members (Alas & Mousa, 2016). It is manifested in the way that organizations' members work, perform tasks and in the way that decisions about important concerns of the organization are expressed. It articulates the organizations' policy, strategy and procedures. Among other things, it gives meaning to the success of the organization and creates a unique picture of the organizational environment (Hofstede *et al*, 2005). Marovanidze (2016) defined organizational culture as a relatively uniform perception held of the organization, it has common characteristics, it is descriptive, it can distinguish one organization from another, and it integrates individuals, groups and organization systems variables. Organizational culture refers to a set of some commonly experienced stable characteristics of an organization that constitutes the uniqueness of that organization and differentiates it from others. Common, and at the same time divided images of an organization, articulated by common beliefs, create a unique organizational style. It is the image of the way that an organization and its customers, partners and stakeholders understand, resonate and value its performance (Schein, 2005; Hofstede *et al*, 2005; Hatch & Cunliffe, 2006; O'Donovan, 2007). Many studies show that organizational culture is one of the most important factors with an influential role in the determination of organizational performance (Gillespie *et al*, 2007; Zhang, & Li, 2016). Alas *et al*, (2016) even argued that organizational culture has proven to be an enduring concept in predicting performance in an organization.

Organizational culture is the set of important assumptions, often unstated that members of an organization share (Moskovich, 2021). There are two major assumptions in common: beliefs and values. Beliefs are assumptions about reality and are derived and reinforced by experiences. Values are assumptions about ideals that are desirable and worth striving for. When beliefs and values are shared in an organization, they create a corporate culture (Akhtar, Ibrahim, Riaz, & Hussain, 2015). Organizational culture has been defined as the specific collection of values and norms that are shared by people and groups within an organization and that control the way they interact with each other and with stakeholders outside the organization (Akhtar *et al* 2015). Organizational values are beliefs and ideas about what kind of goals members of an organization should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goals. Organizational values develop organizational norms, guidelines and expectations that prescribe appropriate kinds of behavior exhibit by employees

in particular situations and control the behavior of organizational members towards one another. Organizational culture is defined as a system of common beliefs, values, norms and rules in an organization that conduct the behavior and emotions of its members (Marovanidze, 2016). It is manifested in the way that members work, perform tasks and in the way that decisions about important concerns of the organization are expressed. It articulates the organizations' policy, strategy and procedures. Among other things, it gives meaning to success and creates a unique picture of the organizational environment (Schein, 2005). It is common and at the same time divided images of an organization, articulated by common beliefs, it creates a unique organizational style., it is the image of the way that an organization and its customers, partners and stakeholders understand, resonate and value its performance (Cunliffe, 2006; Hatch & Schein, 2005; Hofstede *et al*, 2005; O'Donovan, 2007).

Schein (2005) defined organizational culture as a pattern of the shared basic assumption that is learned by a group as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and, taught to new members as the correct way they perceive, think, and feel about those problems. Organizational culture is generally considered to be, at its deepest level, a cognitive phenomenon, the collective programming of the mind (Hofstede *et al*, 2005), and the basic assumptions and beliefs that are shared by members of an organization, that operate unconsciously (Schein, 2005). However, though organizational culture may reside in the collective minds of organizational members, it is manifested in tangible ways, such as behavior throughout the organization (McLean, Antony, & Dahlgaard, 2017).

Many researchers have confirmed the relationship between organizational culture and customer satisfaction (Kwantes & Boglarsky, 2007; Alghamdi, 2018; Alwahaishi & Amine, 2018; Denzin & Lincoln, 2018). Some scholars have investigated culture from a strategic perspective and have presented culture as a source of competitive advantage (Setyawati, Nimran, Zulkhirom, & Kumadji, 2014; O'Neill & Scholl 2016). McLean *et al* (2017) focused on the relation between the organizational culture and the quality of services. The study showed that there is a close relationship between a quality service system and organizational culture.

Zhang and Li (2016) related organizational culture to different national contexts and showed that organizational culture cannot be studied as a distinctive phenomenon. Drosos, Tsotsolas, Chalikias, Skordoulis and Koniordos (2015) investigated service organizations and found that different service organization cultures are effective in different contexts. Alghamdi (2018) researched the relationship between organizational culture and performance in three industrial organizations and confirmed that their culture distinctively and uniquely affected their performance. It has been recently asserted that organizational culture is effective only in certain circumstances (Demir, Ayyildiz & Erturk, 2011).

Trice and Beyer, (1993) cautioned that although organizations may have distinctive cultures, it would not be wise to consider that an organization has a single, homogeneous culture. They argued that various scholars have commented that most organizations have multiple cultures embedded within an encompassing or complete culture that is labelled as subcultures. Subgroups in organizations can create subcultures that build specific networks of meaning and at the same time remain associated with the ideologies and values of the organization's leadership (Haffar *et al.*, 2019). The fact that the impact of cultures and subcultures differs in predicting an organization's performance leads us to an investigation of the relationship between the perceptions of the role of the organizational culture of the employees and the customers of the organization. Amoako, Appiah-Adu and Tagoe (2019) suggested that employees can predict customers' perceptions of many determinants of service quality. They are particularly accurate in service quality areas such as courtesy and responsiveness. Setyaningrum (2017) revealed that customers and employees often perceive organizational effectiveness differently.

3.2. TYPES OF ORGANIZATIONAL CULTURE

Like varied personalities, there are different types of organizational cultures that function based on the method that is best suited to the core businesses of organizations.

Hofstede (1992) looked for national differences between over 100,000 of IBM's employees in different parts of the world in an attempt to find aspects of culture that might influence business behavior. In analyzing cultural types, he identified power distance, uncertainty avoidance individualism versus collectivism, masculinity versus femininity, restraint versus indulgence and time orientation as the six dimensions in which different types of organizational culture can occur.

Morden, (2017) measured organizations in respect of feedback and risk. Quick feedback means an instant response and risk represents the degree of uncertainty in the organization's activities.

Deal and Kennedy (2000) were able to suggest four classifications of organizational culture: The Tough-Guy Macho Culture in which feedback is quick and the rewards are high. This can be a stressful culture to operate in. The next classification is The Work Hard/Play Hard Culture, which is characterized by few risks, all with rapid feedback. This is typical in large organizations, which strive for high-quality customer service. Also, there is The Bet your Company Culture, where big stakes decisions are taken, but it may be years before the results are known. Typically, these might involve development or exploration projects, which take years to come to fruition, such as oil prospecting. Lastly, The Process Culture occurs in organizations where there is little or no feedback. People become bogged down with how things are done not with what is to be achieved. This is often associated with bureaucracies.

3.3. DIMENSIONS OF ORGANIZATIONAL CULTURE

Several dimensions of organizational culture have been put forward in the recent past. Under this subsection, some of these dimensions are briefly considered.

3.3.1. POWER CULTURE DIMENSION

Power-oriented culture is a dimension of the organizational culture model. In any given organization there is a need to use power to exercise control and influence behavior. Sabri (2013) defined power-oriented culture as an organizational culture that is based on inequality of access to resources. Eccles, Ioannou and Serafeim (2012) stated that power culture has a single source of power from which rays of influence spread throughout the organization. This means that power is centralized, and organizational members are connected to the center by functional and specialist strings (Narayana, 2017). This type of organizational culture can also be regarded as being rule-oriented in the sense that it focuses on respect of authority, rationality in procedures, division of work and normalization (Harris & Mossholder, 1996). The center is formal authority and holds the power to control and influence activities within the organization

3.3.2. ROLE CULTURE DIMENSION

Popa (2015) defined role-oriented culture as substituting a system of structures and procedures for the power of the leader. This type of culture focuses mainly on job description and specialization. In other words, work is controlled by procedures and rules that spell out the job description, which is more important than the person who fills the position (Mba, 2014). Denison and Spreitzer (1991); Langer and LeRoux (2017) stated that the strength of a role culture lies in its functions or specialties (finance, purchasing, production and so forth) which can be thought of as a series of pillars that are coordinated and controlled by a small group of senior executives (the pediment). This implies that the foundation and pillars of such an organization are the formalized and centralized functions; which are controlled by roles and communication procedures (Augustina, Worlu, Oluseye, & Harriet, 2017). This kind of organization is often stereotyped as bureaucratic because of its mechanistic procedures.

3.3.3. ACHIEVEMENT CULTURE DIMENSION

Sabri (2013) defined achievement-oriented culture as the aligned culture which lines people up behind a common vision or purpose. Achievement culture is often referred to as task culture, which entails that organizational member's focus on realizing the set purpose and goals of the organization. In the views of Hellriegel and Slocum (2009); Narayana (2017), a task culture is one in which power is somewhat diffused, being based on expertise rather than position or charisma.

The organizational structure is like a net, with some of the strands of the net thicker and stronger than others (Harris & Mossholder, 1996). Power is allocated based on short-term horizons, such as project classifications. The main strategic

objective of this culture is to bring the right people together, to achieve the organizational goals (Ukaidi, 2016). This suggests that the achievement-oriented culture is similar to team orientation as a characteristic of organizational culture.

3.3.4. SUPPORT CULTURE DIMENSION

The support-oriented culture dimension differs from the achievement-oriented culture which emphasizes teams because it promotes individuals as the central point in the organization (Ahmadi & Saeedi, 2015). Gallagher, Christopher and Linden (2008); Carlos Pinho, Paula Rodrigues, and Dibb (2014) defined support-oriented culture as an organizational climate that is based on mutual trust between the individual and the organization. Thus, support-oriented organizational culture is often referred to as person-oriented culture. These organizations are normally small, and people have worked together for a long time and have managed to build up personal relationships (Omogbe & Osarenwindu, 2012). The relationships are characterized by mutuality and trust which bind people together. Therefore, the relationship exists to serve the needs of the members. In this type of culture, there is minimum formal and central power that replaces management control with consensus decision making (Ojo, 2010). Communication is often verbal or informal and usually flows in all directions.

3.3.5. COMPETING VALUES FRAMEWORK DIMENSION

The academic literature widely believes that different organizations have distinctive cultures (O'Donnell, 2006; Omogbe & Umemezia, 2017). One classification of culture types is put forward in Bradley and Parker's (2006) Competing Values Framework (CVF), based on work by Quinn and Rohrbaugh (1983) also cited by Fedlu (2019). The CVF has been adopted in some studies to investigate organizational culture (Harris & Mossholder, 1996; Omogbe & Umemezia, 2017).

The CVF examines the competing demands within organizations between their internal and external environments on the one hand and between control and flexibility on the other (Bradley & Parker, 2001). Organizations with an internal focus emphasize integration, information management and communication, whereas organizations with an external focus emphasize growth, resource acquisition and interaction with the external environment (Omoniyi, Salau & Fadugba, 2014). On the second dimension of conflicting demands, organizations with a focus on control emphasize stability and cohesion while organizations with a focus on flexibility emphasize adaptability and spontaneity. These two dimensions of competing values map out four major types of organizational culture revealed in theoretical analyses of organizations (Nathan, Yi, Görgényi, Victor, Gonda, & Farkas, 2019).

3.4. THE DENISON'S MODEL OF ORGANIZATIONAL CULTURE

The values and beliefs of an organization give rise to a set of management practices, which are concrete activities usually rooted in the values of the

organization. These activities stem from and reinforce the dominant values and beliefs of the organization. The model posits that there are four important cultural traits: involvement, consistency, adaptability and mission.

3.4.1. INVOLVEMENT TRAIT

Involvement is the degree to which individuals at all levels of the organization are engaged in the pursuit of the organization's mission and work collaboratively to fulfil organizational objectives (Abuzarqa, 2019). This trait consists of empowering employees, creating a team orientation among employees and building their human capability. Organizations empower their people, build their organizations around teams, and develop human capability at all levels (Kofi-Poku & Owusu-Ansah, 2013). Executives, managers, and employees are committed to their work and feel that they *own* a piece of the organization. People at all levels feel that they have at least some inputs into decisions that will affect their work and that their work is directly connected to the goals of the organization (Kofi-Poku & Owusu-Ansah, 2013). When capability development is higher than empowerment, this can be an indication that the organization does not entrust capable employees with important decision making that impact their work. Capable employees may feel frustrated that their skills are not fully utilized and may leave the organization for better opportunities elsewhere if this is not dealt with. On the other hand, when empowerment is higher than capability development, this is often an indication that people in the organization are making decisions that they are not capable of making. This can have disastrous consequences and often happens when managers confuse empowerment with abdication. When team development is higher than empowerment or capability development, it indicates that there cannot be much substance to the team. The team is likely to go about their daily activities without a real sense of purpose or without contributing to optimal organizational functioning (Abuzarqa, 2019).

Firm's Empowerment and Customers' Satisfaction

Firm empowerment talks about the increase in the organization's responsiveness towards the problems or issues. Also, it is an increase in the productivity of employees as he is completely engaged with the firm and takes decisions for the betterment of the organization as a whole. Most organizations understand the basic truth that even the best customer service strategies can be derailed if customer-facing employees do not do their part (Abuzarqa, 2019). Your workforce is the lifeblood of the company and your primary point of contact with consumers.

Employees can make the company; the product and the customers' experience look fantastic or not. When service suffers, the challenge is not in deciding how valuable your employees are. It is in determining your employees are not executing the customer service strategy you have laid out. All too often, bad customer service is written off as apathy, laziness or an unwillingness to comply with

company expectations (Abuzarqa, 2019). That may be accurate, but the reality is that these problems are usually symptoms of a different issue entirely a lack of employees' empowerment. If the people you hire to interface directly with customers do not have the authority or the resources to ensure a positive customer experience, it is virtually certain they will not be able to deliver superior service (Abuzarqa, 2019). Conversely, if an employee is put in a position to succeed and meet the customers' needs at every touchpoint, your chances of maintaining a contented customer base increase exponentially. It is an imprecise science that varies depending on your company, product, industry and a host of other factors. However, there are a few employee empowerment strategies that transcend industry, product and the like.

Authority is the first thing you must evaluate to ensure customers' satisfaction; the employees should have the ability and the autonomy to provide the best service possible. Meaning the employees should have the latitude to decide and provide the customer with the best service possible. Training will not provide the best possible experience for your customers if you have not provided excellent training to your employees. A well-trained employee will feel comfortable, confident, and empowered during customer interactions. He will not hesitate to answer questions, fix issues, and troubleshoot because he feels secure in the training he has received from the organization. With that much training, the staff feel comfortable assisting customers and providing a positive experience.

Team Orientation and Customer Satisfaction

Team orientation refers to a state of being directed as a team (Anton, Arlrajah & Opatha, 2012). It also refers to the extent to which the employees of a company have directed and committed their energy towards teamwork. Team orientation is the process of working collaboratively with a group of people to achieve a goal. Teamwork is often a crucial part of a business, as it is often necessary for colleagues to work together and put in their best in any circumstance. Providing top value and service to the customer is not a one-ticket, one representative process anymore. It is everyone's job in the organization to bring value to the customer, and one can do a better job as a team rather than individually. It is really important to collaborate and bring people to work as a team (Anton *et al.*, 2012). Collaboration allows bringing in experts to solve the issues for the customers and enhance their overall satisfaction. Managing a customer's account can be incredibly challenging; therefore, it is important to represent the team to the customer. Take a leadership role in leading the team to meet customers' expectations (Anton *et al.*, 2012). One should also challenge and encourage the team to think, share ideas and strategies to build a business. Given an opportunity regardless of the role each member in the team is assigned, one can come with a strong idea that can transform the business. Never underestimate anyone's abilities, focus on strengths and help others succeed. Together as a team, develop a 'Service Promise', or similar, which captures a shared

vision of what all want to achieve in terms of service quality. Communicate that promise widely to the team and customers.

Capability Development and Customer Satisfaction

Capability development can be seen as professional development (skills-based training and knowledge-based) of the individual or team through a range of strategies or activities that aim to achieve current organizational goals, meet future challenges and build capacity for change (Yeung & Berman, 2003). Customers' satisfaction and capability development have received considerable attention. Employees can develop and maintain a customer-oriented attitude and implement marketing perspectives into the internal process of their organization. Bowen (2005) considered that capability development function can simultaneously; positively influence internal and external customers' satisfaction. Yeung and Berman (2003) proposed a model to verify the capability development to improve employees' satisfaction and the competency of an organization, which subsequently influences customers' and shareholders' satisfaction. Bowen (2005) also confirmed the effect of capability development on the satisfaction of internal and external customers.

3.4.2. CONSISTENCY TRAIT

Consistency is the organization's core values and the internal systems that support problem-solving, efficiency, and effectiveness at every level and across organizational boundaries (Abuzarqa, 2019). Organizations also tend to be effective because they have strong cultures that are highly consistent, well-coordinated, and well-integrated (Abuzarqa, 2019). The fundamental concept is that implicit control systems, based upon internalized values, are a more effective means of achieving coordination than external control systems which rely on explicit rules and regulations (Kofi-Poku & Owusu-Ansah, 2013). Behavior is rooted in a set of core values, and leaders and followers are skilled at reaching an agreement even when there are diverse points of view. This type of consistency is a powerful source of stability and internal integration that results from a common mindset and a high degree of conformity (Abuzarqa, 2019). When an agreement is lower than core values and coordination, this tends to indicate that the organization may have good intentions but may disintegrate when conflicts or differing opinions arise. During discussions, different people might be seen talking at once or ignoring the input of others, and withdrawal behaviors might be observed. The result is that nothing tends to get resolved and the same issues tend to persist.

Core Values and Customer Satisfaction

Core values are the fundamental beliefs of a person or organization; these guiding principles dictate behavior and can help people understand the differences between right and wrong. Core values also help companies to check if they are on the right path and fulfilling their goals by creating an unwavering guide. Companies strive to provide exceptional customer service through flexible scheduling, quality services, efficient services, and innovative solutions resulting in value to the

customer and company. For example, customer focus exists to take care of customers' financial needs. It is believed that achieving complete customer satisfaction through service excellence is the key to success. The customer is considered first in all decision-making in any company, diverse groups of customers are recognized and served according to their distinctive needs, companies build and sustain relationships that are satisfying to customers and innovate to anticipate customers' future requirements.

Agreement and Customer Satisfaction

The agreement is a concordance of mindsets and will which translate into a similar opinion. Customer support agreements are one of the strongest ways to build customer satisfaction. For the same reasons that customers like Flat Rate pricing systems, they also like customer support agreements because they have a clear picture of what their owning and operation cost is going to be. Many customers now require a CSA to be offered when they go out for a bid on equipment. Some dealerships can also be excluded from bidding on equipment either because they did not want to offer customers' satisfaction. It is a contract that documents operational and interpersonal relationships, establishes mutual expectations, and provides a standard for measuring performance. Organizations that have such systems in place achieve higher customer and employees' satisfaction ratings.

Coordination and Integration

Coordination and integration can be seen as refocusing on the outcome and results, rather than activity and process. It requires comprehensive organizational alignment to move from coordination to integration. Coordination and integration are often used as mechanisms of coordinating any administrative tool for achieving integration among different units within an organization.

3.4.3. ADAPTABILITY TRAIT

Adaptability is the ability of the company to scan the external environment and respond to the ever-changing needs of its customers and other stakeholders (Kofi-Poku & Owusu-Ansah, 2013). Organizations hold a system of norms and beliefs that support the organization's capacity to receive, interpret and translate signals from its environment into internal behavior changes that increase its chances for survival and growth (Puni, & Bosco, 2016). Ironically, organizations that are well integrated are often the most difficult ones to change. Adaptable organizations are driven by their customers; they take risks, learn from their mistakes and have the capability and experience to create change (Kofi-Poku & Owusu-Ansah, 2013). When customer focus is higher than creating change and organizational learning, this signifies that the organization may be good at meeting customers' demands further recently, but it is unlikely planning for future customer requirements or lead customers to what they may want in the future. However, when organizational learning and creating change are higher than customer focus, there is an indication

that the organization is good at recognizing best practices and creating new standards in the industry but has difficulty in applying their learning to their customers.

Customer Focus and Customer Satisfaction

Customer focus is paying keen attention to the needs and opinions of customers. It is also the ability to consistently build a long-term relationship based on quality delivery of service, product or value. The essence of customer focus is building a relationship with your customers that they would like to continue. Customer satisfaction is the cornerstone of any customer-focused business. Bringing people into your store and ensuring their experience is satisfying requires you to offer money-saving deals, train your employees and ensure that customers are happy with their purchases. Going above and beyond to ensure the customer has a pleasant experience requires your employees to assist the customer whenever needed. Courtesies and cultural compliments should be shared with the customers. The attitude of employees often impacts the business. Customers simply will not return to a business that employs smug, negative and rude people.

Organizational Learning and Customer Satisfaction

A learning organization is an organization that uses all thinking, knowledge and experience powers of the organization for its development to create and manage changes (Ambrož & Praprotnik, 2008). Organizational Learning refers to the processes, mechanisms and methods of realizing learning within the organization to develop learning organization and which are: enablers, culture and the environment. Enablers are factors that help the organization to become a learning organization by adopting conscious policies, using Information Technology and encouraging learning in all processes by the behavior of constructive culture managers (Ambrož & Praprotnik, 2008). Culture and the environment of learning will lead to the creation of a learning organization when there are enough markers of culture which include the biggest obstacle to organizational learning which is the creation of an empire and use of information as power due to pride and prejudice when learning organizations create different organizational environments to allocating time and money or by sharing information and experience to invest, but the values and beliefs that are entered into conversations and working life of people express vital items for the organization in language, speech, and behavior of individuals in higher levels.

3.4.4. MISSION TRAIT

The mission is the degree to which the organization and its members know where they are going, how they intend to get there, and how everyone can contribute to the organization's success. Successful organizations have a clear sense of purpose and direction that defines organizational goals and strategic objectives. They express the vision of how the organizations will look in the future (Kofi-Poku & Owusu-Ansah, 2013). When an organization's underlying mission changes, changes also occur in other aspects of the organization's culture. When strategic direction, intent and vision are higher than goals and objectives, this indicates that the organization

may have a difficult time executing or operationalizing its mission. There may be brilliant visionaries who have a difficult time translating dreams into reality. When goals and objectives are higher than strategic direction, intent and vision, it often indicates that the organization is good at execution but lacks a real sense of direction, purpose or long-range planning.

Firms' Goals and Objectives and Customers Satisfaction

Goals are general guidelines that explain what you want to achieve in your organization. They are usually long-term and represent global visions such as protect public health and safety. Objectives define strategies or implementation steps to attain the identified goals. Unlike goals, objectives are specific, measurable, and have a defined completion date. They are more specific and outline the 'who, what, when, where, and how' of reaching the goals. The goals are straightforward: Customer satisfaction through continuous improvement towards zero defects in every area of operation. They are committed to meet customers' requirements in terms of quality and service. To achieve this, they build excellence into the product from concept to delivery and beyond.

Vision and Customer Satisfaction

Vision is the ability to think and plan for the future, using intelligence and imagination, especially in business. On the other hand, *vision* is a clear, comprehensive 'photograph' of an *organization* at a point in the future. It provides direction because it describes what the *organization* needs to be like, to be successful in the future. A *vision* describes what you are trying to achieve in the future. *The vision* statement outlines what the *organization* wants to be as it concentrates on the future and is a source of inspiration that provides clear decision-making criteria.

3.5. CONCEPT OF CUSTOMER SATISFACTION

Customer satisfaction is an organization's ability to attract and retain customers and to improve customer relationships over time (Zineldin, 2006). It is often seen as satisfaction with an organization's products or services. It is also considered to be the key to success and long-term competitiveness (Petersen, Kumar, Polo & Sese, 2018). The knowledge of customer satisfaction is the source for the fulfilment of customer expectations, the informed source for gaining their retention and the source for studying organizational effectiveness in the process of service delivery. An organization can decide on the actions required to meet customers' needs if it understands perceptions. It can also identify its strengths and weaknesses and map out the strategies for future progress and improvement of the work practices and processes used within the organization (Petersen, Kumar, Polo & Sese, 2018).

There is no universal definition of customer satisfaction because it is based on circumstances and diverse views and it is the outcome of individual customer judgment (Li, Lu, Hou, Cui, & Darbandi, 2021). Researchers of customer satisfaction have developed different concepts and different views of organizational

performance outcome (Hofstede, Hofstede, & Minkov, 2005; Schein, 2005; Hatch & Cunliffe, 2006; O'Donovan, 2007). Wilson (2002) argued that customer satisfaction is vague and complex, and it often consists of various components that are measured with different methods under different conditions. Customer satisfaction is an individual category since the customer tacitly understands it in his unique way (Schein, 2005). This means that customer satisfaction can be understood as a web of psychological, social and physical variables, which correlate with the notion of a satisfied customer.

Telci, Maden and Kantur (2011) see customer satisfaction as a cognitive construct and a psychological state. Cheng, Lee, Chen, Lien, Chien and Huang (2016) argued that customer satisfaction is primarily an emotional state and the outcome of the long-term relationship between customers and service providers. Johnson, Plewa, Conduit and Quester (2014) showed that the emotional dependency of employees fosters their efforts to satisfy customers. Kimura (2017) proposed a simpler definition of customer satisfaction based on the degree of customer needs and expectation satisfaction, which directly impacts the degree of customer dissatisfaction. Customer satisfaction measures future customer expectations and quality; it measures what the customer should expect from the service in the future, which is more conceptual. The outcome of both measures is the relationship between expectations and performance (Lai, Chu, & Petrick, 2016). Empirical analysis has shown that not only the actions of employees fundamental for high-quality delivery of service but also their morale influences consumer satisfaction (Schneider & Bowen, 2010).

Based on intensive research through time, two types of customer satisfaction definitions have emerged. The first type defines customer satisfaction as an outcome of a buying experience (Westbrook & Reilly, 2003). The second type of definition defines customer satisfaction as a benchmark between the real purchase and the purchase expectations of the customer (Schein, 2005). Despite the complexity of defining and measuring customers' satisfaction, customers still have an idea of what satisfaction is to them, even they cannot explain it (Petersen *et al.*, 2018). This is the reason it is so important that the management of a service organization primarily sees the customers' point of view of the organization's strength that results in delivering the service that fulfils the customer's social, personal and physical expectations regarding service quality. Service organizations must consider customer satisfaction as a key leverage point to differentiate themselves from other organizations (Gillespie *et al.*, 2007).

Importance of Customers' Satisfaction to Business

Customers' satisfaction is of importance to business as it influences customers' decisions to repurchase service, helps in the analysis of the product performance/improvement, assists in the prediction of customers' retention, loyalty and profitability, promotes the organization and its product offerings, evaluates the organization's ability to effectively meet customers' needs and expectations,

evaluates customers' future expectations of desired quality and product features, influences banks' profit-earning directly.

3.6. UNDERPINNING THEORY FOR THE STUDY AND EMPIRICAL REVIEW

This study is anchored on the Denison's Organizational Culture theory. The Denison Model of organizational culture highlights four key traits that an organization should master to be effective. These four traits are Mission, Adaptability, Involvement, and Consistency, which measures the behaviors driven by these beliefs and assumptions that create an organization's culture. At the center of this model are the organization's beliefs and assumptions that are deeply held by the organization's members and gives it its' identity that are often hard to access.

3.7. REVIEW OF EMPIRICAL STUDIES

Denison (2000) examined the relationship between corporate culture and performance. He found out that organizations with participative culture performed better than other cultural types as customers are usually included in the decision making processes of the organization.

Bokharaeian and Joybari (2013) examined the relationship between organizational culture and customers' satisfaction in the Iranian banking industry. They used the Denison's Model and the SERVQUAL's model to explore and examine organizational culture and customers' satisfaction. The results of the Spearman's Correlation Test indicated that there is a positive and significant relationship between organizational culture and customers' satisfaction. Mohelska and Sokolova, (2015) investigated the significance of organizational culture in the generation of competitive advantage of customers. They found that organizational culture significantly impacts the generation of customers for the organization which can lead to its' competitive advantage. Bigliardi, Dormio, Galati and Schiuma (2015) investigated the effect of organizational culture on job satisfaction of knowledge workers. Their research showed that all five companies under investigation have shown a level of all three cultures in them. However, one company with a higher level of supportive culture shown a higher level of satisfaction.

Zainol, Ahmad, Rozali, Akhir and Nordin (2016) examined the relationship between organizational culture and customers' satisfaction. They found that a positive relationship exists between customers' satisfaction and employees on word of mouth, empower trust between groups, strengthen social interaction and build sincere personal relations.

Denison and Mirsha (2019) performed research on the relation of organizational culture and organizational effectiveness. In that research, they proposed four hypotheses on positive effects of the four traits of organizational culture namely involvement, consistency, adaptability and mission on organizational

effectiveness. They proved all four hypotheses are valid and all cultural traits will have a positive effect on an organization's effectiveness. Metz, Ilieş, and Nistor, (2020) conducted a study on the impact of organizational culture on customer service effectiveness from a sustainability perspective. The results of the study demonstrated that the company that has a strong culture based on an adequate core value system (shared by company members), innovativeness, effective human capital management practices and customer orientation will have a higher customers' satisfaction. All characteristics ensure the integration of sustainability principles into strategies, policies, and management practices of the company. At the same time, the authors develop a design and analysis model of the impact of organizational culture features on customer service effectiveness, highlighting that the four organizational culture features are good predictors for improving customer service effectiveness, which promotes an ethical business model and sustainable pursuit of economic, social and environmental performance. The study identified a set of good management practices and solutions in the design, operationalization, and monitoring of customer service.

4. METHODOLOGY

The survey research design was adopted as a structured questionnaire was designed and distributed to the respondents. The population of the study consisted of all the customers of the sixteen Nigerian commercial banks quoted on the Nigerian Stock Exchange and operating in Benin City, Nigeria namely Access Bank, First Bank of Nigeria, Fidelity Bank of Nigeria, Stanbic IBTC Bank, Wema Bank, Zenith Bank, Heritage Bank PLC, Guaranty Trust Bank, Keystone Bank, Sterling Bank, Polaris Bank, First City Monument Bank, Unity Bank PLC, Union Bank, United Bank for Africa, Eco Bank Nigeria. The Central Bank of Nigeria (CBN) annual report, December 2019 provided the available data and showed that the total number of customers with verification numbers currently having one or more accounts with these different banks was one million, six hundred and ninety thousand, four hundred and fifty-four (1,690,454) (CBN, 2018). A total of four hundred knowledgeable customers of these commercial banks were conveniently selected and formed the sample size for the study. The sample size was arrived at using the number estimation formula as suggested by Yamane (1967) as calculated below. The use of the formula was to scientifically arrive at an appropriate and considerable sample of customers and respondents were proportionately determined among the banks using a stratified random sampling procedure where twenty-four (24) copies of the questionnaire were distributed each to the banks' customers except customers of First Bank, United Bank for Africa and Union Bank PLC that were given twenty-nine (29) copies of the questionnaire each because these three banks are first-generation banks and have more customers in Benin City, Nigeria.

$$n = \frac{N}{1+N(e)^2}$$

Where:

n= sample size; N= population size; e = percentage level of significance; and N = 1,690,454

$$n = \frac{1,690,454}{1 + 1,690,454(0.05)^2}$$

= 399.905; Approximately = 400.

4.1. SOURCES OF DATA

The research instrument employed in the gathering of data was a structured questionnaire. The data employed in this research is the primary data type which was gotten by the administration of questionnaires to knowledgeable customers of the selected banks from a field survey. The instrument elicited data from the sampled respondents and it consisted of questions about their socio-demographics and the research subject matter. It was adapted from the Denison's Model of organizational culture and designed using a summated rating scale (Likert scale) to measure the degree of agreement by the respondents. It was structured into two parts. Section A prompted personal information about respondents and Section B prompted information on how participatory culture, consistency culture, customers' satisfaction, firm's mission culture and how adaptability culture affects customers' satisfaction in Nigerian banks.

4.2. MODEL SPECIFICATION

For this study, a multiple regression model was performed. This multiple regression econometric model explains the variation in the values of the dependent variable (Customers Satisfaction) based on the change in other independent variables (Participatory, Consistency, Mission and Adaptability). The model was adapted from the Denison's model of organizational culture, as we used the sub-variables as the sub-independent variables and the scale was used to measure how organizational culture affects customers' satisfaction.

The model for this study is expressed in functional form:

$$\text{CUSTS} = f(\text{FIV}, \text{FCO}, \text{FAD}, \text{FMI}) \quad (1)$$

This is further expressed in mathematical form as:

$$\text{CUSTS} = \beta_0 + \beta_1\text{FIV} + \beta_2\text{FCO} + \beta_3\text{FAD} + \beta_4\text{FMI} + \mu_n \quad (2)$$

Where: CUSTS = Customers Satisfaction; FIV = Firm's Involvement; FCO = Firm's Consistency; FAD = Firm's Adaptability; FMI = Firm's Mission; β_0 = Constant; β_1 , β_2 , β_3 and β_4 = Co-efficient and μ_n = Stochastic Disturbance

Our *A priori* expectation was $\beta_1>0$; $\beta_2>0$; $\beta_3>0$; $\beta_4>0$ signifying that an increase in firms’ involvement, firms’ consistency, firms’ adaptability and firms’ mission will lead to an increase in customers’ satisfaction.

4.3. VALIDITY AND RELIABILITY OF THE RESEARCH INSTRUMENT

The validity of the research instrument was established through face and content validity of the instrument as it was given to senior colleagues and lecturers who are experts in the field of marketing. To ensure the reliability of our measuring instrument, the test/retest method was used to determine the reliability of our measuring instrument as the same set of questionnaire was administered on two different occasions to the same group of respondents; after which the scores of the respondents were examined to establish the degree of consistency between them. The Cronbach’s alpha value for each construct as portrayed in the Table is shown below.

Table 1 Reliability Test using Cronbach’s Alpha

S/N	Variables	Number of Items	Test 1 (T1)	Test 2 (T2)	Cronbach’s Alpha Value
1	Firm’s Involvement	6	0.729	0.851	0.790
2	Firm’s Consistency	6	0.611	0.831	0.721
3	Firm’s Adaptability	6	0.714	0.852	0.783
4	Firm’s Mission	6	0.613	0.835	0.724
5	Customer Satisfaction	6	0.730	0.752	0.741

Source: Researcher’s Field Survey, 2021.

4.4. METHOD OF DATA ANALYSIS

All descriptive and inferential statistical analysis were done at a 5% level of significance using a statistical package for Social Sciences (SPSS 24.0).

5. DISCUSSION OF FINDINGS

Table 2 presents the results of the inter-correlation among the variables. In Table 2, all the correlation statistics values are positive, indicating that these variables move in the same direction as customers’ satisfaction. It was observed that INV, CONS, ADAPT and MISS variables in relation to customers’ satisfaction did not exhibit multi-collinearity since none of the variables have correlations more than 0.8 as suggested by Dwivedi (2008).

Table 2: Mean, Standard Deviation and Pearson’s Correlation Coefficient for All Variables

Variables	Mean	Standard Deviation	CUSTS	INV	CONS	ADAPT	MISS
CUSTS	3.725	1.193	1.0000				
INV	3.79	1.1335	.614**	1.0000			

CONS	3.718	1.119	.733**	.810**	1.0000		
ADAPT	3.48	1.199	.733**	.672**	.681**	1.0000	
MISS	3.862	1.067	.691**	.722**	.746**	.665**	1.0000

Source: Researchers' computation based on the field survey 2021 using SPSS 24.0

Table 2 also shows the means of the four constructs use to define organizational culture: involvement, consistency, adaptability and mission. The table reveals that Firm's Mission appeared to be the most visible form of organizational culture (Mean = 3.862; SD = 1.067) while Firm's Involvement, Firm's Consistency and Firm's Adaptability had mean value above 3 the benchmark for a 5-point scale (Mean = 3.79, SD = 1.13335; Mean = 3.718, SD = 1.119; Mean = 3.48, SD = 1.199 respectively) among the customers of the Nigerian Banking industry. The overall mean for organizational culture seems to be high as it had a mean of 3.705 with a Standard Deviation of 1.13). The overall mean for Customers' Satisfaction was 3.725 out of 5.00 (SD = 1.193).

Table 3: Regression Analysis Using Ordinary Least Square Estimation Technique

Model	Unstandardized Coefficients		t-Statistics	Probability Value	Hypotheses
	B	Standard Error			
(Constant)	4.042	.701		5.766	Significant
INV	-.146	.050	-.157	-2.941	Significant
CONS	.404	.054	.417	7.500	Significant
ADAPT	.380	.040	.406	9.408	Significant
MISS	.201	.043	.223	4.662	Significant

R=0.813^a; R Square=0.660; Adjusted R Square=0.657; Standard Error of the Estimate=2.816; F-Stat=192.109; Durbin-Watson=2.261

Source: Researchers' computation based on the field survey 2021 using SPSS 24.0

This study examined the effect of organizational culture on customers' satisfaction among the customers of the Nigerian banking industry, Benin City. This study was based on Denison's Model which is newer and more impeccable than formerly applied models.

Based on this finding, it is revealed that Firm's Mission appeared to be the most visible form of organizational culture among the customers of the Nigerian Banking industry, based on the respondents' mean responses, followed by Firm's Involvement, Firm's Consistency and Firm's Adaptability.

The study revealed a significant negative relationship between firms' involvement and customers' satisfaction among the customers of the Nigerian banking industry, Benin City, as customers may not be fully involved in the strategic planning process of these organizations.

It also found a positive relationship between firms' consistency and customers' satisfaction among the customers of the Nigerian banking industry, Benin City.

This study showed a positive and significant relationship between firms' adaptability and customers' satisfaction among the customers of the Nigerian banking industry, Benin City.

Lastly, this study revealed a positive and significant correlation between firms' mission and customers' satisfaction in the Nigerian banking industry, Benin City.

All the above findings are consistent with the study of Denison (2000) and the study examined the relationship between corporate culture and performance. Denison (2000) found out that the organization with participative culture performed better than other cultural types. This goes to show that organizations should involve customers in their decision-making process to guarantee their satisfaction.

6. CONCLUSION

This study examined organizational culture and its' impact on customers' satisfaction in the Nigerian banking industry in Benin City. From the research carried out, it was revealed that firms' involvement, firms' consistency, firms' adaptability and firms' mission significantly impact customers' satisfaction in the Nigerian Banking industry, and this corroborates the study of Denison (2000). The study identified that firms' involvement, firms' consistency, firms' adaptability and firms' mission affects customers' satisfaction among the customers of the Nigerian banking industry as the customers need to be fully involved in the decision-making processes of the organization, the banks needs to be consistent about its core values, ensure agreement, coordination and integration of all its processes among all its people, adapt quickly so as to be able to satisfy its' customers' numerous and ever-changing needs while maintaining their strategic direction and intent, goals and objectives and vision centered around customers' satisfaction

7. RECOMMENDATIONS

Based on the findings of this study, the following recommendations were made:

- i) Banks need to involve customers in their decision-making processes as this will reduce the cost of readjusting processes and products as they will have been designed with the customers in mind.
- ii) Banks needs to be consistent about its core values, ensure agreement, coordination and integration of all its processes among all its people as this will ensure that there are established procedures and processes about how to satisfy the customer.

- iii) Banks need to adapt quickly as they will be able to satisfy their' customers' numerous and ever-changing needs and this will result in recurring profits, an increasing customer base and a sustainable business.
- iv) Banks should ensure that their strategic direction and intent, goals and objectives, vision centers on customers' satisfaction.

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