

# **ASSESSMENT OF SERVICE QUALITY DELIVERY AND CUUSTOMER SATISFACTION IN THE BANKING INDUSTRY: A STUDY OF GHANAIAAN COMMERCIAL BANKS.**

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## **Abstract**

Due to the emergence of competition, banks are trying their very best to provide competitive products to their customers in order to maintain their customer base. The functional and technical quality of the bank could be used as a leverage to enhance the satisfaction of customers in addition to the customer-oriented service provided and the achievement of responsibilities of service providers. Hence, this examined the effect of technical and functional quality on customer satisfaction as well evaluated the moderating role of customer-oriented service and prosocial behaviors in the quality- customer satisfaction relationship. A quantitative method approach was adopted for this study by using the explanatory research design. A sample size of two hundred and ninety-nine (299) bank customers were used for the quantitative study; while ten (10) respondents were used for the case study. The researcher used the purposive sampling technique for the case study and the simple random sampling method for the quantitative to obtain the sample of respondents. The quantitative data was analyzed using the Statistical Package for the Social Sciences (SPSS) Program. Findings from the regression results revealed that there was a positive relationship between functional quality and customer satisfaction. The effect of technical quality on customer satisfaction was not supported. The results revealed that customer-oriented service did not moderate the positive relationship between functional quality, technical quality and customer satisfaction. Role behavior rather moderated the positive relationship between functional quality and customer satisfaction. Extra role behavior did not moderate the positive relationship between functional quality and customer satisfaction but rather moderated the positive relationship between technical quality and customer satisfaction. The research expects that banks should recruit personnel who are competence and have the ability to explain the service and policies of the bank to the customers. One major implication of the study was that service providers should be courteous and friendly in the discharge of their duties in the banking hall; and banks should recruit personnel who are competence and have the ability to explain the service and policies of the bank to the customers.

**Keywords:** service quality, functional quality, technical quality, customer satisfaction, commercial banks.