

Foreign Students Assessment of Quality of Customer Service In Banking Sector of Turkey Case-Study of VakifBank Anadolu University

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Abstract: The financial sector in Turkey has experienced some growth over the past decades. This has resulted in an increase in competition among banks in the industry as each of the banks tries to capture some portion or greater market share. Competitive advantage is earned by banks when there is innovation in products and services that reflects the customer's expectation. This study examines the quality of customer service delivery of the Vakif Bank Anadolu University branch and also investigates the level of foreign students' customer satisfaction with the bank's products/services. The research employed a cross-sectional research design and mixed research methods. Primary and secondary data were used. The primary data was collected from 100 foreign students of Anadolu University Vakif Bank customers with a questionnaire and the students were selected randomly and conveniently while the data was analyzed using descriptive statistics. Again, 5 staffs of the bank were interviewed using an interview guide and were analyzed using thematic analysis. The study found out that, delivering of excellent and quality service to customers is a winning strategy that resulted in new customers, retaining existing customers, potential customers, higher customers' loyalty, customers' word of mouth advertisement, and much lower customer attrition to the bank. We recommend that Vakif banks should understand the foreign students' customers' needs & wants, consider the language challenges by providing some staff who are multilingual and try to increase qualitative products and the satisfaction level of their customers by rendering tailored-made services.

Keywords— Foreign-students, Customer-satisfaction, Service-quality, Products & Services, Vakif-Bank.

1. INTRODUCTION

The quality of customer service is a very important aspect of every organization, and for the company to survive, gain profit, prosper, and exist for a longer period, quality services must be provided. This would enable the company to make more customers, more sales, and hence achieved higher profitability. Quality service and customer satisfaction are mostly considered to be the most important factor that is thriving in today's highly competitive market or business world. The objective of the study is to examine the quality of services delivered to foreign student customers by Vakif bank taking into consideration factors that make the customers satisfied and delighted, cause customers dissatisfaction, the gap that exist between the customers' perception and their expectations and the quality of services excellent products offered to them and as against the new trend in the customers' expectation. All firms that provide quality service to the customers attract customers by gaining more customers and improves their public image. This leads to customer satisfaction and every customer who is satisfied remains loyal to the organization. Organizations that provide quality services to customers ended up attracting and maintaining the customers. There are a lot of studies on service quality, but the majority of those studies are service quality in firms and not in Banks. Example of the researches include Duodu & Amankwa (2011), they studied on customer satisfaction and service quality assessment and analysis of insurance firm in Ghana while Hellen (2014), assessed the quality of services rendered to customers, and the customers' satisfaction in the training institute of the certified public Accountants in Nairobi, Kenya. Similarly, Wanjiku (2014), expatiate the service quality effects on customer satisfaction in mobile telecommunication firm/company in Kenya and service quality impact on customer satisfaction was discussed by (Manani, Nyaoga, Bosire, Mbatia & Kongere (2013) at the Kenya Airways. The competitiveness of a bank is seen largely in the ability of the institution to provide products & services which are competitive and meet the needs of customers globally. All financial institutions are faced with a challenge of how to retain existing customers and to attract new ones (customers). To achieve these, the banks have to offer services quality to their customers by monitoring & evaluating the processes at all stages to ensure that consumers/customers get value for all services rendered. Quality of services makes Customers satisfied and is very vital as customers continue to remain loyal to the company's product/service if they meet their perceived preferences & tastes.

The problem of the Research

Foreign students' customer satisfaction is one of the biggest challenges for the Turkey banking industry. The most competitive market in the country has caused the banking system to do changes drastically especially in the last decade where the attention of the institutions has turned to the foreign customer as one of the key focus in banking, and a very much more in the Vakif banking sector. More than 95 percent of foreign students in Turkey used Vakif Bank and there is Vakif Bank in most of the Universities which makes it easier for the students to bank there. However, though many banks and firms strategies aimed at the improvement of customer satisfaction, yet the customers are not part of the formulation of those strategies. Also, the products and services are created in the banks or industries with little inputs or no inputs from the customers. Vakif Bank, for instance, has been opening branches in every university in turkey without proper research to indicate how these strategies would enhance good customer satisfaction. Several interviews and researches indicate that Vakif bank has a majority of international students as customers, and this makes the banks to extend and expand their branch networks to all campuses recently. Though studies on customer satisfaction and service quality may be available in the country, studies on foreign students' quality of service and customer satisfaction service in Vakif Bank may be available, studies on the international students' customer satisfaction in the Turkey banking industry is limited. This is the knowledge gap motivating these studies that the research sought to fill.

Research Objective

The main objective of the study is to examine the quality of services delivered to foreign students customers by Vakif bank Anadolu.

The entire article discusses the below specific objectives:

- Examine the factors that make the customers satisfied and delighted
- Assess the causes of customers service dissatisfaction,
- Investigate the gap that exists between the customers' perception and their expectations
- Discuss the quality of services, and excellent products offered to the customers.

Research Question

What is the quality of services delivered to foreign student customers of Vakif bank Anadolu?

The specific research questions include:

- What are the factors that make customers satisfied and delighted?
- What are the causes of customer service dissatisfaction?
- What is the gap that exists between customers' perceptions and expectations?
- What is the quality of services, and excellent products offered to the customers?

2. LITERATURE REVIEW

Literature reviewed comprises both the library sources and internet sources. The review of the literature for this study was based on a theoretical, empirical, methodological, and conceptual frame of other researches related to the topic under investigation.

Theoretical Review

A theoretical review of literature attempts and tries to give explanations and meanings of variables that were considered in the study and conceptual framework. These explanations give the readers much understanding of the entire research.

Customer Satisfaction Theory

The satisfaction of customers in banks has many facets. Some of the many observable measures include Service quality, customers' loyalty, and purchase & repurchase behaviours, customer trust among others. The above measures were studied extensively.

Customer Satisfaction

These are the feelings that a customer has after using a product or service. A customer after the user tries to compare the performance of the product to his or her expectation. Kotler & Keller, (2006) indicated that satisfaction is the feeling of pleasure or the feeling of disappointment that a person has resulted from product performance compared to its actual expectation. The World trade organization, (1985) explained customer satisfaction to be the psychological concept whereby the person has a feeling of pleasure & well-being from the products and services that he/she hopes for that is expected. Satisfying the needs wants desires and the expectations of customers. Thus the results of everything went right as expected (Besterfield, 1994). Customer satisfaction has some indicators, some of the indicators are the degree of the customers' appreciation, customer loyalty, and the strengthened relationship. The satisfaction of a customer is very important for every organization. The more customers are satisfied, the more they become loyal to the organization, make repeat purchases, recommend other customers to buy, and building long term trust and relationship with the products and company (Ussif, 2008)

Service Quality & Customer Satisfaction

The quality of service and satisfaction of customers are interrelated. All customers after making sacrifices and making purchases expect benefits from the products/services that are offered to them. Many researchers and academicians discuss the relationship between customer satisfaction and service quality. Spreng & Singh (1993) in their study argued that the increase in

quality services will increase the satisfaction of customers. For a customer to be satisfied, the company has to produce qualitative products and quality services. Oliver (1980). Found out that, the satisfaction of the customer has the fullest way of meeting the expectation of the products/services. The antecedent of quality service is the satisfaction of customers indicated by (Parasuraman et al., 1988).

Satisfaction

Satisfaction according to Bitner & Zeithaml (2003) is when the customer's evaluations of the services rendered and the products offered to see if the products and services met the expected needs and wants of the consumer.

Customer Loyalty

The loyalty of a customer is when the customer makes continuous and repeat purchases of goods and services. Gremler & Brown (1996) explained customer loyalty as expressing a positive attitude and making repeat purchases of products/services at the same time ready and willing to use the product again when there is the need for it.

Customer Retention

Hoyer & MacInnis (2001), indicated that, customer retention as to do service providers working hard to provide quality service to satisfy customers' needs and wants with the good intention of building long-term customer relationships.

Quality of Service Theory

Quality of services is very significant to every organization be it private, public, or mixed because it is the road map to growth, profitability, and competitive advantage. The services provided by the organizations are intangible. Kotler & Keller, (2009) indicate that services are the intangibles or the performance that the institution rendered to the customer which not result in ownership of anything. But can be explained as the intangible services that the institution offers to another (customers) in money exchange or pleasure. Parasuraman et al., (1985) concluded that the features of services include: intangible, heterogeneity, inseparable that should be acknowledged for the full-service quality understanding.

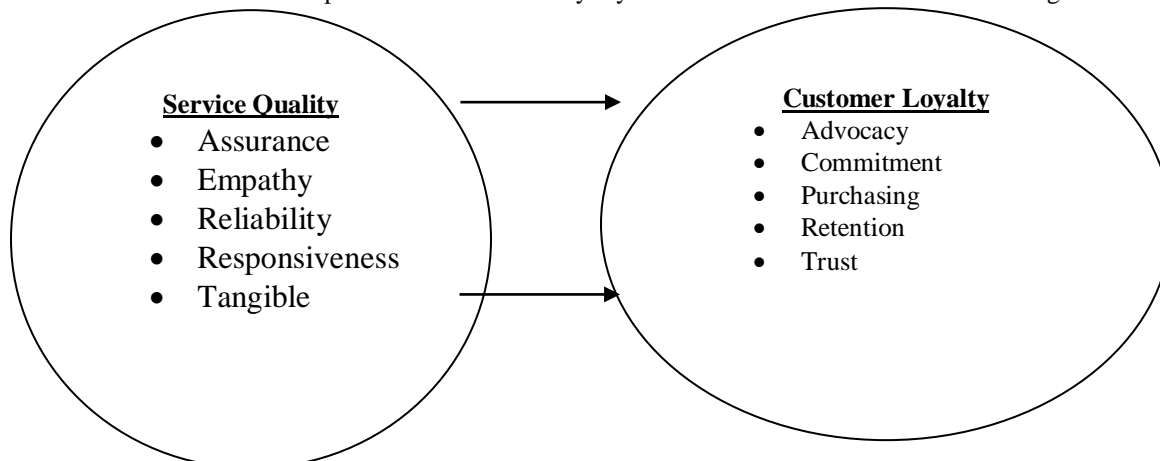
Empirical Reviews of the study

Lee and Hwan (2005), examined the relationship among quality of service, customer satisfaction, & profitability in the banking sector of Taiwanese using correlation analysis. The findings of the study indicated a Positive and direct causal relationship between customer satisfaction, quality of service, and the customer purchases behavioural intention. However, Neringa (2014) discussed the relationship between customer loyalty and quality of service Survey using primary data thus structured questionnaires by sampling the group of respondents. The findings of the study suggest that the retail service quality of the institutions has a positive effect on the loyalty of the customers, while Leila Rahman Nejad (2014), investigates the relationship between service quality, customer loyalty, and the relationship quality of customers in banks using interview & questionnaire to interview the participants, the result of the research shows that, there is positive effect after the customer gain satisfaction. Again, trust & commitments are found to be the most effective factor in customer loyalty. Similarly, Asghar Afshar (2011), examines the effects of client service & the quality of the product on the customers' satisfaction and loyalty. Using descriptive research, population sampling, and surveys. The research finding concluded that a positive relationship existed between customer satisfaction, & the loyalty of customers in the automotive industry of India.

Conceptual Review of Literature

Conceptual Framework

The conceptual framework of a study is a broad set of ideas, opinions, and principles that are used in structuring a presentation. Conceptual frameworks help the researcher to organize research in a hierarchy to complete investigations successfully. It also helps in explaining the relationship that exists in the systems from the top level to the lower/bottom level, which satisfaction has the most positive effect on the loyalty of customers in service the business organization.



3. METHODOLOGY

The research methodology that was adopted in this article is a purely descriptive research study method. Primary and secondary data were both used. The instrument for the primary data collection was a questionnaire for the foreign customer of the Vakifbank Anadolu University branch. The data were analyzed using statistical tools, and the findings, results, and conclusion given at the end based on the data collected from the field. The impacts/significance of this research is that the recommendations and suggestions that emanated from the empirical findings of the study are taken into consideration and implemented, would assist or help the Anadolu University Vakif Banks in improving the foreign students' customers' satisfaction, and also improve their retention rates and increasing customers to the bank through word of mouth advertisement.

Instruments for Primary Data Collection

The instrument for the primary data collection for this study was a questionnaire for the foreign customer of the Vakif bank Anadolu University branch and interview guide for the management of the bank.

Instruments for Secondary Data Collection

The researcher again collected some data from various documents available from the Anadolu University Vakif bank branch as sources of secondary data. The documents such as books, brochures, pamphlets were reviewed including the banks' home page.

Sample Size of respondents

One hundred foreign students of Anadolu Vakif Bank customers were interviewed using a questionnaire and 5 managers of the bank were interviewed using interview guides.

Data Analysis

Data analysis is concerned with interpretation, explaining, and giving meanings to the collected data. The data for this study were analyzed quantitatively and qualitatively known as the mixed-method approach. The statistical package for social Science (SPSS) was used to analyze the quantitative findings. The researcher specifically used frequencies, percentages, mean, numbers, and charts as a component of descriptive statistics for the quantitative data analysis. Also, content analysis was employed. The findings were presented in the form of tables and diagrams.

Response Rate

This is the rate or number of participants who responded to the questionnaire that is expressed in a percentage rate. In all, 111 questionnaires were shared and 100 questionnaires return while 11 questionnaires did not return. The finding shows that more than 90 percent of the questionnaires return and this 90 percent rate indicates good results.

Ethical Considerations

Ethical issues were considered in the study. The researcher observed the participants' consent, their voluntary participation, the anonymity & confidentiality of the research ethics that was emphasized by Creswell (2009). Furthermore, the participants' privacy and secrecy were respected and data collection of the study was subject to researchers' permission accessed from the bank managers and the respondents' permission and consent. The collected data were analyzed objectively and are only use purposely for this article. All the information that is used in this article were appropriately cited in the work and also included in the references part.

4. RESEARCH FINDINGS

Findings and Discussion

Table 1: The Basic Profile of Respondents/Participants

Background Information	Status	Frequencies	Percentages
Gender	Male	58	58
	Female	42	42
Age of Respondents	18-25	45	45
	25-35	33	33
	35+	22	22
Marital status	Single	82	82
	Married	17	17
	Living together	1	1
Level of education	Secondary	0	0
	First Degree	52	52
	Master's Degree	33	33
	PhD.	15	15
Number of years Banking	0-2	15	15

	2-4	32	32
	4-6	40	40
	6 and above	13	13

Source: Researcher, 2018

Table 2: Services Delivered by Vakif Bank to Foreign Students

Services Delivered	Frequencies	Percentages
Accepting deposits	22	22
Cash withdrawals	17	17
ATM Services	23	23
Internet Banking	30	30
Foreign Exchange services	8	8
Total	100	100

Source: Primary Data, 2018.

Table 3: Factors that make Customer of VakifBank Satisfied & Delighted

Service Factors	Frequencies	Percentages
Customer care	25	25
Good Customer Services	27	27
Staff Loyalty	18	18
Management customer complaints handling	9	9
Bank good relationship with customers	21	21
Total	100	100

Source: Primary Data, 2018.

Table 4: Customer Service Dissatisfaction

Dissatisfied Customer Service	Frequency	Percentage
Language difference/challenge	77	77
Customer service partiality	10	10
Bad Services	8	8
Other (utterances)	5	5
Total	100	100

Source: Primary Data, 2018.

Table 5: Gap that exists between Foreign Customers Perception & Expectations

Gap	Frequencies	Percentages
Yes	31	31
No	69	69

Total	100	100
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Source: Primary Data, 2019.

From the responses, the foreign customer indicated much gap does not exist between their perception and expectation by 69 percent. Only 31 percent said there is a little gap.

Table 6: Quality Services & Excellent Service by Vakif Bank to Foreign Students

Excellent Services	Frequencies	Percentages
ATM Services	100	100
Internet Banking	90	90
Mobile Banking	92	92
Teller Account	100	100
Dollar Account	80	80
Transfer Services	52	52
Other services	30	30

Source: Primary Data, 2018.

From the field data collection, it was seen that all the one hundred foreign customers of Vakif Bank Anadolu Branch used ATM Services 100 percent, Internet Banking 90 percent, Mobile Banking 92 percent, Teller Account 100 percent, Dollar Account 80 percent, Transfer Services 52 percent, and Other services 30 percent. We observed that all foreign customers of the bank used and enjoyed ATM services, Teller Accounts. The customers mentioned that the above services rendered to them are of quality and they are happy banking with Vakif bank.

Source: Primary Data, 2018.

Table 7: Foreign Customers Used Other Banks

Used other Banks	Frequencies	Percentages
Yes	88	88
No	12	12
Total	100	100

Source: Primary Data, 2019.

88 Percent of the respondents interviewed mentioned that the bank with another bank apart from Vakif Bank, while 12 percent said, they only bank with Vakif Bank.

Table 8: Other Banks Used by Foreign Students/Customers

Name of Bank	Frequencies	Percentages
Ziraat Bank	26	26
Turkey İş Bank	51	51
Kuveyt Bank	14	14
Finance Bank	2	2
Turkey Halk Bank	7	7
Total	100	100

Source: Primary Data, 2018.

From the findings, the foreign students deal with other banks aside Vakif Bank. 26 percent of the students mentioned Ziraat Bank while 51 percent made mentioned of banking with Turkey İş Bank in addition to Vakif Bank. 14 percent customers' bank with Kuveyt Bank and 2 percent also bank with Finance Bank and finally, 7 percent bank with Halk bank. We observed that customers deal with these banks due to different reasons. Whilst others bank with İş Bank because of credit card, others bank with Kuveyt Bank because of money transfer. Most of the customers wish Vakif Bank will offer them with other services like money transfer, western union, credit cards etc.

Table 9: Reasons Foreign Students Bank with Different Bank

Reasons	Frequencies	Percentages
To experience other services	36	36
Because of Credit Card services	87	87
Money transfer charges	71	71
Proximity to my hostels	49	49
Proximity to my university	84	84
To have a feel of other banks	29	29
Personal choice	33	33
Peer Influences	44	44

Source: Primary Data, 2018.

From the table above, we can see that the respondents mentioned different reasons and because is multiple response questions, respondent was responding to two or more answers. The researcher observed that the majority of foreign customers used other banks because of credit cards. The second majority mentioned proximity or the distances from the bank to their university as a factor while the next mention of the interest rate charged when transferring money especially foreign or international money transfer.

Table 10: Foreign Customers reaction towards services rendered to them

Reactions	Frequencies	Percentages
Very good	47	47
Good	34	34
Somewhat	12	12
Bad	7	7
Very bad	0	0
Total	100	100

Source: Primary Data, 2018.

Table 11: Foreign customers Expectation on Quality of Service Rendered

Expectations	Frequencies	Percentages
Yes	67	67
No	33	33
Total	100	100

Source: Primary Data, 2019.

67 percent of the respondents said yes they get quality services from the bank and 33percent said no expectation.

Table 12: Are you happy with the Services Rendered to you

	Frequencies	Percentages
Very happy	32	32
Happy	46	46
somewhat happy	13	13
Unhappy	9	9
Very sad	0	0
Total	100	100

Source: Primary Data, 2018.

In table 12 above, 32 respondents said they are very happy with the services rendered to them and 46 said they are Happy. 13 of the participant also said, they are somewhat happy while 9 mentioned that, they are Unhappy. No respondents mention they are very sad.

5. RESPONSE TO QUESTIONS ON INTERVIEW GUIDE BY MANAGEMENT

According to the Vakif Bank manager in charge of foreign students:

“Vakif bank Anadolu branch has modern equipment, and the bank's physical facilities are very visually appealing to the entire customers. He also mentioned that the employees of the bank always appear executive, formal, nice, and very neat and the documents/materials (pamphlets, statements) of the bank are linked up with the services rendered to the customer”.

“He further mentioned that their bank always fulfil its promises to the staffs & the customers and they always show a sincere interest in solving the foreign customers' problems because they understand how important a customer is to their work especially international customers”.

“As a staff of the bank, we also provide the very best services to the foreign customer at the right & first time to retain them and gain more potential foreign customers because, they help increase our customer base, and increase growth and profitability. Vakif bank provides the best services at the time that they promise their customers to do and we insist on records that are error-free in our bank”.

One of the management of the bank in charge of customer service narrates that:

“Our employees always tell our foreign customers when services will be performed and we are always willing to help our customers. We try our best to offer prompt services to foreign customers and all other customers. The Staff of Anadolu University Vakif Bank is enough in terms of numbers and we are very ready to respond to our customers' request on time”.

“On assurance to the foreign customers, our behaviour in this bank instils confidence in foreign customers. Our foreign customers always feel safe and secured when making transactions because the employees are consistently courteous and friendly to them. The staffs of this bank are having the relevant knowledge to answer foreign customers' questions and requests and we also have a staff who could speak English helping foreign customers express their needs and request”.

According to the bank management of Vakif Bank Anadolu University Branch:

“Vakif Banks Anadolu Branch always gives foreign customers individually and special attention and the bank's operating hours are convenient to foreign customers since most of them are students on campus here and they have lectures. The bank is having foreign customers' interest first and at heart because we believe that, customers are always right. Also, we try to understand the specific needs/wants of your foreign customers by offering quality what is available to them”.

6. IMPACT OF THE RESEARCH

- This study helps Vakif bank stakeholders to have a good appreciation & better understanding of the quality of service dimensions on customers or client loyalty by trying to improve the communications between the bank's staff and the customers to ensure a good flow of information in the bank.

- Again, it serves as a source of knowledge to the banks' users on how the bank can provide quality services by keeping promises to their customers, providing the service on time without any delay, and to reduce costs.
- Also, it will assist foreign students in their decision making whilst transaction with VakifBank by providing them with general customer care and protection.
- It also provides information/
- 3\2.useful results to managers in banking industries of Turkey for strategic planning which will enable the banks to create a readiness profile for them to be able to pinpoint their strength & weaknesses of their procedures and processes towards achieving quality, and understanding of the dangers that could arise if qualitative services are not provided to foreign customers and the customers of the bank at large.
- It further provides insightful and valuable information to the policymakers of the bank and a reliable guide towards effective monitoring and regulation of the banks by the regulators.
- The study also provides useful information that allows stakeholders to offer suggestions towards the improvement of service delivery of their respective banking sectors in Turkey.

Limitation of the Study

It was difficult approaching most of the respondents because of their busy schedules, lectures, and academic requirements. Finance is also another limiting factor of this study

7. CONCLUSION AND RECOMMENDATIONS

Conclusion

The objective of this article was to assess "Foreign students' assessment of the quality of customer service delivering in banking sector of turkey- a case-study of Vakif bank Anadolu University". The study compared the service quality of the bank, customers' expectations & perceptions. It also identified the components of service quality at Vakifbank together with components of customer loyalty. Based on the findings of objective one the study concluded that customers were satisfied with Vakif bank services as evidenced by the overall positive service quality. The study concluded that the components of tangibility & responsiveness were the major components that influenced customer loyalty. Also, the customer wishes the bank offered them credit cards to be able to do online transactions. On the aspect of the credit card, customers are not happy with Vakif bank services. Furthermore, some of the customers mentioned cause of their service dissatisfaction as a language barrier. They explained that understanding and speaking Turkish is difficult for most of the foreign customers. Finally, there is a little gap between the perception of the customer and their expectation. They expect Vakif Bank to render all serviced needed by them and to have a multilingual staff to attend to their need but this is not the case. Majority of the customers attested to the fact that, for those services they receive from Vakif bank, they are quality services & excellent.

Recommendations

- The study recommends improvement in the communication between Vakif bank staff and foreign customers to ensure a good flow of information.
- Management of Vakif bank Anadolu branch should employ some staff who could speak English and French in addition to Turkish to help those customers who could not speak and understand fluent Turkish.
- Credit cards should be offered to the foreign students' customers of the bank to enable them to do online businesses and other activities.
- There should be a consistent efforts/ways to collect information on their customers' new expectations to make products and services that will meet their needs because human needs are very insatiable and they always change over time.
- The management should train & motivate all staff to practice the ServQual dimensions on all the determinants of customer satisfaction to increase the company's customer base.

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