Mediating Effect of Customer Satisfaction on the Relationship between Service Quality and Customer Retention: A Study of Jaiz Bank Plc Operations in Kano Metropolis, Nigeria

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Abstract

This study examined the mediating effect of customer satisfaction on the relationship between service quality and customer retention in Jaiz bank Plc, Kano Metropolis, Nigeria. Customer's choice of a bank, loyalty and bank's ability to retain such customer depend on the quality of service rendered by the bank. Structural equation model was analyzed using Analysis of Moment Structures (AMOS) on the 366 samples collected from the five branches of Jaiz bank located in Kano metropolis. The discovered results revealed a full mediation effect of customer satisfaction. The results also showed 58 percent indirect significant effect of customer satisfaction in the relationship between service quality and customer retention. Furthermore, the findings revealed R^2 value of 0.81which indicated that Service Quality and Customer Satisfaction explained 81 percent of the variance in customer retention. Based on the findings, it is recommended that the bank should conduct periodic and regular customer feedback on service experienced such as calling the customer and use of mystery shopper to enquire customer's experience. The study also recommended that staff appraisal should objectively reflect performance, based on defined and measurable service indicators, as they serve as an interface between the bank and the customers.

Keywords: Service Quality, Customer Satisfaction, Customer Retention, Jaiz Bank.

1. Introduction

Service industry especially banks have become conscious of the importance of effective customer management, which helps to retain and maximize the lifespan of existing customers while attracting new ones. Customer management generates a win-win relationship between the bank and the customer. Singh and Khan (2012) stated that customer retention earns an organization good reputation and goodwill in the open market, the lifespan of the relationship between the customer and the organization is the best proof regarding the quality of the products and the services provided by the organization. Customer retention is not just meeting customer's expectation; it is exceeding customer's expectation, winning their loyalty and converting them into advocates of the organizational brand.

The banking industry has become very competitive owing to the speedy growth in technological advancement and improved communication systems (Felix, 2016) and Islamic banks are not exempted from these challenges. Financial services provided by banks are generally similar; the banks can only differentiate themselves by providing excellent service which is necessary for attracting and retaining more customers (Shafie, Azmi & Haron, 2004). Direct interaction between bank's employee and customers helps in building long term relationship because most customers still prefer to conduct their transactions directly in the bank's premises despite the availability of other means of carrying out transactions such as Automated Teller Machine (ATM), mobile banking, internet banking among others (Richard & Mensah, 2014). Therefore, paying attention to customer relationship through the provision of excellent service becomes paramount. An excellent service experienced by a customer can change the entire perception of the customer towards the organization. In addition to having a robust retention strategy, organizations engineer and motivate staff to focus on delivering quality services. This must be done in such a way that staff sincerely believed that they can make a difference with the effort employed in delivering excellent services.

The banking sector in Nigeria is made up of commercial banks, merchant banks and specialized banks. The non-interest bank falls under the category of the specialized banks (Jaiz bank plc, 2016). Money deposit banks comprise of commercial banks whose banking operations are similar to that of non-interest banks in aspect of attracting customers, striving to meet their needs and assisting them to attain maximum satisfaction with the services provided. Also, non-interest banks differ in their mode of operation in terms of deposit mobilization and risk asset creation. In contrast to commercial banks, non interest banks financing is profit based rather than interest based; all financing are assets based not cash lending and mandatory ethical and moral screening is a core value of non interest banks (Jaiz bank plc, 2016).

The banking sector grew by 19.74% in nominal terms in 2016. The overall rate was higher than that in fourth quarter of 2015 by 3.03 % points, and lower by 0.91 % points than the preceding quarter. The sector's contribution to the overall nominal gross domestic product (GDP) was 3.33 % in fourth quarter of 2016, higher than the 3.14% it represented the previous year, and down from the contribution of 3.51 % it made in the preceding quarter (National Bureau of statistics, 2017). The quality of service being provided plays an important role in boosting the morale of the customers by increasing patronage, loyalty and subsequently retains the customers (Felix, 2017).

Islamic banking arised from the need for compliance with Shariah (Islamic law and jurisprudence), which strictly forbids interest (Riba) (Abdullrahim, 2010). Thus, Islamic banks employ a number of means of financing to derive returns on their investment such as safekeeping; partnership based contract (joint venture and limited partner); sales based contract (mark up sale, forward sale and deferred payment sale) and lease based contract (operating lease) (Jaiz Bank Plc, 2016). In Nigeria, Jaiz Bank Plc is the first full- fledged non-interest Islamic bank operational with a paid up capital of 14.7 billion divided into 50 kobo ordinary share capital of 29.464 billion which is in excess of the threshold required for specialized banks (Jaiz Bank Plc, 2017). The bank broke even in the first three years of its operations and has remained profitable since then (Jaiz Bank Plc, 2016). The unaudited half year financial statement and account of 2017 showed a profit of 470.193 million with a projected profit of 1.916 billion at the end of the year 2017 (Jaiz Bank Plc, 2017). The laudable achievement of Jaiz Bank Plc is an indication that the bank's products and services are patronized by Nigerians especially in the northern region of the country where the bank started its operations. Studying service quality and customer retention in Jaiz Bank Plc will certainly provide a clear picture of the quality of its services and how best such services influence customer satisfaction towards retaining those customers.

Islamic banks primarily attract customers based on the customer's ethical inclination, but the desire to translate this customer base into everyday financial dealings and the sustainability of Islamic banks in the long run is based on the quality of service rendered by the banks (Abdulrahim, 2010). Excellent service quality determines the customer's choice of bank, loyalty and the bank's ability to retain such customers. It is essential for the bank's profitability and sustainability to identify and maintain service quality strategies targeted at retaining customers, acknowledging customer's high expectation and service consciousness. Studies such as Nsiah and Mensah (2014), Kavita and Ravi (2017) and Njane (2013) were conducted to investigate service quality and customer retention in banking and other service sector within commercial banks, while researches conducted on Islamic banks about service quality, customer satisfaction, loyalty and retention include Lone and Rehman (2017), Alshurideh et al (2017), Shohrowardly et al (2016), Shariq et al (2016), Akhtar and

Zaheer (2014) and Gambo (2013). In all the above studies, attention has not been given to the mediating role of customer satisfaction in the relationship between service quality and customer retention. This is with particular reference to Nigeria Islamic banking space. This thus, establishes the need for testing the mediating effect of customer satisfaction on the relationship between service quality and customer retention in the context of non-interest banking industry in Nigeria. This study therefore, attempts to examine the mediating effect of customer satisfaction on the relationship between service quality and customer retention in Jaiz Bank Plc.

To this end, the study determines the effect of service quality on customer retention; the effect of service quality on customer satisfaction and the effect of customer satisfaction on customer retention in Jaiz Bank Plc in Kano Metropolis.

2. Review of Literature and Conceptual Issues

2.1 Service Quality

Service quality may be referred to as the services rendered that meet the customer's expectation and that is helpful in gaining and retaining the customer (Ijaz & Ali, 2013). This definition of Service quality seems very broad. A comprehensive definition of service quality by researchers is the comparison between customer's perception of the service received and the customer's expectation of the service (Lehtinen, 1982; Zeithmal, 1988; Gronroos, 1988).

Parasuraman, Zeithaml and Berry (2004) affirmed that service quality is a function of the differences between expectation and performance along the quality dimension. Customer expectations are the viewpoints about a service that provide a standard by which service performance is appraised. Accordingly service quality is judged by customers, not the organizations that offer those services (Abedniya & Zaeim, 2011). According to Gambo (2013), service quality can be used as a competitive tool by banks to attract and sustain an enduring customer relationship while providing unique service differentiation.

The difference between customer expectations on service provided and perceived service is referred to as service quality and it is said to be satisfactory if the expectations are greater than performance (Ali & Zhou, 2013). Service quality is a function of perception and expectations; it is necessary to discover the gap between the customer expectations of quality services and customer's perceptions of the services rendered by an organization (Akhtar & Zaheer, 2014). This gap may be referred to as the service quality gap (Tahir & Bakar, 2007). Furthermore, finding out the gaps between service quality standards and service quality performance is also very important in order to bridge such gaps. SERVQUAL model also known as the gap model was developed to measure customers' expectation and perceptions of service quality.

Service quality can therefore, be defined as the overall evaluation of customer's perception in comparison to customer's expectation of the service received. Parasuraman, Zeithaml and Berry (1985) developed the SERVQUAL instrument and laid down a framework for the measurement of service quality. The SERVQUAL instrument has become the most dominant instrument for measuring service quality. It originally comprised 10 dimensions with 97 items but later modified to 5 dimensions with 22 items in 1991. The five dimensions are reliability, responsiveness, assurance, empathy and tangibles.

Reliability is the ability to perform promised service dependably and accurately (Parasuraman et al., 1988, 1991). The determinants of reliability include minimal or error free transactions, fulfilling promises and providing feedback (Ali & Zhou, 2013). Responsiveness is the willingness to help customers and provide prompt services (Parasuraman et al., 1988, 1991). This includes eliminating long queue in the banking hall and ability to provide alternatives and handle customers with professionalism in the event of system down time.

Assurance is knowledge of the employees and their ability to gain customer's trust and confidence (Parasuraman et al., 1988, 1991). This includes competence in the transaction processes, respect, politeness and attitude that show customers that they are important alongside proper communication and feedback (Ali & Zhou, 2013). Empathy is caring and individualized attention given to the customer (Parasuraman et al., 1988, 1991). Empathy is by being proactive in understanding the needs of the customer, accessibility and showing compassion. Tangible is the physical appearance of facilities, communication gadget, equipment and the personnel (Parasuraman et al., 1988, 1991). Tangibles include the cleanliness of the bank's ambiance, functionality of the processing equipment among other.

Relating this to Islamic banking, Muslims are sensitive about interest-based transaction of the conventional banks; therefore, making an additional dimension becomes necessary for measurement of service quality in Islamic banking industry. There was a need to modify or add compliance dimension to the existing SERVQUAL model in order to bring out valid findings from researches in Islamic finance. Othman and Owen in 2001 developed a model which is based on the SERVQUAL model for Islamic banking system. An introduction of a new dimension to SERVQUAL five dimensions called "Compliance with Islamic Principal". This dimension defines the company's ability to fulfil Islamic law and operate under the principles of Islamic banking. Islamic laws and principles based operations, no involvement in interest, Islamic products and services and provision of profit sharing products (Akhtar & Zaheer, 2014).

About the application of CARTER model on Kuwait Finance House to measure the service quality, Othman and Owen (2001) found positive link between quality, satisfaction and services. Based on this conclusion, the CARTER model was developed to measure service quality in the banking industry with specific focus on Islamic banking. Thus, CARTER model includes a 34-item instrument that was customized for the Islamic banks; CARTER denotes Compliance, Assurance, Reliability, Tangibles, Empathy and Responsiveness. The model also has a wide acceptance because it is being used by a larger number of researchers within Islamic banking industry including Shohrowardhy, Alauddi and sharif (2016), Ab.aziz, Shukor and Wan Abdullah (2014), Gambo, (2013) and Abedniya and Zaeim (2011). Researchers have continued to use the CARTER model, by particularly focusing on assessing, measuring and determining service quality and related variables. Based on this, it is appropriate to use it as the theoretical model to achieve the objectives of this study.

2.2 Customer Satisfaction

Customer satisfaction is one of the indispensable mechanisms of an organization's strategy of retaining customer. Customer continuous relationship is the main source of sustainability and profitability of an organization. Cacioppo (2000) saw customer satisfaction as the feelings experienced by the customer when their expectations are met or exceeded what the product or service offered. This feeling leads to gaining the customer loyalty and repurchase intention. Therefore, customer satisfaction is considered as the principal component of marketing strategy of an organization. It measures the level to which products and services provided to customers meet the expectations of the customers (Saeed, et al., 2014).

The feeling will be established by the difference between the customer's expectations and the bank's performance. If the service received by the customer is the same level as his expectations, he will be satisfied. If the service received is higher than the expectations, he will be delighted. If the level is lower than the expectations, the customer will be dissatisfied (Molaee et al., 2013). Cacioppo (2000) viewed satisfaction from different facet of relationship between the bank and the customer: satisfaction with quality of product or service offered, satisfaction with the relationship between the customer and the organization, satisfaction with the price of the product or service and the satisfaction derived when the product or service meet or exceed customers' expectation.

Ukessay (2015) stated that the following five factors are the drivers of customer satisfaction: excellent service delivery, timeliness in fulfilling customer's request without tossing customer around, staff professionalism, which is a display of competent and fair treatment of customer and the willingness to go extra mile, feedback or accurate and comprehensive information about progress of customer's request, and finally, staff attitude, a show of friendliness, politeness and sympathy toward customers' needs.

Customer satisfaction thus, signifies the relationship between customer and service provider which brings about customer loyalty and provides an opportunity for a long term relationship where customer expectations are met or surpassed.

2.3 Customer Retention

Customer retention is the process where customers continue to buy products and services within an established time frame. It is the activity that is put in place by a service provider to avert customer defections. Customer retention is more than giving the customer what they expect; it is about exceeding their expectation so that they become loyal advocates of the organisation's brands (Ibojo, 2015). Customer retention is very fundamental to the continuous survival of retail banking anywhere in the world (Abdullahi, Manaf, Yusuf, Ahsan & Azam, 2014). According to Zangmo, Liampreecha and Chemsripong (2015), customer retention can be defined as the attitude or feelings that propel a customer to continue their relationship with the service provider.

Gruber (2009) believed that customer satisfaction and customer retention are two main factors responsible for a long term success in an organization. He further enumerated the following as the benefits of customer retention: increase in repurchase behaviour, increase in cross selling, increase in the value of the customer, reduced price sensitiveness, positive word of mouth (referrals), reduced defection rates, reduced costs of acquiring new customers and strengthened unique selling proposition (product differentiation). Creation of customer satisfaction and the creation of switching barriers are the main strategies employed by firms for retaining customers (Njane, 2013).

Customer retention refers therefore to the activities an organization undertake on the basis of reducing consumer's attrition rate while providing product and service that suit and lengthen the duration of the customer with the bank.

2.4 Customer Satisfactions as a Mediating Variable

Customer satisfaction is a business strategy that can lead to repeat purchase, which will in turn result in customer loyalty and customer retention. Satisfied customers stay with the bank longer, strengthen their relationship with the bank, show less price sensitivity and recommend the company's products or services to their acquaintances through a positive word of mouth (Mohammad, Yakubu, Bawuro, & Magaji, 2016).

Vast studies have demonstrated the mediating role of customer satisfaction; mostly between service quality and customer loyalty and also a number of researches between service quality and customer retention. Most of the relationship showed a partial mediating effect. Osman and Sentosa's (2013) study revealed that customer satisfaction has significant influence and positive partial mediating effect on service quality and customer loyalty. Molaee, et al, (2013) study showed that customer satisfaction is a mediator of the relationship between responsiveness, tangibility, reliability, and compliance with Islamic laws and loyalty. Saeed, Iqbal, Lodhi, Sami, Riaz, Munir and Mizna (2014) also confirmed that customer satisfaction plays a mediating role between the customer loyalty and service quality. Thus, the importance of customer satisfaction in services is undeniable.

2.5 Empirical Literature Review

2.5.1 Studies on Service Quality and Customer Retention

Ibojo (2015) carried out a research on the impact of customer satisfaction on customer retention in banks. The findings from descriptive and inferential analysis on 107 sampled customers of the bank showed the R^2 value of 0.717 which revealed that customer satisfaction independently accounts for 71.7% of the variation in customer retention. The f-statistics of 41.173 revealed that the model is statistically significant at 0.05 significant levels. It was concluded that the effective customer satisfaction lead to customer retention. More so, there is a significant relationship between customer satisfaction and customer retention.

Furthermore, Zangmo, Liampreecha and Chemsripong (2015) conducted a research on the impact of service quality on customer retention in Airline Industry of Bhutan with a sample of 382 respondent of international flight of Drukhai Royal Airline. The result of the regression analysis showed that service quality has a positive significant relationship with customer retention. Njane (2013) conducted an investigation on factors affecting customer retention in Barclays Bank of Kenya on 16 customers of the bank. Content analysis revealed that customer retention is influenced by accuracy of transactions, delivery of services, efficiency of customer services, physical appearance of the bank and the convenience of the branch locations. Further findings indicated that customer retention in banks is also influenced by the corporate image of the banks based on the stability, familiarity and reliability. Competitive advantage of the bank through advertisements, unique and distinctive products and competitive pricing were other factors influencing customer retention.

2.5.2 Studies on Service Quality and Customer Satisfaction

Akhtar, et al., (2016) studied the impact of service quality, customer satisfaction and loyalty programs on customer's loyalty. SPSS analysis on 100 respondents' results indicated that service quality, customer satisfaction, loyalty program can affect the customer loyalty and the bank can enhance loyalty of customer by providing their loyal customers with different kinds of rewards through loyalty programs. In a similar study also conducted in Malaysia, Osman, Mohamad and Mohamad (2015) whose study's objective was to form an understanding of the direct effect of service quality on customer loyalty, customer satisfaction on customer loyalty and bank image on customer loyalty relationship in Malaysia banking industry used the structural equation model (SEM) to demonstrate that service quality, customer satisfaction and image have significant and positive influence on customer loyalty in Malaysian commercial banking industry. The findings imply that the relationship of service quality, satisfaction and trust on customer loyalty lead to commercial banks' profitability.

Using the CARTER model, Dandis, Wright, Len and Cai, (2014) explored the impact of service quality and customer satisfaction on customer's loyalty in Jordan Islamic Bank (JIB). The findings from 78 customers using correlation analysis revealed that service quality dimensions impact significantly and positively upon customer satisfaction, and customer satisfaction is positively related to customer loyalty in the Jordan Islamic Bank. Responsiveness demonstrated the highest positive correlation with customer satisfaction while reliability showed the least positive correlation with customer satisfaction.

Abdullahi, et al. (2014) explored the determinants of customer satisfaction on retail banks in New Zealand. An empirical analysis using structural equation modelling of 115 savings and current account holders revealed that the three factors determine customer satisfaction in retail banking and were found to be both practically and statistically significant. The implication is that the core, the enabling and the relational aspect of service quality must be taken care of by the banks to satisfy their customers in order to retain their loyalty.

Badara, Mat, Mujtaba, Al- Refai, Badara and Abubakar (2013) used AMOS 16 to analyze Structural Equation Modeling (SEM) in examining the direct effect of service quality dimension on customer satisfaction and customer loyalty on Nigerian Islamic bank. Convergent validation was performed using Confirmatory Factor Analysis (CFA) and composite reliability and sample size of 209 customers. The study revealed that responsiveness is a significant predictor of customer satisfaction and assurance is a significant predictor of customer loyalty. This implies that customers will be satisfied where the banks' staff are responsive and provide fast banking service. Additionally, to maintain loyal customers, Islamic banks should give assurance in terms of displaying courtesy and effective communication between the bank and the customers.

Abedniya and Zaeim (2011) measured the perceived service Quality in the Islamic Banking System in Malaysia. The analysis of 102 respondent found that the main criterion of Islamic banks' customer's satisfaction is based on the quality of service offered.

From the above literature reviewed on service quality, customer satisfaction and customer retention, the mediating role of customer satisfaction has not received adequate attention in the Nigerian context, especially in Islamic banking sector.

Research Model and Hypotheses

Based on the researches conducted using CARTER model, thus, it's appropriate for it to be used as the theoretical model as can be seen below and based of which relevant hypotheses were developed.

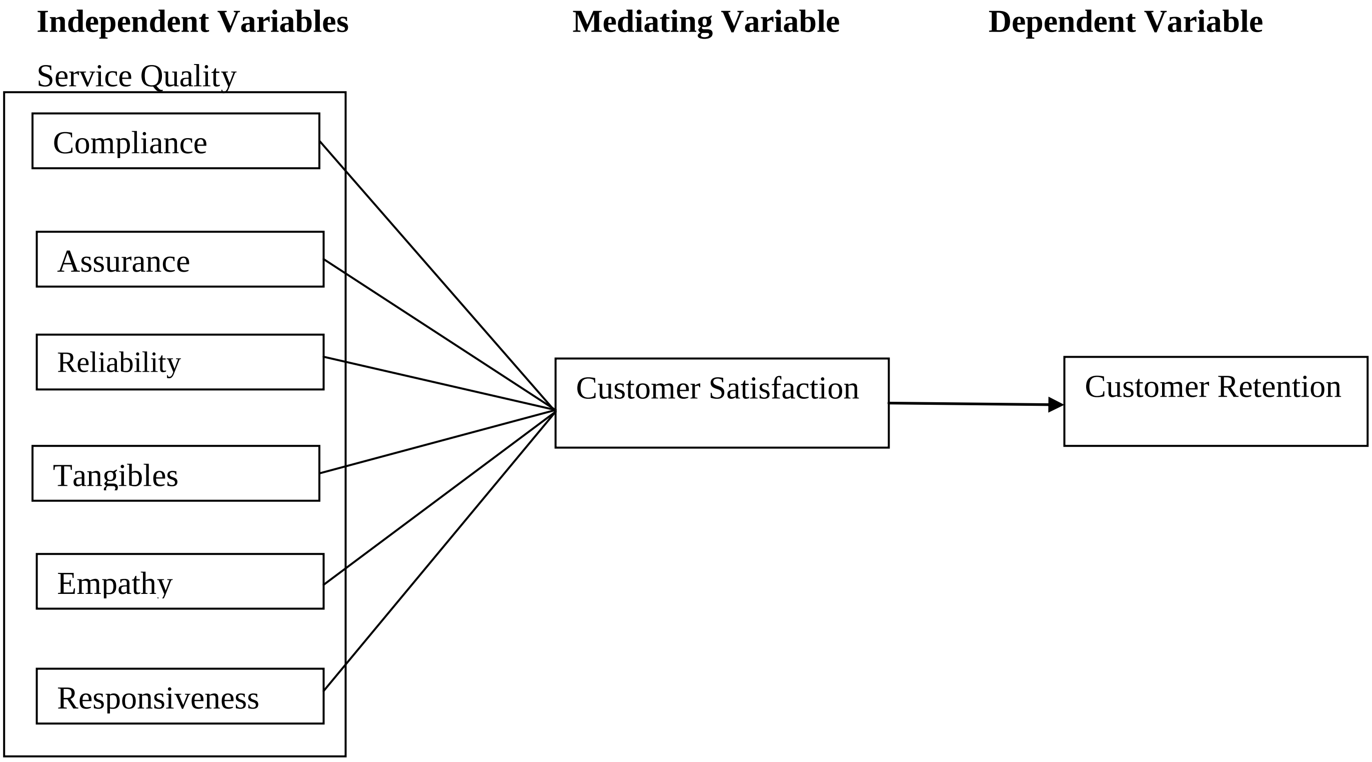

Figure 1: **Theoretical Model of the Study**

From the above theoretical framework, it can thus be hypothesised that:

H1= service quality has no positive significant effect on customer retention in Jaiz bank plc,

H2= service quality has no positive significant effect on customer satisfaction in Jaiz bank plc,

H3= customer satisfaction has no positive significant effect on customer retention in Jaiz Bank plc, and

H4= customer satisfaction mediates the effect of the relationship between service quality and customer retention in Jaiz Bank plc.

3 Research Methodology

3.1 Population and Sampling Design

The population of the study was made up of all the customers of the five branches of Jaiz Bank plc, Kano Metropolis, totalling 92,089 as at January 2018. The sample size used in the study was selected using Krejcie and Morgan's (1970) table which stated that a population size of above 70,000 uses a sample size of 384. Due to unavailability of sampling frame, a non probability convenience sampling method was used and the primary data were obtained through questionnaire administered to the customers of Jaiz Bank plc in the five branches located in Kano metropolis.

A well-defined questionnaire was used as the main survey instrument of this research. The questionnaire was designed in a structured manner to enable it capture all the variables under study using a 5-point Likert scale with the range of 1 (strongly disagree) to 5 (strongly agree) for the measurement. Service quality was measured by 34-item of the CARTER model of Othman and Owen (2001). Customer retention was measured based on five items identified from the researches of Inkumsah (2013) and Caroline and Elizabeth (2014). Five items of customer satisfaction were adopted from Amin and Isa (2008), Ramdhani, Ramdhani and Kurniati (2011), Kishada and Wahab (2015).

Data Analysis was done using SPSS and AMOS. SPSS is a Statistical Package for Social Sciences was used to transform the variables and the descriptive statistics while AMOS is Analysis of Moment Structures, used for analyzing structural equation model (SEM) which tested the mediating effects of customer satisfaction.

4. Results and Discussion

4.1 Demographic Profile of the Respondents

Tafawa Balewa Way branch has the largest respondents with 145 (39.6%). It is discovered that majority of the respondents are male amounting to **280** (76.5%). Also, respondents aged 20-30 were the majority representing 166 (45.4%) and most of them have university degrees representing 152 (41%). The largest percent of respondents are salaried and self-employed persons with 138 (37.7%) and 134 (36.6%) respectively. In the entire population, 212 (57.9%) respondents earn below ₦50, 000 which represent majority of the respondents' earning. Further, up to 207 (56.6%) of the respondents are married, while 159 (43.4%) are single. Also, majority of the respondents operate savings account with 306 (83.6%), 57 (15.6%) respondents operate current account and the least group of respondents were 5 (0.5%) operate investment account. The findings show preference for savings account while investment account holders are customers who are often not present within the banking hall for daily transactions.

These findings are presented in detail in the table below.

Table 1: Demographic Characteristics of the Respondents in the Study.

Respondents' Branch	**Frequency**	**Percent**
Hotoro	16	4.4
Kabuga	38	10.4
Zoo Road	46	12.6
Bello Road	121	33.1
Tafawa Balewa Way	145	39.6
Total	366	100.0
Respondents' Gender	**Frequency**	**Percent**
Male	280	76.5
Female	86	23.5
Total	366	100.0
Respondents' Age	**Frequency**	**Percent**
20-30	166	45.4
31-40	127	34.7
41-50	67	18.3
Above 50	6	1.6
Total	366	100.0
Qualification	**Frequency**	**Percent**
No formal education	16	4.4
Below secondary school	9	2.5
Secondary school	90	24.6
University Degree	152	41.5
Above Bachelor degree (Master or PhD)	22	6.0
Other	77	21.0
Total	366	100.0
Occupation	**Frequency**	**Percent**
Salaried	138	37.7
Self employed	134	36.6
Student	76	20.8
Others	18	4.9
Total	366	100.0
Respondents' Income	**Frequency**	**Percent**
Below 50,000	212	57.9
50,000-100,000	89	24.3
Above 100,000	65	17.8
Total	366	100.0
Marital Status	**Frequency**	**Percent**
Married	207	56.6
Single	159	43.4
Total	366	100.0
Account Type	**Frequency**	**Percent**
Savings	306	83.6
Current	57	15.6
Others	5	.8
Total	366	100.0

Source: Field Survey, 2018.

4.2 Pre-Estimation Test

The study carried out the following pre-estimation test.

4.2.1 Reliability Test

To test the reliability of the measuring instrument, the study adopts the Cronbach's Alpha test, an instrument with a Cronbach's Alpha of 0.7 or greater meets the reliability test and is fit to be used in a study. This means that such an instrument can produce consistent results in a repeated test.

Table 2:Reliability Statistics of the variables of the Study

Construct	No of items	Cronbach's Alpha
Service Quality	34	0.753
Customer Satisfaction	5	0.825
Customer Retention	5	0.971

Source: Field Survey, 2018.

From the Table 2 above, Cronbach's Alpha calculated from SPSS 20 showed that all items used to measure the study constructs meet this condition, hence, the study proceeded with the use of the instrument.

4.2.2 Test of Sample Adequacy

The analysis of SEM using Amos requires certain minimum sample. The Kaiser-Meyer-Olkin (KMO) measure of sample adequacy and Bartlett's test of sphericity measure whether a sample is appropriate to proceed with analysis and suggest whether an exploratory factor analysis should be performed.

Table 3: Kaiser-Meyer-Olkin (KMO) and Bartlett's Test for all Constructs

		Service Quality	Customer Satisfaction	Customer Retention
KMO	Measure of Sampling Adequacy.	.778	.805	.802
Bartlett's Test of Sphericity	Approx. Chi-Square	2454.798	636.632	3893.365
	Df	465	10	10
	Sig.	0.000	0.000	0.000

Source: Field Survey, 2018.

Table 3 depicted the KMO test review sample adequacy for all constructs and the Bartlett's test of sphericity is significant. The study proceeds further with the Confirmatory Factor Analysis (CFA) given that the constructs are theoretically developed and have been tested across boards

4.3 Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis for the study is conducted by first assessing and validating the measurement model derived from the theoretical framework, before proceeding with the estimation of the structural model. Validation of the measurement model follows the procedure of testing for uni-dimesionality (deleting of items with low factor loadings to improve model fit), validity and reliability of the measurement model (see Awang, 2012).

4.3.1 Measurement Model

Figure 2 is the measurement model for all constructs involved in the study, as derived from our theoretical framework.

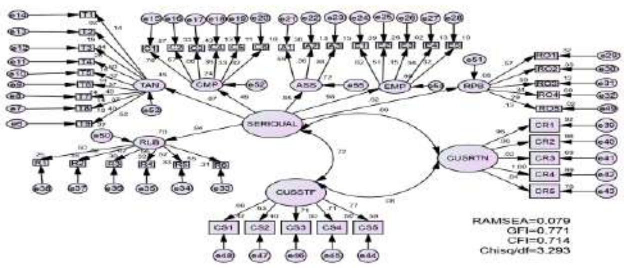

Figure 2 Measurement Model before Item Deletion.

Source: Field Survey, 2018.

From the Figure 2, service quality is a second order construct measured by 6 first order constructs (compliance, assurance, reliability, tangible, empathy and reliability), with 34 items in all. Customer retention and customer satisfaction are both measured by 5 items each.

Table 4: The Fitness Indexes for Measurement Model

Name of Category	Name of Index	Index Value	Comments
Absolute Fit	RMSEA	0.079	The Required Level is Achieved
	GFI	0.771	The Required Level is Not Achieved
Incremental Fit	CFI	0.714	The Required Level is Not Achieved
Parsimonious Fit	Chisq/df	3.293	The Required Level is Achieved

Source: Field Survey, 2018.

Table 4 above showed confirmatory factor analysis. The assessment (CFA) of the model is performed using AMOS to calculate the factor loadings and square multiple correlation (R^2) for all items in the model, and the strength of correlation between the constructs. The result indicates that the model can be improved as it achieved two of the four indexes for assessment of the model fit.

4.3.2 Modified Measurement Model

To improve the model, the study performed the unidimensionality procedure by deleting three items with the lowest factor loadings, given the factors loading from Figure 2. After this deletion, the model achieved all needed fitness indexes.

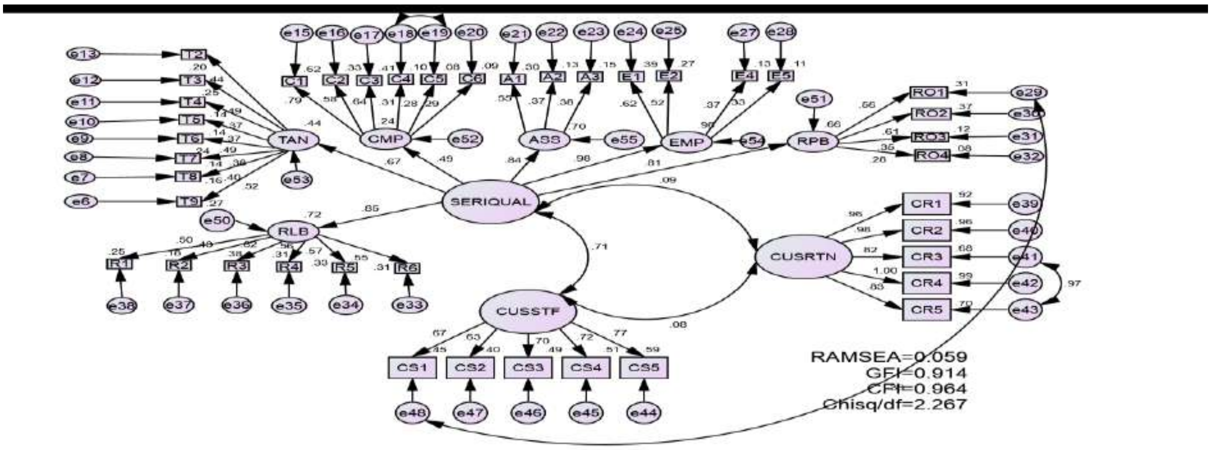

Figure 3: New Measurement Model after Deletion of three Items (RO5, T1 and E3
Source: Field Survey, 2018.

Figure 3 is the new measurement model. The model is seen to have achieved convergent validity, discriminant validity and reliability of the measurement constructs.

Table 5: The New Fitness Indexes for Measurement Model

Name of Category	**Name of Index**	**Index Value**	**Comments**
Absolute Fit	RMSEA	0.059	The Required Level is Achieved
	GFI	0.914	The Required Level is Achieved
Incremental Fit	CFI	0.964	The Required Level is Achieved
Parsimonious Fit	Chisq/df	2.267	The Required Level is Achieved

Source: Field Survey 2018.
Note: The fitness index has improved after the modification has taken place in the measurement model.

Table 5 showed that fitness index has improved after the modification has taken place in the measurement model. The tests for validity and reliability have also been achieved respectively.

Table 6: The Measurement Model Results for Each Construct (After Modification)

Second Order Construct	**First Order Construct**	**Item**	**Factor Loading**	**Cronbach's Alpha (Above 0.70)**	**C.R. (Above 0.60)**	**AVE (Above or equal 0.50)**
Service quality	Compliance	CMP	0.49	0.822	0.868	0.533
	Assurance	ASS	0.84			
	Reliability	RLB	0.85			
	Tangibles	TAN	0.67			
	Empathy	EMP	0.98			
	Responsiveness	RPB	0.81			
Construct						
Customer Satisfaction		CS1	0.669	0.825	0.845	0.501
		CS2	0.632			
		CS3	0.702			
		CS4	0.717			
		CS5	0.768			
Customer Retention		CR1	0.960	0.971	0.885	0.607
		CR2	0.981			
		CR3	0.823			
		CR4	0.997			
		CR5	0.834			

Source: Field Survey, 2018.

Table 6 above showed that with the modification of the model, internal reliability and composite reliability have been met with the Cronbach's Alpha greater than 0.7 and CR above 0.60 for all constructs, respectively. In addition, the condition for convergent validity is not violated with the value of AVE being at least 0.5.

Similarly, Figure 4 showed the model does not suffer from discriminant validity (cross loading) problem, as the correlation between the exogenous constructs (service quality and customer satisfaction) is below 0.85 (0.71).

4.3.3 The Assessment of Normality for the Data

Table 6 in the appendix showed the normality test for the data of the study. The value of the Kurtosis should not exceed 8 in absolute value and that of the skewness should not be greater than 1 in absolute terms (Awang, 2012b) a value not greater than 2 can however, be accepted (Shengyi, Patricia & Robert, 2008).

4.3.4 Structural Model and Test of Hypotheses

The structural model is presented as FigureS 4.3 and 4.4. Also, Figure 4 showed the standardized estimates, while Figure 5 showed the regression estimates in their normal form (unstandardized).

4.3.4.1 Squared Multiple Correlation (R^2) Squared Multiple Correlation (R^2)

This measure the extent of the variance in the dependent variable (Customer Retention) explained by the predictor variable (service quality and customer satisfaction) of the model.

Table 7: The Squared Multiple Correlation (R^2)

Variable	Estimate (R^2)
Customer Retention	0.81

Source: Field Survey, 2018.

Table 7 showed that service quality and customer satisfaction explain 81 percent of the variance in customer retention. That is, the error variance of customer retention is 19 percent, approximately.

4.3.4.2 Regression Weight for Every Path Estimates

The regression weights for every path estimates and their significance level as extracted from Figure 4.3 is presented in Table 4.16.

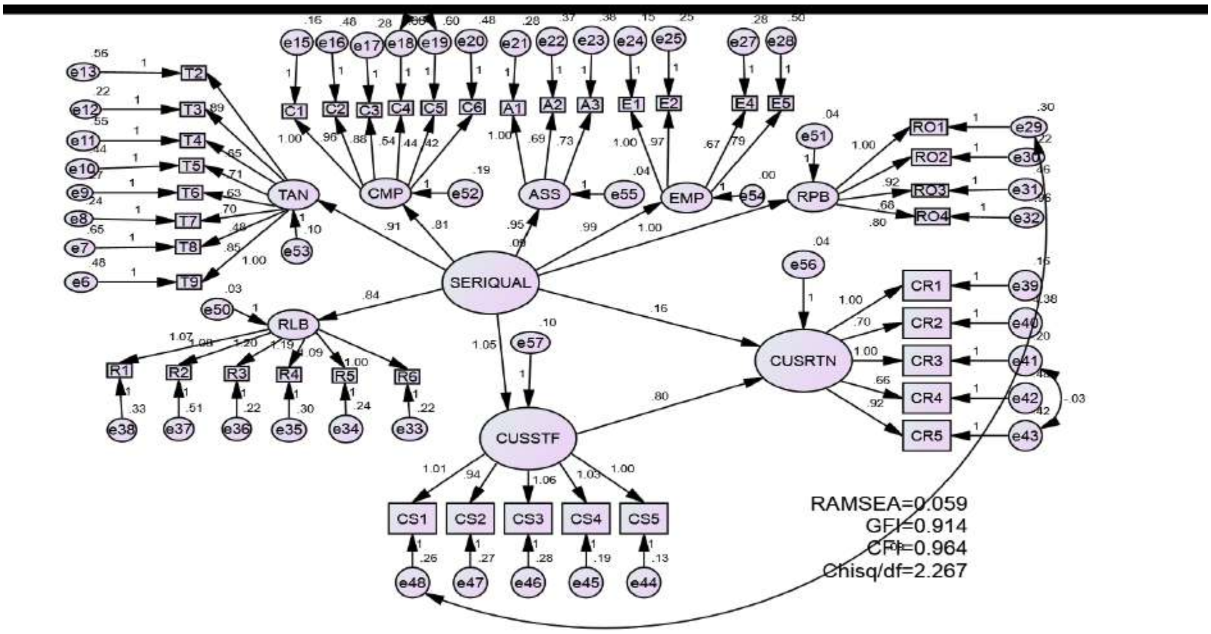

Figure 4: Regression Weights for Structural Model

Source: Field Survey, 2018.

Table 8: The Regression Weights for Every Path Estimate and Its Significance

			Estimate	SE	CR	P-Value	Result
Customer Satisfaction	<---	Service Quality	**1.045**	0.136	7.659	***	Significant
Customer Retention	<---	Service Quality	**0.156**	0.120	1.301	0.193	Not Significant
Customer Retention	<---	Customer Satisfaction	**.803**	.096	8.389	***	Significant

Source: Field Survey 2018

Note * showed high significance at <0.001, SE= Standard Error of estimate CR=Critical Ratio**

4.3.4.3 Hypotheses Testing

Table 8 above showed that the regression weights extracted from Figure 4 which presented the path (arrow) and its coefficients in bold, it indicated how much the effects of independent variable on the mediating variable, independent variable on dependent variable and mediating variable on dependent variable respectively.

The path coefficient of service quality to customer retention is 0.156. This value indicates that for every unit increase in service quality; its effect would contribute an insignificant 0.156 unit increases in customer retention. And the effect of service quality on customer retention is insignificant ($p<0.193$). Thus, hypothesis H_1 that service quality has no positive and significant effect on customer retention in Jaiz Bank Plc is supported.

The path coefficient of service quality to customer satisfaction is 1.045. This value shows that for every unit increase in service quality; its effect would contribute 1.045 unit increases in customer satisfaction. And more importantly, the effect of service quality on customer satisfaction is significant ($p<0.001$). Thus, the hypothesis H_2 that service quality has no positive and significant effect on customer satisfaction in Jaiz Bank Plc is not supported.

The path coefficient of customer satisfaction to customer retention is 0.803. This value portrays that for every unit increase in customer satisfaction; its effect would contribute 0.803 unit increases in customer retention. The effect of service quality on customer retention is significant ($p<0.001$). Thus, the hypothesis H_3 that customer satisfaction has no positive and significant effect on customer retention in Jaiz Bank plc is not supported.

4.3.4.4 Test for Mediation

To test for the mediating effect of customer satisfaction in the relation between service quality and customer retention, the study utilized the standardised regression coefficients as suggested by Awang (2012). According to Awang (2012), if the coefficient of the indirect effect in the model is greater than the direct effect, mediation occurs. In addition, if in this, the direct effect is significant, a partial mediation occurs. Otherwise, the result is a complete mediation.

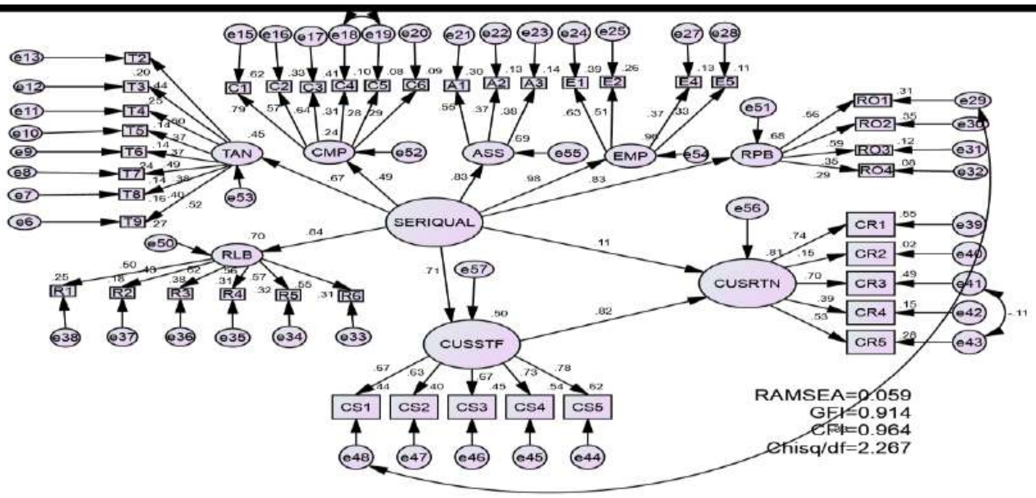

Figure 5: Standardized Regression Weights for Structural Model

Source: Field Survey, 2018.

Note that the indirect effect is defined as the multiplicative value of the path coefficient from the independent variable (service quality) to the mediator variable (customer satisfaction) and that between the mediator variable (customer satisfaction) to the dependent variable (customer retention). The results are presented in Table 9, extracted from Figure 5.

Table 9: Test for Mediation

			Estimate	P-Value	Result
Customer Satisfaction	<---	Service Quality	0.711	***	Significant
Customer Retention	<---	Service Quality	0.108	0.193	Not Significant
Customer Retention	<---	Customer Satisfaction	0.818	***	Significant

Source: Field Survey 2018

Note * showed high significance at <0.001**

Table 9 above presented the path (arrow) and its coefficients in bold. This indicates the indirect effect of the mediating variable on independent variable and the dependent variable. The indirect effect is 0.582 (0.711*0818) which is higher than the direct effect of 0.108. Thus, this shows that customer satisfaction mediates the effect of service quality on customer retention. As such, the mediation effect is a complete one, while the direct effect of service quality on customer retention is not significant but the indirect effect of service quality on customer retention through the mediator customer satisfaction is significant. Thus, the hypothesis H_4 which stated that customer satisfaction mediates the effect of the relationship between service quality and customer retention in Jaiz Bank plc is supported.

4.4. Discussion of Findings

The study examined the mediating effect of customer satisfaction on the relationship between service quality and customer retention using the five branches of Jaiz bank plc located in Kano metropolis. The result from the first hypothesis indicated that service quality dimensions (compliance, assurance, reliability, tangibles, empathy and responsiveness) lead to customer satisfaction as an increase in service quality will significantly increase customer satisfaction by approximately 100 percent. This finding is similar to the results discovered in studies such as Lone and Rehman (2017), Hamzah et al., (2015), Dandis et al., (2014), Abdullahi et al., (2014), Badara et al., (2013) and Qureshi, Khan and Zaman (2012).

Similarly, on the second hypothesis on how customer satisfaction influences customer retention, the finding indicated that an increase in the bank's customer satisfaction increases significantly its customer retention by approximately 80 percent. This portrays that customers of Jaiz Bank will continue to bank with it as long as they are satisfied with the services rendered by the bank. This finding is supported by report from studies of Bashir (2017), Ibojo (2015) and Inkumsah (2013).

The result from the third hypothesis on how customer satisfaction mediates the relationship between service quality and customer retention showed a 58 percent indirect effect of the mediating role of customer satisfaction as a direct effect between service quality and customer retention only revealed a 16 percent effect. Interestingly, structure equation modeling (SEM) analyzed using AMOS resulted in a full mediation while studies such as Awan and Azhar (2014), Srivasta and Rai (2013) and Osman and Sentosa (2013) used other methods of data analysis such as ordinary least square and reported a partial mediation effect.

The value of R^2 is 0.81which indicated that service quality and customer satisfaction explain 81 percent of the variance in customer retention. This is also similar to the research by Ibojo (2015) where he reported R^2 value of 0.717 which indicated that customer satisfaction account for 71.7% of the variation in customer retention.

5. Conclusion and Recommendations

5.1 Conclusion

Based on the findings of the study, the following conclusions were drawn. Firstly, service quality has a weak direct effect on customer retention but it has significant direct effect on customer satisfaction. Secondly, a combination of service quality and customer satisfaction leads to customer retention, which means customer satisfaction mediates the relationship between service quality and customer retention and finally, customer satisfaction has a significant effect on customer retention in Jaiz bank plc Kano metropolis.

5.2 Recommendations

The following are recommendations made from the findings of the study.

i. Jaiz bank should continue to improve on their service quality as the study has shown that service quality has significant positive effect on customer satisfaction. This may include but not limited to service quality unit with a mandate to review all items of the service quality dimensions (compliance, assurance, reliability, tangibles, empathy and responsiveness) and measure service compliance by codification of service items with minimal turnaround time for tracking and monitoring purposes.

ii. The study also showed that an increase in customer satisfaction will lead to an increase in customer retention. The bank should conduct periodic and regular customer feedback on service experienced such as calling the customer and using mystery shopper to enquire customer's experience.

iii. Service quality showed a weak effect on customer retention which implies that customer satisfaction is an antecedent to customer retention. The bank should be interested and make deliberate effort in swift responses to customer complaints and aim towards becoming the best customer oriented bank in Nigeria so as to retain the existing customers.

iv. The study has shown that customer satisfaction mediates the relationship between service quality and customer retention. One of the major drivers of service in the bank is the staff as they serve as an interface between the bank and the customers. Staff appraisal should therefore objectively reflect performance, based on defined and measurable service indicators.

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Appendix

Table Showing Normality Test

Variable	min	Max	Skew	c.r.	kurtosis	c.r.
CS1	1	5	-1.284	-10.032	0.65	1.252
CS2	1	5	-1.027	-8.024	1.622	0.238
CS3	2	5	-0.976	-7.619	1.59	1.208
CS4	1	5	-1.201	-9.38	1.603	1.977
CS5	1	5	-0.93	-7.267	0.957	1.358
CR5	1	5	-1.02	-7.964	0.72	2.813
CR4	1	5	-1.046	-8.169	0.72	2.81
CR3	1	5	-0.995	-7.768	0.597	2.331
CR2	1	5	-1.046	-8.173	0.677	2.644
CR1	1	5	-0.819	-6.399	0.066	0.258
R1	1	5	-1.631	-12.736	0.796	2.54
R2	1	5	-1.151	-8.987	0.31	3.022
R3	1	5	-0.713	-5.57	0.916	1.386
R4	1	5	-0.577	-4.506	1.296	5.061
R5	1	5	-1.361	-10.633	0.837	0.603
R6	1	5	-0.34	-2.656	2.396	9.356
RO4	1	5	-0.196	-1.53	-1.205	-4.704
RO3	1	5	0.506	3.956	0.644	2.515
RO2	1	5	-1.031	-8.053	1.849	1.937
RO1	1	5	-1.332	-10.405	1.64	1.119
E5	1	5	-0.59	-4.605	0.541	2.113
E4	1	5	-1.163	-9.081	1.055	5.835
E2	1	5	-0.919	-7.18	1.665	8.217
E1	1	5	-0.37	-2.891	1.203	2.317
A3	1	5	-0.636	-4.971	1.49	5.821
A2	1	5	-1.774	-13.858	1.094	7.702
A1	1	5	-0.767	-5.992	0.807	1.961
C6	1	5	-1.308	-10.216	1.722	4.535
C5	1	5	0.224	1.75	-0.33	-1.291
C4	1	5	-0.183	-1.427	-0.201	-0.786
C3	1	5	-1.105	-8.633	1.303	8.992
C2	1	5	-1.547	-12.081	1.323	2.976
C1	1	5	-1.297	-10.132	1.237	6.545
T2	1	5	-0.928	-7.248	0.782	3.052
T3	1	5	-0.423	-3.305	1.221	2.577
T4	1	5	-0.564	-4.404	0.423	1.651
T5	1	5	0.804	6.276	1.747	6.82
T6	1	5	-1.317	-10.282	1.273	2.591
T7	1	5	-0.982	-7.667	1.675	2.163
T8	1	5	-0.685	-5.352	0.21	0.82
T9	1	5	-1.02	-7.964	0.971	3.792
Multivariate					734.689	118.351