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Relationship Marketing and Quality of Service Delivery in Banking Sector: Empirical Evidence from Fidelity Bank Plc, Lagos, Nigeria.

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Abstract: The intensity of competition in today's business environment has challenged the adequacy of the traditional marketing orientation to deliver expected service quality that results in customers' satisfaction; hence, there is need for a shift from the traditional marketing philosophies, which are characterized by intense competition and conflict to modern marketing philosophy which ensures a mutual, profitable and sustainable relationship. The focus of this research is to ascertain the impact of staff competence and effective communication on quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Lagos State. A survey design was utilized to retrieved data from a sample size of one hundred and eleven (111) staff of Fidelity Bank Plc Apapa Region, Lagos state, and this was collected through questionnaire administered using convenience sampling technique. The study employed descriptive statistics, regression analysis, and ANOVA to examine the hypotheses. The results indicated a positive correlation between staff competence, effective communication, and the quality of service provided to customers (including responsiveness, reliability, and empathy) at Fidelity Bank Plc in the Apapa Region of Lagos State. Consequently, it was concluded that relationship marketing substantially influences the delivery of quality service within the banking sector.

Keywords: Marketing Philosophies, Relationship Marketing, Quality of Services delivery, Banking Sector

1. Introduction

Today's banking industry is characterized by high level of competition, needs to create and increase customers' values, utilities, and improve operational performance (Simpasa, 2013; Ajide and Soyoye, 2015). The industry is confronted with different degree of market competition in their respective areas of operations such as length of products, technological orientation, pricing and promotional tactics etc. for instance, Anafi and Mustapha (2014) observed that retail bankers need to be increasingly market oriented in an era where the intensity of competition was occasioned by technological factor, the need to differentiate products and maintain market position. The extent of the emerging features of service sector's environment had necessitated a change in business operations or philosophies and this had attracted the attention of both the academics

and business operators. In fact, Abeysekera and Umakanth (2014) observed that a number of commercial banks in Nigeria have realized that surviving in this market requires establishing and maintaining futuristic and profitable relationship with their target audience and this is achievable through improving customers' satisfaction, reducing marketing operating costs, and gaining competitive edge over competitors (Abeysekera, and Umakanth, 2014). Modern activities as called from a shift from the conventional methods which are characterized with intense competition and conflict to a mutual, profitable and sustainable relationship (Salari, 2004). Relationship marketing strategies and tools involve a range of procedures and methods that create optimum experience to target audience. These various procedures seamlessly integrate to create effective relationship marketing strategies and tools (Bhasin, 2019). Every business organization has its corporate objectives and the actualization of the stated objectives is dependent on some adopted strategies which will ensure customers' satisfaction and maintenance of good relationship with target stakeholders (customers, suppliers, middlemen and other stakeholders) who are to contribute towards the attainment of organizational performance (Abtin and Pouramiri, 2016).

In the recent past, attention has been paid to service quality and relationship marketing especially by firms operating in competitive business environment such as the financial sector because they are perceived as robust strategic marketing tools for surviving in competitive business environment (Zeithaml, 2000).

Customer satisfaction is a fundamental concept that holds significant importance for every business organization, particularly those operating in highly competitive environments such as banking industry which needs to treat their customers as kings through knowing their needs and requirements and proffering valuable solutions via the products they offer in the markets. However, the environmental dynamism in the business operating environment in Nigeria especially in the banking sector have posed challenges to commercial banks' marketers especially in profitable customers' attraction and retention as well as need for reduction in the rate of customers turn over to competitors services. Supporting this claim Opele, Afolabi and Adetayo (2020) opine that the concepts of service quality, customers' loyalty, and satisfaction are pertinent tools for survival in global competitive business environment today.

Understanding the way consumer behave, reason, and react to a brand is a great focus of many business in modern time and this is largely caused by the effect of competition and interest in enhancing their outcomes (Mustapha, Issa, & Bello, 2021). Hence, deposit money bank operators that desire improved operational performance through customers' satisfaction need to be customer centered in their approaches to market place because today's customers, as highlighted by Mustapha, Abdul, and Aun (2017), have become increasingly demanding and knowledgeable in their expectations of how they want to be served. Moreover, they are more willing to challenge firms that fail to meet their service expectations. It is unanimously agreed among scholars (such as Al-Qeed, Al-Sadi, and Al-Azzam, 2017; Mustapha, Abdul and Aun, 2017; Opele, Afolabi and Adetayo, 2020) the quality of the relationship between an organization and its stakeholders is a determining factor in their overall interaction and collaboration. This is because customer relationships are significant for gaining competitive edge among competitors, and this is achievable by continuously delivering services of high quality which meets and exceeds customers' needs and expectations promptly (Al-Qeed, ALsadi, and Al-Azzam, 2017). Hence, investigating the impact of adopting relationship marketing on the delivery of quality services by Fidelity Bank Plc in Lagos State, Nigeria becomes pertinent. The aim was to investigate level at which relationship marketing enhance the service quality provided by deposit money banks in Nigeria.

The aim of this study was to investigate the effects of relationship marketing on quality-of-service delivery of Fidelity bank plc Lagos state. Specifically, the study tends to:

    i.   ascertain the impact of staff competence on quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank, Plc, Lagos State; and

   ii.   determine the effect of effective communication on quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank, Plc, Lagos State.

2. Literature Review

2.1 Overview of Relationship Marketing

The concept of relationship marketing traced its emergence to mid-1980s and ever since it has gain rapid acceptance compared with other marketing philosophies (Callaghan and Shaw, 2001; Rao and Perry, 2002). Since its development, relationship marketing has represented a new marketing approach or paradigm shift that assisted both organization and their target audience achieving their objectives (Gronroos, 1991; Rao and Perry, 2002; Adamson et al., 2003; Gronroos, 1996). Relationship marketing has emerged as a significant phenomenon, shifting the marketing focus from the transactional approach of the past to the more prominent relational approach in today's society (Chaston and Mangles, 2003; Roslin and Melewar, 2004; Bansal, 2004). Specifically, the aim of relationship marketing being adopted in an organization is to establish, and maintain profitable futuristic relationships with their target markets (Chaston and Mangles, 2003; Roslin and Melewar, 2004).

2.2 Meanings of Relationship Marketing

The perceptions of scholars vary on the definitions of relationship marketing depending on their nature of studies but it was observed that these different definitions revolve around value creation and benefits accrue to both customers and organization through the relationship. Relationship marketing involves all marketing activities that organization engage into with the aim of creating, maintaining profitable business relationships with parties with the aim of parties involved achieving their aim of being in the relationship (Dixon-Ogbechi, Haran, and Aiyeku, 2014).

Relationship Marketing was viewed by Leverin and Liljander (2006) as set of activities organizations engage in with the aim of attracting prospects, maintaining and improving relationships with the existing customers especially those whose actions have significant effects on the organizational performance. The relationship marketing strategy is important in Nigeria financial sector because it emphasizes on long lasting relationships which are enduring and the Nigeria environment encourages this kind of relationships (Dixon-Ogbechi, Haran, and Aiyeku, 2014).

Aldaihani and Ali (2019) saw relationships marketing as organization orientation established with the aim of building marketing relationships with the target audience. According to Aldaihani and Ali (2019), relationship marketing refers to the establishment, and managing of profitable connections between organizations and target market through the adoption of modern marketing strategies, which facilitate a deeper understanding of customer behavior. Based on the aforementioned definitions, it can be inferred that relationship marketing involves fostering an emotional connection or association built on the principles of consultation, dialogue, and mutual trust. These principles aid organizations in differentiating the quality of their products systematic

process of communication, effective and efficient coordination, commitment, and trust-building processes.

2.3 Dimensions of Relationship Marketing

Scholars have enumerated different dimensions that have been used to measure relationship marketing in past studies. According to Alrubaiee (2010), relationship marketing encompasses five key dimensions, including trust, commitment, communication, satisfaction, and cooperation. Building upon these dimensions, Peyman Jesri, Freyedon Ahmad, and Motreza (2013) further added competence and dealing with conflict as additional dimensions to the original five. Thus, the expanded framework includes trust, commitment, communication, satisfaction, cooperation, competence, and dealing with conflict as critical dimensions within the context of relationship marketing. Gaurav (2016) also added focusing on customers to the dimensions. Some of the common dimensions are discussed below:

i. **Trust:** Trust is the level of reliance of parties involved in a relationship (customer and organization) on each other without one partner causing harm for another (Moorman et al., 1993). Trust according to Gabler et al. (2014) is the ability to distinguish the product or the procedures of the usage of the services to customers by the organization staff through a credible and professional way. Trust is very important to every business operator because it is the basis for which profitable relationships are built between organizations and the stakeholders (Aldaihani, and Ali, 2019). This relationship affects some decisions made by the organization in form of its products, the choice of marketers of its products, the organization brand, and the level of trust customer has on the product and the organization among many other decisions. The level of trust the customers have on the organization and vice versa are held credible by both parties and this account for satisfaction enjoyed by both parties (Al-Hawary and Harahsheh, 2014).

ii. **Communication:** Communication means the way organization itself or its representatives made their products known to the consumers and also provide information about the organization or its products or other information to customers as and when needed (Al-Hawary et.al, 2016). It is the promotional means by which the organization itself or its representatives promote their products to target audience (Aldaihani, and Ali, 2019).

iii. **Competence:** One of the resources organizations possess is competence and through this organization develops products that solve customers' problems and this guides the firm in establishing fruitful relationship marketing (Aldaihani, and Ali, 2019). For organization to actualize high level of performance in the market it operates, much attention must be

paid to competence. Ameri and Dutt (2005) define competence as the process of collecting, analyzing and utilization of information to assist in making some strategic decisions as it proffer solution through products to satisfy customers' needs.

iv. **Commitment:** organization gain customers' commitment through trusts, effective communication and high level of competency. The presence of these three encourages customers' commitment and frequent purchase of the firm's products (Aldaihani, and Ali, 2019). According to Al-Rubaiee (2010), commitment serves as an indicator of the nexus that exist between an organization and its target audience (i.e. prospects and customers). It stands for a mutual dedication and willingness to maintain a long-term association, demonstrating the level of loyalty and investment from both parties involved. Commitment creates opportunity for organization to continue enjoying customers loyalty even when there are changes the value being rendered to the target market (Silva et al., 2010).

v. **Cooperation:** Cooperation is the efforts made by both parties (customers and organizations) to ensure that mutual and beneficial relationship between them is maintained (Aldaihani, and Ali, 2019). In today's business landscape, the relationship between customers and organizations has become increasingly interactive, particularly when both parties are benefiting from the relationship. As customers engage with organizations and derive value from their products or services, there is a dynamic and reciprocal exchange of utilities, leading to a more involved and interactive relationship between the two entities.

2.4 Concept of Service Quality

Service is characterized by simultaneity, which gives room for production and consumption to take place concurrently, while service quality refers to the situation a customer experienced during the consumption of the products that meets with the desire or expectation before the consumption of the products (Auka, Bosire, and Matern, 2013). Zeithaman and Bitner (2003) viewed service quality as a measurement scale put in place to establish the relationship between what is demanded by customers and what is delivered by organizations. Service quality is a set of attributes or features that is inherent in a solution provided by organization through a product to solve customers' problems timely (Auka, Bosire, and Matern, 2013). The benefits attached with having service of high quality by deposit money banks are numerous among which are; assist in reducing the operating costs, attract more customers to the organization, improve consumers utility, increase the number of customer retention rate (Keiningham *et al.*, 1995).

2.4 Dimensions of Service Quality

Measuring the level of services delivered by organization in service industry is challenging especially those in the competitive sector such as banking sector. Adeoye and

Lawanson (2012) proposed that service quality delivery in any service industry can be measured using variant yardsticks. These dimensions serve as key factors in evaluating the level of services rendered by an organization and are applicable across various service industries. In ensuring quality services are provided by organizations to meet the expectation of target audience, the 'SERVQUAL' model was developed by Parasuraman, Berry, and Zeithaml, (1988) as a framework to guide the activities of service-oriented organizations. The objective for the development of 'SERVQUAL' Framework was to bridge the distance between what the customers desire or have in mind and what they end up getting through the purchase or consumption of a products and this mostly results in creation of utilities has expected or beyond by customer and further generate loyalty of customers (Lee, 2011). Also, Zeithamal (2000) pointed out that reliability, responsiveness, assurance, empathy and tangibility are basic dimensions that can be used in measuring services quality in an organization. These dimensions are explained as follows:

      i. **Reliability:** This involves the ability of organization to deliver product as and when needed and this is achieved by ensuring product is delivered in high quality which is to be done timely, consistently and dependably as well as maintaining error-free sales transactions and records (Auka, Bosire, and Matern, 2013).

     ii. **Tangibility:** this has to do with the physical evidence through which the service is delivered and this is shown through the value and elegance organization facilities, materials used, staff, and presentation of information in the organization to the customers (Auka, Bosire, and Matern, 2013). This does not involve the physical layout of the organization alone it also involves the comfort that customers enjoyed when around or in the organization premises (Ananth et al, 2011). According to Bellini et al. (2005), there is a direct relationship between the satisfaction of customers regarding the physical evidence of an organization and the level of service quality they perceive. In other words, when customers have a positive perception and satisfaction with the tangible elements of an organization, such as its physical facilities, equipment, and overall appearance, it is likely to enhance their perception of the service quality provided. Conversely, if customers have negative experiences or dissatisfaction with the physical evidence, it can negatively impact their perception of service quality.

    iii. **Assurance:** This consists of the resources the organization possess such as special skills competence, customers' needs orientation and everything that affects customers' products, credibility and security of the organization's workers (Auka, Bosire, and Matern, 2013). Assurance involves organization's staff possessing adequate knowledge that can assist them in providing appropriate answers to questions or

observations or clarifications when making presentations of the products or the organizations (Auka, Bosire, and Matern, 2013).

iv. **Responsiveness:** this involves the ability and desire to provide solution to consumers' needs swiftly. This is displayed in the services render through convenient duration for operations, equipping staff with skills in attending to customers politely and attending to their problems or complaints (Auka, Bosire, and Matern, 2013). In other words, responsiveness in service industry describes the timely response to customers' complaints or requests which are carried out effectively and efficiently. Mengi (2009) revealed that responsiveness element of service is positively and directly influenced by service quality which contributes to high level of customer satisfaction. Responsiveness to consumers' problems contributes to the utility the customer enjoys from the consumption of the product even though the certainty cannot be widely established (Glaveli et al., 2006).

v. **Empathy:** is the ability of organization to view consumers' problems from customers' perspectives and not organizational perspectives and this is displayed in the organization's ability to provide access, communicate with the customers and adequately understand the customer (Auka, Bosire, and Matern, 2013). Empathy encompasses elements of service quality that are directly shaped by an organization's policies. These elements include an efficient customer service department, convenient parking facilities, and operating hours that cater to customer convenience (Butcher, 2001; Ndubisi, 2006; Ehigie, 2006). When organizations engage in empathetic activities, customers perceive the services provided as high-quality (Auka, Bosire, and Matern, 2013). Therefore, the more an organization demonstrates empathy towards its customers, the more likely they are to perceive the services as being of superior quality.

2.5 Theoretical Review

2.5.1 Relationship Marketing Theory

This theory was developed by Arnett and Badrinayanan (2005) and it was based on the notion that the definition of a successful marketing relationship is the relationship that has a profitable or relational exchanges. The attention of this theory was focused on three elements which are; communication, trust, and commitment) (Sivadas and Dwyer 2000). Customers maintain long term relationships with their financial institutions when the institutions offer products that are, highly trusted by the customers and timely handling of customers' issues on trust basis as the absence of trust in organizations products or process might results in discontinuing the relationship and seeking alternative (Muketha, Thiane, and Thuranira, 2016). The communication aspect of this theory deals with how banks reach out to their customers as they need information timely and promptly which is done presently through the adoption of the ICT platforms

and active customer care line that assist customers to resolve their problems without having the need to visit the banking hall (Muketha, Thiane, and Thuranira, 2016). Banks must ensure the communication process is effective towards ensuring it serves the customers better than their competitors and creates utility.

2.5.2 The Social Exchange Theory

Homan (1958) propounded this theory and it was based on the assumption that individual or group of individuals or institutions (consumers) who exchange or give something out also expect to receive something of value in return for whatever they give out. This theory was laid on the basic social exchange relationship that exist between parties (i.e., consumer and organizations or between organization and stakeholders) and this was accounted for by the exchange of values between them and fulfillment in promises where the organization promised to solve customers' problem(s) by offering products to them and in return the consumers purchase the product at an agreed price and conditions (Muketha, Thiane, and Thuranira, 2016). Financial institutions are always concern about how to have a futuristic profitable association with their target markets and this is actualized by ensuring quality and valuable products are delivered to them as and when needed, the existence of the products is communicated effectively, and high level of trust is being maintain in their dealings with the customers (Muketha, Thiane, and Thuranira, 2016).

This theory attempts to put an explanatory model in place to describe the level of development, growth and at times the reasons for dissolution of social and business relationships among the parties involved. The implication of this is that organizations measure the rewards accrue from maintaining or losing a relationship, in a situation where there is no or little rewards attached, much effect may not be felt when such relationship is terminated but, in a situation, where the effect will be highly felt, attention and power will be invested to ensure the relationship continues on a profitable basis (Muketha, Thiane, and Thuranira, 2016).

2.6 Empirical Review

In the study of Mamusung, Nimran, Suharyono, and Kusumawati (2021) which investigated the impact of relationship marketing on service quality and customer loyalty within the retail industry. The findings of the study indicated a positive influence of relationship marketing on both service quality and customer loyalty. Additionally, the study revealed that the quality of service, which encompassed dimensions such as commitment, communication, conflict handling, and competence, was directly associated with the actions and behaviors of employees. Furthermore, the research established a significantly positive relationship between service quality and customer loyalty.

Also, Prameka (2020) conducted a study that aimed to analyze the connection between service quality and customer loyalty among customers of four-star hotels in Malang. The findings of the study indicated that the relationship between service quality and customer loyalty was influenced by various factors, including relationship marketing, which played a crucial role in enhancing customer loyalty in hotels.

Lastly, Ogbechi, Okafor, and Orukotan (2018) conducted a descriptive study to investigate the impact of relationship marketing on customer retention and loyalty in commercial banks. The analysis of the data indicated that the variable under examination, relationship marketing, had a significant and positive relationship with both customer retention and loyalty. Additionally, the study revealed that factors such as trust, customer satisfaction, and customer retention substantially foster customer loyalty.

3. Materials and Methods

This study utilized a survey research design, with the target population being the employees of Fidelity Bank Plc, located in the Apapa Region of Lagos State. Apapa region of the bank comprises of nine (9) branches which are Burma Road branch, Warehouse Road branch, Parklane branch, Ijora Badia branch, Suru Alaba branch, Boundary branch, Kofo Abayomi branch, Tin-can branch and Trinity branch. The total number of staff in the target departments of bank across the region is 153 and this serves as the surveyed population. A convenient sampling was adopted to select four departments of the bank from the various branches in the Apapa Region. The selected departments are Sales, Customer Services, Teller, and International Operations. The selection was based on the study's conviction that the four selected departments have requisite knowledge and experience of the phenomenon being examined. The surveyed population cut across different levels in the bank with the aim of having a diverse opinion from different cadres of the employees of the bank. One hundred and eleven (111) staff of the bank were used as sample size using Yamane (1973) formular for sample size determination. The formular is given as follows:

$n = N/1+N(e)^2$

Where:

n= sample size required

N = number of people in the population

e = allowable error (%)

Table 1: The Proportional sample population

Departments	Population	Percentage	Samples
Sales	66	43.1	48
International operations	10	6.5	7
Teller	39	25.5	28
Customer service	38	24.8	28
Total	**153**	**100**	**111**

Source: Field Survey, 2022

4. Results

One hundred and six (106) responses were retrieved out of one hundred and eleven copies administered and this represents 95 per cent rate of response, which implies high of level of willingness of the participants to partake in this study.

4.1. Demographic Analysis

Table 2: Demographic Analysis of the Respondents

Variables		No. of Responses	Percentage
Gender:	Male	41	38.7
	Female	65	61.3
Total		**106**	**100**
Age:	18 – 30 yrs	57	54.0
	31- 40yrs	19	18.0
	41- 50yrs	30	28.0
	51years and above	-	-
		106	**100**
Education:			
	OND/NCE	52	49.0
	B.Sc./HND	50	47.2
	M.Sc./MBA	4	3.8
	Others	-	-
		106	**100**
Experience:			
	0-2 Years	44	41.5
	3-5 Years	43	40.5
	Above Years	19	18.0
		106	**100**
Branch	Burma Road	10	9.4
	Warehouse Road	16	15.1
	Parklane	16	15.1
	Ijora Badia	10	9.4
	Suru Alaba	10	9.4
	Boundary	13	12.3
	Kofo Abayomi	13	12.3
	Tincan	12	11.3
	Trinitiy Branch	6	5.7
		106	**100**
Department			
	Customer service	24	22.6
	Sales	50	47.2
	Teller	22	20.8
	International	10	9.4
	Operation	**106**	**100**

Source: Field Survey, 2022

Under the gender distribution, it was observed that 41 (38.7%) of the sample population were male, while 65 (61.3%) were female. This indicates a relatively equal distribution of respondents by gender. Regarding age distribution, 57 (54%)

respondents fell into the 18-30 years age category, 19 (18%) were in the 31-40 years age category, and the remaining 30 (28%) belonged to the 41-50 years age category. The educational background distribution showed that 52 (49%) respondents had OND/NCE certifications, 50 (47.2%) had B.Sc./HND certificates, and the remaining 4 (3.8%) possessed M.Sc./MBA certificates. These findings suggest that a majority of the respondents possessed the necessary educational qualifications, which likely facilitated their understanding of the study subject matter and enabled them to respond appropriately. The table 2 above further shows the years of experience of the respondents shows where 44 (41.5%) respondents have 0-2years working experience, 43 (40.5%) respondents have 3-5years working experience, and the remaining 19 (18 %) respondents have above 8years working experience. Furthermore, the analysis of the respondents based on their bank branch revealed that 10 (9.4%) respondents belongs to the Burma Road Branch, 16 (15.1%) respondents belongs to the Warehouse Road Branch, 16 (15.1%) respondents belongs to the Parklane Branch, 10 (9.4%) respondents belongs to the Ijora Badia Branch, 10 (9.4%) respondents belongs to the Suru Alaba Branch, 13 (12.3%) respondents belongs to the Boundary Branch, 13 (12.3%) respondents belongs to the Kofo Abayomi Branch, 12 (11.3%) respondents belongs to the Tincan Branch, and the remaining 6 (5.7%) respondents belongs to the Trinity Branch. The implication of this is that all branches that made up the Apapa Region were duly represented. Lastly, the departments of the respondents show that 24 (22.6%) respondents belong to the Customer service department, 50 (47.2%) respondents belong to the Sales department, 22 (20.8%) respondents belong to the Teller department, and the remaining 10 (9.4%) respondents belong to the International Operations department.

4.2. Test of Hypotheses

Ho₁: Staff competence does not substantially influence the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank, Plc, Lagos State.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859[a]	.738	.736	2.77898

a. Predictors: (Constant), Staff Competence

Source: Field Survey, 2022

Based on the information presented in Table 3, the correlation coefficient (R) is 0.859, indicating a strong positive linear relationship between the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State (dependent variable) and staff competence (independent variable). Furthermore, the coefficient of determination (R^2) is approximately 0.738 or 73.8%, indicating that 73.8% of the variation in the quality of service can be explained by staff competence. This implies that 73.8% of quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank

Plc, Apapa region, Lagos State can be explained by the competence level of the staff.

Table 4: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	2779.770	1	2779.770	359.948	.000^b
1	Residual	988.506	128	7.723		
	Total	3768.277	129			

a. Dependent Variable: Quality_of_Service
b. Predictors: (Constant), Staff_Competence

Source: Field Survey, 2022

Table 4 presents the ANOVA results for the data, and the F-statistic indicates a significant result. The ANOVA significance value of .000 is less than the specified alpha level of .005, suggesting that the model is fit. As a result, the null hypothesis is rejected, and the alternative hypothesis, which suggests that staff competence has a significant impact on the quality of service (responsiveness, reliability, and empathy) provided by Fidelity Bank Plc, Apapa region, Lagos State, is supported.

Ho$_2$: Effective communication does not statistically impact the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank, Plc, Lagos State.

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637^a	.405	.401	4.18372

a. Predictors: (Constant), Effective Communication

Source: Field Survey, 2022

Based on the information presented in Table 5, the correlation coefficient (R) is 0.637, indicating a moderate positive linear relationship between the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State (dependent variable) and effective communication (independent variable). Additionally, the coefficient of determination (R2) is approximately 0.405 or 40.5%, suggesting that effective communication accounts for about 40.5% improvement in the quality of service (responsiveness, reliability, and empathy) provided by Fidelity Bank Plc, Apapa region, Lagos State.

Table 6: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	1527.827	1	1527.827	87.287	.000^b
1	Residual	2240.450	128	17.504		
	Total	3768.277	129			

a. Dependent Variable: Quality of Service
b. Predictors: (Constant), Effective Communication

Source: Field Survey, 2022

Table 6 presents the ANOVA table, and the F-statistic indicates a significant result. The ANOVA significance value of .000 is less than the specified alpha level of .005,

indicating that the model is a good fit for the data. Consequently, the null hypothesis is rejected, and the alternative hypothesis, which states that effective communication has a significant effect on the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State, is accepted.

5 Discussions

The first hypothesis speculated that there is no significant effect of staff competence on the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Lagos State. However, the test of this hypothesis revealed that staff competence does have a significant effect on the quality of service (responsiveness, reliability, and empathy) provided by Fidelity Bank Plc, Apapa region, Lagos State, as indicated by an R-value of 0.859 and an R2-value of 0.738. This finding is in alignment with the study of Ogbechi, Okafor, and Orukotan (2018) on the effect of relationship marketing on customer retention and loyalty in commercial banks, which also found a substantial and direct nexus between the examined variable. Furthermore, the study highlighted the significant roles of customer satisfaction, customer retention, and trust in ensuring customer loyalty.

The second hypothesis proposed that effective communication does not have a significant effect on the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State. However, the results of the hypothesis testing indicated that effective communication does have an effect on the quality of service (responsiveness, reliability, and empathy) provided by Fidelity Bank Plc, Lagos State, as evidenced by an R-value of 0.637. This finding is in consonant with the study conducted by Mamusung, Nimran, Suharyono, and Kusumawati (2021), which focused on the nexus between relationship marketing on service quality and customer loyalty with focus on retail industry. The study revealed that the quality of service, including factors such as commitment, communication, conflict handling, and competence, is closely linked to the actions and behaviors of the employees.

6. Conclusions

The following conclusions were drawn. It was concluded that staff competence influences the quality of service (responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State to their target audience. More so, effective communication put in place by Fidelity Bank Plc, Apapa region, Lagos State increases the quality of service (responsiveness, reliability, and empathy) delivered to their target audience and this assists customers to get required information without barriers. Therefore, it was concluded that relationship marketing (i.e., effective communication and staff competence) significantly influences the level of service obtained (i.e., responsiveness, reliability, and empathy) delivered by Fidelity Bank Plc, Apapa region, Lagos State to their target audience.

6.1 Recommendations

Sequel to the analysis above, the underlisted recommendations were proposed:

i. The management of Fidelity Bank Plc, should maintain its adequate trainings and skills improvement programmes which are made available to their staff as this would further assist in improving their competencies at their respective job function and this will meaningfully contribute to the staff's productivity level as well as improve the organization performance.

ii. The management of Fidelity Bank Plc, should pay adequate attention to their communication process by ensuring their products and promotions are effectively monitored so as to ensure it is delivered to the right audience in the right way, time and form in order to avoid noise of whatsoever form. Among the ways to achieve effective communication system is by creating more user-friendly platforms that prospects and customers can access to obtain information that are pertinent to them and solve their problems without needs to visit the banking halls for resolving them.

The limitations of this study steps from the fact that it only examined the effect of two out of the six dimensions of relationship marketing on quality-of-service delivery using Fidelity Bank Plc, Apapa Region, Lagos State as a case study. Hence, the study is limited in terms of the scope of the context studied (i.e. number of the banks regional offices) and the phenomenon of the subject matter investigated (i.e. dimensions of relationship marketing).

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