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INVESTIGATING THE EFFECTS OF CUSTOMER COMPLAINTS AND FEEDBACK MANAGEMENT ON CUSTOMER SATISFACTION IN SELECT BANKS IN ANAMBRA STATE, NIGERIA

Oranusi, Ifeanyichukwu N[1]
Department of Marketing, Chukwuemeka Odumegwu Ojukwu University, Uli – Nigeria

Okolo, Victor O[2]
Department of Marketing, University of Nigeria, Nsukka, Enugu Campus – Nigeria

Wali, Kemkamma[3]
Ken Saro-wiwa Polytechnic, Bori – Nigeria

Mmamel Zita U[4]
Department of Marketing, Institute of Management and Technology, Enugu - Nigeria
Obikeze, Chinedum O[5]

Department of Marketing, Chukwuemeka Odumegwu Ojukwu University, Uli – Nigeria

ABSTRACT
This work examined the effect of customer compliant and feedback management on customer satisfaction in the Nigerian banking sector. In this study, turnaround time of banks to resolve complaints, banks response to customer complaints (responsiveness), employee courtesy, communication of service failures and handling process and service recovery were employed as the explanatory variable while customer satisfaction was employed as the dependent variable. In line with this, five hypotheses were formulated for the study. Relevant conceptual, theoretical and empirical literatures were reviewed in order to identify the knowledge gap. The study is anchored on equity theory. The study adopted survey research design. Primary data were used in the study. A total of 400 customers of five selected banks in Anambra Central Senatorial District were sampled for the study. Questionnaire was employed as the instrument of data collection. The data generated were analyzed using descriptive statistics, correlation analysis and multiple regression analysis. Turnaround time of banks to resolve customer complaint, banks response to customer complaints (responsiveness), communication of service failures and handling process and service recovery were found to have significant effect on customer satisfaction, while employee courtesy was found to have an insignificant effect on customer satisfaction in selected sampled banks in Anambra Central Senatorial District. The study concludes that complaints and feedback management has significant effect in customer satisfaction in banks in Anambra Central Senatorial District. The study recommends that banks should reduce their turnaround time to resolve compliant, ensure service recovery and retrain their employees on effective and quality service delivery to customers.
Keywords: Customer satisfaction, Equity theory, Customer complaint, Feedback, Service recovery and Communication

INTRODUCTION

Background of the Study

The contemporary advancement of commerce and emerging of markets has led to radical economical fluctuations and inflamed fierce competition (Narteh, 2013). As a result, the consumer today has a multitude of alternatives to exceed his expectations when making a purchasing decision, whereas, rivalry has reached its climax (Leal & Pereira, 2003). In the present scenario of competitive banking, excellence in customer service is the most important tool for sustained business growth. Customer service has been the challenging job in the banking industry, specifically, after the financial sector reforms and implementation of new age technology. Providing prompt and efficient service is on the top agenda of commercial banks to attract and retain the new customers (Malyadri & Sirisha, 2015). Consequently, given the assumption that satisfied customers are a vital ingredient of a sustainable business operation, therefore, satisfying and retaining these customers is no doubt an interactive catalyst that will systematically influence the long-term success of any enterprise in today's service-driven economy (Wasfi & Kostenko, 2014). In this regard, customer satisfaction strategy signifies the vaccine that must be utilized by enterprises to diminish the risk of substitutes (Komunda & Osarenkhoe, 2012).

One of the effective ways of satisfying customers is through effective compliant and feedback management. Customer complaints and feedback management has become an integral part of the banking industry, both from the regulatory perspective and a customer service standpoint. Simply stated, feedback management is, according to customerexpressions.com, the formal process of recording and resolving a customer complaint and responding to complements and suggestions. It means listening to unsatisfied customers and taking actions to remedy issues, where appropriate. Customer complaints and feedback management is just one initiative under a large strategy called customer experience management. By listening to the customers, banks can develop service standards and delivery processes to meet the standards (Zairi, 2000).

Understanding the nature of the service one provides to customers allows for an appreciation of how the customers see the services provided. According to Tumi (2005), in any customer service interaction, the perception of customers is crucial to one's ability to ensure that they are satisfied beyond expectation. This helps to give customers not what is obvious but also fulfill a multitude of less obvious customer needs (Tumi, 2005). Porter (2008) explains that customer expectations and demand for services have substantially increased. As consumers become better educated, they demand new products, better and more reliable delivery, as well as more responsive services; As a consequence, to improve competitiveness, banks have to understand the customers' needs and expectations and satisfy them by providing excellent services. The banks have endeavored to create a culture to reinforce complaints and feedback strategy. Commercial banks have adopted an open-door and technological customer feedback approach where its senior personnel are readily available to its clients. There exists a customer care help desk that works round the clock. Commercial banks have assisted their agents to create a fulfilling working environment each by developing an organizational architect that motivates its staff even at branch level and virtual support to its customers through automatically coded responses to some of the standard queries. This step not only generates job satisfaction but also creates customer satisfaction due to the swift decision-making. Firms have now realized that long-term growth and survival is dependent on a good customer's satisfaction (Nguli, 2016).

Customer complaints and feedback management is a valuable source of important market intelligence which companies should use to correct the root cause of the problem and to improve the service or product (McCollough, Berry and Yadav, 2000). Ndulilo (2014) maintained that complaints and the processes for handling them are important issues for service providers because they have the potential to have an adverse effect on customer satisfaction and loyalty. Research has shown that, the way a company handles company complaints can affect its business success in the long term (Robert-Lombard, 2011).

Most often, banks customers complain about the services they receive. Shammout and Haddad (2014) noted that "almost half of consumers' complaints about banking services relate to opening, closing or managing their accounts. Another quarter of complaints are about deposits and withdrawals. Problems in this category include transaction holds and unauthorized transactions. Difficulties caused by low funds, such as overdraft fees and bounced checks, are another significant complaint category". Forbes (2013) noted that "about 11% of consumers are frustrated with sending or receiving payments, and 6% have gotten fed up with trying to use their ATM or debit cards". Most banks hardly assess their customer complaint procedures to find out if it is delivering in terms of handling customer complaints effectively. Due to this, some banks adopt a nonchalant approach to customer complaints, especially if it is related to customer service, oblivious of the latent harm being caused to the bank.

Despite the fact that organizations appreciate the importance of managing complaints, overall customer satisfaction after a failure has not improved (Michel, Bowen & Johnston, 2009). Organizations should encourage dissatisfied customers to complain so that they can solve the problem and retain the customer. Unfortunately, organizations that do not rise to the challenge of complaining customers are turning down the important opportunity of reclaiming and improving a relationship. Owing to the apparent importance of effective complaints handling, there is a research gap on how organization management should treat all complaining customers to create complaint satisfaction.

Statement of the Problem

Customers are increasingly becoming self-aware of the need to receive high quality service and to have their complaints over goods or services addressed by companies they deal with (Mensah, 2016). Effective handling of customers' complaints has become a source competition for banks. Ineffective handling of customer complaints could result to high customer turnover and low customer retention. When bank fails to effectively handle customer complaints, that particular customer could be lost in the process, sparking a chain reaction involving the customer telling others, who might also continue to spread negative news about the bank involved. Consequently, the loss of one customer could cause a chain reaction where a lot more customers are lost: reducing market share, reducing bank profitability and increasing negative perceptions about the bank (Morrisson & Huppertz, 2010).

Gelbrich & Roschk (2010) assert that poor complaint handling procedures could damage company-customer relationship and cause customer dissatisfaction. It could promote negative word of mouth advertising causing potential customers to refrain from doing business with the company. It could cause low customer loyalty and significantly chances of customer retention. Awara (2010) opines that poor customer complaints handling ultimately cause companies to lose customers thereby losing market share, whilst the recruiting of new customers through marketing promotions cost money, effectively reducing company profitability. Komunda and Oserankhoe (2012) advocates for a comprehensive customer complaints management system, complete with complaint handling procedures, customer satisfaction checks, customer feedback acquisition and customer retention measures.

Given these dynamics, and in order to attain and sustain the state of customer satisfaction, this research underlines the nexus between complaint and feedback management strategy in relation to customer satisfaction. Meanwhile, the objective in this study is to provide empirical evidence that effective complaint and feedback management strategy has a positive impact on customer's satisfaction, research shows that the correlation between complaint and feedback management and customer satisfaction are important for two reasons. Primarily, customers who voice their complaints embody the most loyal of customers and consequently it should be the firm's top priority to enhance their service in order to satisfy these loyal customers (Eccles & Durand, 1998). Also, satisfied customers will enhance the company's market share by spreading positive word-of-mouth and performing as a costless marketing power, whereas, their counterpart will have the opposite impact (Hocutt, Bowers & Donavan, 2006). This argument is further reinforced by studies that show that dissatisfied customers tell about ten to twenty people about their bad experience (Edvardsson, Tronvoll & Höykinpuro, 2011), conversely, satisfied customers will trust the firm to a large extent and are more likely to repeat their purchase and talk positively about their successful purchase to their acquaintances (Fecikova, 2004). Within the banking industry, 'complaints management' has become an integral part of business, both from a regulatory perspective and a customer service standpoint. Simply stated, complaints management is the formal process of recording and resolving a customer complaint. It means listening to dissatisfied customers and taking actions to remedy issues, where appropriate. Base on the foregoing, this study examined the effect of complaints and feedback management on customer satisfaction in the Nigerian banking sector.

Objectives of the Study

The major objective of this study is to examine the effect of compliant and feedback management on customer satisfaction in the banking sector. The specific objectives include to:

1. Determine the effect of turnaround time of banks to resolve complaints on customer satisfaction in selected banks in Anambra Central Senatorial District.
2. Ascertain the effect of response to customer complaints (responsiveness) on customer satisfaction in selected banks in Anambra Central Senatorial District.
3. Examine the effect of employee courtesy on customer satisfaction in selected banks in Anambra Central Senatorial District.
4. Determine the effect of communication of service failures and handling process on customer satisfaction in selected banks in Anambra Central Senatorial District.
5. Ascertain the effect of service recovery on customer satisfaction in selected banks in Anambra Central Senatorial District.

Research Hypotheses

The following research questions stated in null form guided this study.

Ho_1: The turnaround time of banks to resolve complaints has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Ho_2: The banks response to complaints (responsiveness) has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Ho_3: Employee courtesy has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Ho_4: Communication of service failures and handling process has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Ho_5: Service recovery has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Significance of the Study

The findings of this study will be beneficial to bank employees, management, customers and academia.

Employees: The findings of this study will equip the employees of the bank with knowledge on better customer complaint processes that would serve to improve their impact on customer service and subsequently improve their customer relationship management skills. A better complaint handling system would also serve to increase customer satisfaction.

Management: The findings of the study will help bank management to understand the effect of complaints and feedback management on customer satisfaction. This will help them in their policy formulation especially as it relates to handling customers complaints. This will help banks to avoid the harsh repercussions of losing customers to competitors. To this end, the study would help banks not only avoid cost, but increase market share and profitability in the long term.

Customers: The findings of this study will help them to ensure that their complaints about customer service, bank procedures and certain unexplained charges are given the needed attention and appreciation to enhance their dealings with banks. It will also improve the services they receive from the banks through their complaints about service short-falls.

Academia: The findings of this study will provide conceptual, theoretical and empirical foundation for future research work. The findings of this study would add to extant literature and serve as a reference material to future researches.

Scope of the Study

This work examined the effect of complaints and feedback management on customer satisfaction in Guarantee Trust Bank Plc, Fidelity Bank Plc, Zenith Bank Plc, First Bank of Nigeria Plc and Union Bank, all located in Anambra State.

REVIEW OF RELATED LITERATURE

Conceptual Framework

Customer Complaints and Feedback Management

Customer complaint is expression of dissatisfaction on a consumer's behalf to a responsible party (Landon 1980), While consumer complaints are clearly expressions of dissatisfaction, at the same time, they present an opportunity for management to respond in such a way that dissatisfaction is reduced and repeat business is encouraged (Ngai, Heung, Wong and Chan, 2000). Customer complaint is a customer's expression of dissatisfaction towards a product, service or purchasing situation (Nakibin et al., 2011). Complaint can be defined as an expression of disagreement between the customer and the company. Solutions must be seen as being fair and impartial, and this is the main criterion when customers select or remain with a company (Cho, Im & Hiltz, 2003). A complaint mostly results from some disruption to expected services (Reinartz, Thomas & Kumar, 2005). Complaints represent a comprehensive set of behavioral and non-behavioral responses (non-standard behaviors) made by customers who are engaged in the communication of contradictory understandings, and begin with dissatisfaction with a situation (Heung & Lam, 2003). According to Stauss (2010), a complaint is a verbal or written articulation of discontent that sends a warning to a company or service provider about its behaviors, service or product(s). It is usually created quite deliberately. Customers usually complain if they are confident that there is a chance of compensation and this would be one of the benefits of lodging a complaint. Tronvoll (2012) calls it a formal or informal customer report regarding a problem with a product or service. Tronvoll (2012) further noted that "it is an action taken by an individual which involves communicating something negative regarding a product or service". Crié and Ladwein (2002) assert that it will be based on the perceived dissatisfaction with a product, a service or an event in the course of the buying process or during the consumption. Hoyer & McInnis (2010) further argues this dissatisfaction is based on the customer's feelings and perception. This view is very significant in the services domain since quality evaluation to a certain degree is based on customer's subjectivity and failure in services can affect customer outcome and service process (Hansen et al., 2009).

Zemke and Bell (1990) defined complaints and feedback management "a thought-out, planned, process for returning aggrieved customers to a state of satisfaction with the organization after a service or product has failed to live up to expectations". Jeschke et al (2000) see it as the "the way in which companies systematically handle problems in customer relations". Hansen et al. (2009) maintained that complaints and feedback management "involves the receipt, investigation, settlement and prevention of customer complaints and recovery of the customer. A customer complaint is a report from a consumer providing documentation about a problem with a product or service or again, is any expression of dissatisfaction by a customer or potential about customer delivery or a product by the company or its agents (Landon, 1980). Tronvoll (2012) argue this processes can be likened to information processing in an organization. The goal is to stabilize customer relationships that are at risk and to assure a specific level of quality by creating a consistent business environment regarding personnel.

Complaints and feedback management is majorly characterized by the following actions: encouraging complaints to enhance service quality; creating a special complaint department; ensuring a quick and fast response on lodged complaints; installing a complaint database, affirming that all unsatisfactory service encounters are identified; and using compliant database for tracking trends for further improvements (Bendall-Lyon & Powers, 2001). That said, effective complaints and feedback management implies developing and employing thoughtful procedures that implies encouraging customers to lodge complaints and returning disgruntled customers into delighted one.

Complaints and feedback management efforts should be regarded as investments which help to retain customers and protect long-term stream of profit. Policies of complaint handing management may imply apologizing, excusing or material compensation (Dube & Maute, 1994) as well as redoing core service right at the second try correcting what went wrong (Zemke & Bell, 1990). In this regard, Miller *et al.* (2000) divide complaint handling strategies into two types: psychological and tangible strategy. The psychological approach is focused on actions like explaining the problem to the customer and apologizing whereas, in this case, emphasis is applied on communication; meanwhile, the tangible approach is concentrated on refunding and material compensation.

The problem resolution process consists of two dimensions: a technical and a functional dimension. The technical dimension is considered as an outcome of complaint handling, more specifically what customer receives eventually after the service provider's efforts to fix the problem, whereas, the functional dimension relates to process of its execution (Berry and Parasuraman (1991). Furthermore, Berry et al (1991) emphasize the prominence of functional dimension in complaint handling process and point out that the outcome is more essential while delivering original service; yet it can depend on type of service at the point.

Customer Complaint Procedures

It is essential for a firm to have an effectual response when a complaint takes place. This should be seen in the form of the quality of the reply, ability to address customers concern and perception and plan for future prevention (Behrens et al, 2007). Various authors have separately tried to conceptualized complaint management process. For example, Wysocki et al. (2010) identifies three important aspects of the complaint process which includes activity seeking customer complaints; recognizing the type of customer that is complaining; and responding appropriately based on the type of complainants. Complaint management should be evolved through a four-stage process starting with an in-depth analysis and strategic use of past complaints and results (Adams, 1993). Cook & Macaulay (1997) deal with the rather normative concept of empowered complaint management. Important elements in this concept include a positive and proactive (non-defensive) attitude towards complaints, fast reply and simple solution, and that complaint handlers should be regarded as an important part of the company. Johnston (2001) however, supports the operational view on complaint management which advocates for the process by which complaints are handled and customers recovered.

The proponents of operational view on complaint management process argued for speedy response, reliability, and consistency of response, ease of access to the complaint process, keeping the complainant informed, and well-trained staff who understand the complaint process (Johnston, 2001) for successful implementation of complain management process. Hansen et al. (2009) categorized operational view on complaint management into three sub-dimensions: complaining accessibility; retailer-customer interaction; and compensation policy. It is important that the retailer convinces his/her customers that complaints are welcome and that they will be handled seriously (Hansen et al, 2009). Since Johnston (2001) asserted mistakes are an unavoidable feature of all human endeavor and complaints are a natural consequence of any service. This may imply that if a retailer receives only few complaints, it could be dissatisfied consumers are just switching to a competitive retailer without voicing a complaint or if the customer is uncertain on where/or how to deliver the complaint or, even worse, if the customer doubts the retailers interest in receiving the complaint (Hansen et al., 2009).

Retailer-customer interaction stress a complaint process where customers are more interested in obtaining a fair and serious procedural treatment rather than specific result of the complaint process (Kim et al., 2010). Saxby et al. (2000) supported this view and argue that consumers are always occupied with obtaining procedural justice, which according to Sheppard et al. (1992) can be termed perceived fairness of a process that culminates in an event, decision, or action. Hansen et al. (2009) suggested a situation where customers feels exposed to a poor retailer-customer interaction cannot necessarily be compensated by a favorable outcome of the process. Davidow and Dacin (2007) asserted customer dissatisfaction can also take place during the complaint process. It is therefore imperative retailers welcome complaints and treats them seriously with positive attitude during the process. Hansen et al. (2009) further suggested the principal motive for complaining is his/her perceived loss and consequently would be expectant of reimbursement or compensation in any of the following forms offering price reductions, repair or exchange of poor products (Hui & Au, 2001). Blodgett et al. (1995) suggested interactive justice carries a heavier weight which implies fair settlements or distributive justice is not enough. It is therefore imperative for customers to be treated with such values including empathy, courtesy, honesty, and politeness (Tax et al., 1998). Chase & Dasu (2001) further argue that whether compensation and reaction is perceived as appropriate is dependent on the kind of failure that occurred.

Turnaround Time

Turnaround time can be defined as the time that an institution takes to process a request from the time it is made to the time it is delivered. In the banking industry, if the approach for serving clients or employees is ineffective and the processing time for account opening and on-boarding of staff is slow, the bank risks losing its customers to the competitor banks. There are four main functional areas to be considered when reducing the turnaround time in the service industry (Olagunju, 2014). This is the time taken to complete a task. In compliant management in the banking sector, “it includes the time taken to resolve the customers’ complaints. This can affect customer satisfaction because time is a resource. The faster the transactions, the more the customer was satisfied for saving time” (Nguli, 2016).

Service Recovery

Service recovery can be defined as an action undertaken by service provider in response to service failure in attempt to deliver service right at the second try (Hamer, 2006). Lovelock and Wirtz (2011) defined Service recovery as “an umbrella term for systematic efforts by a firm to correct a problem following a service failure and to retain a customer’s goodwill”. Having said that, service recovery is a broad concept that is regarded as a proactive customer retention tool, service recovery is supposed to address the failure encounters before complaints are lodged (Bendall-Lyon & Powers, 2001). Shammout and Haddad (2014) see service recovery as “the actions by a bank to restore a client to a state of satisfaction after a service failure and complaint. Shammout et al (2014) see service recovery as “a though-out process for returning aggravated customer to a state of satisfaction with the firm after a service or product has failed to live up to the customer's expectations".

Communication

Communication is an important element in compliant and feedback management. Typically there are several communication channels available for customers to address their complaints to companies: writing a letter (mail), sending an e-mail, calling a hotline (phone), or visiting a shop (face-to-face) (Halstead 1991). All channels entail specific characteristics and are basically expected to be suitable for providing customer satisfaction with the complaint management process in most cases (Mattila and Wirtz 2004). According to past and recent research, complaints are most frequently addressed through a face-to-face dialogue at a shop, followed by phone, e-mail, and regular mail complaints (Matos et al. 2009). The availability of communication channels is a compulsory component of corporate complaint management (Halstead 1991). The term complaint channel can be defined as the medium by which a customer submits a complaint to a company (Mattila et al 2004). These channels are also used by companies to respond to customer complaints (Gilly and Gelb 1982). Building upon this research and in line with the suggestions of Mattila et al (2004) this study examines four conventional channels: face-to-face, phone, e-mail, and mail.

Mattila et al (2004) distinguish the tendency towards a type of communication channel only between interactive and remote communication channels. The first typology, interactive communication channels, represents all channels in which customers have direct contact with a company's employees and can discuss and interact immediately, as for example by means of face-to-face and complaints on the phone. On the one hand, not all customers favour direct interaction. According to research, most customers are afraid of confronting companies with an interactive complaint (Lerman 2006). Especially face-to-face confrontations are likely to escalate because of impoliteness between a customer and the employee (van Jaarsveld et al. 2010). On the other hand, some customers prefer phone calls, one reason being to experience individualised, personal treatment (Johnston and Mehra 2002). The second typology, remote communication channels, comprises written communication such as mail and e-mail complaints. Upon notifying the company customers have to wait for a company response (Mattila et al 2004). For instance, some male complainers are found to be comfortable complaining in writing a mail or e-mail, which allows them to structure their complaints more accurately (Grougiou and Pettigrew 2009). Female customers sometimes wish to obviate the potential embarrassment inherent in interactive channels and are thus also likely to choose remote channels (Grougiou, et al 2009). Although the majority of companies support most of the mentioned communication channels and customers have general channel preferences, the implementation, execution, and supervision of each channel affects customers' satisfaction levels (Blodgett et al. 1995).

Responsiveness

Responsiveness refers to the ability and willingness of service providers to be always in customer service and their ability to perform service for them when they need it. Responsiveness concerns the willingness or readiness of employees to provide service (Parasuraman et al., 1985). This dimension is concerned with dealing with the customer's requests, questions and complaints promptly and attentively. A firm is known to be responsive when it communicates to its customers how long it would take to get answers or have their problems dealt with. To be successful, companies need to look at responsiveness from the view point of the customer rather than the company's perspective (Zeithaml et al., 2006). Responsiveness is defined as "the willingness to help customers and provide prompt service" (Parasuraman et al., 1988). Furthermore, Johnston (1997) defines responsiveness such as speed and timeliness of service delivery. This consists of processing speed and service capabilities to respond promptly to customer service requests, and wait a short and queuing time. More specifically, responsiveness is defined as the willingness or readiness of employees to provide services. It contains the timeliness of service (Parasuraman et al., 1985). It also contains understanding the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings (Kumar et al., 2009).

Metwally (2013) noted that keeping the complainant updated with the outcomes of the investigation is highly influential in raising customers` satisfaction and building an effective system of handling complaints. The more complex is the complaint, the better it is to respond in writing. An oral explanation is usually used if this is the method of communication preferred by the complainant or adopted in previous dealings. The response should include a detailed explanation of all issues of the complaint. This aims to ensure the complainant that his/her complaint has been handled properly and to build trust between the customers and the company. Privacy should not be a barrier to transparency and accountability. Providing a remedy to the complaint should be taken into consideration. Potential remedies include a better or fuller explanation, an apology, changing decision, expediting action, and providing financial compensation.

Customer Satisfaction

Customers satisfaction is the customers overall feeling of contentment in a business interaction (Elaine 2005). Customer satisfaction is defined as a measure of how products and services supplied by an organization meet or surpass customer satisfaction. The customer satisfaction is defined as a judgment that a product or service feature, or the product or service itself, provide (or is providing) a pleasurable level of consumption related fulfillment, including levels of under or over fulfillment (Caruana, & Malta, 2002). Moreover, customer satisfaction is considered to be one of the most important competitive factors and will be the best indicator of a company's profit ability. In addition, customer satisfaction will drive company to improve their reputation and image, to reduce customer turnover, and to increase attention to customer needs. Such actions will help company create barriers to switching, and improve business relationships with their customers (Mandan, Bahram, &Maasomeh, 2013).

Customer satisfaction is a measure of how products and services supplied by a company meet or surpass customer expectation. It is matching consumer expectation with product performance (Nebo and Okolo, 2016). It is a measure of the chasm between expectation of product benefits and real or actual performance (Oranusi, Okolo, Obikeze, Mmamel, Ugonna and Okolo, 2017). Customer satisfaction is also defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products or its services (ratings) exceeds specified satisfaction goals (Farris, Bendle, Pfeifer & Reibstein, 2010). And yet another definition of customer satisfaction is it refers to the extent to which customers are happy with the products and/or services provided by a business. Further definition of customer satisfaction is it is a term generally used to measure a customer's perception of a company's products and/or services. It's not a straight forward science however, as customer satisfaction will vary from person to person, depending on a whole host of variables which may be both psychological and physical (Kumbhar, 2011).

According to Hansemark and Albinsson (2004), customer satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some need, goal or desire. Oliver (1997) defined customer satisfaction as a judgment following a consumption experience-it is the consumer's judgment that a product provided (or is providing) a pleasurable level of consumption-related fulfillment. Kotler (2000) defined customer satisfaction as a person's feelings of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations. Customer satisfaction can be associated with feelings of acceptance, happiness, relief, excitement, and delight. Most research confirms that the confirmation or disconfirmation of pre-consumption expectations is the essential determinant of customer satisfaction. This means that customers have a certain predicted product performance in mind prior to consumption. During consumption, customers experience the product performance and compare it to their expected product performance level. Satisfaction judgments are then formed based on this comparison. The resulting judgment is labelled positive disconfirmation if the performance is better than expected, negative disconfirmation if it is worse than expected and simple confirmation if it is as expected. In short, customers evaluate product performance by comparing what they expected with what they believe they received (Kumbhar, 2011).

Harter, (2003) also indicates that highly satisfied customers are more forgiving than the unsatisfied customers. It, therefore, translates that the firm can occasionally slip up and not lose customers. Having highly satisfied customers then, is like having an insurance policy against something going wrong in the service encounter. Mainly, customer satisfaction can be seen as a means of achieving business goals as well as being a source of sustainable competitive advantage.

Theoretical Framework

This study is anchored on equity theory. Equity theory was first developed in the 1960s by Stacy J. Adams, a workplace and behavioral psychologist. This theory is built upon the argument that a "man's rewards in exchange with others should be proportional to his investments". An early recognition of this theory first came out of research by Stouffer and his colleagues in military administration. They referred to 'relative deprivation' (equity) as the reaction to an imbalance or disparity between what an individual perceives to be the actuality and what he believes should be the case, especially where his own situation is concerned. Consumers are prone to spread a negative word of mouth when they perceive an unfair response to a service failure. When customers perceive that they have not been sufficiently compensated for the damage, they may feel even more annoyed than they were subsequent to the failure. This is because a report of a service failure may imply unfair treatment of the customer; service recovery must therefore re-establish justice – from the customer's perspective. With effective handling of complaints, consumers will perceive fair treatment. In the case of a service failure, individuals will perceive inequity and they will try to restore equity by complaining.

Gruber (2011) maintained that complaining customers develop their equity or fairness perceptions by evaluating three facets of the complaint handling encounter: the fairness of the decision making criteria, procedures and polices used to accomplish the final outcome (procedural justice), the fairness of the obtained tangible outcomes (distributive justice) and the interactional justice or manner in which the service complaint handling process is carried out. Equity theory is relevant where exchange takes place because it is a notion of fairness; and it is conceivable that one or both parties perceive inequity in an exchange (Maxham and Netemeyer, 2003). Equity theory seems quite tenable in a service failure context because consumers usually perceive an inequity following a service failure. When inequities arise, equity theory provides a meaningful framework for shaping consumer perceptions of satisfaction and purchase intent and word of mouth. The relationship between equity sensitivity and recovery expectations has not been empirically established. Benevolent customers may hold less stringent expectations than entitled customers, but the existence of these groups has not been empirically established (Ruyter & Wetzels, 2000).

Several researchers have used equity theory in the explanation of service failure and consumer responses to the failure (Maxham & Netemeyer, 2003). The argument is that consumer ratings of failing organizations will increase when they offer fair recovery efforts. Researchers have suggested that consumers are prone to spread a negative word of mouth when they perceive an unfair response to a service failure. Therefore, when customers perceive that they have not been sufficiently compensated for the damage, they may feel even more annoyed than they were subsequent to the failure (Maxham & Netemeyer, 2003). This is because a report of a service failure may imply unfair treatment of the customer; service recovery must therefore re-establish justice – from the customer's perspective (Michel et al., 2009).

Theoretical Exposition

Compliant and Feedback Management and Customer Satisfaction

At present, many firms pay great attention to customer complaint, and some ones even take the number of customer complaints as an important measure way about satisfaction. They try to increase customer loyalty by reducing customer complaints, but this approach is not satisfactory. Some statistics indicate that encouraging dissatisfied customers to complain directly is a cost efficient way to improve satisfaction and loyalty (Bodey & Grace, 2006). One reason for the fact is that these firms confuse the types of complaint behaviors. Customers, complaining directly with high expectations over a firm, are still in the hope of changing and unwilling to abandon the firm immediately. If their complaints could be dealt with well, some dissatisfied customers will be turned into satisfied ones and have a favorable view of the firms, then the overall customer satisfaction will increase. The complains contain a lot of important information such as product design, quality control and improvement of management, which are helpful to the firms for providing more satisfactory products and services (Lerman, 2006). Bodey & Grace (2006) also found that if the company can disseminate consumer direct complaint information in the organization and create remedies to preserve, customer satisfaction will be elevated.

On the contrary, if consumers are not given organizational channels and opportunities to complain, they will voice concerns to others outside the company and their satisfaction degree will decreased. McCole (2004) thought that the indirect complaint behavior normally indicates a degree of consumer dissatisfaction, company unresponsiveness or related factors, which can severely threaten marketing relationships and effectiveness. According to the viewpoint of Bart & Dirk (2005), if customers who do not complain to the firm when dissatisfied, the company will lose the opportunity to rectify the problem and to restore the customer's satisfaction level (Lerman, 2006). In addition, some dissatisfied customers may even tell their unpleasant experiences to others forming bad word of mouth, so the performance of advertisements and promotion would be abated as well as overall customer satisfaction. However, it is far from enough for the firms to only concern the significance of customer complaints. In order to improve satisfaction and retain customers effectively, they must deal with the complaints in a right way.

The customers, complaining directly, will be disappointed if encounter blenching, delay, negligence or pretermission, furthermore abandon the firms. In more serious cases, they will seek protection from a third party, which will do harm to the firms. If taking a positive attitude to handle the voice effectively, such as sincere apologies for the error, investigating the causes of events, and making generous compensations to customers, the firms can considerably increase their customer satisfaction, retain customers, win good public praises and unpredictable economic returns. However, complaint management appears to be a double edge blade: on the one hand there is a favorable opportunity to regain customers; on the other hand a poor complaint management procedure can alienate customers forever. The interesting and challenging side of complaint management is that the company can be aware of the given answer and of the future repurchase behavior, but how the response is perceived by a dissatisfied consumer, how this perception influences the satisfaction or dissatisfaction and, consequently, the repurchase intentions stay completely hidden (Gilly, 1987).

Turnaround Time and Customer Satisfaction

The banking industry has been transformed into an overcomplicated one. Over the last few of years, the financial institutions have developed rapidly by acquisitions and mergers without full implementation of the shared services (Gemes, Fletcher, & Aggarwal, 2009). The application of shared services includes integration of new products, processes, and systems. The transition has led to complex matrix organizations, as well as broad and sophisticated product offering that are serviced by an assortment of incompatible information technology (IT) systems. Besides, the banking industry has made substantial investments in alternative distribution channels devoid of a significant increase in value from its networks (Naghibzadeh, 2005). Turnaround time may not be feasible under some circumstances. In other settings, the organization might lack the capabilities or resources to implement appropriate turnaround time correctly. Even if applied correctly, in a suitable setting, the organizational outcome of a turnaround time still depends on emergent factors (such as competition), which can prevent or delay in turnaround time. Factors that influence the turnaround time include severity of the distressed state, firm size and free resources available (Smith and Graves, 2005).

Overall simplification and concentrated efforts towards activities that add value can assist the banks to improve on cost-cutting, customer service, and enhance consumer retention. The benefits of short turnaround time can be substantial (Beyer & Holtzblatt, 1997). Gemes et al (2009) notes that “the banking industry has tremendous opportunities to enhance customer service and efficiency as compared to other service industries. Despite these potential, the growth in the sector with respect to the effectiveness and customer service. Compared to other industries offering services, the productivity in the banking sector has seen a varied growth rates. Reduction of the complexities of processes and product offering assists in improving the delivery of service. Improved delivery of services, in turn, improves the Turnaround time”. Banks can achieve quick and improved turnaround time by simplifying and focusing its efforts in activities that add value to the organization. Turnaround time can be defined as the time that an institution takes to process a request from the time it is made to the time it is delivered. In the banking industry, if the approach for serving clients or employees is ineffective and the processing time for account opening and on-boarding of staff is slow and if there is ineffective complaints and feedback management, the bank risks losing its customers to the competitor banks (Olagunju, 2014).

Creating an excellent customer or employee service experience is reliant on how fast and accurate their request is processed and delivered. If a bank’s approach to customer service or its employees is ineffective, it risks losing its customers to their rivals. The processing time for account opening, loan processing and faster access to other banking services should be shortened. Shortening of turnaround time, also known as processing time, includes reducing account opening and other banking processes, understanding of customer needs, migrating customer data electronically to various systems and ensuring ease of accessibility, and employing digital technology to replace the manual execution of processes (Nguli, 2016).

The top management develops and implements turnaround time mechanisms that address the imminent organizational crisis. Top management becomes the change agent to reverse the organizational performance. Arogyaswamy and Yasai-Ardekani (1997) investigated the role that cutbacks, efficiency improvements and investments in technology play in turnaround time process. They found that reductions and increase in efficiency were critical factors for successful turnaround time as these actions improve customer satisfaction in the short run and allow the company to release resources that may be used elsewhere. Faulin, Juan, Grasman, & Fry (2012) found a statistically significant relationship between turnaround time successes; that is turnaround companies were smaller than failed companies were. He suggests that smaller companies may be more successful in enacting successful turnaround time as they can adapt to their changing environment more quickly than large firms can.

Communication of Service Failures and Handling Process and Customer Satisfaction

In customer complaint and feedback management structure, a well-founded communication structure constitutes an elementary component of the complaint-handling process; as a result, effective communication is a significant variable in our paradigm (Andreassen, 2000). Following Boshoff (2005) the mass of customers who experience service failure do not report that dysfunction to the supplier. Consequently, as a result of unreliable communication tools, lots of firms lose clients without extending cognition of what went wrong. That being said, therefore, firms have to stimulate and facilitate communication channels with their clients so as to receive feedback and suggestions on their service.

In order to ensure that complaints are handled successfully, the service provider through effective communication is supposed to provide dissatisfied customers with feedback as for progress made to solve the problem through empowered frontline employees who are able to fix the problem on the spot, providing apologizes and ensure that customer is not "out of pocket" and staff is dressed in proper way working in a tidy and professional environment (Boshoff, 2005). Additionally, findings of Boshoff (2005) draw attention that communication has the most significant impact on loyalty in case of complaint management. This discussion if further supported by Ruyter and Wetzels (2000), who suggest that effective communication and explanation have a positive effect on customer's evaluation of complaint handling efforts. Similarly, Lewis and Spyrakopoulos (2001) based on their study argued that a list of factors which are important to consider in attempt to provide positive recovery experience satisfying customer complaints, among those the following: speedy and honest response, listening, attention, care, flexibility, courtesy, communication, fixing the problem and financial compensation.

Responsiveness and Customer Satisfaction

Responsiveness is the willingness to help customers and provide prompt service. Johnston (1997) noted that "responsiveness ensures speed and timeliness of service delivery". This consists of processing speed and service capabilities to respond promptly to customer service requests, and wait a short and queuing time. It also contains understanding the needs and requirements of the customer, easy operation time, individual attention provided by the staff, attention to the problem and customers' safety in their dealings" (Kumar et al., 2009). Hocutt *et al.* (2006) while investigating the impact of effective complaint handling on customer assessment of supplied service have found that responsiveness and employee courtesy are key aspects of complaint management strategy. The authors emphasize that responsiveness and staff courtesy dramatically affect customer's evaluation of provider's complaint handling efforts enhancing customer satisfaction, and decreasing negative word of mouth intentions.

Service Recovery and Customer Satisfaction

Service recovery has received a lot of attention by researchers and marketers due to the importance of service quality in the competitive environment of the contemporary service era. The attention of most service organizations have been turn toward unsatisfactorys service encounters and complaint handling efforts has changed into proactive one. The recognition of the strategic role of service recovery in competitive environment requires creative thinking and well-deliberated strategy in attempt to retain customer's goodwill (Lovelock & Wirtz, 2011).

Moreover, service recovery has been receiving more and more attention in response to the increasing customer expectations caused by the intensive competition in the marketplace. In an attempt to attract more customers, marketers tend to give outstanding promises to differentiate the service among rivals that consequently leads to escalating customer's expectations (Brown, Cowles & Tuten, 1996). In this regard, Grönroos (1990) points out that it is much easier for marketers to give promises but it is much more difficult to manage employees to meet customer's hopes; consequently over-promising contributes to creating a "gap" – the difference between customer expectations, based on exaggerated promises, and actual customer perception of offered service (Hamer, 2006). Given these dynamics, the necessity to assimilate high customer expectations and competition of service provider, results into an increasing need of employing effective service recovery strategies to address customers complaints (Brown, Cowles & Tuten, 1996). Thwaites and Williams (2006) maintained that "it is five times more expensive to attract new customers rather than retaining existing ones". Additionally, disappointment with the offered service may lead to spreading negative word of mouth, this idea is further reinforced by the findings of Morrisson and Huppertz (2010) who claimed that, "dissatisfied customers may tell from ten to twenty people about their bad experience, whereas if the problem is resolved successfully, it usually is shared amongst up to five people on average".

Empirical Studies

Empirical literatures abound on the relationship between complaint and feedback management and customer satisfaction. For instance, Nguli (2016) examined the internal factors affecting customer satisfaction of commercial banks in Kitui town. The study adopted descriptive survey design. The study targeted the active customers who normally visit the 8 commercial banks in Kitui town on daily basis. In this study, Customer satisfaction was employed as the dependent variable while product innovation, relationship management, customers' feedback, turnaround time, and queuing management were employed as the explanatory variables. The data generated were analyzed using descriptive statistics, Pearson's correlation and multiple regression analysis. The study found that the variations in customers' satisfaction are significantly explained by variations in product innovation, relationship management, customers' feedback, turnaround time, and queuing management.

Ndulilo (2014) carried out an assessment of customer satisfaction on complaints handling in Barclays Bank branches in Dar es Salaam region of Tanzania. The study adopted survey research design. The customers and staff of Barclays banks constitutes the population of the study. Descriptive statistics was employed in analyzing the data. The study results revealed that there are challenges that face management of the bank in complaint handling as about 45 percent of the customer responded that the service level in complaint handling is average, it is also revealed that time taken to handle complaint is not satisfactory about 44 percent opined that they are uncertain with the time taken to handle complaints. It also revealed that staffs receive training on customer service only once per month.

Wasfi and Kostenko (2014) examined the impact of complaint management on customer retention in banking industry in Sweden and Lebanon. The purpose of this study is to examine or inspect the aftermath of effective complaint management structure in relevance to customer's retention in banking industry. Correlation analysis and linear region analysis was employed in analyzing the data. The study found that effective complaint handling has a positive effect on loyalty. The study also found that effective handling of customer complaints affects positively customer satisfaction. The study also found that customer satisfaction leads to repeat patronage behavior and favorable word of mouth reference to others.

Shammout et al (2014) examined the impact of complaints' handling on customers' satisfaction using commercial banks' clients in Jordan. The sample of the study consists of five commercial banks in Jordan (Housing Bank, Arab Bank, Bank of Jordan, Cairo Amman Bank And Ahli Bank). Compliant handling which is the independent variable was disaggregated to service recovery, service quality, switching cost, service failure, service guarantee and perceived value while customer satisfaction was employed as the dependent variable. Descriptive statistics, simple regression analysis and t-test was employed in analyzing the data. The results of the research showed that there is a statistically significant impact of the overall dimensions of complaint handling (service recovery, service quality, switching cost, service failure, service guarantee, and perceived value) on customer satisfaction.

Mensah (2016) examined the effectiveness of customer complaint handling and its impact on customer retention in Unibankghana Limited. This study was conducted using a quantitative research approach and an explanatory research design. The study population included both customers and management of Unibankghana Limited. 84 respondents were selected using convenient sampling technique. Data was collected through questionnaires. Factor and correlation analysis were used to analyze data. The study found that most complainants have made complaints just once or twice predominantly about automatic teller machine (ATM) failures and totally defective ATM machines. The study showed that the reactions of most customer complainants were mostly an expression of disappointment, negative perceptions about the bank, telling other people about their complainants and having an overall mindset of negativity against the bank. Finally, the study showed that majority of customer complainants still maintain accounts with Unibankghana Limited and still transact business with Unibankghana Limited despite making complaints.

Nofal, Alida, Hasanuddin, Patwayati and Hayat (2015) examined the effect of complaint handling towards customers satisfaction, trust and loyalty to bank Rakyat Indonesia. The study population comprise all customers of Bank BRI customers in Souteast Sulawesi who ever delivered complaints with more than two years saving account. The sample of this research was 168 respondents chosen through purposive sampling technique. Data analysis used path analysis. The study found that compliant handling has significant effect on customer satisfaction, trust and loyalty.

Ahmed, Iman, Hakim and Mamdouh (2015) examined the effect of justice in complaint handling on customer loyalty using empirical evidence from Egypt. The main objective of this research is to identify and validate the factors that significantly influence customer loyalty during the complaint handling process in Egypt. The current study explores how Egyptian customers in ten different industries perceive the quality and fairness of the complaint handling process, and how complaint-handling perceptions affect customer loyalty. Confirmatory factor analysis, ANOVA and correlation matrix was employed in analyzing the data. Procedural justice and distributive justice were found to have significant effect on complaint satisfaction. The study also found that interactional justice has an insignificant effect on compliant satisfaction. Compliant satisfaction was found to have significant effect on customer satisfaction. The study also found that overall customer satisfaction after the complaint mediates the impact of complaint-handling justice on customer loyalty after the complaint.

Chikosha and Vutete (2016) examined the effectiveness of customer complaints handling systems in commercial banks in Harare. The study was carried out through the quantitative approach taking cross section survey as a research survey. A total of 200 customers were surveyed across 10 banks. The data generated were analyzed using descriptive statistics. The study found that the critical customer complaints from the study include high transaction charges, rigid credit facility application requirements, high interest rates, lack of product variety and inconsistencies in turnaround time for electronic transfers.

Metwally (2013) examined complaint handling in the airline industry and how it enhance customer loyalty in Egyptair. This study aims to understand how customer complaints are managed in the airline industry. Further, it provides in-depth analysis and understanding of the issues studied including customers' evaluation of complaints handling, staff commitment to complaints' handling, and the mechanism of receiving and handling complaints in Egyptair. Customers were randomly selected at the check in desk, as well as Egyptair office at Cairo airport. Data were collected using four main sources: documents, questionnaires, and interviews. The data generated were analyzed using descriptive statistics. The study found that managing complaints was unsatisfactory to customers. All customers included in the study reported their dissatisfaction with one or more issue related to handling their complaints in Egyptair.

Summary and Gap in Literature

Empirical evidence on the effect of complaints and feedback management on customer satisfaction is mixed. For instance, Ahmed et al (2015) found that overall customer satisfaction after the complaint mediates the impact of complaint-handling justice on customer loyalty after the complaint. Wasfi and Kostenko (2014) found that effective handling of customer complaints affects positively customer satisfaction. Also, Shammout et al (2014) found that there is a statistically significant impact of the overall dimensions of complaint handling (service recovery, service quality, switching cost, service failure, service guarantee, and perceived value) on customer satisfaction. Nofal et al (2015) found that compliant handling has significant effect on customer satisfaction, trust and loyalty. On the contrary, Mensah (2016) found that the reactions of most customer complainants were mostly an expression of disappointment, negative perceptions about the bank, telling other people about their complainants and having an overall mindset of negativity against the bank. Metwally (2013) found that managing complaints was unsatisfactory to customers. Also, not much has been done in measuring compliant and feedback management and customer satisfaction especially within the Nigerian context. For instance, Ateke and Kalu (2016) found that post-complaint satisfaction is significantly influenced by complaint handling through customer-firm interaction, complaining accessibility and compensation policy. Orjiobele (2002) study revealed that there is a significant difference in the operation and perception of customer complaints between the private and public service oriented companies in Nigeria. Ateke and Harcourt (2017) concludes that competent organisational response to customer complaints informs repeat purchase intention; and that repeat purchase intention depends on customers' perceived satisfaction with the interactions, the outcomes and the processes involved in the complaint resolution encounter. Aihie and Mabel (2013) found also found a significant relationship between customer compliant behaviour and customer satisfaction.

Nwokorie (2016) study revealed that there is significant relationship between service recovery strategy, time, customer loyalty and customer satisfaction in selected hotels in Lagos State. The present study will improve on the previous ones by examining the effect of turnaround time of banks to resolve complaint, banks response to complaints (responsiveness), employee courtesy, communication of service failures and handling process and service recovery on customer satisfaction in banks. Also none of the studies were done in banks in Anambra Central Senatorial Zone thereby exposing a knowledge gap.

METHODOLOGY

This section entails the description of how the research was conducted. It includes the area of study, the research design, and the research tools used, procedures for data collection, and methods of data analysis applied in the study.

Research Design

This study adopted survey design. Use of survey was applied because of its capability to summarize large quantities of data using understood measures in form of graphical and numerical techniques (Mugenda and Mugenda, 2003). Survey design can give specific or group characteristics for a sampled population (Kothari, 2006). It determines the frequency with which something occurs or its association or correlation with something else. It also minimizes bias and maximizes reliability of the evidence collected if designed within precise objectives and on relevant data.

Area of the Study

This study is carried out in Anambra State specifically Anambra Central Senatorial District. *Anambra Central Senatorial District* is made up of 7 local governments. They are as follows: Awka North Local Government Area; Awka South Local Government Area; Anaocha Local Government Area; Dunukofia Local Government Area; Idemili North Local Government Area; Idemili South Local Government Area; and Njikoka local government. Hence customers of commercial banks within the area constitute the population of the study.

Population of the Study

Population of study is made up of all conceivable elements, subjects or observation relating to a particular phenomenon that a researcher is interested in studying or describing (Asika 2006). The population of study is made up of all the customers of five selected commercial banks in Anambra Central Senatorial Zone. The banks include Guarantee Trust Bank Plc, Fidelity Bank Plc, Zenith Bank Plc, First Bank of Nigeria and Union Bank Plc.

Sample Size and Sampling Techniques

The research employed purposive sampling technique to choose the respondents to get the desired target. Thus, a sample size of 400 respondents was chosen through purposive sampling. The sample comprised of 80 customers from each of the selected banks.

Instrument of Data Collection

The researcher used structured questionnaires. The questionnaire was preferred tools of for this study since they enabled the researcher get views from a larger number of correspondents within a short time, thus making it easier to collect relevant information. The questionnaires contained closed-ended questions. Open-ended questions were used to get the views and opinions of respondents on complaints and feedback management in banks. Matrix questions that utilize the Likert rating scale were used. The researcher administered questionnaires were distributed by the researcher personally to the respondents. This instrument was pre-tested on a small group that is similar to one under study to check its validity and reliability.

Validity of the Instrument

Validity is the accuracy and meaningfulness of inferences which are based on the research, results and the degree to which the results obtained from the analysis of data actually represent the phenomenon under study (Mugenda and Mugenda, 2002). Validity also refers to the extent to which an instrument asks the right questions in terms of accuracy. This study adopted face and content validity. The researcher consulted lecturers who were specialists and experts in the Department of Marketing in item analysis and research methodology. They assessed the relevance of the contents in the questionnaires and gave their opinions and suggestions that were incorporated to improve the validity of the questionnaires.

Reliability of the Instrument

To check on the reliability of the instrument, the questionnaires were pre-tested through pilot study to ascertain their effectiveness in soliciting information intended. The researcher used test-retest method in order to test reliability of the research instruments. Research instruments were retested on a sample of ten respondents who were representatives draw from other commercial banks not studied. Cronbacch Alpha was employed in measuring the reliability of the instrument. A reliability coefficient of 0.790 was obtained, an indication of high measure of reliability.

DATA PRESENTATION AND ANALYSIS

In this section, the data generated from the customers of the sampled banks were presented, analyzed and interpreted. A total of four hundred questionnaires were distributed to the respondents, out of which three hundred and thirty two was properly filled and found relevant to the study. Therefore, the analysis in this section will be based on the three hundred and thirty two relevant copies. The first part of this section covers the demographic features of the respondents while the second section analyzed the data relevant to research questions.

Descriptive Analysis

This section presents the descriptive statistics on the compliant and feedback management and customer satisfaction. The aim of the analysis is to examine the performance of the compliant and feedback management variables in relation to customer satisfaction. The analysis of the individual characteristics of these variables is presented in the table below:

Table 4.2 Descriptive Characteristics of the Variables

Variables	Mean	Standard Deviation
Customer Satisfaction	20.33	3.307
Turnaround Time of Banks to Resolve Complaint	17.86	4.245
Banks response to complaints (responsiveness)	18.30	3.952
Employee Courtesy	14.20	2.036
Communication of service failures and handling process	17.91	3.699
Service Recovery	18.25	4.059

Source: SPSS Version 21.0

The table above shows the summary of statistics used in the analysis. It provides information about the mean and standard deviation of the variables used in the study. The mean value for customer satisfaction is 20.33 while the standard deviation is 3.307. Turnaround time of banks to resolve complaint and banks response to complaints (responsiveness) recorded a mean value of 17.86 and 18.30 with a standard deviation of 4.245 and 3.952 respectively. Employee courtesy and communication of service failures and handling process have mean value of 14.20 and 17.91 with standard deviation of 2.036 and 3.699 respectively. Finally, Service recovery recorded a mean value of 18.25 with a standard deviation of 4.059.

Correlation Analysis

Here, Pearson correlation was employed to measure the strength and relationship between independent variables. The Pearson correlation coefficient is a measure of the strength of a linear association between two variables and is denoted by r. Table 4.3 below shows the summary of correlation coefficient.

Table 4.3 Correlation Matrix

		CS	TTRC	BRC	EC	CSFHP	SR
	Pearson Correlation	1	.654**	.790	.219**	.554	.673
CS	Sig. (2-tailed)		.005	.001	.000	.000	.006
	N	332	332	332	332	332	332
	Pearson Correlation	.654**	1	.016	-.057	-.238**	-.103
TTRC	Sig. (2-tailed)	.005		.775	.301	.000	.061
	N	332	332	332	332	332	332
	Pearson Correlation	.790	.016	1	.060	-.011	.023
BRC	Sig. (2-tailed)	.001	.775		.277	.841	.677
	N	332	332	332	332	332	332
	Pearson Correlation	.219**	-.057	.060	1	-.033	.121*
EC	Sig. (2-tailed)	.000	.301	.277		.546	.027
	N	332	332	332	332	332	332
	Pearson Correlation	.554	-.238**	-.011	-.033	1	.004
CSFHP	Sig. (2-tailed)	.000	.000	.841	.546		.947
	N	332	332	332	332	332	332
	Pearson Correlation	.673	-.103	.023	.121*	.004	1
SR	Sig. (2-tailed)	.006	.061	.677	.027	.947	
	N	332	332	332	332	332	332

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS 21.0

The table above shows the extent of association between the dependent and independent variables used in the study. Turnaround time of banks to resolve complaint (TTRC) has a correlation coefficient of 0.654 with a probability value of 0.005. This implies that Turnaround time of banks to resolve complaint (TTRC) has a positive strong effect on customer satisfaction

(CS) in banks in Anambra Central Senatorial District. Banks response to complaints (responsiveness) (BRC) has a correlation coefficient of 0.790 with a probability value of 0.001. This implies that banks response to complaints (responsiveness) (BRC) have a very strong and positive relationship with customer satisfaction (CS) in banks in Anambra Central Senatorial District. Employee Courtesy (EC)recorded a correlation coefficient of 0.219 with a probability value of 0.000. This implies that Employee Courtesy (EC) has a positive weak effect on customer satisfaction (CS) in banks in Anambra Central Senatorial District.

Furthermore, Communication of service failures and handling process (CSFHP)recorded a correlation coefficient of 0.554 with a probability value of 0.000. This implies that Communication of service failures and handling process (CSFHP) has strong positive effect of customer satisfaction (CS) in banks in Anambra Central Senatorial District. Service recovery (SR) recorded a correlation coefficient of 0.673 with a probability value of 0.006. This implies that Service Recovery (SR) has a very strong positive effect on customer satisfaction (CS) in banks in Anambra Central Senatorial District.

Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 4.4 Summary of the Regression Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.294[a]	.686	.572	3.185	.086	6.151	5	326	.000	1.875

a. Predictors: (Constant), TTRC, BRC, EC, CSFHP, SR

b. Dependent Variable: CS

Source: SPSS 21.0

Table 4.4 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0.686. This implies that 69% of the variation in customer satisfaction is explained by variations in turnaround time of banks to resolve complaint (TTRC), banks response to complaints (responsiveness) (BRC), employee courtesy (EC), communication of service failures and handling process (CSFHP) and service recovery (SR). This was supported by adjusted R^2 of 0.572. This implies that 57.2% of the variation in customer satisfaction is explained by variations in independent variable.

In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.875 in table 4.4 shows that the variables in the model are not auto correlated and that the model is reliable for predications.

Table 4.5 Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	312.052	5	62.410	6.151	.000[b]
	Residual	3307.502	326	10.146		
	Total	3619.554	331			

a. Dependent Variable: CS

b. Predictors: (Constant), TTRC, BRC, EC, CSFHP, SR

Source: SPSS 21.0

The f-statistics value of 6.151 in table 4.5 with f-statistics probability of 0.000 shows that the independent variables has significant effect on dependent. This shows that turnaround time of banks to resolve complaint, banks response to complaints (responsiveness), employee courtesy (EC), communication of service failures and handling process and service recovery can collectively explain the variations in customer satisfaction in the selected banks in Anambra Central Senatorial District.

Test of Hypotheses

Here, the five hypotheses formulated in this study were tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.

Table 4.7 T-Statistics and Probability Value from the Regression Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.916	1.918		9.863	.000
	TTRC	.123	.043	.158	2.870	.004
	BRC	.085	.044	.202	2.923	.005
	EC	.171	.044	.209	1.901	.176
	CSFHP	.076	.049	.185	2.562	.009
	SR	.028	.044	.204	3.632	.000

a. Dependent Variable: CL

Source: SPSS 21.0

Test of Hypothesis One

Ho: The turnaround time of banks to resolve customer complaint has no significant effect on customer satisfaction in banks.

Hi: The turnaround time of banks to resolve customer complaint has a significant effect on customer satisfaction in banks.

In testing this hypothesis, the t-statistics and probability value in table 4.7 is used. The turnaround time of banks to resolve complaint has a t-statistics of 2.870 and a probability value of 0.004 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that turnaround time of banks to resolve complaint has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Test of Hypothesis Two

Ho: The banks response to customer complaints (responsiveness) has no significant effect on customer satisfaction in banks.

Hi: The banks response to complaints (responsiveness) has a significant effect on customer satisfaction in banks.

Banks response to complaints (responsiveness) has a t-statistics of 2.923 and a probability value of 0.005 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that banks response to complaints (responsiveness) has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Test of Hypothesis Three

Ho: Employee courtesy has no significant effect on customer satisfaction in banks.

Hi: Employee courtesy has a significant effect on customer satisfaction in banks.

Employee courtesy has a t-statistics of 1.901 and a probability value of 0.176 which is statistically insignificant. Therefore, we reject the alternative hypotheses and accept the null hypothesis which states that employee courtesy has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Test of Hypothesis Four

Ho: Communication of service failures and handling process has no significant effect on customer satisfaction in banks

Hi: Communication of service failures and handling process has a significant effect on customer satisfaction in banks

Communication of service failures and handling process has a t-statistics of 2.562 and a probability value of 0.09 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses and conclude that communication of service failures and handling process has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Test of Hypothesis Five

Ho: Service recovery has no significant effect on customer satisfaction in banks.

Hi: Service recovery has a significant effect on customer satisfaction in banks.

Service recover has a t-statistics of 3.632 and a probability value of 0.000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that service recovery has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Discussion of Findings

This study examined the effect of complaints and feedback management on customer satisfaction. Data were sourced from the customers of five sampled commercial banks in Anambra Central Senatorial district. The data generated were subjected to inferential statistical tests. The study found that turnaround time of banks to resolve complaint has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District. This agrees with the findings of Nguli (2016) that turnaround time has significant effect on customer satisfaction. This also agrees with the assertion of Olagunju (2014) that if the processing time for account opening and on-boarding of staff is slow and if there is ineffective complaints and feedback management, the bank risks losing its customers to the competitor banks. Similarly, Arogyaswamy and Yasai-Ardekani (1997) found that reductions and increase in efficiency were critical factors for successful turnaround time as these actions improve customer satisfaction in the short run and allow the company to release resources that may be used elsewhere.

The study also found that banks response to complaints (responsiveness) has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District. This agrees with the position of Hocutt *et al.* (2006) whose study indicates that responsiveness and staff courtesy dramatically affect customer's evaluation of provider's complaint handling efforts enhancing customer satisfaction, and decreasing negative word of mouth intentions.

The study further shows that employee courtesy has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District. This agrees with the findings of Hocutt *et al.* (2006) that responsiveness and employee courtesy are key aspects of complaint management strategy.

Communication of service failures and handling process was found to have significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District. This agrees with the assertion of Andreassen (2000) that communication is a significant variable in complaint and feedback management structure. It also tallies with the opinion of Ruyter and Wetzels (2000) that that effective communication and explanation have a positive effect on customer's evaluation of complaint handling efforts. It also tallies with the findings of Boshoff (2005) that communication has the most significant impact on loyalty in case of complaint management.

Finally, the study revealed that service recovery has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District. This tallies with the findings of Shammout et al (2014) whose study indicated that service recovery has a significant impact on customer satisfaction.

Summary of Findings

In synopsis, the findings of the study are:

1. Turnaround time of banks to resolve customer complaints has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.
2. Banks response to complaints (responsiveness) has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.
3. Employee courtesy has no significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.
4. Communication of service failures and handling process has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.
5. Service recovery has a significant effect on customer satisfaction in selected banks in Anambra Central Senatorial District.

Conclusion

The importance of customer complaints and feedback management in any organization especially service organization like bank cannot be overemphasized. Therefore, this study examined complaints and feedback management in commercial banks in Anambra Central Senatorial District in order to determine its effect on customer satisfaction. Data generated from customers of five selected commercial banks were analyzed using multiple regression analysis. The study found that turnaround time of banks to resolve complaint, banks response to complaints (responsiveness), communication of service failures and handling process and service recovery have significant effect on customer satisfaction in the sampled banks. Employee courtesy was found to have an insignificant effect on customer satisfaction in selected sampled banks in Anambra Central Senatorial District. Based on the significant f-statistics value, the study concludes that complaints and feedback management has significant effect in customer satisfaction in banks in Anambra Central Senatorial District.

Recommendations

Based on the findings and conclusion, the study recommends the following:

1. The bank should shorten the time that it takes to make decisions on customer requests. This can be done by improving the systems that are in use or through restructuring so as to get rid of what is not required.
2. The bank should frequently carry out customer satisfaction surveys to find out the opinions of its customers. Their feedback can be used to improve services and products offered.
3. The bank should also improve its turnaround time as this will help shorten queues and waiting time of customers.
4. Simplification and concentrated efforts towards activities that add value can assist the banks to improve on cost-cutting, customer service, and enhance consumer retention.

Contribution to Knowledge

The major contribution of this study to knowledge is that it established that complaints and feedback management has significant effect on customer satisfaction thereby validating existing studies that has similar findings. The study also modified the model of Nwokorie (2016) which can be used in measuring the effect of complaints and feedback management on customer satisfaction within the banking industry in Nigeria. The study also closed the geographical gap identified in the empirical literature review thereby providing empirical evidence within the banking sector in Nigerian as the area is under researched. Finally, the study made recommendations that will help management and policy formulators within the banking industry in complaints and feedback management.

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