RELATIONSHIP MARKETING, CORPORATE BRANDING, SERVICE QUALITY, AND CUSTOMER SATISFACTION OF COMMERCIAL BANKS IN KENYA

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DECLARATION

This thesis is my original work and has not been presented elsewhere for a degree or any other award.

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This thesis is dedicated to my family: my wife Kezziah Joy, my son Abiel Kristian Geoffrey, and my daughter Skyler Teodara Geoffrey.

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ABBREVIATIONS AND ACRONYMS

ANOVA	Analysis of Variance
ATM	Automated Teller Machine
CAR	Capital Adequacy Ratio
CB	Corporate Branding
CBD	Central Business District
CBK	Central Bank of Kenya
CBs	Commercial Banks
CPATIs	Certified Public Accountancy Training Institutions
CRM	Customer Relationship Management
CS	Customer Satisfaction
CSR	Corporate Social Responsibility
FSD	Financial Sector Deepening
GCR	Global Credit Rating
GDP	Gross Domestic Product
KCB	Kenya Commercial Bank
KES	Kenya Shillings
MFIs	Microfinance Institutions
NPLs	Non-performing Loans
OCAR	Overall Capital Adequacy Ratio
RM	Relationship Marketing
SACCOs	Saving and Credit Cooperatives Societies
SEM	Structural Equation Modeling
SERVQUAL	Service Quality Scale Questionnaire
SMEs	Small and Medium Enterprises
SQ	Service Quality

SSA	Sub-Saharan African
USA	United State of America

DEFINITION OF TERMS

Bonding This is the process through which an organization makes connections with its customers.

Corporate Activities This refers to the way that your business becomes recognizable by the customers.

Corporate Branding This is the practice of promoting the brand name of an organization, as opposed to specific products or services offered by specific banks.

Customer Satisfaction This refers to how well an organization fulfills the needs and expectations of the customers.

Empathy This refers to the ability of the organizations to try to realize how customers feel and adjust their behaviour to take into account these customers' feelings.

Functional Benefits This refers to the aids that relate to the specific performance of the product or service.

Relationship Marketing This is a strategy designed to foster customer loyalty, interaction, and long-term engagement to develop strong connections with customers by providing them with information directly suited to their needs and interests and by promoting open communication.

Service Architecture This is the layout of an organization and its components in a schema.

Service Quality This refers to an assessment of how well an organization's service delivery conforms to the customer's expectations.

Shared Value This refers to the core beliefs that guide the behaviours of a company that are actively utilized to make decisions, especially the toughest ones where difficult trade-offs are involved between the company's profits the and advancement of the economic and social conditions in the communities in which they operate.

Trust This is the confidence the organization's customer has in his/her relationship with the organization that the entity won't do something harmful or risky to the customer.

ABSTRACT

The world over, businesses constantly strive towards the enhancement of customer satisfaction through heightened competitiveness and improvement of service delivery. Customer satisfaction is important in the creation and maintenance of competitive advantage in the banking sector. The realization that there are many economic advantages ascribed to retaining satisfied customers as opposed to looking for new customers has made commercial banks pay attention to customer satisfaction in order to remain competitive. This happens when commercial banks make sure that the existing customers are satisfied. They do that through relationship marketing to attract and retain more customers. The general objective of this study was to evaluate the effect of relationship marketing, corporate branding, and service quality on customer satisfaction of commercial banks in Kenya. The study was anchored on the commitment-trust, assimilation, Heider's balance, and expectation disconfirmation theories. The study was guided by the positivist philosophy and adopted the explanatory research design. The target population was the commercial banks customers in Kenya. A total of 602 customers were sampled proportionately from the 39 commercial banks in Kenya. The study used a questionnaire as the data collection instrument. Structural equation modeling was used to ascertain the relationship between the various variables. The mediation effect of service quality and corporate branding on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya was ascertained using three regression models. The findings of the study revealed that relationship marketing, service quality, and corporate branding have a positive and statistically significant relationship with customer satisfaction of the commercial banks in Kenya. Furthermore, service quality and corporate branding had a partial mediating effect on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. The study recommends that the commercial banks in Kenya participate in community activities, reward customers, adopt biometrics security mechanisms, enhance mobile banking, use modern banking equipment and appealing banking facilities, hire competent employees, and hold regular exhibitions of their products and services. The study findings make implications to policy and practitioners regarding the significance of relationship marketing, service quality, and corporate branding on customer satisfaction.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Businesses all over the world strive to improve customer satisfaction by enhancing competitiveness and improvement of service delivery (Zhao *et al*., 2019). In the global banking sector, customer satisfaction plays a crucial role in establishing and maintaining a competitive advantage (Adeniran, 2020). This can be achieved through the use of relationship marketing, coupled with corporate branding, and service quality. The benefits of adopting this approach include improved company performance, profitability, increased referrals and publicity, higher customer share, and better competitive positioning (Hammoud *et al*., 2018).

In today's competitive commercial environment, banks must be involved in the marketing strategy process to respond to market challenges and opportunities. Retaining existing customers and acquiring new ones is the primary goal of any business. Banks have realized that there are numerous economic benefits associated with keeping satisfied customers rather than constantly seeking new ones (Konovalov *et al.*, 2020). Therefore, they are now paying more attention to customer satisfaction to remain competitive.

Businesses can achieve market share and competitive advantages successfully by focusing on customer satisfaction (Cong & Ali, 2022). In today's modern atmosphere, businesses use various marketing strategies to achieve this goal. Customer satisfaction is crucial for any business that is faced with new challenges in a modern business environment (Delińska & Sliż, 2019).

Business in the banking sector is highly dynamic, which means that banks need to adopt a proactive approach to providing excellent services. Commercial banks can improve their service delivery by focusing on relationship marketing, corporate branding, and enhancing the quality of their services. According to Evert (2021), commercial banks must strive to achieve a high standard and be committed to excellence in relationship marketing, corporate branding, and service delivery to ensure high customer satisfaction.

Service quality refers to a business's ability to meet or exceed the needs and expectations of its customers. Ultimately, it's the customer who determines the quality of a service. According to Ezzat *et al*. (2018), service quality is the comparison between what the customer expects from the service of a certain business and what the service essentially delivers. Customers are satisfied when their expectations are met or exceeded by the organization serving them. Therefore, it is fundamental for commercial banks to improve the quality of their services to increase customer satisfaction, attraction, and retention. Commercial banks must strive to delight their customers by providing high-quality services.

Corporate branding is the practice or process of promoting the brand name of an organization, as opposed to specific products or services offered by the firm (Govarchin, 2019). Corporate branding is the integrating strength that brings the organization and its customers together. Through corporate branding, customers can envisage, recall, and speak about commercial banks. Therefore, corporate branding becomes a competitive strategy. Corporate branding draws all the elements of a company together (Parida *et al.*, 2019).

Globally, banks play a critical role in an economy. They operate the payment systems, are the major source of credit for large swathes of the economy, and act as a safe haven for depositors' funds (Packin & Nippani, 2021). Banks act as a circulatory system that links together goods, services, and finance markets (Mohamed, 2020). There is a strong and positive nexus between access to credit and commercial banks' gross domestic product (GDP) measured as real value added (Ruto, 2016).

In Kenya, private sector credit as a percentage of GDP has remained relatively low at 27.5% relative to the global average of 133.8% (Moyo & Sibindi, 2020). The disconnect presents a significant economic problem since over 75% of GDP is linked to private expenditure and investments, naturally powered by credit (Kimani *et al.*, 2021). Therefore, there is a need for commercial banks to increase their engagement with private firms to make them their customers. This will call for creative marketing strategies accompanied by the innovative presentation of the products.

1.1.1 Relationship Marketing

Banks need to have a comprehensive understanding of their customers' behaviour in order to design effective relationship marketing campaigns that aim to satisfy their customers. Nowadays, customers are more educated and demanding when it comes to the goods and services they need, and they are also more conversant with technology (Hu, 2019).

Relationship marketing (RM) is a marketing strategy that aims to establish, develop, and maintain successful customer relationships over a long period (Caliskan, 2019). This can lead to improved corporate performance through customer loyalty and retention. Relationship marketing involves creating, maintaining, and improving strong interactions with customers as well as other stakeholders within and outside the business (Aka *et al*., 2016). Effective relationship marketing comprises a combination of a variety of overlapping marketing strategies and technologies that help foster deeper, long-term relationships with both current and prospective customers.

With the quality of products becoming standard across many industries, it is no longer a significant source of competitive advantage. To remain competitive, many firms are adopting relationship marketing (Gummerus *et al*., 2017). RM consists of the following six main components; trust, bonding, communication, shared value, empathy, and reciprocity (Aka *et al*., 2016). RM is an effective strategy when there are alternative products or services available to the customer and when the customer makes the selection decision. Additionally, RM is effective when there is an ongoing and periodic desire for the product or service (Giltner, 2020). Studies have shown that companies that treat their customers appropriately and build customer loyalty for a long time will benefit from increased profitability each year (Johanesová & Vaňová, 2020).

Many small businesses in the United States of America (USA) have gradually shifted from a transactional business model to a customer-oriented relationship-based approach (Giltner, 2020). This gradual shift has led to the concept of a relationship marketing strategy. Relationship marketing is becoming increasingly important for firms to survive. Relationship marketing in the USA involves various marketing tactics used to build and maintain long-term business relationships with customers (Abeza, *et al*., 2019).

Business organizations in Nigeria have shifted their focus from a short-term transactional approach to a longer-term and relational transaction approach (Altamirano & van Beers, 2018). This marketing strategy approach is known as Relationship Marketing (RM), and it has many benefits, including the development of customer loyalty. In Nigeria's banking sector, relationship marketing has been successful in improving service quality, trust, complaint handling, customer satisfaction, and customer loyalty. Nigerian firms also use relationship marketing as a sustainable tool to improve customer satisfaction (Imouokhome *et al*., 2020).

Studies conducted in Kenya have identified certain variables that impact banks' market share index and competitiveness. These include customer trust, organizational culture, quality services, and information technology (Mwalimu, 2015; Peter, 2018). Therefore, by taking customers' preferences into account, banks can improve customer satisfaction and build long-term relationships with their customers, This, in turn, strengthens the bond between banks and their customers and leads to increased competitiveness in the market.

1.1.2 Corporate Branding

Corporate Branding (CB) is one of the marketing strategies used to reinforce customer satisfaction (Anisimova *et al*., 2019). CB refers to the marketing practice of promoting the brand name of a corporate entity, as opposed to specific products or services (Kimemia, 2016). Although corporate branding is conceptually related to product branding in the sense that both activities aim to achieve a competitive edge via differentiation, corporate branding differs from the former in terms of scope. Whereas corporate branding involves promoting entire companies as brands and creating a positive image for all stakeholders, product branding aims to influence consumer preferences by achieving differentiation (Anisimova *et al*., 2019).

The corporate branding strategy of a company is a powerful marketing tool used to supplement its conventional marketing mix by incorporating the corporate identities, reputations, and goodwill associated with being a good corporate citizen into their marketing endeavours (Nyamekye, 2018). Branding and its dimensions influence all steps of purchase, that is, before, during, and after purchasing a product, and cause different behaviours (Ali, 2019). Most business organizations consider a brand image as a powerful asset for their success. Strong brands convey familiarity and trust which reduces risk and serves as the basis for, engagement between, individuals and companies (Seyedghorban, 2020). A trusted and recognized brand identity provides confidence for customers to purchase and use the products (Chinomona, 2016).

In Australia, globalization triggered a shift in the marketing emphasis from product to corporate brands (Anisimova, 2016). Owing to imitation and homogenization of products and services, maintaining credible product differentiation became difficult, leading to a shift toward corporate branding (Anisimova, 2016). Consequently, as advertising costs increase and consumer loyalty decreases, it makes economic sense to strengthen corporate brand symbolism.

The marketing power and strength of a company's brand are becoming critical levers for differentiation and success. To prevent customers from switching to rival banks, banks need to provide a consistent brand experience. (Sultan, 2019). On the other hand, in Nigeria, branding is a crucial marketing strategy used to outdo competitors, although traditionally, branding was only an issue for larger companies (Sinha & Sheth, 2018). Accordingly, Emodi (2019) asserts that brand image, brand name, brand orientation, and brand loyalty have a significant effect on consumer patronage whereas internal branding has no significant effect on consumer patronage in South East Nigeria.

In Kenya, a study conducted by Kimemia (2016) demonstrated that all the corporate branding facets namely corporate activities, functional benefits, and corporate identity have a significant effect on customer satisfaction in microfinance institutions. It was noted that corporate identity had the greatest influence. Similarly, Wakazi and Ogada (2019) reported that there is a correlation between corporate branding and customer satisfaction in commercial banks in Voi Town. Additionally, Bamfo *et al*. (2018) indicated that banks' brand image had a positive effect on customer satisfaction and loyalty in Kenya Commercial Bank.

1.1.3 Service Quality

Customers' expectations are constantly evolving, and as a result, service providers must constantly innovate, develop, and offer new and improved services and service delivery approaches. In today's fiercely competitive environment, providing high-quality service is the key to maintaining a sustainable competitive advantage (Cantele & Zardini, 2018). Therefore, businesses must understand the significance of service quality and implement appropriate operational strategies to achieve the desired service quality goals (Mutinda, 2020).

Service Quality (SQ) refers to the degree to which a service delivered or offered meets the expectations of the customer (Ramya *et al*., 2019). Business operators in the service industry often need to evaluate the quality of service they provide to their customers so that they can identify problems quickly, improve their service, and better assess customer satisfaction. The five dimensions of service quality that should guide them are tangibles, reliability, responsiveness, assurance, and empathy (Fida *et al.,* 2020).

In Taiwan, the quality of services provided plays a crucial role in determining the overall level of user satisfaction. Other than responsiveness, the other four aspects of service quality, namely, tangibles, reliability, assurance, and empathy have a generally positive effect on customer gratification in the education sector (Wang & Shieh, 2016). On the other hand, in the Philippines, tangibles, responsiveness, and assurance had no significant relationship with customer satisfaction in the automotive industry (Balinado *et al.,* 2021). However, in Pakistan, service quality and all its dimensions have a significant effect on customer satisfaction and customer loyalty in the banking industry (Ajmal *et al*., 2018). This implies that while general service quality can impact customer satisfaction, not all of its dimensions necessarily have a significant impact.

In Ghana, Competition and the ever-changing business environment have prompted service providers to prioritize the provision of high-quality services to satisfy their customers and also foster their loyalty (Ofosu-Boateng & Acquaye, 2020). Thus service quality is highly valued by businesses in Ghana as it has been shown to enhance customer loyalty. Additionally, Mensah and Mensah (2018) found that service quality plays a significant role in improving repurchase intention among Ghanaian customers.

Several studies conducted in Kenya, such as (Wafula, 2019; Apondi, 2016; Aliata *et al*., 2016; Kombo, 2015, Bitta, 2014) have found that service quality has a positive and significant effect on customer satisfaction. However, not all aspects of service quality have the same impact. For instance, empathy has no effect on customer satisfaction of customers in Certified Public Accountancy Training Institutions (CPATIs) (Byrne *et al*., 2019). On the other hand, in the hotel industry, reliability is the dimension that has the most significant effect on customer satisfaction, followed by empathy, tangibles, and responsiveness, with assurance having the least effect (Sujay & Afza, 2019).

1.1.4 Customer Satisfaction

Customer satisfaction is a crucial factor in the profitability of any business organization. Satisfied customers are the backbone of a successful business, as their satisfaction leads to repeat purchases, brand loyalty, and positive word-of-mouth publicity (Popp & Woratschek, 2017). However, evaluating customer satisfaction has been a challenging task for companies, as high levels of satisfaction are usually correlated with high levels of performance (Catapan *et al.*, 2017).

To design an effective product operations management system, it is essential to create a performance measurement system model with appropriate indicators. In the case of Egyptian small and medium enterprises, family businesses have a unique advantage in cultivating strong relationships with their customers, which enables them to excel in both satisfying and retaining their customers (Shaalan *et al*., 2020).

Customer satisfaction is influenced by several factors such as empathy, compliance, tangibility, and reliability of the financial institution (Moh’d & AbRashid, 2018). Moreover, in Tanzanian financial institutions, product quality is a crucial determinant of customer satisfaction. In Kenya, customer satisfaction provides a platform for companies to enhance relationships with their customers thus enabling the companies to achieve their objectives for long-term success (Hoe & Mansori, 2018).

1.1.5 Banking Sector in Kenya

The banking business in Kenya is regulated by the Central Bank of Kenya (CBK). Prior to the COVID-19 pandemic, the sector was already facing challenges due to moderate growth (CBK, 2020). While the interest rate cap was held responsible for the decline in lending, other factors such as asset quality issues, delayed payments by the government, and a slowdown in the real economy also contributed to the decline in lending (Global Credit Rating Research, 2021 At the end of 2019, the banking system's total assets were valued at KES 4.8 trillion, with loans and advances amounting to KES 2.7 trillion (Kenya Bankers Association, 2020).

The total assets of the banking system continued to grow, albeit at a modest rate of 9.2%. This growth was primarily driven by an increase in credit to the private sector, although it remains below the double-digit level observed prior to 2017. The overall capital adequacy ratio (CAR) rose to 18% in 2019 from 16.5% in 2017; indicating rising instability conditions (Kiemo & Kamau, 2020). As of December 31, 2020, the Kenyan banking sector comprised the Central Bank of Kenya (CBK) and 42 banking institutions (CBK, 2021). Out of the 42 banks, 40 banks in Kenya were privately owned, while the Government of Kenya had preponderance ownership in 2 banks.

1.2 Statement of the Problem

Customers have become progressively cognizant of their rights and are continually demanding more quality services than before. Commercial banks should accord substantial importance to customer satisfaction. However, the Kenyan banking market has been facing challenges in retaining customers owing to customer dissatisfaction.

Customers are switching commercial banks in search of better service, causing commercial banks to lose potential business prospects (Onyango 2022). Despite the banks' deliberate efforts to promote customer satisfaction, customer satisfaction remains a significant factor in customers' service purchase decision-making process (Dionysopoulos *et al*., 2023).

According to Mwirigi (2019), the increased use of alternate financial service providers has put the existence of commercial banks in Kenya at risk owing to amplified customer dissatisfaction. For instance, Imperial, Dubai, and Chase banks were all put under receivership in 2016 as a result of customer dissatisfaction. Therefore, it is critical for banks to focus on developing marketing relationship strategies, corporate branding, and providing high-quality services to ensure customer satisfaction. Moreover, Kenyan banks are struggling with low customer satisfaction levels, with average customer satisfaction index (CSI) dropping from 67% to 60% between 2015 and 2017, way below the Kenyan banking industry customer satisfaction benchmark of 77% (Riany, 2021).

This level of customer satisfaction in commercial banks in Kenya and the inconsistency in different banks' satisfaction indexes emphasizes the necessity for a pragmatic research study on relationship marketing, corporate branding, service quality, and customer satisfaction in commercial banks. For instance, Mwirigi (2019) evaluated the effect of consumer nationwide ethnocentrism and the readiness of the University of Nairobi vicinities to purchase banking services. The study established that 98.1% of the interviewees had multiple accounts in different commercial banks in Kenya. This suggests that customers in commercial banks in Kenya are not satisfied with the services provided by a single bank.

The banking sector in Kenya still struggles with a comparatively high ratio of non-performing loans (NPLs) (Kiemo *et al*., 2019). This implies that a high number of customers are defaulting on their loans owing to the unsatisfactory loan services provided to them by commercial banks. To address this issue, commercial banks need to implement relationship marketing strategies to retain satisfied customers while providing high-quality loan services that are both competitive and attractive to non-defaulting customers.

The Kenyan commercial banks are similarly faced with the challenge of providing sufficient quality loan services (Ochieng, 2018). This means that some customers in need of loans may be unable to secure them due to insufficient quality loan resources. As a result, customer satisfaction may be negatively impacted, which could lead to banks losing customers to their competitors such as microfinance institutions (MFIs) and Savings and Credit Cooperative Societies (SACCOs). This could be attributed to a decrease in the number of customers seeking loan services from alternative sources like SACCOs and MFIs among other sources. Therefore, there is a pressing need for banks to prioritize relationship marketing, and corporate branding, and offer high-quality loan services to satisfy existing customers and attract potential new ones.

Kenyan commercial banks are moreover said to over-rely on savings, which could reduce the earnings of banks. There is a need for marketing other services. Additionally, Kenyan commercial banks have skewed lending in favour of the government, the public and large entities. Given that private entities and small and medium-size enterprises (SMEs) contribute significantly to GDP, such firms could help increase the customer base for the banks. There is a need to increase RM and tailoring loan services for private entities and SMEs.

The high interest rates that spread till 2016 were another challenge that was temporarily rectified through the enactment of the Banking (Amendment) Act 2015 on interest capping in September 2016 (Kavita *et al.*, 2022). This was, nonetheless, repealed in November 2019 escalating the challenges facing the banking sector (African Business, 2020).

This could explain why banks over-rely on savings and less reliance on loan services granted to private entities. Amidst these challenges, banks need to attract and retain more customers to remain afloat. This may happen when the existing customers are satisfied and various modalities of marketing are put in place to attract more customers. This study, therefore, seeks to determine the contribution of relationship marketing, corporate branding, and service quality on customer satisfaction of commercial banks in Kenya.

1.3 Objectives of the Study

The study was guided by both general and specific objectives.

1.3.1 General Objective

The general objective of this study was to determine the relationship between relationship marketing, corporate branding, service quality, and customer satisfaction of commercial banks in Kenya.

1.3.2 Specific Objectives

The specific objectives of this study were:

1. To evaluate the effect of relationship marketing on customer satisfaction of commercial banks in Kenya.
2. To assess the effect of service quality on customer satisfaction of commercial banks in Kenya.
3. To evaluate the effect of corporate branding on customer satisfaction of commercial banks in Kenya.
4. To assess the mediation effect of service quality on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.
5. To evaluate the mediation effect of corporate branding on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.

1.4 Hypotheses of the Study

The study was guided by the following hypothesis.

$H0_1$: Relationship marketing has no statistically significant effect on customer satisfaction of commercial banks in Kenya.

$H0_2$: Service quality has no statistically significant effect on customer satisfaction of commercial banks in Kenya

$H0_3$: Corporate branding has no statistically significant effect on customer satisfaction of commercial banks in Kenya.

$H0_4$: Service quality has no statistically significant mediation role on the relationship between the relationship marketing and customer satisfaction of commercial banks in Kenya.

$H0_5$: Corporate branding has no statistically significant mediation role on the relationship between the relationship marketing and customer satisfaction of commercial banks in Kenya.

1.5 Scope of the Study

This study focused on the customers who held 69,881,847 accounts across the 39 commercial banks that were licensed and operating in Kenya as at December 2020 and were not under receivership. The research focused on several key variables, including relationship marketing, corporate branding, service quality, and customer satisfaction. It is important to note that the study excluded other financial services providers such as SACCOS and Microfinance Institutions (MFIs). Therefore, the findings can only be generalized to customers of commercial banks in Kenya.

1.6 Justification of the Study

The findings of the study apprise bank executives about the significance of relationship marketing, corporate branding, and service quality in attracting, satisfying, and retaining customers, leading to the creation of loyal customers. The study also suggests that service quality and corporate branding play a mediating role on the relationship between relationship marketing and customer satisfaction, which opens up opportunities for further research. In addition, the study's findings encourage scholars to expand on the existing body of knowledge and engage in further research debate.

1.7 Limitations of the Study

The scope of the study was focused solely on the customer satisfaction of commercial banks in Kenya. As a result, selecting the appropriate locations to visit for the study required a somewhat technical approach. Furthermore, covering multiple locations across Kenya was a time-consuming and expensive process. Some of the respondents were also unwilling to participate in the study, while others expressed concerns about sharing personal information due to security reasons.

1.8 Assumptions of the study

The study was guided by the following assumptions.

That each respondent operated a single bank account.

The study further assumed the customers' responses would be the same in both urban and rural areas.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical review, empirical literature review, conceptual framework, a summary of the literature review, and research gaps related to this study.

2.2 Theoretical Review

Theories developed by scholars regarding hypothesized relationships among the variables of the study have been discussed in this section. This study was guided by the commitment-trust, assimilation, Heider's balance, and expectation disconfirmation theories.

2.2.1 Commitment-Trust Theory

Morgan and Hunt (1994) proposed the commitment trust theory. The theory provides that the customer's relationship, commitment, and trust are core tenets of relationship marketing. The high level of confidence experienced by both parties involved in a relationship is that no action may be undertaken by either party that would endanger the stability of the current relationship (Reinikainen *et al*., 2021). Whenever the firms structure their objectives and manage to achieve them, trust is established. On the other hand, commitment incorporates sustainable interest to uphold esteemed partnerships (Gulati & Wohlgezogen, 2023).

Trust and commitment make a relationship flourish by establishing an environment that supports cooperation between parties engaged in any category of a relationship nonetheless being cautious of high-risk operations and decorated short-term options. A high level of commitment can reduce the turnover rate of customers and create stable relationships since commitment enables partners to refrain from short-term choices that are attractive instead of recommended long-term advantages (Morgan & Hunt, 1994).

The study by Ozuem *et al.* (2021) asserts that within the retail community setting, for example, a satisfied customer will decide either to continue their purchases in the outlet after they have observed how others behave within the community. Moenardy *et al*.

(2021) did a replica study on the development of a conceptual framework to establish the relationship between RM and customer satisfaction and confirmed the position of commitment and trust as key mediating variables of relationship outcomes, although some of the hypothesized paths could not be confirmed.

This theory is appropriate for studying RM, and commitment-trust theory concepts to explain and conceptualize RM paradigms. RM refers to a wide range of 'relationship variables' that have developed over the past few decades in consumer product markets and business-to-business sectors.

The theory is also appropriate in explaining the relationship between RM and service quality since service quality enhances commitment and loyalty. The theory is also appropriate in explaining how corporate branding can enhance customer satisfaction since a customer who trusts a specific brand will ultimately be satisfied with the services or products offered by that brand.

2.2.2 Assimilation Theory

Assimilation theory is based on Festinger's (1957) dissonance theory. Assimilation theory was proposed by Anderson (1973). According to Anderson (1973), consumers try to avoid dissonance by adjusting their perceptions of a certain product, in order to bring it closer to their expectations. The theory presumes that consumers are motivated enough to adjust both their expectations and their product performance perceptions.

The heart of the satisfaction process is the comparison of what was expected with the product or service's performance. This process has traditionally been described as the 'confirmation/disconfirmation' process (Vavra, 1997). If perceived performance is only slightly less than expected performance, assimilation will occur, and perceived performance will be adjusted upward to equal expectations. If perceived performance lags expectations substantially, the contrast will occur, and the shortfall in the perceived performance will be exaggerated.

This theory was relevant to this study because it helped in evaluating customer satisfaction. It also helped in ascertaining the differences between customer expectations in relation to corporate branding prior to purchasing and actual experience with the services offered by the brand.

2.2.3 Heider's Balance Theory

Heider's balance theory was developed by the social psychologist Fritz Heider in 1946 (Heider, 1946). The theory is based on the balance that must exist between interpersonal relationships, or for something specific between two people or more so that harmony exists between thoughts, emotions, and social relationships so that the ideas shared by both subjects coexist without any tension and complication. The search for coherence between attitudes and relations with others makes the balance neutral.

The theory accepts that certain structures between people and objects are adjusted, while other structures are imbalanced, and that adjusted structures are by and large favoured over imbalanced structures. Particularly, the adjusted hypothesis claims that uneven structures are related to an awkward feeling of negative influence and that this negative feeling leads individuals to endeavour for adjusted structures and to maintain a strategic distance from imbalanced structures (Heider, 1958). However, when the human being is in disagreement and perceives the imbalance, s/he tends to seek modifications to reach an agreement and to have cognitive harmony with the situation (Nassar *et al*., 2022).

The theory is appropriate in explaining the relationship between service quality and customer satisfaction. This is because service providers have to find ways of inventing, developing, and providing new and better service offers and service delivery mechanisms that rhyme with customers' expectations. This implies that when the customers are not impressed with the service quality provided by the commercial banks, their satisfaction will be impacted negatively.

2.2.4 Expectation Disconfirmation Theory

The theory was advanced by Oliver (1977) and looks at post-purchase behaviour or post-adoption behaviour as strongminded by customers' expectations, the performance perceived by them, and also the beliefs disconfirmation. It is clear that consumer satisfaction is treated as a function of expectations and expectancy disconfirmations (Uzir *et al*., 2021). The theory also defines satisfaction from two epochs. Firstly, the epoch before the actual purchase where the customer versions his service performance expectations. Secondly, the period after one has essentially purchased a service and hence has personally experienced the related service performance (Zafran, 2022) Disconfirmation of expectations is the difference between the desired and actual service experience and can either be positive or negative (Jha & Shah, 2021). If the experience translates to better performance than what was expected then, that's a positive disconfirmation of expectation or desire, and when one judges the experience to be worse than their expectations then a negative disconfirmation has occurred (Mazhar *et al*., 2022). Positive disconfirmation is associated with a consumer's satisfaction since his expectations have been met or even surpassed while negative disconfirmation means he has not been satisfied, that is, the outcome of the service and consumers' expectations were not ever met (Meirovich *et al*., 2020).

Preceding literature identifies different components of RM that were investigated in this study including trust, empathy, communication, bonding, reciprocity, and shared value regarding customer satisfaction within commercial banks (Bita, *et al.,* 2022). Based on the expectation disconfirmation theory, one can classify customer satisfaction in commercial banks as a factor of; perceived quality, perceived value, or confirmation of expectation (Akram *et al.,* 2022). Based on this, tailoring customer satisfaction constructs from relationship marketing literature can be best understood using the proposed structures of customer satisfaction models developed by Biesok and Wyród-Wróbel (2018) as shown in Figure 2.1. on page 16

The study employed all three models, which are quality-based, value-based, and confirmation in developing its customer satisfaction dimensions. The theory has been commended for its ease, for instance, it allows for subjective discernment of the degree of difference between performance and standards (Raza, 2020). Despite its contributions and straightforwardness of use, some critics like Chesula (2021) have observed that some of the theory's methods of disconfirmation measurement models like the difference score model (DIFF) and direct effects model DEM suffer from low reliability and always assume pre-use expectations are the same as retrieved expectations.

This theory was relevant to this study because it helped in evaluating customer satisfaction. It also helped in ascertaining the differences between customer expectations in relation to service quality prior to purchasing and actual experience with the services offered by the brand. Relationship marketing is the device by which industries learn about their customers' preferences and satisfy them in accordance with their needs and wants

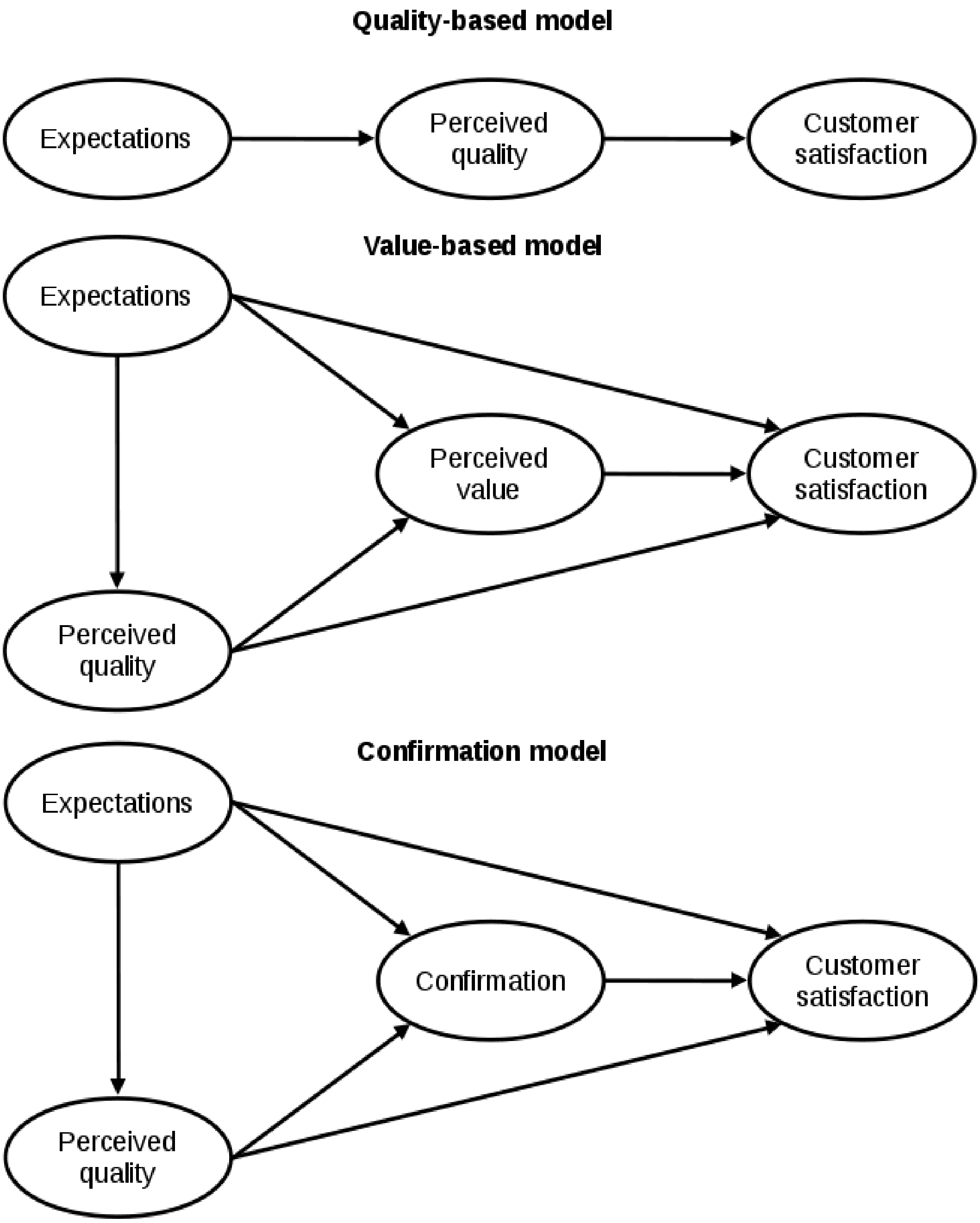

Figure 2.1: Customer Satisfaction Model.

Source: Oliver (1977)

2.3 Empirical Review

This section highlights previous studies related to the study being proposed herein. It critically analyses the studies and points out gaps that exist that the current study seeks to fill. The review is guided by the study objectives.

2.3.1 Relationship Marketing and Customer Satisfaction

Whereas there is a lot of empirical evidence on relationship marketing and customer satisfaction in other sectors, there is scanty evidence on the same in the banking sector. Using the structural equation modelling approach, Yuwita and Nugroho (2020) indicated that service quality and RM variables significantly influenced customer satisfaction variables in the Wisma Soewarna Brach Office (Kcp) of Bni of Tangerang. Another study by Amoako *et al.* (2019) showed a positive and significant relationship between RM (trust and commitment) and customer satisfaction in the Ghanaian hospitality industry. Similarly, Laely and Rosita (2020) found a significant relationship between RM and customer satisfaction in McDonald's restaurants. In addition, Ibojo and Dunmade (2016) established that a 1% shift in RM will result in an 81.1% shift in customer satisfaction in a private university, in Oyo State, Nigeria. Likewise, a study by Nugraha *et al.* (2020) in Regional Development Bank Bali Renon showed that RM had a positive and significant effect on customer satisfaction.

A review by Aka *et al.* (2016) indicated that RM dimensions such as trust, commitment, communication, and service quality influenced customer satisfaction in Nigeria. It should, however, be noted that Yuwita and Nugroho (2020) study was carried out in the service industry in general rather than in the commercial banks. Moreover, it is worth noting that Amoako *et al.* (2019) and Laely and Rosita (2020) findings were from the hospitality sector and their generalization in the banking industry might not be prudent. It should also be noted that the education sector is different from the banking sector and that the Ibojo and Dunmade (2016) study findings might not apply to the banking sector.

Though related, Nugraha *et al.* (2020) study was carried out in a single entity (bank) and hence might not be a true reflection of all banks. It should also be noted that the Aka *et al.* (2016) review was none specific in terms of industry and did not specifically indicate aspects of RM that were significantly related to customers' satisfaction. The Aka *et al.* (2016) study might suffer from biased conclusions. Nonetheless, all these studies point to a positive relationship between RM and customer satisfaction.

Contrary to these findings, a study by Ikraman and Syah (2020) reported that RM does not affect customer satisfaction in business-to-business (B2B) companies. The study was carried out in B2B companies and may not reflect the situation in the banking sector. The conflicting results imply that there is a need to examine the relationship between RM and customer satisfaction according to the industry. Thus, this study seeks to ascertain the effect of RM on the customer satisfaction of commercial banks in Kenya.

2.3.2 Service Quality and Customer Satisfaction

The empirical evidence on service quality and customer satisfaction remains contradictory in various sectors. Ali and Raza (2017) established the positive effect of service quality aspects on behavioural intentions (satisfaction, feelings) of customers from conventional banks and Islamic banks. The study did not indicate whether the relationship between service quality and customer satisfaction was significant. Makanyeza and Chikazhe (2017) established that service quality and all its dimensions have a significant and positive association with customer satisfaction and customer loyalty in the banking sector in Zimbabwe. Studies by Kasiri *et al*. (2017) and Mjaku (2020) established that service quality has a significant contribution to customer satisfaction in the banking sector. However, the studies failed to demonstrate the relationship between service quality and customer satisfaction in the banking sector.

A study by Fida *et al.* (2020) revealed that only empathy and responsiveness dimensions of customer satisfaction were influenced by service quality in the Sultanate of Oman. This implies that various dimensions of customer satisfaction might be influenced differently by different aspects of customer satisfaction. For instance, Kant and Jaiswal (2017) indicated that reliability and assurance (dimensions of service quality) explained overall customer satisfaction at rural banks in India while Afroz (2019) established that service quality and all its dimensions had a significant and positive association with customer satisfaction in Tangail. These findings show some inconsistencies on what dimensions could impact customer satisfaction significantly.

It was also established that all five service quality indicators had a significant positive influence on customer satisfaction in banks in Pakistan (Vencataya *et al.*, 2019). This study did not illustrate specific dimensions of customer satisfaction that were significantly affected by service quality. A comparative study by Owusu (2017) established that the private sector banks in Ghana were better in terms of providing services and creating awareness about their products and services. This study did not illustrate the relationship between service quality and customer satisfaction.

A study by Ulaya (2017) indicated that customers were satisfied with services provided by Tanzanian banks but failed to show whether the banks' service quality significantly affected customer satisfaction. A study by Simon *et al.* (2016) in the banking sector in Kenya established a positive relationship between service quality and customer satisfaction in Kenyan banks. However, the study did not state whether the relationship was statistically significant or not. Moreover, the study did not indicate whether all the commercial banks within Kenya were represented in the study.

Another study by Wafula (2019) established a strong significant correlation between customer satisfaction and reliability, responsiveness, and assurance dimensions of service quality and a moderately significant positive correlation between customer satisfaction and empathy and tangibles dimensions of service quality among conventional and Islamic bank customers in Kenya. However, Wafula (2019) did not demonstrate specific dimensions of customer satisfaction that were significantly impacted by various dimensions of service quality. To fill this gap, the present study pursues to find out the effect of service quality on customer satisfaction of commercial banks in Kenya.

2.3.3 Corporate Branding and Customer Satisfaction

The empirical evidence on corporate branding and customer satisfaction remains scanty concerning the banking sector. A study by Sharma (2019) on the commercial bank of Butwal Sub-Metropolitan City in Nepali indicated a strong relationship between brand image and customer satisfaction. However, this study did not indicate how various facets of corporate branding impacted customer satisfaction. A study by Bamfo *et al.* (2018) on the Ghanaian banking industry established that rebranding had no statistically significant effect on perceived service quality, customer satisfaction, and customer loyalty in the Ghanaian banking industry. Nonetheless, the research did not investigate the influence of the bank brand on customer satisfaction but rather rebranding on the banks.

In a different study on the Nigerian banking industry, Adetiloye *et al.* (2021) indicated that branding in the Nigerian banking industry is driven by staff, employees, and innovation. The study did not demonstrate the relationship between corporate branding and customer satisfaction and did not indicate whether the relationship was significant or not. Similarly, Ladipo *et al.* (2019) found that there was a convincing relationship between customer satisfaction and the elements of the deep brand in Guarantee Trust Bank, Lagos, Nigeria. It is not clear whether convincing meant a significant relationship.

A study by Kimemia (2016) on the licensed microfinance institutions (MFIs) in Nairobi, Kenya, showed that all the corporate branding facets, namely; corporate activities, functional benefits, and corporate identity had a significant effect on customer satisfaction. Of the three facets that were investigated, it was noted that corporate identity had the greatest effect on customer satisfaction in MFIs.

The dynamics of MFIs differ from those of banks and the results might not be generalized to the banking industry though both MFIs and banks provide financial services. Wakazi and Ogada (2019) established that corporate branding had a positive correlation with customer satisfaction in commercial banks in Voi Town, Kenya. The study failed to indicate whether the correlation was statistically significant or not. Similarly, Chesaina and Gitonga (2019) sought to assess the impact of bank brand image on customer satisfaction, and loyalty in the Kenya Commercial Bank (KCB).

The study revealed that KCB's brand image had positive effects on customer satisfaction and loyalty. Just like Wakazi and Ogada (2019), and Chesaina, and Gitonga (2019), the study did not indicate whether the relationship between branding and customer satisfaction was significant or not. Moreover, Chesaina, and Gitonga (2019) study was limited to a single entity (KCB) which could not be generalized for all the commercial banks in Kenya.

2.3.4 The Mediation Effect of Service Quality on the Relationship between Relationship Marketing and Customer Satisfaction

The mediating effect of service quality on the relationship between RM and customer satisfaction has received less attention. Service quality as a mediating variable has been explored in other relationships. For instance, Satti *et al.* (2021) established that the service quality in restaurants had a momentous partial mediating effect on the relationship between sensory marketing and customer satisfaction in Pakistan. Given that RM is also a form of marketing, it could be inferred that service quality might be a mediator of the relationship between RM and customer satisfaction.

Another study by Osarenkhoe *et al.* (2017) indicated that service quality is a significant mediator in the relationship between customer complaint behaviour and customer loyalty of Ugandan mobile phone subscribers. Since marketing could help reduce customers' complaints and customer loyalty is related to customer satisfaction, it can be deduced that service quality might mediate the relationship between RM and customer satisfaction. Alghamdi (2016) in a study on Taif University, Saudi Arabia established that service quality had a positive significant partial mediating effect on the relationship between internal marketing policies and customer satisfaction. The Alghamdi (2016) study was carried out in a university rather than a bank and the variables examined were internal marketing policies and customer satisfaction rather than RM and customer satisfaction. Nonetheless, the relationship could be a pointer to the possible mediating effect of service quality on the relationship between RM and customer satisfaction.

According to the study by Mwirigi (2019) on commercial bank customers in Kenya's capital city, Nairobi, the results pointed out that service quality had a statistically significant mediating effect on the relationship between customer relationship management (CRM) and the satisfaction of commercial bank customers. It should be noted that CRM is different from RM in that CRM is a software that provides marketing, sales, and customer service assistance whereas RM is a promotion approach focusing on building a long-term relationship that benefits both the customer and the business. Thus, the results from the work of Mwirigi (2019) may not apply to the relationship between RM and customer satisfaction.

2.3.5 The Mediation Effect of Corporate Branding on The Relationship between Relationship Marketing and Customer Satisfaction

Just like service quality, the mediation effect of corporate branding on the relationship between RM and customer satisfaction has been scantly explored. The majority of the studies have explored corporate image/branding as a mediation between customer satisfaction and other variables other than RM. For instance, Liat *et al*. (2017) study on the Malaysian hotel industry indicated that corporate image had a partial mediation effect on the relationship between customer satisfaction and customer loyalty. It is not clear whether the same effect could be found in the relationship between RM and customer satisfaction in the banking industry in Kenya.

The work by Kim *et al.* (2015) established that consumer perception of corporate social responsibility (CSR) is an antecedent to corporate brand trust, which fully mediates the relationship between consumer perception of CSR and corporate reputation. In addition, the study indicated that corporate brand trust had the role of partial mediation in the relationship between consumer perception of CSR and corporate hypocrisy. This implies that corporate brand has some mediating effect on the perception of customers on marketing and might mediate the relationship between RM and customer satisfaction.

Latif *et al.* (2020) established that both CSR and SQ had direct effects on brand identification and customer satisfaction and indirect effects on customer satisfaction (via brand identification) and on service brand loyalty. This implies that brand identification which could be a consequence of corporate branding has a mediating effect on the relationship between CSR which is a form of marketing and brand loyalty which may emanate from customer satisfaction. Thus, it is possible that corporate branding may mediate the effect of RM on customer satisfaction.

2.4 Conceptual Framework

This study was based on the conceptual framework shown in Figure 2.2. In this study, RM was conceptualized as the independent variable. Components of RM that were investigated in this study include trust, empathy, communication, bonding, reciprocity, and shared value. Customer satisfaction was conceptualized as the dependent variable and was measured through a customer satisfaction index that was determined from dimensions such as quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, front line service behaviours, commitment to the customer, and innovation.

Service quality and corporate branding were conceptualized as mediating variables for the relationship between RM and customer satisfaction. Dimensions for service quality include empathy, service architecture, convenience service encounter, employee service criteria, and customer focus while facets of corporate branding include corporate activities, functional benefits, and corporate identity. Customer age, gender, education level, and income were conceptualized as control variables.

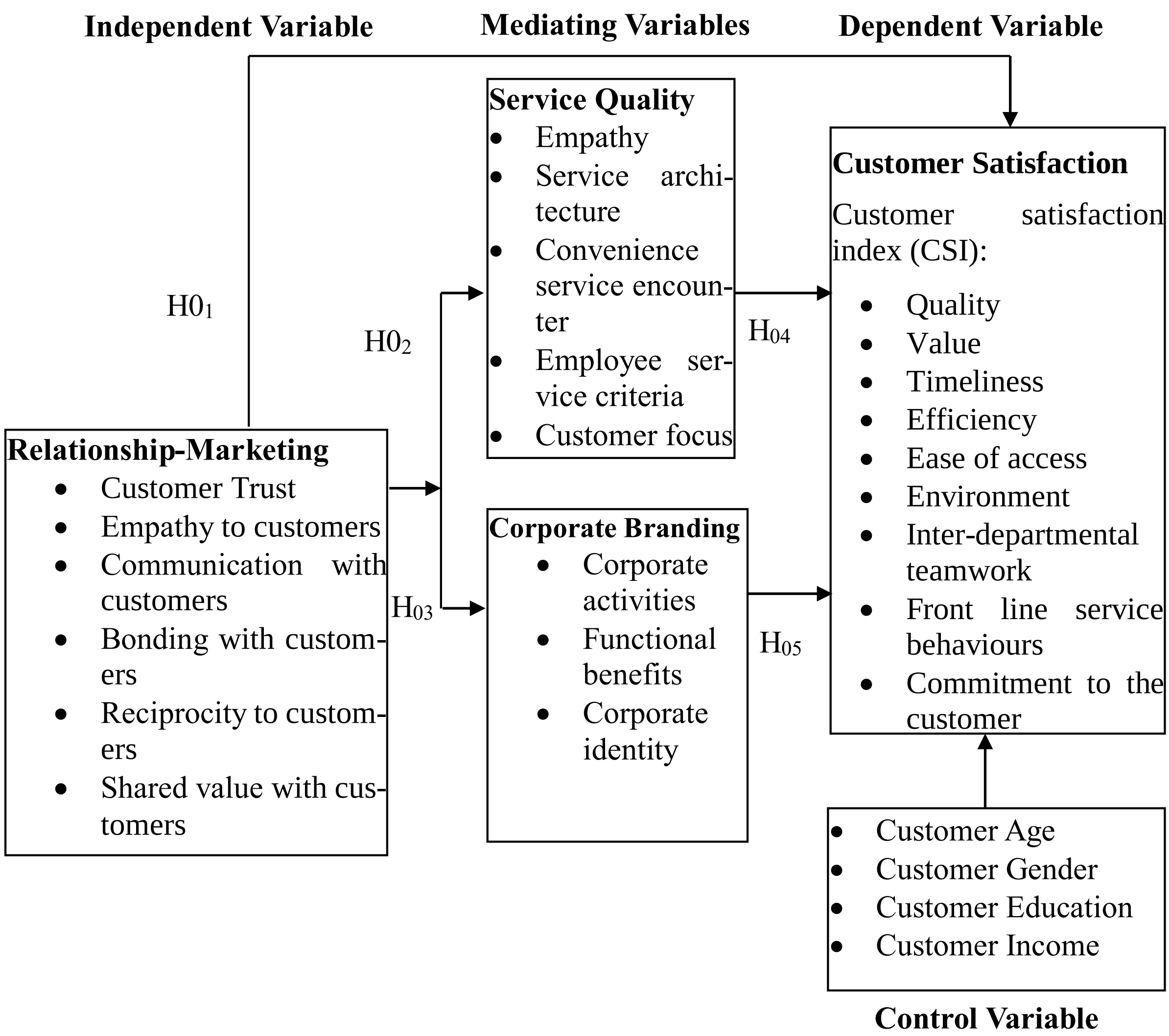

Figure 2.2: Conceptual Framework

Source: Researcher, 2024

2.5 Summary of Literature Review

The theoretical literature review provided theories on which this study was anchored. The theories that were discussed included commitment-trust, assimilation, and Heider's balance theories. The empirical literature review indicated that findings from previous studies on the influence of RM, SQ, and corporate branding on customer satisfaction are inconsistent and, in some instances, they were contradictory to each other. Findings on the mediation effect of service quality and corporate branding on customer satisfaction were also inconsistent.

Reviews of studies on relationship marketing conducted by Yuwita and Nugroho (2020) indicated that service quality and RM variables significantly influenced customer satisfaction variables in the Wisma Soewarna Brach Office (Kcp) of Bni of Tangerang. Amoako *et al.* (2019) showed a positive and significant relationship between RM (trust and commitment) and customer satisfaction in the Ghanaian hospitality industry. Ibojo and Dunmade (2016) established that a 1% shift in RM will result in an 81.1% shift in customer satisfaction in a private university, in Oyo State, Nigeria.

Other studies reviewed by Aka *et al.* (2016); Yuwita and Nugroho (2020); Amoako *et al.* (2019); and Laely and Rosita (2020) further indicated that RM has a positive impact on customer satisfaction. Contrary to these findings, a study by Ikraman and Syah (2020) reported that RM does not affect customer satisfaction in business-to-business (B2B) companies.

The conflicting results imply that there is a need to examine the relationship between RM and customer satisfaction according to the industry. The contrary findings further point out that there might be other factors affecting customer satisfaction including service quality and corporate branding, a gap that the study sought to fill.

The service quality study reviews that were conducted by Ali and Raza (2017); Makanyeza and Chikazhe (2017); Kasiri *et al*. (2017); Mjaku (2020); Fida *et al.* (2020); Kant and Jaiswal (2017) pointed out that point out that service quality has a positive effect on customer satisfaction. However, none of these studies have been conducted in the context of customer satisfaction of commercial banks in Kenya. A gap that the current study sought to fill.

The corporate branding study reviews that were conducted by Sharma (2019); Bamfo *et al.* (2018); Adetiloye *et al.* (2021); Ladipo *et al.* (2019); Kimemia (2016); Wakazi and Ogada (2019); Chesaina, and Gitonga (2019); Wakazi and Ogada (2019) pointed out that point out that corporate branding has a positive effect on customer satisfaction. However, none of these studies have been conducted in the context of customer satisfaction of commercial banks in Kenya. A gap that the current study seeks to address.

2.6 Research Gaps

The reviewed literature indicated that RM, SQ, and corporate branding influence on customer satisfaction is unclear. The research gaps are more elaborated on page 151 in Appendix IV.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was used to carry out the study. The chapter consists of the research philosophy and approach, research design, location of the study, target population, sampling procedures and sample size, study instruments, the reliability and validity of the instruments, procedures of data collection, and data analysis.

3.2 Research Philosophy and Approach

This study was conducted under the guidance of the positivist's philosophy. Positivists believe that reality is stable and can be observed and described from an objective viewpoint (Siponen & Tsohou, 2018). Positivist research philosophy relies on measurement and reason that knowledge is revealed from a neutral and measurable observation of activity, action, or reaction (Krishnan, 2018). The positivist paradigm is based on the assumption that a single, tangible reality exists, which can be understood, identified, and measured (Park *et al*., 2020).

Positivism relies on the hypothetic-deductive method to verify a priori hypotheses that are often stated quantitatively. This method allows functional relationships to be derived between causal and explanatory factors (independent variables) and outcomes (dependent variables) (Malhotra, 2017). The adoption of the positivist's philosophy, along with the survey, enabled the study to investigate various variables, such as relationship marketing, corporate branding, and service quality, in relation to customer satisfaction of commercial banks in Kenya.

3.3 Research Design

This study employed an explanatory research design, which aims to establish the relationship between variables (Asad *et al*., 2019). This type of research design seeks to explain the nature of the relationships between variables, which are tested through hypothesis testing (Copper & Schindler, 2014).

The design investigates causal relationships between variables to determine their implications in this study. Sproull and Johnson (2023) recommend this design when studying attitudes, ideas, and behaviour. In this study, the explanatory research design was relevant in determining the relationship between relationship marketing, corporate branding, service quality, and customer satisfaction of commercial banks in Kenya.

3.4 Target Population

The target population of the study was customers of commercial banks in Kenya, using the number of accounts held as an approximation for the total customer population. Specifically, the research focused on the 69,881,847 accounts held by customers of 39 out of 42 commercial banks licensed by the Central Bank of Kenya as of December 2020 (refer to page 141 in Appendix II). Customers of the three commercial banks in Kenya that were under receivership at that time were not included in this study.

3.5 Sampling Techniques and Sample Size

Since the population of customers is more than 10,000, the following formula was used to calculate the sample size for the customers.

$n = \frac{1.96^2 pq}{d^2}$ Where: n is the prerequisite sample size, p is the proportion of the population having the characteristic, q = 1-p, and d is the degree of precision. According to CBK (2020), the proportion of Kenya's adult population with access to formal banking services is 83 %. Thus, p = 0.83, q = 1-0.83 = 0.17 and at 95% confidence level d = 0.03 is acceptable. Therefore, $= \frac{0.83 * 0.17 * 1.96^2}{0.03^2} = 602$. Thus, a total of 602 commercial banks' customers were sampled and distributed proportionately based on the accounts held in each bank as shown on page 141 in Appendix II.

The following formula was used to distribute the 602 customers of commercial proportionally in each bank.

b = $\frac{x * s}{y}$

Where;
b is Sample of a particular commercial bank,
x is No' of customers of a particular commercial bank,
y is Total no' of customers of all the commercial banks, that is (69,881,847), and,
s is Sample size, that is (602 Customers).

Afterward, the systematic random sampling technique was applicable in choosing the respondents from the various commercial banks in Kenya. Systematic sampling was applied in the selection of the 5th customer to enter the banking hall to complete the questionnaire.

3.6 Data Collection Instruments

In this study, primary data was utilized for analysis. To collect this data, a structured questionnaire was utilized. The reason behind choosing this data collection instrument was that data collected through structured questionnaires was easily compiled for immediate statistical analysis. Additionally, carefully designed structured questionnaires are less prone to investigators' bias as standardized questions are used in them (Artino Jr *et al.,* 2014).

3.7 Data Collection Procedures

The distribution of respondents in this study were banking customers of commercial banks in Kenya. To ensure compliance with research ethics, the researcher obtained authorization to carry out the research from the National Council of Science, Technology, and Innovation (NACOSTI) (refer to page 159 in Appendix VI) and then established rapport with the authorities of the banks before data collection.

The researcher visited various headquarters (HQ) of commercial banks in Kenya and sought permission from the institutional managers to collect data from the banks' customers. On the day of data collection, customers were randomly sampled and given a detailed explanation of the study's purpose.

Before the administration of the instruments respondents were assured of confidentiality and asked not to include their names on the questionnaires Research assistants were engaged to administer the questionnaires and guide respondents on how to respond. The instruments were collected on the same day they were filled.

3.8 Pretesting of Research Instruments

3.8.1 Validity

Prior to collecting data, a pilot study was carried out in ten branches of commercial banks located in Chuka and Meru towns. These towns were chosen because they have a high concentration of commercial banks and attract a diverse range of commercial bank customers. The pilot study was conducted to identify any unclear or imprecise items in the questionnaire that may confuse the respondents and to revise them accordingly. The researchers sought assistance from supervisors and other experts to improve the content validity of the data collecting instruments.

3.8.2 Reliability

Before collecting actual data, a pilot study was conducted in commercial bank branches located in Chuka and Meru towns, which were not involved in the actual data collection. The pilot study aimed to enable the researcher to familiarize himself with the administration of the instruments. The data obtained from the pilot study was then subjected to reliability testing.

The split-half technique was used to compute the reliability coefficient using the Spearman-Brown prophesy formula. According to Chadhaa and Choprab (2018), a reliability coefficient of at least 0.7 is acceptable. Therefore, Spearman's coefficient of correlation was used to determine the reliability of the questionnaires. A minimum correlation coefficient of 0.7 was deemed to indicate that the study instruments are reliable.

3.9 Data Processing and Analysis

Descriptive statistics, such as frequency, percentage, means, and standard deviations, were employed to encapsulate the data. Inferential statistics, such as Pearson momentum and regression, were applied to determine the relationship between the study variables. Qualitative data was analyzed thematically, in accordance with the research objectives. The study also employed structural equation modeling (SEM) to investigate the mediating effect of service quality and corporate branding on the relationship between relationship marketing (RM) and customer satisfaction.

Model 3.1 was utilized to assess the effect of RM on customer satisfaction.

$CusS = \beta 0 + \beta 1T + \beta 2E + \beta 3Comm + \beta 4B + \beta 5R + \beta 6SV + \varepsilon i$ ---------------- 3.1

where T is trust, E is empathy, Comm is communication, B is bonding, R is reciprocity and SV is a shared value.

Model 3.2 was utilized to evaluate the effect of service quality on customer satisfaction.

$CusS = \beta 0 + \beta 1E + \beta 2SA + \beta 3CSE + \beta 4ESE + \beta 5CF + \varepsilon i$ ------------------------3.2

Where E is empathy, SA is service architecture, CSE is convenience service encounter, ESC is employee service criteria, and CF is customer focus.

Model 3.3 was utilized to assess the effect of corporate branding on customer satisfaction.

$CusS = \beta 0 + \beta 1CA + \beta 2FB + \beta 3CI + \varepsilon i$ -- 3.3

Where CA is corporate activities, FB is functional benefits, and CI is corporate identity.

To test the mediation effect, three regression models were utilized. Initially, the mediator (either service quality or corporate branding) was regressed on customer satisfaction. This was followed by a regression of customer satisfaction on RM. Lastly, customer satisfaction was regressed on both the independent variable RM and the mediator variable, service quality or corporate branding. The regression equations served to test the connections within the mediation model.

For mediation to be effective, the independent variable, (RM) must have an effect on the mediator (either service quality or corporate branding). Additionally, the independent variable, (RM) must have an effect on customer satisfaction, and the mediator (either service quality or corporate branding) must also have an effect on customer satisfaction. Perfect mediation occurs when the independent variable has no effect on the dependent variable when the mediator is controlled.

Mediation Effect Models

The mediating effect of service quality (SQ) on the relationship between relationship marketing (RM) and customer satisfaction (CusS) of commercial banks in Kenya.

Step I

$CusS = \beta 0 + \beta 1RM + \varepsilon i$………………………………………..……..………. 3.4

Where CusS is customer satisfaction and RM is relationship marketing. In this step, RM should significantly predict CusS to move to the next step.

Step II

$SQ = \beta 0 + \beta 1RM + \varepsilon i$……………………………………………….…….……… 3.5

Where SQ is service quality and RM is relationship marketing. In this step, RM should significantly predict SQ to proceed to step III.

Step III

$CusS = \beta 0 + \beta 1SQ + \varepsilon i$………………………………………….……...………... 3.6

Where RM is relationship marketing and SQ is service quality. In this step, SQ should significantly predict CusS to proceed to the last step IV.

Step IV

$CusS = \beta 0 + \beta 1RM + SQ + \varepsilon i$……………………………………………….. 3.7

Where CusS is customer satisfaction, RM is relationship marketing and SQ is service quality.

The purpose of steps I-III was to establish whether there are zero-order relationships among the variables. If any of these relationships are non-significant, researchers usually conclude that mediation is not possible or likely (although this may not always be true (Abu-Bader *et al*., 2021). Assuming that there are significant relationships from Steps I through III, the next step would be to proceed to Step IV. In the Step IV model, some form of mediation should be supported if the effect of service quality (mediator) remains significant after controlling the RM (independent variable). If RM is no longer significant when SQ is controlled, it means that there exists full mediation. If both RM and SQ still significantly predict CusS (customer satisfaction), it means that there exists partial mediation. No mediation exists when the mediator and RM do not significantly predict CusS.

The mediating effect of corporate branding (CB) on the relationship between relationship marketing (RM) and customer satisfaction (CusS) of commercial banks in Kenya.

Step I

$CusS = \beta 0 + \beta 1RM + \varepsilon i$……………………………………..………...………. 3.8

Where CusS is customer satisfaction and RM is relationship marketing. In this step, RM should significantly predict CusS to move to the next step.

Step II

$CB = \beta 0 + \beta 1RM + \varepsilon i$……………………………………………..………… 3.9

Where CB is corporate branding and RM is relationship marketing. In this step, RM should significantly predict CB to proceed to step III.

Step III

$CusS = \beta 0 + \beta 1CB + \varepsilon i$…………………………………….........……….. 3.10

Where RM is relationship marketing and CB is corporate branding. In this step, CB should significantly predict CusS to proceed to the last step IV.

Step IV

$CusS = \beta 0 + \beta 1RM + CB + \varepsilon i$……………………………………………….. 3.11

where CusS is customer satisfaction, RM is relationship marketing and CB is corporate branding. If the predictor variable RM loses its significance when the CB is controlled, then findings support full mediation. On the other hand, if both RM and CB continue to significantly predict the dependent variable CusS (customer satisfaction), then the finding indicates partial mediation. No mediation exists when neither the mediator nor RM significantly predicts CusS.

3.9.1 Model Assumption Tests

The model's diagnostic tests such as normality test, linearity test, heteroskedasticity tests, autocorrelation test, and multicollinearity tests were carried out as indicated in Table 3.1.

Table 3.1: Diagnostic Tests for Hypothesis

Diagnostic Test	Statistic	Sig level	Interpretation
Normality test	Kolmogorov-Smirnov assessment	P > 0.05	Data is normally dispersed
Linearity test	Pearson's moment correlation coefficient	P > 0.05	There is a linear connection between the independent variables and the dependent variable
Heteroskedasticity test	Correlation coefficients	P > 0.05	Heteroscedasticity concern in the data is not there
Auto-correlation test	Durbin-Watson	Values close to 2	Less autocorrelation
Multicollinearity	Collinearity statistics	VIF value lying between 1 to 10	No multicollinearity signs

3.10 Operationalization and Measurement of Research Variables

The study's variables were measured using a Likert scale, which had a points interval ranging from strongly agree to strongly disagree. In addition, the scale included intervals such as very great extent, great extent, moderate extent, less extent, and not at all. The next step involved operationalizing the variables by translating them into indicators that were then measured using a research instrument as shown in Table 3.2.

Table 3.2: Operationalization and Measurement of Study Variables

Variable	Type of the Variable	Indicator (s)	Measurement
Independent	Relationship Marketing	Trust Commitment Communication	Likert scale
Dependent	Customer Satisfaction	Responsiveness Competency Safe transaction Competitive services Knowledge of industry	Likert scale
Mediating	Service Quality	Empathy Service architecture Convenience service encounter Employee service criteria Customer focus	Likert scale
Mediating	Corporate Branding	Corporate activities Functional benefits corporate identity	Likert scale

The composite computation of variables for use in the regression analysis is shown in Table 3.3.

Table 3.3: Composite Computation of Variables Means

Variable	Indicators										Composite Means	
Customer Satisfaction (CusS)	CusS1	CusS2	CusS3	CusS4	CusS5	CusS6	CusS7	CusS8	CusS9	CusS10	CusS= CusS2+ CusS4+ CusS6+ CusS8+ CusS10/10	CusS1+ CusS3+ CusS5+ CusS7+ CusS9+
Relationship Marketing (RM)	Trust (T)	Empathy (E)	Communication (Comm)	Bonding (B)	Reciprocity (R)	Shared value (SV)	-	-	-	-	RM= (T+E+Comm+ B+R+SV/6	
Service Quality (SQ)	Empathy (E)	Service Architecture (SA)	Convenience Service Encounter(CSE)	Employee Service Criteria (ESC)	Customer Focus(CF)	-	-	-	-	-	SQ= (E+SA+CSE+ ESC+CF/5	
Corporate branding (CB)	Corporate activities (CA)	Functional benefits (FB)	Corporate identity (CI)	-	-	-	-	-	-	-	CB= (CA+FB+CI/3	

CusS1 is Quality, CusS2 is Value, CusS3 is Timeliness, CusS4 is Efficiency, CusS5 is Ease of access, CusS6 is Environment, CusS7 is Inter-departmental teamwork, CusS8 is Front line service behaviours, CusS9 is Commitment to the customer and CusS10 is Innovation

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

This chapter presents the findings and discussion of a research study in relation to its objectives and hypotheses. It discusses the response rate, demographic information of the respondents, and their responses to the various sets of questions based on the study variables. The chapter proffers the results of the diagnostic and hypotheses tests, along with a discussion of the research findings. Additionally, this chapter summarizes the research results founded on the hypotheses test result outcomes.

4.2 Questionnaire Response Rate

Following a promising pilot study, the Researcher proceeded to administer 602 questionnaires to selected account holders across the 39 commercial banks licensed by the Central Bank of Kenya. Out of the questionnaires administered, 395 were correctly filled out, returned, and deemed suitable for further analysis. Table 4.1 presents the questionnaire response rate.

Table 4.1: Questionnaire Response Rate

Category	Frequency	Percentage (%)
Response	395	65.6%
Non- response	207	34.4%
Total Questionnaires Administered	**602**	**100%**

From the results presented in Table 4.1, the response rate for this study was 65.6%. In business and management studies, various response rates have been observed, and it is clear that there is no consensus on the acceptable standard response rate (Hendra & Hill, 2019). Mugenda and Mugenda (2003) state that in business research, a response rate of 50% can be considered adequate for further analysis, 60% is good, and a rate of 70% or higher is considered very good. Asenahabi (2019) suggests that scholars should not base the overall quality of their study solely on the response rate. Therefore, considering the pragmatic empirical standards and rule of thumb, this study achieved a response rate of 65.6%, which was considered sufficient to proceed with the data analysis.

4.3 Demographic Characteristics of Respondents

This section presents the demographic characteristics of the respondents who access commercial banks. The demographic characteristics of interest to this study were; gender, age, level of education, marital status, source of income, and level of income.

4.3.1 Gender of the Respondents

The study sought to determine the gender of the respondents. The frequency distribution and percentage of the respondents' gender are presented in Table 4.2

Table 4.2: Gender of the Respondents.

Gender	Frequency	Percent
Male	216	54.7
Female	179	45.3
Total	**395**	**100**

The results presented in Table 4.2 show that 54.7% of the respondents were male while 45.3% were female. The results of the assessment revealed that the bank accounts were not restricted to a particular gender, indicating that more male customers accessed banking services than female ones.

These findings are consistent with those of Myamba (2023), who found that Kenya's laws on account opening are gender-neutral and require a similar level of compliance from both men and women, often overlooking the unique experiences of women that prevent them from meeting the set requirements. In 2019, women held 50 percent of the total bank accounts in Kenya's commercial banks (Myamba, 2023).

4.3.2 Age of the Respondents

The study sought to establish the age of respondents who access formal commercial bank services in Kenya. To have an independent bank account in Kenya, one needs a national identity card or passport. In Kenya, citizens who are 18 years and above are eligible to have a national identity card and can open and maintain, or run a bank account.

However, there are also junior accounts for young persons who are under 18 years old. These accounts are opened and managed by either parents or guardians who have reached the age of maturity on behave of juniors, and not open directly by the juniors themselves. Therefore, it was expected that the minimum age of any particular respondent would be 18 years old.
Table 4.3 presents the age classification of the respondents.

Table 4.3: Age Classification of the Respondents

Age	Frequency	Percent
18-30 years	102	25.8
31-40 years	131	33.2
41-50 years	98	24.8
51-60 years	45	11.4
Above 60 years	19	4.8
Total	**395**	**100**

The result in Table 4.3 shows that 25.8% of the respondents in the study were between the ages of 18 and 30 years, 33.2% of the respondents were between 31 and 40 years, 24.8% of the respondents were between 41 and50 years, 11.4% of the respondents were between 51 and 60 years and 4.8% of the respondents were above 60 years old.

This result suggests that the majority of the respondents who participated in the study were below 50 years old, indicating that, individuals in the working age group who are employed in the formal sector, tend to use commercial bank services more frequently than those who are retired (60 years and above). In Kenya, to open a bank account, a national identity card or valid passport is required to verify the applicant's identity (Myamba, 2023).

4.3.3 Level of Education

The study sought to determine the level of education of the respondents in the study. The results are presented in Table 4.4.

Table 4.4: Level of Education of Respondents

Education Level	Frequency	Percent
Primary school	14	3.5
High school	53	13.4
College	70	17.7
First Degree	185	46.8
Postgraduate	60	15.2
Others (Informal)	13	3.3
Total	**395**	**100**

From the result presented in Table 4.4, 3.5% of the respondents had primary school as their highest level of education, 13.4% of the respondents had high school as their highest level of education, and 17.7% of the respondents had college as their highest level of education. Additionally, 46.8% of the respondents had a first degree as their highest level of education, 15.2% of the respondents had postgraduate as their highest level of education and 3.3% of the respondents had other levels of education, that is, informal education other than those specified in the survey.

From the study, it is evident that respondents from all education levels require the services of commercial banks. Most respondents had attained first degree as their highest level of education, the majority of them having attained higher level of education, including college and university education. Interestingly, account holders in Kenya with secondary education or higher generally save less than those with only primary education (Nepal, 2015).

4.3.4 Marital Status of the Respondents.

The marital status of the respondents was based on four categories; married, single, widowed, and divorced. The finding is presented in Table 4.5.

Table 4.5: Marital Status of the Respondents

Marital Status	Frequency	Percent
Married	254	64.3
Single	99	25.1
Widowed	24	6.1
Divorced	18	4.6
Total	**395**	**100**

According to the result presented in Table 4.5, the majority of account holders in Kenyan commercial banks were married (64.3%), followed by singles (25.1%), widows (6.1%), and divorced individuals (4.6%). This implied that the majority of the account holders in the Kenyan commercial banks were married. This result is in tandem with an experiment conducted by Schaner (2017), in a selected group of 1,114 newly opened bank accounts owned by 749 married couples who were randomly given ATM cards free of charge.

4.3.5 Source of Income

The study sought to determine the source of income of the respondents. The result is presented in Table 4.6.

Table 4.6: Source of Income of the Respondents

Source of Income	Frequency	Percent
Formal Employment	189	47.8
Unemployed	50	12.7
Self-employment	137	34.7
Others	19	4.8
Total	**395**	**100**

The result presented in Table 4.6 indicates that 47.8% of the respondents were employed, 12.7% of the respondents were unemployed, 34.7% were self-employed and 4.8% of the respondents had other sources of income. This indicates that respondents with different sources of income require commercial bank services too. However, the salary was the source of income for the majority of the respondents in the study. The category 'others' represented commercial bank customers whose income came from agricultural activities such as farming, fishing, dairy farming, and remittances among others.

4.3.6 Level of Income

Income was classified into four categories that is less than 10,000; 10,001-50,000; 50,001-100,000 and more than 100,000 Kenya Shillings. The finding is presented in Table 4.7.

Table 4.7: Level of Income of the Respondents

Level of Income	Frequency	Percent
Less than 10,000	85	21.5
10,001-50,000	153	38.7
50,001-100,000	100	25.3
More than 100,000	57	14.4
Total	**395**	**100**

It can be observed that 21.5% of the participants had an income of less than 10,000 Kenya Shillings. 38.7% of the respondents earned between 10,001 and 50,000 Kenya Shillings, 25.3% earned between 50,001 and 100,000 Kenya Shillings, and 14.4% earned more than 100,000 Kenya Shillings. The results suggest that people with different income levels require commercial banking services.

4.4 Diagnostic Tests

Prior to estimating the structural equations, several diagnostic tests were conducted to ensure accurate results. These included tests for normality, linearity, multicollinearity, and heteroscedasticity. If these diagnostic tests had not been carried out, it could have led to incorrect model estimates.

4.4.1 Autocorrelation

Autocorrelation is a statistical test used to determine whether there is a correlation between observations or responses. If a model has autocorrelation, the results of the model cannot be considered reliable. Table 4.8 displays the results of the autocorrelation test conducted on the model. It is important to note that a Durbin-Watson value of 2.0 indicates no autocorrelation, while a value >2.0 indicates negative autocorrelation and a value <2.0 indicates positive autocorrelation.

Table 4.8: Autocorrelation Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.860[a]	.739	.737	.20939	2.009

a. Predictors: (Constant), Corporate Branding, Relationship Marketing, Service Quality
b. Dependent Variable: Customer Satisfaction

Based on the results presented in Table 4.8, the data was suitable for running multiple linear regression as there was no autocorrelation in the data, indicated by the Durbin-Watson value of 2.009.

4.4.2 Multicollinearity

To identify redundant variables in a study, researchers often perform a test called multicollinearity, which examines the correlation between independent variables and any other variables. In this study, the Variance Inflation Factor was used to test for multicollinearity. The rule of thumb is that a VIF value of 1 indicates no correlation between the independent variable and any other variable, while a value of 1-5 indicates a moderate correlation and a value greater than 5 indicates critical multicollinearity (Onile-ere, 2018). Table 4.9 displays the results of the multicollinearity test performed on the model.

Table 4.9: Multicollinearity

	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Relationship Marketing	.443	2.259
Service Quality	.339	2.951
Corporate Branding	.326	3.063

a. Dependent Variable: Customer Satisfaction

According to Table 4.9, corporate branding was not a significant variable in explaining customer satisfaction, while, all the variables sufficiently explained the variations in customer satisfaction.

4.4.3 Normality Test

To conduct a structural equation analysis, it is necessary for the error terms in the data to follow a normal distribution. If the error terms do not have a normal distribution, this can negatively impact the outcome of any subsequent analysis. To evaluate the normality of the distribution of scores, the Kolmogorov-Smirnov test is employed. The findings are presented in Table 4.10.

Table 4.10: Normality Tests

	Kolmogorov-Smirnov[a]		
	Statistic	df	Prob
Customer Satisfaction	.051	395	.054
Relationship Marketing	.042	395	.086
Service Quality	.034	395	.200*
Corporate Branding	.031	395	.201*

* This is a lower bound of the true significance.
a. Lilliefors Significance Correction

The null hypothesis was that the error terms were not normally distributed. However, based on the results, the error terms were found to be normally distributed, making the data suitable for linear regression modelling.

4.4.4 Heteroscedasticity Test

The data used in this study was collected at a single point in time (cross-sectional data). and would have raised concerns about the existence of heteroscedasticity. However, it is important to check for heteroscedasticity, which is a situation where the error variance is not constant. A heteroscedasticity test was conducted to ascertain if there was any evidence of heteroscedasticity in the data. Heteroscedasticity test results are shown in Figure 4. 1.

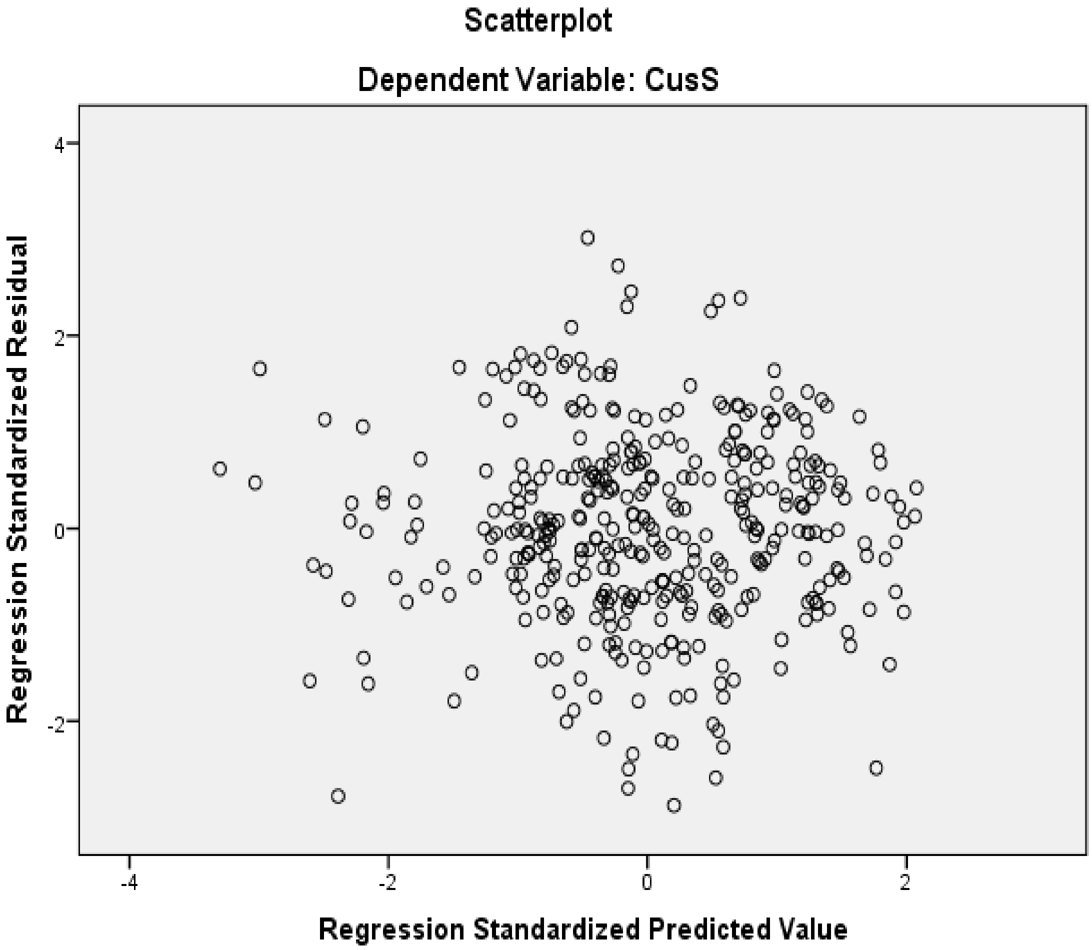

Figure 4.1: Heteroscedasticity Test Results

It can be observed that Figure 4.1 indicates a rectangular scatter diagram, implying homoscedasticity and no heteroscedasticity.

4.4.5 Tests of Linearity

The scatter plots were used to check the linearity and visually demonstrate whether there was a linear or curvilinear relationship between two continuous variables before conducting the regression analysis. It is important to note that the relationship between dependent and independent variables must be linear for structural models to correctly approximate it. The scatter plots of the relationship between the dependent and independent variables are shown in Figures 4.2 – 4.4.

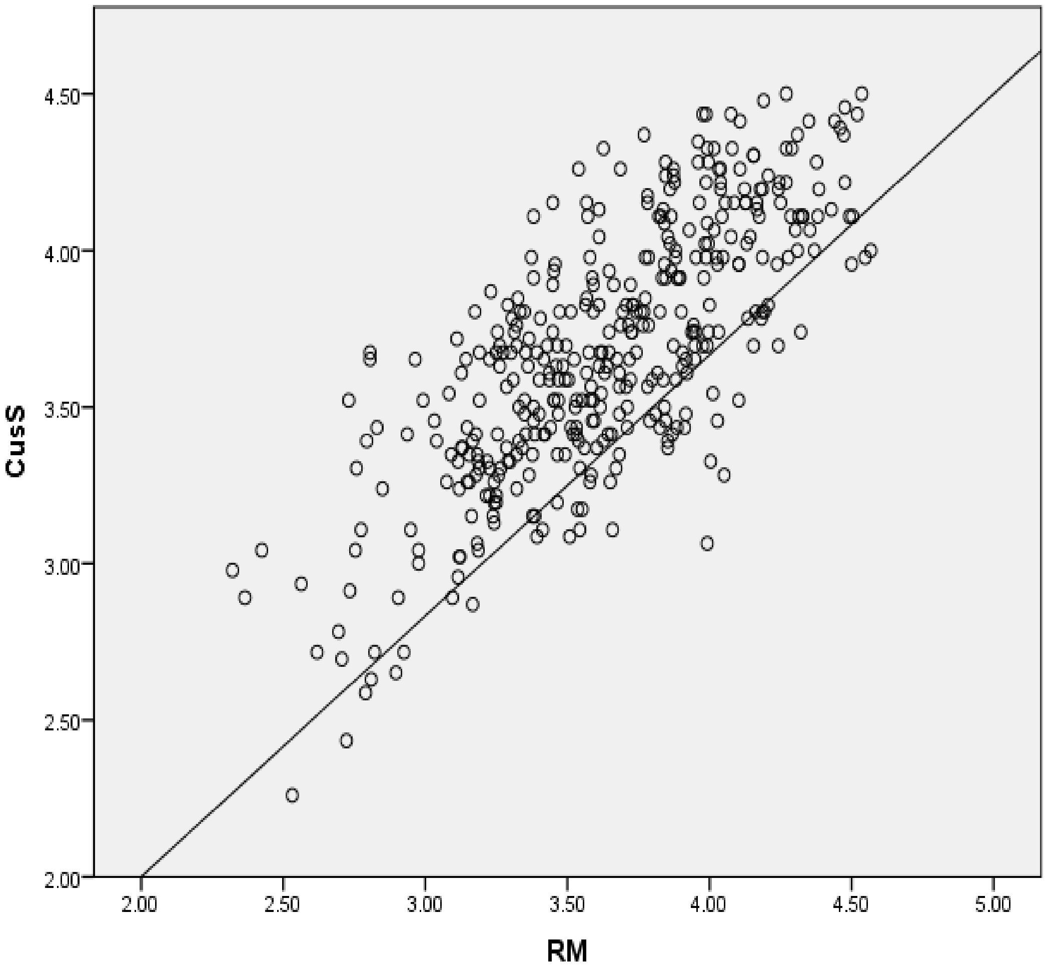

Figure 4.2: Scatter Plot for Relationship Marketing and Customer Satisfaction

Where;
RM was relationship marketing and,
CusS was customer satisfaction.

The scatter plot in Figure 4.2 indicates a linear and positive relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.

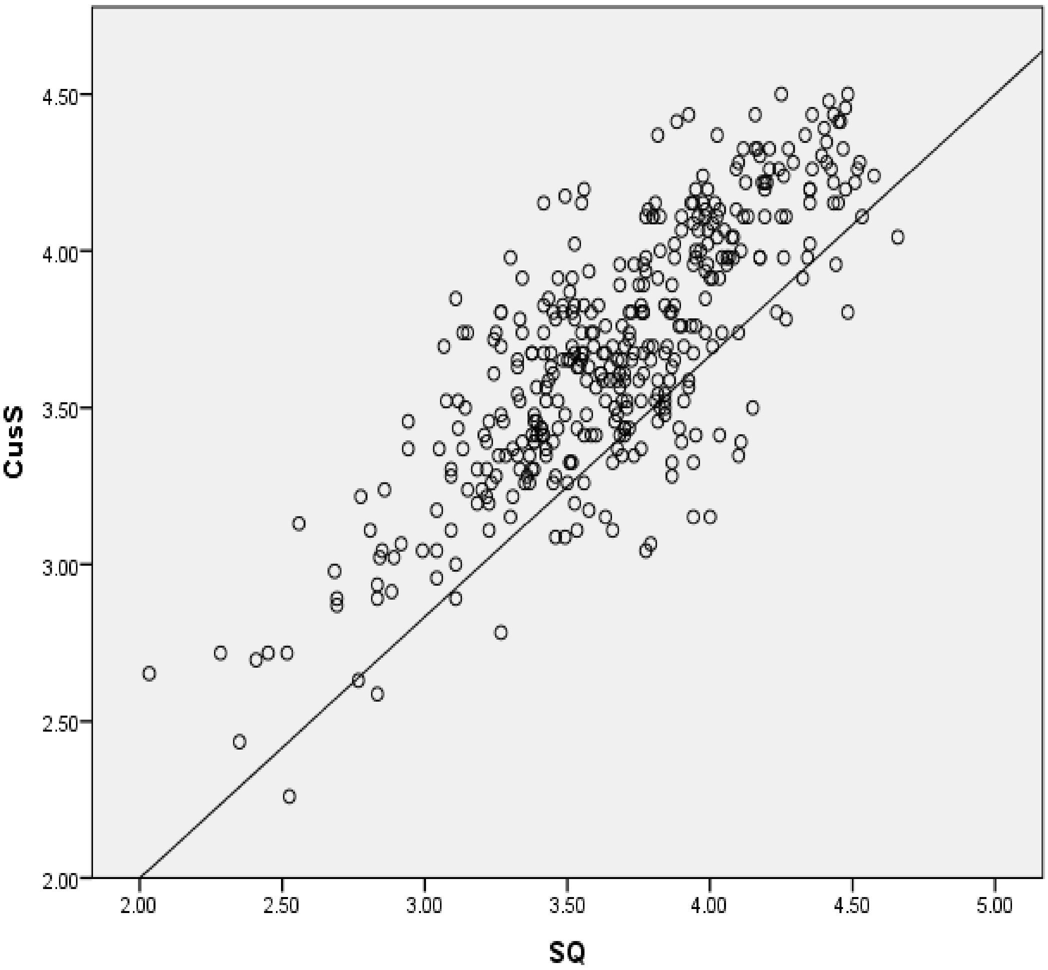

Figure 4.3: Scatter Plot for Service Quality and Customer Satisfaction

Where;
SQ was service quality and,
CusS was customer satisfaction.

The scatter plot in Figure 4.3 shows a linear and positive relationship between service quality and customer satisfaction of commercial banks in Kenya.

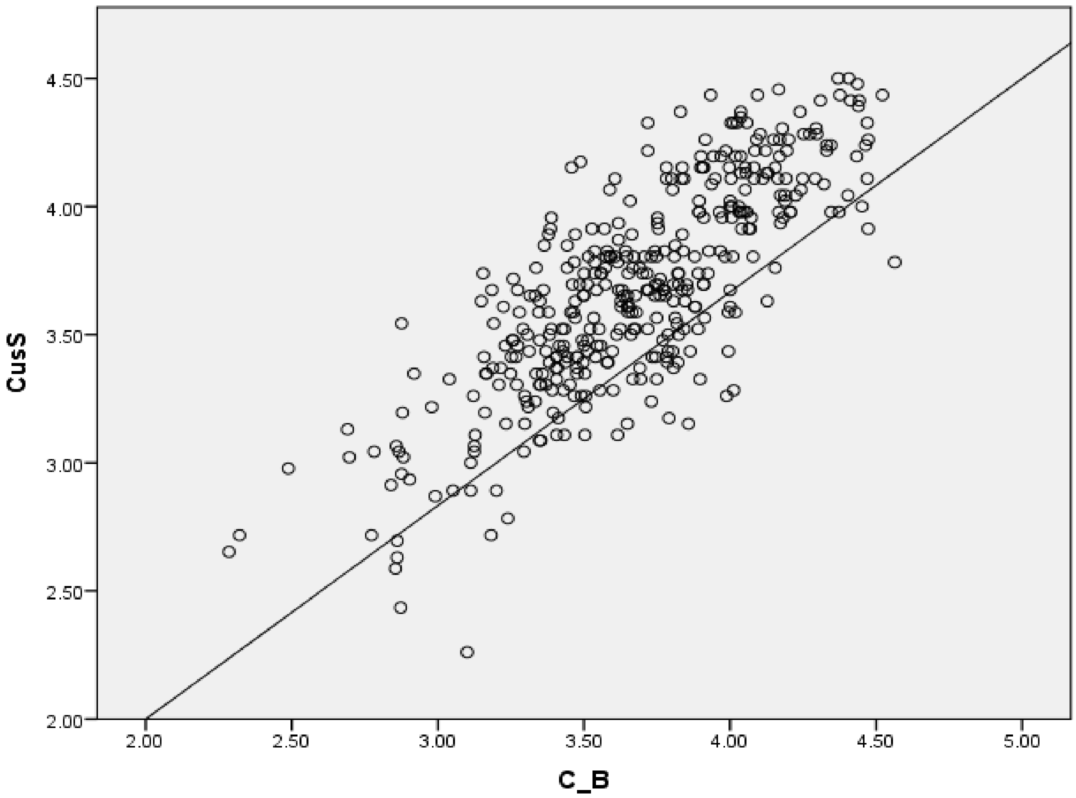

Figure 4.4: Scatter Plot for Corporate Branding and Customer Satisfaction

Where;
CB was corporate branding and, CusS was customer satisfaction.

The scatter plot in Figure 4.6 indicates a linear and positive relationship between corporate branding and customer satisfaction of commercial banks in Kenya.

4.5 Customer Satisfaction

Customer satisfaction was conceptualized as the dependent variable using a customer satisfaction index. The index was determined based on several dimensions, including quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, front-line service behaviour, commitment to the customer, and, and innovation.

4.5.1 Descriptive Results for Customer Satisfaction

The study sought to determine the extent to which the respondents agreed or disagreed with customer satisfaction based on the given statements. A 5-point Likert scale was used, where a mean score of 1 represented Strongly Disagree, 2 for Disagree, 3 for

Neutral, 4 for Agree, and 5 for Strongly Agree. Descriptive statistics such as means and standard deviations were used. The ratings for coefficients of variation were categorized as follows: 0 to 25% as very good, 26% to 50% as good, 51 to 75% as fair, and 76 to 100% as poor. The descriptive statistics regarding customer satisfaction are presented in Table 4.11.

Table 4.11: Extent of Agreement or Disagreement with Quality

Quality	Mean	Standard Deviation	CV %
My bank renders quick service delivery	3.55	1.30	36.62
My bank has reduced service delivery paperwork	3.66	1.25	34.15
My bank has standardized service delivery procedures	3.50	1.30	37.14
My bank has customized service delivery	3.65	1.24	33.97
The bank has easiness in service delivery	3.55	1.34	37.75
Average	**3.58**	**1.29**	**35.93**

Key: CV= Coefficient of Variation

The results presented in Table 4.11 show that banks are efficient in rendering quick services, with a mean of 3.55 and a standard deviation of 1.30. The study also found that banks have reduced service delivery paperwork, with a majority of respondents agreeing, as shown by a mean of 3.66 and a standard deviation of 1.25. Standardized service delivery procedures were also observed in most banks, with a mean of 3.50 and a standard deviation of 1.30.

Additionally, a majority of respondents reported that their banks had customized service delivery, with a mean of 3.65 and a standard deviation of 1.24. Respondents also agreed that their banks had ease of service delivery, with a mean of 3.55 and a standard deviation of 1.34. The study's average coefficient of variation of quality was 35.93%, which indicates that the variation was low, and the quality of service was good. Overall, based on the aggregate mean, customers are satisfied with the quality of services offered by the banks. The descriptive statistics for value are presented in Table 4.12.

Table 4.12: Extent of Agreement or Disagreement with Value

Value	Mean	Standard Deviation	CV %
My bank ATM service delivery Charges are affordable	3.91	1.14	29.16
My bank's Electronic Fund Transfer (EFT) service delivery Charges are affordable	3.90	1.16	29.74
My bank Electronic Bill Payment (EBP) Charges are reasonable	3.91	1.11	28.39
My bank's Internet banking service delivery Charges are affordable	3.58	1.32	36.87
My bank Tele-banking service delivery Charges are affordable	3.97	1.03	25.94
My bank Debit Cards Service Delivery Charges are affordable	3.90	1.10	28.21
My bank Credit Card service delivery Charges are affordable	3.98	1.02	25.63
My bank Account Handling service delivery Charges are affordable	3.93	1.07	27.23
Average	**3.89**	**1.12**	**28.90**

Key: CV= Coefficient of Variation

Based on the results presented in Table 4.12, it was observed that the respondents agreed with the affordability of their banks' service delivery charges. The mean and standard deviation values for the respondents' agreement on the affordability of their bank's ATM service delivery charges were 3.91 and 1.14, respectively. Similarly, the respondents agreed with a mean of 3.90 and a standard deviation of 1.16 that their banks' electronic fund transfer (EFT) service delivery charges were affordable. The respondents also agreed that banks' electronic bill payment (EBP) charges were reasonable, with a mean of 3.91 and a standard deviation of 1.11.

Regarding banks' Internet banking service delivery charges, the respondents agreed that they were affordable, with a mean of 3.58 and a standard deviation of 1.32. The respondents also agreed with the affordability of their banks' telebanking service delivery charges, with a mean of 3.97 and a standard deviation of 1.03. Likewise, the respondents agreed that their banks' debit cards and credit card service delivery charges were affordable, with mean values of 3.90 and 3.98 and standard deviations of 1.10 and 1.02, respectively. Finally, the respondents agreed that their banks' account handling service delivery charges were affordable, with a mean of 3.93 and a standard deviation of 1.07. The average coefficient of variation for the study was 28.90%, indicating a low variation range of 26% to 50%. This suggests that the variation was minimal, resulting in good performance. The aggregate mean also indicates that customers are deriving value from the services offered by commercial banks. The descriptive statistics for timeliness are presented in Table 4.13.

Table 4.13: Extent of Agreement or Disagreement with Timeliness

Timeliness	Mean	Standard Deviation	CV %
My bank service delivery is prompt	3.51	1.34	38.18
My bank's opening and closing time is appropriate	3.79	1.18	31.13
Average	**3.65**	**1.26**	**34.66**

Key: CV= Coefficient of Variation

It can be observed from Table 4.13, that the respondents agreed with a mean of 3.51 and with a standard deviation of 1.34, indicating that their banks were fast and prompt in delivering services. The respondents also agreed that their banks' opening and closing times were appropriate, giving a mean of 3.79 and a standard deviation of 1.18.

The average coefficient of variation for timeliness was low, with an average of 34.66% and a range of 26% to 50%, suggesting good consistency. Overall, the banks provided timely and efficient services to their customers. The descriptive statistics for efficiency are presented in Table 4.14.

Table 4.14: Extent of Agreement or Disagreement with Efficiency

Efficiency	Mean	Standard Deviation	CV %
My bank has a good reputation	3.82	1.18	30.89
My bank has an ample infrastructure facilities like parking, ATM among others	3.92	1.15	29.34
My bank offers a variety of Services promptly	3.88	1.20	30.93
My bank has Mobile banking, e-banking, and other latest technologies	3.52	1.32	37.50
Average	**3.79**	**1.21**	**32.17**

Key: CV= Coefficient of Variation

Based on the study results, it can be observed that the respondents agreed that their banks had a good reputation, with a mean of 3.82 and a standard deviation of 1.18. The respondents also agreed that their banks had ample infrastructure facilities like parking, and ATMs, among others, with a mean of 3.92 and a standard deviation of 1.15. Furthermore, the respondents agreed that their banks offered a variety of services promptly as shown by a mean of 3.88 and a standard deviation of 1.20.

Lastly, with a mean of 3.52 and a standard deviation of 1.32, the respondents agreed that their banks had mobile banking, e-banking, and other latest technologies. The average coefficient of variation efficiency for the study was 32.17%, ranging between 26% to 50%, which indicates that the variation was low and therefore good. In conclusion, the aggregate means that banks are efficient in delivering services to customers. The descriptive statistics for ease of access are presented in Table 4.15.

Table 4.15: Extent of Agreement or Disagreement with Ease of Access

Ease of Access	**Mean**	**Standard Deviation**	**CV %**
The physical location of my bank is nearer to my home	3.51	1.31	37.32
My bank's technology like ATM and mobile banking app is suitable for operations	3.57	1.30	36.41
My bank's hall has a comfortable layout	3.89	0.99	25.45
My bank's physical facilities like sits and counters are reachable by customers for service delivery	3.56	1.26	35.39
My banks have enough number of ATMs for service delivery to the customers	3.52	1.34	38.07
My bank's online /mobile services are available to customers for easy service delivery	3.54	1.38	38.98
My bank has several branches in different locations of the country for service delivery	3.59	1.31	36.49
My bank has convenient service delivery hours	3.59	1.30	36.21
Average	**3.60**	**1.27**	**35.54**

Key: CV= Coefficient of Variation

The following are the findings from the study regarding commercial banks' service delivery. The respondents agreed that their banks' physical location was nearer to their homes, with a mean of 3.51 and a standard deviation of 1.31. They also agreed that their banks' technology, such as ATMs and mobile banking apps, were suitable for operations, as shown by a mean of 3.57 and a standard deviation of 1.30. With a mean of 3.89 and a standard deviation of 0.99, The respondents agreed their banking halls had a' comfortable layouts However, with a mean of 3.56 and a standard deviation of 1.26. the respondents agreed that their banks' physical facilities, such as seats and counters, were not easily reachable for service delivery

They also agreed that their banks had enough ATMs for service delivery, with a mean of 3.52 and a standard deviation of 1.34. Customers agreed their banks' online/mobile services were available and easy to use for service delivery with a mean of 3.54 and a standard deviation of 1.38. They also agreed that their banks had several branches in different locations in the country for service delivery, with a mean of 3.59 and a standard deviation of 1.31.

Finally, the respondents agreed that their banks had convenient service delivery hours, with a mean of 3.59 and a standard deviation of 1.30. In conclusion, the average coefficient of variation for the ease of access was 35.54%, ranging between 26% and 50%, indicating that the variation was low and therefore good, and as per the aggregate mean, the customers can access bank services with ease.
The descriptive statistics for the environment are presented in Table 4.16.

Table 4.16: Extent of Agreement or Disagreement with Environment

Environment	Mean	Standard Deviation	CV %
My bank ensures the confidentiality of account and transaction	3.62	1.37	37.85
My bank ensures the safety of customer Investment	3.65	1.32	36.16
My bank hall ambience and Décor (interior) are attractive	3.63	1.39	38.29
Average	**3.63**	**1.36**	**37.43**

Key: CV= Coefficient of Variation

Based on the study conducted, it was observed that the respondents agreed that their banks ensured the confidentiality of accounts and transactions with a mean score of 3.62 and a standard deviation of 1.37. Similarly, with a mean of 3.65 and a standard deviation of 1.32, the respondents agreed that their banks ensured the safety of customer investments. Lastly, the respondents agreed that the interior décor and ambience of their banks' halls were attractive, with a mean score of 3.63 and a standard deviation of 1.39.

The study's average coefficient of variation of environment was 37.43, ranging between 26 to 50%, indicating that the variation was low and therefore, good. The aggregate mean suggests that the bank prioritizes the confidentiality of customer data, the safety of customers, and the ambience of the banking hall. The descriptive statistics for inter-departmental work are presented in Table 4.17.

Table 4.17: Extent of Agreement or Disagreement with Inter-Departmental Teamwork

Inter-departmental Teamwork	Mean	Standard Deviation	CV %
My Bank’s employee communication and information are prompt during service delivery	3.54	1.30	36.72
My Bank’s employees conveniently operate customer’s account	3.84	1.18	30.73
My Bank has Insurance linked to the savings account of the customers	3.68	1.26	34.24
Average	**3.69**	**1.25**	**33.90**

Key: CV= Coefficient of Variation

According to the data presented in Table 4.17, it appears that the respondents were satisfied with their banks' level of service. They rated the communication and information provided by bank employees as prompt during service delivery, with a mean score of 3.54 and a standard deviation of 1.30. Additionally, the respondents agreed their bank employees are convenient in managing their accounts, with a mean score of 3.84 and a standard deviation of 1.18.

Finally, the respondents also agreed that their bank had insurance linked to savings accounts, with a mean of 3.68 and a standard deviation of 1.26. The average coefficient of variation of inter-departmental teamwork for the study was 33.90% ranging between 26% to 50% indicating that the variation was low and therefore good. As per the aggregate mean, there is prompt communication with customers and proper management of customers’’ bank accounts. The descriptive statistics for front-line service behaviours are presented in Table 4.18.

Table 4.18: Extent of Agreement or Disagreement with Front-Line Service Behaviour

Front Line Service Behaviours	Mean	Standard Deviation	CV %
My Bank has customer support/guidance (advisory services, clarification of customers' doubts)	3.57	1.33	37.25
My Bank's employees are polite & hospitable	3.57	1.28	35.85
Average	**3.57**	**1.31**	**36.55**

Key: CV= Coefficient of Variation

The respondents to the study agreed with a mean of 3.57 and a standard deviation of 1.33 that their banks provided customer support/guidance (advisory services, clarification of customers' doubts). On the other hand, with a mean of 3.57 and a standard deviation of 1.28, they also agreed that the bank employees were polite and hospitable. The average coefficient of variation for the study's front-line service behavior was 36.55, ranging between 26 to 50%, indicating that the variation was low and therefore good. The aggregate mean suggests that customers typically receive advisory services from polite/courteous bank employees. The descriptive statistics for commitment to customers are presented in Table 4.19

Table 4.19: Extent of Agreement or Disagreement with Commitment to the Customer

Commitment to the customer	Mean	Stand-ard De-viation	CV %
My Bank's employees handle customer grievances promptly	3.53	1.30	36.83
My Bank has a clear method of imposing service charges, fines, and penalties on customers	3.77	1.19	31.56
Average	**3.65**	**1.25**	**34.20**

Based on the study results it was found that the respondents agreed with a mean of 3.53 and a standard deviation of 1.30 that their bank employees handled customer grievances promptly. Similarly, the respondents agreed with a mean of 3.77 and a standard deviation of 1.19 that their banks had a clear method of imposing service charges, fines, and penalties on customers.

The average coefficient of variation of commitment to the customer for the study was 34.20% ranging between 26% to 50% indicating that the variation was low and therefore good. Bank employees are committed to customer needs. The descriptive statistics for innovation are presented in Table 4.20.

Table 4.20: Extent of Agreement or Disagreement with Innovation

Innovation	Mean	Standard Deviation	CV %
My Bank has an innovative monthly interest scheme	3.69	1.31	35.50
My Bank has an innovative annuity & retirement Scheme	3.55	1.33	37.46
My Bank has an innovative housing deposit Scheme	3.74	1.29	34.49
My Bank has an innovative automatic extension deposit	3.72	1.30	34.95
My Bank has an innovative loan scheme	3.50	1.33	38.00
My Bank has an innovative safe deposit locker service	3.54	1.36	38.42
My bank has an innovative e-cheque service delivery	3.92	1.09	27.81
My Bank has an innovative mobile banking service delivery	3.54	1.35	38.14
My Bank has an innovative e-invest service delivery	3.57	1.32	36.97
Average	**3.63**	**1.30**	**35.75**

Key: CV= Coefficient of Variation

From the results presented in Table 4.37, the respondents agreed with a mean of 3.69 and a standard deviation of 1.31 that their banks had innovative monthly interest schemes. Similarly, with a mean of 3.55 and a standard deviation of 1.33, the respondents agreed that their banks had innovative annuity and retirement schemes.

The respondents also agreed with a mean of 3.74 and a standard deviation of 1.29 that their banks had an innovative housing deposit scheme. With a mean of 3.72 and a standard deviation of 1.30, the respondents agreed that their banks had innovative automatic extension deposit

On whether the banks had innovative loan schemes, the respondents agreed with a mean of 3.50 and a standard deviation of 1.33. Similarly, the respondents agreed with a mean of 3.54 and a standard deviation of 1.36 that their banks had innovative safe deposit locker services. With a mean of 3.92 and a standard deviation of 1.09, the respondents also agreed that their banks had innovative e-cheque service delivery.

The respondents as well agreed with a mean of 3.54 and a standard deviation of 1.35 that their banks had innovative mobile banking service delivery. Finally, with a mean of 3.57 and a standard deviation of 1.32, the respondents agreed that their banks had innovative e-invest service delivery.

The average coefficient of variation of innovation for the study was 35.75 ranging between 26 to 50% indicating that the variation was low and therefore good. According to the aggregate mean, banks are innovative to enhance customer service delivery.

4.5.2 Factor Analysis for Customer Satisfaction

The validity of the research instruments was confirmed by conducting a factor analysis. To determine the reliability of the data used in equation modelling, the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Barlett's Test of Sphericity were employed. The KMO sampling adequacy tests and Bartlett’s Sphericity Tests for customer satisfaction are presented in Table 4.21.

Table 4.21: Measures of Customer Satisfaction KMO Sampling Adequacy Tests and Bartlett's Sphericity Tests

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.737
Bartlett's Test of Sphericity	Approx. Chi-Square	2229.497
Bartlett's Test of Sphericity	df	1035
Bartlett's Test of Sphericity	Sig.	0.000

From the results presented in Table 4.21, the KMO statistic was found to be 0.737 and was statistically significant at a 0.05 level of significance. The Chi-square value of Bartlett’s Test of Sphericity was 2229.497, which was also statistically significant at a 0.05 level of significance.

Moreover, the principal component method was employed to identify the variables for customer satisfaction that would meet the research criteria with a factor loading > 0.05. The results are presented in Table 4.22.

Table 4.22: Measures of Customer Satisfaction Component Matrix

Measurement Indicators of Customer Satisfaction	**Factor Loadings**
My bank renders quick service delivery	0.595
My bank has reduced service delivery paperwork	0.637
My bank has standardized service delivery procedures	0.654
My bank has customized service delivery	0.543
The bank has easiness in service delivery	0.627
My bank ATMs service delivery Charges are affordable	0.563
My bank’s Electronic Fund Transfer (EFT) service delivery Charges are affordable	0.663
My bank Electronic Bill Payment (EBP) Charges are reasonable	0.566
My bank’s Internet banking service delivery Charges are affordable	0.663
My bank Tele-banking service delivery Charges are affordable	0.539
My bank Debit Cards Service Delivery Charges are affordable	0.563
My bank Credit Card service delivery Charges are affordable	0.545
My bank Account Handling service delivery Charges are affordable	0.572
My bank service delivery is speed, promptness and accuracy in transaction	0.592
My bank’s opening and closing time is appropriate	0.549
My bank has a good reputation	0.619
My bank has ample infrastructure facilities like parking, ATM among others	0.639
My bank offers a variety of Services promptly	0.696
My bank has Mobile banking, e-banking, and other latest technologies	0.539
The physical location of my bank is nearer to my home	0.646
My bank’s technology like ATM and mobile banking app are suitable for operations	0.611
My bank’s hall has a Comfortable layout	0.556
My bank’s physical facilities like sits and counters are reachable by customers for service delivery	0.554
My banks have enough Number of ATMs for service delivery to the customers	0.636
My bank’s online /mobile services are available to customers for easy service delivery	0.582
My bank has a number of branches in different locations of the country for service delivery	0.609
My bank has convenient service delivery hours	0.521
My bank ensures the confidentiality of account and transaction	0.569
My bank ensures the safety of customer Investment	0.541
My bank hall ambience and Décor (interior) are attractive	0.591
My Bank’s employees’ communication and information are prompt during service delivery	0.684
My Bank’s employees conveniently operate customer’s account	0.606
My Bank has Insurance linked to the savings accounts of the customers	0.656
My Bank has customer support/guidance (advisory services, clarification of customers’ doubts)	0.530
My Bank’s employees are polite & hospitable	0.534
My Bank’s employees handle customer grievances promptly	0.585
My Bank has a clear method of imposing service charges, fines, and penalties on customers	0.627
My Bank has an innovative monthly Interest Scheme	0.553
My Bank has an innovative annuity & retirement Scheme	0.540
My Bank has an innovative housing deposit Scheme	0.676
My Bank has an innovative automatic Extension Deposit	0.584
My Bank has innovative loan Schemes	0.527
My Bank has an innovative safe deposit locker Service	0.593
My bank has innovative e-Cheque services delivery	0.605
My Bank has innovative Mobile Banking service delivery	0.651
My Bank has innovative e-invest service delivery	0.532

From the results presented in Table 4.22, it can be observed that all the indicators had a factor loading greater than 0.05. Thus, all the statements were retained for further analysis.

4.6 Relationship Marketing and Customer Satisfaction

The first objective of this study was to assess the effect of relationship marketing on customer satisfaction. Relationship marketing was conceptualized as the independent variable. Specific components of RM that were analyzed in this study were trust, empathy, communication, bonding, reciprocity, and shared. value.

4.6.1 Descriptive Statistics for Relationship Marketing

The study sought to determine the extent to which the respondents agreed or disagreed with relationship marketing based on the statements provided. A 5-point Likert scale was used. A mean of 1 represented Strongly Disagrees, a mean of 2 represented Disagree, a mean of 3 represented Neutral, a mean of 4 represented Agree, and a mean of 5 represented Strongly Agree.

The study also used descriptive statistics such as means and standard deviations to calculate the ratings of the coefficients of variation. These coefficients of variation ratings were determined as follows: 0 to 25% very good, 26 to 50% good, 51 to 75% fair, and 76 to 100% poor. The descriptive statistics of customer trust are presented in Table 4.23.

Table 4.23: Extent of Agreement or Disagreement with Customer Trust

Customers Trust	Mean	Standard Deviation	CV %
My bank is very concerned about proper service delivery	3.73	1.12	30.03
My bank employees' words and promises are reliable	3.63	1.23	33.88
My bank is consistent in providing quality services	3.54	1.31	37.01
Employees of my bank show respect to customers	3.73	1.10	29.49
Employees of my bank fulfill obligations to customers in time	3.82	1.03	26.96
I have confidence in my bank's service delivery	3.68	1.28	34.78
Average	**3.69**	**1.18**	**32.03**

Key: CV= Coefficient of Variation

From the results presented in Table 4.23, most of the respondents agreed with a mean of 3.73 and a standard deviation of 1.12 that their banks were concerned about proper service delivery. Additionally, most respondents also agreed with a mean of 3.63 and a standard deviation of 1.23 that their banks' employees' words and promises were reliable. When asked about their banks' consistency in providing quality services, most respondents agreed, with a mean of 3.54 and a standard deviation of 1.31, that their banks were consistent. Respondents also agreed with a mean of 3.73 and a standard deviation of 1.10. that employees showed respect to customers.

Furthermore, the respondents in the study agreed with a mean of 3.82 and a standard deviation of 1.03 that the employees of their banks fulfilled their obligations to customers in time. On the other hand, the majority of the respondents also agreed with a mean of 3.68 and a standard deviation of 1.28 that they had confidence in their banks' service delivery.

From these responses on customer trust, overall, the study found that the majority of respondents had trust in their respective commercial banks. The average coefficient of variation of customer trust for the study was 32.03%, indicating low variation and good consistency. Table 4.24 presents the descriptive statistics for bonding with customers.

Table 4.24: Extent of Agreement or Disagreement with Bonding with Customers

Bonding with customers	**Mean**	**Standard Deviation**	**CV %**
My bank delivers solutions to my service needs promptly	3.67	1.22	33.24
My bank fosters interaction with customers during and after service delivery	3.76	1.21	32.18
My bank's responses are reliable during and after service delivery	3.57	1.34	33.54
My bank's services are easily accessible always anywhere.	3.71	1.22	32.88
My bank ensures that the technology it offers can be easily used by customers	3.61	1.25	34.63
My bank takes responsibility for any response given by employees during interaction with customers	3.63	1.27	34.99
My bank employees offer personalized services to customers	3.67	1.22	33.24
Average	**3.66**	**1.25**	**33.53**

Key: CV= Coefficient of Variation

The study found that the respondents agreed with their banks' ability to promptly deliver solutions for their service needs, with a mean of 3.67 and a standard deviation of 1.22. They also agreed that the banks fostered interaction with customers during and after service delivery, with a mean of 3.76 and a standard deviation of 1.21. Additionally, the respondents believed their banks' responses were reliable during and after service delivery, with a mean of 3.57 and a standard deviation of 1.34.

The respondents also agreed that bank services were easily accessible anywhere, with a mean of 3.71 and a standard deviation of 1.22. Furthermore, they believed that their banks ensured the technology they offered could be easily used by customers, with a mean of 3.61 and a standard deviation of 1.25.

In terms of employee interactions with customers, the respondents agreed that the banks took responsibility for any response given, with a mean of 3.63 and a standard deviation of 1.27. The respondents also agreed that bank employees offered personalized services to customers, with a mean of 3.67 and a standard deviation of 1.22. Finally, on whether banks’ responses are reliable during and after service delivery respondents agreed with a mean of 3.57 and a standard deviation of 1.34

Overall, the study found that the banks valued customer bonding for efficient service delivery, as indicated by the respondents' agreement with the questions. The average coefficient of variation of bonding with customers for the study was 33.53%, which falls within the range of 26% to 50% indicating low variation and therefore, good. Table 4.25 presents the descriptive results for communication with customers.

Table 4.25: Extent of Agreement or Disagreement with Communication with Customers

Communication with Customers	**Mean**	**Standard Deviation**	**CV %**
My bank provides timely and trustworthy information to customers	3.53	1.34	37.96
This bank provides information if there are new service delivery ways	3.52	1.31	37.22
Information provided to customers by my bank is accurate	3.86	1.16	30.05
Average	**3.64**	**1.27**	**35.08**

Key: CV= Coefficient of Variation

According to the results in Table 4.25, the respondents agreed with a mean of 3.53 and a standard deviation of 1.34 that the bank provides timely and trustworthy information to customers. Similarly, on the question of whether banks provided information, on banks having new service delivery ways, the respondents agreed with a mean of 3.52 and a standard deviation of 1.31. that the banks provide information. Also, the respondents did agree with a mean of 3.86 and a standard deviation of 1.16 that the information provided to customers by their banks was accurate.

The respondents agreed that the bank provides timely and trustworthy information to customers with a mean of 3.53 and a standard deviation of 1.34. Based on the aggregate mean, communication with customers is highly regarded by banks as a means of promoting service delivery to customers. The average coefficient of variation of communication with customers for the study was 35.08 which lies between 26 to 50% indicating that the variation was low and therefore, good. Table 4.26 presents the descriptive statistics of empathy with customers. Table 4.26 presents the descriptive statistics of empathy with customers.

Table 4.26: Extent of Agreement or Disagreement with Empathy to Customers

Empathy to customers	**Mean**	**Standard Deviation**	**CV %**
My bank's employees' service delivery is prompt	3.56	1.30	36.52
My bank's employees are always willing to help me during service delivery	3.52	1.32	37.50
My bank's employees are never too busy to respond to service delivery requests	3.61	1.33	36.84
My bank employees' behavior creates confidence in me during service delivery	3.52	1.34	38.07
My bank has my best interest at heart during service delivery	3.73	1.22	32.71
My bank's employees understand my specific service delivery needs	3.60	1.33	36.94
Average	**3.59**	**1.31**	**36.43**

Key: CV= Coefficient of Variation

The results presented in Table 4.26 indicate that the respondents agreed with a mean of 3.56 and a standard deviation of 1.30 that the bank's employees provided prompt service. The respondents also agreed with a mean of 3.52 and a standard deviation of

1.32 that bank employees were always willing to help customers during service delivery. and with a mean of 3.61 and a standard deviation of 1.33, the respondents agreed that the banks' employees were never too busy to respond to service delivery requests.

When asked about whether the behaviour of bank employees inspired confidence in customers during service delivery, the respondents agreed with a mean of 3.52 and a standard deviation of 1.34. Additionally, the respondents agreed with a mean of 3.73 and a standard deviation of 1.22 that the bank had their best interest at heart during service delivery. Finally, the respondents agreed with a mean of 3.60 and a standard deviation of 1.33 that bank employees understood their specific service delivery needs.

As for the question of whether the bank had its best interests at heart during service delivery, respondents agreed with a mean of 3.73 and a standard deviation of 1.22. The respondents also agreed with a mean of 3.52 and a standard deviation of 1.34 that bank employees' behaviour created confidence in them. According to the aggregate mean, the banks have empathy for their customers. The average coefficient of variation of empathy to customers in this study was 36.43 which is within the rage of 26 to 50% indicating that the variation was low and therefore good. The descriptive statistics for reciprocity to customers are presented in Table 4.27.

Table 4.27: Extent of Agreement or Disagreement with Reciprocity to Customers

Reciprocity to customers	Mean	Standard Deviation	CV %
Any customer-related favor is repaid by my bank by ensuring his/her service delivery needs are fulfilled	3.53	1.34	37.96
My bank believes that the favors offered to customers during service delivery are mutually beneficial	3.57	1.34	37.54
My bank ensures that any assistance available during service delivery is availed to customers on time	3.54	1.31	37.01
Average	**3.55**	**1.33**	**37.50**

Key: CV= Coefficient of Variation

The respondents agreed with a mean of 3.53 and a standard deviation of 1.34 that banks repay any customer-related favours. They also believed that the favours offered to customers during service delivery are mutually beneficial, with a mean of 3.57 and a standard deviation of 1.34. Additionally, the respondents agreed that banks ensure that any assistance available during service delivery is provided to customers promptly, with a mean score of 3.54 and a standard deviation of 1.31.

The level of mutual relationship between the bank and the customer determines the likelihood of the customer remaining loyal to the bank. The average coefficient of variation of reciprocity towards customers for the study was 37.50, which is within the range of 26% to 50%, indicating low variation and therefore good results. Table 4.28 presents the descriptive statistics for shared value with customers.

Table 4.28: Extent of Agreement or Disagreement with Shared Value with Customers

Shared value with Customers	Mean	Standard Deviation	CV%
My bank's goals are in tandem with customer's banking service delivery needs	4.01	1.05	26.18
The banking service quality is in line with my banking service delivery needs.	3.52	1.38	39.20
My banking service quality policies align with customer service delivery needs	3.58	1.37	38.27
Average	**3.70**	**1.27**	**34.55**

Key: CV= Coefficient of Variation

Based on the results, it was found that respondents agreed with a mean of 3.53 and a standard deviation of 1.34 that any customer-related favour was repaid by their bank by ensuring their service delivery needs were fulfilled. Additionally, respondents also agreed with a mean of 3.57 and a standard deviation of 1.34 that the bank believed that favours offered to customers during service delivery were mutually beneficial.

Furthermore, the respondents agreed with a mean of 3.54 and a standard deviation of 1.31 that banks ensured that assistance during service delivery was provided to customers on time. The aggregate mean shows a shared value between banks and customers for quality service delivery. The average coefficient of variation of reciprocity to customers for the study was found to be 34.55, which falls within the range of 26% to 50% and indicates low variation, therefore, a positive result.

4.6.2 Factor Analysis for Relationship Marketing

Factor analysis was utilized to ensure the validity of the research instruments. To do this, the Kaiser-Meyer-Olkin measure of sampling adequacy and Barlett's Test of Sphericity were employed to assess the adequacy of the collected data for equation modelling.

The factor analysis was conducted using the principal components method. An extraction value of 0.5 or more (the critical level of significance set at 0.5) was retained for further analysis (Field, 2013). The KMO sampling adequacy tests and Bartlett's Sphericity tests for relationship marketing are presented in Table 4.29.

Table 4.29: Measures of RM KMO Sampling Adequacy Tests and Bartlett's Sphericity

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.632
Bartlett's Test of Sphericity	Approx. Chi-Square	1794.614
Bartlett's Test of Sphericity	df	378
Bartlett's Test of Sphericity	Sig.	0.000

The statistical analysis presented in Table 4.29 suggests that the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was 0.632, which is statistically significant at the 0.05 level of significance. Furthermore, the Chi-square of Bartlett's Test of Sphericity was 1794.614, which was also found to be statistically significant at the 0.05 level of significance.

To identify the variables for relationship marketing that met the research criteria with a factor loading greater than 0.05, the principal component method was employed, and which results show the factor loadings > 0.05 for those relationship marketing variables. Table 4.30.

Table 4.30: Measures of Relationship Marketing Component Matrix

Measurement Of Indicators Of Relationship Marketing	Factor Loadings
My bank is very concerned about proper service delivery	0.545
My bank employees' words and promises are reliable	0.520
My bank is consistent in providing quality services	0.619
Employees of my bank show respect to customers	0.540
Employees of my bank fulfill obligations to customers in time	0.528
I have confidence in my bank's service delivery	0.845
My bank delivers solutions to my service needs promptly	0.576
My bank fosters interaction with customers during and after service delivery	0.675
My bank's responses are reliable during and after service delivery	0.620
My bank's services are easily accessible always anywhere.	0.542
My bank ensures that the technology it offers can be easily used by customers	0.611
My bank takes responsibility for any response given by employees during interaction with customers	0.513
My bank employees offer personalized services to customers	0.571
My bank provides timely and trustworthy information to customers	0.545
This bank provides information if there are new service delivery ways	0.575
Information provided to customers by my bank is accurate	0.876
My bank's employees service delivery is prompt	0.541
My bank's employees are always willing to help me during service delivery	0.517
My bank's employees are never too busy to respond to service delivery requests	0.536
My bank employees' behavior creates confidence in me during service delivery	0.904
My bank has my best interest at heart during service delivery	0.897
My bank's employees understand my specific service delivery needs	0.566
Any customer-related favor is repaid by my bank by ensuring his/her service delivery needs are fulfilled	0.634
My bank believes that the favors offered to customers during service delivery are mutually beneficial	0.592
My bank ensures that any assistance available during service delivery is availed to customers on time	0.664
My bank's goals are in tandem with customer's banking service delivery needs	0.518
The banking service quality is in line with my banking service delivery needs.	0.536
My banking service quality policies align with customer service delivery needs	0.675

All the indicators had factor loading grate than 0.5 and were therefore retained for the analysis.

4.6.3 Regression Analysis

This section discusses the results of a regression analysis that explores the connection between relationship marketing and customer satisfaction. To measure customer service, we looked at several indicators such as quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, front-line service behaviours, and commitment to the customer.

To perform the regression, a composite of customer satisfaction indicators was computed. In addition, the averages of each relationship marketing indicator namely, customer trust, empathy to customers, communication with customers, bonding with customers, reciprocity to customers, and shared value with customers were used as independent variables. Table 4.31 presents the regression results.

Table 4.31: Relationship Marketing and Customer Satisfaction.

Outcome Variable		**Predictors Variables**	**Estimate**	**S.E.**	**C.R.**	**P**
Customer satisfaction	<---	Customers trust	.165	.026	6.372	***
Customer satisfaction	<---	Bonding with customer	.219	.024	9.101	***
Customer satisfaction	<---	Communication	.074	.018	4.105	***
Customer satisfaction	<---	Empathy to Customers	.150	.021	7.119	***
Customer satisfaction	<---	Reciprocity	.054	.017	3.241	.001
Customer satisfaction	<---	Shared value	.076	.017	4.369	***

	Estimate
Squared Multiple Correlations	0.614

Where: ***significance at 1%.

The structural equation model for relationship marketing and customer satisfaction is shown in Figure 4.5.

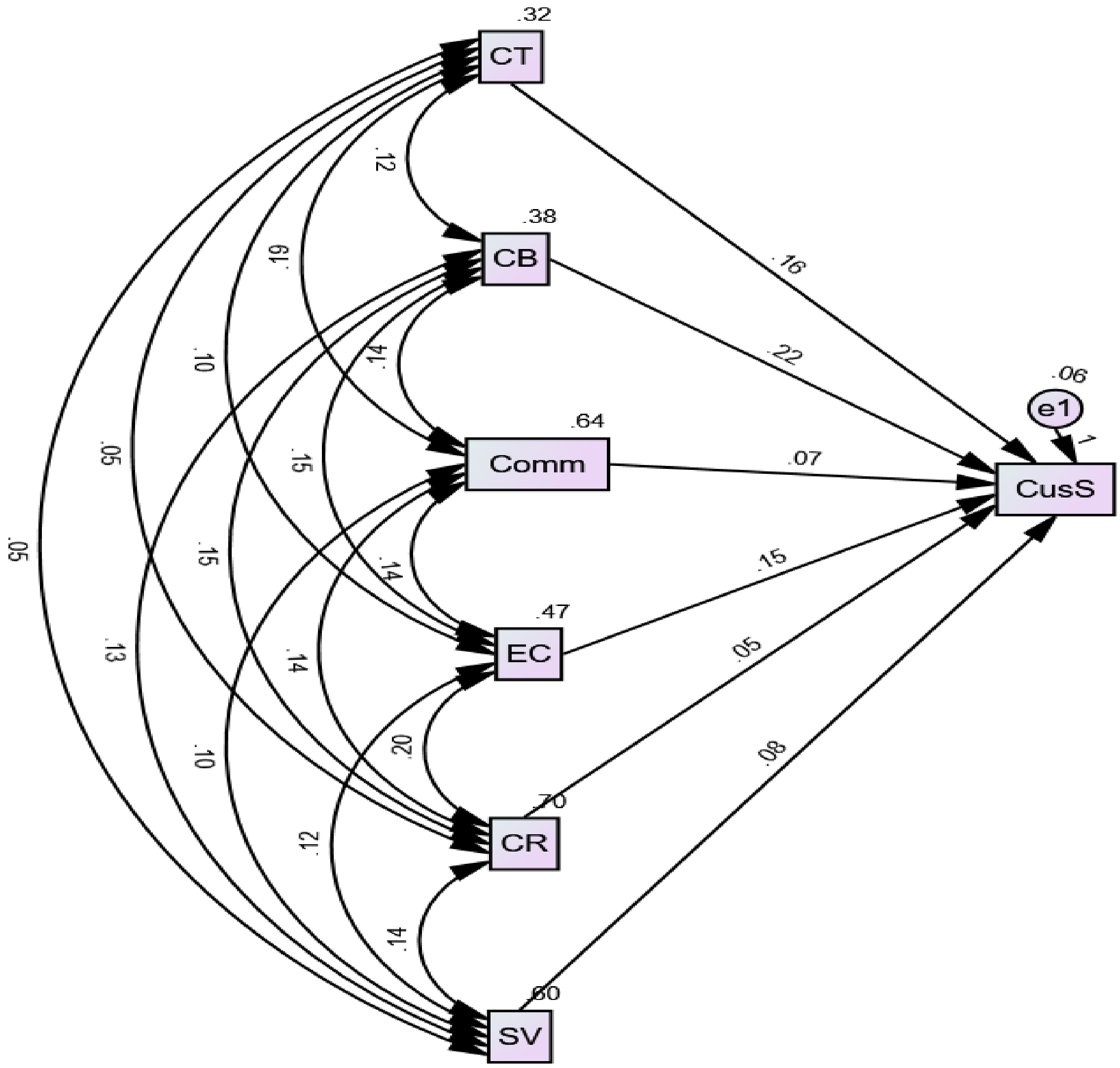

Figure 4.5: Structural Equation Model for Relationship Marketing and Customer Satisfaction.

Where;
CusS was customer satisfaction, CT was customer trust, CB was customer bonding, Comm was communication, EC was empathy to customers, CR was reciprocity to customers and SV was shared value.

Based on the findings presented in Table 4.31, the R-squared for the model was 0.614. This suggests that a combination of the factors of customer trust, customer bonding, communication, empathy towards customers, reciprocity towards customers, and shared value collectively contribute to 61.4% of the total variations in customer satisfaction. It can also be concluded that all of these variables have a positive effect on customer satisfaction (positive estimates) and are statistically significant (P values < 0.05). Therefore, all of these variables were relevant in explaining the variations in customer satisfaction levels.

The study found that building a strong connection (Bonding) with the customers had the highest positive and significant effect on customer satisfaction (β=0.219, p-value of 0.000) This means that a unit improvement in customer bonding can result in a 0.219-unit increase in the customer satisfaction level. Reciprocity on the other hand had the lowest positive and significant effect (β=0.054, p-value of 0.000). Reciprocity had a positive and significant coefficient (β=0.054, p-value of 0.001). This means that a unit increase in reciprocity leads to a 0.054-unit increase in customer satisfaction level. Additionally, customer trust had a positive (0.165) and significant (0.000) coefficient, indicating that a unit improvement in customer trust results in a 0.165-unit increase in their satisfaction level. These findings are consistent with Amoako *et al*. (2019) study, which also showed a positive and significant relationship between RM (trust and commitment) and customer satisfaction in the Ghanaian hospitality industry.

The results of the study showed that communication, empathy, and shared value were all positively correlated with customer satisfaction. The coefficient for communication was positive (β=0.074) and was statistically significant (p-value of 0.000). indicating that a unit improvement in communication resulted in a 0.074-unit increase in the levels of customer satisfaction. The coefficient for empathy was (β=0.150) which was statistically significant (p-value of 0.000) meaning that a unit increase in empathy to the customers leads to a 0.15-unit increase in the levels of customer satisfaction. Lastly, the coefficient of shared value was positive (0.076) which was statistically significant at p-value (0.000<0.05). Therefore, a unit improvement in shared value led to a 0.07-unit increase in the level of customer satisfaction. All of these coefficients were statistically significant with p-values of 0.000. These findings support the results of the previous study by Aka et al. (2016), which suggest that RM dimensions such as trust, commitment, communication, and service quality influenced customer satisfaction in Nigeria.

After conducting the analysis on the relationship between relationship marketing and customer satisfaction, it was discovered that the relationship between relationship marketing and customer satisfaction was positive and statistically significant This was true for all the variables of relationship marketing, which include customer trust, bonding, communication, empathy, reciprocity and shared value. In determining whether to reject or accept the null hypothesis, the p-value of the model was examined. The p-value was found to be 0.000, which is less than the significance level of 0.05. As a result, the null hypothesis that relationship marketing has no effect on customer satisfaction of commercial banks in Kenya was rejected, and the alternative hypothesis, that relationship marketing has a positive and statistically significant effect on customer satisfaction of commercial banks in Kenya, was accepted. This implies that all the variables of relationship marketing that were considered in the study are relevant in explaining the variations in customer satisfaction. Additionally, these joint variables explain a significant portion of the total variations in customer satisfaction.

Among these variables, bonding with the customer had been found to have the greatest effect on customer satisfaction. Bonding with a customer involves establishing a close relationship with the customer. It entails having transactions that are customer-friendly and also user-friendly technology. According to Aka *et al*. (2016), relationship marketing develops long-term relationships and improves corporate performance through customer loyalty and customer retention, which involves creating, maintaining, and enhancing strong relationships with customers and other stakeholders both within and outside one’s enterprises. In addition to this, the contribution of customer trust to customer satisfaction cannot be neglected.

Building customer trust involves the provision of quality, timely, and reliable services. It also entails treating every customer with respect. According to Caliskan (2019), relationship marketing employs marketing strategies including all marketing activities directed toward establishing, developing, and maintaining successful customer relationships. These results were in tandem with the work of Amoako *et al*. (2019) who found a positive and significant relationship between relationship marketing, that was trust, commitment, and customer satisfaction in the Ghanaian hospitality industry. Furthermore, a study by Nugraha *et al*. (2020) in Regional Development Bank Bali Renon showed that relationship marketing had a positive and significant effect on customer satisfaction. However, research by Ikraman and Syah (2020) reported that relationship marketing does not affect customer satisfaction in B2B companies.

From the analysis, it was evident that communication had a positive and significant contribution to customer satisfaction. Communication involves sharing information with the customers regarding the banks' services in a timely and efficient manner. The information shared should always be accurate and trustworthy. These results concur with a review by Aka *et al*. (2016) who also indicated that communication influenced customer satisfaction in Nigeria. Imouokhome *et al*. (2020) in their study indicated that relationship marketing had enhanced product quality, trust, complaint handling, customer satisfaction, and customer loyalty, particularly in the Nigerian banking sector. Additionally, reciprocity also plays a positive and significant role in customer satisfaction. Reciprocity involves offering help or favours whenever necessary to the customers. A study by Johanesová and Vaňová, (2020) argued that when a company treats its customers appropriately and they become loyal for a long time, they will bring more and more profits to the company every year.

These results are in agreement with the study conducted by Laely and Rosita (2020) which demonstrated a significant relationship between relationship marketing and customer satisfaction in McDonald's restaurants. On the other hand, a review by Aka *et al.* (2016) indicated that relationship marketing dimensions such as trust, commitment, communication, and service quality influenced customer satisfaction in Nigeria. The study's data analysis revealed that empathy towards customers had a positive effect, which was statistically significant.

4.7 Service Quality and Customer Satisfaction

The second objective of this study was to evaluate the effect of service quality on customer satisfaction. The dimensions of service quality included empathy, service architecture, convenience service encounter, employee service criteria, and customer focus.

4.7.1 Descriptive Results for Service Quality

The study sought to determine the extent to which the respondents agreed or disagreed with service quality based on the statements provided. A 5-point Likert scale was used. A mean of 1 stood for strongly disagree, a mean of 2 represented disagree, a mean of 3 stood for Neutral, a mean of 4 stood for Agree, and a mean of 5 stood for Strongly Agree. The study employed descriptive statistics such as mean and standard deviation.

The coefficient of variation ratings was determined as 0 to 25%, which was considered very good, 26% to 50% was considered good, 51 to 75% was considered fair, and 76 to 100% was considered poor. The descriptive statistics of service quality are presented in Table 4.32.

Table 4.32: Extent of Agreement or Disagreement with Service Architecture

Service Architecture	Mean	Standard Deviation	CV %
My bank uses modern-looking service delivery equipment	3.94	1.15	29.18
My bank's service delivery physical facilities are visually appealing	3.57	1.38	38.66
My bank employees' appearance is always neat	3.53	1.36	38.53
Service-related marketing materials (such as leaflets) of my bank are visually appealing	3.58	1.31	36.59
The atmosphere of my banking hall is cozy and well-ventilated	3.54	1.34	37.85
The bank's ATMs are sufficient and easy to operate	3.83	1.20	31.33
The banking facilities are adapted for people living with disabilities	3.85	1.14	29.61
The appearance of the service delivery physical facilities of my bank are consistent with the overall banking industry	3.81	1.18	30.97
Average	**3.71**	**1.26**	**34.09**

Key: CV= Coefficient of Variation

Based on the study results it can be seen that the respondents agreed with a mean of 3.94 and a standard deviation of 1.15 that their banks used modern-looking service delivery equipment. On the other hand, on whether physical facilities were visually appealing, the respondents agreed with a mean of 3.57 and a standard deviation of 1.38. When asked about bank employees' appearance, on being always neat, the respondents agreed with a mean of 3.53 and a standard deviation of 1.36.

Concerning the question about service-related marketing materials such as leaflets of their bank being visually appealing, the respondents agreed with a mean of 3.58 and a standard deviation of 1.31. On the other hand, on the question about the atmosphere of their banking hall being cosy and well-ventilated, the respondents agreed with a mean of 3.54 and a standard deviation of 1.34. Regarding the banks' ATMs being sufficient and easy to operate, the respondents agreed with a mean of 3.83 and a standard deviation of 1.20

The respondents in the study agreed with a mean of 3.85 and a standard deviation of 1.14 that banking facilities were adapted for people living with disabilities. Finally, the respondents agreed with a mean of 3.81 and a standard deviation of 1.18 that the appearance of the service delivery physical facilities of their banks was consistent with the overall banking industry. The service architecture is in tandem with the provision of quality services to the customers, as demonstrated by the aggregate mean. The average coefficient of variation of service architecture for the study was 34.09 ranging between 26% to 50%. This shows that the variation was low and therefore good. The descriptive results for employee service orientation are presented in Table 4.33.

Table 4.33: Extent of Agreement or Disagreement with Employee Service Orientation

Employee service orientation	Mean	Standard Deviation	CV %
My bank fulfills service delivery when it promises to do so within a certain time	3.54	1.30	36.72
My bank's employees tell customers exactly when services will be performed	3.97	1.12	28.21
My bank's employees have the necessary knowledge to respond to any service delivery query	3.92	1.12	28.57
My bank gives me individual attention during service delivery	3.56	1.35	37.92
My bank equipment like AC, TV, lights, and ATMs, among others works properly for quick and easy service delivery	3.61	1.28	35.46
The employees of my bank are dependable in resolving my complaints about service delivery	3.56	1.33	37.36
The employees of my bank are sympathetic and reassuring when I have a problem with the service offered	3.54	1.35	38.14
The service delivery records and transactions of my bank are error-free	3.52	1.30	36.93
Average	**3.65**	**1.27**	**34.91**

Key: CV= Coefficient of Variation

From the study's results in Table 4.33, it is evident that the respondents agreed with a mean of 3.54 and a standard deviation of 1.30 that their bank fulfils service delivery when it promises to do so within a certain time. Additionally, the respondents agreed with a mean of 3.97 and a standard deviation of 1.12 that their banks' employees provide them with accurate information about the exact time of service delivery.

Furthermore, the respondents also agreed that the bank's employees possess the necessary knowledge to handle any service delivery query with a mean of 3.92 and a standard deviation of 1.12. The results also indicate that the respondents agreed with a mean of 3.56 and a standard deviation of 1.35 that they receive individual attention during service delivery. On the other hand, the respondents with a mean of 3.61 and a standard deviation of 1.28 agreed that the bank's equipment like AC, TV, lights, and ATMs, among others, worked properly for quick and easy service delivery.

The respondents were asked if the employees of their banks were dependable in resolving their complaints about service delivery, the respondents agreed with a mean of 3.56 and a standard deviation of 1.33. The respondents also agreed with a mean of 3.54 and a standard deviation of 1.35 that the employees of their banks were sympathetic and reassuring when they had a problem with the service offered. Finally, the respondents were asked if the service delivery records and transactions of their banks were error-free, the respondents agreed with a mean of 3.52 and a standard deviation of 1.30.

The aggregate means indicate that bank employees are committed to delivering quality services to the customers and will try to be honest with them. The average coefficient of variation of employee service orientation for the study was 34.09 ranging between 26% to 50% indicating that the variation was low and therefore, a positive aspect. The descriptive statistics for customer focus are presented in Table 4.34.

Table 4.34: Extent of Agreement or Disagreement with Customer Focus

Customer Focus	**Mean**	**Standard Deviation**	**CV %**
My bank provides services to the customers the right way the first time	4.13	0.83	20.10
My bank provides services to customers on time	3.50	1.36	38.86
My bank provides special treatment for the elderly, sick, Pregnant women or disabled persons	3.58	1.29	36.03
Average	**3.74**	**1.16**	**31.66**

Key: CV= Coefficient of Variation

According to this study, the respondents agreed with a mean of 4.13 and a standard deviation of 0.83 that banks provided services to the customers the right way the first time. The respondents agreed with a mean of 3.50 and a standard deviation of 1.36 that their bank provides services to the customers on time. Finally, on whether the bank provides special treatment for the elderly, sick, pregnant women, or disabled persons, the respondents agreed with a mean of 3.58 and a standard deviation of 1.29.

Customer focus is a virtue that the banks have membered to enhance service delivery. The average coefficient of variation of customer focus for the study was 31.66 ranging between 26% to 50% indicating that the variation was low and therefore good. The descriptive statistics for convenient service encounters are presented in Table 4.35.

Table 4.35: Extent of Agreement or Disagreement with Convenient Service Encounter

Convenient Service Encounter	**Mean**	**Standard Deviation**	**CV %**
My bank issues error-free bills, statements, and other documents	3.66	1.26	34.43
I feel safe in my transaction with my bank	3.89	1.14	29.31
My bank's employees are consistently courteous with me	3.58	1.34	37.43
My bank's business hours are convenient for me	3.85	1.18	30.65
My bank provides clear guidance and information for using facilities	3.57	1.34	37.54
My bank's ATMs are conveniently located and are accessible to all customers	3.93	1.20	30.53
Average			**33.32**

Key: CV= Coefficient of Variation

The study results showed that the respondents agreed with a mean of 3.66 and a standard deviation of 1.26 that their bank issues error-free bills, statements, and other documents. Additionally, the respondents agreed with a mean of 3.89 and a standard deviation of 1.14 that they felt safe in their transactions with their bank. Furthermore, the respondents agreed with a mean of 3.58 and a standard deviation of 1.34 that their bank's employees were consistently courteous.

When it comes to the convenience of the bank's business hours to the respondents, the respondents agreed with a mean of 3.85 and a standard deviation of 1.18. The respondents agreed with a mean of 3.57 and a standard deviation of 1.34 that their banks provided clear guidance and information on the use of facilities. Finally, on whether the banks' ATMs were conveniently located and accessible to all customers, the respondents agreed with a mean of 3.93 and a standard deviation of 1.20. As per the aggregate mean, customers access convenient bank services offered by dedicated bank employees.

The average coefficient of variation of convenient service encounters for the study was 33.32 ranging from 26% to 50% which indicated that the variation was low and therefore good The descriptive statistics for empathy encounters are presented in Table 4.36.

Table 4.36: Extent of Agreement or Disagreement with Empathy

Empathy	Mean	Standard Deviation	CV%
My bank's employees are prompt when offering services	3.58	1.29	36.03
My bank's employees are always willing to help me access services easily	3.59	1.33	37.05
My bank's employees are never too busy to respond to requests and queries	3.51	1.34	38.18
My bank employees' behavior when offering services creates confidence in me	3.50	1.32	37.71
My bank's employees understand my specific service needs	3.53	1.33	37.68
My bank is able to conduct transactions immediately	3.76	1.19	31.65
Average			**36.38**

Key: CV= Coefficient of Variation

Based on the results presented in Table 4.36, it was found that the respondents agreed with a mean of 3.58 and a standard deviation of 1.29 that their banks' employees were prompt when offering services. Additionally, the respondents agreed with a mean of 3.59 and a standard deviation of 1.33 that banks' employees were always willing to help their customers access services easily. Moreover, the respondents agreed with a mean of 3.51 and a standard deviation of 1.34 that their banks' employees were never too busy to respond to requests and queries.

Furthermore, the respondents agreed with a mean of 3.50 and a standard deviation of 1.32 that their banks' employees' behaviour when offering services created confidence in them. The respondents agreed with a mean of 3.51 and a standard deviation of 1.34 that their banks' employees understood their specific service needs. Lastly, the respondents agreed with a mean of 3.76 and a standard deviation of 1.19 that their banks were able to conduct transactions immediately.

The study's average coefficient of variation of empathy was 36.38 ranging between 26% to 50% indicating that the variation was low and thus good.

4.7.2 Factor Analysis for Service Quality

To ensure the accuracy and dependability (validity) of the research instruments, factor analysis was conducted. The Kaiser-Meyer-Olkin measure of sampling adequacy and Barlett's Test of Sphericity were employed to assess the reliability of the data to be used in equation modelling. The KMO sampling adequacy tests and Bartlett's Sphericity tests for service quality are presented in Table 4.37.

Table 4.37: Measures of Service Quality KMO Sampling Adequacy Tests and Bartlett's Sphericity Tests

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.774
Bartlett's Test of Sphericity	Approx. Chi-Square	1316.432
Bartlett's Test of Sphericity	df	496
Bartlett's Test of Sphericity	Sig.	0.000

From the findings outlined in Table 4.37, it was observed that the KMO was 0.774 and was statistically significant (P was 00.000 < 0.05). Similarly, the Chi-square of Bartlett's Test of Sphericity was 1316.432, also statistically significant (P was 0.000 < 0.05). Additionally, the principal component method was conducted to identify the variables for service quality that met the research criteria with a critical level of significance set at 0.05, and factor loading > 0.05. The results are presented in Table 4.38.

Table 4.38: Measures of Service Quality Component Matrix

Measurement Indicators of Service Quality	Factor Loadings
My bank uses modern-looking service delivery equipment	0.583
My bank's service delivery physical facilities are visually appealing	0.558
My bank employees' appearance is always neat	0.544
Service-related marketing materials (such as leaflets) of my bank are visually appealing	0.646
The atmosphere of my banking hall is cozy and well-ventilated	0.585
The bank's ATMs are sufficient and easy to operate	0.581
The baking facilities are adapted for people living with disabilities	0.538
The appearance of the service delivery physical facilities of my bank are consistent with the overall banking industry	0.601
My bank fulfills service delivery when it promises to do so within a certain time	0.588
My bank's employees tell customers exactly when services will be performed	0.666
My bank's employees have the necessary knowledge to respond to any service delivery query	0.545
My bank gives me individual attention during service delivery	0.556
My bank equipment like AC, TV, lights, ATMs, among others, works properly for quick and easy service delivery	0.556
The employees of my bank are dependable in resolving my complaints on service delivery	0.501
The employees of my bank are sympathetic and reassuring when I have a problem with the service offered	0.581
The service delivery records and transactions of my bank are error-free	0.564
My bank shows a sincere interest for solutions when you have a problem on service delivery	0.543
My bank performs services to the customers the right way the first time	0.649
My bank provides services to customers on time	0.582
My bank provides special treatment for the elderly, Sick, Pregnant women, or disabled persons	0.544
My bank issues error-free bills, statements, and other documents	0.564
I feel safe in my transaction with my bank	0.552
My bank's employees are consistently courteous with me	0.543
My bank's business hours are convenient to me	0.506
My bank provides clear guidance and information to use facilities	0.525
My bank's ATM is conveniently located and is accessible to all customers	0.554
My bank's employees are prompt when offering services	0.590
My bank's employees are always willing to help me access services easily	0.570
My bank's employees are never too busy to respond to requests and queries	0.596
My bank employees' behavior when offering services creates confidence in me	0.573
My bank's employees understand my specific service needs	0.614
My bank is able to conduct transactions immediately	0.727

From the results presented in Table 4.38, all the measurement indicators had factor loadings > 0.5 and were retained in the study to enable further analysis.

4.7.3 Regression Results of Service Quality

This section presents the results of the regression analysis that was conducted to examine the relationship between service quality and customer satisfaction. Customer satisfaction was measured using various indicators such as quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, front-line service behaviours, and commitment to the customer.

To perform the regression analysis, a composite of customer satisfaction indicators was computed. The averages of each of the service quality indicators namely, service architecture, employee service orientation, customer focus, convenient service encounter, and empathy were used as independent variables. Table 4.39 presents the regression results.

Table 4.39: Regression Results for Service Quality.

Outcome Variable		Predictors Variables	Estimate	S.E.	C.R.	P
Customer satisfaction	<---	Service Architecture	.104	.024	4.286	***
Customer satisfaction	<---	Employee service orientation	.189	.025	7.435	***
Customer satisfaction	<---	Customer Focus	.082	.021	3.847	***
Customer satisfaction	<---	Convenient service encounter	.222	.024	9.355	***
Customer satisfaction	<---	Empathy	.135	.023	5.922	***
	Estimate					
Customer Satisfaction	.645					

Where: ***significance at 1%.

The structural equation model for service quality and customer satisfaction is shown in Figure 4.6.

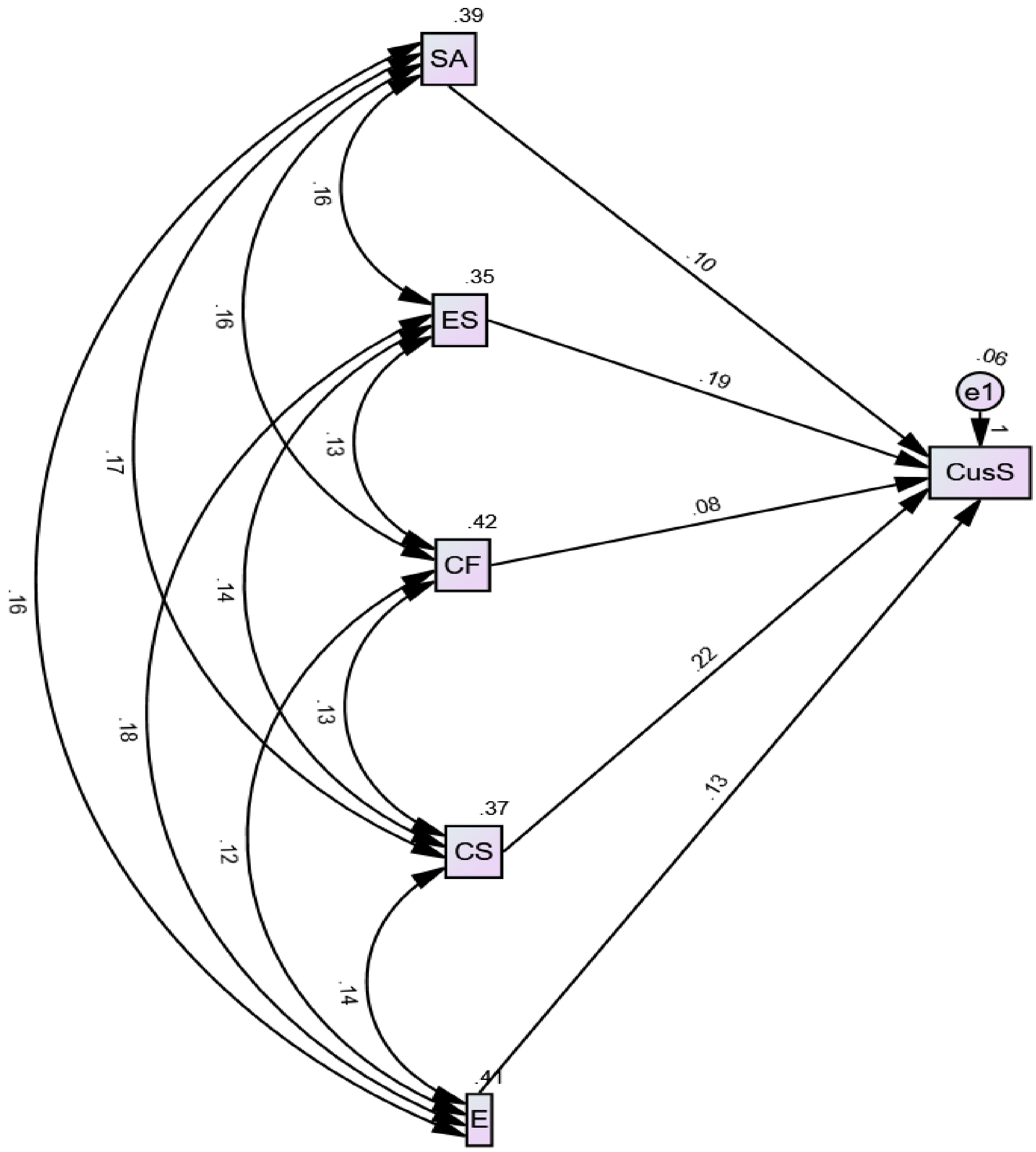

Figure 4.6: Structural Equation Model for Service Quality and Customer Satisfaction.

Where;
CusS was customer satisfaction, SA was service architecture, ES was employee service orientation, CF was customer focus, CS was convenient service encounter and E was empathy.

Based on the results presented in Table 4.39, the R-squared for the model is 0.645. This indicates that a combination of the service quality variables such as service architecture, employee service orientation, customer focus, convenient service encounter, and empathy jointly explains 64.5% of the total variations in the levels of customer satisfaction. All the coefficients of the variables were positive and statistically significant, which means that all these factors were relevant in explaining the variations in the levels of customer satisfaction in commercial banks in Kenya.

A unit increase in service architecture leads to 0.104 units increase in the level of customer satisfaction. A unit increase in employee service orientation results in 0.189 units increase in the level of customer satisfaction. Additionally, a unit increase in customer focus will lead to 0.082 units increase in the level of customer satisfaction. Also, a unit increase in convenient service encounter will result in 0.222 units increase in the level of customer satisfaction, while a unit increase in empathy will lead to 0.135 units increase in the level of customer satisfaction.

The decision to either reject or fail to reject the null hypothesis was based on the p-value of the model. The P-value of the model was $0.000 < 0.05$ and therefore, the null hypothesis that service quality had no effect on customer satisfaction of commercial banks in Kenya was rejected, and the alternative hypothesis that service quality had a positive and statistically significant effect on customer satisfaction of commercial banks in Kenya was accepted.

The service quality variables that were under study include service architecture, employee service orientation, customer focus, convenient service encounters, and empathy. All the variables jointly explain a significant portion of the total variations in customer satisfaction. The results are in tandem with the study by Cantele and Zardini, (2018) which found that delivering high-quality service is the key to a sustainable competitive advantage in the current competitive environment.

Similarly, Makanyeza and Chikazhe, (2017) established that service quality and all its dimensions have significant and positive associations with customer satisfaction and customer loyalty in the banking sector in Zimbabwe. The same findings also concur with the study of Wang and Shieh (2016) who found that in Taiwan, the overall service quality significantly contributes to overall user satisfaction. However, the results contradict the study by Subiyantoro (2021) who found that service quality had no significant effect on customer satisfaction of banks in Surabaya.

4.8 Corporate Branding and Customer Satisfaction

The third objective of this study was to assess the effect of corporate branding on customer satisfaction. The facets of corporate branding for the study include corporate activities, functional benefits, and corporate identity.

4.8.1 Descriptive Results for Corporate Branding

The study sought to determine the extent to which the respondents agreed or disagreed with corporate branding based on the provided statements. A 5-point Likert scale was used in the study. A mean of 1 represented Strongly Disagree, a mean of 2 represented Disagree, a mean of 3 represented Neutral, a mean of 4 represented Agree, and a mean of 5 represented Strongly Agree.

Descriptive statistics such as means and standard deviations were used for analysis. Additionally, the coefficient of variation ratings was assessed to determine the quality of the results. Ratings between 0 to 25% were considered very good, 26 to 50% were good, 51 to 75% were fair, and 76 to 100% were poor. The descriptive statistics of corporate branding are presented in Table 4.40.

Table 4.40: Extent of Agreement or Disagreement with Corporate Activities

Corporate Activities	Mean	Standard Deviation	CV %
My bank has a good ambience.	3.76	1.20	31.91
My bank has a great vision	3.82	1.21	31.68
My bank has an attractive image in the community	3.85	1.16	30.13
My bank is involved in community development activities	3.51	1.37	39.03
My bank is involved in community sports activities	3.70	1.22	32.97
My bank is involved in community education activities	3.55	1.32	37.18
My bank is involved in community environment conservation activities	3.69	1.20	32.52
I know what this bank stands for	3.53	1.33	37.68
People in my community think highly of my bank.	3.52	1.35	38.35
My bank is considered one of the best by reputation.	3.89	1.24	31.88
People in my community think that my bank is a respected bank.	3.87	1.24	32.04
Average			**34.12**

Key: CV= Coefficient of Variation

From the results presented in Table 4.40, the respondents had a positive perception of their banks. They agreed with a mean of 3.76 and a standard deviation of 1.20 that their banks had a good ambience. On the question of whether their banks had a great vision, the respondents also agreed with a mean of 3.82 and a standard deviation of 1.21. Additionally, on whether their banks had an attractive image in the community, the respondents agreed with a mean of 3.85 and a standard deviation of 1.16. The respondents agreed with a mean of 3.51 and a standard deviation of 1.37 that their banks were involved in community development activities.

On whether their banks were involved in community sports activities, the respondents agreed with a mean of 3.70 and a standard deviation of 1.22. Moreover, the respondents agreed with a mean of 3.55 and a standard deviation of 1.32 that their banks were involved in community education activities. On whether their banks were involved in community environmental conservation activities, the respondents as well agreed with a mean of 3.69 and a standard deviation of 1.20. The respondents in deed, did agree with a mean of 3.53 and a standard deviation of 1.33 that they knew what their bank stood for.

Additionally, the respondents agreed with a mean of 3.52 and a standard deviation of 1.35 that people in their community thought highly of their bank. With a mean of 3.89 and a standard deviation of 1.24, Moreover, the respondents agreed that their bank was considered one of the best by reputation.

Finally, with a mean of 3.87 and a standard deviation of 1.24, the respondents agreed that people in their community thought that their bank was a respected bank. The average coefficient of variation of corporate activities for the study was 34.12 ranging from 26-50% indicating that the variation was low and therefore good. The descriptive statistics for functional benefits encounter are presented in Table 4.41.

Table 4.41: Extent of Agreement or Disagreement with Functional Benefits

Functional Benefits	**Mean**	**Standard Deviation**	**CV%**
My bank's services meet my expectations.	3.87	1.27	32.82
My experience with this bank will be consistent every time I use its brands	3.88	1.23	31.70
Regarding customers' interests, my bank seems to be very caring.	3.61	1.35	37.40
I believe my bank does not take advantage of its customers.	3.53	1.32	37.39
My bank knows how to implement products/services very well	3.90	0.97	24.87
Compared to other banks, my bank is innovative in service delivery.	3.60	1.31	36.39
My decision to choose this bank is right all the time.	3.76	1.15	30.29
My bank always gives me what I want to get from its products/services.	3.52	1.35	38.35
My bank will meet my service delivery expectations every time in the future	3.52	1.33	37.78
My bank's services meet my expectations of quality	3.51	1.30	37.04
Average			**34.40**

Key: CV= Coefficient of Variation

Based on the analysis of the responses to the study, it was found that respondents agreed with a mean of 3.87 and a standard deviation of 1.27 that the bank's services met their expectations. With an average mean of 3.88 and a standard deviation of 1.23, the respondents agreed that their experience with their banks was consistent every time they used the banks' brands. Furthermore, the respondents also agreed with a mean of

3.61 and a standard deviation of 1.35 that their banks seemed to be very caring about customers' interests, in terms of whether they believed their banks took advantage of their customers, the respondents agreed with a mean of 3.53 and a standard deviation of 1.32 that their banks did not.

On whether their banks knew how to implement products and services very well, the respondents also agreed with a mean of 3.90 and a standard deviation of 0.97. In addition, with a mean of 3.60 and a standard deviation of 1.31, the respondents agreed that compared to other banks, their bank was innovative in service delivery.

The respondents agreed with a mean of 3.76 and a standard deviation of 1.15 that their decision to choose their bank was right all the time. On the other hand, the respondents agreed with a mean of 3.52 and a standard deviation of 1.35 that their bank always gave them what they wanted to get from its products and services. Furthermore, with a mean of 3.52 and a standard deviation of 1.33, the respondents agreed that their bank will meet their service delivery expectations every time in the future.

Finally, the respondents agreed with a mean of 3.51 and a standard deviation of 1.30 that their bank's services met their expectations of quality. The average coefficient of variation of functional benefits for the study was 34.40 ranging between 26% to 50% indicating that the variation was low and thus good. The descriptive statistics for corporate identity are presented in Table 4.42.

Table 4.42: Extent of Agreement or Disagreement with Corporate Identity

Corporate Identity	Mean	Standard Deviation	CV %
My bank is completely different from other banks	3.54	1.34	37.85
My bank has distinctive values.	3.91	1.04	26.60
I can easily recognize my bank among other commercial banks.	3.52	1.30	36.93
My bank stands out from its competitors	3.54	1.33	37.57
I like to try new services my bank introduces.	3.79	1.07	28.23
I will prefer this bank's services over and over again without hesitation.	3.78	1.15	30.42
I try to get my friends and family to buy this bank's services	3.59	1.38	38.44
I like to have a visible logo of my bank on the products I purchase.	3.54	1.34	37.85
I would let my bank know if a competitor was bad-mouthing it.	3.82	1.13	29.58
I would volunteer in events sponsored by my bank.	3.80	1.11	29.21
I can forgive my bank when it makes mistakes.	3.53	1.32	37.39
Average			**33.64**

Key: CV= Coefficient of Variation

From these findings presented in Table 4.42, it can be observed that the respondents agreed with a mean of 3.54 and a standard deviation of 1.34 that their banks were completely different from other banks. Additionally, with a mean of 3.91 and a standard deviation of 1.04, the respondents agreed that their banks had distinctive values. The respondents also agreed with a mean of 3.52 and a standard deviation of 1.30 that they could easily recognize their bank among other commercial banks. Moreover, the respondents agreed that their bank stood out from its competitors, with a mean of 3.54 and a standard deviation of 1.33.

In terms of their willingness to try new services introduced by their banks, the respondents agreed, with a mean of 3.79 and a standard deviation of 1.07, that they liked to try new services their banks introduced. Furthermore, the respondents agreed with a mean of 3.78 and a standard deviation of 1.15 that they would prefer their bank's services over and over again without hesitation. Additionally, the respondents agreed with a mean of 3.59 and a standard deviation of 1.38 that they tried to get their friends and family to buy their bank's services.

Respondents also agreed that they would appreciate having a visible logo of their bank on the product they purchase, with a mean of 3.54 and a standard deviation of 1.34. The respondents also agreed with a mean of 3.82 and a standard deviation of 1.13 that they would let their bank know if a competitor was badmouthing it. Moreover, respondents agreed with a mean of 3.80 and a standard deviation of 1.11 that they would volunteer in events sponsored by their banks.

Finally, the respondents agreed with a mean of 3.53 and a standard deviation of 1.32 that they could forgive their bank if it makes mistakes. The average coefficient of variation of corporate identity for the study was 33.64 ranging between 26% to 50% indicating that the variation was low and therefore good.

4.8.2 Factor Analysis for Corporate Branding

To ensure the validity of the research instruments, factor analysis was conducted. This involved employing the Kaiser-Meyer-Olkin measure of sampling adequacy and Barlett's Test of Sphericity to determine the reliability of the data to be used in equation modelling. The KMO sampling adequacy tests and Bartlett's Sphericity tests for corporate branding are presented in Table 4.43.

Table 4.43: Measures of Corporate Branding KMO Sampling Adequacy Tests and Bartlett's Sphericity Tests

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.697
Bartlett's Test of Sphericity	Approx. Chi-Square	1073.88
Bartlett's Test of Sphericity	df	496
Bartlett's Test of Sphericity	Sig.	0.000

According to the findings presented in Table 4.43, the KMO statistic was 0.697 which was found to be statistically significant ($0.000 < 0.05$). Furthermore, the Chi-square of Bartlett's Test of Sphericity was 1073.88 and was also found to be statistically significant ($0.000 < 0.05$). In addition, to identify the variables for corporate branding that meet the research criteria, a principal component analysis was conducted with a factor loading threshold of > 0.5. The results are presented in Table 4.44.

Table 4.44: Measures of Corporate Branding Component Matrix

Measurement Indicators of Corporate Branding	Factor Loadings
My bank has a good ambience.	0.613
My bank has a great vision	0.601
My bank has an attractive image in the community	0.536
My bank is involved in community development activities	0.505
My bank is involved in community sports activities	0.597
My bank is involved in community education activities	0.527
My bank is involved in community environment conservation activities	0.634
I know what this bank stands for	0.551
People in my community think highly of my bank.	0.637
My bank is considered one of the best by reputation.	0.635
People in my community think that my bank is a respected bank.	0.667
My bank’s services meet my expectations.	0.623
My experience with this bank will be consistent every time I use its brands	0.621
In regard to customers’ interests, my bank seems to be very caring.	0.562
I believe my bank does not take advantage of its customers.	0.601
My bank knows how to implement products/services very well	0.640
Compared to other banks, my bank is innovative in-service delivery.	0.652
My decision to choose this bank is right all the time.	0.715
My bank always gives me what I want to get from its products/services.	0.534
My bank will meet my service delivery expectations every time in the future	0.549
My bank’s services meet my expectation of quality	0.647
My bank is completely different from other banks	0.591
My bank has distinctive values.	0.510
I can easily recognize my bank among other commercial banks.	0.653
My bank stands out from its competitors	0.514
I like to try new services my bank introduces.	0.507
I will prefer this bank’s services over and over again without hesitation.	0.569
I try to get my friends and family to buy this bank’s services	0.565
I like to have a visible logo of my bank on the product I purchase.	0.655
I would let my bank to know if a competitor was badmouthing it.	0.555
I would volunteer in events sponsored by my bank.	0.597
I can forgive my bank when it makes mistakes.	0.501

From the results shown in Table 4.44 all the indicators had factor loadings greater than 0.5 and were therefore retained for further analysis.

4.8.3 Regression Analysis for Corporate Branding and Customer Satisfaction

This section presents the regression analysis of corporate branding and customer satisfaction. Customer satisfaction was measured using various indicators such as quality, value, timeliness, efficiency, ease of access, environment, inter-departmental teamwork, front-line service behaviours, and commitment to the customer. For a regression to be carried out, a composite indicator of customer satisfaction indicators was computed as shown in Table 3.3. on page 36

The averages of each corporate branding indicator namely, corporate activities, corporate identity, and functional benefits were used as independent variables. The regression results are presented in Table 4.45.

Table 4.45: Corporate Branding and Customer Satisfaction.

Outcome Variable		Estimate	S.E.	C.R.	P	Label
Customer Satisfaction	<---	Corporate Activities	.183	.029	6.233	***
Customer Satisfaction	<---	Corporate Identity	.339	.029	11.727	***
Customer Satisfaction	<---	Functional Benefits	.284	.029	9.787	***
Estimate						
Customer Satisfaction	.640					

Where: ***significance at 1%.

The structural equation model for corporate branding and customer satisfaction is shown in Figure 4.7.

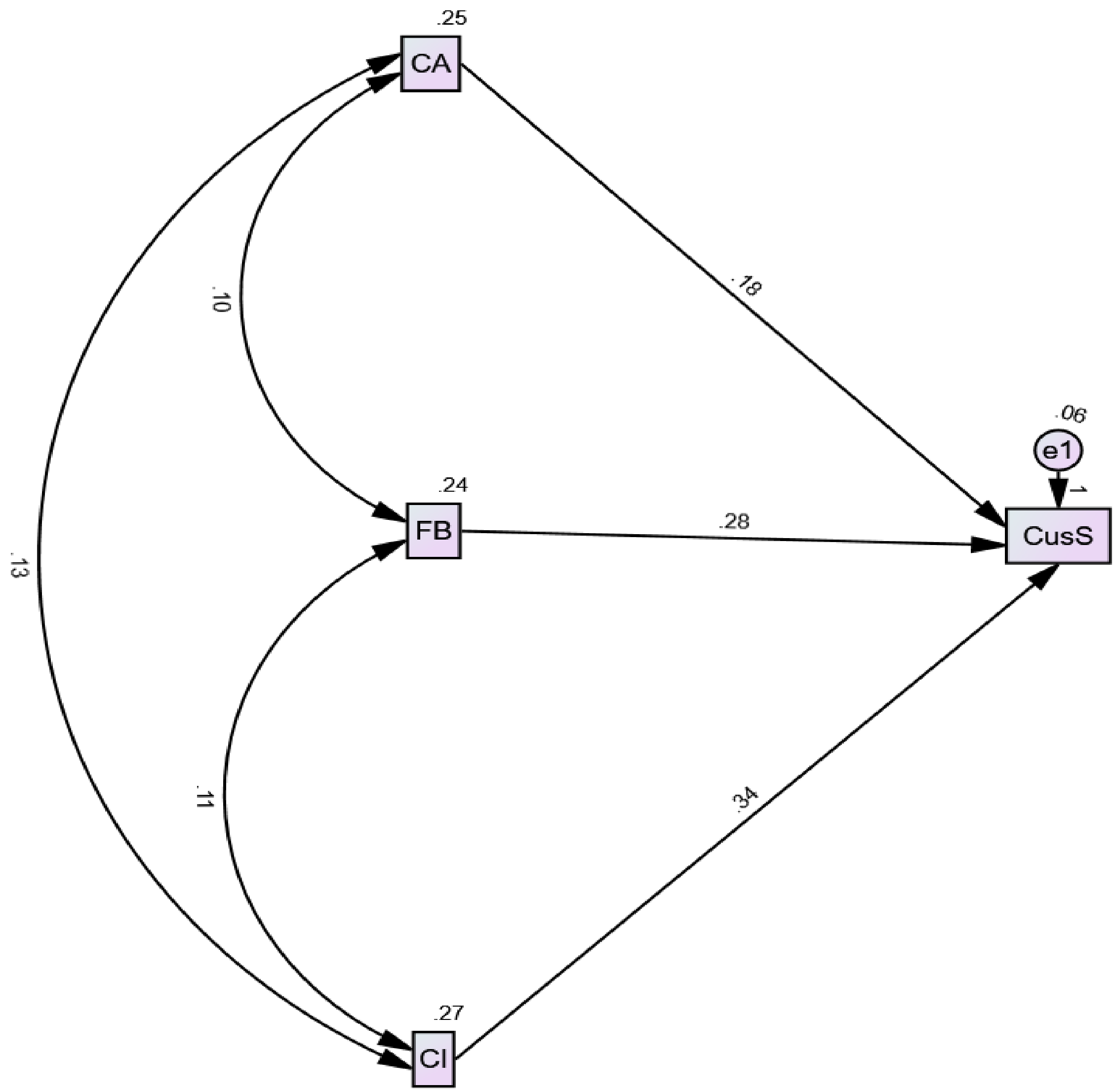

Figure 4.7: Structural Equation Model for Corporate Branding and Customer Satisfaction.

Where:
CA was corporate activities FB, was a functional benefit, CusS was customer satisfaction and CI was corporate identity.

The findings of the study showed that the R-squared value was 0.640. , indicating that a combination of the corporate branding factors that were corporate activities, corporate identity, and functional benefits all jointly contributed to 64.0% of the total variations in customer satisfaction. The results indicate that all the corporate branding variables had positive and significant coefficients.

Corporate activities had a positive and significant coefficient of 0.183 at a 0.05 level of significance. A unit increase in corporate activity would yield 0.183 units increase in the levels of customer satisfaction. The corporate identity had a positive and significant coefficient of 0.339 at a 0.05 level of significance. A unit increase in corporate identity would result in a 0.339 unit increase in the level of customer satisfaction. Finally, functional benefits had a positive and significant coefficient of 0.284 at a 0.05 level of significance. This implies that a unit improvement in the level of functional benefits would result in a 0.28 unit increase in the level of customer satisfaction.

The study found that corporate branding had a positive and statistically significant relationship with customer satisfaction among commercial banks in Kenya. The decision to either reject or fail to reject the null hypothesis was based on the p-value of the model. The p-value of the model was $0.000 < 0.05$ and therefore the null hypothesis that corporate branding had no effect on customer satisfaction of commercial banks in Kenya was rejected and the alternative hypothesis that corporate branding had a positive and statistically significant effect on customer satisfaction of commercial banks in Kenya was accepted. The corporate branding variables under study included corporate activities, functional benefits, and corporate identity. All these variables had positive and significant coefficients.

Through corporate branding, customers can envisage, recall, and speak about commercial banks. The results of the study confirmed the work of Sharma (2019) who indicated that there was a strong relationship between brand image and customer satisfaction among commercial banks in Nepal. Likewise, Wakazi and Ogada (2019) established that corporate branding had a positive correlation with customer satisfaction in commercial banks in Voi Town, Kenya. However, the findings contradict the work of Bamfo *et al*. (2018) who established that rebranding had no statistically significant effect on customer satisfaction in the Ghanaian banking industry.

4.9 The Mediating Effect of Service Quality on Relationship Marketing and Customer Satisfaction

The purpose of the study was to investigate whether service quality acts as a mediator between relationship marketing and customer satisfaction. The findings of this study are presented in the subsequent sections. The direct effect of relationship marketing on customer satisfaction in commercial banks is shown in Figure 4.8.

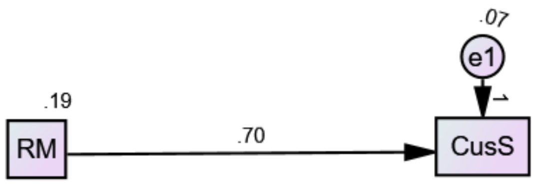

Figure 4.8: Path Model for RM Predicting CuS.

Where; RM was relationship marketing and,
CusS was customer satisfaction

According to the findings presented in Figure 4.8, relationship marketing alone explains 69.9% of the total variations in customer satisfaction. This means that when other variables affecting customer satisfaction of commercial banks in Kenya are not taken into account, relationship marketing alone is responsible for 69.9% of the total variations in customer satisfaction. Thus in step one, the first condition for testing the mediating effect was satisfied since RM had a positive and significant effect on customer satisfaction of commercial banks in Kenya.

In step two, a simple regression analysis was performed with RM predicting the service quality of the commercial banks. The path diagram is shown in Figure 4.9.

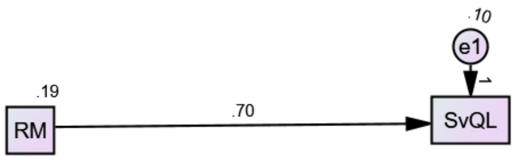

Fig 4.9: Path Model for RM Predicting SvQL

It was found that relationship marketing has a positive and significant effect in predicting the service quality of commercial banks in Kenya ($\beta = .703$, p-value = .000).

Additionally the second condition of testing for mediating effect, which requires the independent variable to be significant in predicting the mediator variable, in step two, was met.

For step three, a simple regression analysis was conducted with service quality predicting customer satisfaction in commercial banks. The path diagram is shown in Fig 4.10.

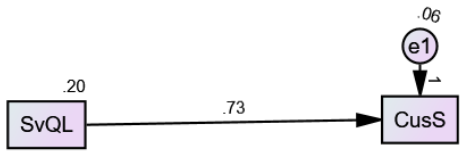

Fig 4.10: Path Model for SvQL Predicting CusS

Figure 4.10 shows that service quality has a significant and positive effect on customer satisfaction of commercial banks (β = .728, p-value = .000). Therefore, in step three, the third condition for testing mediating effect was satisfied since service quality had a positive and significant effect on customer satisfaction of commercial banks.

In the final step (step four), a multiple regression analysis was conducted with the aim of predicting customer satisfaction of commercial banks, using relationship marketing and service quality as predictors. The results are shown in Fig 4.11. The results are shown in Fig 4.11.

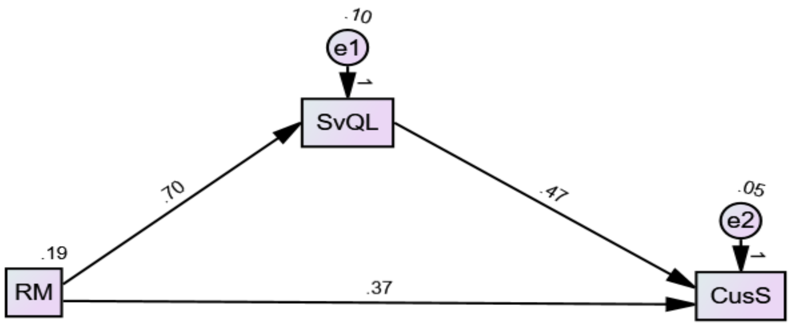

Fig 4.11: Path Model for RM Predicting CusS in the Presence of SvQL

Figure 4.11 illustrates the effect of RM on customer satisfaction while taking service quality as a mediator into account. Here, service quality plays the role of both mediator and independent variable, whereas relationship marketing is an independent variable and customer satisfaction is a dependent variable.

The analysis reveals that service quality as an independent variable explains 0.47 units of customer satisfaction, implying that service quality as an independent variable when combined with relationship marketing, accounts for 47% of the total variations in customer satisfaction levels. However, the use of service quality as a mediator has several effects.

The introduction of service quality as a mediator in the relationship between relationship marketing and customer satisfaction increases the overall effect of relationship marketing on customer satisfaction from 37% to 47%. The analysis indicates that relationship marketing significantly explains customer satisfaction in commercial banks in the presence of service quality as the mediator ($\beta = .366$, p-value = .000). This is an indication that service quality had a partial mediating effect on the relationship between relationship marketing and customer satisfaction.

Table 4.46 shows the SEM equation total effects, direct effects, indirect effects, and their significance of service quality as a mediator on the relationship between relationship marketing and customer satisfaction.

Table 4.46: Direct, Indirect and Total Effects of Service Quality on the Relationship Between Relationship Marketing and Customer Satisfaction

	Direct effect		**Indirect effect**		**Total effect**	
	RM	**SvQL**	**RM**	**SvQL**	**RM**	**SvQL**
SvQL	.703	.000	.000	.000	.703	.000
CusS	.366	.474	.333	.000	.699	.474
Sig.	0.009		0.008		0.020	

Based on the findings presented in Table 4.46, the total effect of relationship marketing on customer satisfaction was 0.47. This indicates that in the absence of the mediator (service quality), relationship marketing accounts for 47% of the total variations in the dependent variable (customer satisfaction). However, the direct effect of relationship marketing on customer satisfaction was 0.37. This implies that in the presence of the mediator (service quality), the total effect of relationship marketing was improved to 47%. Therefore, in the presence of the mediator, relationship marketing explains 47% of the total variations in customer satisfaction.

The difference between the total effect and the direct effect is the indirect effect (10%). In general, the mediation effect brought about by service quality was partial mediation because there was not only a significant relationship between service quality and customer satisfaction but also some direct relationship between the relationship marketing and customer satisfaction.

Table 4.47 shows the regression weights of the effect of relationship marketing on customer satisfaction in banks in the presence of service quality.

Table 4.47: Regression Weights: (Group Number 1 - Default Model)

			Estimate	**S.E.**	**C.R.**	**P**	**Label**
Service Quality	<---	RM	.703	.036	19.417	***	
Customer satisfaction	<---	SQ	.474	.035	13.433	***	
Customer satisfaction	<---	RM	.366	.035	10.312	***	

Where: ***significance at 1%.

From the findings presented in Table 4.47, it can be concluded that the direct effect of relationship marketing on service quality was positive (0.703) and statistically significant (0.000 < 0.05). Additionally, the direct effect of service quality on customer satisfaction was also positive (0.474) and statistically significant (0.000 < 0.05).

Finally, the direct effect of marketing on customer satisfaction was positive (0.366) and statistically significant (0.000 < 0.05). Table 4.48 shows the total effect of relationship marketing, service quality, and customer satisfaction in the two tailed significance.

Table 4.48: Total Effects – Two-Tailed Significance (BC) (Group Number 1 - Default Model)

	Relationship Marketing	Service Quality
Service Quality	.010	...
Customer Satisfaction	.012	.012

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

Table 4.48 reveals that the standardized total effect of relationship marketing on customer satisfaction in the presence of service quality as a mediator was significant. This was evidenced by the P value 0.012 < 0.05. Therefore, relationship marketing significantly explains customer satisfaction in the presence of service quality as a mediator. Additionally, Table 4.49 shows the standardized total effects of relationship marketing, service quality, and customer satisfaction in the two tailed significance.

Table 4.49: Standardized Total Effects - Two Tailed Significance (BC) (Group number 1 - Default model)

	Relationship Marketing	Service Quality
Service Quality	.012	...
Customer Satisfaction	.020	.011

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

The The findings in Table 4.49, indicated that the standardized total effect between relationship marketing and customer satisfaction was significant. This was evidenced by the P value 0.020 < 0.05. Therefore, relationship marketing was a key variable in explaining customer satisfaction. Table 4.50 shows the standardized direct effects of relationship marketing, service quality, and customer satisfaction in the two tailed significance.

Table 4.50: Standardized Direct Effects – Two-Tailed Significance (BC) (Group Number 1 - Default model)

	Relationship Marketing	Service Quality
Service Quality	.012	...
Customer Satisfaction	.009	.011

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

According to the findings in 4.50 indicate that the standardized direct effect between relationship marketing and customer satisfaction was significant. Therefore, relationship marketing is an important variable that should be considered when determining the variations in customer satisfaction. Table 4.51 shows the standardized indirect effect of relationship marketing and service quality on customer satisfaction in the two tailed significance.

Table 4.51: Standardized Indirect Effects – Two-Tailed Significance (BC) (Group Number 1 - Default model)

	Relationship Marketing	**Service Quality**
Service Quality	...	...
Customer Satisfaction	.008	...

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

The The results from Table 4.51, indicate that the standardized indirect effect between relationship marketing and customer satisfaction was significant. This means that the presence of the mediating variable service quality was also significant. The results show that service quality had a partial mediation effect on the relationship between relationship marketing and customer satisfaction. This means that the introduction of service quality as a mediator improved the total effect of relationship marketing on customer satisfaction. This effect according to the analysis findings of the study was statistically significant.

The analysis also shows that the effect of relationship marketing on customer satisfaction is positive and statistically significant. In Kenya, most commercial banks are concerned about proper service delivery to their customers. They are also consistent in providing quality services and showing respect to customers. The banks fulfill their obligations to customers and deliver solutions to their customers' service needs promptly. In addition, they foster interaction with customers during and after service delivery, provide reliable responses during and after service delivery, and their services are easily accessible and easy-to-use technology. They also provide timely, trustworthy, accurate, and prompt information to customers with their employees always willing to help customers during service delivery.

However, in as much as all these factors were important in explaining customer satisfaction, there were other extra factors that enhanced customer satisfaction. When a service is offered to a customer, the customer is satisfied. When quality service is offered to a customer, the customer gets more satisfied. The customer is always likely to prefer a quality service and not just a service. The service quality factors introduced in mediation included modern-looking service delivery equipment, appealing physical facilities, neat employees, sufficient ATMs, facilities adapted for people living with disabilities, dependable employees, service delivery records and transactions that were error-free, assurance of safety while banking, convenient business hours and competent employees among others.

The presence of these service quality factors renders the relationship marketing factors have a smaller effect. For example, customers will prefer to be served by a neat and competent employee in an appealing banking hall where security is assured rather than to be served by an employee in a hall similar to other social halls. Therefore, in light of this, service quality acts as a mediator. Its mediating effect as illustrated in this study is positive and significant. In the presence of the mediator (Service quality), the total effect of relationship marketing is improved.

The findings of this study are consistent with those of Satti et al. (2021) who established that service quality in restaurants had a significant partial mediating effect on the relationship between sensory marketing and customer satisfaction in Pakistan. Another study by Osarenkhoe et al. (2017) indicated that service quality is a significant mediator in the relationship between customer complaint behaviour and customer loyalty of Ugandan mobile phone subscribers.

Finally, a study by Mwirigi (2019) on commercial banks' account holders in Nairobi City County, Kenya, established that service quality had a statistically significant mediating effect on the relationship between customer relationship management and satisfaction of commercial bank account holders. However, the findings of this study contradict the work of Nyan, *et al*. (2020) who found that service quality does not mediate the relationship between relationship marketing and customer satisfaction.

4.10 The Mediating Effect of Corporate Branding on Relationship Marketing and Customer Satisfaction

The study sought to determine the mediating effect of corporate branding on the relationship between relationship marketing and customer satisfaction. The direct effect of relationship marketing on customer satisfaction in banks is shown in Figure 4.12.

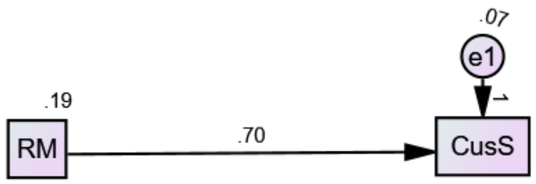

Figure 4.12: Relationship Marketing and Customer Satisfaction.

Where;
RM was Relationship Marketing and CusS was Customer Satisfaction

From the results presented in Figure 4.12, relationship marketing explained 70.0% of the total variations in customer satisfaction. This meant that in the absence of other variables influencing customer satisfaction of commercial banks in Kenya, relationship marketing was responsible for 70.0% of the total variations in customer satisfaction. The results of the introduction of corporate branding as the mediator are presented in Figure 4.13.

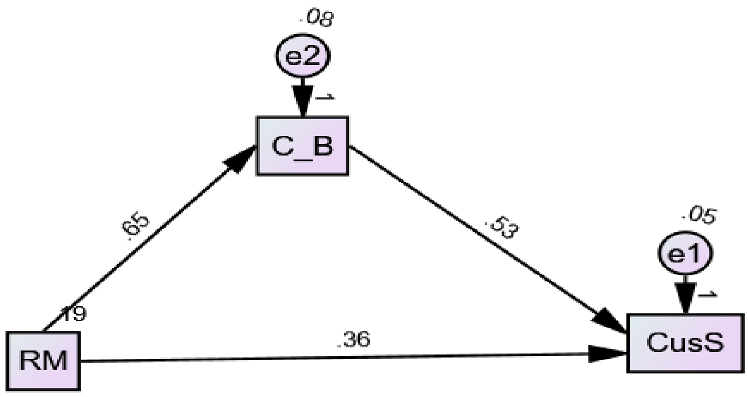

Figure 4.13: Mediation Effect of Corporate Branding on Relationship Marketing and Customer Satisfaction.
Where; RM is Relationship Marketing, CusS is Customer Satisfaction and CB is Corporate Branding

In Figure 4.13, the mediator is introduced. Corporate branding acts as a mediator as well as an independent variable. Relationship marketing is an independent variable while customer satisfaction is a dependent variable. The analysis of corporate branding as an independent variable shows that its effect on customer satisfaction is 0.53. This means that corporate branding as an independent variable when combined with relationship marketing explains 0.53 units of the total variations in the levels of customer satisfaction. However, the use of corporate branding as a mediator has several effects.

The introduction of corporate branding in the relationship between relationship marketing and customer satisfaction increases the overall effect of relationship marketing on customer satisfaction from 0.36 units to 0.53 units. Table 4.52 shows the total effects, direct effects, indirect effects, and the significance of corporate branding as a mediator on the relationship between relationship marketing and customer satisfaction.

Table 4.52: Effects of Relationship Marketing on Customer Satisfaction.

	Standardized Estimation	**P-Value**	**Inference**
Total Effect	0.53	0.020	Significant
Direct Effect	0.36	0.009	Significant
Indirect Effect	0.34	0.008	Significant

From the results presented in Table 4.52, the total effect of relationship marketing on customer satisfaction is 0.53. This implies that in the absence of service quality as a mediator, relationship marketing alone explains 0.53 units of the total variations in the dependent variable (customer satisfaction). The direct effect of relationship marketing on customer satisfaction is 0.36.

This means that in the presence of the mediator (service quality), the total effect of relationship marketing improved to 0.53 units. Therefore, in the presence of the mediator, relationship marketing only explains 0.53 units of the total variations in customer satisfaction. The difference between the total effect and the direct effect is the indirect effect (0.17 units). In general, the mediation effect brought about by corporate branding is, therefore, partial mediation.

Table 4.53 shows the regression weights of the effect of relationship marketing on customer satisfaction in banks in the presence of corporate branding.

Table 4.53: Regression Weights

			Estimate	S.E.	C.R.	P
Corporate Branding	<---	RM	.648	.032	20.155	***
Customer Satisfaction	<---	C_B	.530	.040	13.292	***
Customer Satisfaction	<---	RM	.355	.036	9.809	***

Where: ***significance at 1%.

From the findings presented in Table 4.53, it can be implied that the direct effect between relationship marketing and corporate branding is positive (0.0.648) and statistically significant (0.000 < 0.05).

Similarly, the direct effect between corporate branding and customer satisfaction is also positive (0.530) and statistically significant (0.000 < 0.05). Finally, the direct effect of relationship marketing on customer satisfaction is positive (0.355) and statistically significant (0.000 < 0.05).

Table 4.54 shows the total effect of relationship marketing, corporate branding, and customer satisfaction in the two tailed significance.

Table 4.54: Standardized Total Effects - Two Tailed Significance

	Relationship Marketing	Corporate Branding
Corporate Branding	.006	...
Customer Satisfaction	.007	.003

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

According to the findings presented in Table 4.54, the standardized total effect between relationship marketing and customer satisfaction is significant. This is evidenced by the P value of 0.007 < 0.05. Therefore, relationship marketing is a key variable in explaining the variations in customer satisfaction.

Table 4.55 shows the standardized direct effect between relationship marketing and customer satisfaction is significant.

Table 4.55: Standardized Direct Effects – Two-Tailed Significance

	Relationship Marketing	Corporate Branding
Corporate Branding	.006	...
Customer Satisfaction	.006	.003

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

According to the results presented in Table 4.55, the standardized direct effect between relationship marketing and customer satisfaction is significant. This is supported by the P value of 0.006 < 0.05. Therefore, the presence of the mediating variable which is corporate branding is significant.. Table 4.56 indicates that the standardized indirect effect between relationship marketing and customer satisfaction is significant.

Table 4.56: Standardized Indirect Effects –Two-Tailed Significance

	Relationship Marketing	Corporate Branding
Corporate Branding	...	...
Customer Satisfaction	.007	...

Key: ***significance at 1%, ** significance at 5% and *significance at 1%

The results presented in Table 4.56 demonstrate that the standardized indirect effect between relationship marketing and customer satisfaction is significant. This is evidenced by the P value of 0.007 < 0.05. Therefore, this indicates that the presence of the mediating variable which is corporate branding is significant. The findings suggest that corporate branding has a partial mediation effect on the relationship between relationship marketing and customer satisfaction. The introduction of corporate branding as a mediator increases the total effect of relationship marketing on customer satisfaction. This effect according to the analysis findings is statistically significant.

The analysis also shows that the effect of relationship marketing on customer satisfaction is positive and statistically significant. In Kenya, most commercial banks are concerned about proper service delivery to their customers, they are also consistent in providing quality services and showing respect to customers. Still, these banks fulfill their obligations to customers and deliver solutions to their customers' service needs promptly.

In addition, they foster interaction with customers during and after service delivery, provide reliable responses during and after service delivery, and its services easily accessible with easy-to-use technology. They also provide timely trustworthy, accurate, and prompt information to customers. Their employees were always willing to help customers during service delivery and the best interest at the employees' heart was the customer.

However, in as much as all these factors were important in explaining customer satisfaction, there were other extra factors that enhanced customer satisfaction. When service is offered to a customer, the customer is satisfied. When quality service is offered to a customer, the customer gets more satisfied.

The corporate branding factors introduced in mediation include good ambience, great vision, and an attractive image in the community. Furthermore, the banks get involved in community development activities, sports activities, education activities, and environment conservation activities. In addition, the banks' consistency, interest in customers, innovation in service delivery, distinctive values, and their dynamic nature. The presence of these factors of corporate branding enhanced the overall effect of relationship marketing alone on customer satisfaction. Customers tended to be more satisfied with banks that participated in community activities than those that only provided services without any other social responsibility.

These results confirm the findings of the study by Liat *et al*. (2017) on the Malaysian hotel industry which found that corporate image had a partial mediation effect on the relationship between customer satisfaction and customer loyalty. In addition, the findings of this study confirm the work by Kim *et al*. (2015) who established that consumer perception of corporate social responsibility (CSR) is an antecedent to corporate brand trust, which fully mediates the relationship between consumer perception of CSR and corporate reputation. Nonetheless, this study's finding contradicts the study by Khawaja, Ali, and Mostapha (2021) which found that corporate branding has no mediating effect on the relationship between relationship marketing and customer satisfaction.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

A summary of the main findings of the study and conclusions are presented in this chapter according to the study objectives and hypotheses. Furthermore, the chapter presents the study's implications for theory, practice, and policy. Finally, the chapter concludes by addressing the limitations of the study and providing recommendations for future research.

5.2 Summary of the Findings

The study sought to establish the effect of relationship marketing, corporate branding, service quality, and customer satisfaction of commercial banks in Kenya. The study further conducted the mediation effect of both service quality and corporate branding on customer satisfaction of commercial banks in Kenya. This study employed the explanatory research design and a structured questionnaire was employed to collect data The was then analyzed using factor analysis, correlation analysis, regression analysis, content analysis, and structural equation modelling.

5.2.1 Relationship Marketing and Customer Satisfaction of Commercial Banks in Kenya.

One of the objectives of the study was to establish the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. From the results, all the variables of relationship marketing under study revealed a positive and statistically significant relationship with customer satisfaction. Notably customer trust revealed a positive (.165) and significant relationship (P value of 0.000) with customer satisfaction. Similarly, bonding with customers displayed a positive (.219) and significant relationship (P value of 0.000) with customer satisfaction.

Communication on the other hand also revealed a positive (.074) and significant relationship (P value of 0.000) with customer satisfaction. Furthermore empathy to customers did show a positive (.150) and significant relationship (P value of 0.000) with customer satisfaction. In addition, reciprocity displayed a positive (.054) and significant relationship (P value of 0.001) with customer satisfaction. Finally, shared value revealed a positive (.076) and significant relationship (P value of 0.000) with customer satisfaction. Bonding with customers had the highest effect on customer satisfaction while reciprocity had the lowest effect. Generally, relationship marketing revealed a positive (β = .70) and statistically significant (P value $0.000 < 0.05$) relationship between relationship marketing and customer satisfaction. As a result of the findings, the null hypothesis that relationship marketing has no effect on customer satisfaction of commercial banks in Kenya was rejected and the alternative hypothesis that relationship marketing has a positive and statistically significant relationship with customer satisfaction was adopted.

5.2.2 Service Quality and Customer Satisfaction of Commercial Banks in Kenya.

The results from the analysis of service quality on customer satisfaction are summarized in this section. All the variables of service quality had a positive and statistically significant relationship with customer satisfaction of commercial banks in Kenya. Notably service architecture had a positive (.104) and statistically significant (P value of 0.000) relationship with customer satisfaction. Furthermore, employee service orientation displayed a positive (.189) and statistically significant (P value of 0.000) relationship with customer satisfaction. Customer Focus on the other hand revealed a positive (.082) and statistically significant (P value of 0.000) relationship with customer satisfaction. Additionally, convenient service encounter also did show a positive (.222) and statistically significant (P value of 0.000) relationship with customer satisfaction.

Finally, empathy revealed a positive (.135) and statistically significant (P value of 0.000) relationship with customer satisfaction. Generally, service quality revealed a positive and significant relationship with customer satisfaction. As a result of the findings, the null hypothesis that service quality has no effect on customer satisfaction of commercial banks in Kenya was rejected and the alternative hypothesis that service quality has a positive and statistically significant relationship with customer satisfaction was adopted.

5.2.3 Corporate Branding and Customer Satisfaction of Commercial Banks in Kenya.

The findings from the analysis of corporate branding on customer satisfaction are abridged in this section. All the variables of corporate branding had a positive and statistically significant relationship with customer satisfaction of commercial banks in Kenya. Remarkably Corporate activities had a positive (.183) and statistically significant (P value of 0.000) relationship with customer satisfaction. Furthermore, corporate identity displayed a positive (.339) and statistically significant (P value of 0.000) relationship with customer satisfaction.

Finally, functional benefits on the other hand revealed a positive (.284) and statistically significant (P value of 0.000) relationship with customer satisfaction. Generally, corporate branding displayed a positive and statistically significant relationship with customer satisfaction in Kenya's commercial banks. As a result of the findings, the null hypothesis that corporate branding has no effect on customer satisfaction of commercial banks in Kenya was rejected and the alternative hypothesis that corporate branding has a positive and statistically significant relationship with customer satisfaction was adopted.

5.2.4 The Mediation Effect of Service Quality on Relationship Marketing and Customer Satisfaction.

The results of the mediation effect of service quality on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya are presented in this section. Conspicuously the total effect of relationship marketing on customer satisfaction based on the results presented was positive and statistically significant (.70, $0.000 < 0.05$). The effect of service quality on customer satisfaction on the other hand was positive (.47) and statistically significant (P value of $0.000<0.05$).

The introduction of service quality as a mediator in the relationship between relationship marketing and customer satisfaction enhances the overall effect of relationship marketing on customer satisfaction from 0.37 units to 0.47 units. This mediation effect of service quality was statistically significant (P value of $0.000<0.05$).

5.2.5 The Mediation Effect of Corporate Branding on Relationship Marketing and Customer Satisfaction.

The results of the mediation effect of corporate branding on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya are presented in this section. Remarkably the total effect of relationship marketing on customer satisfaction based on the results presented was positive and statistically significant (.70, 0.000<0.05).

The effect of corporate branding on customer satisfaction on the other hand was positive (.53) and statistically significant (P value of 0.000<0.05). The introduction of corporate branding as a mediator in the relationship between relationship marketing and customer satisfaction increases the overall effect of relationship marketing on customer satisfaction from 0.36 units to 0.53 units. This mediation effect of corporate branding was statistically significant (P value of 0.000<0.05).

5.3 Conclusion

The conclusions of the study are drawn from the key findings. The first objective of the study was to ascertain the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. From the results, relationship marketing had a positive and significant relationship with customer satisfaction. Relationship marketing was an important factor that was used to explain variations in the level of customer satisfaction of the commercial banks in Kenya. Relationship marketing entails practices that are meant to bring the customer close through enticing information. This information shared should always be accurate and trustworthy. Offering help to clients was also a strategy that enhanced customer satisfaction. Finally, actualizing the policies and the goals of the banks in the service delivery process.

The second objective of the study was to determine the relationship between service quality and customer satisfaction of commercial banks in Kenya. From the analysis of the results of the study, the findings revealed that service quality had a positive and significant relationship with customer satisfaction. Service quality was a critical factor that was used to explain the variations in the levels of customer satisfaction. Service quality involves the use of modern equipment in banking. It also entailed the use of modern banking materials and banking halls that were appealing to customers. Banks were able to deliver their services efficiently and effectively. From the results, most of the customer needs were attended to effectively by the various commercial banks. The banks' employees were deemed to be cautious with the customer data and the customers were always ensured of their safety when banking.

The third objective of the study was to establish the relationship between corporate branding and customer satisfaction of commercial banks in Kenya. The analysis of the results revealed that corporate branding had a positive and significant relationship with customer satisfaction. From the findings, the commercial banks in Kenya had a good ambience, great vision, and attractive image and were involved in activities such as community development, sports, education, and environment conservation and with a good reputation has the level of customer satisfaction enhanced. Corporate branding is geared toward innovative in-service delivery that meets the expectations of the customers.

The fourth objective of the study was to assess the mediation effect of service quality on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. The results of the study revealed that service quality provided partial mediation on the relationship between relationship marketing and customer satisfaction. The presence of service quality as a mediator enhanced the total effects of relationship marketing on customer satisfaction.

The commercial banks in Kenya were providing proper services to their customers in a timely and efficient manner. The banks' employees were fulfilling their duties and responsibilities effectively. The responses of the employees towards the needs of the customers were good. However, customers were satisfied when the ingredient of quality was added to their service. Under service quality, modern-looking service delivery equipment, appealing physical facilities, neat employees, sufficient ATMs, facilities were adapted for people living with disabilities, dependable employees, service delivery records and transactions that are error-free, assurance of safety while banking, convenient business hours and competent employees among others were introduced. This enhanced the level of customer satisfaction.

The fifth objective of this study was to evaluate the mediation effect of corporate branding on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. The analysis of the results showed that corporate branding had a partial mediation effect on the relationship between relationship marketing and customer satisfaction. The presence of corporate branding improved the total effects of relationship marketing on customer satisfaction. The commercial banks in Kenya were providing proper services to their customers in a timely and efficient manner.

The banks' employees were fulfilling their duties and responsibilities effectively. The responses of the employees towards the needs of the customers were good. However, the corporate branding factors introduced in the mediation included a good ambience, a great vision, and an attractive image in the community. Furthermore, the banks got involved in community development, sports, education, and environment conservation activities. With proper corporate positioning, the banks through innovative service delivery and corporate values contribute to the customers' level of satisfaction. The presence of corporate branding improved the overall effect of relationship marketing on customer satisfaction. Customers tended to be more satisfied with banks that participated in community activities than those that only provided services without any other social responsibility.

5.4 Implications of the Findings

Based on the findings of this study, a significant number of implications covering, theory, practice, and policy were suggested. These implications are presented in this section.

5.4.1 Implications on Practice

The first objective of the study was to determine the relationship between relationship marketing and customer satisfaction of the commercial banks in Kenya. The findings revealed that relationship marketing had a positive and significant relationship with customer satisfaction. This study recommends that commercial banks in Kenya adopt public relations practices to enhance the level of its customer satisfaction. The banks should participate in community activities. For instance, with the emergence of a competence-based curriculum in Kenya, banks should consider making a garden just for pupils and students, so that they can learn about the process of gardening which is a great educational opportunity, this is besides enhancing education sponsorship in Kenya, This is a great way to bond with their customers Banks should also enhance community newsletter organizing which is a fun way to get the word out and get customers involved in activities in bank's neighborhood and the community at large. Commercial banks should as well adopt banks' collaborative holidays sustainability series, these holidays will help customers make the most wonderful time of the year for the planet like dealing with global warming, recycling, and helping the destitute and vulnerable persons which will make the world a better place for their customers.

Finally, commercial banks should adopt the bank's anti-cyber flashing campaign in order to protect their customers from cyber bully, therefore, making them satisfied. On communication, Banks should enhance an asynchronous messaging technique where customers and banks on both sides of the conversation have the autonomy to start, pause, and resume conversational messaging on their own rapports, eradicating the need to wait for a direct live connection as well as enhancing messaging service that alerts members whenever they do transactions.

They should also heighten the biometrics mechanism which measures statistical analysis of customer's exceptional physical and behavioural characteristics. This will improve customer identification and access control. The biometric mechanism will ensure that the account owner will always be the one transacting consequently reducing fraudsters and enhancing safety. In addition, the banks should augment and hearten mobile banking so that the customers' tasks can be completed as fast as possible.

The second objective of the study was to ascertain the relationship between service quality and customer satisfaction of commercial banks in Kenya. The results of the study implied that service quality and customer satisfaction were positively and significantly related. This study recommends that the banks make their banking facilities appealing. This can be achieved through improving both the inside and outside image of the banks.

The outside image can be through portrayal and the inside image can be through the use of ornamentation that indicate the bank's services, mission and vision. The banks should also use modern computers that are fast and efficient. This enables the banks' employees to dispense with the customer transactions and issues efficiently, effectively and in a timely manner. The customer transactions should be maneuvered with utmost care through the use of accountable employees. At the end of every transaction, the bank employees should gramercy the customers for banking with them.

The third objective of the study was to evaluate the relationship between corporate branding and customer satisfaction of the commercial banks of Kenya customers. The findings of this study indicated that corporate branding had a positive and significant relationship with customer satisfaction of the commercial banks in Kenya.

This study recommends that the banks should build their brand images through sponsorship of education and provision of internship opportunities, posting consistent performance results, being transparent in all their customer dealings, hiring competent employees who are always at the service of the customer, and finally, holding regular exhibitions to showcase their products and service to their customers and the public.

5.4.2 Implication on Theory

The general objective of this study was to determine the relationship between relationship marketing, corporate branding, service quality, and customer satisfaction of commercial banks in Kenya. The study found that relationship marketing, corporate branding, and service quality had a positive and significant relationship with the customer satisfaction of commercial banks in Kenya.

These findings are in tandem with the findings of commitment-trust theory, which postulated that the customer's relationship, commitment, and trust are positioned as the key mediating variable model of relationship marketing. In as much as the direct effects of relationship marketing, corporate branding, and service quality on customer satisfaction are positive, the partial mediating effects of corporate branding and service quality on customer satisfaction are also positive and significant. These results therefore confirm the findings of the theory even though the theory did not specifically dwell on the mediating effects of corporate branding and service quality.

Furthermore, the results of this study are in tandem with the findings of assimilation theory. According to the theory, the consumers try to avoid dissonance by adjusting their perceptions of a certain product, in order to bring it closer to their expectations. The theory presumes that the consumers are motivated enough to adjust both their expectations and their product performance perceptions.

The heart of the satisfaction process is the comparison of what was expected with the product or service's performance. The customers of commercial banks in Kenya know the kind of services they expect from their banks ranging from the kind of banking facilities that best suit them, the kind of treatment they do expect from the bank employees to the kind of services they expect from their banks. It is these expectations that shape the level of satisfaction of customers of the commercial bank in Kenya. Therefore, the results of this study are in tandem with the findings of the theory in question.

In addition to this, the results of this study concur with the findings of Heider's balance theory. Heider's balance theory is based on the balance that must exist between interpersonal relationships or for something specific between two people or more so that harmony exists between thoughts, emotions, and social relationships so that the ideas shared by both subjects coexist without any tension and complication.

The search for coherence between attitudes and relations with others makes the balance neutral. However, when the human being is in disagreement and perceives the imbalance, he or she tends to seek modifications to reach an agreement and to have cognitive harmony with the situation. Banking involves the relationship between the bank employees, the banking equipment and technology, and the customers. When these groups relate to each other well and have positive perceptions of one another, then satisfaction is said to be achieved. The converse is also true. The customers of commercial banks in Kenya should develop positive relationships and perceptions with the banks' employees. This will succour in achieving maximum customer satisfaction.

Finally, the results of this study concur with the findings of expectation disconfirmation theory. The expectation disconfirmation theory is based on post-purchase behaviour or post-adoption behaviour as strongminded by customers' expectations, the performance perceived by customers, and the beliefs disconfirmation. It is clear that customer satisfaction is treated as a function of expectations and expectancy disconfirmations. The customers of commercial banks in Kenya recognize the nature of services they expect from their banks extending from the type of banking facilities that best suit them, to the treatment they expect from the bank's staff.

The theory also defines satisfaction from two epochs. The epoch before the actual purchase where the customer perspicacity his service performance expectations. and the period after one has actually purchased a service and hence has personally experienced the related service performance It is these expectations that profile the level of satisfaction of customers of the commercial bank in Kenya.

On the other hand, disconfirmation of expectations is the difference between the desired and actual service experience and can either be positive or negative If the experience translates to better performance than what was expected then that's a positive disconfirmation of expectation, and the customer would be delighted but when customers judge the experience to be worse than their expectations then a negative disconfirmation occurs and the customer would be dissatisfied.

Positive disconfirmation is associated with a consumer's satisfaction because his expectations have been met whereas negative disconfirmation means he has not been satisfied, that is, the outcome of the service and consumers' expectations were not met Banking involves the association between the bank employees, the banking equipment and technology and the customers. When these collections relate to each other well and have a positive discernment over one another, then satisfaction is said to be achieved. The contrary is also true. Consequently, the results of this study are in tandem with the findings of the theory in question.

5.4.3 Policy Implications

Banks' policies are made largely by the central bank of Kenya while banks' internal policies are made by the banks' board of management. This study recommends several policies that should be adopted by commercial banks in Kenya to enhance the level of customer satisfaction. The banks should make it a practice to reward the best employees of the year from every department who demonstrate outstanding performance in terms of customer service.

Secondly, the banks should encourage competition amongst themselves in terms of customer service delivery. The best bank should be rewarded. With this, customer service delivery will be enhanced and an overall high customer satisfaction level will be achieved. The bank's board of management should approve and make it a practice for the banks to get involved in community activities. These activities may include the sponsorship of a number of students to pursue different levels of education. Finally, the board should also make it a practice for regular updates of banking equipment and banking facilities to meet the demands of the current generation.

5.5 Suggestions for Future Research

The general objective of this study was to determine the relationship between relationship marketing, corporate branding, service quality, and customer satisfaction of commercial banks in Kenya. This study did not take into account other aspects such as customer cyber security, customer relationship management, public relations, and other relationship marketing influences that touch customer satisfaction. Future studies should look at other precursors of relationship marketing, corporate branding, and service quality to further validate the present model.

The study found that relationship marketing, corporate branding, and service quality had a positive and significant relationship with the customer satisfaction of commercial banks in Kenya. This study further proposes a further study on the mediating effect of employee commitment on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya.

Further research should also be carried out on the mediating effects of employee public relations on the relationship between relationship marketing and customer satisfaction of commercial banks in Kenya. Although this study achieved its purpose, there is a necessity for future empirical studies to replicate this research in other financial industries, the communication industry, as well as the manufacturing industries in the under-developed, developing, and developed countries.

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APPENDICES

Appendix I: Questionnaire

This questionnaire seeks information on relationship marketing, corporate branding, service quality and customer satisfaction of commercial banks in Kenya. The study hopes to obtain the required data through filling out the questionnaire by ticking in the answer box that goes with your choice. For confidentiality, purposes do not indicate your name or that of the organization. Thanking you for your cooperation in advance.

Section A: Demographic profile of the respondent

Please tick where appropriate

1 Gender

Male [ ] Female [ ]

2 Age of respondent

18-30 years [ ], 31-40 years [ ], 41-50 years [ ], 51-60 years [ ], Above 60 years [ ]

3 Level of Education

Primary school [ ], High school [ ], College [ ], University [ ], Post graduate [ ]

Others (please specify) [ ] ……………………………………

4 Marital status

Married [ ], Single [ ], Widowed [ ], Divorced [ ],

5 **Source of income**

Formal Employment [ ], Unemployed [ ], Self-employment [ ], Others (please specify) …………………………

6 Level of income

Less than 10,000 [ ], 10,001-50,000 [ ], 50,001-100,000 [ ], More than 100,000 [ ]

7. Please state your main bank that you transact with

………………………..

Section B: Relationship Marketing

To what extent do you agree or disagree with the following statements related to relationship marketing in your bank? (Scale:1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree)

No	Dimension	Statement	1	2	3	4	5
7a	Customers Trust	My bank is very concerned about proper service delivery					
		My bank employees' words and promises are reliable					
		My bank is consistent in providing quality services					
		Employees of my bank shows respect to customers					
		Employees of my bank fulfill obligations to customers in time					
		I have confidence in my bank's service delivery					
7b	Bonding with Customers	My bank delivers solutions to my service needs promptly					
		My bank fosters interaction with customers during and after service delivery					
		My bank's responses are reliable during and after service delivery					
		My banks services are easily accessible always anywhere.					
		My bank ensures that the technology it offers can be easily used by customers					
		My bank takes responsibility for any response given by employees during interaction with customers					

		My bank employees offer personalized services to customers						
7c	Communication with Customers	My bank provides timely and trustworthy information to customers						
		This bank provides information if there are new service delivery ways						
		Information provided to customers by my bank is accurate						
7d	Empathy to Customers	My bank's employees service delivery is prompt						
		My bank's employees are always willing to help me during service delivery						
		My bank's employees are never too busy to respond to service delivery requests						
		My bank employees' behavior creates confidence in me during service delivery						
		My bank has my best interest at heart during service delivery						
		My bank's employees understand my specific service delivery needs						
7e	Reciprocity to Customers	Any customer related favor is repaid by my bank by ensuring his/her service delivery needs are fulfilled						
		My bank believes that the favors offered to customers during service delivery are mutually beneficial						
		My bank ensures that any assistance available during service delivery is availed to customers on time						

7f	Shared Value with Customers	My banks goals are in tandem with customer's banking service delivery needs					
		The banking service quality are in line with my banking service delivery needs.					
		My banking service quality policies align with customer service delivery needs					

7g. Please give one recommendation on how your bank can advance the relationship marketing with you so that you can be satisfied.

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Section B: Service Quality

To what extent do you agree or disagree with the following statements related to service quality in your bank? (Scale:1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree)

No	**Dimension**	**Statement**	**1**	**2**	**3**	**4**	**5**
8a	Service Architecture	My bank uses modern looking service delivery equipment					
		My bank's service delivery physical facilities are visually appealing					
		My bank employees' appearance are always neat					
		Service-related marketing materials (such as leaflets) of my bank are visually appealing					
		The atmosphere of my banking hall is cozy and well ventilated					

		The bank's ATM machines are sufficient and easy to operate					
		The baking facilities are adapted for people living with disabilities					
		The appearance of the service delivery physical facilities of my bank are consistent with the overall banking industry					
8b	Employee Service Orientation	My bank fulfills service delivery when it promises to do so within a certain time					
		My bank's employees tell customers exactly when services will be performed					
		My bank's employees have necessary knowledge to respond to any service delivery query					
		My bank gives me individual attention during service delivery					
		My bank equipment like AC, TV, lights, ATMs, among others works properly for quick and easy service delivery					
		The employees of my bank are dependable in resolving my complaints on service delivery					
		The employees of my bank are sympathetic and reassuring when I have a problem with the service offered					
		The service delivery records and transactions of my bank are error-free					
8c	Customer Focus	My bank shows a sincere interest for solution, when you have problem on service delivery					

		My bank performs services to the customers the right way the first time					
		My bank provides services to the customers on time					
		My bank provides special treatment for elderly, Sick, Pregnant women or disabled persons					
8d	Convenient Service Encounter	My bank issues error-free bills, statements and other documents					
		I feel safe in my transaction with my bank					
		My bank's employees are consistently courteous with me					
		My bank's business hours are convenient to me					
		My bank provides clear guidance and information to use facilities					
		My bank's ATM is conveniently located and are accessible to all customers					
8e	Empathy	My bank's employees are prompt when offering services					
		My bank's employees are always willing to help me access services easily					
		My bank's employees are never too busy to respond to requests and queries					
		My bank employees' behavior when offering services creates confidence in me					
		My bank's employees understand my specific service needs					

		My bank is able to conduct transactions immediately					

8f. Please give one recommendation on how your bank can improve its service delivery so that it can upsurge your level of satisfaction.

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Section C: Corporate branding

To what extent do you agree or disagree with the following statements related to corporate branding in your bank? (Scale:1. Strongly disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly agree).

No	**Dimension**	**Statement**	**1**	**2**	**3**	**4**	**5**
9a	Corporate Activities	My bank has good ambience.					
		My bank has a great vision					
		My bank has an attractive image in the community					
		My bank is involved in community development activities					
		My bank is involved in community sports activities					
		My bank is involved in community education activities					
		My bank is involved in community environment conservation activities					
		I know what this bank stands for					
		People in my community think highly of my bank.					
		My bank is considered one of the best by reputation.					

		People in my community think that my bank is a respected bank.					
	Functional Benefits	My bank's services meet my expectations.					
		My experience with this bank will be consistent every time I use its brands					
		In regard to customers interests, my bank seems to be very caring.					
		I believe my bank does not take advantage of its customers.					
		My bank knows how to implement products/services very well					
9b		Compared to other banks, my bank is innovative in services delivery.					
		My decision to choose this bank is right all the time.					
		My bank always gives me what I want to get from its products/services.					
		My bank will meet my service delivery expectations every time in the future					
		My bank's services meet my expectation of quality					
9c	Corporate Identity	My bank is completely different from other banks					
		My bank has distinctive values.					
		I can easily recognize my bank among other commercial banks.					

			1	2	3	4	5
		My bank stands out from its competitors					
		I like to try new services my bank introduces.					
		I will prefer this bank's services over and over again without hesitation.					
		I try to get my friends and family to buy this bank's services					
		I like to have a visible logo of my bank on the product I purchase.					
		I would let my bank to know if a competitor was badmouthing it.					
		I would volunteer in events sponsored by my bank.					
		I can forgive my bank when it makes mistakes.					

9c. Please give one recommendation on how your bank can improve the level of corporate branding so that you can feel satisfied.

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Section D: Customer satisfaction

Indicate the level of satisfaction with the following dimensions in relation to your bank. Note: 5-Very Satisfied, 4-Satisfied, 3-Neither satisfied nor Dissatisfied, 2-Dissatisfied and 1-Very Dissatisfied.

No	Dimension	Statement	1	2	3	4	5
10a	Quality	My bank renders quick service delivery					
		My bank has reduced service delivery paperwork					
		My bank has standardized service delivery procedures					
		My bank has customized service delivery					

		The bank has easiness in service delivery					
10b	Value	My bank ATMs service delivery Charges are affordable					
		My bank Electronic Fund Transfer (EFT) service delivery Charges are affordable					
		My bank Electronic Bill Payment (EBP) Charges are reasonable					
		My bank Internet banking service delivery Charges are affordable					
		My bank Tele-banking service delivery Charges are affordable					
		My bank Debit Cards Service Delivery Charges are affordable					
		My bank Credit Card service delivery Charges are affordable					
		My bank Account Handling service delivery Charges are affordable					
10c	Timeliness	My bank service delivery is speed, promptness and accuracy in transaction					
		My bank's opening and closing time is appropriate					
10d	Efficiency	My bank has a good reputation					
		My bank has an ample infrastructure facilities like parking, ATM among others					
		My bank offers a variety of Services promptly					
		My bank has Mobile banking, e-banking and other latest technologies					
10e	Ease of Access	Physical location of my bank is nearer to my home					
		My banks technology like ATM and mobile banking-app are suitable for operations					
		My bank's hall has a Comfortable layout					
		My bank physical facilities like sits and counters are reachable by customers for service delivery					

		My banks have enough Number of ATMs for service delivery to the customers					
		My bank's online /mobile services are available to customers for easy service delivery					
		My bank has a number of branches in different locations of the country for service delivery					
		My bank has convenient service delivery hours					
10f	Environment	My bank ensures confidentiality of account and transaction					
		My bank ensures safety of customer Investment					
		My bank hall ambience and Décor (interior) is attractive					
10g	Inter-departmental Teamwork	My Bank's employee communication and information is prompt during service delivery					
		My Bank's employees conveniently operate customer's account					
		My Bank has Insurance linked to saving account of the customers					
10h	Front Line Service Behaviours	My Bank has customer support/guidance (advisory services, clarification of customers doubt)					
		My Bank's employees are polite & hospitable					
10i	Commitment to the Customer	My Bank's employees handle customer grievances promptly					
		My Bank has a clear method of imposing service charges, fines and penalties to customers					
10j	Innovation	My Bank has innovative monthly Interest Scheme					
		My Bank has innovative annuity & retirement Scheme					
		My Bank has innovative housing deposit Scheme					
		My Bank has innovative automatic Extension Deposit					
		My Bank has innovative loan Schemes					
		My Bank has innovative safe deposit locker Service					

		My bank has innovative e-Cheque services delivery						
		My Bank has an innovative Mobile Banking service delivery						
		My Bank has an innovative e-invest service delivery						

10k. Please make one recommendation on how your bank can improve the level of customer satisfaction

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………………………………………………………………………………………………

Thank you

Appendix II: CBK Licensed Banks

	Bank Name	No of Branches	Accounts held	Sample
1	KCB Bank Kenya Ltd	203	9818400	85
2	Equity Bank Kenya Ltd	190	8211117	71
3	NCBA Bank Kenya PLC	82	6778539	58
4	Co-operative Bank of Kenya Ltd	156	6680705	58
5	Absa Bank Kenya Plc	107	4353639	38
6	Standard Chartered Bank (K) Ltd	26	4262793	37
7	Diamond Trust Bank Kenya Limited	70	4192911	36
8	I & M Bank Limited	40	3934348	34
9	Stanb Cic Bank Kenya Ltd	26	3864466	33
10	Bank of Baroda (K) Limited	13	2243207	19
11	Prime Bank Ltd	22	1705117	15
12	Citibank N.A. Kenya	3	1537401	13
13	National Bank of Kenya Ltd	78	1516436	13
14	Family Bank Ltd.	92	1174015	10
15	Bank of India	5	1146062	9
16	Ecobank Kenya Ltd	18	1083169	9
17	SBM Bank Kenya Ltd	53	915452	8
18	HFC Ltd	22	698819	6
19	Victoria Commercial Bank Limited	5	517126	4
20	Guaranty Trust Bank Limited	9	517126	4
21	Bank of Africa Ltd	31	503149	4
22	Gulf African Bank Limited	17	475197	4
23	African Banking Corporation Ltd	12	405315	4
24	Sidian Bank Ltd	42	391338	3

25	Habib Bank A.G Zurich	4	328445	3
26	Credit Bank Ltd	18	293504	3
27	First Community Bank Ltd	18	258563	2
28	UBA Kenya Bank Ltd	3	230610	2
29	Development Bank of Kenya Ltd	2	230610	2
30	Guardian Bank Limited	10	223622	2
31	Mayfair CIB Bank Ltd	5	216634	2
32	M Oriental Commercial Bank Limited	7	195669	2
33	Kingdom Bank Limited	20	195669	2
34	DIB Bank Kenya Ltd	5	195669	2
35	Consolidated Bank of Kenya Limited	17	160728	1
36	Paramount Bank Ltd	8	153740	1
37	Middle East Bank (K) Ltd	4	139764	1
38	Access Bank Plc	28	125786	1
39	Spire Bank Limited	12	6987	1
40	Imperial Bank Ltd*	1	0	0
41	Chase Bank (K) Ltd**	0	0	0
42	Charterhouse Bank Ltd**	0	0	0
	Total		**69881847**	**602**

Source: (Central Bank of Kenya Annual Report 2020)

Appendix III: CBK Licensed Commercial Banks Headquarters

1. **African Banking Corporation Limited**

   Postal Address: P.O Box 38610-00800, Nairobi

   Telephone: +254-20- 4263000, 0722207386, 0735611223, 0719015000,

   E-mail: headoffice@abcthebank.com; Website:www.abcthebank.com

2. **Bank of Africa Kenya Limited**

   Postal Address: P. O. Box 69562-00400 Nairobi

   Telephone: +254-20- 3275000, 3275200, 0703058000

   E-mail:headoffice@boakenya.comWebsite: www.boakenya.com

3. **Bank of Baroda (K) Limited**

   Postal Address: P. O Box 30033 – 00100 Nairobi

   Telephone: +254-20-2248402/12, 2226416, 2220575, 2227869

   E-mail: Kenya@bankofbaroda.com,

   Website:www.bankofbarodaKenya.com

4. **Bank of India**

   Postal Address: P. O. Box 30246 - 00100 Nairobi

   Telephone: +254-20-2221414 /5 /6 /7, 0720606707, 0734636737

   E-mail: cekenya@boikenya.com, Website:www.bankofindia.com

5. **Barclays Bank of Kenya Limited**

   Postal Address: P. O. Box 30120 – 00100, Nairobi

   Telephone: +254-20-4254000, 4254601

   E-mail: barclays.kenya@barclays.comWebsite www.barclayskenya.co.ke

6. **Charterhouse Bank Limited**

   Under - Statutory Management

   Postal Address: P. O. Box 43252 -00100 NairobiTelephone: +254-20-2242246/47/48/49

   Email:info@charterhousebank.com

7. **Chase Bank (K) Limited**

   In Receivership

   Postal Address: P. O. Box 66015-00800 Nairobi

   Telephone: 0732174100, 0703074000,

   E-mail: info@chasebank.co.ke ,

   Website:http://www.chasebankkenya.co.ke

8. **Citibank N.A Kenya**

   Postal Address: P. O. Box 30711 - 00100 NairobiTelephone: +254-20- 2754000/ 2711221

   E-mail: Kenya.citiservice@citi.com Website:http://www.citibank.co.ke

9. **Commercial Bank of Africa Limited**

   Postal Address: P. O. Box 30437-00100 Nairobi

   Telephone: +254-20-2884000, 2884444, 0711056000, 0732156000,

   0734600234, 0732156444

   E-mail: contact@cbagroup.comWebsite: www.cbagroup.com

10. **Consolidated Bank of Kenya Limited**

    Postal Address: P. O. Box 51133 - 00200, Nairobi

    Telephone: +254-20-340208/340836, 340551, 340298,340747

    E-mail:headoffice@consolidated-bank.com

    Website:www.consolidated-bank.com

11. **Co-operative Bank of Kenya Limited**

    Postal Address: P. O. Box 48231 - 00100 Nairobi

    Telephone: +254-20-3276000, 2776000, 0711049000, 0732106000

    E-mail: customerservice@co-opbank.co.keWebsite: www.co-opbank.co.ke

12. Credit Bank Limited

Postal Address: P. O. Box 61064-00200 Nairobi

Telephone: +254-20-2222300,0728607701, 0738222300

E-mail: info@creditbankltd.co.keWebsite: www.creditbank.co.ke

13. Development Bank of Kenya Limited

Postal Address: P. O. Box 30483 - 00100, Nairobi

Telephone: +254-20-3340401 /2 /3, 0724253980/1, 0735046336

E-mail: dbk@devbank.com,Website: www.devbank.com

14. Diamond Trust Bank Kenya Limited

Postal Address: P. O. Box 61711 – 00200, Nairobi

Telephone: +254-20-2849000, 0732121000, 0719031000,

0732121000, 0719031000

E-mail: info@dtbafrica.com,Website: http://www.dtbafrica.com

15. DIB Bank (Kenya) Limited

Postal Address: P.O Box 6450-00200, Nairobi

Contact Centre Tel: +254-20- 5131300, +254 709 91 3000

E-mail: contactus@dibkenya.co.ke,Website: www.dibkenya.co.ke

16. Ecobank Kenya Limited

Postal Address: P. O Box 49584- 00100 Nairobi Telephone: +254-20-2883000, 4968000, 0719098000

E-mail: info@ecobank.com Website: www.ecobank.com

17. Spire Bank Ltd

Postal Address: P. O. Box 52467-00200, Nairobi

Telephone: +254-20- 4981000, 0713600724, 0733333780

E-mail: letstalk@spirebank.co.keWebsite:www.spirebank.co.ke

18. Equity Bank Kenya Limited

Postal Address: P. O. Box 75104-00200, Nairobi

Telephone: 2262828,0763026000, 07633026956, 0763026828

E-mail: info@equitybank.co.ke Website:www.equitybankgroup.com

19. Family Bank Limited

Postal Address: P. O. Box 74145-00200 Nairobi

Telephone: +254-020- 3252000,0733332300, 0728120444/555

E-mail: info@familybank.co.ke,Website: www.familybank.co.ke

20. Fidelity Commercial Bank Limited

Postal Address: P. O. Box 34886-00100 Nairobi

Telephone: +254-20-2242348, 2244187, 2245369, 2220845, 2243461, 2248842, 3315917, 2240766, 0722372531, 0733911835

E-mail: customerservice@fidelitybank.co.ke Website:www.fidelitybank.co.ke

21. First Community Bank Limited

Postal Address: P. O. Box 26219-00100., Nairobi

: +254-20-2843000-3, 07202843000, 0738-407521,

E-mail: info@fcb.co.ke

Website: www.firstcommunitybank.co.ke

22. Guaranty Trust Bank (K) Ltd

Postal Address: P. O. Box 20613 – 00200, NairobiTelephone: +254-20-3284000, 073084000

E-mail: banking@gtbank.comWebsite: www.gtbank.com

23. Guardian Bank Limited

Address: P. O. Box 67681 – 00200, Nairobi

Telephone: +254-020-2226771, 2226774, 2226341, 2226483, 0722-282213, 0733-888060

E-mail: headoffice@guardian-bank.com

Website: www.guardian-bank.com

23. Gulf African Bank Limited

Postal Address: P. O. Box 43683 – 00100, Nairobi

Telephone: +254-20-2740000, 2718608/9, 2740111, 0711075000

E-mail: info@gulfafricanbank.com Website:www.gulfafricanbank.com

24. Habib Bank A.G Zurich

Postal Address: P. O. Box 30584 – 00100, Nairobi

Telephone: +254-20-3341172/76/77, 3340835, 3310694, 0720208259

E-mail: habibbank@wananchi.comWebsite: www.habibbank.com

25. Habib Bank Limited

Postal Address: P. O. Box 43157 – 00100, Nairobi Telephone: +254-20-2226433, 2222786, 2226401/7

E-mail: hblro@hblafrica.comWebsite: www.hbl.com

26. Imperial Bank Limited

INRECEIVERSHIP

Postal Address: P. O. Box 44905 – 00100, Nairobi

Telephone: 0711-019000, 0732-119000

E-mail: info@imperialbank.co.ke Website: www.imperialbank.co.ke

27. I & M Bank Limited

Postal Address: P.O. Box 30238 – 00100, Nairobi

Telephone: +254-20-3221000,0719088000, 0753221000

E-mail: invest@imbank.co.keWebsite: www.imbank.com

28. Jamii Bora Bank Limited

Postal Address: P. O. Box 22741 – 00400, Nairobi

Telephone: +254-20- 2224238

0722-201112, 0734600682

E-mail: info@jamiiborabank.co.ke Website:www.jamiiborabank.co.ke

30. KCB Bank Kenya Limited

Postal Address: P. O. Box 48400 – 00100, Nairobi

Telephone: +254-20-3270000, 0711012000,

0734108200

E-mail: kcbhq@kcb.co.ke Website: www.kcbbankgroup.com

31. Middle East Bank (K) Limited

Postal Address: P. O. Box 47387 - 0100 Nairobi

Telephone: +254-20-2723120/24, 2722879, 2723124, 2723130, 0722-

205903, 0733-333441, 0731001310, 0717531448

E-mail: ho@mebkenya.com Website: www.mebkenya.com

32. National Bank of Kenya Limited

Postal Address: P. O. Box 72866 - 00200 NairobiTelephone: +254-20-2828000, 0711-038000,

E-mail: info@nationalbank.co.ke Website: www.nationalbank.co.ke

33. NIC Bank Limited

Postal Address: P. O. Box 44599 - 00100 Nairobi

Telephone: +254-20-2888000, , 0711041000, 0732141000

E-mail: info@nic-bank.com Website: www.nic-bank.com

34. M-Oriental Bank Limited

Postal Address: P.O BOX 44080-00100, Nairobi

Telephone: +254-20-2228461/2, 0734333291, 0722209585

E-mail: headoffice@moriental.co.ke

Website: www.moriental.co.ke

35. Paramount Bank Limited

Postal Address: P. O. Box 14001 -00800 Nairobi

Telephone: +254-20-4449266/7/8, 446106 /

0723564254, 0734258020, 0728-606652, 0735445506

E-mail: info@paramountbank.co.ke Website: www.paramountbank.co.ke

36. Prime Bank Limited

Postal Address: P. O. Box 43825 – 00100, Nairobi

Telephone: +254-20-4203000 /116,0722205491

E-mail: headoffice@primebank.co.ke

Website: www.primebank.co.ke

37. Sidian Bank Limited

Postal Address: P. O. Box 25363 – 00603, Nairobi

Telephone: +254-20- 3906000-7, 0711-058000-7, 0732-158000

E-mail: enquiries@sidianbank.co.ke

Website: www.sidianbank.co.ke

38. Stanbic Bank Kenya Limited

Postal Address: P. O. Box 72833 - 00200 Nairobi

Telephone: +254-20-3638000 /11 /17,0711-0688000

E-mail: cfcstanbic@stanbic.com

Website: www.cfcstanbicbank.co.ke

39. Standard Chartered Bank Kenya Limited

Postal Address: P. O. Box 30003 – 00100, Nairobi

Telephone: +254-20-3293000, 3293900, 3291000, 3294000,

0719081000, 0732104000, 0703093000

E-mail: Talk-Us@sc.com

Website: www.standardchartered.com

40. Trans-National Bank Limited

Postal Address: P. O. Box 34353 - 00100 Nairobi

Telephone: +254-20-2252216/19, 2224235/6, 2252188/90/91, 0720-081772, 0733-505656

E-mail: info@tnbl.co.ke Website: www.tnbl.co.ke

41. UBA Kenya Bank Limited

Postal Address: P. O. Box 34154 - 00100 NairobiTelephone: +254-020- 3612000/1/2,

E-mail: ubakenya@ubagroup.comWebsite: www.ubagroup.com

42. Victoria Commercial Bank Limited

Postal Address: P. O. Box 41114 - 00100 Nairobi

Telephone: +254-20-2719499,0721328183

E-mail: victoria@vicbank.com

Website: www.victoriabank.co.ke

Source: (Central Bank of Kenya Annual Report 2020)

Appendix IV: Research Gaps

Author	Focus of the Study	Methodology used	Findings	Knowledge Gap	Focus of the current study
Amoako *et al.* (2019)	The relationship marketing and customer satisfaction in the Ghanaian hospitality industry.	Structural equation modeling was used to ascertain the significance of the relationship that exists between trust, commitment and customer satisfaction with respect to the relationship marketing practices of hoteliers in Ghana.	There is a positive and significant relationship between RM (trust and commitment) and customer satisfaction.	The study was carried out in hospitality industry rather than banking sector	Relationship marketing and customer satisfaction
Kant and Jaiswal, (2017)	The relationship between service quality and customer satisfaction in India's rural banking sector: An item analysis and factor-specific approach.	In order to extract factors relevant to service quality, the study employed exploratory factor analysis, means, standard deviations, t-tests, and regression analysis	Rural customers report high levels of perceived service quality across all five dimensions while the results of the regression analysis (β) show that reliability and	This differs from other studies which report varied significant relationship between different dimensions of service quality and customer satisfaction	Service quality and customer satisfaction

			assurance explain overall customer satisfaction at rural banks in India.		
Alghamdi (2016)	The impact of the service quality as a mediating variable on the relationship between internal marketing policies and internal customer satisfaction: an empirical study at Taif University.	The internal marketing was measured using the scale prepared by (Gronroos, 1990) and the quality of service provided to the staff level was measured using the actual performance measure (SERVPERF) prepared by (Cronin and Taylor, 1992).	The service quality" mediating variable increases the strength of the positive relationship between internal marketing dimensions (independent variable) and job satisfaction (dependent variable).	The study sought to determine the mediation of of service quality on relationship between internal marketing policies and internal rather than relationship marketing and customer satisfaction	The mediating effect of service quality on the relationship between relationship marketing and customer satisfaction
Vencataya *et al.* (2019)	The effect of service quality and customer satisfaction	Used a modified SERVQUAL scale questionnaire	The study established the importance of service	The study did not indicate whether the relation	Service quality and customer satisfaction

	in the banking sector.	to collect data.	quality aspects for behavioral intentions (satisfaction, feelings) for customers from conventional banks and Islamic banks.	between service quality and customer satisfaction was significant.	
Liat *et al.* (2017)	Service quality and the mediating effect of corporate image on the relationship between customer satisfaction and customer loyalty in the Malaysian hotel industry.	Regression analysis	Corporate image had a partial mediation effect in the relationship between customer satisfaction and customer loyalty.	It is however unclear whether same effect could be found in the relationship between RM and customer satisfaction in the banking industry in Kenya.	The mediation effect of corporate branding on the relationship between relationship marketing and customer satisfaction
Estialbo (2021)	A study of the importance of branding and digital	Used conceptual analysis as a	Branding and digital marketing	The study did not focus on corporate	Corporate branding and customer satisfaction

	marketing to South African MSMEs.	principal qualitative research technique (Cronin et al 2008)	enable South African MSMEs to grow	branding and customer satisfaction but rather branding and marketing	
Ikraman and Syah (2020)	The Influence of Relationship Marketing, Service Quality, and Customer Satisfaction on Customer Loyalty Over B2B Companies.	Relationship marketing does not affect customer satisfaction,	SEM data analysis method employed	Differs from other studies which show either negative or positive relationship	Relationship marketing and customer satisfaction
Chinomona,2016	The impact of brand image on customer satisfaction in major supermarkets in Nairobi County	Used regression analysis	A trusted and recognized brand identity provides confidence for customers to use the products offered by that brand	Used brand image rather than corporate branding	Corporate branding and customer satisfaction
Kimemia (2016)	Effects of corporate branding on customer satisfaction; survey of licensed microfinance institutions in Nairobi, Kenya.	Used descriptive statistics.	All the corporate branding facets namely corporate activities, functional benefits and	Carried out among microfinance institutions rather than banks	Corporate branding and customer satisfaction

			corporate identity have a significant effect on customer satisfaction		
Kombo (2015)	Customer satisfaction in the Kenyan banking industry.	A questionnaire survey was administered to 403 bank customers of the top five banks in Kenya	The most important factor for customer satisfaction is the wide availability of bank branches, and the factor most associated with customer dissatisfaction is the high prices of products and services. I	The study lacked an independent variable	Service quality and customer satisfaction
Mensah & Mensah (2018)	Effects of service quality and customer satisfaction on repurchase intention in restaurants on University of Cape Coast campus.	Used modified DINESERV scale to measure customers' perceived	Service quality was found to have a significant effect on customer satisfaction.	Did not use SERVQUAL scale	Service quality and customer satisfaction

		service quality.			
Mwirigi (2019)	Mediating Effect of Service Quality on the Relationship Between Customer Relationship Management and Satisfaction of Commercial Banks' Account Holders In Nairobi City County, Kenya	Simple linear and multiple linear regression were conducted to assess the relationships between independent, mediating, moderating and dependent variables	CRM has a positive and statistically significant effect on satisfaction of commercial banks account holders in Nairobi City County, Kenya.	The study focused on CRM rather than relationship marketing	Mediating Effect of Service Quality on the Relationship Between Relationship Management and Satisfaction
Satti *et al.* (2021)	The mediating role of service quality in the association between sensory marketing and customer satisfaction.	Hypotheses were tested through statistical tests using SPSS and SmartPls 3.0.	Service quality had a significant partial mediating effect on the relationship between sensory marketing and customer satisfaction.	The mediating effect was not in the context of relationship marketing and customer satisfaction	The mediation effect of service quality on the relationship between relationship marketing and customer satisfaction
Sharma (2019)	The role of customer satisfaction	ANOVA and regression analysis	There was strong relationship	The study did not indicate how	Corporate branding and customer satisfaction

	on brand image towards the commercial bank of Butwal Sub-Metropolitan city.		between brand image and customer satisfaction.	various facets of corporate branding impacted on customer satisfaction.	
Yuwita and Nugroho (2020)	The effect of service quality and relationship marketing on customer satisfaction and its impact on loyalty Service on Wisma Soewarna Brach Office (Kcp) of Bni of Tangerang.	This study was tested using the structural equation modeling (Lisrel) approach to test the significance of the significance of the overall model and predetermined pathway.	The service quality and RM variables directly have a significant effect on customer loyalty variables. This implies that when customers are satisfied, they are likely to be loyal to the firm.	The study was carried in service industry in general rather than banking sector and hence the relationship might not exist.	Relationship marketing and customer satisfaction

Appendix V: Approval for Admission by the Board

Student.

UNIVERSITY OF EMBU

BOARD OF POSTGRADUATE STUDIES

DATE: 10th March 2022

PhD PROPOSAL

Name: Geoffrey Mwikamba Bita

Title: Relationship marketing, corporate branding, service quality and customer satisfaction of commercial banks in Kenya.

Department of Business Studies in the School of Business and Economics.
Minutes and Recommendation from the School of Business and Economics.
Recommended for admission.

Supervisors

1. Dr. Kennedy Ocharo
   Department of Economics
   University of Embu
2. Dr. Zippy Mukami Njagi
   Department of Business Studies
   University of Embu
3. Dr. Peter Kariuki
   Department of Business Studies
   University of Embu

Copies of Proposals
Six copies of proposal provided.
Corrections recommended by BPS meeting of 16th February 2022 have been addressed.

Approved for admission by the Board of Postgraduate Studies on 16th February 2022

Signed .... Date: 10th March 2022
Prof. Kiplagat Kotut
Chairman, Board of Postgraduate Studies

ISO 27001:2013 Certified *Knowledge Transforms* ISO 9001:2015 Certified

Appendix VI: Research Permit

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **148171**

Date of Issue: **28/March/2022**

RESEARCH LICENSE

This is to Certify that Mr.. GEOFFREY MWIKAMBA BITA of University of Embu, has been licensed to conduct research in Nairobi on the topic: RELATIONSHIP MARKETING, CORPORATE BRANDING, SERVICE QUALITY AND CUSTOMER SATISFACTION OF COMMERCIAL BANKS IN KENYA. for the period ending : 28/March/2023.

License No: **NACOSTI/P/22/16539**

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