

**THE ROLE OF MARKETING IN IMPROVING CUSTOMER PATRONAGE
IN BANKING SECTOR
(A CASE STUDY OF UNITED BANK FOR AFRICA UBA PLC)**

BY

ADEDEJI OLAYINKA ADESINA

PGDM/MT/08/0221

AUGUST, 2010

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**Being PGDM Project submitted to the Department of Management Federal
University of Technology, Yola in partial fulfillment for the award of Post
Graduate Diploma in Management**

AUGUST, 2010

CERTIFICATION

This is to certify that the thesis "the role of marketing is improving customers patronage in banking sector: A case study of UBA Plc" is a research work carried out by me. All view and opinion are entirely mine, except where referenced. All authors mentioned there in are adequately acknowledged.

Adedeji O. Adesina

APPROVAL PAGE

This thesis by ADEDEJI OLAYINKA ADESINA has meet the requirement for the Award of Post Graduate Diploma in Management (PGDM) of the Federal University of Technology, Yola and is approved for its contributions to knowledge.

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DEDICATION

I dedicate this project to Almighty God and to my beloved wife Milola Fadeke Adesina.

ACKNOWLEDGEMENT

I give thanks to Almighty God who has always been my strength, and source of inspiration. To him I owe all gratitude.

Special thanks to my supervisor Mr. P.T Udo Imeh for his scholarly input and encouragement to the realization of this work.

My thanks also go to my wife, family and my colleague. Last of all, i acknowledge the staff and my fellow student of the Department of Management Federal University of Technology Yola I say thank you to you all.

ABSTRACT

The study attempted to examine the role of marketing in improving customer patronage in banking sector. Using UBA as a case study. The study also tried to identify problems associated with marketing of bank services in UBA Plc. Information was obtained from both primary and secondary sources which include administration of questionnaire and interview as well as books, academic journals and conference report. A sample of 100 respondents was utilized for the study. The study revealed that UBA engages in marketing activities and attitude of staff towards marketing of its services is positive. The results also discovered that the marketing strategies of the bank are effective and have led to increase in customer patronage. The study recommend that friendly convenient and equipment based banking services, training and retraining of staff overdraft and short term loan incentives as an additional way of strengthening and existing strategies. The bank product targeted to the needs and expectations of their customers.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Marketing as a major business activity has come 'slowly to most services industries. The services sector has traditionally been an industry consisting of many small independent firms, but the increasing complexity of modern business has provided substantial opportunities for service firm for most consumer and business services firms like the banking industry, marketing is an emerging activity for two reason: the growth potential of the service market represent a vast marketing opportunity and increased competition forcing services industries to emphasize marketing in other to compete in the market place (D' Alssandro, 2008).

Marketing is the performance of business activities that direct the flow of goods and services from the producer to the consumer or user. It involves identifying anticipating and satisfying customer's needs profitability which requires that the product or services has to be produced, priced, promoted and distributed to the customers (Mc carthy, 2005). These constitute the basic variables in marketing mix that has come to be known as the 4ps in marketing.(product, price, promotion and place).

All organization performs two basic functions: they provide goods or services and they market them. Production and marketing are what make up the economy in any society. Service is any act of performance that one party can offer to another that is essentially intangible and does not result in the ownership of anything (Kotler, 2000)

The banking act of 1969 defined banking as the business of receiving money from outside sources as deposits irrespective of the payment of interest or the granting of money loan and acceptance of credits. Bank services are intangible and as such do not have tangible features. Unlike physical products (tangible) they cannot be seen, tested, felt, heard or smelled before they are bought. They are therefore difficult to market. Buyers are often unable to judge the quality of a service prior to purchase. Unlike tangible (goods), the consumer is literally buying a promise. Therefore the service provider's task is to "manage the evidence to tangibilize the intangible.

In view of this complexity, Hanson (2001) has argued that marketers of any type of service need to develop a strategy different from marketing tangibles (goods) when preparing the marketing plan. Service marketing strategy calls not only for external marketing but also for internal and interactive marketing to motivate employees and to emphasize the importance of both 'high tech' and 'high touch' (Kotler, 2001).

United Bank for Africa Plc (UBA) is a public limited company incorporated and licensed to do the business of banking under the laws of Nigeria. UBA with its subsidiaries is one of the leading and oldest financial services groups in Nigeria and

sub Saharan Africa. Its share holders includes individuals, institution and leading international banks such as Bankers International Incorporated (a member of the Deutsche Bank group). Baneque Nationale de lavouro and Montel de Paschi di Siena.

UBA share are quoted on the Nigeria stock exchange and are privately placed internationally under a Global Depository Receipt Programme. It has over 500 outlets across Nigeria as well as two outlets in New York and Grand Cayman Island. It provides a wide range of financial service to individual, national and multinational companies, multilateral institutions, governmental and non-governmental organization as well as small and medium scale business. These services include commercial banking, investment banking, asset management and related services.

Nigeria Banks were reduced to 24 banks after the consolidation in 2004 with a minimum deposit N25 billion. UBA being one of the 24 banks in Nigeria is one of the biggest banking network with over 560 branches across Africa's most populous country, and with a pan-African vision 'to be the undisputed leading and dominant financial services institution in Africa'. The UBA group resulted from the merger of two leading banks in Nigeria, Standard Trust bank Plc and the old United bank for Africa Plc.

On February, 2006 UBA successfully adopted the new improved version of finance 7.0 arguably the best and latest banking software application worldwide thus

completely its systems integration exercise which enables customers to transact business in any of the bank branches.

As retail bank, with its wide network of branches well positioned to serve the financial needs of medium and small-scale industries, as well as individual. As a wholesale bank it offers a wide range of product and services relevant to every stage of the customer business cycle, facilitated by its size and operational structure.

As an investment bank its new York branch offer international banking services such as foreign currency loans, payment and receipt for its international business customers. It also offers investment services through its subsidiaries UBA capital and Trust limited and UBA Securities limited. The aim of marketing is to understand the customer so well that the product or services fits the customer and sell itself. The role of marketing in improving customers patronage in United Bank for African (UBA) Plc will form the basis of this study.

1.2 Statement of Research Problem

Until recently banking firms lagged behind manufacturing firms in their use of marketing. Many banks do not formal management or marketing techniques/ others faced so much demand or so little competition until recently that they saw the need for marketing.

In comparison to manufacturing firms/ service firms appears to be generally less likely to have marketing mix activities carried out more likely to handle their advertising internally and less likely to spend as much on marketing when expressed as a percentage of gross sales. (George and barks dale 2006).

Over the years the banking industry has undergone series of changes/ the operation of banks used to be simple but with competition/ as competitive product offering become increasing similar/ many banks have adopted strategies to survive in this relative environment. Things have since changed in the banking industry. The very nature of banking operations and even the type of people who run the industry have also changed coupled with rise in consumerism

Marketing has involved greatly in the scope and sophistication in responding to these changes. The competition in banking has brought positive changes in the industry. The researcher therefore wishes to use this study to find answer to the following questions

1. Why is marketing necessary in banking industry?
2. What are the strategies employed in the marketing of banking services.
3. Has marketing any significance on the bank's product.
4. What are the problems affecting marketing of services in the banking industry.

1.3 Objectives of the Study

The general objective of the study is to examine the role of marketing in improving customer's patronage in United Bank for Africa pic.

The specific objective are

1. To examine the role of marketing of banks.
2. To examine the role of marketing in improving customer patronage.
3. To identify problems association with marketing of banks products.
4. To measure the effect of marketing in gaining market share.
5. To proffer recommendation on how to enhance the marketing of banks products.

1.4 Hypotheses

Based on the objectives identify above the following hypotheses have been formulated

Hypothesis 1

Ho: There is no significant relationship between effective marketing and increase in market share.

Hi: There is significant relationship between effective marketing and increase in market share.

Hypothesis 2

Ho: Effective marketing does not lead to increase in customer patronage

Hi: Effective marketing leads to increase in customer patronage

1.5 Significance of the Study

The need for the study arises from the realization that marketing in banking is the process of creating and resolving exchange relationship. Owing to the fact that bank services are intangibles unlike goods, its marketing strategy and problems are different from that of tangibles. It will therefore be a worth while exercise to undertake a study of the role of marketing in improving customer's patronage in the banking sector.

The study possesses some academic value and it will be of interest to student researchers and managers of the banking industry. The study will also be a contribution to knowledge and literature on the subject matter and a reference point for further research.

It is hoped that the findings of the study will serve as a useful material to the management of UBA as well as operator of other banks in enhancing their marketing strategies.

1.6 Scope of the study

The study essentially concentrates on the role of marketing in improving customer patronage in banking sector. The study is restricted to UBA Plc. Emphasis will be on marketing in banking, its roles as well as problems.

1.7 Limitation of the study

A research work of this nature is not without constraint. In the course of the study, time and financial constraint were prominent.

And not all the questionnaires were returned and received when they are needed

CHAPTER TWO

LITERATURE REVIEW

2.1. Meaning of marketing of services

There are many definitions of marketing of services and a look at some of them will give an insight into the subject matter. Stafford (2003) defined marketing of services as the planned creation of customers for profit, the creation and delivery of customer satisfaction at a profit or the organized effort on the part of a business to find tomorrow's market opportunities today.

Bagozzi (2005) see marketing of services as the process of planning and executing the conception pricing, promotion and distribution of services to create exchanges that satisfy individual and organizational goals. This definition shows marketing to be a far broader activity. It stresses the importance of beneficial exchanges that satisfy the objectives of both those who buy and those who sell services whether they are individuals or organizations.

Okafor (2001) regard marketing as a disciplined analysis of the needs wants, perceptions and preferences target and intermediary markets which forms the basis for effective product design, pricing, communication and distribution. It is identifying the most profitable markets now in the future and assessing the present and future need of customers, setting business goals, making plans to meet them and

managing services in such a way these plans are achieved and adapting to a changing environment in the market place.

According to the American marketing association (2005), marketing of services is the performance of business activities that direct the flow of service from producer to consumer or user.

Three themes run through these definitions, one is marketing philosophy that regards the customer as the king, the centre-piece and moving force in business and the target. Any business that forgets or ignores this lays itself open to failure and the admittance of competitors to take its customer away.

The second is the emphasis on balancing profit and customer satisfaction. Marketing philosophy recognizes that a high profit at the expense of customer's satisfaction will boomerang against future growth prospects and vice-versa.

Thirdly, the definitions' underline the importance of planned objectives as the cornerstone of business management without which effective marketing is unlikely to succeed.

Marketing is typically seen as the task of creating, promoting and delivering services to consumers and business. It is a social process by which individuals and groups obtain what they want through creating, offering and freely exchanging products or services of values with others. The essence of marketing is the exchange process.

This is the process by which two or more parties give something of value to one another to satisfy felt needs.

Exchange is the origin of marketing activity in fact marketing has been described as the process of creating and resolving exchange relationships (Agholor,2006) when there is need to exchange services, the natural result is making effort or the part of the people involved. According to Alderson (2003), it seems altogether reasonable to describe the development of exchange as a great invention which helped to start primitive society on the road to civilization.

Against the backdrop of this marketing strategy, the bank's core value must be humility, Empathy, integrity and resilience. It is fair to say that staff attitude towards customers is the very essence of business.

2.2. Marketing philosophies

Clearly marketing activities should be carried out under a well thought out philosophy or efficient, effective, and socially responsible marketing. There are four competing concepts under which organizations conduct marketing activities; the production concept, product concept, selling concept and marketing concepts.

1) The Production Concept

The Production Concept is one of the oldest concepts in business. It holds that consumers will prefer services that are widely available and inexpensive.

Managers of production-oriented business concentrate on achieving high production efficiency I how cost and mass distribution. They assume that consumers are primarily interested in service availability and low prices. According to the approach each service organization should therefore develop services they consider useful at an affordable price and they will easily sell them.

2) The Product Concept

The Product Concept holds that consumers will favour those products that offer the most quality, performance or innovative features. Managers in these organizations focus on making superior products and improving them over time. According to this approach, service industries should therefore direct their effort at improving their quality of service and by doing so, customers will buy them.

3) The Selling Concept

The Selling Concept holds that consumers and business, if left alone, will ordinarily not buy enough of the organization's product. The organization must therefore undertake an aggressive selling and promotion effort. This means that service organization should develop their services then go out and sell them hard. This concept implies the need not only for advertising and other sales promotion activities, but also positive selling or active "persuasive" selling of services by branch manager. The selling concept does not properly consider whether customers really

want the services in the place. It is concerned with selling them to anyone who can be persuaded to buy.

4) The Marketing Concept

The Marketing Concept is a business philosophy that challenges the three business orientation discussed above. Its central tenets crystallized in the mid 1950s. The marketing concept holds that the key to achieving organizational goals consists of the company being more effective than competitors in creating, delivering and communicating customer's value to its chosen target markets. Service organization should therefore accept that their task is to find out needs and wants of the target markets and to adopt their organization and services to satisfy these needs and wants effectively and efficiently than competitors.

Marketing in banking has to do with marketing of services. Banks are service industries.

2.3. Some of the characteristics of services are intangibility, inseparability, perishable and variable Intangibility

Services unlike goods do not have tangible features that appeal to customer's senses of sight, hearing, smell, taste and touch. They are therefore difficult to demonstrate at trade fairs, to display in retail stores, to illustrate in magazine advertisements and to sample consequently, imaginative personal selling is usually an essential ingredient in marketing.

Furthermore, buyers are often unable to judge the quality of service prior to purchase. To reduce uncertainty buyers will look for signs of evidence of the service quality from the place, people and equipment, communication material, symbols and price that they see. Consumers are literally buying a promise. Therefore, the service provides task is to "manage the evidence" "tangibilize the intangible" (Levith 2006).

Inseparability

Services are typically produced and consumed simultaneously. This is not true of physical goods which are manufactured, put into inventory, distributed through multiple resellers and consumed later. If a person renders the service, then the provider is part of the service, Because the client is also present as the service is produced, provider-client relationship or interaction is a special feature of services marketing. Both provider and client affect the outcome.

Perishability

The utility of most services is short lived therefore they cannot be produced ahead of time and stored for periods of peak demand. The perishability of services is not a problem when demand is not steady. When demand fluctuates, service firms have problems.

Variability.

Due to the fact that services depend on who provides them and when and where they are provided, services are highly variable. Service buyers are aware of this variability

2.4. Bank marketing strategy

- Putting customer first is an admirable intention, but it will only be more than that if there is a proper marketing service strategy.

The two main objectives of this strategy are to create a difference which is observable or measurable by the customers and to have real impact on the way things are done inside the organization (Gulitinan and Paul 2002).

- Customer service is another marketing strategy; it's the commitment to provide value added services to external and internal customers. This entails attitude, knowledge, technical support and quality of service in the timely and professional manner (the lion King Vol. 2, 2007).

The product design of the bank is one of the most marketing strategies customers must be entitled to financial support based on the option taken to patronize a bank, guaranteed safety of personal savings.

The bank marketing strategy is a central part of the company's business strategy which also covers profits objectives, markets, technology and so on. It is central because, it defines the company's internal culture as well as its defined external image. It needs to be put in writing and communicated widely. So that no one is in doubt about what it is designed for customer response. According to Macht (2002) it must include:

- i) Customers' needs and expectation: No company can survive if its customers' needs are either not fully designed or ignored when known.
- ii) Competitor's activities: without knowledge of your Main competitors, it is impossible to set out to gain advantage through the quality and innovation of your services. You should at least be familiar with the visible result of competitors' strategies. You need to know why customers are using their products and services rather than your own.
- iii) Vision of the future:- Listening to customers and watching the competition are obviously important processes by they may not be sufficient to sustain differentiation and customer satisfaction over the longer term. The companies that stand apart from the rest have vision and a leader who encourages experimentation and change that enable people to create a vision of the future. This is not a projection of the future on the basis of present position, but a clear picture of where you would like to be and how to get there.

What customer receives or expect to receive for their money is usually a combination of material service and personal service. This is an important consideration when developing a strategy for service. It has to ensure that the customer is consistently well served in both ways.

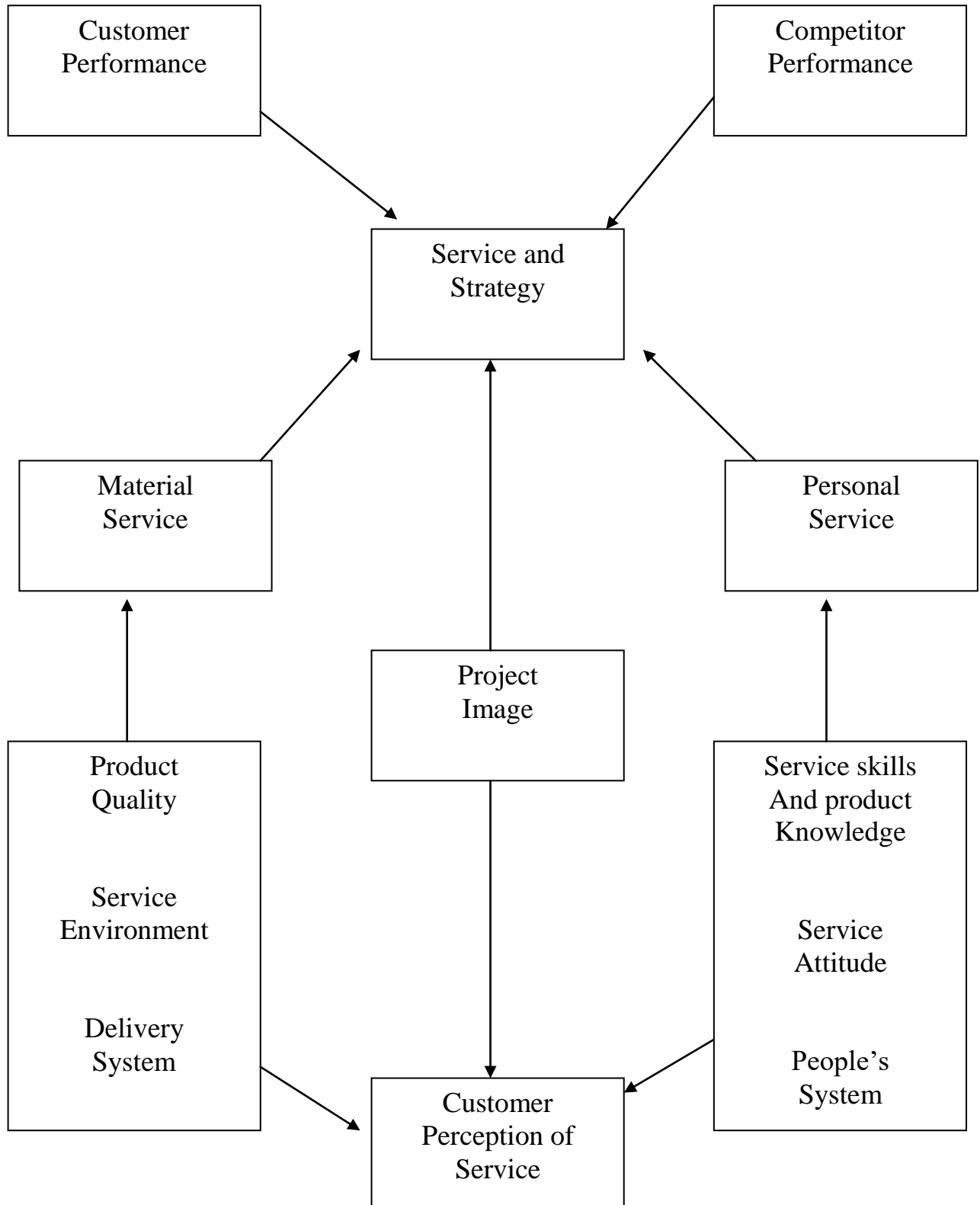
Material Service:- the product itself has to be reliable and do what it is specified to do. The environment must reflect the quality of the organization. The delivery

systems must work. This includes distribution, scheduling, accountancy, job organization and so on.

Personal Service:- How good a company is to deal with usually depends on the people it employs. Their knowledge and skills are crucial to the company's ability to fulfill the expectations expressed in the service strategy. The attitude of staff towards the customers can strongly support or badly undermine a company's service strategy. If they do not believe in and demonstrate commitment to the customer, then the service will not match the image being promoted. It is important to know where they stand (usually a carefully constructed attitude survey).

The concept of the bank service strategy can be presented in the form of a model as show below.

SERVICE STRATEGY MODEL



2.6 Marketing Strategies for Bank and Services E-Banking

Today, all banks provide an internet site for both new and existing customers along side internet technology is the development of new banking services. The direct result of such service developments are reductions of walk in customers and a reduced reliance on new branches. According to Shuran (2000), the Federal Reserve documented more than 63 billion consumer and commercial paper checks were written in 1996 in United States alone.

Assuming there were 1.5 additional back office transactions per check, a total of more than 157 billion non-cash paper based transactions to place in 1996. This presents the web banking advocates with compelling evidence as to its potential and viability. Churbuck (2001) for example, found that as of the beginning of 1997 only 30,000 accounts of a leading international investments firm were conducted on-line. One year later the number exceeded one million. In summary, as the number of internet user is growing, banks are increasingly viewing web banking as a viable option.

(Kurtas, 2000) identify a number of factors which further motivate banks to develop on-line servers, e.g.

- **Low cost:** The average cost of a direct banking transaction via web is \$0.10. In comparison an ATM transaction costs \$0.27, phone transaction \$0.54, and a physical branch transaction \$0.17.

- **Increased use of the web:-** There is an increasing trend in the use of the web worldwide. In France, for example, the growth in use of web bank is about 75% annually.
- **Ease of Access to the internet:** Today the internet can be accessed through phone lines, GSM Technology as well as many other emerging technologies.

Convenience: Many customers now prefer to do their financial operations from home and office.

Efficiency and profitability: Investing in internet banking will reduce banking costs and raise profitability. Over the past decade banks have invested heavily in the information technology field. The banking sector, in both developed and emerging markets, is clearly recognizing the importance of information technology to their continued success. For example, Pollalis (2004) linked the success of banks surveyed to the use of integrating technology in the strategic plan whole. Aswegun (2003) found that investments in technology increased shareholder value. Eze (2004) reported that the management of 58% of Nigeria commercial banks believes that investing in information technologies will improve their competitive advantages such as customer retention, cost reduction, and in forming alliances or mergers.

One of the main incentives that encourage banks to adopt new technologies of operations is not only maintaining operational efficiency but also achieving competitive advantages. Banks that exploit new technologies can gain competitive

advantages through market share, customer satisfaction and over all business performance.

It is becoming apparent that companies as well as individuals are becoming more likely to manage their accounts and do their banking operations through the web. Web banking can, for example allow a relatively small company to structure and issue basic financial tools.

Information and communications technologies (ICTs) have changed the way of conducting business transaction and meeting the growing demands of customers for most Organizations. The ICTs in banking sector has been seen in terms of its potential to increase customer base, reduce transaction costs, improve the quality and timelines of response, enhance opportunities for advertising and branding, facilitate self-service and service customization, and improve customer communication and relationship.

(Garau 2007). Most banks in developed and some in developing parts of the world are now offering e-banking services with various levels of sophistication. However, most African banks seem to be content with having a web pre-service with only a few of them making strides towards full-fledged e-banking application.

Internet Banking in Nigeria (Ezeoha 2007 - 2008) E-banking can be defined as the deployment of banking services and products over electronic and communication network directly to customer.

These electronic and communication networks include Automated Teller machines (ATMs), direct dial-up communications, private and public networks, the internet, televisions, mobile devices and telephones. Among these technologies, the increasing penetration of personal computers relatively easier access to the internet and particularly the wider diffusion of the mobile phones have drawn the attention of most banks to e-banking. However the continuing convergence of information, communications and medial technologies is also opening up new electronic channels (such as "pod-banking") of delivering banking services.

Significant differences exist among banks in terms of their e-banking capabilities. These differences can take two main dimensions. The first is the use of electronic channels and the second is the sophistication of banking services delivered over an electronic channel. Many established banks in developed countries began with ATMs and evolved through personal computer banking. Telephone - banking, internet banking.

TV - Banking and mobile banking. However, this evolution is now visible in recently established banks in Africa (see Brown and Molla 2008) in terms e-banking services sophistication, this ranges from one way information -push services where customers received information about the banks, its products and services to information-down load where customers can down load (or ask in case of telephone banking). Account information and forms to full transaction services where customers can _ perform

most banking transactions (such as transfer between accounts, bill payment), Third party payment, card and loan applications etc.

Some of the key drivers of offering e-banking services include reducing transaction costs, increasing convenience availability and timeliness of transaction and improving accessibility for better fund administration (Brown and Molla, 2008). Achieving these objectives tend to contribute strategy benefits in terms of better customer relationship management, increased customer base and improving market image.

A bank may therefore need to decide on what e-banking services to provide to which customers and when and how to provide those services. The seeming dominant strategy is the "chick and mortar" model in which the bank combines or adds as online presence to its' physical presence (UMCTAD 2009: 120). A number of factors related to a banks motivation, its resources and capabilities and strategic orientation and positioning can affect the specific path a bank takes in terms of developing e-banking. In addition, other factors related to customers awareness, customer readiness, the specific nature of leT diffusion in the wider market, and experience with electronic based transactions can also influence this path.

In addition, issues related to customer's development choices and potential channel conflict need special attention. A critical assessment of these issues can enable a bank to formulate the objectives of entering e-banking services, make strategic

decisions on the services to be provided and the appropriate delivery channels to deploy and manage these services efficiently. The strategic choices are deciding between information-oriented services or full transactional services across single, dual or multiple channels. Hence from a critical assessment of the issues earlier outlined the bank may start by providing Information oriented services over a limited number of delivery channels and gradually advance through organizational learning to providing full transactional services across manageable number of multiple delivery channels. Making the right strategic choice with respect to the bank's resources and capabilities is essential to achieving success in providing services and in creating a unique value proposition to customers.

Marketing strategies - mobile Banking

Nigeria was described as the fastest growing telecoms nation in Africa and the third in the world. The country had experienced a phenomenal growth of 0.49 in 2000, to 70.20 in 2009. This trend has brought about a monumental development in the major sectors of the economy, such as banking, telecoms, and commerce in general.

This paper presents the level of adoption of let in the banking sector and investigates the prospects of in-commerce in Nigeria based on strengths, weaknesses, opportunities and threats (SWOT) analysis.

Findings revealed that all banks in Nigeria offer - e banking services and about 80% offer M-banking services.

The banks and the telecoms operators have enormous potentials and opportunities for m-commerce but the level of patronage, quality of cell phones, lack of basic infrastructure and security pose a major threat to its wide scale implementation.

M-commerce is often referred to as mobile e-commerce. It refers to all business transactions that are conducted on the platform of mobile devices and wireless networks UNCTAD (2009) presents m-commerce as buying and selling of goods and services using wireless hand-held devices.

Currently, there exists a number of wireless technologies and standards such as Bluetooth, infrared, radio frequency identification (RFID) and contactless chips that offer transmission of transactions data from mobile devices to a pos terminal without swiping a card reader (m-payment forum, 2009). These have helped to offer seamless transactions as well as offering "any time" and "any where" services.

M-banking is equally referred to as mobile e-banking. It is defined as the newest channel, in electronic banking that provides a convenient way of performing banking transactions which is also known as "pocket-banking".

Tiwari et al (2008), present m-banking as the provision and availing of banking and financial services with the help of mobile telecommunication devices. The major distinction between the electronic and mobile business transaction prefixed as "e" and "m" is that the electronic medium offers "any time access" while mobile medium

offers "any time and any where access" to business processes respectively (Tiwari et al, 2008). While an electronic transaction is limited to computer networks that are stationary, mobile transactions refers to computer networks that may support both stationary and wireless connections. M - Commerce features are listed as immediacy, real-time, localization (localized contents using a global positioning system (GPS), Pro-active functionality (through SMS), and simple authentication procedure (based on a subscriber identification module (SIM) and personal identification number (PIN). (BUSE 2004).

Chenuke et al (2006) conducted an empirical investigation on adoption of internet banking in Nigeria. The study identified the major inhabiting factors to internet banking adoption. In Nigeria as, insecurity, inadequate operational facilities include telecommunications facilities and electricity supply, and made recommendations on how Nigeria banks can narrow the digital divide. Also, the report revealed that internet banking is being offered at the basic level of interactivity with most of banks having mainly information sites and providing little internet transactional services.

Similarly, Agboola (2008) investigated electronic payment systems and mobile banking services in Nigeria. The findings revealed that there has been a very modest move away from cash payments are now being automated and absolute volumes of cash transactions have declined. The result of the study revealed that tele-banking is capable of broadening the customer relationship, retain customer's loyalty and enable

banks to gain commanding height of market share if their attendant problems such as in effectiveness of telecommunications services, epileptic supply of power, high cost, fear of fraudulent practices and lack of facilities necessary for their operation were taken care of.

Ayo (2008) investigated the prospects of e-commerce in Nigeria based on ability, motivation and opportunities (AMO) model and observed that virtually all companies in Nigeria have online presence. The paper reported the motivation and opportunities for e-commerce as low based on lack of e-payment infrastructure and access to leT facilities.

Also, in an empirical assessment of customer acceptance of m-commerce carried out in Germany and reported by Buse and Tietari (2006) as follows:

The highest mobile users are top management, followed by self employed, salaried class, students and others. Government employees were found not to patronize mobile banking.

The most favoured reason for carrying out mobile banking is ubiquity, next is overview of bank account, followed by immediacy.

The highest fear of customers about mobile banking is that of insecurity, cost, and uncomfortability.

2.7 Marketing mix/strategies for Banks

Satisfying the bank needs of buyers requires the development of an effective marketing mix. Service policies and pricing, distribution and promotional strategies must be combined in an integrated marketing program. The marketing mix strategies for banks or service firm include product/service policies, pricing strategy, place distribution strategy and promotional strategy (Greco 2006).

Product/ service policies

As with tangible products, bank services may be classified according to their intended use. All services are either consumer services or industrial services. Even when the same services are sold to both consumer and industrial buyer, the bank or services firm often maintains separate marketing groups for each market segment.

Pricing strategy

In the banking or service industry, pricing practices are not substantially different from those in goods industries. In developing a pricing strategy the bank or service market must consider the demand for the service production, marketing and administrative costs and the influence of competition. Price negotiation forms an important part of many professional services transactions. Many firms use variable pricing to overcome the problems associated with the perishable nature of services.

Place /Distribution Strategy

Distribution channel for bank services are usually simpler and more' direct than channel is of distribution for products. In part this is due to the intangibility for products. The marketer of bank services is often less concerned with storage, transportation and inventory control and shorter channels of distribution are typically employed. Another, consideration is the need for continuing personal relationship between performance and user of bank services.

Promotion Strategy

Promotion is an important aspect of the marketing mix for most bank services. For instance, the advertising of bank services is some what more challenging than the advertising of products. Since it is more difficult to illustrate intangible services, a variety of strategies may be implemented. One is to make the services seem more tangible and personalizing it. This may be accomplished by featuring employee's celebrities on sports personalities in the advertising.

A second strategy is to attempt to create a favourable image for the service or the service company. Some of the theme used by banks and other services organizations are efficiency, progressiveness status and friendliness (Johnson, 2004). The desire of many services buyers for a personal relationship with a service seller increases the importance of personal selling. In fact, unless a very simple or highly standardized service is sold personal selling is usually the backbone of bank service marketing.

Sales promotion is difficult because bank services are not tangible. Sampling, demonstrations and physical displays are limited but service firm often do use premiums and contests. Publicity is also important for many banks especially for entertainment and sport events. Television and radio reports; newspaper articles, and magazines features inform the public of events and stimulate interest. Contributors to charitable causes, employees' service to non-profit organizations sponsorship of public events and similar activities are also publicized to influence the public's opinion of the bank. Until recently bank firms lagged behind manufacturing firms in their use of marketing. Many banks do not use formal management or marketing techniques. There are also professional service businesses that formerly believed it was unprofessional to use marketing. Most banks faced so much demand or so little competition until recently that they saw no need for marketing.

The traditional 4ps of marketing approaches work well for goods, but additional elements require attention in services business. Booms and Sitwer (1981) Suggested three additional p's for service marketing; people physical evidence and process. Because most services are provided by people, the selection, training and motivation of employees can make a huge difference in customer satisfaction. Ideally employees should exhibit competence, a caring attitude, responsiveness, initiative, problem solving ability and good will.

Finally, service companies can choose among different processes to deliver their service. Restaurants have developed such different formats as cafeteria - style fast food buffet and canteen light service. Banks have also developed such formats as telephone banking on-line banking etc.

2.8 Task and problems of marketing in Banking

Service companies face three tasks/problems: Increasing competitive differentiation, service quality and productivity.

Managing Differentiation

Bank service marketers frequently complain about the difficulties of differentiating their services. The deregulation and proliferation of several banks precipitated intense pure competition, to the extent that customers view a bank as fairly homogenous, they care less about the provider than the price. The alternative to price competition is to develop a differentiated offer delivery or image. The offer can include innovative features.

What the customer expects is called the primary service package and to it can be added secondary service features. The major challenge is that most bank service innovations are easily copied. Still, the company that regularly introduces innovations will gain a succession of temporary advantages over competitors. A bank can hire and train better people to deliver its service. It can develop a more attractive physical environment in which to deliver its service or it can design a

superior delivery process. Bank can also differentiate their image through symbols and branding .

Managing Service Quality

A bank firm many win by delivering consistently higher quality service than competitors and exceeding customer's expectations. These expectations are formed by their past experiences, word of mouth and adverttsinq. After receiving the service, customer compare the perceived service, customer loose interest in the provider, if the perceived service meets or exceeds their expectati ns, they are apt to us the provide again.

Parasauranan (2005) identified five gaps that cause unsuccessful delivery:

- 1) Gap between consumer expectation and perception
- 2) Gap between management perception and service quality specification.
- 3) Gap between service quality and service delivery
- 4) Gap between service delivery and external communication.
- 5) Gap between perceived service and expected service.

Parasuranan et al (2005) also found five determinants of service quality presented in order of importance.

They are:-

- 1) Reliability:- The ability to perform the promised services dependably and accurately.

- 2) Responsiveness:- The willingness to help customers and to provide prompt service
- 3) Assurance:- The knowledge and courtesy of employees and their ability to convey trust and confidence
- 4) Empathy:- The provision of caring individualized attention to customers.
- 5) Tangible:- The appearance of physical facilities equipment personnel and communication materials

Various studies have shown that excellently managed bank service firms share the following commitment or quality, high standards, system for monitoring service performance, customer complaint and an emphasis on employee satisfaction.

Managing Productivity

Banks are under great pressure to cut cost and increase productivity. The first is to have service providers work more skillfully. The company can hire and foster more skillful workers through better selection and training. The second is to increase the quantity of service by squandering some quality. The third is to "Industrialize the service" by adding equipment and standardizing production. (Davidow and Uttal 2000). The fourth is to reduce or make obsolete the need for a service by investing a product solution. The fifth is to design a more effective service. The sixth is to present customers with incentives to substitute their own labour for company labour.

The seventh is to harness access to better service and make service workers productive. (Landan 1995).

2.9 Conclusion

Marketing in banks is the performance of banking activities that direct the flows of services from producer to consumer or user. The bank marketing concept holds that the key to achieving organizational goals consists of the company being more effective than competitors in creating, delivering and communicating customer value to its chosen target markets.

Due to the nature and characteristic of a bank service which differs from tangible services. Different marketing approach for strategy must be adopted or used in the marketing of bank services.

The customer is the core of the bank and as such both management and staff of banks have the responsibility of selling is meant.

Among others marketing strategies to be employed by banks to capture the market, they have to open and till new grounds by extending more and better services to existing customers and writing and tremendously vast commonly they must also continuously develop their services in terms of changing needs of their customers and changing services of their competitors

CHAPTER THREE

METHODOLOGY

3.1 Research Design

The study made use of survey method. Survey research is designed as the systematic gathering of information from (a sample of) respondent for the purpose of understanding and predicting some aspect of the behavior of the population of interest for the purpose of this study, descriptive and explanatory approaches were utilized.

3.2 Sources of Data

Materials used for this study are gathered from both primary and secondary sources.

3.2.1 Primary source

Primary data is information sourced by the researcher himself. The information is gathered for a specific purpose or research work. It is therefore very costly in terms of consuming time and energy. Personal interview are the primary data used in the study.

Questionnaire

Questionnaire is a set of questions printed and administered on the respondents. It is simply a formalized approach of asking someone for information. All questionnaires must translate research objectives into specific questions and the answer to these

questions must provide data for arriving at conclusions. The question and people must motivate the respondents to provide the necessary information.

In this study question were prepared in the questionnaire form and distributed to the staff of the United Bank for Africa (UBA) Plc.

Personal Interview

Personal interview implies a face to face conversation between the interviewers. The interviewer asks questions and record the respondents answers either while the interview is in progress or immediately afterwards.

Personal interview despite its cost is very fast in terms of responses and the researcher can influence the interview environment and seek clarification where necessary. Also information gathered through personal interview is unadulterated giving it an edge over questionnaire which may be answered with biased mind by the respondent (Walter 2001).

For this study personal interview with some staff and customer of the bank was conduction.

3.2.2 Secondary Source

Secondary source of data are data that are developed for some purpose other than helping to solve the problem at hand the researcher is not involved in gathering secondary data. That is to say secondary data has been in existence before the

problem that is to be solved arose. Secondary data might have originated from the need to keep proper account of an organization, research work conference meetings etc secondary data is therefore not expensive and is quick to get.

Adequately care must be taken however, before using secondary data. The relevance of the information in terms of how it fits the requirement of the problem at hand has to be ascertained. The accuracy of the information in terms of this unit measure must be assessed. Also the source of data has to be known to be able to verify its authenticity (Baker, 2001)

For- this study secondary sources of data consist of published books, newspaper and magazines, journals and UBA publication.

3.3 Population

A population is a group of persons, organization or subjects about which information is desired.

The population of this study consists of the entire staff of the UBA pic Yola zone who is 100 in numbers

3.4 Method of Data Collection

Copies of questionnaire were distributed to the respondents at their place of work personally by the researcher. They were asked to fill the required information at their

convenience. Collection of the questionnaires was also personally done by the researcher.

Personal interviews were also carried out to some of the management staff in order to get authentic information.

A covering letter was attached to each questionnaire assuring the respondents of strict confidentiality of their comment and responses.

3.5 Validation of research instrument

The conducted a pilot study which after analyzed can be use in a general population at large.

The information was validated by researcher's supervisor after proper analysis.

3.6 Method of Data Analysis

The data collected were analyzed by the use of tables, figures and percentages for some of tile questions which do not seek to test the hypothesis but to obtain some vital information necessary for the study.

The statistical tool used in this testing of hypothesis or statistical significance is the chi square The formula commonly need is

$$\chi^2 = \frac{(O - E)^2}{E}$$

Where

χ^2 = chi - square

O = observed frequency E = expected frequency.

A suitable low significance level is selected at 0.05. whole the degree of freedom is calculation using this formula.

$(R - 1) (C - 1)$ Where

C = Number of Columns R = Number of Row

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter focuses on the presentation and analysis of data based on the role of marketing in improving customer's patronage in banking sector in United Bank of Africa Plc. A total of 100 questionnaires were distributed to staff of the bank and only 91 were filled and returned.

Data collection were summarized and analyzed by the use of tables figures statistical method was used for hypothesis testing.

4.2 Data Presentation and Analysis

Table 4: 1 Sex Distribution of Respondent

Responses	Frequency	Percentage
Male	60	65.9
Female	31	34.1
Total	91	100

Sources: field data 2010

Table 4.1 shows that 60 (65. 9%) of the respondent are male while 31 (34.1%) are female. This indicates that both sexes are represented in the study. However tile male are more than the female.

Table 4.2 Age Distribution of Respondent

Responses	Frequency	Percentage %
20-25 years	10	10.9%
26-30 years	30	43.9%
31-40 years	33	36.3%
40 and above	8	8.8%
Total	91	100

Sources: field data 2010

Table 4.2 indicates that 10 (10.9%) of the respondent are between 20 -25 years of age 40 (43.9%) are between 26- 30 years. 33 (36.3%) are between 31 -40 years and 8 (8.8) are between 40 years and above. These means that majority of the respondent are adult.

Table 4.3 Job Status of Respondent

Responses	Frequency	Percentage %
Management staff	12	13.2%
Senior staff	33	36.4%
Junior staff	46	50.4%
Total	91	100%

Sources: field data 2010

Table 4.3 reveals that 12 (13.2%) of the respondent are management staff 33 (36.4%) are senior staff and 46 (50.4%) are junior staff. This means that all categories of staff in the organization are represented in the study

Table 4.4. Duration of Years Spent in the organization

Responses	Frequency	Percentage %
1-5	18	19.8%
6-10	37	40.6%
11-15	21	23.1 %
15 and above	15	16.5%
Total	91	100%

Sources: field data 2010

Table 4.4 reveals that 18 (19.8%) of the respondent have 1-5 years working experience in the organization 37 (40.6%) have 6-10 years experience 21 (23.1%) have 11-15 years experience and 15 (16.5%) have 16 years and above experience. This is an indication that majority of the respondents can give accurate information about the marketing services owing the fact that they have considerable number of years and experience.

Table 4.5 Does your Organization engage in marketing activities.

Responses	Frequency	Percentage %
Yes	91	100% I
No	0	0%
Sometimes	0	0%
Total L	91	100%

Sources: field data 2010

From table 4.5 we discovered that all the respondents 91 (100%) say that the organization engages in the marketing activities. This underscore the importance of marketing of in bank to i crease customer patronage.

Table 4.6: What is the attitude of staff towards marketing of services in your bank?

Responses	Frequency	Percentage %
Negative	0	0
Positive	91	100
Total	91	100%

Sources: field data 2010

Table 4.6 affirmed that the staff of the bank have positive attitude toward marketing of services in the bank. All respondents 91 (100%) attest to this. This means that marketing in banks is taking seriously

Table 4.7: Does your bank engage in personal selling/marketing of product.

Responses	Frequency	Percentage %
Yes	91	100%
No	0	0%
Total	91	100%

Sources: Field data 2010

From table 4.7 it is clear that all the respondents 91 (100%) said that the bank engages in personal selling on marketing. This means that apart from the establishment of the marketing department and existence of core marketing staff every bank staff is a marketer. The marketing strategies adopted by the bank include the use of core and individual marketers, advertisement through posters, handbills, television and radio, newspaper and magazine, others are sponsorship of social and educational programmes and operation of an effective and strategic bank network.

Table 4.8: Does effective marketing helps in gaining market share.

Responses	Frequency	Percentage %
Yes	80	87.90/0
No	11	12.1 %
Total	91	100%

Sources: field data 2010

The table 4.8 show that effective marketing helps in gaining market share 80 (87.9%) respondent responded yes while 11 (12.1%) responded no. The majority affirmed that it helps in gaining market share.

Table 9: Is there need for different marketing strategy for bank products.

Responses	Frequency	Percentage %
Yes	91	100%
No	0	0%
Total	91	100%

Sources: field data 2010

From the table 4.9 it shows that 91 (100%) of the responses shows that banks should adopt different marketing strategy in order to compete favorable in the environment. It can be pricing strategy, product etc. This is because services differ from tangible goods that can be felt and seen the duty of marketing therefore is to tangibilize the intangible.

Table 10: Has effective marketing improved customer patronage.

Responses	Frequency	Percentage %
Yes	83	91.2%

No	8	8.8%
Total	91	100%

Sources: field data 2010

Table 4.10 affirms that 83 (91.2%) of the respondents says that effective marketing of services has led to increase in the banks patronage while 8 (8.8%) said otherwise. The table shows that majority of the respondents hold the view that effective marketing of the bank product has lead to increase in customer patronage.

Table 11: What is the impact of marketing of services in your bank?

Responses	Frequency	Percentage %
Negative	7	7.7%
Positive	84	92.3%
Total	91	100%

Sources: field data 2010

Table 4.11 shows that 7 (7.7%) of the respondent says the impact of marketing of the bank services is negative whole 84 (91.3%) say it is positive. The table therefore reveals that marketing of the bank's services has positive impact.

Table 13: Does high market share increase the banks profitability.

Responses	Frequency	Percentage %
Yes	83	91.2%
No	8	8.8%

Total	91	100%
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Sources: field data 2010

Table 4.13 affirms that high market share increases the banks profitability. While 8 (8.80/0) shows It does not. The majority has proved that it leads to increase in profit.

Table 14: Does customer patronage increase customer referral to the bank.

Responses	Frequency	Percentage %
Yes	80	87.9%
No	11	12.1%
Total	91	100%

Sources: field data 2010

The table 4.14 shows that 80 (87.9%) of the respondent show that customer patronage increases referral to the bank while 11 (12.1%) says it does not. This shows that when customers are delighted it creases the chances of referral.

On what are the problems of marketing of services in the bank? The respondents enumerated the following.

- Intangible nature of bank service
- Competition from other banks
- Institutional constraints

They however recommended wide spread advertisement, good customer relations, personal marketing and development of products & services to meet the challenging needs of the customer as a way of enhancing marketing of the banks services and customers patronage.

HYPOTHESIS TESTING 1

Table 4.8: Does effective helps in gaining market share?

Responses	Frequency	Percentage %
Yes	80	87.9%
No	11	12.1%
Total	91	100%

Chi - square (X²) competition

Responses	O	E	OE	(O-E)²	(O-E)²/E
Yes	80	45.5	34.5	1190.25	26.1
No	11	45.5	-34.5	-1190.25	-26,1

$$X^2 = 52.2$$

$$\begin{aligned}
 \text{Degree of freedom df} &= (r - 1) & (c - 1) \\
 &= (2 - 1) & (2 - 1) \\
 &= 1 \times 1 \\
 &= 1
 \end{aligned}$$

1 df at 0.05 level of significance = 3.841.

Decision Rule: since the computed value (52.2) is greater than the critical value (3.841) question 8 reject the hypothesis which states that effective marketing do not help in gaining market shares.

HYPOTHESIS TESTIN 2

Question 10: Has effective marketing improve customer patronage?

Responses	Frequency	Percentage %
Yes	83	91.2%
No	8	8.8%
Total	91	100%

Chi - square (X^2) competition

Responses	O	E	OE	$(O-E)^2$	$(O-E)^2/E$
Yes	83	45.5	37.5	1406.25	30.9
No	8	45.5	-37.5	-1406.25	-30.9

$$X^2 == 61.8$$

$$\begin{aligned}
\text{Degree of freedom df} &= (r - 1) \quad (c - 1) \\
&= (2 - 1) \quad (2 - 1) \\
&= 1 \times 1 \\
&= 1
\end{aligned}$$

1 df at 0.05 level of significance == 3.841.

Decision Rule: Since the computed value (61.8) is greater than the critical value (3.841) question 10 rejects the null hypothesis and accept the alternative hypothesis which state that effective marketing has led to the increase of customer patronage.

4.3 Summary of Finding

The study revealed that UBA engages in marketing activities and operates an effective and efficient marketing department. Consequently the attitude of staff towards marketing is positive. Also every member engage in personal selling/marketing while the marketing strategies for the bank include the use of core marketers, advertisement through posters, handbills, television and radio as well as newspaper and magazines.

As part of the marketing strategy the organization sometimes sponsor social and educational programmes.

I was established that the proliferation of bank are in stiff competition to capture the market.

Hence all banks are scouting for patronage from the same population.

The study also revealed that as distinct from goods there is need for different strategy for bank services.

The marketing strategies for services of the bank have proved to be efficient with positive impact. This has led to increase in customer patronage and profitability of the bank.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary

The central focus of the study has been impact of marketing banking services in improving customer's patronage in UBA Plc. We have attempted to examine the meaning, characteristics, marketing strategic and problem of services as distinct from tangible goods. Marketing of services is the performance of business activities that directs the flow of services from the producer to the consumer.

Bank services unlike tangibles are characterized by intangibility, inseparability, perish ability and variability. Marketing strategies for services include product, pricing place (distribution) and promotional strategies. The study revealed that the organization (UBA) engages in marketing activities and staff attitude towards marketing of services is positive. The bank engages also in personal selling of services.

Marketing strategies of the bank include the use of core marketing, individual marketing, and advertisement through posters, handbills, television and magazines. The marketing strategies of the bank are effective and its impact on productivity is positive thus, the effective marketing of services has led to increase in customer patronage of the bank's service.

The study however revealed that the establishment of banks is a threat to UBA as all banks scramble for customer from the same environment. Also the study established the fact that because services is different from goods there is need for a different marketing strategy for bank services

5.2 Conclusion

The study has enabled us to have a better understanding of marketing of bank services, its strategies and problem in USA.

The importance of marketing in banks cannot be over -emphasized. This is because banks are financial intermediaries whose essential functions is to collect the savings of depositors and lend to find deserving units. The aim is profit maximization and this under score the imperative of marketing especially in the face of competition.

Marketing in banks has positive impact on the operation of the bank (UBA) in terms of customer patronage, productivity and profitability. UBA has been striving in marketing of its services however a lot still needs to be done as there is always room for improvement.

The extent to how a bank can effectively market it services depends on how effective and efficient its marketing plan is efficient its marketing plan is. With the rise in the establishment of bank and competition in the sector marketing in banks become inevitable. For bank to effectively market their services there is need to develop and

adopt a strategy different from marketing tangibles this call for not only external marketing but also internal and interacting marketing strategies.

5.3 Recommendations

In the light of issues discussed in this study the following recommendation are hereby made.

1. The management of USA should continue to use television & magazine, advertisement to market its product and services. This should be complemented by the use of flyers billboard and posters etc.
2. The provision of equipment and infrastructural facilities for easy operations and customer's convenience is imperative. The recent renovation of all UBA branches and provision of new computers and cooling system is "a step in tile right direction. The practice should continue and the (LT) technological system upgraded from time to time.
3. Bank staff should as a matter of company policy be polite, courteous and respond to customer's need urgently. In other words the customer should be treated as a king, apologies should be rendered for shortcomings and explanation made on areas of conflict due to ignorance on the part of the customer.
4. Training and retraining of staff should be given top priority. The age of technological advancement and superb service delivery we live in calls for the

expertise of staff. This can be achieved through a well implemented staff development policy.

5. Incentive or benefits should be given to core customers in order to retain them and as well attract new customers to the bank. Benefits like overdraft, short term loan etc. should be used for this purpose.
6. The bank should from time to time develop or introduce new products to meet the diverse need of customers. Old product should periodically be reviewed and fine-tuned to make it appealing.
7. Staff of the bank should be properly motivated to elicit their best on their jobs. Thus the motivated factors and welfare /reward system of tile organization should be reviewed.
8. The use of suggestion box and operation of special telephone lines to get customers complains, suggestion and remarks about the organization performance is necessary. This will help the management to know customer's problems, views and suggestions on how to enhance the performance of the bank.
9. To get more publicity and advertise itself the organization should engage in sponsorship of social activities like football competition etc.

10. The bank should engage in aggressive marketing of its service without compromise. This should involve personal selling, corporate selling and strengthening of the marketing department of the organization.

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School of Postgraduate Study:
Yola.
01-07-2010

Dear Respondent,

Questionnaire

This questionnaire is part of the project work I am conducting in partial fulfillment for the award of Post Graduate Diploma in Business Administration.

Please answer the question to the best of your understanding. The questionnaire is intended to collect necessary data for a study on. "The role of marketing in improving customer's patronage in the banking sector". A case study of United Bank for Africa (UBA) Plc, for the purpose of writing the project and information provided will be kept confidential.

Thank you for your cooperation

Yours faithful

***Adedeji Adesina
(Researcher).***

Questionnaire

Instruction: Please tick the appropriate box and give your option where needed.

1. Sex

Male ☐ Female ☐

2. Age (Years)

20-25 ☐

26-30 ☐

31-40 ☐

40 and above ☐

3. Job Status

Management staff ☐

Senior staff ☐

Junior staff ☐

4. Duration of years spent in the organization (years)

1-5 ☐

6-10 ☐

11-15 ☐

15 and above ☐

5. Does your organization engage in marketing activities?

☐

Yes

☐

No

☐

Sometimes

6. What is the altitude of staff towards marketing in your bank?

Negative ☐

Positive ☐

Does your bank en age in personal selling / marketing of product?

Yes ☐

No ☐

8. Does effective marketing help in gaining market share?

Yes ☐

No ☐

9. Is there need for different marketing strategy for banks products?

Yes ☐

No ☐

10) Has effective marketing improving customer's patronage?

Yes ☐

No ☐

11) What is the impact of marketing in your bank?

Negative ☐

Positive ☐

12. What are the possible problems of marketing of product in your bank?

13. Please recommend ways of enhancing marketing of services in your bank.

14. Does high market share increase the bank's profitability?

Yes ☐

No ☐

Does Customer patronage increases customer referrals to the bank

Yes ☐

No ☐