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MARKETING MIX AS A TOOL FOR CUSTOMER SATISFACTION IN UNION BANK OF NIGERIA PLC.

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Abstract
Customers of any organization are the reason why such organization is in business. Any organization that wants to remain and be sustained in the business must value her customers and devise an appropriate strategy to keep them. Sometimes, services in the bank fall short of customers' expectation resulting to after purchase dissonance due to poor strategic adoptions. This study therefore examined the relationship between marketing mix (MM) and customer satisfaction in Union Bank of Nigeria Plc.. Secondary sources of data relating to subject matter were adopted from textbooks, journals, personal observations. Better options were made from the review of conceptual, theoretical and empirical frameworks on marketing mix, customer satisfaction variables among others. Result indicated that appropriate bank marketing mix strategies is an enhancer to customer satisfaction giving rise to repeat purchase dissonance. Recommendations emanate from the research findings as; Service organizations should uphold all appropriate strategies to target, lure, satisfy, position and sustain their customers to match competition, profitability and maximization of shareholders' wealth.

Keywords: *Marketing mix, Tool, Customer satisfaction, Service, Purchase dissonance.*

Background to the Study

Service organizations like banks sometimes experience customers' dissatisfaction due to little or none delivery of expected services leading to high turnover of customers as well as disloyalty. The intense competition since 2005 bank consolidation has put the workers in aggressive search for customers. To survive this intense competition, there is need for marketing mix (MM) strategies as a tool to combat customers' satisfaction. Marketing Mix is the particular blend of controllable marketing variables that the firm uses to achieve its objectives in the target market (Kotler, 1980).

Customers are always attracted by appropriate marketing practices. Marketing practices are a set of all marketing activities of products, price, promotion, place, person, processes and physical evidence (7Ps) that marketers use to effectively and efficiently promote their ideas, products or services while enhancing social life of the people Kabuoh (2013). MM is the set of marketing tools that the firm uses to pursue its marketing objectives in the target market.

The 7Ps of Marketing are;
Products; this is the organization's offering; the core, tangible or intangible that the company is known for and promotes; product variety, quality, features, designs, brand name, packaging.

Price; the price is the amount attached to the product/service in exchange for possession or service rendered. Price has other features as; list price, discount, allowances, payment period, and credit terms.

Promotion; launching a campaign on a product/service, person or organization. The aim is to create awareness, product differentiation and customer education among others. This could be done via various communication mixes.

Place; physical distribution (channels) geographical location of a product usually from point of origin to final consumer, transportations, inventory, assortments.

Person; this is the individual that coordinates all the other Ps to ensure business activities are in place. Person's attitude here is very important.

Processes; the speed with which customers are served. The style of business transactions, deliveries, after sales services.

Physical Evidence; this is the extra ordinary things that companies do to attract and delight customers. Examples of such are; Logo, Building structure, Security, Uniforms among others.

Most organizations now incorporate marketing department and place it in high priority as the department that promotes her products, create awareness, generate funds in form of deposits in the case of banks or other financial institutions. Above all, bank marketers now take banking to customers' doorstep gearing towards their satisfaction. These aggressive banking activities emanate from the adoption of the marketing mix strategy. Hence customer satisfaction is now regarded as one of the most important factors that shape organizations' future. Due to globalization, companies understand that they have to change the way they run their businesses in order to survive (Chigbu, 2014).

Statement of the Problem
Despite the benefits that emanate from marketing mix as a tool to combat customers' satisfaction, most organizations are yet struggling to imbibe the adoption of this tool. Some claim that strategic implementation of marketing mix involves huge fund, some say it is time consuming while some others posit that it is only for marketing organizations.

Many bank customers are not informed about various financial products/services available at their banks due to non adoption of marketing practices. Promotion of financial services is an understudied field, and much of the literature on bank marketing have paid more attention to marketing theories more than actual promotion practice (Czinkota and Ronkainen, 2004). A bank's services are seldom distinct from others and they can easily be replicated by competitors (Sanches-Peinado, 2005). According to Lewis & Bingham (1991) as cited in Khan (2010), competition and technology-based services are shaping customers' loyalty and these have resulted into switching of banks by customers.

Also, the way customers see their banks, including the bank's corporate treatment of their stakeholders (customers included) has a great role to play in terms of boosting customer satisfaction and loyalty. All firms are interested in the identity which they project and as a result take deliberate positive steps towards the formation of positive identities for their own corporate interest. So corporate reputation is a powerful influence on whether prospective consumers become customers (Williams, Buttle and Biggemann (2012). In Nigeria, there seems to be a perceived performance and image ambiguity in the minds of bank customers. This causes dissatisfaction amongst bank customers. According to Nmegbu and Ogwo (2013) the internal crises in Nigerian banking industry between 2005 and 2009 which manifested failures of some banks and subsequent reforms proved that the internal service marketing strategy (corporate reputation management) was weak, hence had weak impact on customer satisfaction. Also, loss of confidence in the banking system causes serious, systemic economic problems (Weber, Erickson and Stone (2011).

Objectives of the study

This study was set to primarily investigate the relationship between marketing mix tool and customer satisfaction. Specifically, the study evaluated the impact of the 7Ps on customers' satisfaction in Union bank Plc. Lagos.

Conceptual framework on customer satisfaction

A perceived bank strategy is an attitude which relates to the superiority of a service, whereas satisfaction is related to a specific transaction. In present day competitive banking industry, customer satisfaction is considered as the essence of success.

Kotler and Armstrong (2012) preach that satisfaction is the post-purchase evaluation of products or services taking into consideration the expectations.

Lu, Zhang and Wang (2009) recognize that customers may be more forgiving when they receive poor services if they have a good image towards their service providers. Therefore, even if the customers occasionally receive poor services from their current bank, their overall service quality evaluations may still remain positive due to the perceptions of a good corporate image among the customers.

Parker and Mathews (2001) submit that the satisfaction or dissatisfaction of the customer is the customer's response to the evaluation of the perceived discrepancy or dis-confirmation of previous expectations and the actual performance of a product or service.

Prabhakaram and Satyal (2003) submit that the customer is the king in business and the basic purpose of any business is to satisfy the customer. Researchers have found that increasingly customer satisfaction has led organizations to higher profitability, customers' willingness to use more products, higher levels of customer retention and loyalty. Jamal and Naser (2002) posit that customer satisfaction is not only based on the estimation of customers towards the quality of service delivery, but also with customer experience with the service delivery process. Therefore customer satisfaction reveals the overall judgment of the activities carried out by a particular business in relation to expectations accumulated after various contacts between the customer and the firm. If customers perceive that they are receiving additional benefits from their relationship with the firm, their satisfaction level will naturally increase. On the strength of this fact, Ehigie (2006) opines that there is a significant positive relationship between customer satisfaction and customer loyalty. That means that customer satisfaction acts as a mean between service quality and customer loyalty.

Due to the symbiotic relationship between bank strategies and customer satisfaction, both terms are often considered to be equal, but the fact is that satisfaction is a broader concept, while the evaluation of bank strategies is focused on a particular dimension of service. This is to suggest that bank strategies is a component of customer satisfaction (Zeithmal and Bitner, 2000).

There is a consensus, among researchers, that the SERVQUAL dimensions are important aspects of service quality but many scholars have expressed skepticism about the applicability of this model in other service industries, and its emphasis on the gap between expectation and performance. Cronin and Taylor (1992) argued that the estimation of service quality on the basis of expectation-performance gap is inadequate because most of the empirical researches favour a performance-based measure of service quality.

Additionally, Caruana (2002) argues that servqual focuses more on the service delivery process than on other attributes of service, such as service-encounter outcomes. As a result of this objection, several extensions and adjustments have been made by scholars depending on the variables on which they focused.

In this study service quality would be evaluated through four components: teller-customer ratio, teller-customer interaction, product promotion and corporate reputation.

Customer Satisfaction Models

There are several conceptual models used to study customer satisfaction. Some of them include

a) ACSI Model

The ACSI is the American Customer Satisfaction Index launched in 1994 (Evandson Gustatsson (2000). The ACSI model uses customer interviews as inputs to a multi-equation econometric model developed at the University of Michigan's School of Business. It is a cause-and-effect model with indices for drivers of satisfaction on the left side (like customer expectations, perceived quality, perceived value), satisfaction in the middle, and outcomes of satisfaction on the right side (like customer complaints, customer loyalty, retention, price tolerance). The model uses two interrelated and complementary methods to measure and analyse customer satisfaction: interviews and econometrics (Barbara and Claes, 2005).

b) Kano Model

The Kano model of customer satisfaction is a concept developed by Professor Noriaki Kano and his colleagues (Kano and Serkan, 1996). The model classifies attribution based on how they are perceived by customers and their effect on customer satisfaction. The model distinguishes six categories of quality attribute from which the first three actually influences customer satisfaction. They are basic attributes, excitement attributes, performance attributes, indifferent attributes, questionable attributes, reverse attributes. The basic attributes are the minimum requirements which will cause dissatisfaction if they are not fulfilled but do not cause satisfaction if they fulfilled. The excitement attributes are the factors that increase customer satisfaction if delivered but do not cause dissatisfaction if undelivered. Performance attributes are the factors that cause satisfaction if the performance is high but cause dissatisfaction if the performance is low. The indifferent attributes are those features the customer does not care about. The questionable attributes are the features the customer may not really expect. The reverse attributes are the other side of the customer's expectations.

The underlying assumption behind the model is that customer satisfaction is not always proportional to how fully functional the product or service is. In other words, higher quality does not necessarily lead to higher quality for all product attributes or service requirements.

c) The Servperf Model

Servperf is the performance based service quality identified by Cronin and Taylor (1992), as an alternative to servqual propounded by Parasuraman, (1998). The model postulates that an individual perception of the quality of product / service is only a function of its performance instead of expectation as suggested by servqual. So whereas servqual includes expectation in its judgments and evaluation, servperf does not. Besides theoretical arguments, Cronin and Taylor (1992) provided empirical evidence across four industries (banks, pest control, dry cleaning, fast food) to corroborate the superiority of their 'performance only' instrument over disconfirmation based servqual scale. Though the servperf scale has received considerable support over time (Cronin, et al, 2000), it is still lagging behind servqual in application. Servqual remains the preferred model of choice.

d) The Servqual Model

Of all the models, Servqual is the most common and is adopted for use in this study. The concept of SERVQUAL was originally developed by Parasuraman et al (1985, 1988). Servqual is based on the perception gap between the received service quality and the expected service quality, and has been widely adopted for explaining consumer perception of service quality. Originally, ten (10) dimensions of service quality were proposed by parasuraman: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the consumer, and tangibles.

Credibility	-	ability of the service provider being worthy of trust
Responsiveness	-	readiness of service provider to achieve and perform service Accurately and promptly
Reliability	-	ability of service provider to perform service in a reliable way
Security	-	relates to degree of security and risk free
Understanding		understanding customers and knowing their needs
Tangibles	-	refers to aspects of material facilities provided to the service organization, such as supplies, tools
Accessibility	-	means that service is available in place and time wished by the customer
Courtesy	-	means the degree of respect and consideration of customers' feelings and dealing with them with cordially
Competence	-	service provider having skills and knowledge required.
Communication	-	ability of service provider to enlighten customers about the nature of services provided.

Later, these ten dimensions were reduced to five for reasons of simplicity and the need to avoid repetitions. These five are: reliability, responsiveness, empathy, assurance and tangibles. Based on the five dimensions, a 22item survey instrument for measuring service quality has been developed. Each service quality dimension is linked to some items as follows:

Tangibles	-	Physical facilities, equipment, appearance of personnel
Reliability	-	ability to perform the promised service dependably and accurately
Responsiveness:		Willingness to help customers and provide prompt service.
Assurance	-	(Including competence, courtesy, credibility and security) Knowledge and courtesy of employees and their ability to inspire trust and confidence.
Empathy	-	(including access, communication, understanding the customer care and Individualized attention that the firm provides to its customers.

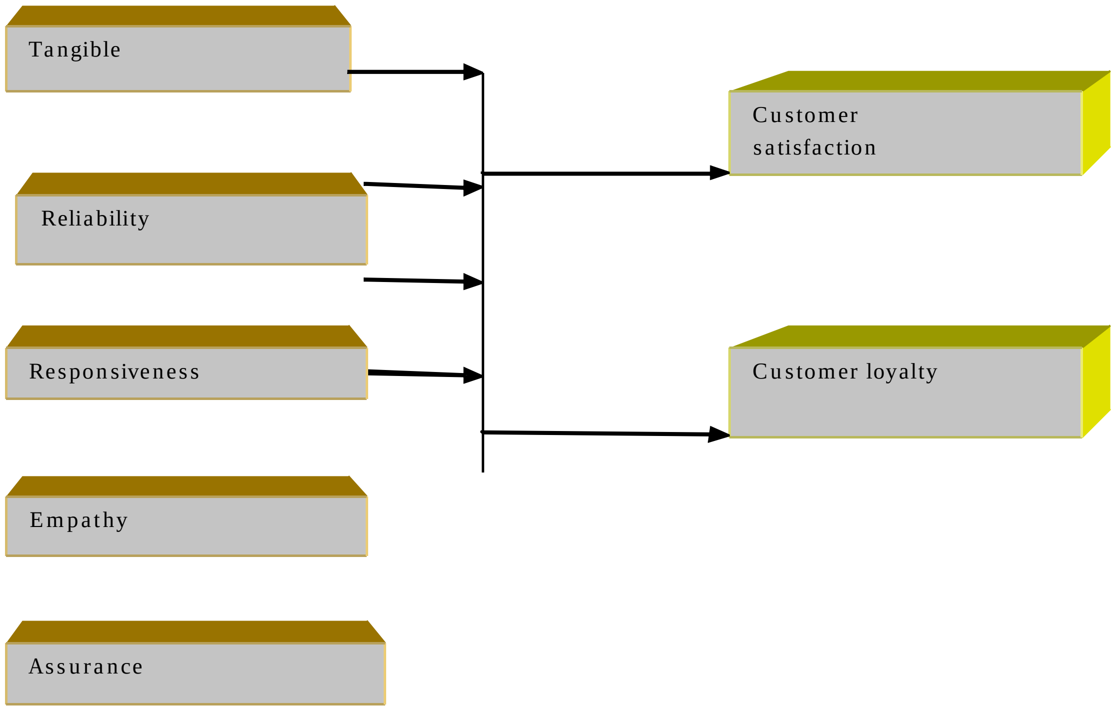

Figure 1
Published by Canadian Centre of Science and Education

Service Quality
Research indicates that service quality has been increasingly recognized as a critical factor in the success of any business or organization, and the banking industry is not an exception (Hossain and Leo, 2009). Service quality has been widely employed to assess the performance of banking services in relation to customer satisfaction. Bank managements understand that satisfying the customer translates to retaining them, all which results into profitability.
Gronroos (2000:18) defines service thus:

A service is a process consisting of a series of more or less intangible activities that normally, but not necessarily always, takes place in interaction between the customer and service employees and/or physical resources or goods and/or systems of service provider, which are provided as solutions to customer problems.

This definition suggests that the primary objective is the person who has a problem to be solved, that is the customer. The employee therefore utilizes the resources at his/her disposal to meet the need of the customer. However, service is just any element in bank strategies; bank strategies have to do with the nature of the service in question. Fogli (2006) defines the term service quality as a global judgment or attitude relating to particular service; the customers' overall impression of the relative inferiority or superiority of the organization and its services. The definition of service quality was further developed by parasuraman et al (1988 cited in Hossain and Leo, 2009).

The overall evaluation of a specific service firm that results from comparing that firm's performance with the customer's general expectations of how firms in that industry should perform.

Gronroos (2000) isolated three dimensions within the various definitions of service quality:
a. Functional quality: The dimension consists of the seven attributes that are process related-behavior, attitude, accessibility, appearance, customer context, internal

relationship, and service-mindedness.

b. Technical quality: The dimension consists of five outputrelated attributes: employees technical ability, employees knowledge, technical solution, computerized systems and machine quality.

c. Image of the service provider: The dimension describes customer's general perception of the supplier:

Pertaining to the last dimension (image) Gronroos (2000:52) states:
If the image of the firm is good in the mind of a given customer, problems with the outcome, or the process, which this customer may have, are likely to some extent to be excused by the image perception. If the problem continues to occur, the image will eventually suffer. If the image is negative, quality problems are more likely to be perceived as worse than they in reality are.

Generally, Gronroos sees service quality as an exchange process in which technical dimension is what is received by the customer, functional quality is how the service is promoted, and image dimension is how the customer perceives the service provider. In the banking sector, service quality results from the difference between the customers perceptions of the service offered by the bank, and their expectations (Bankia and Nantel, 2000).

The Promotional Mix

The promotional mix is a term used to describe the various strategies used in the overall product promotion agenda. Firms use various devices to achieve their promotional aims (Mols, 2000). Promotion encapsulates two basic components: Personal selling and non-personal selling. Personal selling is the technique made on a person-to-person platform, i.e. between the marketer and the potential customer. Non-personal promotion is the direct opposite which operates on a non-person or media-to-person basis. It is the combination of person-to-person and non-person-to-person technique that is referred to as the promotional mix (Lee, 2002). There are five components involved in the Mix and they are direct marketing, personal selling, advertising, sales promotion and public relations.

Sales Promotion in Financial Services

Among the components of the promotional mix, sales promotion has become very common. This is especially so because increased competition and market conditions have increased the use of promotion to increase short-term sales (Harrison, 2005). Harrison (2005) identifies five reasons for the increasing use of sales promotions in financial services.

First, rising prices and advertising clutter erode mass-media advertising cost-effectiveness while consumers become more desensitized to it. Second, due to the increased use of sales promotions by market leaders, it has become a more respectable part of the promotion mix. Third, shortening planning horizons make short-term promotions more attractive. Fourth, fragmentation of the markets call for more tailored and targeted communication. Finally, in many markets, promotions have become so common that firms are always obliged to follow or risk losing market share.

Objectives of Product Promotions

The objectives behind product promotion vary among organizations. Mortiner, (2001) posit that some firms use promotions to expand their markets, maintain their current position or present a corporate view point on a public issue. Promotional strategies are also used to reach selected markets. Most sources identify the specific promotional objectives or aims of providing information, differentiate the product, increasing sales, stabilizing sales and accentuating the value of the product. These objectives are elaborated below:

Providing Information

Most promotions are designed to inform the public of the availability of a product, (Nickels, 2002) a major part of product promotion all over the world is still tailored towards informing the public about a product especially a novel variety. Promotional campaigns designed to inform are often aimed at specific market segments. These campaigns are carried out through the medium of newspapers and also street demonstrators.

Differentiating the product

The promotional strategy is used to differentiate a product or service from those of competitors in the mind of a prospective buyer, (Hawkins, Coney and Best, 2001). To accomplish this, a company occupies a position in the market that appeals to their target customers. Promotions that apply the concept of positioning communicate to customers, meaningful distinctions about the attributes, price, quality or usage of a product or service. According to Nickels (2002), positioning is often used for products and services that are not popular or that are not leaders in the market.

Theoretical Framework of the Study

There are quite number of theories relating to the study, but few have been reviewed for the reason of suitability and limited space.

Assimilation Theory

Assimilation theory propounded by Anderson (1973) is based on dissonance theory which posits that customers make some kind of cognitive comparison between expectations about the product or service and the perceived product performance. Accordingto Anderson, (1973 cited in Ekinci and Sirakaya, 2004) customers seek to avoid dissonance by adjusting perception about a particular product or service, in order to align it with their expectations.

Negativity Theory

The theory propounded by Carlsmith and Aronson (1963, cited in Ekinci & Sirakaya, 2004) suggests that any discrepancy of performance from expectation will disrupt the individual, producing a negative effect, (Ekinci & Sirakaya, 2004). The theory states that when expectations are strongly held, customers will respond negatively to any disconfirmation. This is to say that dissatisfaction will occur if perceived performance is less than expectation or if perceived performance is more than expectation.

Contrast Theory: Contrast Theory was propounded by Hovland, et al (1987 cited in Reginald, et al, 2003), and the theory posits that there is often a tendency to magnify a discrepancy between one's attitude and the attitude represented by opinion statements.

Expectancy-Disconfirmation Theory: The theory, founded by Oliver (1977, 1980, cited in Mattila and O' Neill, 2003) states that satisfaction is related to the size and direction of the disconfirmation experience which occurs as a result of comparing service performance against expectations (Mattila and O' Neill, 2003). In this instance, disconfirmation towards a product or service simply occurs when a customer's perceptions do not meet his/her expectation.

Empirical frame work

Muhammed's (2012) measurement of the degree of customer satisfaction of Pakistani Islamic banks' customers corroborated Fouzia (2011) in terms of the religious reputation and image of the bank found that other service quality dimensions like confidentiality and location of bank were additional promoters of customer satisfaction in Pakistani Islamic banks. Sadumaris (2013) investigation of the factors determining Islamic bank selection criteria in Turkey supports Fouzia (2011) and Mohammed (2012) in terms of religion being the major factor behind the choice of Islamic banking. In terms of customer satisfaction, the interest free system was a big boost followed by number of branches.

Chigbu (2014) did a related study on marketing strategies and customer satisfaction among selected banks in Lagos and concluded that corporate reputation management has a significant effect on customer satisfaction across the four banks he worked on.

Methodology and Data Sources

Secondary literatures were utilized for this study. Data were obtained from textbooks, journals, magazines, internet websites and other documentary sources from first bank of Nigeria all assisted in the study.

Union bank of Nigeria was specifically used as this study case because; each bank has her own peculiar service culture and strategies, though most banks are now adopting some similar marketing strategies to lure their customers. Union bank being the second Nigerian bank of over 98 years in existence has a track record of performance, solid capital base, bank with 2^{nd} largest customer base. More so, Union bank is one of the researchers' first banks to open account with and has easy access to information from the headquarters.

The customers' population of 4 banks was obtained from their headquarters as at December 2014 as to determine which bank has really the largest customer base suggestive of greater customer satisfaction associated with enhanced marketing strategies. This represents two old generation banks and two new generation banks. The choice of these banks was purposively selected because of their large branch spread. The choice of Lagos being the centre of business in Nigeria that has over 95% of bank headquarters.

The customer's population of 4 banks from their headquarters as at December 31st 2014

BANK NAME	:	CUSTOMERS
First bank	:	42,500
Union bank	:	37,000
Diamond bank	:	16, 600
Eco bank	:	10,440

Source; Customer service sections of each headquarter of the 4 banks.

Conclusion

There is significant relationship between marketing mix tool in the banking industry and customers' satisfaction. The 7Ps as a strategic tool if properly harnessed enhances banks customer satisfaction. Corporate reputation management can serve as a differentiator in signaling the intended market segment, positioning the organization and conveying distinctiveness from competitors.

Union bank of Nigeria is truly the 2nd bank in age as well as bank with the second largest number of customers; this was established after the comparative analysis conducted by the researchers with 3 other performing Nigerian banks.

From the banks other documentary data, it was affirmed that majority of her customers are satisfied with their strategies while others whose expectations are not met are dissatisfied due to informed high expectation (Expectancy-Disconfirmation Theory). However, those dissatisfied customers still considers other variables as the image of the bank, the high capital base, her long time sustainability as well as return on investment (ROI. Assimilation theory propounded by Anderson (1973) is based on dissonance theory which posits that customers make some kind of cognitive comparison between expectations about the product or service and the perceived product performance.

Recommendations

The growth and survival of Organisations depends largely on custome,. Based on this the following recommendation are assumed Bank customers stand firstly and should be adored as kings and queens. Therefore,

1. The bank management should embark on appropriate strategic marketing mix that is focused towards customer satisfaction.
2. The 7Ps strategic tool is to be adopted to lure customers, satisfy and position them.
3. Constant reaching out to customers irrespective of the size or volume they do, knowing that the small customer of today may be the largest customer of tomorrow.
4. Leverage over the information technology available to contact them as the need arises for both personal and official relationship.
5. To satisfy the banks external customers, there is need to look inward and recognize your internal customers (workers) whose responsibility it is to serve and delight the external customers.
6. Train them, motivate them and reward them for a job well done. This will serve as a driving force to delight the external customers.

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