SERVICE QUALITY AND BRAND LOYALTY OF BANKS IN BAYELSA STATE OF NIGERIA

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ABSTRACT: *The study was embarked upon with the aim of determining the nature of the relationship between service quality and brand loyalty of banks in Bayelsa State of Nigeria, and this was done using responsiveness and reliability as dimensions of service quality and brand advocacy as a measure of brand loyalty, bringing about two research questions and study hypotheses which was put to the test by the use of the Pearson correlation coefficient method with the aid of SPSS software. The study adopted the descriptive design and used a questionnaire as a means of gathering data from the customers of selected banks in Bayelsa State amounting to a total of 140, but a total of 130 copies of the questionnaire were retrieved and used for the analysis of data which informed the conclusion and findings of the research. The study revealed a significant relationship between both reliability and responsiveness as dimensions of service quality and brand advocacy as a measure of brand loyalty. The study therefore concluded that there is a significant relationship between the variables and thus made the following recommendations; Banks should give prompt and quick response to its customers" compliant by creating a simple and fast compliant handling system; Banks must let its customers feel safe and secured in any transaction; Banks should create a strong feedback system that enables them to relate effectively with customers and understand them better; Banks should fasten their service processes.*

KEYWORDS: brand advocacy, brand loyalty, reliability, responsiveness, service quality

INTRODUCTION

The importance of brand loyalty to the operations and functionality of firms is linked directly with relationship marketing, which focuses on building a strong relationship with customers that causes them to constantly return to that firm to transact. In this era where businesses cannot be limited by just one-off sales, or by the transactional marketing mindset, it is important for the businesses to fully understand how and why customers become loyal to their brand, and how this can influence the operations and performance of the firm. This is even more visible in the service industry (Santouridis & Trivellas, 2010).

With a view for the understanding of the value of the image and name of a firm, research was made to study Brand Equity, which is the value of a brand name and image. Brand equity sought to understand the capital contributions of the name and image of the firm as viewed by customers of the firm. Aaker (1991) in his work, went further to classify brand equity into four dimensions; Brand Associations, Brand Awareness, Perceived Quality, And Brand Loyalty. Of these four dimensions identified by Aaker, three of them have gone on to be widely researched. The three dimensions widely studied are brand associations, perceived quality, and brand loyalty. Aaker (1991) posits that brand loyalty is at the center of brand equity. Brand loyalty has been the focus of a wide range of research, spanning over 4 decades, and all pointing to the validity of developing brand loyalty over engaging in advertisement, and this is captured in the statistical evidence that says it is 6 times more expensive to acquire a new customer than to retain one (Rosenberg & Czepiel, 1984). In addition to this standing, Giddens N. (2002) stands to establish that brand loyalty is the disposition of customers to repeatedly purchase from a particular brand in a product or service group at high prices, and also recommend that brand to others.

The necessity for understanding brand loyalty is becoming more of a focus as it keeps the brand in the heart of the consumers, and causes the customers to constantly stand on the side of defending and speaking for the interest of the firms which they are loyal to. This throws a new focus on the increased difficulty to pry customers from brands that already have the loyalty of customers, and also the cost implication as highlighted by Rosenberg and Czepiel, (1984). It therefore becomes expedient that ample research is done to fully understand the subject of brand loyalty, through all possible lenses, so as to fully grasp the dynamics of the subject and how it can be moderated and utilized for the benefit of all firms in a particular context.

Statement of the Problem
In every sector of the economy, especially the service-oriented ones, brand loyalty is a major player in determining the operationality or performance of that firm. This is because service-oriented firms must strive to understand their clients and how best to portray or create a good image or reputation as a service isn't perceived differently from the party engaged in the performance of the service, and how this can help in retaining customers and making them loyal to a brand. Research has been carried out by scholars, which points to the fact that brand loyalty has a direct impact on the brand equity of a firm, which invariably affects the value of that firm (Aaker, 1991).

Many studies have been done by researchers to understand the determinants and dynamics of brand loyalty (Saif, T., Ahmed, M., Shareef, S. & Khalid, R., 2018; Chang and Wildt, 1994; Ennew & Binks, 1999; Hallowell, 1996; Gotlieb et al., 1994; Patterson & Spreng, 1997), and have succeeded in identifying three broad categories of determinants of brand loyalty which are; brand perceived value model; customer satisfaction model; and the service quality model. These models focused on how the customers perceived the firm and its product offerings. Ercis et al., (2012), went further to identify two major determinants of brand loyalty, customer satisfaction and brand commitment, which have a greater impact when compared to the impact of brand satisfaction. This was taken a

step further by Yousaf et al. (2012), who established that there is a positive relationship between brand image, brand credibility, and brand loyalty.

Conceptual Framework

Source: Parasuraman (2000)
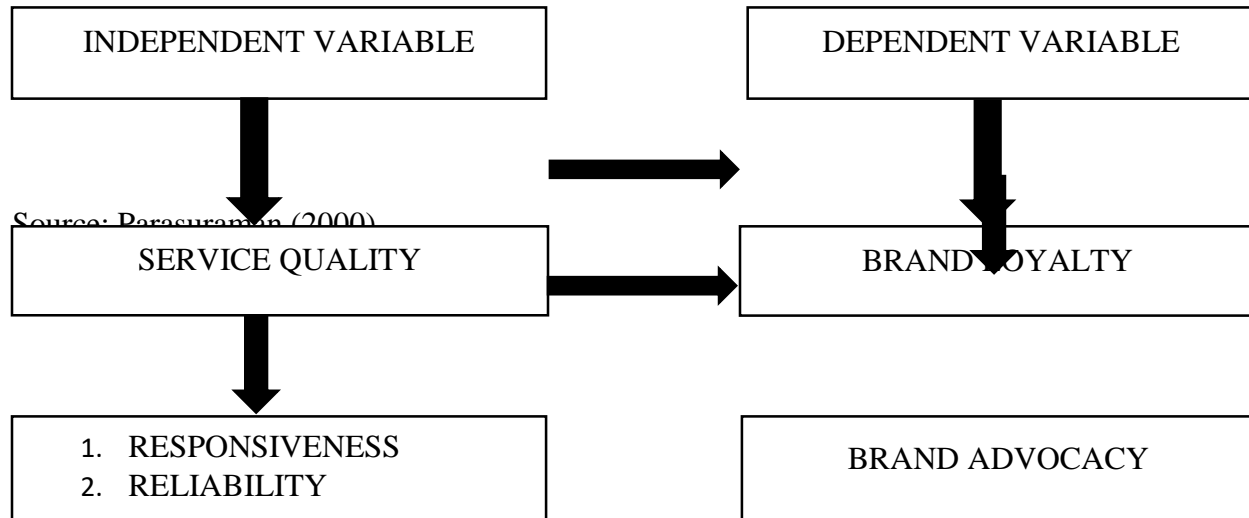
Objectives

1. To ascertain the relationship between responsiveness and brand advocacy.
2. To ascertain the relationship between reliability and brand advocacy.

Research Questions

1. To what extent does responsiveness influence brand advocacy?
2. To what extent does reliability influence brand advocacy?

Hypotheses

H1. There is no significant relationship between responsiveness and brand advocacy.
H2. There is no significant relationship between reliability and brand advocacy.

LITERATURE REVIEW

Conceptual Review

Brand Loyalty

Brand loyalty is a component of brand equity which is seen as the total value of all measures taken to differentiate the product and service offerings of a particular firm from that of their competitors. Aaker (1991) conceptualizes four main categories of brand equity which are Brand Associations, Brand Awareness, Perceived Quality, And Brand Loyalty, and also went further to state that brand loyalty is the most paramount of all the categories of brand equity.

The concept of brand loyalty originated from the 1920s (Bennett, 2001, pp. 3). The definition considered to be most comprehensive and accepted was however given by Jacoby (1971, pp. 25), which conceptualizes it as "The biased (non-random) behavioral response (purchase) expressed over time by some decision-making unit with respect to one or more alternative brands out of a set of brands and is a function of psychological processes". This definition points to the belief that customers have a choice of what to purchase but decide to constantly patronize the product and service offerings of a particular brand intentionally.

The research of brand loyalty has developed along the confines of three main approaches; the behavioral approach, the attitudinal approach, and the composite approach to brand loyalty (Touzani & Emessek, 2009). The behavioral approach brand loyalty is premised on the repetitive and systematic buying behaviour of customers overtime constituting an indication that the customer is loyal to the brand (Brown, 1952). The attitudinal approach to brand loyalty is focused on the positive mindset and perception the customers have about the brand in comparison to that of competitors, in relation to preference. It basically draws its focus from brand preference (Dick & Basu, 1994). Finally, the composite approach to brand loyalty is a means to incorporate the attributes of the behavioral and attitudinal approaches to brand loyalty, and blend them into one. This was achieved by Jacoby (1971), when he conceptualized brand loyalty to be a buying behaviour that is repeated overtime by a customer in favor of a particular brand. This definition incorporates both the attributes of the behavioral and attitudinal approaches to brand loyalty.

Brand Advocacy
Brand advocacy has been studied based on two broad views reflecting both the view of the consumer and the organization perspective. In relation to the organizational perspective, according to Lawer and Knox (2006) "Brand advocacy is an advanced form of market-orientation that responds to the new drivers of consumer choice, involvement and knowledge. Brand advocacy aims to build deeper customer relationships by earning new levels of trust and commitment and by developing mutual transparency, dialogue and partnership with customers". This view focuses on the firm openly supplying the customers with all required information to make their choices on what to purchase as requested, with the intention that this will portray them in a trusting light and bolster the confidence of the customers in them. This seeks to establish a trusting relationship between the customers and the firm by opening all information for the customers to have access to it.

The second view, and basis for this research is focused on the view of the customers. According to Fullerton (2010), this view is focused on the intention and willingness of customers of a brand to speak on behalf of their favored brand, giving recommendations and high praises to their product and service offerings. It is seen as an advanced and more intense form of positive Word-Of-Mouth (WOM) given by customers in favor of a brand (Swan & Oliver, 1989; Anderson, 1998; Harrison-Walker, 2001). Whereas both Brand Advocacy and WOM have been used interchangeably (Lawer and Knox, 2006) to mean the same thing, they are actually not the same but different in that Brand advocacy is an extreme representation of favor by a customer towards a brand (Noort, 2012). This differentiation comes into play mainly where in the case of WOM, the customer only tries to speak

about the products of the brand, brand Advocacy involves actively trying to convince all who is ready to listen about the supremacy and value of the offerings of the favored brand, including jumping to the defense of the brand at all times when someone speaks against it in anyway (Fullerton, 2010; Urban, 2004, 2005,).

Further, Cross and Smith (1995) clarifies that brand advocacy is a product of the relationship between the brand and the customer, as its only customers with a strong relationship who identify with the brand that will be able to promote the brand and defend it against external attack. To further buttress this point, Peck et al., (1999) states that an advocate is one that actively recommends, defends, advertises, and markets a brand to others.

The Origin of Brand Advocacy
According to Urban (2005), Brand advocacy evolved out of the increase in the power of the customer in the business environment. In order to understand this origin of Brand advocacy, we will therefore study the growth and increase in the power of the customers in the business environment resulting.

Growth of Customer Power
The advent and usage of the internet was predicted, but the extent to the fundamentality of the use of the internet in the everyday life of individual customers was not. The internet created an avenue for all who are in need of information about an organization and its product and service offerings to access it easily through multiple sources, including other customers who have used the services or products of the firm. This has made it possible for many prospective buyers to search out relevant information, and past customers to give out information that can either support or destroy the sales intention of the firm. Urban (2005) went on to state that customers can research the product or service they intend purchasing months before approaching the firm all from the comfort of their homes, through the use of the internet facilities available to them.

This advent allows customers to find and compare competing brand easily, and the use of online reviews allow customers to find the best option for them at every given point in time. According to Urban (2005), more than 63% of leisure travelers and 69% of business travelers use the Internet for research. This points to the use of the internet to decide on patronizing a brand or the competing one based on the materials, resources, and reviews found online, and this is primarily a function of what customers who have used the product or service offerings of the firm make available online.

The internet also made it possible for customers to seek for products and services from a wide range or coverage of competing brands regardless of location or physical presence. Customers now have the ability to connect with multiple businesses functioning in the area they are interested in purchasing from with ease. The most significant element to the rise of customer power caused by the internet, is however the increased communication between customers, which has enabled them to boost customer collaborations and consultation to determine the effectiveness of the products

and service offerings of a particular brand, as well as share advice. It was this increased communication that boosted the ability of WOM advertising.

Originally, a firm can lose customers to their lack of ability one at a time, or few at a time where a disgruntled customer decides to speak to some families and friends, but owing to the new ability of the customers to globally share their experiences with others, the effect is innumerable if negative. The internet has given the avenue for customers to leave comments and reviews on sellers and brands. This is especially true with E-Commerce websites such as Jumia, Konga, JIJI (even gives reviews and ratings on sellers), eBay, etc. in this case, star ratings are used to summarize the performance of a seller or product or a brand.

In totality, the reputation of a brand and its product offerings is largely dependent on the communication released by customers in relation to their experience with the firm, and this can either be in favor of the brand or an expression of dissatisfaction.

Service Quality
Service quality is the overall assessment of the performance of a service experienced by a customer against their initial expectation, and it is a preceding factor in determining the actual satisfaction a customer has at the consumption of a particular service offering (Parasuraman et al., 1988; Zeithaml & Bitner, 1996). Parasuraman et al. (1988), went on to describe service quality as the ability of firms to satisfy the needs and wants of their customers at every given point in time. This stance was buttressed by Zeithaml et al. (1990), when they postulated that service quality is the perceived difference that stems from the difference between the expectations of customers, and the actual service experience gotten from the consumption of the service. This means that the quality of a service is a product of the judgement call of the customer based on the difference between their pre-existing service expectations, and the actual pleasure they derived from the consumption of the service. The quality rating is therefore in the ability of the firm to meet or exceed the service expectations of the customers of the organization. Services unlike products are produced and consumed simultaneously.

There are two necessary units to be present for a service to be produced and consumed (Hill 1987), and this is based on the fact that a service has certain characteristics such as perishability, intangibility, simultaneity, and heterogeneity (Palmer, 1995; Parasuraman, Zeithaml, & Berry, 1985). These characteristics make the marketing activities of services to be different as the implications of them would be perceived in different light (Aniley & Negi, 2010). Aniley and Negi (2010) further stated that whereas the final effects of a service can be retained by a consumer, the actual service cannot be retained after its production, as a result of the simultaneity of production and consumption. In this regard, the evaluation of the customers come to play in determining how the service is perceived in the long run. This evaluation is the basis of the importance of the expectations and the meeting and continuous exceeding of these expectations of the consumer by the marketing firm. This view was buttressed by Aniley and Negi (2010) where they stated expressly that customers have certain expectations of services of organizations that they consume, prior to the consumption, and that the determinant of the quality of the service is a product of the

meeting and exceeding the expectations of the service in the mind of the consumer. They further espoused that there are three underpinning factors in the formulating of the expectations of customers which are; the needs and wants of the customers, brand image and communicative activities of the organization, and the past experiences of the customer with the services of the organization.

Several research works have been done using two models to measure or dimension the subject matter service quality, which are the Gronroos Technical and Functional Quality framework, and the SERVQUAL model by Parasuraman, Zeithaml and Berry in the 1990s (Mudenda & Guga, 2017). The Gronroos Technical and Functional Quality framework was argued to measure or dimension service quality based on the technical quality which focuses on the outcome of the service, and the functional quality which looks at the processes or delivery mechanisms for the rendering of the service (Mudenda & Guga, 2017). The SERVQUAL model on the other hand, being developed by Parasuraman, Berry and Zeithaml (1991), initially dimensioned service quality into ten (10) items upon which customers are to make judgement on the quality of the service. Further research however conducted by Parasuraman (2000) reduced the ten (10) dimensions to a total of five (5) because of the finding that the original ten dimensions overlapped. These five (5) dimensions shall constitute the model for the deriving of the dimensions of service quality in the study.

Parasuraman (2000) described service quality using a five (5) dimension model which has been used by numerous researches to understand the intricacies of service quality in multiple industries such as banking, health, education, and others (Oyetunji, 2014; Samanhyia, 2014; Aikins, 2014). These dimensions have been stated by Parasuraman (2000) to be tangibility, reliability, responsiveness, assurance, and empathy. Bebko (2000) posits that reliability is the ability of the service providing organization to constantly provide or deliver the service in the form and standard advertised or communicated to the customers. Assurance on the other hand has been defined as the ability of the firm through her employees to exude confidence and trust in the hearts and minds of the customers, building trust and credibility (Mudenda & Guga, 2017). Responsiveness has been looked at through the lens of the willingness of the service provider to assist and deliver quality service to their customers at all times (Parasuraman, Berry, & Zeithaml, 1991). Curry and Sinclair (2002) posit that empathy is the personalized attention and care given to the customers by the service providers based on the emotionally specific deduced needs of the customers per time. Finally, Tangibility has been discussed by Allen (2008) to mean the physical appearance and elements of the service that are visible to the customer. The study shall however adopt the use of just two (2) out of the five (5) dimensions provided by the SERVQUAL model.

Responsiveness
According to Ramya, Kowsalya, and Dharanipriya (2019), responsiveness is the willingness to help customers and to provide prompt service. This dimension focuses in the attitude and promptness in dealing with customer requests, questions, complaints and problems. It also focuses on punctuality, presence, professional commitment etc., of the employees or staff. It can be calculated on the length of time customers wait for assistance, answers to questions etc. The

conditions of responsiveness can be improved by continuously via the process of service delivery and employees' attitude towards requests of customers.

Reliability

Bebko (2000) defined Reliability as the ability of the service provider to constantly deliver the agreed services at a stable standard quality as previously communicated, advertised and expected by the customer. This was summarized in the work of Allen (2008) to be a product of dependability, and accurate performance. The two aforementioned point to the action of constantly giving out accurately standardized services to customers at every given point in time. This shows that for a service provider to be tagged reliable, he must be able to always meet up to the already set standard of the service to be provided to customers as previously communicated or experienced by the customers. In his work, Allen (2008) clearly stated that the service being provided must be dependable at all times, meaning that the service provider must at all times be able to exude dependency from the customers based on the services to be offered to them. He further posited that the services must be delivered in an accurate manner at all times.

Ramya, Kowsalya, and Dharanipriya (2019), went on to state that reliability is the ability to perform a promised service dependably and accurately, strengthening that posited by Bebko (2000). Their definition highlighted three areas of reliability; the promises of a service which can be either given by a service provider or based on Word of Mouth by other customers, the service provisions of the firm, and the problem resolutions brought about by the service offering. They further stated that customers prefer to transact with firms that keep to their promises in terms of performance and service delivery.

THEORETICAL FRAMEWORK

Theory of Reasoned Action

Fishbein and Ajzen (1975, 1980), developed the theory of reasoned action out of the failures of traditional attitude-behaviour research that consistently found weak correlations between attitudes and freewill behavioral tendencies. The main reason behind the development of the theory therefore is the explanation of freewill or volition behaviour. In trying to do this, the theory is to cover a wide range of behavioral tendencies, excluding all irrational ones such as behaviour based on cravings, impulse, habits, insanity, coercion, or spontaneity (Bentler & Speckart, 1979; Langer, 1989). The theory focuses on all behaviour having a logical base or foundation, and dismisses all illogically based behavioral traits and expressions. In addition to this, all behaviour that is based on the availability of special resources, skills, opportunities, or collaborations, are as well excluded from the scope of the study of the theory (Liska, 1984). Every and all behaviour that doesn't fall into the scope of being individually logical in itself is discarded by this theory.

The theory is premised primarily on the notion that behavioral intent is the underlying factor of all behaviour exhibited by man, and this behavioral intent is a product of both the attitude of and individual, and the subjective norm which premises the behaviour. The attitudinal element here depicts the individual's independent view point towards the behaviour to be exhibited, whereas

the subjective norm depicts the external influence to the behaviour of the individual in question. (Jerold, Brian, and Kathryn, 2003).

Empirical Review

Chiosa and Anastasiei (2018), studied what takes consumers to develop brand advocacy on Facebook. The study found out that trust is the defining factor in the determination of the advocacy behaviour of customers is trust, which is premised on the reliability of the offerings of the brand. In their work, they stated that the most important element in getting a favorable brand attitude from customers, is to build trust by convincing the customers overtime that the brand offers products that will satisfy the needs of the customers, and will not harm the customers in any way, as well as communicate in a sincere manner.

Cant, Machado, and Seaborne (2014), studied Brand Advocacy, using Apple as a case study in South Africa, Pretoria. The study found out that advocacy behaviour of apple customers was informed or preceded by the belief that the products are beautifully designed, reliable, and have he necessary features to satisfy their needs at any given point in time. It was also noted that the brand was trusted by its customers, and this was accruing to the capacity of the brand to keep its promises. Khamwon and Masri (2020) studied Brand Experience, Brand Love, and Brand Advocacy in Thailand. The study concluded that the experiences of a customer with regards to a product or service, has a direct and indirect influence on advocacy on the part of the consumer.

Karunanayaka, Arokiasamy, and Masri, (2018) studied the effect of perceived value-in-use in advocacy behavior of private higher education institutions in Malaysia. The findings of the research showed that for customer advocacy behaviour to be evident in customers of a brand, there must be trust and clarity of roles. Clarity of roles relate to the understanding of the part customers are to play to the success and optimal experience gotten from the consumption of a product or service offering, whereas trust is concerned with how the customers see the brand to be socially responsible.

Sashi, Brynildsen and Bilgihan (2019) carried out a research on Social media, customer engagement and advocacy in Florida USA, where they found out that listening and responding promptly to customers has an impact on the advocacy behaviour of customers as customers expect more than the acknowledgement of the existence of a problem, and want the resolution of problems speedily. They further stated that the speedy response of brands to the complaints of customers have an impact on the advocacy. Afridi, and Khattak (2015) studied Impact of Trust on Customer Advocacy in the health sector of Peshawar. The study uncovered that a strong correlation exists between trust and customer advocacy.

Hassan, Rafi, and Kazmi (2016) studied the Impact of Differentiated Customer Service, Brand Trust, Brand Commitment, and Brand Salience on Brand Advocacy in Pakistan and found out that differentiated customer service has a significant impact on customer advocacy.Sommakettarin, and Khamwon (2020) studied Service Quality, Customer Experience Quality, Customer Satisfaction and Brand Advocacy. The study was carried out in Thailand, where it was focused on the plastic

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surgery industry. The findings clearly stated that service quality was an important factor in determining whether or not a customer would behave in an advocative manner or not.

METHODOLOGY

The research is a descriptive research aimed at ascertaining the nature of the relationship between service quality and brand loyalty in Bayelsa State of Nigeria, and as such utilizes the Pearson correlation statistical tool aided by the Windows SPSS computer software to analyze primary data gotten from the administration of questionnaire to a total of 140 bank customers. The analysis relied on the following model which has been in wide use by previous researchers (Etale & Tiemo, 2021; Etale & Edoumiekumo, 2021; Etale & Adah-Marcus, 2021 and Etale & Tueridei, 2021):

BRAD = ƒ (RESP, RELI)
Thus expressing brand advocacy as a function of responsiveness and reliability. The above model was translated into a mathematical equation as stated below:

$$BRAD = \beta_o + \beta_1 RESP + \beta_2 RELI + \mu \qquad\qquad (1)$$

Where:
BRAD = Brand advocacy, the response variable as a measure brand loyalty,
RESP = Responsiveness an explanatory variable and one of the measures of service quality,
RELI = Reliability the second explanatory variable and another measure of service quality,
β_o = The constant term
β_1 and β_2 = The correlation coefficients that would determine the nature of the relationship between the independent variables and response variable,
μ = The error term of the equation

DATA ANALYSIS AND INTERPRETATION

This part of the paper highlights the analysis and findings of the of the research work based on the statistical analysis of data derived from the administration of questionnaire to a total of 140 bank customers whereby a total of 130 copies of the questionnaire were recovered that formed the basis for this analysis.

The demographics analysis turned up the following results:
Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	81	62.3	62.3	62.3
	Female	49	37.7	37.7	100.0
	Total	130	100.0	100.0	

The total recovered questionnaires amounted to 130, where 81 respondents which represents 62.3% of the total fell under the confines of the male gender, whereas 49 respondents which represents 37.7% of the total fell under the female gender.

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 20 Years	9	6.9	6.9	6.9
	21 - 30 years	82	63.1	63.1	70.0
	30 years and above	39	30.0	30.0	100.0
	Total	130	100.0	100.0	

The age distribution of the questionnaires recorded that 9 respondents out of the total which represents 6.9% were below the age of 20, 82 which represents 63.1% fell within the ages of 21 – 30, and 39 respondents which represents 30% were 30 years and above.

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	108	83.1	83.1	83.1
	Married	15	11.5	11.5	94.6
	Divorced	7	5.4	5.4	100.0
	Total	130	100.0	100.0	

The analysis of the data showed that a total of 108 respondents representing 83.1% of the whole were single, 15 respondents representing 11.5% were married, and 7 respondents representing 5.4% were divorced.

Employment Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	52	40.0	40.0	40.0
	Unemployed	30	23.1	23.1	63.1
	Self-employed	26	20.0	20.0	83.1
	Employed	21	16.2	16.2	99.2
	Retired	1	.8	.8	100.0
	Total	130	100.0	100.0	

The study demographics showed that 52 (40%) respondents were students, 30 (23.1%) respondents were unemployed, 26 (20%) respondents were self-employed, 21 (16.2%) respondents were employed, and 1 (0.8%) respondent was retired.

Do you have a bank account

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	130	100.0	100.0	100.0

The study demographics showed that all respondents totaling 130 (100%) have bank accounts.

Frequent mobile app

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	never	5	3.8	3.8	3.8
	once a month	26	20.0	20.0	23.8
	bimonthly	7	5.4	5.4	29.2
	weekly	54	41.5	41.5	70.8
	daily	38	29.2	29.2	100.0
	Total	130	100.0	100.0	

The study demographics showed that 5 (3.8%) respondents never use the bank mobile app, 26 (20%) respondents use the mobile app an average of once a month, 7 (5.4%) respondents use the mobile app an average of two times a month, 54 (41.5%) respondents use the mobile app weekly, and 38 (29.2%) respondents use the mobile app on a daily basis.

Frequent banking hall

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	never	23	17.7	17.7	17.7
	once a month	64	49.2	49.2	66.9
	bimonthly	14	10.8	10.8	77.7
	weekly	20	15.4	15.4	93.1
	daily	9	6.9	6.9	100.0
	Total	130	100.0	100.0	

The study demographics showed that 23 (17.7%) respondents never visit the banking hall, 64 (49.2%) respondents visit the banking hall monthly, 14 (10.8%) visit the banking hall bimonthly, 20 (15.4%) visit the banking hall weekly, and 9 (6.9%) visit the banking hall daily.

Frequent contact customer care

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	once a month	105	80.8	80.8	80.8
	bimonthly	14	10.8	10.8	91.5
	weekly	2	1.5	1.5	93.1
	daily	9	6.9	6.9	100.0
	Total	130	100.0	100.0	

The study demographics showed that

Test of Hypotheses

H1.   There is no significant relationship between responsiveness and brand advocacy.

Correlations

		Responsiveness	Brand Advocacy
Responsiveness	Pearson Correlation	1	.965**
	Sig. (2-tailed)		.000
	N	130	130
Brand_Advocacy	Pearson Correlation	.965**	1
	Sig. (2-tailed)	.000	
	N	130	130

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

The analysis of the data on the relationship between responsiveness and brand advocacy using the Pearson correlation coefficient shows a significant strong positive relationship between responsiveness and brand advocacy. This means that for a firm to have customers that speak on its behalf will and defend it as advocates, they must possess the attribute of responsiveness. This means that there is a significant relationship between responsiveness and brand advocacy, invalidating the first null hypotheses.

H2.   There is no significant relationship between reliability and brand advocacy.

Correlations

		Reliability	Brand Advocacy
Reliability	Pearson Correlation	1	.992[**]
	Sig. (2-tailed)		.000
	N	130	130
Brand_Advocacy	Pearson Correlation	.992[**]	1
	Sig. (2-tailed)	.000	
	N	130	130

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

The analysis of the data on the relationship between reliability and brand advocacy using the Pearson correlation coefficient shows a significant strong relationship between the variables, where the non-existence or existence of reliability has a direct impact on brand advocacy of customers. This invalidates the second null hypotheses of the study by establishing the fact that there is a significant relationship between reliability and brand advocacy.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study evaluates the relationship between service quality and Brand loyalty using responsiveness and reliability as dimensions of service quality, and brand advocacy as a measure of Brand loyalty and administered questionnaires to customers of three banks in Yenagoa, Bayelsa State of Nigeria to serve as a focus for the derivation of data upon which analysis will be done and findings drawn. The analysis of the data gotten showed that both responsiveness and reliability have a strong relationship with brand advocacy. The study therefore concludes that service quality has a significantly positive relationship with Brand loyalty.

Recommendations

Based on the findings of the research, the following recommendations are given:

1.   Banks should give prompt and quick response to its customers" compliant by creating a simple and fast compliant handling system.

2.   Banks must let its customers feel safe and secured in any transaction.

3.   Banks should create a strong feedback system that enables them to relate effectively with customers and understand the m better.

4.   Banks should fasten their service processes.

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