7PS MARKETING MIX AND RETAIL BANK CUSTOMER SATISFACTION IN NORTHEAST NIGERIA

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ABSTRACT: *Customer satisfaction is a continuous process that management must engage in. This study analysed customer satisfaction using 7Ps marketing mix elements to retail bank customers in North east Nigeria. Objectives include examining product, price, place, promotion people, process and physical evidence as drivers of retail bank customer satisfaction. Seven hypotheses were formulated to address the objectives. Data were collected from a sample size of 405 respondents comprising of academic and senior non-academic staff in universities and polytechnics in North east region of Nigeria through questionnaire administration. The study used correlation and regression analysis. The results found that product, process and physical evidence were significantly related to customer satisfaction while price, promotion, place and people are not significantly related. It was also found that process is the most influential driver while price is the least influential. Finally, the study recommends that management should improve the marketing mix elements by applying the right mix to attract and retain customers.*

KEYWORDS*: 7Ps Marketing Mix, Customer Satisfaction, Retail Banking, Northeast Nigeria*

INTRODUCTION

Extant literatures have echoed a lot of studies in customer satisfaction especially in using theories other than the 7Ps marketing mix. For example, Jamal and Naseer (2002), Awan Bukhari and Iqbal (2011) used SERVQUAL and Mamoun (2012) used 4Ps marketing mix in understanding drivers of customer satisfaction. However, little studies have been conducted using the 7Ps marketing mix elements and most have not used 7Ps marketing mix in understanding customer satisfaction in banks (Mohammad et al, 2012; Ala'Eddin et al, 2013). The highly competitive Nigerian banking industry has made banks to be proactive in innovating different products, offering incentives, deploying new distribution platforms massively, indulging in promotional acts, training employees, building branches and increasing use of technology in order to satisfy customers. Despite all these efforts, deposit money banks are faced with considerable marketing challenges such as pressure selling from marketing personnel especially if they want customers to open an account. There are also problems of weak services, long queues and huge crowds in the banking halls. Ogunnaike and Olaleke (2010), state that almost all Nigerian banks encounter similar problems in meeting customers' expectations of services and customers satisfaction, ranging from problems of money transfer, long queues and huge crowds in the banking halls. Adeoye and Lawanson (2012), state that most of the long queues and huge crowds in the banking halls are as a result of breakdown of

computers and at times as a result of cashiers absconding from duty and passing the bulk to someone else. Therefore, this study seeks to understand the impact of 7Ps marketing mix elements on retail customer satisfaction of deposit money banks in Nigeria.

Objectives of the Study
1.   To assess the relationship between 7Ps marketing mix and bank customer satisfaction in Northeast Nigeria.
2.   To determine the strongest and the weakest drivers of bank customer satisfaction among the 7Ps in Northeast Nigeria.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

One of the main areas focused on by organisations today is how to satisfy customers, because of the organizational benefit of customer satisfaction. Customer satisfaction is linked to customer loyalty (Fornell, 1992). Customer satisfaction is also associated with building and maintaining strong customer relationship (Blattberg, et al, 2009). Customer satisfaction can be viewed as a relationship of perceived value of service and the expected value by customers. If the perceived value of services matches customer perceived expected value, then customer is said to be satisfied. Kotler and Armstrong (2013: P37) define customer satisfaction as *"the extent to which a product's perceived performance matches a buyer's expectation."* Marketing mix elements are means to an end, they pave way for marketing managers to achieve organizational goals and objectives through proper planning. McCarthy and Perreault (1987) defined marketing mix as controllable variables used by organisations to satisfy target market. Kotler and Armstrong (1989:P45) define marketing mix as *"the set of controllable marketing variables that the firm blends to produce the response of wants in the target market."* The two definitions above are closely related. They both agreed marketing mix are controllable tools that should be used towards satisfying target market. The major disagreement in literature is what consists of controllable variables or tools as pointed by Rafiq and Ahmed (1995). The 4Ps marketing mix of McCarthy (1964) has received considerable criticism from literatures especially from service areas (See Robins, 1991; Davies, 1997; Mulhern, 1997;and Kotler,2003). Booms and Bitner (1981) extended the 4Ps framework to include process, physical evidence and participants, to reflect service industry. The extension of the 4Ps by Booms and Bitner has gained wide acceptance (Rafiq and Ahmed, 1995).

Service
Product/ service define the core offering of a business. In banking industry, managers must strive to satisfy customers as customers are after value and benefits. Kotler and Armstrong (2013) define product as anything tangible or intangible offered to a market for attention, use and consumption with aim of satisfying needs and wants of customers. In this definition, they consider product to include services. Products in banks includes different accounts for customers to use for example current accounts, savings accounts, save for children, other products are investment advice, loans and agencies

Researches have established relation between product and customer satisfaction. For example, Alhemoud (2010) studied the determinants of customer satisfaction in Kuwait retail banks, using 605 randomly distributed questionnaire to both citizen and non-citizen residents of Kuwait. He found customers are generally satisfied with the service quality provided by Kuwait banks.

Mammon (2012) indicated that among marketing mix elements, product significantly influences customer satisfaction. Addo & Kwarteng (2012) assess the determinants of customer satisfaction and the level of acceptability of services provided by private banks in Ghana, using the service quality dimension. They surveyed 140 respondents for their perception about the five dimensions of service quality as regards their banks. They analysed the data using descriptive statistics, factor analysis and correlation. Their result indicates all five dimensions of service quality are significant predictors of customer satisfaction in retail banks in Ghana. Flowing from the results/conclusions of the studies above, one of the ways banks can increase market share is through having viable products. Banks must encourage customers to open account and increase the service quality with different product innovation in order to achieve competitive advantage. Therefore, the relationship between service and customer satisfaction has been established.

H_{01}:   There is no significant relationship between service and bank customer satisfaction in Northeast Nigeria.

Price

Price is one of the ways marketers communicate with customers. Price is seen as revenue oriented been the only marketing mix element that produces revenue. Winkler (1995:439) defined price "as the amount of money which is sacrificed to obtain something".   Varki & Colgate (2001) studied customer perceptions of value (Price) in the banking industry in the U. S. and New Zealand. The authors' result showed that value (price) perceptions directly influence customer satisfaction. Leverin & LiLjander (2006) suggest that bank customer satisfaction is influenced by factors such as the price of services, or the number and severity of negative critical incidents. A study by Leversques & McDogall (1996) revealed that bank charges and interest rates determined the overall satisfaction level of customers. However, Nasser, Jamal & Al-Khatib (1999) and Chen & Chang (2005) suggest value (price) is perceived to have a small impact on bank customer satisfaction, but should not be neglected since value plays a role in enhancing the level of customer satisfaction in retail banking. Therefore, the relationship between price and customer satisfaction has been established.

H_{02}:   There is no significant relationship between price and bank customer satisfaction in Northeast Nigeria.

Place

Place which is also called distribution, is consider to cover distributional activities of organisations. Kotler (1976) indicates that distribution involves the distribution channel, distribution coverage, outlet locations, inventory levels and location. In banks in Nigeria distribution involves the internet banking, telephone banking, human teller, ATM and so on. Related studies have shown that elements of distribution like internet banking, Automated Teller Machines, bank branches, etc. influence customer satisfaction .In the banking sector, Nmako, et al, (2013), investigated customer satisfaction with internet banking service quality in the Ghanaian banking industry. They found that customers of Merchant Bank of Ghana (MBG) are more satisfied with internet banking service quality than those of Ghana Commercial bank (GCB). Mwatsika (2014) investigated customer satisfaction with ATM banking in Malawi. The empirical findings indicated customer satisfaction with ATM. Lenka, et al, (2009), conducted research on services quality and customer loyalty in Indian commercial banks. The study revealed in what seemed a departure from the studies above that human

aspects of service quality were found to influence customer satisfaction more than the technical and tangible aspect. It will therefore not be out of place for management to harmonise the elements of place (distribution) to offer good satisfaction to customer. Management should simplify the electronic aspect of distribution and embark on high orientation for customers. Mohammad, et al, (2012), conducted research on impact of marketing mix elements on tourist satisfaction on East Lake. Similarly, Duhaime (1988), conducted research on customer satisfaction with distribution for durable goods, the result concludes that customers are satisfied with overall distribution. Therefore, the relationship between place and customer satisfaction has been established.

H_{03}:   There is no significant relationship between place and bank customer satisfaction in Northeast Nigeria.

Promotion

Promotion is sending a persuasive message about a particular product to customers. Mohammad *et al,* (2012), in their investigation of the impact of marketing mix elements on tourist satisfaction found promotion to be significantly related to customer satisfaction. Mylonakis (2009), surveyed bank customers on bank satisfaction factors and loyalty and the findings point out that advertising (the humorous method) is generally accepted by people. But Bena (2010), in a research on evaluation of customer satisfaction in banking services, found customers are dissatisfied with promotion. Management should involve in promotional messages that educate and enlighten customers. Bank should also use sales promotion that gives incentives such as discounts to customers to lower cost of banking and capital. Therefore, the relationship between promotion and customer satisfaction has been established.

H_{04}:   There is no significant relationship between promotion and bank customer satisfaction in Northeast Nigeria.

People

People, refers to those involved in service delivery. Their level of training, interpersonal behaviour, discretion in rendering the service and appearance matters a lot in customer satisfaction in banking industry. Thorsten (2004) opines that customer orientation of service employees is a key driver of customer satisfaction. The interaction of employees and customers create good customer satisfaction. Customers rely on bank employees for advice, complaint and direction towards some of the banks' products and channel of distribution. Interaction quality is an important factor when customers evaluate service quality. Ennew & Binks (1999), McDougall and Levesque (1994), and Ojusalo (2003), found out that, the interactions driving the service producers have important effect on customer perceptions of service quality. Siddiqi (2011), in a research on interrelations between service quality, attributes, customer satisfaction and customer loyalty in retail banking sector in Bangladesh, found that empathy (interaction between employees and customers) has a large positive correlation with customer satisfaction. Similarly, Ladhari (2009), in an assessment of the psychometric properties of SERVQUAL in the Canadian banking industry, found that empathy is the strongest predictor of customer satisfaction. Mohammad *et al,* (2012), in a research, which investigated the impact of marketing mix elements on tourist satisfaction on East Lake, found evidence of significant relationship between people and customer satisfaction.

Management should have right marketing mix of personnel in marketing their banks' products, and personnel that are not rude and consider customer as king and who pay prompt attention to customer complaint. Kotler (1982), describes service personnel that are cold or rude as capable of negatively affecting marketing while friendly and warm personnel can positively affect customer satisfaction and loyalty. Therefore, the relationship between people and customer satisfaction has been established.

H_{05}:   There is no significant relationship between people and bank customer satisfaction in Northeast Nigeria.

Process

Process shows procedure of rendering services. Harrington & Weaven (2009), explored the factors affecting customer satisfaction for e-retail banking in Australia. Factor analysis and regression analysis were used to ascertain factor structure for customer satisfaction. The study found that four factors solution, represented by personal needs of the customer, website organisation, user friendliness of the websites and efficiency were rated as high. Similarly Al-Eisa & Alhemoud (2009) identify the most salient attributes that influence customer satisfaction with retail banks in Kuwait and to determine the level of the overall satisfaction of the customers of the banks. They found fast service and availability of self-banking services among the crucial attributes.

Casaló, Flavián & Guinalíu (2008) found the major factor affecting customer satisfaction in Spanish e-banking services was website usability. Jamal & Naser (2002) found service quality provided by the banks as an important determinant of customer satisfaction. Banks should create a good service process to maintain satisfied customers and attract potential customers. Therefore, the relationship between process and customer satisfaction has been established.

H_{06}:   There is no significant relationship between process and bank customer satisfaction in Northeast Nigeria.

Physical Evidence

This deals with environment where business operates, for example, parking area, furnishings, color, noise level, air conditioning system etc. Duncan (1996), maintains that service environment increase customer satisfaction and that within service environment customers can be exposed to numerous stimuli which potentially affect how they act, buy and the level of satisfaction they derive with service experience. Bitner (1992), indicated that the service environment has a significant impact on customer perception of overall service quality. Bitner (1990), pointed out that customers make inferences about the service quality on the basis of tangibles (the buildings, the physical layout, etc.) that surround the service environment. Support for this argument comes from empirical evidence suggesting that the tangible and physical surroundings of the service environment can have a significant impact on customers' affective responses and their behavioural intentions (Wakefield & Blodgett, 1999). Le Blank and Nguyen (1988), in their study, showed that physical environment has a significant impact on perceived service quality. Gan et al, (2011), analysed New Zealand customer satisfaction and found physical evidence significantly affect overall bank service quality. Reimer & Kuehn (2005), examined the impact of the servicescape (the physical facilities of a service company) on perceived quality. The article proposes a new model for assessing the effects of the servicescape on quality perception based on Service Quality (SERVQUAL). The model considers the special role of the servicescape (or what is called "tangibles" in Service Quality

(SERVQUAL)) by taking into account that the servicescape elements act as search qualities, while the other Service Quality (SERVQUAL) dimensions represent experience or credence qualities. In doing so, the model captures direct and indirect influences of the servicescape. Additionally, a more comprehensive scale for the servicescape is suggested, which exceeds the mostly tangible aspects of the physical environment covered in the Service Quality (SERVQUAL) scale. The model is tested in a population survey in two service industries (retail banking and restaurants). The results show that the servicescape plays a greater role than was expected in most previous studies. The servicescape is not only a cue for the expected service quality, but also influences customers' evaluations of other factors determining perceived service quality. Thus, the servicescape has a direct and an indirect effect on perceived service quality, which leads the servicescape to have a high overall effect. The management implication is that management should create a more conducive environment for bank services such as parking space, air conditioning, fence and more secured environment especially in the Northeast where people have paucity of security because of activities of insurgents. Therefore, the relationship between physical and customer satisfaction has been established.

H_{07}:   There is no significant relationship between process and bank customer satisfaction in Northeast Nigeria.

Fig. 1 THEORETICAL FRAMEWORK
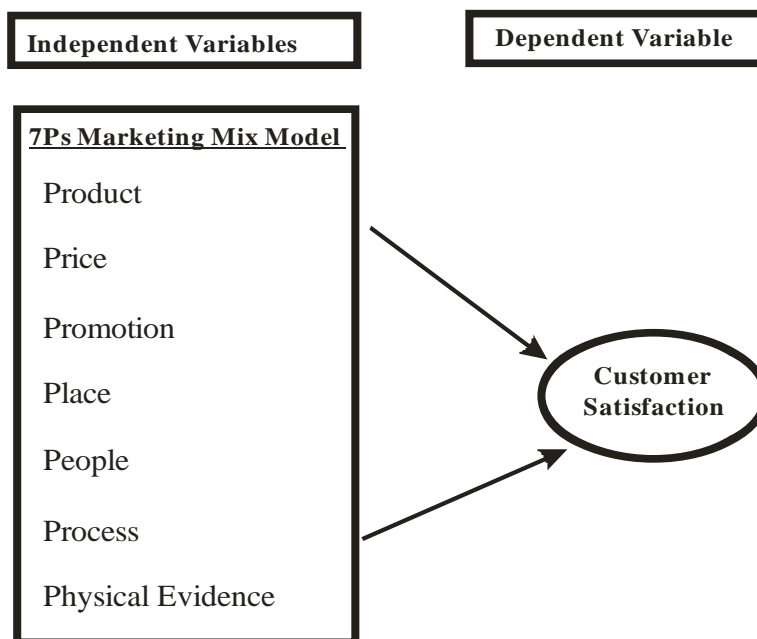
Source: Modified from Booms & Bitner (1981)

METHODOLOGY OF THE STUDY

The research design adopted for this study is the descriptive research design and hypotheses testing. The study describes the influence of 7Ps marketing mix on bank customer satisfaction. Hypotheses testing on the other hand was used to examine whether the theoretical relationship between 7Ps marketing mix elements and customer satisfaction can be substantiated. Similarly,

the study utilizes correlational and regression analysis for the hypotheses testing. As is typical of survey based correlational study, the research is conducted with virtually no interference as questionnaire were administered and the result analyzed, hence cross sectional approach of data collection was used.

Population of the Study

The population of the study consists of Academic and Senior Non-academic staff of universities and polytechnics in North eastern region of Nigeria. The North-eastern states are Adamawa, Bauchi, Gombe and Taraba States. Borno and Yobe States were excluded as a result of the insecurity problem being faced in these states. The major reason for choosing the target population is because this set of customers use virtually most of the products of retail banking especially the technological aspect. Also, this population represent different cultures in the country. The population is 5590. The breakdown of the population is highlighted in Table 1.

Table 1: Population of the Study

STATE	S/N	NAME OF INSTITUTION	POPULATION		TOTAL
			Academic	Senior Non Academic	
ADAMAWA	1	American University of Nigeria Yola	100	230	
	2	Adamawa State Polytechnic, Yola	98	41	
	3	Adamawa State University, Mubi	120	82	
	4	Federal Polytechnic Mubi	246	178	
	5	Modibbo Adama University of Technology, Yola	498	513	
		SUB-TOTAL	**1062**	**1044**	**2106**
BAUCHI	1	Abubakar Tafawa Balewa University, Bauchi	495	431	
	2	Abubakar Tatari Polytechnic, Bauchi	180	132	
	3	Federal Polytechnic Bauchi	305	267	
	4	Bauchi State University	98	34	
		SUB-TOTAL	**1078**	**864**	**1942**
GOMBE	8	Gombe State University, Gombe	203	109	
	9	Federal University, Kashere,	93	40	
		SUB-TOTAL	**296**	**149**	**445**
TARABA	10	Federal University, Wukari	97	107	
	12	Taraba State Polytechnic, Jalingo	279	78	
	13	Taraba State University, Jalingo	182	38	
	14	Kwararafa University, Wukari	57	79	
	15	Federal Polytechnic, Bali, Taraba State	97	83	
	16	**SUB-TOTAL**	**712**	**385**	**1097**
		GRAND TOTAL	**3148**	**2442**	**5590**

Source: Registry Department of the Various Institutions.

Sampling Techniques and Sample Size

Cluster, proportionate and stratified random sampling techniques were used for this study. Proportionate sampling is to give each and every state equal opportunity of being represented

in the sample size. Stratification was based on institution types and faculties/departments. Using Yamane's (1967) formula, a sample size of 373 was arrived at. The researcher used a target of 430 in order to take care of unreturned questionnaires and questionnaires that were not properly filled, 415 were returned out of which 10 were substantially unfilled. The researcher eventually used 405. The sample that was taken from each state was based on the proportion of customers in the state to the total for selected states in the North-eastern region. The formular of Yamane is expressed as:

$$n = \frac{N}{1 + N(e)^2}$$

Where

n= required sample size

N = Population

e= Significance level

Substituting, $n = \frac{5590}{1 + 5590(0.05)^2} = 373$

Source of data

The research utilized primary source of data. This was obtained through questionnaire administration. Some little portion of the questionnaire was adopted from Gan et al, (2011), the Parasuraman et al,(1999) and general knowledge of literature, with modification made by the researcher to suit the industry and the environment under study. To check the appropriateness of the instrument, pilot study was conducted on three institutions with sample size of 130 respondents. Following the pilot study, minor changes was effected on the instrument.

DATA PRESENTATION AND ANALYSIS

Table 2: Reliability Values for Marketing Mix Elements

Construct		Reliability
Marketing Mix	Product	0.810
	Pricing	0.675
	Place	0.637
	Promotion	0.821
	People	0.868
	Process	0.799
	Physical Evidence	0.788

Source: Field Survey, 2014.

Table 2 summarizes reliability values for individual marketing mix items. Guilford (1965) stated that 0.70 Cronbach's value indicates a high level of reliability and 0.35 indicates a low value. However, the minimum criterion for Cronbach's Alpha is 0.60 (Bagozzi & Yi, 1988).

Table 3 Correlations

	ST	PD	PR	PM	PL	PP	PC	PE
ST	1							
PD	0.653**							
PR	0.213**	0.203**						
PM	0.494**	0.530**	0.232**					
PL	0.530**	0.524**	0.224**	0.458**				
PP	0.605**	0.663**	0.263**	0.553**	0.552**			
PC	0.714**	0.665**	0.382**	0.591**	0.608**	0.686**		
PE	0.619**	0.571**	0.311**	0.480**	0.522**	0.585**	0.686**	
Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
N	405	405	405	405	405	405	405	405

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

Source: Field Survey, 2014

Analysis of Combined Effect

Table 4: Model Summary[b] and ANOVA[b] Statistics

Model 1	R	R Square	Adjusted R Square	Sum of Squares	Mean Square	F	Sig.
Summary	0.767[a]	0.588	0.580				
Regression				119.609	17.087	77.432	0.000[a]
Residual				83.855	0.221		
Total				**203.464**			

a. Predictors: (Constant), PL, PR, PM, PE, PD, PP, PC

b. Dependent Variable: ST

Table 5: Standard Coefficient Result of the Combined Effect of Variables

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.410	0.200		2.050	0.041
PD	0.268	0.056	0.234	4.771	0.000
PR	-0.064	0.038	-0.061	-1.695	0.091
PL	0.072	0.056	0.055	1.277	0.202
PM	0.012	0.046	0.011	.251	0.802
PP	0.080	0.052	0.078	1.529	0.127
PC	0.372	0.059	0.366	6.289	0.000
PE	0.191	0.052	0.174	3.668	0.000

a. Dependent Variable: ST

Source: Field Survey, 2014.

The variables employed in multiple regression are ST as dependent variable and PD, PR, PL, PM, PP, PC and PE as independent variable in testing the hypothesis

$$\hat{Y} = a + b_1X_1 + b_2X_2 + b_3X_3, \qquad where$$

$\hat{Y}$ is the dependent variable, a is the intercept.

X_1, X_2, X_3 etc. are the independent variables and b1, b2, b3 etc are the coefficient of the independent variables.

PD = Product

PR = Price

PL = Place

PM = Promotion

PP = People

PC = Process

PE = Physical Evidence

ST= Satisfaction

The regression model is therefore:

$$ST = a + \beta_1 PD + \beta_2 PR + \beta_3 PL + \beta_4 PM + \beta_5 PP + \beta_6 PC + \beta_7 PE$$

$$\hat{Y} = 0.410 + 0.268PD - 0.064PR + 0.072PL + 0.12PM + 0.80PP + 0.372PC + 0.191PE$$

DISCUSSION OF FINDINGS

The result of the combined effects of marketing mix elements on customer satisfaction indicate that product, process and physical evidence are statistically significant with significant values of 0.000, 0.000 and 0.000 respectively, which is less than 0.05 while price, promotion, place and people are not statistically significant with significant values of 0.091, 0.202, 0.802 and 0.127 respectively. This is presented in Table 4. Furthermore, the analysis revealed that for product, customer satisfaction will increase by 0.268 when all other variables are held constant. For process, customer satisfaction will increase by 0.372 when all other variables are held constant. Also, for physical evidence, customer satisfaction will increase by 0.191 when all other variables are held constant. Table 5 indicates F value of 77.432 at 0.000, which indicates a good fit for the data.

The result also indicates process as the strongest driver with a β value of 0.372 while price is the least influential driver of customer satisfaction among the marketing mix elements with a β value of -0.064.

Product found to be significant from the findings of this study corresponds with findings of Alhemoud (2010), Mammon (2012) and Addo & Kwarteng (2012). These scholars in their various studies found that product/service significantly affect customer satisfaction.The significance of process in this study is in line with the findings of Jamal & Naser (2002), Casalo et al, (2008), Harlinton & Weaven (2009) and Al-Eisa &Alhemoud (2009), who also found that process affect customer satisfaction.

The result of the cumulative effect analysis also revealed that, physical evidence significantly affects customer satisfaction. This finding is in line with the findings of Le Blank and Nguyen (1988), Duncan (1996), Mohammad et al, (2012), and Thursyanthy & Senthilnathan (2012), who found that physical evidence affect customer satisfaction. From the result, it shows bank customers in the north east Nigeria are satisfied with the banking environment.

Price was found to be insignificant. This may be as a result of the fact that retail customers do not attach relevance to prices because, unlike developed countries, in Nigeria there is not as much use of credit cards where interest plays an important role and also, most retail customers do not go for loans unlike corporate organisation. This finding is similar to the findings of Naseer et al, (1999) and Cheng & Chang (2005) that price is perceived to have small impact on bank customers' satisfaction, but should not be neglected because value plays a role in enhancing the level of customer satisfaction. However, the result is contrary to the findings of Varki & Colgate (2012) and Leverin and LiLjander (2006) who indicated that price affects customer satisfaction.

The result of the cumulative effect analysis also revealed that promotion is not significant. This may be because promotional activities of banks do not resonate like tangible products do. This finding is line with the findings of Bena (2010) who found that bank customers are dissatisfied with promotion, while Myloskakis (2009) surveyed bank customer factors and loyalty. The findings point out that advertising is generally accepted by people.

In the multiple regression, place is not significant. The result is contrary to the research findings of Duhaine (1988),Lenka et al, (2009), Mohammad et al (2012), Nmako et al (2013) and Mwatsika (2014), which suggest that place affect customer satisfaction.People are found not be significant. This is contrary to the findings of Lewvesque (1994), Ojusalo (2003) and Siddiqi (2011) that interaction of employees and customers significantly affect customer satisfaction. The findings reflect the views of Adeoye and Lawanson (2012), personnel of money deposit banks in Nigeria contributes to the long queues and huge crowd in the banking hall. It is common in Nigerian deposit banks to see crowded banking halls where customers find it difficult to make transaction. Personnel are not always responsive to enquiries and simple problems take days to resolve. Management should strive to choose the right mix of elements that will enhance customer satisfaction.

CONCLUSIONS

The research was undertaken to increase empirical debate on viability of 7ps as a marketing mix model especially in service industry, by examining the impact of seven marketing mix elements on retail bank customer satisfaction in the North eastern Nigeria. The combined effect analysis using multiple regression revealed that product, process and physical evidence significantly affect customer satisfaction while price, place, promotion and people are not significantly related to customer satisfaction.

Management Implications of the Study

• Since product has positive relationship on bank customer satisfaction, banks should try to improve by providing variety of products that meet the needs of different market segments. Also, banks should device means of simplifying banking process. Also, banks should engage in innovating products that will drive customer to banking.

- Management should consider enhancing their pricing strategy to achieve competitive advantage. Management should introduce credit card because that is one area where pricing plays an important role for retail customers.
- Management should harmonize the elements of place (distribution) to offer good satisfaction to customer. Management should simplify the electronic aspect of distribution and embark on high orientation for customers.
- Management should integrate promotional mix that will give bases for satisfaction. Such promotional mix include advertising, personal selling discount and sales promotion.
- Management should have right marketing mix of personnel that are well trained, with cheerful disposition and high level of social interaction in marketing their banks' products. Personnel that are not rude and consider customer as king and pay prompt attention to customer complaints.
- Banks should create a good service process to maintain satisfied customers and attract potential customers.
- Management should create a more conducive environment for bank services such as parking space, air conditioning, fence and more secured environment especially in the Northeast where people have paucity of security because of activities of insurgents.

LIMITATIONS AND SUGGESTIONS FOR FURTHER STUDIES

- This research was conducted on one of the most enlightened set of retail customers of banks (staff of academic environment). So, there is room to conduct the research on other group of retail customers.
- The research was conducted on bank customers (service sector). The research can be done on other sectors.

CONTRIBUTIONS TO KNOWLEDGE

This study has contributed to the existing body of knowledge on the relationship between marketing mix and retail bank customer satisfaction in North eastern Nigeria. This study has filled that gap by making available findings to all interest parties.
- In addition, the study has also contributed to the debate on robustness of 7ps marketing mix as a tool for service industry.

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