

Assessment of Service Quality Influences in Customer Satisfaction Private Banks in Mogadishu Somalia

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Abstract: *This work will investigate An Empirical Analysis of Service Quality Influence on Customer Satisfaction In The Case Salaam Somali Bank. The survey was meant specifically to find and describe service quality and customer satisfaction plays an significant part in economic activities and business growth in all countries; it enables all customer satisfaction to grow business faster. Having access and gives banks chance to prepare their businesses and to acquire better technologies for production, thus ensuring their competitiveness. The researcher dealt with the influence of service quality on customer satisfaction with banks, service quality models, concept, Gaps, dimensions and customer satisfaction with banks. This tin be managed through setting a strong base for banks in Mogadishu specially Salam Somali banks. On the other hand, well service quality and satisfying customer can contribute Value, profits to the banks and prosperity in Mogadishu. Nevertheless, service quality and customer satisfaction play an significant part in economic activities and business development in all countries, it enables all customer satisfaction to grow business faster. Well service quality and satisfying customer can contribute and increase Value, profits to the banks. It is trusted that the work will be useful to banking institutions for satisfying their customers and acquiring their service quality. The work is also anticipated to improve service quality with regard to client satisfaction. The researcher is extremely determined to bear out a research on how service quality contributes to client satisfaction in banks. The researcher also has the power to gather and summarize information.*

Keywords: Reliability, Responsiveness, Assurances, Empathy and Customer Satisfaction

1. Introduction

Today the world grows increasing with the quickly - shifting surroundings. Business markets have become a lot more competitive. To contend in such overcrowded and interactive market space, banks must look beyond the traditional 4Ps of marketing strategy, which are no longer enough to be carried out for achieving competitive advantage. **Service quality today has become not just the rhetoric of every business enterprise, but besides an important concept in service research.** It is almost impossible for a business arrangement to survive without building customers' satisfaction and commitment.

The account of banking refers to the development of banks and banking throughout history, with banking defined by contemporary sources as an establishment which provides.

The story begins with the first prototype banks of merchants of the ancient universe, which made grain loans to farmers and dealers who transported goods between cities. This started about 2000 BC in Assyria and Babylonia. Subsequently, in ancient Greece and during the Roman Empire, lenders based in temples made loans and added two important innovations: they accepted deposits and changed money. Archaeology from this point

The Central Bank of Somalia was established on June 30, 1960 by Decree No. 3 and converted into Law No. 2 of January 13, 1961. And got down when the United Nation's Trusteeship Administration "A.F.I.S." established on 8th April, 1950 a new currency institution regulator "Cassa per la circolazione mo netaria della Somalia" with its Head Office in Rome (Italy). During the 1950s, as independence approached, on 6th April, 1959 the Head Quarter has been moved to Mogadishu, taking over all the assets, liabilities, operations of the Banca d'Italia's Mogadishu branch., On

3rd June, 1960 it ceased to exist and its offices have been changed to the newly established central bank "Somali National Bank". (<http://www.somalbanca.Org/>).

On 8 February 1975, the government renamed the Banca Nazionale Somalia to the Central Bank of Somalia (Bankiga Dhexe ee Soomaaliya). It also merged the Somali Commercial Bank and Somali Savings and Credit Bank (Cassa DI Risparmio e Credito della Somalia) to organize the Commercial and Savings Bank of Somalia, which was at the time the only bank in the nation. In 1990 the Commercial and Savings Bank of Somalia discontinued operations. At some point the Central Bank of Somalia too ceased functioning. (<https://en.wikipedia.org/wiki/Central>).

The General objective of the survey was to assess the Empirical Analysis of the Service Quality Influence on Customer Satisfaction In Salaam Somali bank.

Specific Objectives: - To appraise the effect of service, quality of banks and its client satisfaction in Mogadishu, to investigate the issue of service quality dimensions on customer satisfaction In Mogadishu, to find out importance of bank industry to establish customer satisfaction of the bank, to rate in order of importance the customer service issues that need to be amended to increase client satisfaction.

2. Literature Review

Today, the universe arises in an increasingly rapidly-shifting surroundings. Business markets have become a lot more competitive. To contend in such overcrowded and interactive marketplace, banks must look beyond the traditional marketing strategy, which are no longer enough to be carried out for achieving competitive advantage. Service quality today, thus, has become not just the rhetoric of every business enterprise, but besides an important concept in

service research. It is almost impossible for a business arrangement to survive without building customer satisfaction and commitment. Inquiry has shown repeatedly that, service quality influences organizational outcome, such as performance superiority (Portela & Thanassoulis, 2005) increasing sales profit (Kish, 2000; Duncan & Elliot, 2002) and market share (Fisher, 2001), improves customer relations, enhance corporate image and raise client loyalty (Newman, 2001) Caruana, 2002; Ehigie, 2006). In late times, the search for quality is arguable the most significant consumer trend as consumers are now requiring higher quality in products and services than ever earlier.

The measurement of customer satisfaction has emerged inside the subject of Total Quality Management (TQM) although it has been researched by various researchers and theorists from other scientific fields (e.g. Marketing). The TQM School formalizes customer satisfaction as a quality component, as appearing in the major quality awards, emphasizing on the development of customer satisfaction data within a business organization (Grigoriadis & Siskos, 2010).

Today, the increasing interest in customer satisfaction is closely linked to the quality revolution that began in the former 1980s.

During 1960-1980, customer satisfaction measurement was initially seen as a problem of consumer behavioral analysis. (Asya, 2013)

Character of merchandise or service, customer satisfaction and company profitability are intimately related. Higher layers of quality result in higher layers of customer satisfaction, which support higher prices and (often) lower prices. Surveys have demonstrated a high correlation between relative product quality and company profitability.

Full quality is everyone's job, just as marketing is everyone's business. However, marketing plays an especially significant part in assisting companies identify and present high-quality goods and services to target clients.

When marketers do all this, they pull in real contributions to total quality management and customer satisfaction as well as to customer and company profitability. Societies need to bear on themselves with Return on Customer (ROC) and how efficiently they create value from the customers and prospects available.

Tone is the aggregate of features and features of a ware or service that bear on its power to satisfy stated or implied needs. (Kotler & Keller, 2016)

Poor Quality Shoddy, Harmful, or Unsafe Products: Another criticism concerns poor product quality or purpose. One complaint is that, too often, products and services are not produced or performed well. A second complaint concerns product safety. Product safety has been a problem for several reasons, including company indifference, increased product complexity, and poor quality control. A third complaint is that many products deliver little.

Benefit or that they might even be harmful. For example, think again about the fast-food industry. Many critics blame the plentiful Supply of fat-laden, high calorie, fast-food fare for the nation's rapidly growing obesity Epidemic (Kotler & Armstrong, 2012).

3. Research Methodology

The researcher has taken a quantitative method of gathering data since it seems the most appropriate and relevant method to the subject under consideration. The research design refers to overall plan or strategy for guiding the research. The researcher used case study as proper research design because it will be practiced in deep understanding of the problem than generalizing the findings across the population.

The researcher used in the period of conducting this study both primary and secondary as questioners. The researcher, organized group discussion; the aim is to obtain balanced information. The method employed was only questioners.

Descriptive research was utilized in this research report in order to know about service Quality Influence customer satisfaction to bank in Mogadishu Specially Salaam Somali bank.

The quantitative analysis was borne away. Information was collected through closed ended questionnaires.

In this research, SPSS program used for statistical analysis. These analysis techniques are chosen because SPSS is an expert at analysis and demonstration. Thus, the researcher will take in an interpretation of the frequency tables and consequently produced a summary of findings, conclusions and recommendations.

4. Summary

The researcher wants to identify that client satisfaction results from what a customer hopes and expects from the overhaul. 50% of the repairs agreed, 43% of them strongly agree and 7% of them showed moderation, but no respondents disagree and strongly took issue. Thus, most respondents agreed (50%).

The researcher tested that service quality is debated as an important tool for a firm to distinguish itself from its rivals. 13 (43%) of the replies strongly agreed, 13 (44%) of them matched with the same idea, while 4 (13%) of them showed moderation, but no respondents strongly disagreed. Thus, most respondents agree and strongly agreed.

The researcher examined that quality of service in banks is measured by how bank information processed. 27% of the repliers agree, 40% of them strongly agree with the same idea, while 23% of them showed moderation, and 7% of them disagreed, and 3% replies strongly disagree. Therefore, most respondents strongly agreed (40%).

The researcher revealed that customer will be pleased with the dependability of the bank services. 37% of the repairs strongly agreed, 33% of them matched with the same idea, while 27% of them showed moderation, and 3% of them

disagreed, but respondents strongly disagreed. Thus, most respondents strongly agreed.

The researcher also examined that service quality is significant for business prosperity/success. 37% of the repairs strongly agreed, 27% of them matched with the same idea, while 23.3 % of them showed moderation, and 10% of them disagreed, 3% respondents strongly disagreed. Thus, most respondents strongly agreed.

5. Conclusion

In general almost all the respondents read the concept of An Empirical analysis of the service quality influence on customer satisfaction in the event of the Salaam Somali Bank. The areas that the study focused where the researcher dealt with the influence of service quality on customer satisfaction with banks, service quality models, concept, Gaps, dimensions and customer satisfaction with banks. This can be managed through setting a strong base for banks in Mogadishu specially Salam Somali banks. On the other hand, well service quality and satisfying customer can contribute Value, profits to the banks and prosperity in Mogadishu. Nevertheless, service quality and customer satisfaction play an significant part in economic activities and business development in all countries, it enables all customer satisfaction to grow business faster.

6. Recommendations

- 1) On the basis of the findings that have been installed and the conclusion drawn from the written report, the researcher thinks of the following recommendations which are mandatory to be looked at.
- 2) Banks services have to demonstrate the interests and concern of its customer and be cognizant of the worldwide evolution of the technology.
- 3) Banks should concentrate on customers' satisfaction and enhance its employee training and service that facilitates the customers' requirement.
- 4) Somali banks should be very much informed on the new services proposed by the neighboring states to advertise the services they offer to their clients.