

The aim of this study is to find out by empirical evidence the use of effective customer service delivery as a marketing tool in [banking industry](#) by means of analysed reports, interviews and [financial](#) summary report over a period of ten years. Also our emphasis is based on banking Industry specifically Guaranty Trust Bank Plc. Achievement in areas of [customer service](#) and accredited changing needs of customers sophistication leading to hi-tech banking with information technology occasional by the immense [competition the industry](#) has witnessed in the past decade. Throughout the study, the inquired of questions requiring innovation responsiveness, exceptions remain very low and restricted to few concepts such as graphs, ratio, percentage and analysis. This contribution these concepts varies with the higher percentage in theory than in practice. It was also found that there is significant level of product [development](#) and product differentiation on [customer satisfaction](#) although the instruments used for the study contained mathematical calculations. For the company to attain this level of performance in customer service.

The knowledge of market operation is necessary. [Profitability as a financial strategy](#) requires the use of entire market behaviour as a general method of formulation of policies. The use of competitive advantage to quantify customer service problems and to describe corporate reputation/image is therefore advocated. Lastly the attention of financial expert designers marketers authors publishers of textbooks and organizers of marketing services have been drawn to take cognizance of the changing nature of customer service.

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