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## CHAPTER ONE

### 1.0 INTRODUCTION

#### BACKGROUND OF THE STUDY

The origin of banking in Nigeria date back to the days of goldsmith in Venice and up till today personal services is still the main of banks output for her customers.

Services is the central banks motto in the distribution of its various production packages and marketing strategy implementation. It is also the bulwark of the industry in the face of stringent government guideline and harsh monetary or fiscal policies. This is the view by Oguntade Adekunle M, In business times issue at February, 2 by aggressive marketing advertisement with the current central banks director on deregulation of interest rate banks must work extremely hard to be able to survive.

Moreover in Nigeria the economy has been largely exhibit of classic sellers market in all sectors. Until the recent past the country is under banked and bank customers are required to accept consume of service without question as in very sellers market. No wonder Irojiugu achiever in his article of pricing of commercial bank service in business time issue of July 11 pointed out that so many factors militate against rendering efficient banking services in Nigeria such as under bank in Nigeria

Presently banking in Nigeria has become more competitive. Rage Ani stated in business times issue of that as an effort to improve and provide innovative service bank especially commercial bank must step in line with the present trend in the bank market, the customers who are the ultimate target of the bank should be satisfied.

Through delivery of service that satisfy the need of the customers, the banks make their profits. This fact is also viewed that human needs are insatiable under score the need for a study to improve the services rendered to customers. The issue of efficient service in banking industry has been given serious attention not only by the management.

The view is that commercial banks should provide prompt, friendly, courteous, orderly efficient and satisfying service to her customer in view of the fact, the relationship between bank and its customer is contractual. The because banking is about trust. The customer entrust their hard earned money with the banks for safe keeping here there is a debtor agency and the customer is the creditor while the customer become the debtor. Such a situation arises in case of advances or credit facilities to customers. Yet many bank are known for their Shaw-ness. In transacting business.

Long quaver with customers waiting for hours to cash that cheques of deposit their money are common. To open an account. Is characterized by some today some tomorrow and next week syndrome.

This is butted in one of the national daily newspaper last few years in the heat of WAEC registration. An employee who was asking for two day casual leave to enable him purchase bank draft. Another a bank customer carried a mat to the bank so as to sleep while waiting for his turn in the crowded banking hall to cash to cash his cheque. Yet another a bank customer was being turned around by section of foreign exchange for him to exchange foreign currency. According to Cyadzama M.W in his chairman statement in the allied bank annual report that customer are treated with lack of seriousness by staff".

They believe it is right to deliberately delay customer as a result of their nonchalant attitude to work. It is always a daily occurrence to hear abuses flowing from customer to bank staff ever the protracted delay in completing bank transaction no wonder the chief of general staff vice Admiral Augustine Aikhomu during his regime stressed the part while addressing delegate during the 16th Anniversary of the Nigeria institute of bankers he said that her one observe brought balance sheet which are not as a result of quality service emphasis mine or growth stimulation but a resource to drastic shift in asset portfolio characterized by more total avoidance of risk altogether." That is why there is a need for re-orientation in attitude of bank staff towards their customers. Lest in the decade banking and the nations economic activities will certainly become more complex and sophisticated.

In union bank plc garden Avenue Enugu on which the case study is focused the story is not different. A brief mention of the origin of union bank Plc garden Avenue Enugu will do. It is the largest branch of union bank of Nigeria plc south of the Nigeria. The manager banks with some areas managers of union bank of Nigeria Plc.

They also serve a good number or appreciable of two parties (staff and customer) are not satisfied with each other hence the study.

## 1.2 STATEMENT OF PROBLEM

In the service ministry effectiveness of management is often judged by the quality of service and rendered. This is in turn determined by the time spent to obtain the service and the circumstances in which it is received. Customers are satisfied when they get the service and the circumstance in which it is received. Customers are satisfied when they get the services they want at the right time right place right prices and in the right manner.

As customers and users of bank directly or indirectly are aware of the various problems faced by the customers.

It is very difficult to understand the peculiar characteristics of the bank and its customers.

– Despite the enhanced status of the banking staff there is the problem of determining the adequacy of resources human and material for effective operation.

– How the objective and aims of the bank are achieved

– It is not dear, the degree of staff customer relationship in union bank of Nigeria Plc

– There are complaints from the customer for non satisfactory services.

## 1.3 PURPOSE OF THE STUDY

Bearing the stated problem in mind this study has been designed to explore ways of correcting the problem and of improving on the services. The purpose of this study therefore including the following

– To find out the characteristic of bank staff and their customers with particular reference to the union bank of Nigeria Plc.

– To determine the adequacy of the resource human and material for effective operation

To find out if the aims and objective of the bank are being achieved.

To find out the degree of staff customer relationship

To determine the extent of customer complaints about non satisfactory services.

## 1.4 SIGNIFICANCE OF THE STUDY

Considering the uniqueness of the problem identified in the research the finding shall be of great importance to: satisfaction of customer needs through improved quality services. In the exposition of banker customer relation professor Nwankwo G.O expressed the position of the customer in such relationship. He expressed that customer are the main reason of banks existence. In that bankers are not doing any favour to the customer but that customer are doing bankers favour by entrusting their hard earned money with them for safe keeping. They customers make greatest demand on banks, the most important being getting their money when they want it and source of the banks money when they need it.

Therefore follows that a system of efficiency and courteous service to customers is crucial for retaining the customer patronage some commercial banks in Nigeria appear to be in different to delay suffered by their customers with competition fast increasing in the banking industry problem of design in bank can not be overlooked especially if they must retain their customers. Then number awareness of today customer are increasing and therefore call for even harder efforts on the part of bank. In this light it is obligatory for banks to improve their services. Anything short of that will be foolhardy and may endanger the life of the bank. The importance of this study also is that it will shed light on some of the causes and effects of unsatisfactory counter services in the Nigeria banks, which is the bane of the current Nigeria banking system. The bank staff management will find the exposition useful while curious customers will also benefit from the study.

## 1.5 RESEARCH QUESTION

What are the characteristics of staff customers of the union bank of Nigeria Plc?

-To what extent are the human and material resources adequate to achieve effective

functionality in the union bank plc.

– To what extent are the objective and aims of the union bank plc being achieved?

– What is the relationship between union bank plc staff and customer of the Garden Avenue branch Enugu?

-To what extent do the customers' complaints about non-satisfactory services affect the operation of the bank?

#### 1.6 RESEARCH HYPOTHESIS

There is no significant difference at 0.5 in the perception of customers and staff on whether the service received in the bank meets the need and interest of the customer. This hypothesis is subject to verification with data obtained during the research.

#### 1.7 SCOPE OF THE STUDY

This study concentrated on union bank plc of Nigeria Garden Avenue Enugu as it represents the biggest branch of union bank plc east of the Niger.

A study of commercial banking will not be complete without an analysis of the impact of commercial banking on the day. Development of the general economy. But the scope of activity would be practically impossible within the available term and given limited finance to cover the whole branches of the union bank Plc (which number over 200 hundred).

This study therefore examines the causes of poor customer service and ways of improving it. Considering these factors, the data and response to the questionnaire were limited to staff and customers of union bank of Nigeria Plc Garden Avenue, Enugu.

#### 1.8 DEFINITION OF TERMS

**DEBTOR:** Any person who owes money to somebody is a debtor.

In this case, if a customer entrusts his earned money with the bank for safe keeping it means that the bank is a debtor to the customer in regard.

**CREDITOR:** Any person to whom money is owed is a creditor from the above illustration or the definition of a debtor or the customer is the creditor to the bank.

**BANK DRAFT:** This is a document used for transferring of money from one bank to another.

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