

**Title of Article:** Customer relations and perception of Nigerian banks: An evaluation of Intercontinental Bank and Prudent Bank.

**Author(s):** Amodu, L. O.

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### **Abstract**

This work is a comparative study of customers' perception of customer relations of two banks. The two banks used for this study are Intercontinental Bank and Prudent Bank. This study aims at determining the extent to which the customers believe that the two banks provide efficient services, how services provided attract customer patronage, and how the efficiency of services provided by the two banks encourages further patronage. Survey design was employed for data collection and a questionnaire was designed for effective gathering of information. The respondents for this study comprise the customers of Intercontinental Bank and Prudent Bank. 100 respondents were purposely selected from each of the banks. The findings of the study show that customers of Intercontinental Bank have a higher level of customer relations satisfaction than the customers of Prudent Bank. The findings indicate a significant difference in levels of loyalty between the customers of Intercontinental Bank and Prudent Bank. Intercontinental Bank customers indicate a higher level of loyalty than those of Prudent Bank. Hence, this study shows that the level of customer relations satisfaction enjoyed by customers of a bank encourages their loyalty, and their desire to sustain their patronage of the bank.