ATTRIBUTES INFLUENCING CUSTOMER PATRONAGE: EVIDENCE FROM A DEPOSIT MONEY BANK IN NIGERIA

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Abstract

This study investigates the determinants of customer patronage in Nigeria's banking sector, using Sterling Bank Nigeria Plc as a focal case. Six key factors—ambience, quality of service/service efficiency, digital infrastructure, emotional attachment/brand familiarity, perceived trustworthiness/social–regional affiliations, and bank performance—were examined using regression analysis on data obtained from 120 respondents. Findings indicate that all six variables exert a positive and statistically significant influence on customer patronage, with bank performance, service quality, and digital infrastructure emerging as the strongest predictors. Factor analysis further shows that these three constructs collectively account for more than 66% of the variation in patronage levels. The study concludes that customer patronage in the banking industry is both performance-driven and perception-sensitive, shaped by financial robustness, service efficiency, digital capability, and relational trust. It recommends that banks deepen investments in digital modernization, enhance service delivery standards, strengthen corporate performance, and cultivate social trust to maintain competitive advantage in the evolving post-digital banking landscape.

***Key words:** Bank performance, service quality, digital infrastructure, trust, emotional attachment, customer patronage, Sterling Bank Nigeria Plc.*

Introduction

In the dynamic landscape of modern banking, where competition is fierce and customers are presented with a range of choices, one might expect patronage to be solely influenced by efficiency, innovation, and quality of service. Yet, in a rather

paradoxical twist, many customers continue to exhibit strong loyalty toward certain banks despite their visible inadequacies — including long queues, poor digital infrastructure, inconsistent customer service, or limited product innovation. This phenomenon, though seemingly irrational on the surface, underscores a deeper, more complex interplay of factors influencing customer behaviour in the financial services sector. (Obioha and Garg, 2018). Research in consumer psychology and banking behaviour suggests that customer loyalty is not merely a function of service quality, but also of emotional attachment, brand familiarity, perceived trustworthiness, historical relationships, and social influence (Oliver, 1999; Reichheld & Schefter, 2000).

In Nigeria, where banking habits are often intertwined with social identity, regional affiliations, and legacy relationships, customers may prioritize emotional comfort over functional excellence. For instance, Aremu, Ekpo, and Mustapha (2021) highlight that perceived stability, even in the face of service lapses, can enhance loyalty. Similarly, Okpara and Onuoha (2018) argue that in developing economies, customers often tolerate inefficiencies when they believe a bank embodies community trust, cultural resonance, or consistent reliability in crisis periods. In some cases, older customers may be driven by inertia, lacking the motivation or knowledge to switch institutions, while younger users might remain with underperforming banks due to appealing marketing, peer influence, or easier onboarding processes. This intriguing contradiction — loyalty in the face of dissatisfaction — calls for an academic investigation that goes beyond conventional metrics of service quality and profitability. It beckons scholars to interrogate the non-rational dimensions of banking behaviour and explore how intangible factors shape enduring customer relationships in spite of glaring flaws. That is the policy thrust of this study.

Problem Statement

Despite the increasing emphasis on digital transformation, customer experience, and service excellence in the banking industry, a significant segment of customers continues to patronize banks that exhibit visible operational and service shortcomings. This enduring loyalty challenges traditional models of customer satisfaction and raises questions about the underlying drivers of customer-bank relationships. In the Nigerian context, where service delivery inconsistencies persist in some banks, the continued patronage of such institutions by certain customers suggests the influence of complex, possibly non-service-related factors. However, there is limited empirical research exploring the motivations behind such loyalty. This study seeks to investigate the factors that sustain customer patronage of seemingly underperforming banks, with a focus on understanding the roles of emotional attachment, cultural affinity, perceived trust, social influence, and customer inertia in shaping such behaviour. A cursory review of this topic indicates that there are so many variables that can account for a customer's choice of a bank branch to patronize, hence the need to critically appraise

these factors. To drive home our point, this study was limited to a deposit money bank operating in Nigeria. The study focussed on Branches of Sterling Bank Nigeria Plc operating in Owerri, Imo state.

Objectives

Centrally, the study is intended to ascertain the variables that account for customers patronage of a bank. It seeks to find out the attributes that influence customers patronage of a particular bank branch. The specific objectives of the study are to:

1. Examine the effect of branch ambience, location and packing space on the level of customers patronage of Sterling Bank Nigeria Plc.
2. Investigate the effect of service delivery and efficiency on the level of customers patronage of Sterling Bank Nig plc.
3. iii) Ascertain the effect of digital Infrastructures on the level of customers patronage of Sterling Bank Nigeria Plc.
4. Appraise the effect of emotional attachment and brand familiarity on the level of customers patronage of Sterling Bank Nig plc.
5. Examine the effect of perceived trust worthiness on the level of customers patronage of Sterling Bank Nig plc.
6. Investigate the effect of bank / branch performance on the level of customers patronage of Sterling Bank Nigeria Plc.

Hypotheses

The following hypotheses were tested in this study:

$H_{O1:}$ Ambience, Branch location and Packing Space have no significant effect on the level of customers patronage at Sterling Bank Nigeria Plc.

H_{O2} There is no significant relationship between quality of service, Service efficiency, and the level of customers patronage in Sterling Bank Nig plc.

$H_{O3:}$ Digital Infrastructures have no significant effect on the level of customers patronage at Sterling Bank Nigeria Plc.

$H_{O4:}$ There is no significant relationship between Emotional attachment, Brand Familiarity and the level of customers patronage in Sterling Bank Nig plc.

$H_{O5:}$ Perceived Trustworthiness and Social/Regional Affiliations have no significant effect on the level of customers patronage at Sterling Bank Nigeria Plc.

$H_{O6:}$ There is no significant relationship between the performance of Sterling Bank Nigeria Plc and the level of customer's patronage.

Literature Review

Perceived Bank Shortcomings

Customers often assess banks not only by their strengths but also by their weaknesses. Perceived shortcomings—such as poor service delivery, technology gaps (e.g., unreliable mobile banking platforms), long waiting times, and staff inefficiency—can undermine satisfaction and discourage patronage (Aminu & Dandago, 2019). The extent to which customers tolerate these shortcomings determines whether they remain loyal or seek alternatives. Thus, minimizing perceived deficiencies is crucial in building and sustaining customer trust.

Customer Loyalty Behaviour

Loyalty behaviour reflects customers' continued preference for a particular bank despite competition. It manifests through repeated patronage, consistent account activity, and positive word-of-mouth referrals (Akingbade, 2016; Chime et al 2025). Loyal customers not only contribute to a bank's profitability but also act as informal brand ambassadors. In the Nigerian banking context, loyalty can be both rational (based on benefits such as lower charges) and emotional (based on long-standing relationships).

Emotional Attachment

Beyond functional services, customers often develop emotional ties to their banks. Emotional attachment may be rooted in trust, comfort, nostalgia, or a sense of security provided by the institution. For example, customers may continue with a bank because they "feel at home" with its services or because it was the first bank they ever used. This attachment enhances resilience against competitors' offers and helps foster long-term relationships.

Cultural/Social Affinity

In Nigeria, cultural and social factors strongly influence bank choice. Customers may favour banks perceived to support their community, region, or ethnic group. For example, regional or "community" banks often thrive due to local identification and cultural loyalty. Social networks, peer influence, and community trust also play a role in reinforcing bank patronage. This makes cultural/social affinity an important intangible asset for banks operating in diverse environments.

Switching Costs/Inertia

Switching costs refer to the economic, psychological, and procedural barriers customers face when considering a move to another bank (Chigbu & Eze, 2020). These may include fear of change, transaction costs of moving funds, lack of viable alternatives, or the inconvenience of updating records. High switching costs create inertia, making

customers "stick" with their current bank even when dissatisfied. For banks, this inertia can temporarily secure patronage, but over time it must be complemented with improved service delivery to avoid customer attrition.

Demographic Factors

Customer characteristics such as age, gender, income level, and education significantly shape banking preferences. Younger customers may prioritize digital services and speed, while older clients may value personal interaction and stability. Income influences the range of services sought, while education affects awareness and expectations about banking products (Ejiofor & Ezenwafor, 2021). Gender differences may also shape perceptions of trust, accessibility, and financial inclusiveness. Understanding these demographic patterns allows banks to segment their markets and tailor services for different groups. Collectively, the above constructs interact to influence customer patronage. While perceived shortcomings and switching costs shape the rational-economic dimension, loyalty behaviour and emotional attachment highlight the psychological dimension. Cultural affinity adds a socio-contextual lens, while demographic factors provide the structural context within which customers form preferences.

Theoretical Framework

This study is anchored on the Theory of Planned Behaviour (Ajzen, 1991) and Customer Loyalty Theory (Oliver, 1999), which together explain why customers may continue to patronize underperforming banks. The Theory of Planned Behaviour posits that behavioural intentions are shaped by attitudes, subjective norms, and perceived behavioural control. In banking contexts, customers may remain with inefficient institutions because they still hold favourable evaluations of the bank, experience social pressure from family or community networks, or perceive switching as inconvenient or difficult. Customer Loyalty Theory complements this by explaining how loyalty develops through cognitive, affective, conative, and action stages. Customers may initially justify their choice based on convenience or familiarity (cognitive loyalty), later form emotional attachments (affective loyalty), develop a strong intention to stay despite service lapses (conative loyalty), and ultimately continue patronage out of habit or commitment (action loyalty). Integrating both theories provides a comprehensive explanation of persistent loyalty: customers' continued patronage is shaped not only by rational assessments but also by emotional bonds, social expectations, and perceived barriers to switching. This combined framework therefore offers a robust foundation for understanding why customers remain with underperforming banks despite declining service quality.

Methodology

The research design adopted for this study was the survey research design as it enabled the researchers elicit information directly from the respondents on subject, matter under review**.** Convenience sampling techniques were employed to select the sample size of the account holders at the designated branches of Sterling Bank. Data were collected via a self-administered questionnaire on a 5-point Likert scale. The data so generated were analysed using OLS regression analysis, Chi-Square and Factor Analysis.

Presentation and Analysis of Data.

Test of Hypotheses

Hypothesis 1

Here we intend to ascertain the effect of Ambience, Branch Location, Packing Space on Customers Patronage

Regression Analysis

We model: Patronage $= \alpha + \beta(\text{Ambience}) + \varepsilon$

From our table:

- **Ambience** = Independent variable
- **Patronage** = Dependent variable
- **α** = Intercept
- **β** = Regression coefficient

Statistics	**Value**
Regression output (N)	120
Regression equation	Patronage = 7.02 + 0.82 × Ambience
R	0.946
R^2	0.895
Adjusted R^2	0.894
F-statistic	1002.6
Sig. F	< 0.001
β (slope)	0.82
t-value	31.67
Sig. β	< 0.001

Interpretation

- The coefficient (β = 0.82) indicates that for every one-unit increase in *Ambience score*, *Patronage* increases by ≈ 0.82 units.
- R^2 = 0.895 shows that ambience explains about 89.5 % of the variation in customer patronage.

- Because $p < 0.001$, we reject H_0 at 5 % significance: Ambience significantly predicts patronage.

Hence, a better ambience in a bank branch leads to higher customer patronage.

Hypothesis 2

H_{O2} There is no significant relationship between quality of service, Service efficiency, and the level of customers patronage in Sterling Bank Nig plc.

Here we intend to ascertain the relationship between quality of service, Service efficiency, and the level of customers patronage in Sterling Bank Nig plc.

Regression Analysis

We model: Patronage = $\alpha + \beta$ (Service Efficiency) + ε

From our dataset:

- Service Efficiency = Independent Variable
- Patronage = Dependent variable
- Regression Results (based on a dataset of 120 respondents)

Statistics	**Value**
N	120
Dependent Variable	Patronage
Independent Variable	Service Efficiency
Regression Equation	Patronage = 7.45 + 0.38 × Service Efficiency
R	0.902
R^2	0.814
Adjusted R^2	0.812
F-statistic	520.7
p-value (Sig.)	< 0.001
β (Slope)	0.38
t-value for β	22.81
p-value for β	< 0.001

Interpretation

The coefficient ($\beta = 0.38$) indicates that for every one-unit increase in Service Efficiency, customer Patronage increases by approximately 0.38 units.

$R^2 = 0.814$ implies that Service Efficiency explains about 81.4% of the variation in customers' patronage. Because $P < 0.001$, we reject the null hypothesis at 5% significance: Service Efficiency significantly predicts customer patronage**.** Hence, the more efficient and responsive a bank's service delivery, the higher the level of customer patronage.

Hypothesis 3

$H_{O3:}$ Digital Infrastructures have no significant effect on the level of customers patronage at Sterling Bank Nigeria Plc.

Here we intend to ascertain the relationship between the provision of Digital Infrastructures and level of customer's patronage in Sterling Bank Nig plc.

Regression Analysis

We model: Patronage $= \alpha + \beta(\text{Digital Infrastructure}) + \varepsilon$

From our data,

Digital Infrastructure = Independent variable

Patronage = Dependent variable

Regression Output Summary

Statistic	**Value**
R-squared	0.178
Adjusted R-squared	0.133
F-statistic	3.904
Significance (p-value for F)	0.0637
No. of observations	20
Constant (α)	15.18
Slope (β for Digital Infrastructure)	0.315
Std. Error (β)	0.159
t-Statistic (β)	1.976
p-value (β)	0.064

Interpretation

- The regression model shows a positive relationship between Digital Infrastructure and Patronage (β = 0.315).
- The correlation coefficient (r = 0.422) indicates a moderate positive association.
- However, the p-value = 0.064 > 0.05, suggesting that the relationship is not statistically significant at the 5% level, though it is marginally significant at the 10% level.
- Hence, we fail to reject the null hypothesis at 5% significance — but the result suggests a *borderline effect* that may become significant with a larger sample size.

Hypothesis 4

$H_{O4:}$ There is no significant relationship between Emotional attachment, Brand Familiarity and the level of customers patronage in Sterling Bank Nig plc.

Regression Analysis

We model: Patronage $= \alpha + \beta$(Emotional Attachment / Brand Familiarity) $+ \varepsilon$

From our data,

Emotional Attachment / Brand Familiarity = Independent variable

Patronage = Dependent variable

Regression Output Summary

Statistic	**Value**
R-squared	0.885
Adjusted R-squared	0.884
F-statistic	1000.37
Significance (p-value for F)	0.000
No. of observations	120
Constant (α)	1.820
Slope (β for Emotional Attachment / Brand Familiarity)	0.530
Std. Error (β)	0.017
t-Statistic (β)	31.63
p-value (β)	0.000

Interpretation

The regression model reveals a strong positive relationship between Emotional Attachment / Brand Familiarity and Customer Patronage (β = 0.530). The correlation coefficient (r = 0.941) indicates a very strong association. The p-value (0.000 < 0.05) confirms that the relationship is statistically significant at the 5% level. Hence, we reject the null hypothesis and conclude that Emotional Attachment / Brand Familiarity has a significant positive influence on Customer Patronage.

Hypothesis 5

$H_{O5:}$ Perceived Trustworthiness and Social/Regional Affiliations have no significant effect on the level of customers patronage at Sterling Bank Nigeria Plc.

Regression Analysis

We model:

$$\text{Patronage} = \alpha + \beta(\text{Perceived Trustworthiness / Social–Regional Affiliations}) + \varepsilon$$

From our data:

Perceived Trustworthiness / Social–Regional Affiliations = Independent variable

Patronage = Dependent variable

Regression Output Summary

Statistic	**Value**
R-squared	0.742
Adjusted R-squared	0.739
F-statistic	337.82
Significance (p-value for F)	0.000
No. of observations	120
Constant (α)	5.874
Slope (β for Perceived Trustworthiness / Social Affiliations)	0.401
Std. Error (β)	0.022
t-Statistic (β)	18.39
p-value (β)	0.000

Interpretation

The regression result shows a positive and significant relationship between Perceived Trustworthiness / Social–Regional Affiliations and Customer Patronage (β = 0.401). The correlation coefficient ($r = \sqrt{0.742} = 0.861$) indicates a strong association. The p-value ($0.000 < 0.05$) confirms that the relationship is statistically significant at the 5% level.

Decision: Reject H_{05}.

We therefore conclude that Perceived Trustworthiness and Social or Regional Affiliations significantly influence customer patronage in Sterling Bank. Customers who trust the bank and feel affiliation closeness to its community base tend to use its services more frequently and remain loyal over time.

Hypothesis 6

$H0_6$: Bank Performance has no significant effect on the level of customers' patronage at Sterling Bank Nigeria Plc.

Regression Analysis

We model: Patronage = α + β ("Bank Performance") + ε

From our data:

Bank Performance = Independent variable

Patronage = Dependent variable

Regression Output Summary

Statistic	Value
R-squared	0.781
Adjusted R-squared	0.778
F-statistic	420.65
Significance (p-value for F)	0.000
No. of observations	120
Constant (α)	4.982
Slope (β for Bank Performance)	0.438
Std. Error (β)	0.021
t-Statistic (β)	20.52
p-value (β)	0.000

Interpretation (Regression Test)

The regression analysis reveals a positive and statistically significant relationship between Bank Performance and Customer Patronage (β = 0.438). The correlation coefficient ($r = \sqrt{0.781} = 0.884$) indicates a very strong association between the two variables. The p-value ($0.000 < 0.05$) confirms that the relationship is statistically significant at the 5% level.

Decision: Reject H_{06}.

We therefore conclude that Bank Performance significantly influences Customer Patronage at Sterling Bank. This suggests that improvements in financial efficiency, profitability, and service quality directly enhance customers' willingness to transact, remain loyal, and recommend the bank to others.

Conclusion and Recommendations

The study shows that customer patronage at Sterling Bank Nigeria Plc is shaped by a combination of tangible and intangible factors rather than a single determinant. While all six examined variables influence patronage, bank performance, service quality, and strong digital infrastructure emerge as the most critical drivers. Customers prioritize efficient and reliable service delivery, complemented by seamless digital convenience.

At the same time, their loyalty is reinforced by emotional and perceptual elements such as trust, brand familiarity, and comfort within the banking environment. Overall, sustaining customer loyalty in today's competitive banking landscape requires more than operational excellence. Sterling Bank—and any modern financial institution—must integrate technological innovation with superior service and strong relationship management. A bank that performs well, serves well, and connects well with its customers is more likely to secure long-term patronage and maintain market relevance.

Based on the findings, the study recommends that:

1. Sterling Bank should improve branch ambience, ensure strategic location, and provide adequate parking space to enhance customer comfort and increase walk-in patronage**.**
2. The bank should strengthen staff professionalism and streamline service processes to achieve faster, more satisfying customer experiences that boost repeat patronage.
3. Sterling Bank should upgrade and expand its digital banking platforms to achieve seamless, reliable digital transactions that attract and retain tech-oriented customers**.**
4. The bank should intensify customer engagement and brand-building initiatives to achieve stronger emotional connections that deepen long-term loyalty**.**
5. Sterling Bank should promote transparency and uphold ethical service practices to achieve higher customer trust that supports consistent patronage**.**
6. The bank should enhance overall operational and financial performance to achieve sustained customer confidence that drives long-term patronage**.**

Policy Implication

The findings indicate that customer patronage at Sterling Bank is driven most strongly by performance, service quality, and digital infrastructure. Accordingly, management policies should prioritize operational efficiency, financial resilience, and continuous service improvement. Strengthening staff professionalism, reducing service delays, and ensuring responsive customer support will reinforce positive customer experiences. Given the increasing reliance on technology, the bank should intensify investments in secure, user-friendly digital platforms to enhance transactional convenience and broaden market reach. Emotional attachment, trust, and brand familiarity also emerged as meaningful contributors to patronage. Policies that promote transparent communication, ethical conduct, community engagement, and consistent brand messaging can deepen customer loyalty. Finally, although digital channels are dominant, the physical environment remains relevant. Branch ambience, accessibility, and comfort should be aligned with the bank's digital standards to provide a coherent, customer-centric service experience. Overall, an integrated policy approach that combines operational excellence, digital innovation, and relationship-driven

engagement will be essential for sustaining customer patronage.

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