Conceptualization of Waiting Line Environment and its Effect on Customer Satisfaction in Banking Industry

Adeyeye Jonathan Olufemi, Ogunnaike Olaleke, Amaihian Augusta, Olokundun Maxwell and Inelo Fred
Department of Business Management, College of Business and Social Sciences, Covenant University, P.M.B. 1023, Ota, Ogun State, Nigeria

Key words: Environment, behaviour, industry, customer satisfaction, research

Corresponding Author:
Adeyeye Jonathan Olufemi
Department of Business Management, College of Business and Social Sciences, Covenant University, P.M.B. 1023, Ota, Ogun State, Nigeria

Abstract: This study assesses waiting line environment and its effect on customer satisfaction in banking industry. Poorly designed service environment has been discovered to be one of the challenges facing the Nigeria banking industry. Waiting line (service) environment was divided into three major sections; ambience condition, spartiality/functionality and signs, symbols and artifacts. Customer satisfaction in this context was measured by customer avoidance behaviour such as reneging, jockeying, balking and also customer approach behaviour jockeying. Literatures were reviewed and based on previous scholarly arguments, propositions were developed. Archival method was considered appropriate for the research. Study employed conclusive research design. The two variants of conclusive research design; that is descriptive and casual research design were considered appropriate for this research. The study concludes that waiting line environment affects customer satisfaction. It was therefore recommended that waiting line environment should be employed by managers as a strategic tool for achieving customer satisfaction.

INTRODUCTION

The banking industry, like other service oriented industries, operates in an ever progressive competitive market. Waiting lines for services is one major problem facing Nigerian Banks. Studies have shown that waiting line environments offer organizations a competitive edge in the marketplace. Waiting line environment or service environment connotes the environs within which the customer waits in line to be rendered services by an organization and also a place where the organization and its customers interact. The significance of service environment particularly in the banking industry is fast advancing in literature. Odirichukwu *et al*. (2014) argued that the challenge of waiting for service has become more pertinent for managers of banks in Nigeria.

In Nigeria solutions such as widespread of bank branches around the nation, opening of more ATM centers and E-Banking centers and also the introduction of internet banking and telephone banking has been introduced to reduce the problems of waiting lines however the challenges are yet to be curtailed. In spite of all these strategic interventions literature shows that customers' dissatisfaction with spending some much time on queue in a service system implies that there is a major problem in banking practice in Nigeria banks

(Williams *et al.*, 2014; Ekaterina, 2012). However, it is important to state that the service environment of these banks is very vital in molding the expectations of customers and also influence the extent to which a customer can be satisfied.

Ndukwe *et al.* (2011) stated that waiting lines or queues seems to be a universal concept in our everyday life. Queuing theory is the study of waiting lines and is an area in the divisions of operations management. Queuing theory exploits mathematical models and performance measures to evaluate and optimistically mend the flow of customers in a queuing system. Queuing theory has been applied and used in many service oriented organizations. There are several queuing models that exist in literature and they consist of some major components which are arrival pattern, service environment, queue discipline, service pattern, etc.

Waiting line environment is one of the major components of queuing theory which has gained some much attention in literature as one of the factors that plays a major role in waiting time experience management in organizations (Obamiro, 2010). Several literatures have characterized service environment into three major sections as follows and they are ambience condition, space/function and sign, symbol and artifacts (Lorenzo-Romero and Gomez-Borja, 2011).

The waiting line environment of an organization plays a vital role in the survival of that organization. The need for generating and sustaining a unique service environment has gained rapt attention in research works and among top management as its seen to be one of the major factors that leads to customers satisfaction (Ryu and Han, 2011). This in turn increases the performance of the organization income wise and gives them larger market share. Service environment has been seen as one of the factors that will have an impact on the opinion a customer will have for patronizing that service after the first time. This will also in turn have an effect on the ability of the customers to wait during times of large queues.

Kleberg *et al.* (2015) stated that the ability of a service environment to be able to influence a customers' attitude and image of a business is very important for service oriented organization like hotels, banks, hospitals etc. Service oriented organization such as hotels. Banks, restaurants over time are expending large amount to ensure that they deliver quality services to their customers one of such is the improving on the service environment area.

With the recent competition for customers in the global world, there has been quite a number of research studies carried out on how to draw and maintain customers in the banking industry. Basically, it has been noted that customers will patronize a bank more if they perceive that their service environment is of good quality. Time-saving and accessibility are frequently stated by customers as one of the major important factor behind purchasing a service. Nevertheless, waiting on line to be served may affect a potential customer and have adverse effect on the attitude a customer displays toward a service. This places an emphasis on the reason why there should be a conceptual study to validate service environment as a waiting line management strategy and how it affects customer satisfaction.

Statement of problem: Emergence of waiting lines in organizations has been observed over time to be a manifestation of incompetence for organizations (Yeddula, 2012). In Nigeria today several banks have been known to be facing several challenges with their waiting line management in causing customers to be displeased with their services Odirichukwu *et al.* (2014). Poorly designed service environment has been noticed to be one of the challenges facing the Nigeria banks.

The presence of Ambience factors such as music, pleasant scent, lightning, temperature in the service environment of organizations has been noted to significantly affect customer's quality perceptions. Researchers suggested that customer's satisfaction in all dimensions of ambience condition can increase the degree of re-patronage by customers (Pernille, 2012). Less attention in literature has been given to how ambience condition helps to manage the time customers used in waiting for service to be rendered to them in banks this indirectly customer satisfaction.

Findings from empirical literature reveal that the impact of physical layout and facilities are one of the basic tools for service organizations to create competitive advantages and to enhance customer's satisfaction. The physical layout, furnishing of a service environment has the greatest impact on the overall service quality, higher customer retention and higher future consumption, respectively (Siu and Cheung, 2001). The most recent experience of the Nigeria bank is non-availability of facilities and poor layout of the banking halls which affects how customer perceive waiting line and a negative effect on customer satisfaction (Maitanmi *et al.*, 2013). However, fewer studies have carried out extensive research on how important spartiality and functionality layout can be used as a waiting in line strategy to aid customer satisfaction (Auka *et al.*, 2013).

Experience has shown that there is always overcrowding in the bank which causes, so much queue in the banking hall. In the works James and Jose (2011) observed that having a good sign, signals and artifacts in the banking hall helps to reduced overcrowding and it has a significant relationship with how much customers want to keep patronizing a bank and this in turns affects the customer satisfaction of a banking service. The usage of signs, symbols and artifacts have not gained, so much relevance in the Nigeria banking industry in relation to waiting line environment management strategy.

Theoretical and empirical evidence have proven that service environment is of prior importance for the banking industry but the extent to which the Nigeria banks have employed the use of service environment as a waiting line management strategy has not been clearly established in the literature.

Research objectives: This research seeks to address the following:

- To explore extant and contemporary literatures on waiting line environment and customer satisfaction
- To examine the link between the two concepts as discussed in the literatures
- To discuss the relevance of queuing model to waiting line and customer satisfaction
- To develop research propositions that can be empirically verified by other researchers

Literature review, conceptualisation of the relationships and propositions
Literature review/Conceptual clarifications: Consequent upon several theoretical frameworks it has been universally accepted that service environments affects the behavioural exhibition of customers when waiting in line or the queues. Chebat and Morrin have noted that several studies have been carried out on visual, olfactory, tactile and aural senses in relationship with the service environments of an organization and how they influences consumer attention, information. According to Bitner (1992) waiting line environment is classified as follows: Ambient condition, space condition and then signs symbols and artifacts (Lam, 2001). Precisely, ambient conditions are termed as the background features that can have emotional impact our five senses, such as music, lightning, odor, temperature, air quality, noise, etc. Spatial layout (space and layout) refers to the way in which objects (e.g., machinery, equipment and furnishings) are arranged within the environment, etc. Signs, symbols and artifacts are referred to as items that indirectly or obviously pass messages about an organization environment to customers such as signage, style of decor, personal artifacts. All of these components are supposed to form a total perceived service environment that stimulates internal reasoning, emotional and physiological responses from customers. These components in turns help to fashion how a customer is willing to wait severally on a queue or waiting line.

Ambient conditions: Ambient conditions are termed as the background features that can have emotional impact our five senses and they include the following such as colour, light, temperature, noise, scent and music, all of which might have an effect on consumers' five senses,

which influence their view and their response to the service environment. Previous academic research have hypothesized that the ambience conditions of the service environment in an organization is an important factor that affects the behaviour of a customer (Auka *et al*., 2013). On the other hand, other studies observed that the ambience conditions itself is seen to be vital when customers are assessing the quality of service they can expect and receive and this indirectly affects customer satisfaction in Banks.

Spartial/functionality layout: Spatial/functionality layout represents the manner in which machinery, equipment and furnishings are organized, the magnitude and shape of those objects and the longitudinal relations among them and functionality is defined as the ability of those objects (machinery, equipment and furnishing) mentioned above to aid the performance and accomplishment the goal of the organization. Studies have shown that spatial/functionality layout is an imperative factor that influences customer's behaviour towards an organization and it creates an impression about the organization in the sight of the customers. Well-designed layouts are extremely important reason being that they highly affect the operational efficiency of the bank and also encourages customers to be patient during their waiting on the queue for service to be rendered to them in the bank. Both the spatiality and functionality of service environments influences the user friendliness and the capability of the service environment in the bank to assist customers to a large extent. Tables being too close to each other, lack of enough parking spaces etc. in a bank can leave a negative impression on the face of their customers this might influence how satisfied they will be with the service after their activities in the bank this will indirectly affect the performance of the organization.

Signs, symbols and artifacts: Drub etc., defined signs, symbols and artifacts as pictorial communication visual communication device used in service organization they comprise of graphics and tool in the service organization consist of graphics and dramatic effects that are used to facilitate the discharge of service, providing information about a service or products or special purchases. Major research works has shown that service organization that are beautifully designed aids easy understanding of services by customers and it serves as an open and indirect medium of communication about an organization to its customers (Foxall and Greenley, 1999). Signs are particularly important in forming first impression, for communicating new service concepts, for repositioning a service and in highly competitive industries where customers are looking for cues to differentiate the organization. Signs are tools used to pass across

behavioural rules in a service environment. Some of these signs are quite interesting and maybe be Some signs are quite interesting and may be reasonably obvious, while others might not be clear enough for the customer to comprehend (Gadin *et al*., 2015).

Customer satisfaction: Customer satisfaction has been defined as the variance between the customer's opinions of the experience when being offered a service and customer's expectations, mostly based on customers past experiences in the service environment. Even though it is quite probable to bring about decrease in customer actual waiting time in a service environment and to some level to manage customer expectations about customer satisfaction, handling the customer's views of the waiting in line experience in a service system is one of the major factor that influences the satisfaction customer derive from the service being rendered to them in the bank. customers in the bank shows their level of satisfaction of the services they receive by either being patient or impatient on the waiting line with the exhibition of the following characteristics:

Balking: This occurs when an impatient customer decides not to enter the queue. This refusal to join the queue in the banking hall by the customer maybe as a result of the number of customers in the queue, the rate at which staffs are rendering service etc. Several customers even before joining the queue get dispirited by seeing the number of customers already in service system or estimating the excessive waiting time for desired service, decide to return for service at a later time (Gross *et al*., 2008).

Reneging: Chowdhury (2013) observed that reneging happens in a service environment when customers join a queue and they leave the system without receiving complete service. Several situations warrant customers joining a queue and disengaging from the system before receiving of service. This is as a result of the customers impatient might be greatly affected by the service environment features. The implications of customers reneging is unfavorable to a bank because there is a loss of business which in addition shows that the customer wasn't satisfied with the service and a dissatisfied customer will spread a negative impression about the bank to other customers.

Cycling: Occurs when the customer decides to join the queue after being served.

Jockeying: Occurs Jockeying can be described as the movement of a waiting customer from one queue to another (of shorter length or which appears to be moving faster, etc.) in anticipation of a shorter delay. Customers who switch from one queue to another hoping to receive service more quickly.

Queuing system in the banks: A queuing system consists of one or more servers that provide service to arriving customers in a system. Most organizations as follows banking industry, airline counters, rental car counters, restaurants, amusement park attractions and call centers use different kinds of queuing system suitable to them. Queueing system can either can have single or multiple lines. Mohammad established that there are two kind of queuing system namely: a single channel system and multiple channel system. A single-channel system, with one server, is symbolized by the initiative in a bank that has only one open teller. A single queuing system is one in which the customer receives service from only one station and then exits the system Alternatively if a bank has several tellers on duty and each customer would have to wait in one collective line for the first available teller, then such a bank is said to have a multi-channel system at work (Maitanmi *et al*., 2013). Customers wait in line until a teller is free and then proceed to that teller's position and this also happens for those waiting for other services to be rendered to them in the bank. Several banks today have the multi-channel queuing systems, also other organizations like barber shops, telecommunication, airline ticket counters. As are most large barbershops and many airline ticket counters... Multiphase implies two or more stops before leaving the system. Generally, any queuing system consists of the following:

- The arrival or inputs to the system (sometimes referred to as the calling population)
- The queue or the waiting line itself
- The service facility

λ = Mean number of arrivals per time period (for example, per hour)

μ = Mean number of people or items served per time period. These three components are used in the single Queueing system mathematical model mentioned below:

The probability that the banking hall is being used at a given time or the traffic intensity in the banking hall per time is $(p) = \lambda / \mu$.

The average number of customers in the banking hall, Ls which consist of the number waiting in line or in the queue plus the number of customers being served in the banking hall:

$$p = \frac{\lambda}{1-p} \frac{1}{\mu - \lambda}$$

The average time a customer spends in the banking hall is made up of time spent in the waiting line and time spent to be served:

$$WS = \frac{1}{\mu - \lambda}$$

The average number of customers in the queue in the banking hall:

$$Lq = \frac{\lambda^2}{\mu(\mu - \lambda)}$$

The average time a customer spends waiting in the queue in the banking hall:

$$Wq = \frac{\lambda}{\mu(\mu - \lambda)}$$

Conceptual model: The model in Fig. 1 shows the conceptualization of service environment and customer satisfaction in relation to customer waiting time experience. The first part of the model shows the conceptualization of service environment into three different dimensions as follows: Ambience condition, spatiality and functionality and signs symbols and artifacts as they have an effect on customer waiting line environment management which in turn affects customer satisfaction in the banking industry.

Development of propositions

Ambience condition and customer satisfaction: Several studies found out that music has been one of the most commonly studied ambient elements. Music genre played in a service environment greatly affects customers according to the customer's temperament. Likewise the music volume and tempo influences the amount of time a customer is willing to wait on queue in the bank the amount of time. Music as well as scents or odor affects the limbic system, the base of emotions in the brain (Babin *et al*., 2003). Past studies have shown that there is a relationship between the use of music and time spent in waiting for a service. Literature has shown that customers feel more aroused and pleased under the fast music condition than those exposed to the slow music condition.

Customer assessment of the service offered by banks can be improved with good odor and scent in the banking hall. Ambient scent or smell which spreads throughout an environment, may or may not be consciously perceived by customers and is not related to any particular product. Pleasant scents in a service environment affect the perception of customers as to the assessment of the banking hall. Customers tend to stay in a service environment longer when the environment has a good scent. Music and scents have a direct impact on the
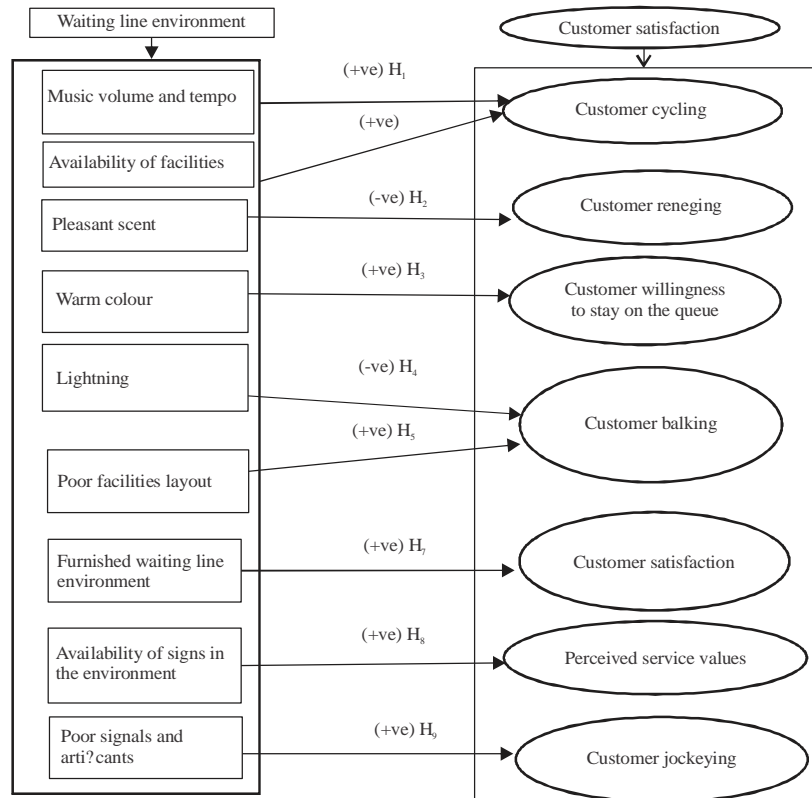

Fig. 1: Conceptual model

customer's perception about the banking hall of most Nigeria banks. Based on theories like PAD model (Pleasure, Arousal and Dominance) That says there is a conditional interaction between pleasure and arousal, the higher the arousal the more the positive behaviour exhibited towards the system this gives rise to how music has a relationship with how long a customer is willing to wait in a system.

Asides from the impact of music and scent on a customer, researchers have found out that colour of an environment has an impact on customers feeling and colour is motivating, soothing, communicative, disconcerting, suggestible, cultural, high-spirited and figurative. It diffuses into every facet of our lives, enhances the ordinary and gives splendor and drama to common objects (Pernille, 2012).

Carlot etc., observed that in most psychological research the colour system used is the Munsell system which defines colours in the three dimensions of Hue, value and Chroma. Warm colours (blue, green) are colours with short wave length while cool colours (yellow, red) are colours with long wave length. Moreover, it has been observed that the passage of time tends to be overestimated in a room painted with warm colours and underestimated in a cool-coloured room. Under red light time would appear to pass more slowly and objects seem bigger and heavier, whereas under blue light time seems to pass more quickly and objects look smaller and lighter. Cool colours are more attractive than in a service environment (Michon *et al.*, 2005). Warm colours are observed from literature to have more negative effect on customers getting aroused induces longer perception of waiting time (Stappenbeld, 2012). Several research works has shown that lighting has been known to be very crucial in affecting customer's perception of form of a service oriented organization. Lighting also influences the emotion of comfort and arousal of customers in the banks (Ryu and Jang, 2007).

Less attention in literature has been given to how ambience condition helps to manage the time customers used in waiting for service to be rendered to them in banks this indirectly customer satisfaction (Boateng, 2012). This lead to the following proposition made:

Proposition 1: Music volume and tempo influences how much a customer wants to engage in queue cycling.

Proposition 2: Pleasant scent in a service environment reduces customer reneging.

Proposition 3: A service environment with warm colour facilitates customer's willingness to stay on the queue.

Proposition 4: lightning reduces customer's balking.

Spartial/functional layout and customer satisfaction (spartiality and functionality): Today's customers are more sensitive and demanding. Customers want fast, pleasant service to be offered to them every time they approach the banking hall. A banking hall void of a good facility, well designed layout might give a wrong impression to customers who might just decide to move from that bank to another. The layout of a banking hall has been found to pointedly influence how much a customer is satisfied through its impact on information processing, repurchase intentions and attitude towards the bank itself as a whole.

Jamal and Ananstasiadou (2009) debated that furnishings, equipment and layout of the banking hall are one of the most important predictors that affects customer satisfaction in Greek banking though, not much has been done about the effects of spatial layout and functionality on customer's satisfaction in the Nigeria banking industry. The magnitude and nature of the equipment and furniture located in a banking hall plays a vital role in the perception customers have about a service. Spatial layout possibly will fashion out a desirable balance in the middle of operational necessities and customer anticipations about a service environment. Functionality of the service environment in the banks is very vital in the accomplishment of high customer satisfaction (Ekaterina, 2012).

Previous empirical research in psychology and organizational behaviour have seen spatial layout and functionality dimensions always from the employees point of view only a few has studied it from the customers point of view (John *et al.*, 2013). This has led to the following proposition:

Proposition 5: Poor layout of a bank facilitates customer balking.

Proposition 6: There is a positive relationship between availability of facilities and customer cycling.

Proposition 7: A well-furnished banking hall is likely to promote customer satisfaction.

Sign, symbols and artifacts and customer satisfaction: Signs, symbols and artifacts have been known to be one of the tools that guide first timers in a service environment and through a service process. Researchers opined that any organization with beautifully designed and easy to understand sign age and artifacts will have a clearer way of communicating their products and services to their customers better than their competitors (Adiele and Opera, 2014) signs, symbols and artifacts) are dynamic communication tools that transfer information

about a company corporate image, standards to the external environment and also aid banks in reducing customer overcrowding, arranging customers in an organized manner and to communicate organization's guidelines and employee expected behaviour (Dauber *et al*., 2012).

It has been noted that most customers become more confused when they cannot make enough sense from the signs, signals and artifacts present in most banking halls. This leads to customer exhibiting behaviours such as frustration, anger and not willing to wait on queue for a service to be rendered. Once a customer displays the aforementioned behaviour it shows dissatisfaction of the service by the customers. Other environmental objects may communicate less directly than signs, giving implicit cues to users about the meaning of the place and norms and expectations for behaviour in the place. Less attention in literature has been given to signs, symbols and artifacts. This leads to the following proposition:

Proposition 8: Signs aid banks to communicate service values to the customer.

Proposition 8: Poor signals and artifacts leads to customers jockeying.

MATERIALS AND METHODS

Methodological approach: For the purpose of this research archival research methods was used and this includes a broad range of activities applied to facilitate the investigation of documents and textual materials produced by and about the banking industry (Ventresca and Mohr, 2001). In other words extant literatures were reviewed and collated for the development of the propositions. The research is qualitative in nature. The study employed conclusive research design. The two variants of conclusive research design; that is descriptive and causal research design were considered appropriate for this study.

RESULTS AND DISCUSSION

Waiting in line is a common experience; past researchers have tried to develop a better insight of the effect of perceived delays in service delivery on the evaluation of services rendered by organizations. The model in this study provides conceptual propositions that brought about the following findings.

Literature search has revealed that the volume of music and its tempo in a waiting line environment influences how much a customer is willing to engage in queue cycling. This is in agreement with the work of other researcher that stated that a softer music tempo with moderate volume positively affects a customer to perceive the waiting time as short and also induces the customer to stay longer in the queue (Caldwell and Hilbert, 2002).

Empirical research revealed that the pleasant scent of a service environment reduces customer reneging this is in correlation with the works of Wirtz and Mattila, that hypothesized pleasant smells gives rise to high state of arousal and in all likelihood, avoidance behaviour like reneging and also jockeying by joining shorter queues to reduce waiting time.

Extant literature suggests that a service environment with warm colour facilitates customer's willingness to stay longer on the queue (Babin *et al*., 2003). This is in congruence with Chang and Lin (2010) that postulated that cool colours like blue in a banking hall shows to a customer that they can trust the bank hall they are in which indirectly can be used to reduced perceived waiting time by customers in the banking hall. Chang and Lin, 2010; Solomon and Rabolt, 2004).

Arising from the reviews, it was observed that lightning present in a banking hall reduces customer's balking in queue and this is validated by social psychologists perceived that lightning has a great influence on human conduct and pointed out an elementary way in which human beings experience light as the most pleasant and how it affects behaviour. With the findings from literature it shows that poor layout of a bank facilitates customer balking which is in line with Baker *et al*. (2002) that debated that service environment with poor layout mostly instigates emotional anguish, upsetting the customers' mood badly and increasing the ability of the customer to engage in queues balking.

It was discovered from academic research works that there is a positive relationship between availability of facilities and customer cycling which is in tangent with Baker *et al*. (2002) work stating that customer perception and opinion about the facilities and furnishing of a banking hall affects the perception a customer has about the service being rendered in the banking hall. From literature it is asserted that a well-furnished banking hall is likely to promote customer satisfaction this in line with the work of Asiegbu *et al*. (2012) that stated that the Impact of furnishing can be proven through the affective response of comfort and this is also an important part of service environment that attracts more profit margins and increases the level of customer satisfaction.

The literature search has validated the proposition in this research work that says signs aid banks to communicate service values to the customer which is in congruence with Levy and Weitz that stated that signs also help to increase service environment excitement and enhance service environment image in addition to serving as decorative, enlightening and useful tools.

Findings from literature shows that poor signals and artifacts leads to customers jockeying which in line with the findings of James and Jose (2011) observed that having a good sign, signals and artifacts in the banking hall helps to reduced overcrowding and it has a significant relationship with how much customers want to keep patronizing a bank and this in turns affects the customer satisfaction of a banking service.

CONCLUSION

Similar to other industries, competition in banking industry has become so, intense especially with the new generational banks newly formed from the recent merger and acquisition that brought about new banking hall concepts and formats (Berman and Evans, 2007). In order to compete favourably, management and stakeholders of banks need to have a distinctive service environment with extraordinary design and layout to attract new customers to the bank and to also keep existing customers. The following are the recommendations based on the propositions of this work:

Bank management should consider the use of music with a moderate tempo, good scent moderate lightning, a soft cozy in the waiting line environment.

The use of good furnishing, beautifully designed layout ambience, well-structured signs, symbols and artifacts in the banking hall as a strategy to satisfy their customers waiting to be served should be encouraged by policy makers.

Central bank of Nigeria should frame more policies that would regulate the structure of how a good banking hall should be designed for the Nigeria banks to adhere to as good service environment has a positive influence on customers satisfaction in relating to waiting line management.

As waiting line environment has been noted to be a good operational tool commercial banks in Nigeria should leverage themselves from competitive pressure by continuous improvement in their marketing performance. In other words a carefully creative waiting line environment will play strategic roles in helping service oriented organizations achieve their goal (Biljana and Yusuf, 2011). Therefore, this study therefore concludes that waiting line environment affects the customer satisfaction in the banking industry.

REFERENCES

Adiele, K.C. and B.C. Opara, 2014. Analysis of corporate identity on customer patronage of banks in Nigeria. Int. Rev. Manage. Bus. Res., 3: 1809-1818.

Asiegbu, I.F., P. Igwe and N. Akekue-Alex, 2012. Physical evidence and marketing performance of commercial airlines in Nigeria. Am. Int. J. Contemp. Res., 2: 136-149.

Auka, D., J.N. Bosire and V. Matern, 2013. Perceived service quality and customer loyalty in retail banking in Kenya. Br. J. Marketing Stud., 1: 32-61.

Babin, B.J., D.M. Hardesty and T.A. Suter, 2003. Color and shopping intentions: The intervening effect of price fairness and perceived affect. J. Bus. Res., 56: 541-551.

Baker, J., A., Parasuraman, D. Grewal and G.B. Voss, 2002. The influence of multiple store environment cues on perceived merchandise value and patronage intentions. J. Market., 66: 120-141.

Berman, B. and J.R. Evans, 2007. Retail Management: A Strategic Approach. 10th Edn., Pearson Prentice Hall, New Jersey, USA.,.

Biljana, A. and Z. Yusuf, 2011. Measuring customer satisfaction with service quality. Asian Econ. Financial Rev., 4: 1592-1606.

Bitner, M.J., 1992. Servicescape: The impact of physical sourroundings on customers and employees. J. Market, 56: 57-71.

Boateng, A., 2012. An assessment of quality of customer service delivery in the banking sector of Ghana. Master Thesis, Nkrumah University of Science and Technology, Kumasi, Ghana.

Caldwell, C. and S.A. Hibbert, 2002. The influence of music tempo and musical preference on restaurant patrons behavior. Psychol. Marketing, 19: 895-917.

Chang, W. and H. Lin, 2010. The impact of colour on corporate branding Africa. J. Bus. Manage., 4: 3344-3355.

Chowdhury, M.S.R., 2013. Queuing theory model used to solve the waiting line of a bank: A study on Islami Bank Bangladesh Limited, Chawkbazar Branch, Chittagong. Asian J. Social Sci. Hum., 2: 468-478.

Dauber, D., G. Fink and M. Yolles, 2012. A configuration model of organizational culture. Sage Open, Vol. 2, 10.1177/2158244012441482

Ekaterina, J., 2012. The physical environment and its relevance to customer satisfaction in boutique hotels. Master Thesis, University Of Applied Sciences, Helsinki, Finland.

Foxall, G.R. and G.E. Greenley, 1999. Consumers emotional responses to service environments. J. Bus. Res., 46: 149-158.

Gadin, D.P., M.A. Ramin, and H. Amalau, 2015. The application of queuing model/ waiting lines in improving service delivering in Nigeria's higher institutions. Int. J. Econ. Commerce Manage., 3: 1-10.

Gross, D., J. Shortle, J. Thompson and C. Harris, 2008. Queueing Theory. 4th Edn., Wiley, New York, USA.,.

Jamal, A. and K. Anastasiadou, 2009. Investigating the effects of service quality dimensions and expertise on loyalty. Eur. J. Marketing, 43: 398-420.

James, W.S. and C.A. Jose, 2011. Banking profit margin determinants. Bus. Intell. J., 4: 209-230.

John, A.G., K. Adiele and F. Nkoro, 2013. Physical settings and patronage of three star hotels in Nigeria's federal capital territory Abuja. Int. J. Bus. Manage. Econ. Res., 4: 738-744.

Kleber, C.N., A.E. Walid K.S. Lais and F.S. Raquel, 2015. Service Environment: A new dimension for servant company. Bus. Manage. Rev., 5: 534-542.

Lam, S.Y., 2001. The effects of store environment on shopping behaviors: A critical review. ACR North Am. Adv., 28: 190-197.

Lorenzo-Romero, C. and M.A. Gomez-Borja, 2011. Effects of utilitarian and hedonic atmospheric dimensions on consumer responses in an online shopping environment. Afr. J. Bus. Manage., 5: 8649-8667.

Maitanmi, O.S., S.O. Okolie and A.K. Adio, 2013. Queue management systems for congestion control: Case study of first bank, Nigeria. IJASCSE, 2: 54-58.

Mattila, A.S. and J. Wirtz, 2001. Congruency of scent and music as a driver of in-store evaluations and behavior. J. Retailing, 77: 273-289.

Michon, R., J.C. Chebat and L.W. Turley, 2005. Mall atmospherics: The interaction effects of the mall environment on shopping behavior. J. Bus. Res., 58: 576-583.

Ndukwe, H.C., S. Omale and O.O. Opanuga, 2011. Reducing queues in a Nigerian hospital pharmacy. Afr. J. Pharm. Pharmacol., 5: 1020-1026.

Obamiro, J.K., 2010. Queuing theory and patient satisfaction: An overview of terminology and application in antenatal care unit. Petroleum-Gas Univ. Ploiesti Bull. Econ. Sci. Ser., 62: 1-11.

Odirichukwu, J.C., T. Lekara and J.N. Odii, 2014. Banking queue system in Nigeria. Comput. Inf. Syst. Dev. Allied Res. J., 5: 95-106.

Pallabi, M. and C. Amit, 2013. Reneging in queues without waiting space. Int. J. Res. Applied Natural Social Sci., 1: 111-124.

Pernille, K.A., 2012. Changing the services cape the influence of music and self-disclosure on approach avoidance behavior. M.Sc. Thesis, Karlstad University, Karlstad, Sweden.

Ryu, K. and H. Han, 2011. New or repeat customers: How does physical environment influence their restaurant experience?. Int. J. Hospitality Manage., 30: 599-611.

Ryu, K. and S.S. Jang, 2007. The effect of environmental perceptions on behavioral intentions through emotions: The case of upscale restaurants. J. Hospitality Tourism Res., 31: 56-72.

Siu, N.Y.M. and J.T. Cheung, 2001. A measure of retail service quality. Marketing Intell. Plann., 19: 88-96.

Solomon, M.R. and N.J. Rabolt, 2004. Consumer Behavior in Fashion. Pearson Prentice Hall, New Jersey, USA.,.

Stappenbeld, M., 2012. The effect of color and density on the store perception. Master Thesis, University of Twente, Enschede, The Netherlands.

Ventresca, J.M. and J.W. Mohr, 2001. Archival Research Methods: Companion to Organizations. Blackwell Publishers, New York, USA.,.

Williams, H.T., S. Ogege and J.O. Ideji, 2014. An empirical analysis of effective customers service on Nigeria banks profitability (A queuing and regression approach). Asian Econ. Financial Rev., 4: 864-876.

Yeddula, V.R., 2012. Industrial and management systems engineering. M.Sc. Thesis, University of Nebraska, Lincoln, Nebraska.

Yoshida, M. and J.D. James, 2010. Customer satisfaction with game and service experiences: Antecedents and consequences. J. Sport Manage., 24: 338-361.