
**EFFICACY OF UNION BANK CORE VALUES IN A TECHNICAL VOCATIONAL
EDUCATION AND TRAINING-DRIVEN ECONOMY**

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ABSTRACT

The study assessed Union bank core values for customers' service delivery in Edo State. The study was guided by three research questions and a null hypothesis tested. A sample of 100 respondents gave credence to the study using an accidental sampling technique. A descriptive survey was employed. The reliability of the instrument was 0.87 using Cronbach alpha formula. A structured questionnaire was the instrument to collect data. Mean and standard deviation was used to answer the research questions, while t-test for the hypothesis. From the result, it was discovered that the Union bank core values that influence customers' service delivery are integrity, collaboration, and respect. The two groups of customers used for the study did not show any significant difference on customers' service delivery in Union bank, hence the null hypothesis acceptance. Consequently, it was recommended that banks should provide a feedback mechanism that will allow customers to make constructive criticism of their operations for service delivery. Regulatory agencies in the banking sector should ensure banks adhere to their core values for customers' satisfaction to improve turn over. Furthermore, Union banks should engage in periodic training for staff on their core values so as to engender proper application in customer dealings. Finally, recommendations were made for further studies such as determinants influencing effective customers' service delivery by commercial banks.

KEYWORDS: Core Value; Integrity; Collaboration; Respect; Effective Service Delivery

INTRODUCTION

The operation of banks started in Nigeria as far back as 1959 during the colonial rule with the sole aim of meeting the needs of Nigerian society. The banking sector in Nigeria is directed by the Central bank of Nigeria. Sklar (2015) stated that the first bank that operated in Nigeria during the colonial era was African Banking Corporation in 1892 and the Bank of British West Africa, now First Bank of Nigeria. It was also reported that in 1925, the Anglo-Egyptian Bank and National Bank of South Africa gave birth to the then Barclays Bank of Nigeria. Sklar (2015) further reported that in 1948, the British and French Bank for Commerce and Industry were established, which later changed its name to United Bank for Africa a result of indigenization degree. In 1929, Nigeria first bank, Industrial and Commercial Bank was established. In 1930 the bank went into liquidation, and later Mercantile Bank was established. To make banks African, the African Continental Bank was established in 1949. It

was in 1947 Nigerian commercial bank, Nigerian Farmers and Commercial Bank were established. Globe Newswire (2020) reported that as at February 2020, there were 34 banks recognized by the Central bank of Nigeria. They include, Abbey Mortgage Bank Plc, Access Bank Plc, Aso Savings & Loans Plc, Bank of Agriculture Ltd, Bank of Industry Ltd, Central Bank of Nigeria, Coronation Merchant Bank Ltd, Deap Capital Management & Trust Plc, Ecobank Nigeria Ltd, FCMB Group Plc, Federal Mortgage, Bank of Nigeria, Fidelity Bank Plc, First Bank Of Nigeria Ltd, FSDH Merchant Bank Ltd, Guaranty Trust Bank Plc, Infinity Trust Mortgage Bank Plc, Infrastructure Bank Plc, Jaiz Bank Plc, Letshego Mfb Nigeria Ltd, Multivest Microfinance Bank Ltd, National, Economic Reconstruction Fund, Nigerian Export-Import Bank, Omoluabi Mortgage Bank Plc, Polaris Bank Ltd, Rand Merchant Bank Nigeria Ltd, Stanbic Ibtc Bank Plc, Standard Chartered Bank Nigeria Ltd, Sterling Bank Plc, Taj Bank Ltd, Union Bank of Nigeria Plc, United Bank For Africa Plc, Unity Bank Plc, Wema Bank Plc, and Zenith Bank Plc. Shittu (2020) reported that the banking sector has been badly affected by recession. This led to the closure of 465 banks in the United States between 2008 and 2012. In 2016, Nigerian banks also suffered the same fate following the 2016 recession. This invariably led to strengthening of the banking sector which led to the creation of Asset Management Corporation of Nigeria (AMCON), to rescue some of the banks from financial distress. As a result of financial challenges encountered by banks in Nigeria, banking reforms were made by the Central Bank to ensure the safety of the depositors' money. Proshore Markets (2006) reported that before the banking reforms, there were 89 commercial banks in Nigeria, but after the reforms in 2004, the total came to 26 banks. Since then, the Nigerian banking industry has repositioned its operation in Nigeria to suit the needs of customers. The reforms in the banking sub-sector in Nigeria have created room for competition. This competitiveness has created room for intense advertising to make them relevant and have a share in the competitive market in recent times. This is why Owenvbiugie and Iyamu (2017) maintained that in Nigeria, the banking industry has become highly competitive probably due to the granting of operating licenses by the Central Bank of Nigeria for banks to operate. The competitiveness could also be as a result of the depressed economy occasioned by a squeeze in cash liquidity in the nation. Before the economic recession of 2015 in Nigeria, the Central Bank of Nigeria granted operating licenses to many commercial banks. As of today, there are twenty- two (22) commercial banks in Nigeria (Chigozie, 2017). All these banks seem to be doing well. This could be as a result of enjoying the dividends of consolidation, merger, and acquisitions. This seems to have made them much stronger and able to competitively stand firm in the international communities. This was reaffirmed by Chigozie (2017) that 11 Nigerian banks were included in the top 50 banks in Africa in which Union Bank Plc is one of them. Sanusi (2012) stated that prior to the merger of banks in Nigeria, banks did not see the need to provide adequate service and encouraging patronage. Towards the late 20th Century, the banking industry experienced a crisis of confidence, a situation in which customers doubted the integrity of the banking sector in delivering the financial services. It was under such circumstances these banks adopted measures to successfully maximize the effective enforcement of its core values for effective customer service delivery. Many people view vision statement, mission

statement and core values as the same, but many experts view them from different perspectives. Corporate Finance Institute (2020) sees vision statement as what a company sets to achieve over a period of time. It is a road map that gives direction to organizations of what they want to achieve in the near future. This creates opportunity for growth and reference point for future growth. It further stated that a vision statement is an organization's reason for its existence, its culture and core values, as well as aimed at improving the probable benefits of the organization in the future. A vision statement is a statement of facts of what an organization wants to be or known for. On the other hand, the mission statement describes the strategies organization needs to put in place to enable it achieve its vision. Core values are catalysts to a firm's smooth running of day-to-day activities. Core values of any enterprise maybe those values one holds that may form the foundation to which jobs are performed. According to Anaro and Blessing (2012), a core value is any guiding principle that directs an organization's internal conduct with its clientele. Core values of organizations are most of the time stated as their goals and mission. Financial institutions thrive all over the world when they successfully follow the implementation of these core values. Organizations that are fortunate to effectively implement their core values in the course of its operation stand the chance of effective service delivery to customers (Akeem, Rotimi & Abesogun, 2007). Firms function literally with the guide of core values. These values serve as templates for firms to tie their tasks around them. Virtually all firms understand the need to have a functional and achievable core values which are capable of being revisited from time to time in order to ensure optimal maximization of the organization's goals and objectives in a vocationalized economy. A vocationalized economy is one that technical vocational education and training (TVET) contributes to skills development for entrepreneurship and labour market absorption (United Nations Education Scientific and Cultural Organisation (UNESCO), 2014). The skills acquired from TVET are life long and serve people beyond the formal retirement age (Organisation for Economic Co-operation and Development (OECD), 2009). The economic benefits of TVET are numerous and include better wages for the employed, increased profits for the self-employed, and enable income generation through part-time skills utilisation (European Centre for the Development of Vocational Training (CEDEFOP), 2011). Technical Vocational Education and Training (TVET) is capable of contributing to youth empowerment by equipping the youth with skills to access labour markets in a given economy. This why Edokpolor and Owenbiugie (2017) opined that TVET is an important programme that equips recipients with the requisite skills required to improve access to employment opportunities, raise income capacities for poverty alleviation, and promote peace and security. A society that adopts TVET to enhance its economy, such society may move from mono economy to a polycentric economy. This will enable individuals to make varied choices concerning their investments. This choice making by individuals will make organisations to adopt strategies to retain customers. This is why oragnisations like the banking sub-sector believes in having core values to promote customers' retention for better service delivery. Examples of core values are integrity, collaboration, and respect.

Union Bank of Nigeria Annual Report (2012) defined effective service delivery as any principle or belief that a person or organization views as of central importance with the fulcrum of attaining a stated objective. Effective service delivery is often seen as the end product of a firm as they are conditioned to maximize resources in the course of service delivery. Financial institutions just like other firms are bent on making optimal use of its available resources enforcement of its core values in a bid to ensure effective service delivery. It is also observed that the increased interest in service delivery by the firms is due to the fact that service delivery is proved to be beneficial in order to maintain the bottom-line performance of the firm. Union Bank of Nigeria Plc (UBN) appears to be one of the oldest banks in Nigeria. It was formerly called Barclay's bank. It became Union bank in 1993 due to the Central Bank of Nigeria banking sector consolidation policy. Apart from providing banking services, Union Bank Nigeria also provides treasury services and commercial lending. UBN is one of the twenty most valuable companies in Nigeria in the stock market. According to Union Bank Annual Bulletin (2017), generically, the core values of the bank include giving of customer focus aid, staff nurturing, maintenance of integrity and transparency, display of team spirit, continuous improvement, responsible community member, and best practices. However, its day-to-day running core values include integrity; collaborations; and respect. Integrity appears to be truthful and honest with its policies. Service delivery includes being effective, predictable, reliable, and customer-friendly. Collaboration is being able to cooperate with other sister banks devoid of suspicion, while respect is having due regard for the feelings, wishes, or rights of others. Union Bank customers are either male or female who operates different accounts.

The aftermath of the merger and acquisition made by the various financial institutions as advised by the Central Bank of Nigeria (CBN) in order to have a strong and viable financial institution saw union bank record significant fall in daily transactions, low patronage from the public, high withdrawal recordings annually as against low savings and deposits, significant low returns on investment capital, among others. This action prompted the bank to revisit its core values especially in the face of other strong competitors that serve as a strategic tool to educate customers in the course of transactions in order to keep its relevance in the market. Today, the situation seems to have improved for better performance as the CBN in one of its regulations mandated all financial institutions to periodically review their mode of operations, motivate staff using available indices, enable and encourage an innovative financial space, re-assessment of achievable core-values, among others as these measures are targeted at achieving a quality service delivery. It is imperative to carry out an assessment of Union bank core values for customers' service delivery especially as it relates to Nigeria financial market as previous studies by Ugoji and Mike, and Bakare (2006) have claimed that most commercial banks are faced with problems of low patronage by customers, low investment returns on capital, loose of jobs, among others.

LITERATURE REVIEW.

Core Value

As a result of competition, individuals, corporate organizations are finding ways of excelling in one occupation or another. In order to outsmart one another, core values are introduced by banks. Jenkins (2017) stated that core values are the important and endearing principles of an organization that are intrinsically required as a road map for workings in any given establishment. Your Dictionary (2020) opined that core values are the beliefs of a person or organization. Core values appear to direct the affairs of a person's perception either rightly or wrongly. Core values give credence to organizations to determine if they are fulfilling their goals. Organization's core values are most of the time stated as their mission objective. WebFinance Inc. (2020) defined core value as the road map or guiding principle that directs the ways an organization pilots its internal affairs with the outside world. In the same vein, Essex (2020) stated that core values help organization in taking far-reaching decisions in strategizing, interacting with workers and outside world. Core value reflects important policy statement within an organization. Essex further stated that any organization that falters from its core value never does well. The author concluded that core value directs the behaviour of an organization and its workforce. indeed career guide (2020) sees core values as guiding principles that help individuals and corporate organizations to make important decisions to engage in working for optimal result. It helps organizations to develop reachable goals, and helping organization to align with the ideals of similar organizations. It identified the following as some core values organizations need. They are acceptance, achievement, adventure, bravery, community, creativity, curiosity, family, friendships, growth, happiness, hard work, honesty, humility, ingenuity, innovation, integrity, kindness, knowledge, open communication, optimism, patience, peace, popularity, power, quality, respect, responsibility, spirituality, stability, success, tenacity, time management, wealth, wisdom, and work/life balance. Chen (2018) stated that core values also known as company values, corporate values as the basic tenets of behavior of organization. They are the mandates that guide the internal mechanism of an organization as well as its clientele. Heathfield (2019) opined that core values are characteristics that represent an organization's precedence that propel it for action. Core values are innate characteristics that give clear picture of what the organization stands for. This helps to attract and retain organization's workers for efficiency and effectiveness. Heimila (2020) emphasized that core values are organization's real worth that help to fight competition among competitors, as well as help to differentiate one organization from the other. It helps to shape the ways a company does its business strategically. Heimila further stated that core values guide employees to make far-reaching decisions, help to enhance workers' communication, influence workers' impetus and engagement, assist customers to know what an organization stands to achieve, aid people to be enchanted, and kept, allow customers to have the same vision with business owners. Heimila concluded that integrity, boldness, honesty, fairness, trustworthiness, accountability, learning, customer experience, passion, balance, fun, discipline, humility, ownership, result-oriented, constant improvement, leadership, hard work, diversity, employee development, innovation, quality, teamwork, simplicity, collaboration and partnership, idealism, courage, unselfishness, self-discipline, and self-respect are some of the core

values of organizations. In the same vein, Seetec (2019) opined that core values are the fundamentals on which organizations are built to help in decision-making process. It further stressed that core value provides essential benefits to organization when used correctly. They include business growth, increase in workers' performance and productivity, increase organization's profile, workers' retention, encouraging new customers and workers, and making workers to be happy with organization.

Integrity

For organizations to remain relevant in a globalized economy she has to maintain her integrity. Accountable2you (2019) defined integrity as a way of one's ways of doing things without undue interference from outside party. Integrity serves as a close alliance to worth and credence. It is the moral barometer to do the right thing whatever the situation, and circumstances. indeed, career guide (2020) opined that integrity is an acceptable way of doing something when no one is watching one's action. It concluded that employers need employees who can be trusted to be among the team players. Blackman (2018) defined integrity as the state of being whom you are having undivided loyalty to both employers and customers. It is the state of being truthful, genuine at all times no matter the influence. Blackman further stated that integrity makes people have recognition on organization that make them to be with them in turbulent times. It helps employees to have confidence in organization that leads to job satisfaction. Integrity leads organization to produce better results. Integrity makes organization to survive in midst of competitors for a very long time. It gives clear direction of where the organization is going. Integrity leads to stronger profit. From the foregoing, integrity means following your own convictions on issues leading you to do the right thing at all times without manipulations. Michael page team (2018) stressed that integrity is trustworthy and reliable, practicing and encouraging open and honest communication, as well as accountable and responsible for your actions. The author further maintained that people practicing integrity should respect organizations' laid down rule and regulations, should be ready to work assiduously to achieve organizations' goal, should lead others by example, should be prepared to respect other workers' opinion on issues, and should be responsible for the mistakes, actions and inactions.

Collaboration

In order for organizations to maintain their integrity, they should be prepared to collaborate with other organizations. This is why Winton and Wilkins (2020) opined that collaboration is the act of working together assiduously to achieve a common purpose. Carter (2018) sees collaboration as the act of working with others on a project or ideas by a group of people to genuinely investigate ideas, open new grounds and delve into ideal processes, and take informed decisions. The essence of collaboration is to arrive at something meaning to achieve organizational goals. Rouse (2020) stated that collaboration is a combined effort of many individuals working together to achieve specific result or results. Rouse further stated that collaboration is used by corporate organizations like banking industry in which different units share information they obtain from the interactions with customers, aimed at

improving customers' experience to increase their fidelity. Doyle (2020) opined that collaboration is the act of working with a person or group of persons to achieve better result. To achieve this, organizations need workers who can work as a team and are willing to subjugate their personal interest for organizational goals. indeed career guide (2020) defined collaboration as the act of coming together as a group to complete an assignment. It further stated that the importance of collaboration includes problem-solving, galvanizing self-examination, teaching and learning, and accelerating efficacy. The Sage Group plc (2020) sees collaboration as coming together of people to brainstorm on issues in achieving a set goal. Institute of Internal Communication (2020) opined that collaboration is when a group of people share ideas on ways forward to achieve organizational common goal.

Respect

In order for integrity and collaboration to be effective, there is a need for respect. Your Dictionary (2020) stated that respect has to do with consideration; courteous regard; to have respect for the feelings of others. Salazar (2019) stated that respect is the value or awesomeness of an individual's capability or worth of a person. It also refers to the capacity to dignify and appraise another individual for his benevolence and actions for whatever they share. It is the ability to accept others the ways they are, and not necessarily change them. Mamas (2017) revealed that respect is an important ingredient in business survival. The researcher claimed that an entrepreneur loses respect if they claim to be infallible, superficial, and authentic. An entrepreneur loses respect if they claim not to make mistakes, concerned only with what is obvious, as well as claiming to be accurate at all times. Aduba (2019) opined that respect is a passion of deep appreciation for a person or something educed by their capabilities, and attributes. Aduba further stated that respecting others is verbal means of messaging that creates a bond between individuals. Aduba concluded that respecting employees to bring about greater productivity includes encouraging employees to air their views on issues; listening to the views of others before airing your views, using workers' ideas to improve your perceptions; never offend people, never degrade their personalities; never condemn over minute things; treat workers equally; consistency in policies implementation; use of praise, and recognition should be appropriately used.

Research Gap and Contribution of Study

There appears to be no research carried out on Union bank core values in Nigeria as well as internationally. This present study intends to fill this identified gap. The findings of the study may be of help to bank customers, and banking sectors in pursuing their core mandates.

Research Objectives

The study assessed Union bank core values for effective customers' service delivery in Edo State. Specifically, the study assessed:

1. how integrity influences effective customers' service delivery of Union bank;
2. how collaboration influences effective customers' service delivery of Union bank; and

3. the extent to which respect influences effective customers' service delivery of Union bank.

Research Design

A descriptive survey was employed. A survey is one that a sample is studied as a characteristic representative. All customers who patronize Union Bank, Plc in Benin City constituted the population. Benin City has the highest number of banks in the State. The population was an infinite population. Accidental sampling method was used in selecting the respondents. A sample of one hundred (100) respondents who are customers with Union Bank Plc in Benin City, Edo State formed the sample. Researchers used the questionnaire as a tool for data collection. It is made of sections A and B. Section A is respondents' bio-data such as gender, while section B had item statements measuring the various constructs identified in the research questions. The instrument was administered on a sample of 20 respondents distinct from those of the original study. A Cronbach alpha form of reliability was carried out and a reliability coefficient of 0.87 was obtained. The researchers engaged the services of two research assistants in administering the questionnaires to the bank customers in their various branches. One week was used to collate and analyze the data. The value of 2.50 was the mean criterion. Therefore, a calculated value greater than 2.50 was high extent while below 2.50 was low extent. The decision for the hypothesis was based on a probability value of 0.05.

RESULTS

Purpose 1:

Influence of integrity on customers' service delivery of Union bank

Table 1: Rating of Integrity on Effective Customers' Service Delivery.

S/N	Item Statements	Mean	SD	Remarks
1.	I expect bankers to show dishonesty sometimes	2.54	1.13	High Extent
2.	I expect banks to fulfill its promises at the time indicated	2.87	1.02	High Extent
3.	I expect indiscriminate service charges to affects service delivery	2.61	1.16	High Extent
4.	I don't expect my time deposit in the bank to be tampered with	2.93	1.18	High Extent

5. I always expect the bank to declare their transactions annually	2.91	1.01	High Extent
6. I always expect my account to be credited with dividends annually accruing from declared profits	2.82	0.97	High Extent
7. I expect bank staff behaviour can instill confidence in me	2.77	0.92	High Extent
Grand Mean	2.78	1.06	High Extent

Source: Field Study, (2020)

The variables (1-7) were rated high extent. The grand mean of 2.78 indicated that all the variables were rated high extent. The result shows that integrity influence customers of Union Bank in Edo State to a high extent

Purpose 2:

Influence of collaboration on customers’ service delivery of Union bank

Table 2: Rating of Collaboration on Effective Customers’ Service Delivery.

S/N	Item Statements	Mean	SD	Remarks
1.	I always expect public-private partnership transactions with my bank	2.94	0.99	High Extent
2.	I expect bank staff to be prompt when delivery service with similar firms	2.82	0.97	High Extent
3.	I expect Union bank to provide soft loans to customers at all times	2.92	0.92	High Extent
4.	Union bank organizes periodic programmes to sensitize the public on current financial issues	2.90	1.07	High Extent
5.	UBN collaborate with other banks on customer related issues	2.57	1.04	High Extent
6.	I expect UBN to provide advisory function to prospective entrepreneurs in need	2.88	1.28	High Extent
7.	I expect Bank’s employees to be neatly dressed	2.73	1.03	High Extent
	Grand Mean	2.82	1.04	High Extent

Source: Fieldwork (2020)

The variables (8-14) were rated high extent. The grand mean of 2.82 indicated that all the variables were rated high extent. The result shows that collaboration influence customers of Union Bank in Edo State to a high extent.

Purpose 3

Influence of Respect on customers’ service delivery of Union bank?

Table 3: Rating of Respect on Effective Customers’ Delivery.

S/N	Item Statement	Mean	SD	Remarks
1.	I expect UBN to always have my interest at heart	2.96	1.05	High Extent
2.	I expect customer care unit to handle customers’ related issue promptly	2.65	0.94	High Extent
3.	I expect my bank to give me individual attention	2.67	0.88	High Extent
4.	Customers expect bank staff to be customers’ friendly	2.72	1.02	High Extent
5.	I expect Bank’s staff to be courteous of its customers at all times	2.64	0.88	High Extent
6.	Customers expect bank staff to always respect their privacy at all times	2.85	0.92	High Extent
7.	I expect UBN to always adhere to and respect the advice of customers even when it is inimical to their growth	2.88	0.79	High Extent
8.	Customers expect bank staff to attend to them with warmth and regard	2.79	1.03	High Extent
	Grand Mean	2.77	0.94	High Extent

Source: Fieldwork (2020)

The variables (15-22) were rated as high extent. The grand mean of 2.77 indicated that all the variables were rated high extent. The result shows that respect influences customers of Union Bank in Edo State to a high extent

Hypothesis

Male customers do not differ from female customers in customers’ service delivery in Union bank.

Table 5: t-test Between Mean Response of Male and Female Respondents on Customers’ Service delivery in Union Bank.

Sex	No.	\bar{x}	Sd	t -value	Df	r-value	Remark
Male	67	104.36	10.60	-0.253	98	0.108	Accepted
Female	33	105.05	10.65				

Source: Field Study 2020

The information shown on table 5 revealed that the t-value indicated -0.253. The p-value showed

0.108. The mean ratings of male and female customers indicated 104.36 and 105.05 respectively. The standard deviation of male respondents showed 10.60 while that of female respondents indicated 10.65. The degree of freedom showed 98. The number of male respondents showed 67 while the female respondents stood at 33. On this note, the null hypothesis that male customers do not differ from female customers on customers' service delivery of Union bank was accepted based on the fact that the p-value of .108 was higher than the r-value of 0.05.

RESULTS AND DISCUSSION

Analysis of research question 1 revealed that Union bank customers rated integrity to a high extent in customers' service delivery. This finding is in agreement with Umoh (2012) who revealed that integrity remains one key variable that can be used by financial institutions to capture prospective customers into the financial market. The finding is also in consonance with Emmanuel (2002) who revealed that banks tend to display integrity in the course of service delivery. For organizations to remain relevant in a globalized economy she has to maintain her integrity. The finding is in agreement with Blackman (2018) who stated that integrity makes people have recognition on organization that make them to be with them in turbulent times. It helps employees to have confidence in organization that leads to job satisfaction. Integrity leads organization to produce better results. Integrity makes organization to survive in midst of competitors for a very long time. It gives clear direction to where an organization is going. Integrity leads to stronger profit.

Analysis of research question two revealed that Union bank customers rated collaboration to a high extent in customers' service delivery. In agreement with this finding, Babajide (2016) stated that product differentiation among banks revealed that as a responsible corporate citizen, Union bank collaborates with other banks that promote efficiency and effective service delivery. The finding is in consonance with Rouse (2020) who opined that collaboration is a combined effort of many individuals working together to achieve specific result or results. Rouse further stated that collaboration is used by corporate organizations like banking industry in which different units of the banks share information they obtain from interactions with customers, aimed at improving customers' experience to increase their fidelity. The finding is in agreement with Doyle (2020) who opined that collaboration is the act of working with a person or group of persons to achieve better result. To achieve this, organizations need workers who can work as a team and are willing to subjugate their personal interest for organizational goals. The finding is consistent with indeed career guide (2020) that defined collaboration as the act of coming together as a group to complete an assignment. It further stated that the importance of collaboration includes problem-solving, galvanizing self-examination, teaching and learning, and accelerating efficacy. The finding is in consonance with The Sage Group plc (2020) which sees collaboration as coming together of people to brainstorm on issues in achieving a set goal. The finding is in collaboration with the Institute of Internal Communication (2020) which opined that collaboration is when a group of people share ideas on ways forward to achieve organizational

common goal.

Analysis of research question three revealed that customers rated respect to a high extent in customers' service delivery. The finding is in collaboration with Owenbiugie and Iyamu (2017) who maintained that the use of innovations and technologies by banks contribute towards an improved banking system. The finding is also in agreement with Unachukwu (2004) who revealed that bank's core values serve as machinery to guide and drive Nigerian banks. The finding is in consonance with Mamas (2017) who revealed that respect is an important ingredient for business survival. The finding is in agreement with Aduba (2019) who opined that respecting employees bring about greater productivity by encouraging employees to air their views on issues; listening to the views of others before airing your views, using workers' ideas to improve your perceptions; never offend people, never degrade their personalities; never condemn over minute things; treat workers equally; consistency in policies implementation; use of praise, and recognition should be appropriately used.

The hypothesis showed that male customers do not differ significantly from female customers in their customers' service delivery in Union bank, hence the null hypothesis acceptance. This implies that gender does not influence the customers in Union bank service delivery. This finding is in disagreement with Akanni, Olonade, and Iduma (2014) who maintained that a relationship exists between male and female customers' satisfaction. This finding is consistent with Vijayalakshmi and Rajasekhar (2018) who revealed that that males and females are equally satisfied with regard to service delivery.

CONCLUSION

It was concluded that the Union bank core values of integrity, collaboration and respect influence effective customers' service delivery in Edo State. The study further concluded that male customers do not differ from female customers in customers' service delivery in Union bank. The study recommended that Union banks should engage in periodic training for staff on their core values so as to engender proper application in customer dealings. Regulatory agencies in the banking sector should ensure banks adhere to their core values for customers' satisfaction and improve turn over. Appraisal of banks core values in financial operations should be on a consistent basis to check for bank's lapses, make improvement and increase customers' goodwill of the banks. Banks should provide a feedback mechanism that will allow customers to make constructive criticism of their operations for service delivery.

Limitations of the Study

The findings may not be used for entire Nigeria because only 100 respondents taken from a city in Edo State from many customers were used for the study. This is an obvious limitation. Some respondents were unwilling to respond to questionnaires on time. This actually delayed the collation

of results.

Contribution to Knowledge

The study has empirically established that integrity, collaboration and respect are vital ingredients to banks in a competitive banking environment. Bank customers are at will to change from one bank to another without notice. If these constructs are properly managed, customers may be willing to bank with Union Bank for a long period of years without recourse to change.

Suggestions for Further Studies

Assessment of union bank core values for effective customers' service delivery in Nigeria.

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