


CERTIFICATION

TITLE PAGE

**PROBLEMS AND PROSPECTS OF NEW
GENERATION BANKS IN DELTA STATE**

**(A STUDY OF SOME SELECTED NEW GENERATION
BANKS IN DELTA STATE)**


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ABSTRACT

The research work is on the problems and prospects of new generation banks in Delta State, Nigeria. The wave of deregulation that recently swept through the banking system has brought about a drastic change in the perception and attitude of bankers. This attitude was succinctly painted by Usman Oluoma (1999:14), where he observed that until recently, the marketing of financial services in Nigeria was characterized, by what is commonly referred to as "Armchair Banking" where officers simply stay glued to their chairs and waited for business to come to him. But however, with deregulation, officers from various banking establishments now struggle either to woo a prospective customer or to retain existing ones.

Thus, this project work discussed problems encountered by the banks in trying to meet up with customer satisfaction, especially in this age of advanced technologically based and personalized services. Hence efforts will be made to analyze banking services, the opportunities and threats that surrounds their environment, bank-customer relationship and customer satisfaction. The research project is divided into five chapters. Chapter one is the introductory part of the project. Hence the researcher gave an idea of the areas he intend to discuss.