Innovations

Investigating automated customer service delivery as correlate of customer retention in Nigerian banking sector

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Abstract
Nigeria as a country has presently adopted cashless economy whereby almost everything is automated, and this is taking tolls on every sector of the economy especially the small business owners. In view of this, the study examined the relationship between automated customer service delivery and retention of customers in the Nigerian banking sector using small business owners in Ekiti State. Descriptive survey research design was used for the study. The population of the study comprises one thousand seven hundred and forty-nine (1749) registered small business owners across the sixteen (16) Local Government Areas of Ekiti State. The sample size for the study was 330. Two Local Government Areas were randomly selected from each of the three senatorial districts of Ekiti state using Table of Random Number (TRN); totaling six LGAs in all. The results of percentages, chi-square and correlation used for the study suggested that waiting time, queue length, speed of facility, convenience of checking account balance, number of complaints solved, clarity of information/message received and helpfulness of services were the major factors of automated customer service delivery of banks influencing customer retention in the Nigerian banking sector. Thus, increase in provision of automated service delivery led to increase in customer retention in Nigerian banking sector.

Keywords: 1.*Customer retention, 2.Customer service, 3.Automated customer service, 4.Recommendation, 5.Repeat purchase.*

1. Introduction

The Nigerian banking sector has become keenly competitive, a resultant effect of fear of liquidation and possible withdrawal of operating licenses by the Central Bank of Nigeria (the apex bank) which regulates the operations of all banks in the country. To survive and remain competitive, Nigerian banks have resulted to heavy acquisition and deployment of information and communication technology (ICT) related equipment such as Automated Teller Machines (ATMs), a cash dispensing machine which can also be used to transfer funds or to pay for utilities. Other ICT enabled services introduced by Nigerian banks include mobile banking, e-banking, online banking, telephone banking and e-transact among others which were meant to attract new customers and prevent existing ones from leaving.

The change and transformation witnessed in the banking sector in Nigeria required flexibility and ability of banks to respond to the increasing customers' demands and deliver services as expected. The banking environment is not static. It is rapidly changing due to constant innovations, technological changes and increasing demands from customers with ICT at the centre of the expected change (Aliyu, Bin & Tasmin, 2012).

Also, it was noted that the success of a bank is determined, in part, by the convenience, transparency, security and ease of access with which customers do business with the bank. It was noted that only bank that revamp the whole of its payments and delivery systems in addition to applying ICT in its operations is likely to survive and prosper in the ever-changing banking environment (Woherem, 2000). In addition, it has been observed that banks that are using ICT related products like online banking, electronic payment system and information exchanges are likely to deliver high quality automated customer service to customers (Berger, 2003). Various banks in Nigeria have realised the importance of adoption and deployment of ICT to their survival, competitiveness, global relevance and profitability (Agboola & Salawu, 2008). This might have explained the reason for the heavy investment in acquisition and deployment of various ICT related gadgets by almost all banks in Nigeria.
However, despite the heavy deployment of ICT related gadgets by various banks in Nigeria, a visit to both banking hall and ATMs mostly located in the premises of banks revealed that queues still remain. In addition, it is not uncommon to see the ATMs displaying information such as "*issuer inoperative, temporarily out of service or available shortly"*. Customers have also witnessed slow operations of ATMs, debiting account of customers without dispensing money or unable to dispense at all while some were not preinstalled with auto reversal in case of inability to dispense. In addition, there are occasions when a bank server may be down leading to loss of internet service and customers are unable to access their bank accounts. In this situation, a customer willing to transfer money through mobile banking would find it difficult to do so leaving the customer frustrated. Furthermore, long queues are still observed at ATM terminals. For instance, Adeola (2013) in "*This day Live*" an online newspaper observed a growing discontent among bank customers in Lagos state and other big cities across Nigeria. There is still long queue at ATMs terminals particularly at weekends and end of the months. Sometimes, at location where you have three ATMs, only one will be functioning.

Small business owners form an important segment of the target market which banks must strive to attract and retain in view of their numerical strength and immense contributions to the national economy. In Ekiti State alone, there are over one thousand registered small businesses apart from several unregistered ones (Industrial Directory, 2010). However, it has been observed that in spite of the heavy deployment of ICT equipment by the Nigerian banking sector, many of the small business owners still prefer to keep their money at home so as to make it readily available when the need arises. Most small business owners engage in frequent transactions which may require the use of cash or cash transfer. Also, customer service of most banks is still not totally automated but relied heavily on face to face interaction between banks staff and the customer. This raises the question of customer retention especially of small business owners in Ekiti State, Nigeria. In view of the above, this study therefore intends to determine if any, the relationship between automated customer service delivery and retention in the Nigerian banking sector particularly in Ekiti State. On the basis of the above, the hypothesis was developed.

I. Hypothesis

Automated customer service delivery has no significant relationship with retention in the Nigeria banking sector.

2. Literature Review

Customer Service

Customer service is a kind of service provided to customers before, during and after a purchase. It is a series of activities designed by marketers to increase level of customer satisfaction which is the feeling that a product or service has met customer expectation. According to Bassey, Okon and Umorok (2011), customer service is a form of support given to customers which enables customers to make cost effective and proper use of a product. It is a kind of assistance to customers which helps in planning, installing, guidance, use, maintenance and upgrading as well as in product disposal. In relation to technological products such as mobile phones, computers and other electronic goods, it is termed technical support

(Turban, 2002). Different forms of customer service exist. However, this study was limited to only automated customer service delivery.

a) Automated Customer Service: High-tech or automated customer service enables the firm or service provider to provide services twenty-four hours a day throughout the week. Automated customer service serves as a complement to customer service provision by person or staff of the company. For instance, in relation to banking sector, customers can access their account; transfer fund or pay for goods purchased online, make withdrawal anywhere, and at anytime through personal computer or mobile phone and can recharge their telephone or pay bills through ATM of any bank without having contact with their banks' personnel.

Automated customer service delivery in the banking sector is very crucial in enhancing customer loyalty and retention. Prompt handling of customers' questions, complaints and worries in an interactive manner through personal computer, telephones, short message service and emails can be conveniently handled by automated customer service (Aliyu, *et al.,* 2012). A critical look at banking sector particularly in Nigeria revealed little or lack of products and services' differentiation. The only noticeable differentiator is in the methods in which services are rendered with a view to attracting new customers and retaining the existing ones. However, if customer service delivery does not meet customer expectation, such a customer may switch to competitor.

Customer service is intangible and can be easily duplicated. It can be divided into high-touch and high-tech/automated services. High-touch services depend mostly on people in the service process who are producing the service while high-tech/automated services are based on the use of automated systems, information technology and other types of physical resources. However, it is important to note that high-tech/automated services also include physical resources and technology-based systems. These resources have to be managed and integrated into the service process bearing in mind the customers (Gronroos, 1993). Similarly, electronic banking services include both high-tech/automated and high-touch services. For instance, high-tech services in the e-banking sector include the use of telephone/mobile banking, ATM, personal computer banking and internet among others while high-touch services include instructions on how to use the services and various forms of personnel assistance (Aliyu, *et al.*, 2012). Of note is that the new technologies in ICT has enabled banks to provide high-tech/automated customer service not only in their branches but also in work places, shop, stores and homes through telephones and personal computers as well as through other channels (Steven, Dong, Dresner & Smith, 2014). In view of the above, attracting new customers and retaining the existing ones require banks to provide high-tech/automated and high-touch services to customers in an effective and efficient manner.

II. Customer Retention

In a service industry, customer retention refers to the prolonged existence of a customer's relationship with a service provider (Menon & O'Connor, 2007). Customer retention is the continuous patronage of the product, service or offering of a firm by a customer over time. It is the provision of positive word-of-mouth and recommendation by a firm's customer to potential customers of the products and services of a firm. A retained customer tends to be loyal by choosing the products of a firm all the times over other substitutes even when both are displayed side by side.

Several measurements among which are customer recommendation, share of the wallet, positive word-of-mouth and customer repurchase as well as customer satisfaction have been employed by researchers to measure customer retention (Chandon, Morwitz & Renartz, 2005). Customer retention is an important component of banking strategy in today's increasingly competitive environment. The argument for customer retention is that it is more economical to keep customers than to acquire new ones. Customer retention in this study is measured in terms of customer repeat purchase/continuous patronage and recommendation.

***a) Repeat Purchase*:** This means that the customer patronises the firms' product or offer over and above other similar products anytime a purchase is made. During post purchase evaluation of a product, if a product produces feeling of satisfaction in a customer by meeting or performing higher than his/her expectation, the customer tends to repatronise the firm's product. The customer chooses the product all of the times even when the product is displayed side by side with other similar products.

***b) Recommendation*:** Recommendation may be verbal, written, through telephone or other electronic means. The customer is ready to recommend the firm's product through word- of- mouth, written, telephone, e-mail or short messages to friends, relations and other prospects. Recommendation is an important driver of customer retention.

III. Theoretical Framework

The theoretical underpinning of this study is extended technology acceptance model propounded by Luarn and Lin (2005). Extended Technology Acceptance Model (ETAM) explored human behavioural intention to use mobile banking. The authors sampled 180 respondents in Taiwan and discovered that perceived self-efficacy, financial cost, credibility, ease-of-use and usefulness had positive effects on the behavioural intention to use mobile banking. Amin, Hamid, Lada and Anis (2008) also used ETAM containing five constructs which are perceived usefulness, perceived ease-of-use, perceived credibility, the amount of information and normative pressure to explore the adoption of mobile banking among Malaysians. The authors concluded that perceived ease-of-use significantly influenced perceived usefulness and credibility, and that human intention to adopt mobile banking was affected by perceived usefulness, perceived ease-of-use, perceived credibility, the amount of information and normative pressure. Based on the above, this study is anchored on extended technology acceptance model.

3. Methodology

Descriptive survey research design was used for the study. The population of the study comprises one thousand seven hundred and forty-nine (1749) registered small business owners (Industrial Directory, 2010) across the sixteen (16) Local Government Areas of Ekiti State. Adopting Yamane (1967) formula for calculating sample size, the sample size for the study was 330 small business owners in Ekiti State. Two Local Government Areas were randomly selected from each of the three senatorial districts of Ekiti state using Table of Random Number (TRN); totaling six LGAs in all. Fifty-five (55) small business owners were purposively selected from the previously stratified categories of businesses namely food processing, building, fashion, manufacturing/fabrication and domestics from each of the six LGAs. This brings the sample size to 330. Primary data used for the study were collected through the use of structured questionnaire and were analyzed with the aid of percentages, frequency tables, chi-square and correlation.

Pearson Product Moment Correlation (PPMC) was employed to analyse the relatioship between automated customer service and retention.

Pearson correlation model is given as:

$$r_{xy} = \frac{n\Sigma HCS_i\, CR_i - \Sigma HCS_i\, \Sigma CR_i}{\sqrt{n\Sigma HCS_i^2 - (\Sigma HCS_i)^2\; n\Sigma CR_i^2 - (\Sigma CR_i)^2}}$$

Where:

HCS = High-tech (automated) customer service dimensions

High-tech (automated) customer service dimensions are:

WT = Waiting Time

QL = Queue Length

SBICT = Speed of Bank's ICT facilities

CICT = Convenience of ICT facilities

HCC = Handling of Customer Complaints

CI = Clarity of Information through SMS alert and e-mails

HCSD = Helpfulness of Customer Service Delivery; and

CR = Customer Retention

4. Results

I. Automated Customer Service Delivery and Retention

Analyses on the relationship between automated customer service delivery and customer retention were presented in Table 4.1. There was a significant relationship between time spent using bank's facilities and customer retention (χ^2=64.1, p<0.05). Among customer who spent less than 10 minutes, 97.4 percent of them were certain to retain their business collaboration with their banks. Similarly, among those that spent between 10-30 minutes and those that spent more than 30 minutes, many of them indicated their willingness to continue their business with their banks (97.8 percent and 62.1 percent respectively). Findings further indicated that there was a significant relationship between time spent on the queue and customer retention (χ^2=0.01, p<0.05).

However, it was possible to explain that the response speed of bank facilities may determine the time spent on queue to transact business with banks. Quick response of banks' facilities had a significant relationship with customer retention (χ^2=118.5, p<0.05). Among respondents that reported that the facilities were slow to respond, 66.7 percent of them were not certain to retain their business transaction with their banks. Contrarily, almost all customer that reported that the facilities were very quick (97.5%) and those that submitted that facilities were moderately quick (97.6%) were certain to continue their partnership with their respective banks.

A reasonable percentage of customers tended towards continuing their business transaction with their banks having indicated that it was convenient to check account balance using bank facilities. Further evidence proved that a significant relationship exists between convenience of checking account balance and customer retention (χ^2=21.2, p<0.05). Among customers that reported that the facilities were extremely convenient to check account balance, 97.2 percent were certain to continue business with their banks. This was also similar to those that affirmed that account balance checking was very convenient, as majority of them (96.9%) established that their transactions would still continue with the banks.

The number of complaints solved to a large extent explained whether customer will continue to partner with their respective banks. Table 4.1 showed that all customers (100%) that ascertained that most of their complaints were solved and 98.7 percent of them that claimed that all of their complaints were solved will certainly continue the patronage of their banks. Even in the case where not all the complaints were solved, larger percentage (81.8%) still maintained that they will continue to partner with their banks. Further analysis revealed that a significant positive relationship exists between number of complaints solved and customer retention (χ^2=56.4, p<0.05).

Most of the customers claimed that messages received from bank in terms of SMS and e-mail alerts were very clear. Among them, 98.2 percent indicated that they would continue to transact business with their banks. All customers (100%) that reported that the messages were extremely clear maintained that they would continue patronizing their banks. This was also the same for those that maintained that the messages were moderately clear (88.0%) and slightly clear (60%). Also, findings established that there was a significant relationship between clarity of information received and customer retention (χ^2=37.9, p<0.05). Helpfulness of services was another associated factor of customer retention and it was significant (χ^2=63.6, p<0.05). Large percentage of the customers affirmed that services delivered were very helpful. Nine out of every ten of customers (93.1%) that indicated that the services were extremely helpful and those that perceived that the services were very helpful (97.1%) were certain of retaining their position with their banks.

Evidence from Table 4.1 suggested that waiting time, queue length, speed of facility, convenience of checking account balance, number of complaints solved, clarity of information/message received and helpfulness of services were the major factors of automated customer service delivery of banks influencing customer retention in Nigerian banking sector. Thus, a unit increase in provision of automated service delivery of banks led to a unit increase in customer retention in Nigerian banking sector.

Table 4.1 Automated Customer Service Delivery and Retention

	Customer Retention				
Automated customer service	**Not certain**	**certain**	**Total**	**Chi-square**	**p-value**
	Freq. (%)	Freq. (%)	Freq. (%)		
Waiting Time					
>30 minutes	11 (37.9)	18 (62.1)	29 (100)	64.1168	0.000
10-30 minutes	4 (2.2)	178 (97.8)	182(100)		
<10 minutes	3 (2.6)	112 (97.4)	115(100)		
Queue Length					
Extremely long	2 (8.7)	21 (91.3)	23 (100)		
Very long	7 (7.8)	83 (92.2)	90 (100)	10.5763	0.014
Moderately long	5 (2.6)	185 (97.4)	190(100)		
Not at all long	4 (17.4)	19 (82.6)	23 (100)		
Speed of Facility					
Very slow	1 (33.3)	2 (66.7)	3 (100)		
Slow	10 (66.7)	5 (33.3)	15 (100)	118.4563	0.000
Moderately quick	3 (2.4)	122 (97.6)	125(100)		
Very quick	4 (2.5)	154 (97.5	158(100)		
Extremely quick	0 (0.0)	25 (100)	25 (100)		
Account Checking					
Slightly convenient	3 (27.3)	8 (72.7)	11 (100)		
Moderately convenient	7 (14.9)	40 (85.1)	47 (100)	21.2034	0.000
Very convenient	6 (3.1)	190 (96.9)	196(100)		
Extremely convenient	2 (2.8)	70 (97.2)	72 (100)		
Complaint Solved					
None of them	2 (66.7)	1 (33.3)	3 (100)		
Some of them	6 (18.2)	27 (81.8)	33(100)		
About half of them	9 (16.7)	45 (83.3)	54 (100)	56.4167	0.000
Most of them	0 (0.0)	157 (100)	157(100)		

All of them	1 (1.3)	78 (98.7)	79 (100)		
Clear of Information					
Not clear at all	0 (0.00)	1 (100)	1 (100)	37.8584	0.000
Slightly clear	4 (40.)	6 (60.0)	10 (100)		
Moderately clear	11 (12.0)	81 (88.0)	92 (100)		
Very clear	3 (1.8)	165 (98.2)	168(100)		
Extremely clear	0 (0.00)	55 (100)	55 (100)		
Helpfulness of Service					
Not at all helpful	1 (50.0)	1 (50.0)	2 (100)	63.5911	0.000
Slightly helpful	4 (80.0)	1 (20.0)	5 (100)		
Moderately helpful	3 (3.9)	74 (96.1)	77 (100)		
Very helpful	5 (2.9)	165 (97.1)	170(100)		
Extremely helpful	5 (6.9)	67 (93.1)	72 (100)		

***Source*: Data analysis (2022)**

II. Relationship between Automated Customer Service Delivery and Retention

Table 4.2 depicts the correlation of two variables automated customer service delivery and customer retention. The variance of automated customer service delivery of banks (waiting time, queue length, speed of facilities, convenience of checking balance, number of complaints solved online, clarity of information and helpfulness of service delivery were correlated with customer retention. Result showed that there was a weak positive relationship between waiting time by customers and retention, and it was significant [r (326) =0.3624; p<0.05]. Obtaining a probability of 0.0000 which is less than 0.05 significant level for a two-tailed test, the relationship between the waiting time and customer retention was significant. Hence, the null hypothesis was rejected and alternative hypothesis accepted.

Also, result showed a moderate positive relationship between speed of bank's facilities and customer retention [r (326) =0.4625; p<0.05] and it was significant. Obtaining a probability of 0.0000 which is less than 0.05 significant level for a two-tailed test, the relationship between the variables (speed of bank's facilities and customer retention) was significant. Therefore, null hypothesis was rejected and alternative hypothesis was accepted.

The [r (326) =0.6126; p<0.05] showed that there was a moderate positive relationship between convenience of checking balance and customer retention and it was significant. The probability of 0.0000; a value less than 0.05 significant level for a two-tailed test, showed that the relationship between convenience of checking balance and customer retention was significant. Therefore, the null hypothesis was rejected and alternative hypothesis accepted.

The [r (326) =0.5570; p<0.05] revealed that there was a moderate positive relationship between number of complaints solved and customer retention and it was significant. The probability of 0.0000; a value less than 0.05 significant level for a two-tailed test, indicated that the relationship between the two variables was significant. Therefore, the null hypothesis was rejected and alternative hypothesis accepted.

In addition, the result revealed a moderate positive relationship between clarity of information and customer retention [r (326) =0.5205; p<0.05] and it was significant. The probability of 0.0000 which is less than 0.05 significant level for a two-tailed test, showed that the relationship between the two variables was significant. Therefore, the null hypothesis was rejected and alternative hypothesis accepted.

Furthermore, the result revealed a moderate positive relationship between clarity of information and customer retention [r (326) =0.4268; p<0.05] and it was significant. The probability of 0.0000 which is less than 0.05 significant level for a two-tailed test, showed that the relationship between the two

variables was significant. Therefore, the null hypothesis was rejected and alternative hypothesis was accepted. This indicated that a significant positive relationship exists between automated customer service delivery of banks and retention of customer in the Nigerian banking sector.

Table 4.2 Relationship between automated customer service delivery and customer retention

Customer retention	1.0000							
Waiting time	0.3624 0.0000**	1.0000						
Queue length	-0.0367 0.5094	-0.0084 0.8800	1.0000					
Facilities' speed	0.4625 0.0000**	0.5221 0.0000**	-0.0535 0.3358	1.0000				
Account checking	0.6126 0.0000**	0.2717 0.0000**	-0.0423 0.4462	0.4364 0.0000**	1.0000			
Complaints solved	0.5570 0.0000**	0.3079 0.0000**	-0.0430 0.4394	0.2966 0.0000**	0.3227 0.0000**	1.0000		
Clarity of information	0.5205 0.0000**	0.2592 0.0000**	-0.0959 0.0838	0.3994 0.0000**	0.4121 0.0000**	0.4090 0.0000**	1.0000	
Helpfulness of services	0.4268 0.0000**	0.1835 0.0000**	-0.0814 0.1426	0.3030 0.0000**	0.3346 0.0000**	0.4474 0.0000**	0.5404 0.0000**	1.0000

***Source*: Data Analysis (2022)**
***Note*: ** Correlation is significant at the 0.01 level (2-tailed)**
*** Correlation is significant at the 0.05 level (2-tailed)**
N= 326

Table 4.3 Summary of Test of Hypotheses

H_o	**Automated Customer Service**			
	Waiting time	Customer Retention	0.000**	Hypothesis Rejected
	Queue Length	Customer Retention	0.509	Hypothesis Accepted
	Speed of Facilities	Customer Retention	0.000**	Hypothesis Rejected
	Convenience of checking Account	Customer Retention	0.000**	Hypothesis Rejected
	Number of complaints solved	Customer Retention	0.000**	Hypothesis Rejected
	Clarity of Information	Customer Retention	0.000**	Hypothesis Rejected
	Helpfulness of Service	Customer Retention	0.000**	Hypothesis Rejected

***Source*: Data analysis (2022)**
**** Significant at 0.05 level**

5. Conclusion and Managerial Implications

The study highlighted a number of factors of automated customer service influencing retention in the Nigerian banking sector and the implication for managers and other stakeholders in the sector. The results showed a bivariate relationship between automated customer service delivery of Nigerian banks and customer retention. Waiting time, speed of facilities, account checking, number of complaints solved electronically, clarity of information received and helpfulness of the automated customer service delivery were used as independent variables and correlated with customer retention.

Findings revealed that waiting time to access information and banks' services is significantly and positively correlated with customer retention as majority of the customers do not have to wait more than 10 minutes. The results are in line with the study conducted by Mannan (2010) that majority of the respondents perceived that online banking system saves time and financially secured, and with Bassey, Okon and Umorok (2011) in which client retention was found to be directly related to customer service.

Also, speed of facilities and convenience of checking account balance have significant and positive relationship with customer retention. Most of the respondents perceived that the convenience of checking account balance and the speed of doing so have influenced their continuous patronage and recommendation. Furthermore, results showed that the number of customers' complaints solved online is significantly and positively correlated with customer retention. The implication of this is that the more the numbers of complaints customers were able to solve electronically, the more the possibility of retaining them and generating positive word of mouth about their banks. This study also corroborates the findings of Agboola and Salawu (2008) that service time may be reduced by the adoption of more ICT products such as smart cards, telephone banking, ATM and electronic funds transfer in payment and delivery systems.

In addition, helpfulness of the automated customer delivery of banks and clarity of information were significantly and positively correlated with customer retention. The findings support the study of Uppal (2009) who reported a significant positive relationship between service time (time taken by consumer to transact business with a bank) and banks survival and profitability. In addition, the findings corroborate the study by Alawode and Kaka (2008) which found that the adoption of ICT in banks improved customer services, facilitated accurate records, provides for home and office banking services, ensures convenient business hour, prompt and fair attention, and enhances faster services.
The results of this study established the need to increase automated customer service by Nigerian banks. The Nigerian banking sector therefore needs to improve or increase the speed of ICT facilities and account checking by customers, clarity of information on their corporate website and number of complaints solved as well as reduce the waiting time by customers in transacting business in order to increase customer attraction and retention. Based on the findings, the study concluded that increased automated customer service delivery led to increased customer retention in the banking sector in Nigeria.

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