



ELECTRONIC SERVICE DELIVERY AND CUSTOMER ATTITUDE OF DEPOSIT MONEY BANKS IN YENAGOA, BAYELSA STATE

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ABSTRACT	KEY WORDS
<p>The study's aim is to empirically investigate the relationship between electronic service delivery and consumers attitude of money deposit banks in Yenagoa, Bayelsa State. Customers' attitude of Yenagoa money deposit banks and the delivery of electronic services are the subjects of this study. The study used a cross-sectional research design. This study's population consisted of three hundred and twenty (320) accessible customers of sixteen (16) registered deposit money banks in Yenagoa, Bayelsa State. Using the Taro Yamane sample size determination formula, 178-person sample was chosen. Only 168 of the questionnaires were found to be valid and useful for analysis using the Spearman Rank Correlation Coefficient and SPSS version 23 to test four (4) hypotheses. Customers' attitude of money deposit banks in Yenagoa are positively correlated with the provision of electronic services, according to the findings. One of the suggestions was that banks should try to be more creative and innovative in how they meet the needs of customers. This could be done by improving the quality of service they provide and using marketing strategies that can increase demand for and customer satisfaction with electronic banking services.</p>	<p>Customer switch, Mobile apps, Word of Mouth, Point of Sale</p>

Introduction

Customer expectations in the post-consolidation period of Nigeria's banking sector are very high, justified by the belief that the exercise has crowded out incompetent banks, leaving only those who are able to compete in both domestic and on global market. Customers of financial institutions can conduct financial transactions on a secure website run by the institution, which can be a retail bank, virtual bank, credit union, or building society. This technique is known as electronic service delivery (E-banking). According to Central Bank of Nigeria (2003), electronic banking products in the Nigerian

banking system include Automated Teller Machine (ATM), Smart Cards, Telephone Banking, Personal Computer Banking, Mobile Banking, and Internet Banking. Banks provide a wide range of these services. The way banks organize the development, delivery, and marketing of financial products via the Internet is transformed by electronic service delivery, which opens up previously unheard-of opportunities. Al-Hajri (2008) proposed that banks must modify service delivery in order to satisfy customers' needs by offering excellent customer service and electronic banking products.

However, despite the fact that e-banking presents banks with brand-new opportunities, it also presents a number of challenges, including the development of new information technology (IT) applications, the elimination of industry barriers, the entry of new competitors, and the emergence of novel business models (Liao and Cheung, 2003). With the spread of the Internet and the expansion of the information economy, the pace and scope of the challenges are now rapidly increasing (Holland and Westwood, 2001). The attitude of customers has recently emerged as a significant focus for commercial banks. A service industry is the banking industry. It offers a wide range of financial services to its customers (Inegbedion, 2018). As a result, a banking institution must place a high priority on providing superior customer service. Customers will be more positive as a result of this. Nigeria currently has a lot of banks and other financial institutions.

Customers' perceptions of banks are significantly influenced by the services they receive. Today, there is a worldwide rise in the use of electronic service delivery in banking transactions. The use of ATM cards resulted in significant shifts in how money was withdrawn from the financial sector in Nigeria as well. With the increasing use of information and telecommunication technologies in the Nigerian banking sector, the country has seen a rapid increase in banking transactions. Every day, commercial banks in Nigeria are expanding their technology-based services. In Nigeria, banks and financial institutions offer a variety of services to their customers because the banking industry is entirely service-oriented.

Over the years, several empirical studies have been conducted by academics to explore ways to improve customer attitude (Inegbedion, 2018; Onyia, & Tagg, 2011; Inegbedion, et al. 2020). Despite the work done by scholars, there is still a shortage of work that explores how electronic service delivery relates with customer attitude in deposit money banks in Yenagoa, Bayelsa State.

Statement of the Problem

The current state of the nature has made deposit money banks to think outside the box to retain and maintain customer satisfaction. Recently, because of the redesigning of the naira, customers of financial institutions find it difficult to access cash. Despite the significant changes brought about by the internet to the global banking environment, there are unmistakable obstacles, the majority of which vary across borders depending on factors such as institutional quality, infrastructure capacity, and human capital development. When businesses don't respond to customer complaints in a timely manner, that particular customer may get lost in the process. This could set off a chain reaction in which the customer tells others, who might then continue to spread bad news about the bank.

However, numerous initiatives by banks to improve customer service have been observed over time. Although many bank customers are now displaying expressions of dissatisfaction regarding the e-banking services provided by banks, customers are responding positively. A network failure, poor customer service, poor internet banking, and inefficient facilities are some of the reasons why some customers have been unable to access their cash for such a long time. Others have experienced

problems with account debits that do not release the expected funds, or they have been the victims of internet fraud.

Aim and Objectives of the Study

The study's aim is to empirically investigate the relationship between electronic service delivery and consumers attitude of money deposit banks in Yenagoa, Bayelsa State. Specifically, the objectives are to;

- i. Investigate empirically the relationship between mobile apps and customer attitude of money deposit banks in Yenagoa, Bayelsa State.
- ii. Determine the empirical relationship between point of sale and customer switch of money deposit banks in Yenagoa, Bayelsa State.

Research Hypotheses

The research hypotheses formulated for the study are;

H₀₁: There is no significant relationship between mobile apps and customer switch of money deposit banks in Yenagoa, Bayelsa State.

H₀₂: There is no significant relationship between mobile apps and word of mouth of money deposit banks in Yenagoa, Bayelsa State.

H₀₃: There is no significant relationship between point of sale and customer switch of money deposit banks in Yenagoa, Bayelsa State.

H₀₄: There is no significant relationship between point of sale and word of mouth of money deposit banks in Yenagoa, Bayelsa State.

Operational framework

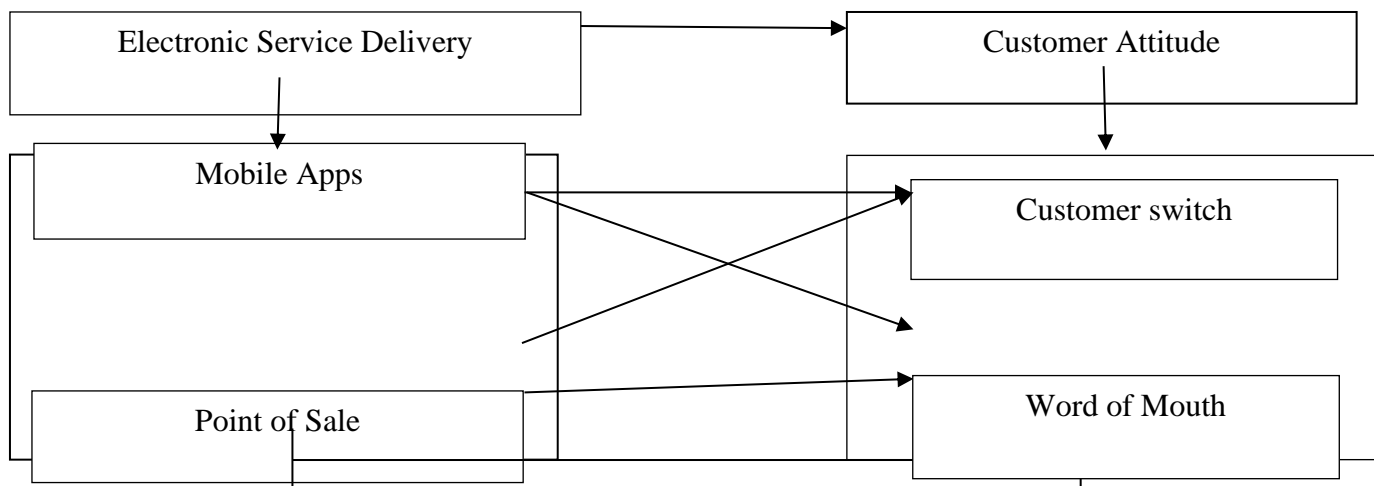


Fig. 1.1 Operational Framework of Electronic Service Delivery and Customer Attitude

Source: Adebayo, Osanyinlusi, & Adekeye, (2017).

Review of Related Literature

Theoretical Foundation: Technology Acceptance Model (Davies 1989) or TAM as it is commonly known, was adapted from the Theory of Reasoned Action (Fishbein & Ajzen, 1975) and Theory Of

Planned Behavior (Ajzen, 1985; Ajzen, 1991). TAM proposes specifically to explain the determinants of information technology end user's behavior towards information technology (Saade, Nebebe & Tan, 2007). In TAM, Davis (1989) proposes that the influence of external variables on intention is mediated by perceived ease of use (PEU) and perceived usefulness (PU). TAM also suggests that intention is directly related to actual usage behavior (Davis, Bagozzi & Warshaw, 1989). Findings that support the tam model n are numerous (Fusilier and Durlabhji, 2005). The TRA beliefs were replaced in the TAM by perceived usefulness (PU) and perceived ease of use (PEOU). According to Davis (1989), the user's attitude towards acceptance of a new system is important for the successful adoption of any information system. To be clear, the quality and effectiveness of a system can only be validated with its level of users' acceptance. It is no wonder that TAM, including its extended version, has been extensively used by scholars in understanding the success factors behind the adoption of mobile financial services (MFS) such as POS (Osakwe & Okeke, 2016; Chauhan, 2015; Dass & Pal, 2011; Tobbin, 2010).

Electronic Service Delivery

Electronic service is provided via a mobile phone, Internet, and self service centers, electronic service includes several elements, which are electronic retail, customer support; service itself, and service delivery (Akinyele & Olorunleke, 2010). The importance of electronic service as strong source of competitive differentiation through customer involved in product development process through quick feedback and enhance customer relationships, in addition to the e-service help get services at lower cost, as it achieve excellence in quality (DeRuyter et al., 2001).

Electronic service delivery enables companies to exceed the expectations of customers, and go beyond traditional consumer service, which helps these companies to invest for the long term by promoting the growth of customers, and keep customers in case of company loyalty. As a result, the uses of technology in customer service are important for access to the most basic survival goals of organization (Mahmood, & Hanafi, 2013). Electronic service delivery is a self-service (Li, & Suomi, 2009) instead of access to service by speaking to an employee over the phone or from behind the desk, the service is obtained through mechanical interaction and mutual between the applicant and machine and noticed that there are some challenges to electronic service providers since there is no direct contact between staff and customers, and consequently, the website became the basis for interaction between customers and organizations (Fadeleh, 2010) electronic service must therefore meet customer's desires, and to be more responsive to his expectations (Al-Alaq, 2004).

Mobile Apps: Software programs that run on typically small and portable devices are known as mobile apps (Zamfiroiu, 2014). These applications can be downloaded or installed on the devices. By 2016, the global market for mobile apps is expected to reach \$52 billion. Applications for iOS devices are available from an App Store, and those for Android devices are available from Google Play, which was previously known as Android Market. Applications for smartphones have recently emerged as a market for business-to-consumer communications that is expanding rapidly. Smartphone sales have already surpassed desktop and notebook PC sales in terms of annual volume; Smartphone sales are predicted to continue growing in the future. For branding purposes or to make their services available on a mobile platform as well, numerous large corporations have their own applications. It's hard to stand out among the nearly one million apps in the IOS Appstore and the roughly 700,000 apps in

Google Play. The majority of users do not actively search for apps, making it even more difficult to retain them.

Point of Sale: Most often, the in-store systems where customers pay merchants for goods and services are referred to as POS devices. According to Akintola, Akinyede, and Agbonifo (2011), a POS is an electronic device that can process credit and debit cards, which are typically issued by banks. The merchant is able to collect cards as a means of payment for their goods or services thanks to the deployment of these devices at retail establishments. A point-of-sale (POS) terminal is a computerized alternative to a cash register. The ability to record and track customer orders, process credit and debit cards, connect to other systems in a network, and manage inventory are all features of the POS system, which is significantly more complex than even the cash registers of just a few years ago.

Customer Attitude

An attitude is a mental and neural state of readiness that exerts a directive or dynamic influence upon the individual's response to all objects and situations with which it is related." This state of readiness is organized through experience. To put it another way, how people feel about a product is a good indicator of whether or not they are ready to accept and use it. The definition of attitude is the evaluative influence of feelings on people when engaging in a particular behaviour (Gopi & Ramayah, 2007). The evaluative impact of people's good or negative feelings when engaging in a specific behaviour is referred to in the TRA as attitude (Fishbein & Ajzen, 1975). This indicates that environmental stimuli, such as the products consumers are offered and the manner, in which they are communicated, influence attitudes. According to Petty et al. (2007), an attitude is our thoughts, feelings, and actions regarding a product, television show, or retail establishment. Influences can come from four main sources and attitudes can be acquired or modified in these ways: exposure to information, membership in a group, the setting, and satisfaction with a desire. A customer's attitude toward a product or service is influenced by the customer's self-concept and the product or service user's image (Ekinci & Riley, 2003).

Consumer switch: Customer dissatisfaction lowers the provider's evaluation, which lowers the relative evaluation in favor of alternatives and raises the likelihood of defection (Oliver, 2010). According to Piha and Avlonitis (2015), banks ought to concentrate on minimizing customer dissatisfaction and lack of commitment due to their impact on customer abandonment. Despite the fact that dissatisfaction influences customers' decisions to switch banks, it is not the only factor that leads a customer in the banking industry to switch to a competitor. There are additional factors that will influence this choice. Nevertheless, we suggest that customers are more likely to leave the bank if they are dissatisfied. According to Athanassopoulos (2000), the term "defection" is used in the banking industry to refer to the end of a customer's relationship with a financial institution. It can occur entirely, when the customer's account and investments are closed, indicating the end of the contract, or it can occur partially, when the customer uses fewer services and maintains a minimal balance and makes no or few transactions. In the bank setting, a few examinations relate client surrender to support disappointment (Trubik and Malcolm, 2000; Brei and Rossi 2005).

Word of Mouth: The willingness of the complainant to speak negatively about the brand to peers (such as family and friends) is known as negative word-of-mouth (NWOM). Scholars agree that NWOM has significant negative effects on the object being criticized, so they investigated the significance of attributions for NWOM (Chang et al., 2015). According to the findings of a study on negative word-of-mouth communication, it lowers a company's credibility and decreases consumers' intentions to purchase a product or service (Gildin, 2003). According to Lim and Chung (2011), NWOM communicates credence attribute information more effectively because it is more consistent with credence belief communication. Luo (2009) drew a distinction between negative WOM (NWOM) and positive WOM (PWOM) by pointing out that positive WOM includes positive experiences with particular products and provides buying recommendations that are advantageous to businesses. In contrast, negative WOM includes negative experiences with particular products and can be detrimental to businesses. According to Wangenheim (2005), dissatisfied customers might spread negative word of mouth (NWO) about businesses or products, which could discourage potential new customers from doing business with those businesses or increase the percentage of current customers who leave. According to Lim and Chung (2011), it is commonly believed that negative information has a greater impact on consumer brand evaluations, is more credible, and is more diagnostic.

Empirical Review

The all-encompassing impact of information and telecommunication technologies is rapidly and profoundly altering the commercial banking industry (Saroja, & Diwan, 2017; Chen et al. 2017; Sayuti & Setiawan, 2017). The banking industry has been able to respond to customer services with greater precision and speed as a result of the radical and rapid access to information and data processing methods. This situation has constrained banks all over the planet to modify the traditional methodologies of saving money with the most modern cutting edge frameworks to offer powerful and proficient types of assistance without even a moment's pause. As a result, the majority of banks have developed systems that are compatible with technology in order to provide customers with timely services at lower prices. It was absolutely terrible to anticipate prosperity and expansion while remaining indifferent to change in the banking industry and isolated from it. As a result, the banking industry was forced to become a part of an innovative culture. The global banking sector has been significantly affected by digitalization.

In Northern Thailand, Supathanish (2010) investigated how customers perceived mobile banking. According to the study's findings, customers' attitudes are influenced by trust and knowledge of Internet banking. Supathanish (2010) used a questionnaire with a 4-point Likert scale and 324 respondents to investigate the factors that influence users' adoption of e-banking in Malaysia. They discovered that users' adoption of e-banking services is significantly influenced by user convenience, accessibility, feature availability, bank management and image, security, privacy, design, content, and speed, as well as fees, charges, privacy, security, and convenience. Dalia, Ahmed, and Omneya (2009) investigated customers' ongoing intention to use Internet banking in Egypt by employing a sample of Internet banking service users. Perceived ease of use was found to be the strongest predictor of continued use of Internet banking services, and demographic factors had no significant influence on usage.

In a similar vein, Zheng and Zhong, (2005) looked into China's adoption of virtual banking. The most important factors were found to be internet accessibility, awareness, attitude toward change, computer

and Internet access, costs, trust in one's bank, security concerns, ease of use, and convenience. They also discovered that the most frequently utilized virtual banking services are phone banking and ATMs. Supathanish (2010), Dalia, Ahmed, and Omneya (2009), as well as Zheng and Zhong. (2005), among others, concur with the findings. Insecurity was found when Chiemekwe, Ekwiekpaefe, and Chete (2006) looked into the adoption of e-banking in Nigeria. inadequate facilities for operations, including telecommunications; and access to electricity to be the primary impediments to Internet banking in Nigeria. The majority of banks had primarily informational websites and offered few Internet transactional services, indicating that the level of interactivity offered by Internet banking was minimal. According to Agboola's (2006) investigation of Nigerian telebanking services and electronic payment systems, there has been a significant decline in the absolute volume of cash transactions as a result of a modest shift from cash to automated payments. He also said that telebanking can help banks expand their customer relationships, keep customers loyal, and increase their market share if the major obstacles they face, such as inefficient telecommunications services, an epileptic power supply, high costs, the fear of fraudulent practices, and inadequate facilities for their operation, are overcome. Finally, Oladejo and Dada (2008) looked at how insurance firm services in Nigeria were affected by information technology. They found that information technology was to blame for the recent increase in the insurance industry's effectiveness and efficiency.

Methodology

The study used a cross-sectional research design. Using a self-administered, structured questionnaire, primary data were gathered. The study used a cross-sectional research design. This study's population consisted of three hundred and twenty (320) accessible customers of sixteen (16) registered deposit money banks in Yenagoa, Bayelsa State. Using the Taro Yamane sample size determination formula, 178-person sample was chosen. Spearman Rank Order Correlation Co-efficient was used to analyze and test the formulated hypotheses.

Data Analysis and Result

In this section, we present and analyse empirical data which has been collected through questionnaire survey. We also look at the reliability of measures. After that, the calculation of the correlation between measures of ease-of retrieval and automatic input in judgment are presented and analysed, this will follow the presentation and analysis of hypothesis testing which determined whether the hypotheses for this study is accepted or rejected.

Relationship between Mobile Apps and Customer Attitude

H₀₁: There is no significant relationship between mobile apps and customer defections of money deposit banks in Yenagoa, Bayelsa State.

H₀₂: There is no significant relationship between mobile apps and negative word of mouth of money deposit banks in Yenagoa, Bayelsa State.

Correlation between Mobile apps and Customer attitude

			Mobile apps	Customer defections	Negative word of mouth
Spearman's rho	Mobile apps	Correlation Coefficient	1.000	.970**	.988**
		Sig. (2-tailed)	.	.000	.000
		N	168	168	168
	Customer defections	Correlation Coefficient	.970**	1.000	.968**
		Sig. (2-tailed)	.000	.	.000
		N	168	168	168
	Negative word of mouth	Correlation Coefficient	.988**	.968**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	168	168	168

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2023

The test of hypothesis one and two, as shown in the Table above, the SPSS output reveals that Significant level (Sig) = 0.000 which implies that (Sig<0.01) while Spearman Correlation coefficient (rho) = (0.970, 0.988) also indicates that Mobile apps has strong and positive correlation with Customer attitude. We therefore reject the Null hypotheses and accept the alternative hypotheses which state that there is a significant relationship between Mobile apps and Customer attitude of money deposit banks in Yenagoa, Bayelsa State.

Relationship between Point of Sale Terminal and Customer Attitude

H₀₃: There is no significant relationship between point of sale terminal and customer defections of money deposit banks in Yenagoa, Bayelsa State.

H₀₄: There is no significant relationship between point of sale terminal and negative word of mouth of money deposit banks in Yenagoa, Bayelsa State.

Correlation between Point of sale terminal and Customer attitude

			point of sale terminal	customer defections	negative word of mouth
Spearman's rho	point of sale terminal	Correlation Coefficient	1.000	.991**	.964**
		Sig. (2-tailed)	.	.000	.000
		N	168	168	168
	customer defections	Correlation Coefficient	.991**	1.000	.968**
		Sig. (2-tailed)	.000	.	.000
		N	168	168	168
	negative word of mouth	Correlation Coefficient	.964**	.968**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	168	168	168

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2023

The test of hypothesis three and four, as shown in the Table above, the SPSS output reveals that Significant level (Sig) = 0.000 which implies that (Sig<0.01) while Spearman Correlation coefficient (rho) = (0.991, 0.964) also indicates that point of sale terminal has strong and positive correlation with customer attitude. We therefore reject the Null hypotheses and accept the alternative hypotheses which state that there is a significant relationship between point of sale terminal and customer attitude of money deposit banks in Yenagoa, Bayelsa State.

Discussion of Findings

Based on the results generated via all the hypotheses, it showed that there exist a significant and positive correlation between the variables under study since their correlations from the SPSS table were *0.970, *0.988, *0.991, *0.964. From the result, it was apparent that all the dimensions of electronic service delivery had positive correlation with customer attitude of money deposit banks in Yenagoa, Bayelsa State. It is worth noted that these positive correlations cut across all the measures attributed to the variables which are found to be at different levels. Thus:

The first and second hypothesis indicated that mobile Apps has a positive linear notable correlation with customer attitude based on the P-value less than 0.05 (P-value = 0.000 <0.05) which implies that both variables have direct positive relationship which moves in the same positive direction. The third and fourth hypothesis showed that POS has a positive linear notable correlation with customer attitude based on the P-value less than 0.05 (P-value = 0.000 <0.05) which implies that both variables have direct positive relationship which moves in the same positive direction. The findings conforms to the findings Calvo-Porrall et al, (2017); San Martin et al. (2015); Ekwueme, Egbunike & Okoye, (2012); Adeoti, (2013).

Conclusion

The study came to the conclusion that the overall customer attitude of the banks under investigation was significantly and positively correlated with the quality of e-banking service delivery. This could be because deposit money banks in yenagoa may offer e-banking services that are more advanced. This is one of the earliest studies to examine the efforts made to investigate the linkages between e-banking and online banking and the corresponding benefits, such as reliability and efficiency for mobile apps, and point of sale terminals, based on customers' attitudes. It confirmed the work of numerous studies conducted in this area and contradicted the work of other authors regarding the role of customers in the Nigerian banking industry. To comprehend the difficulties that are typically encountered when attempting to access online banking, the analysis of the drawbacks is extremely helpful. Therefore, it is not enough to be aware of the benefits of online banking or e-banking; it is equally important to be aware of the disadvantages of this venture in order to achieve an error-free flow of services in online banking. Managers can use the findings of this study to develop effective strategies to avert these setbacks.

Recommendations

The study recommends that;

- i. It is impossible to overstate the significance of information technology (IT) in the financial industry. Therefore, it is of the utmost importance that the management of the deposit money banks in Yenagoa make significant investments in information technology in order to further encourage the provision of services via e-banking that are both effective and trouble-free.
- ii. Bank management ought to try to be more creative and innovative in how they meet the needs of customers. This can be done by providing better service and marketing strategies that can increase customer demand for and satisfaction with electronic banking services.
- iii. In addition, deposit money banks should strive to maintain their relatively higher service quality by remaining innovative and focusing on their customers in accordance with global best practices.

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