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Research Paper

Impact of Interactivity, Customer Support and Customer Technology Adoption on Customers Loyalty in the Nigerian Banking Industry

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Abstract—This study aimed to explore how interactivity, customer support, and the adoption of technology impact customer loyalty within the Nigerian banking sphere. The primary objective was to establish correlations among interactivity, customer support, technology adoption, and customer loyalty. Three hypotheses were crafted, deriving theoretical underpinnings from Rogers' innovation diffusion theory and the technology acceptance model (TAM). Utilizing a cross-sectional survey, 384 customers from eight internationally authorized banks in Bauchi State, Nigeria, were sampled through a convenience-based approach. Data collection involved a five-point Likert scale questionnaire analyzed using SPSS version 23.0, employing multiple regression coefficients to scrutinize the hypotheses, all of which were eventually dismissed. The findings highlighted significant associations between interactivity, customer support, technology adoption, and customer loyalty in the Nigerian banking domain. In summary, this research underscores the positive impact of interactivity, customer support, and technology adoption on customer loyalty in Nigerian banking, proposing enhancements like refining website interactivity, optimizing online banking services, and promoting awareness regarding the advantages of e-banking within the industry.

Keyword —Interactivity; Customer Support; Customer Technology Adoption; Customers Loyalty; Banking Industry; Nigeria.

1. Introduction

The primary objective of any organization is to fulfill the needs and desires of its stakeholders, with customers being particularly critical due to their indispensable role in a business's success. Understanding consumer behavior is pivotal in crafting effective strategies for customer-oriented marketing and fostering a positive perception of the business. This is especially pertinent because customers' behavioral intentions serve as a robust indicator of their actual behavior [1].

In line with Ignou's insights, the dynamic evolution of customer behavior in 2020, driven by recent technological advancements, has significantly reshaped the expectations, preferences, and requirements across all industries, including the banking sector. Banks are not exempt from this trend. Contemporary customers expect top-tier services from financial institutions, including seamless and uninterrupted access to their bank accounts. In the realm of online commerce, payment processes are central to the customer experience, spanning from novice e-commerce users to seasoned online shoppers. Emerging trends in the Internet of Things, cloud computing, biometrics, pervasive artificial intelligence, and machine learning are altering how customers engage with service providers [2].

In the Nigerian banking sector, ensuring exceptional e-services is among the most crucial strategies to retain customers, even in the face of challenges. Maintaining customer confidence entails addressing their concerns promptly and comprehensively, as well as engaging with them through various channels, such as in-person meetings, the exploration of telephone, mail, fax, and email in research highlights the pivotal role of the service industry, particularly the banking sector in Nigeria. This underscores the necessity of research for fostering ongoing development, thereby driving enhanced economic performance. Notably, comprehending customer behavior stands out as a crucial strategy for banks to fulfill the expectations of their customer base, which serves as the foundation of their operations.

Statement of the Problem
Customers desire efficient, rapid, and user-friendly services. They seek a bank that not only caters to their specific requirements through personalized banking but also aligns with their business objectives. To enhance their service quality, many banks have expanded their electronic service channels and introduced digital banking platforms. While all banks have adopted digital banking platforms, customers express a desire for more interactive solutions that provide 24/7 access to banking services [4]. Despite the availability of various electronic banking channels, the utilization of advanced interactive platforms like Interactive Teller

Machines (ITMs), known for their efficiency and enhanced customer service, remains limited. Furthermore, customers often encounter frustration while awaiting timely responses from the bank, with occasional delays attributed to network issues or inefficient utilization of electronic banking platforms. Such delays can undermine customer satisfaction and loyalty to the bank [5].

Customers expect banking services that seamlessly align with their genuine needs. Therefore, it is imperative for banks to continually support their customers in achieving their objectives and maintaining their loyalty. In many instances, banks tend to prioritize their own interests over those of their customers, which can discourage customers from doing business with banks that fail to provide the necessary support [6].

Research Questions

In this section of the study, the research formulated the subsequent inquiries:

1. How does interactivity affect customer loyalty within Bauchi's banking sector in Nigeria?
2. What impact does customer support have on customer loyalty within Bauchi's banking industry in Nigeria?
3. To what extent does customer technology adoption influence customer loyalty within the banking industry in Bauchi, Nigeria?

Objective of the Study

The study aims to explore the relationship between interactivity, customer support, and customer technology adoption in the Nigerian banking sector to understand their impact on customer loyalty. Specifically, it seeks to:

1. Evaluate the link between interactivity and customer loyalty in Bauchi's banking industry.
2. Assess the connection between customer support and customer loyalty in Bauchi's banking sector.
3. Measure the impact of customer technology adoption on customer loyalty within Bauchi's banking industry.

Statement of Hypotheses

The study introduces the following null hypotheses:

$H0_1$: There is no significant correlation between interactivity and customer loyalty in Bauchi's banking industry.

$H0_2$: There is no substantial association between customer support and customer loyalty in Bauchi's banking sector.

$H0_3$: There is no significant relationship between customer technology adoption and customer loyalty in Bauchi's banking industry.

2. Related Work

Previous studies have placed significant focus on the pivotal role of e-service quality in gaining a competitive advantage, attracting customers, and nurturing enduring relationships within the banking sector. This segment of the research delves into an analysis and discourse on prior research materials concerning e-service quality's correlation with customer loyalty. The literature review in this study will particularly emphasize the conceptual, empirical, and theoretical foundations associated with e-service quality and customer loyalty within the domain of customer relationship marketing.

3. Theory/Calculation

This research is based on two key theories, namely Rogers' Innovation Diffusion Theory and the Technology Acceptance Model (TAM).

Rogers' Innovation Diffusion Theory is widely recognized for examining the adoption of information technologies (IT) and elucidating how IT innovations propagate among communities and within social systems. According to this theory, innovation refers to a concept, process, or technology perceived as novel or unfamiliar to individuals within a particular region or social context [7].

The predominant application of the Technology Acceptance Model (TAM) lies within the domain of information systems and centers on modeling computer users, guiding them on the acceptance and adoption of new technologies. It was developed to forecast users' decisions regarding technology adoption. TAM typically posits that only two components influence users' willingness to accept a computer system [8].

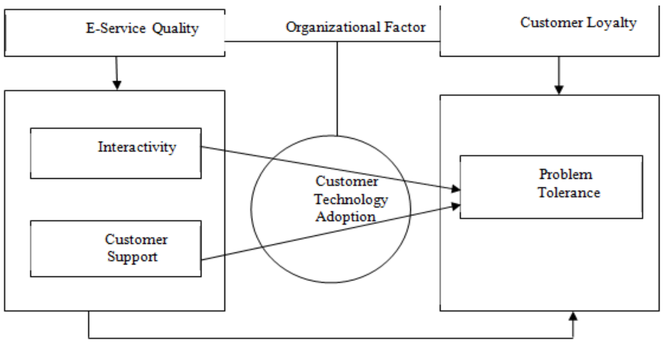

Figure 1: Conceptual Framework of e-service quality and customer loyalty of deposit money bank in Nigeria.

Source: Osagie and Geraldine, (2020).

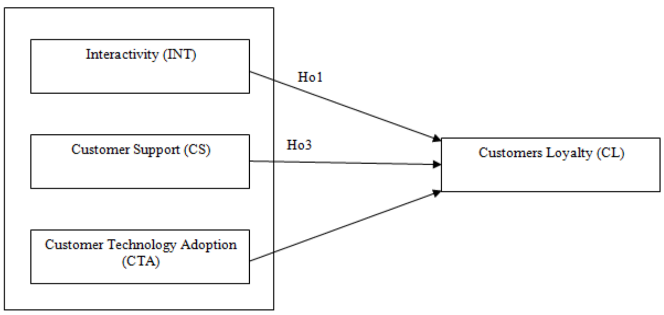

Figure 2: Conceptual Framework impact of interactivity, customer support and customer technology adoption on customers loyalty in the Nigerian banking industry.

Measurement of Interactivity, Customer Support and Customer Technology Adoption

a. interactivity

The term "interactive" is often used interchangeably with new media, such as the World Wide Web. Advertising professionals and researchers refer to "interactive advertising" when describing internet or web-based advertising. However, despite the widespread use of these terms, scholars have observed that the concept of interactivity is frequently either undefined or not adequately defined [10].

Website interactivity can be defined as enabling users to manipulate and access information on a website in various ways. A similar definition is put forth by [11], who describes

Website interactivity reflects the mental state experienced by site visitors during their interaction, facilitating product comparisons for customers. In today's business environment, customer support is fundamental across various industries, including manufacturing and services [29]. Challenges in banking customer service include deficiencies in databases, customer management, prevalent customer illiteracy, inadequate infrastructure, and essential technology for ensuring customer satisfaction, such as reliable electricity for ATM operations and limited internet connectivity. The value of technology in banking became apparent as advanced economies integrating IT into their banking processes managed to decrease operational expenses [4].

b. Customer Technology Adoption

Advancements in technology have eliminated repetitive and time-consuming tasks, minimized the potential for human errors, and expanded access to various banking services. Additionally, technology enables the efficient provision of customer information that would have been significantly costlier through in-person interactions. Telephone banking services now facilitate non-cash transactions that previously necessitated a physical visit to a bank branch [13].

Measurement of Customer Loyalty

a. Customer Loyalty

Customer loyalty is characterized by customers consistently choosing to patronize a business over an extended period. Service loyalty, on the other hand, is defined as the extent to which a customer repeatedly makes purchases from a particular service provider, maintains a favorable attitude toward that provider, and considers using only that provider whenever the need for such a service arises [14]. In essence, customer loyalty represents the closest step to the recurring purchasing behavior of customers and is often seen as an outcome of a customer's cumulative experiences with a product or service provider. It can be seen as a strong commitment to consistently repurchase or re-engage with a The favored product or service, which consequently results in recurrently choosing the identical brand or a specific group of brands in the future. Even in the face of external influences or marketing efforts that might otherwise encourage switching behaviors [5]

4. Experimental Method/Procedure/Design

The research employed a cross-sectional survey research design, which involves measuring a sample of elements from the specific group being studied at a particular moment. This research centered on e-banking clients from chosen deposit money banks in Nigeria with international authorization, given their active participation in e-service banking. While the research addressed the entire banking industry, it specifically considered customers of eight banks with international authorization in Bauchi State, Nigeria [15]. The study's timeframe extended from 2021 to 2023, and the target population of the bank customers in Bauchi State, Nigeria, exceeded 4,000,000 [15].

Bauchi State was chosen as an ideal location for investigating the influence of e-service quality on customer loyalty within Nigeria's banking sector because its diverse customer base, geographical representation, varied banking landscape, socio-economic factors, and potential for generalizing research findings. A sample comprising 384 individuals was calculated based on Krejcie and Morgan's (1970) formula, with a confidence level that allows researchers to specify their desired level of confidence. A higher confidence level, such as 95% or 99%, may require a larger sample size to ensure the significance of results, and the margin of error also plays a crucial role in determining sample size to achieve precision in estimates [3].

The study's primary data source was through a questionnaire instrument, which was assessed for reliability and validity. The Cronbach alpha regression coefficient, with an average of 0.880, established the instrument's internal consistency. Four experts validated the research instrument, facilitating the commencement of the main survey. To test the formulated hypotheses, multiple regression coefficients were employed at a significance level of 0.05. The decision criterion was to if the p-value falls below 0.05, the null hypothesis is to be rejected. While a p-value greater than 5% indicated support and acceptance of the null hypothesis [30].

5. Results and Discussion

The demographic information of the respondents was collected. The frequency and percentage analysis were carried out and the results presented to explore the respondents' profile. A total of Three hundred and eighty four (384) set of questionnaires were administered and three hundred and fifty-six (356) responses were received. **Gender** shows that 63.5% representing 226 respondents are male and 36.5% representing 130 respondents are female. **Marital Status** shows that 55.3% representing 197 respondents are married, while 44.7% representing 159 of the respondents are single. **Age** shows that 37.1% representing 132 respondents are 18-30 years, 37.9% representing 135 respondents are 31-40 years, 14.3% representing 51 respondents are 41-50 years, and 10.7% representing 38 respondents are above 50 yrs. **Level of Education** shows that 53.1% representing 189 respondents are First degree level of education, 5.6% representing 20 respondents Masters Level of education, 1.4% representing 5 respondents are PhD holders level of education, 39.9% representing 142 respondents are others level of education. **List of Banks with International Authorization in Nigeria** shows that 12.9% representing 46 respondents are access bank, 11.8% representing 42 respondents are fidelity bank, 12.6% representing 45 respondents are first bank, 12.1% representing 43 respondents are guaranty trust bank, 13.5% representing 48 respondents are union bank, 11.8% representing 42 respondents are united bank of Africa, while 11.8% representing 42 respondents are zenith bank.

Regression Analysis

The section captured the model summary and ANOVA of the The influence of e-service quality on customer loyalty within the context of Nigerian banking industry with the e-service quality provided in the Nigerian banking industry.

The table below shows the summary of the findings.

Table 1: Model Summary and ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.473[a]	.224	.215	.42764	25.339	.000[b]

a. Dependent variable: Customer Trust

Table 1 illustrates the outcomes of the multiple linear regression analysis conducted to predict the influence of the relationship between service quality and customer loyalty in Nigeria's banking sector, specifically examining the quality of e-services offered. The model yielded an R value of 0.473 and an R square value of 0.224, accompanied by an F statistic of 25.339, signifying a highly significant p-value of 0.000, which is less than 0.05 ($P < 0.0005$). This implies that the model, as a whole, can predict approximately 47.3% of the variance in customer trust. Additionally, the table provides information about the goodness fit of the model, indicating it yields a moderate R value with a p-value of 0.000.

The model summary highlights an R value of 0.473, signifying that 47.3% of variation in the dependent variable (customer trust) can be attributed to the explanatory variables (interactivity, customer support, customer technology adoption, and website design) included in the model summary. The remaining 52.7% of variation is influenced by other variables not incorporated in the model but that also impact the dependent variable. In essence, the model is well-suited for the research, as the R value approaches 1, indicating a strong fit for the model, as it elucidates that 47.3% of variation in the model is accounted for by the explanatory variables.

Table 2: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.419	.269		5.269	.000
	Interactivity	.176	.060	.160	2.951	.003
	Customer Support	.098	.051	.104	1.933	.004
	Customer Technology Adoption	.173	.053	.172	3.231	.001

a. Dependent Variable: Customer Trust

Table 2, presented above, displays the coefficient table for the regression model analysis. This table provides insights into the extent of the influence of e-service quality on customer loyalty within the Nigerian banking industry. The findings indicate that interactivity, customer support, and customer technology adoption all contribute to customer trust. Specifically, customer technology adoption has a notable impact on customer trust, as evidenced by a beta value of 0.172, while interactivity also plays a significant role, with a beta value of 0.160. In comparison, customer support has a relatively lesser impact on customer trust, as indicated by a beta value of 0.104.

Test of Hypotheses

$H0_1$: In the Nigerian banking industry, there is indeed a meaningful correlation between interactivity and customer trust. The multiple regression findings, as displayed in Table 2 under the "Coefficient" section, indicate that the Beta value for interactivity is 0.160, signifying the distinctive contribution of interactivity to the dependent variable, customer trust. Notably, the significance level for interactivity is 0.003, which is lower than the set threshold of 0.05. Consequently, the results underscore that interactivity exerts a positive and statistically significant influence on customer trust. As a result, it can be concluded that there is a noteworthy connection between interactivity and customer trust. Therefore, the alternative hypothesis has been upheld, while the null hypothesis, which posited the absence of a substantial relationship between interactivity and customer trust, has been rejected. This finding contradicts the initial null hypothesis outlined in Chapter One.

$H0_2$: In the context of the Nigerian banking industry, there is no substantial association between customer support and customer trust. The results, specifically the Beta value of customer support, amounting to 0.104, signify its contribution to the dependent variable, customer trust. The probability value is notably 0.004, which falls below the predetermined threshold of 0.05. Consequently, the alternative hypothesis, which suggests a significant influence of customer support on customer trust, has been supported and accepted. Thus, the null hypothesis, positing the absence of a noteworthy correlation exists between customer support and the trust customers place in the service or product, should be discarded. In essence, it can be concluded that customer support has a comparatively smaller impact on customer trust.

$H0_3$: In the Nigerian banking industry, there is no meaningful correlation between customer technology adoption and customer trust. Likewise, the results pertaining to the Beta value associated with customer technology adoption amount to 0.172, indicating a substantial contribution to the dependent variable, customer trust. The probability value, which stands at 0.001, is below the threshold of 0.05. Consequently, the alternative hypothesis has been embraced and upheld, while the null hypothesis, suggesting the absence of a substantial impact of customer technology adoption on customer trust, has been dismissed. In summary, it can be concluded that customer technology adoption indeed exerts a noteworthy influence on customer trust in Nigeria. As per the findings, the hypothesis number three, which initially posited the adoption of technology by customers does not affect the customer's trust, is now rejected.

Discussion of Results

The research findings were examined in accordance with the sequence of the research questions, as outlined below.

As evident from Table 1 and 2, the results disclose positive and statistically significant R-value statistics at a 5% significance level in all the models. This signifies that the models are statistically well-suited for predicting to enhancing customer loyalty in Nigeria's banking sector by leveraging the impact of interactive elements. It implies that the variables employed in the study are indeed appropriate for forecasting the dependent variable. Furthermore, interactivity indicators elucidated 47.3% of the variation in the models. When scrutinizing the contribution of each e-service quality indicator within the model, it is apparent that interactivity significantly contributes to customer trust, as reflected by coefficient values of 0.160 and probability values of 0.003 and 0.0000, respectively.

The observations made during this study align with the research of [16], [3], and [32], as previously reported. On the contrary, the results contradict the earlier studies of [17], which all revealed the presence of a negative impact in their research.

The findings indicate that customer support exerts a substantial and measurable effect on customer trust that is statistically significant, as reflected by coefficient values of 0.104 and a probability value of 0.004, which is below the 5% significance level. These results deviate from the initially expected outcomes, as outlined in the hypotheses in Chapter One. However, this finding aligns with the results of [18], [19], [20], and [3], who discovered a positive and significant impact of customer support on customer trust. This observation disagrees with the studies of [22], [33], and [21].

Furthermore, the findings demonstrate that customer technology adoption significantly contributes to fostering positive trust levels among customers in Nigeria's banking sector, where customer loyalty is measured by customer trust over the study period. This is evident from the probability values presented in the table under the robust standard error, all of which are below the 5% significance level, notably 0.001. These results concur with previous studies such as [23], [24], Osagie & [3], which found a positive and significant influence of customer trust. Nevertheless, the results do not align with the expectations outlined in the hypotheses in Chapter One and contradict the prior studies, such as [25], as documented in their research.

6. Conclusion and Future Scope

This study was undertaken to explore how the quality of e-service affects customer loyalty within the Nigerian banking sector. The research is structured into five chapters. The initial chapter provided context by discussing the relevant background issues, leading to the formulation of three research objectives and hypotheses. The study's timeframe extended from May to June 2023. The second chapter involved an extensive review of the literature, focusing on the influence that the quality of e-services has on customer loyalty in Nigeria's banking sector, chapter four featured the presentation, analysis, and discussion of the results derived from descriptive and inferential statistics.

Conclusion

In this instance, interactivity demonstrates a probability value lower than the established significance level, and the findings clearly indicate that interactivity exerts a positive and significant influence on customer trust. Therefore, it can be affirmed that there is a substantial connection between interactivity and customer trust. This signifies a contradiction with the null hypothesis initially proposed in Chapter One, which is now rejected.

Similarly, it can be deduced that customer support makes a comparatively smaller contribution to customer trust. These results diverge from the expectations outlined in the hypothesis statement in Chapter One.

In conclusion, it can be asserted that customer technology adoption significantly impacts customer trust in Nigeria. Based on these findings, it can be affirmed that hypothesis number three, which originally posited that customer technology adoption has no influence on customer trust, is hereby dismissed.

Recommendations

According to the research results, the banking sector should enhance the interactivity and user-friendliness of their online banking services to foster increased utilization.

Simplifying online banking procedures for customers and raising understanding the advantages of e-banking is pivotal.

Banks should prioritize building maximum customer trust through electronic service delivery, as this is instrumental in cultivating customer trust and loyalty.

Suggested areas for further research

The following research areas are proposed for future investigation:

i. The study focused exclusively on banks with international authorization in Nigeria within the time frame of 2021 to 2023. Therefore, it is recommended that further research should encompass a broader spectrum of banks and extend the coverage period in Nigeria.

ii. Researchers in this field may consider conducting similar studies using alternative customer loyalty metrics, such as commitment, as their dependent variables. This can offer valuable insights to the Nigerian banking industry regarding the provision of appropriate e-service quality, as most prior studies have relied on data from foreign countries.

iii. Future research efforts should contemplate broadening the scope of this study to encompass other geographical regions within Nigeria. This expansion can contribute to the enrichment of knowledge, given that the survey was conducted exclusively in Bauchi State, Nigeria.

Contribution to knowledge

The study's results have implications in various domains, including theoretical, practical, policy, and managerial aspects. The substantial and meaningful contributions of the study's constructs offer a valuable foundation for informed decision-making among bank executives and managers. This knowledge can empower them to formulate strategies and policies that enhance customer loyalty. Additionally, practitioners and other stakeholders can leverage the study's findings to effectively convey the advantages of enhancing customer loyalty through the quality of e-services and fostering increased patronage.

Conflict of Interest

This unique copy of the research has not been disseminated and is not under consideration for publication in any other place. Consequently, there are no conflicting interests that need to be disclosed.

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Authors' Contributions Statement:

The author collectively contributed to this research endeavour, reviewing and validating the final version of the initial draft to ensure its highest level of accuracy and precision.

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