

Research Paper

Impact of Website Design and Customer Technology Adoption on Customers Loyalty in the Nigerian Banking Industry

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Abstract — The study investigated how website design and customer technology adoption influence customer loyalty within Nigeria's banking sector. Its objective was to evaluate the correlation between website design, customer technology adoption, and customer loyalty. Two null hypotheses were created to steer the research. The study drew from the theoretical frameworks of Rogers' innovation diffusion theory and the Technology Acceptance Model (TAM). Employing a cross-sectional survey research design, the study focused on customers from eight internationally authorized banks in Bauchi State, Nigeria. Using Krejcie and Morgan's (1970) formula, a sample of 384 customers was chosen, employing a convenience sampling technique. Data collection involved a five-point Likert scale questionnaire. Statistical Package for Social Science (SPSS) version 23.0 was used for data analysis, employing descriptive and inferential statistics along with multiple regression coefficients to test the formulated hypotheses. All null hypotheses were rejected, revealing a significant relationship between website design, customer technology adoption, and customer loyalty in Nigeria's banking industry. The findings concluded that enhanced website design and customer technology adoption contribute positively to customer loyalty in this sector. Recommendations included enhancing website interactivity, simplifying online banking processes, and increasing awareness among customers regarding the benefits of e-banking.

Keyword— Website Design; Customer Technology Adoption; Customers Loyalty; Banking Industry; Nigeria.

1. Introduction

The primary objective of any organization is to cater to the needs and desires of its stakeholders, with customers being among the most pivotal. Their significance to a business's success cannot be overstated. Understanding consumer behavior is pivotal in formulating effective marketing strategies, ensuring customer satisfaction, and fostering a positive outlook toward the business. This is particularly crucial as consumer behavior serves as a potent predictor of actual actions [1].

In light of recent technological advancements, consumer behavior has undergone a significant transformation in 2020, reshaping the needs, preferences, and expectations across all industries exponentially. The banking sector, in particular, has experienced this paradigm shift. Modern customers demand top-notch services from financial institutions, including seamless access to their accounts. With online transactions taking precedence, customers seek a frictionless experience, irrespective of their familiarity with e-commerce. Emerging trends in technology, encompassing the Internet of Things, cloud computing, biometrics, pervasive artificial

intelligence, and machine learning, have notably influenced customer interactions with service providers [2].

For the Nigerian banking sector, delivering effective e-services stands as a crucial strategy to retain customers, despite the challenges. Upholding customer trust involves addressing their concerns promptly and comprehensively, engaging through various channels like face-to-face meetings, phone, mail, fax, and email. The significant role played by the service industry, particularly in the banking sector in Nigeria, warrants thorough research to enhance continuous growth, ultimately contributing to improved economic performance. Notably, one pivotal means through which banks can meet their customers' expectations, who essentially drive their business, is by comprehending customer behavior [3].

Statement of the Problem

Customers demand efficient, swift, and user-friendly banking services tailored to their individual needs. The call for personalized banking experiences has led to the proliferation of electronic service channels and the establishment of digital banking platforms by banks, aiming to better serve their clientele. While most banks have adopted digital banking

platforms like mobile apps and software, there remains a strong desire among customers for more interactive platforms ensuring round-the-clock access to banking services [4].

Despite the widespread utilization of various electronic banking channels, the implementation of enhanced interactive platforms such as Interactive Teller Machines (ITMs) that promise improved efficiency and customer service remains limited. Furthermore, customers often encounter frustration due to delays in response times from banks, often attributed to network issues or ineffective utilization of electronic banking platforms. These setbacks not only undermine customer satisfaction but also contribute to a loss of customer loyalty [5].

Customers seek banking services that align seamlessly with their genuine requirements, urging banks to continually support their customers in achieving their goals to maintain their loyalty. In many instances, banks prioritize their own interests over those of their customers, neglecting to provide the necessary support. Consequently, when customers realize their banks are not adequately supporting their needs and goals, they tend to withdraw their loyalty, disheartened by the lack of genuine customer-centric service [6].

Research Questions

Within this study segment, the ensuing research queries were formulated:

1. How significantly does website design impact customer loyalty within the banking sector of Bauchi, Nigeria?
2. What degree of influence does customer technology adoption exert on customer loyalty within the banking industry of Bauchi, Nigeria?

Objective of the Study

This study aims to investigate the correlation among interactivity, customer support, and customer technology adoption concerning customer loyalty within the Nigerian banking industry. Consequently, the study has the following objectives:

1. To assess the depth of the association between website design and customer loyalty within the banking industry of Bauchi, Nigeria.
2. To evaluate the influence of customer technology adoption on customer loyalty within the banking industry of Bauchi, Nigeria.

Statement of Hypotheses

The study formulated the subsequent null hypotheses:

H01: There is no statistically significant relationship between website design and customer loyalty in the banking industry of Bauchi, Nigeria.

H02: There is no statistically significant relationship between customer technology adoption and customer loyalty in the banking industry of Bauchi, Nigeria.

2. Related Work

The concept of e-service quality as a pivotal factor for securing market leadership has garnered substantial attention

from both industry practitioners and academic scholars. Within the banking sector, there's a recognized imperative not only to attract customers but also to foster enduring relationships with them, thus gaining a competitive advantage in an ever-evolving business landscape [27]. This segment of the study focuses on examining and discussing previously published research concerning e-service quality and its impact on customer loyalty. The literature review in this study will delve into the conceptual, empirical, and theoretical foundations, concentrating on the conceptual framework exploring the correlation between e-service quality and customer loyalty within the realm of customer relationship marketing [26].

3. Theory/Calculation

This study draws upon two pivotal theories: Rogers' Innovation Diffusion Theory and the Technology Acceptance Model (TAM).

Rogers' Innovation Diffusion Theory stands as a prominent framework for examining the adoption of information technologies (IT) and comprehending the dissemination of IT innovations within and across communities. This theory posits that an innovation—be it an idea, process, or technology—is perceived as new or unfamiliar within a specific social system or area [7].

The Technology Acceptance Model (TAM) is primarily utilized within the realm of information systems. It revolves around modeling computer users and elucidating how they embrace and incorporate new technologies. TAM was devised to forecast users' decisions regarding the adoption of technology. This model simplifies the users' acceptance of a computer system into two key components [8].

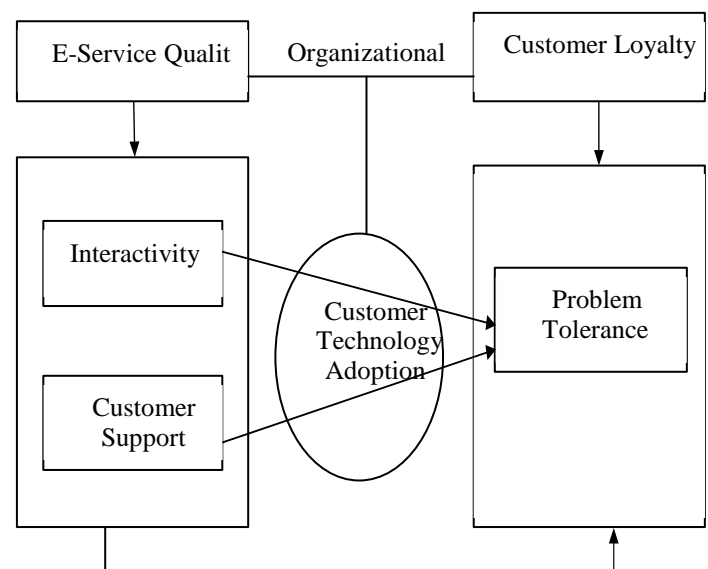


Figure 1: Conceptual Framework of e-service quality and customer loyalty of deposit money bank in Nigeria.

Source: Osagie and Geraldine, (2020).

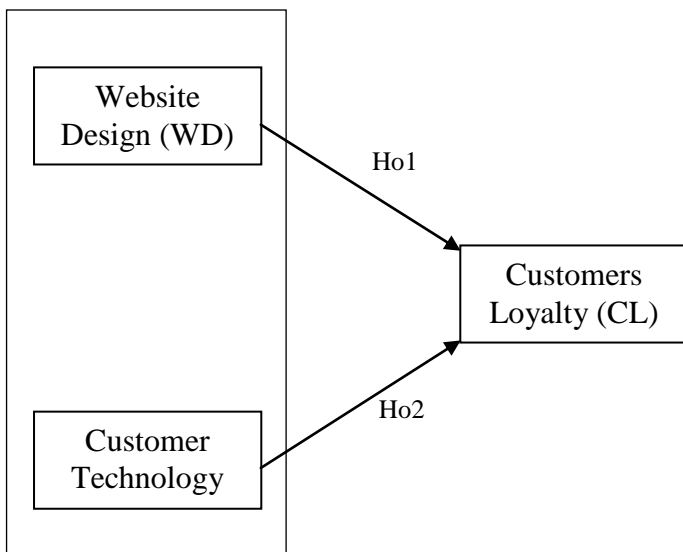


Figure 2: Conceptual Framework impact of website design and customer technology adoption on customers loyalty in the Nigerian banking industry.

Measurement of Interactivity and Customer Technology Adoption

a. Website Design

Website design is used interchangeably with new media like the internet. In advertising, experts refer to 'interactive advertising' for web-based promotions. However, scholars have highlighted a lack of clarity in defining 'interactivity' within these contexts [10].

Website interactivity refers to enabling users to control and access information on a site in diverse ways [11]. Another perspective sees it as a psychological state experienced by visitors during their interaction [12].

In mobile advertising, interactivity involves a communication process allowing active user control, two-way communication, synchronicity, and playfulness. Studying how user control and communication impact website involvement, influencing purchase intentions, is a key focus [28].

Additionally, website interactivity denotes the level of user contribution in modifying site content while browsing [4]. It also encompasses how interconnected groups mutually influence each other, affecting the medium, the message, and the coordination of impact.

b. Customer Technology Adoption

Advancements in technology have eliminated repetitive, time-intensive tasks, minimized human errors, and broadened the availability of banking services. Moreover, technology furnishes customer information that would otherwise be costly to deliver through direct interactions. Telephone banking services enable non-cash transactions that previously necessitated a trip to a physical branch [13].

Measurement of Customer Loyalty

a. Customers Loyalty

Customer loyalty denotes the repeated patronage of customers over a specific duration. Service loyalty, on the other hand, refers to the extent of a customer's recurrent purchases from a service provider, a positive attitude toward the provider, and the inclination to solely opt for this provider when the need for the service arises [14]. It can be seen as the closest stage to the repeat purchasing behavior of customers and is often regarded as an outcome of all the interactions a customer has with a product or service provider. It reflects a deeply rooted commitment to consistently repurchase or remain loyal to a favored product or service in the future, even in the face of external influences or marketing endeavors that might otherwise prompt switching behaviors [5].

4. Experimental Method/Procedure/Design

The research employed a cross-sectional survey design, focusing on a sample of the population of interest at a single point in time. The study targeted e-banking customers from selected deposit money banks with international authorization in Nigeria, specifically in Bauchi State, due to their active participation in e-service banking. The research duration spanned from 2021 to 2023, encompassing a target population of over 4,000,000 bank customers in Bauchi State [15].

Bauchi State was chosen as an ideal location for examining the impact of e-service quality on customer loyalty within the Nigerian banking sector. Its diverse customer base, geographic representation, varied banking landscape, and socioeconomic factors made it suitable for generalizable research. The sample size of 384 was determined using the Krejcie and Morgan (1970) formula, considering the confidence level and margin of error requirements [3].

Primary data collection was conducted through a questionnaire, ensuring its reliability and validity through a Cronbach alpha regression coefficient of approximately 0.880, indicating strong internal consistency. The research instrument was validated by four experts before proceeding with the main survey. Hypotheses formulated for the study were tested using multiple regression coefficients at a significance level of 0.05. The decision criterion involved rejecting the null hypothesis if the p-value was below 0.05, while accepting it if the p-value exceeded 5% [30].

5. Results and Discussion

Demographic information from the respondents was gathered and analyzed through frequency and percentage calculations, offering insights into their profiles. Out of the 384 questionnaires distributed, 356 responses were received.

Regarding gender, 63.5% (226 respondents) were male, and 36.5% (130 respondents) were female. In terms of marital status, 55.3% (197 respondents) were married, while 44.7%

(159 respondents) were single. Age distribution revealed that 37.1% (132 respondents) fell within the 18-30 years bracket, 37.9% (135 respondents) were aged between 31-40 years, 14.3% (51 respondents) were in the 41-50 years range, and 10.7% (38 respondents) were above 50 years old.

Regarding educational attainment, 53.1% (189 respondents) had a first-degree level of education, 5.6% (20 respondents) held a Master's degree, 1.4% (5 respondents) possessed a PhD, and 39.9% (142 respondents) had other educational backgrounds.

The distribution among banks with international authorization in Nigeria was as follows: Access Bank constituted 12.9% (46 respondents), Fidelity Bank 11.8% (42 respondents), First Bank 12.6% (45 respondents), Guaranty Trust Bank 12.1% (43 respondents), Union Bank 13.5% (48 respondents), United Bank of Africa 11.8% (42 respondents), and Zenith Bank 11.8% (42 respondents).

Regression Analysis

The segment encompasses the model summary and ANOVA analysis regarding how e-service quality affects customer loyalty within the Nigerian banking sector, specifically focusing on the e-service quality offered within this industry. The table presented below outlines the key discoveries from this analysis.

Table 6: 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 6 illustrates the multiple linear regression analysis conducted to forecast the influence of e-service quality on customer loyalty within the Nigerian banking industry, considering the e-service quality provided in this sector. The model demonstrates an R-value of .473 and an R-square value of .224, alongside an F-statistic of 25.339, signifying a highly significant value of .000, indicating a P-value less than 0.05, essentially $P < 0.0005$. This analysis reveals that the model collectively predicts approximately 47.3 percent of the variance in customer trust. Additionally, the table displays the model's goodness of fit, showing a moderate R-value and a P-value of .000.

In the model summary, the R-value of 0.473 suggests that 47.3% of the variation in the dependent variable (customer trust) is attributed to the explanatory variables (customer technology adoption and website design) included in the summary. The remaining 52.7% is explained by other variables not encompassed in the model but still impacting the dependent variable. Consequently, the model is deemed suitable for the research, given the R-value's proximity to 1, signifying its fitness to the model, wherein 47.3% of the variation in the model is explained by the explanatory variables.

Table 7: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
1 (Constant)	1.419	.269		5.269	.000
Website Design	.176	.060	.160	2.951	.003
Customer Technology Adoption	.173	.053	.172	3.231	.001

a. Dependent Variable: Customer Trust

The table 7 above shows the coefficient table for the regression model analysis. The table shows the degree of impact of e-service quality on customer's loyalty in the Nigerian banking industry. It reveals that website design and customer technology adoption. Customer technology adoption has impact on customer trust with beta value of .172,

Test of Hypotheses

H01: The initial hypothesis suggests no significant correlation between website design and customer trust in the Nigerian banking industry. According to the multiple regression outcomes displayed in Table 7 under the title "Coefficient," the Beta value corresponding to website design stands at 0.160, representing a distinct contribution of interactivity to the dependent variable, customer trust. Remarkably, the website design exhibits a significant level of 0.003, falling below the P-value of 0.05. These results affirm a positive and substantial impact of website design on customer trust. Consequently, the alternative hypothesis is supported, leading to the rejection of the null hypothesis that posited no substantial correlation between website design and customer trust. This outcome contradicts the null hypothesis articulated in Chapter One, henceforth dismissed.

H02: The original hypothesis proposes no noteworthy association between customer technology adoption and customer trust in the Nigerian banking industry. Similarly, concerning the Beta value related to customer technology adoption, recorded as 0.172, signifying a substantial contribution to the dependent variable, customer trust, with a significance level of 0.001, lower than the P-value of 0.05. Consequently, the alternative hypothesis is upheld, warranting the rejection of the null hypothesis asserting no significant impact between customer technology adoption and customer trust. Therefore, it is established that customer technology adoption significantly influences customer trust in Nigeria. These findings reject hypothesis three, initially stating that customer technology adoption has no impact on customer trust.

Discussion of Results

The discussion of findings aligns with the sequence of the research inquiries outlined below:

The outcomes derived from Tables 6 and 7 showcase notable R-value statistics, demonstrating significance at the 5% level across all models. This signifies the statistical adequacy of the

models in predicting customer loyalty within the Nigerian banking industry based on website design. Essentially, the variables employed in this study are deemed suitable for forecasting the dependent variable. Moreover, within the models, indicators related to website design explicate 47.3% of the variations observed. In particular, examining the contribution of each e-service quality indicator in the model, website design emerges as significantly influential in shaping customer trust, evidenced by coefficient values of 0.160, alongside probability values of 0.003 and 0.0000 respectively. The observations made in this study align with the research conducted by [16], [3], and [32], reinforcing their findings. Conversely, the results diverge from the preceding study by [17], which identified a negative impact, contradicting the present findings.

Additionally, the findings highlight the positive and significant impact of customer technology adoption on customer trust within the Nigerian banking industry, as measured by customer loyalty during the study period. This is evident through probability values, showcased in the table under the robust standard error, all falling below the 5% significance level, notably 0.001. These results resonate with prior studies, such as [23], [24], and Osagie & [3], which also identified a substantial positive influence of customer trust. However, these outcomes deviate from the anticipated results outlined in the hypotheses presented in Chapter One, conflicting with the study conducted by [25].

6. Conclusion and Future Scope

This study aimed to explore how e-service quality influences customer loyalty within the Nigerian banking industry, structured across five (5) chapters. The initial chapter delineated the background issues, culminating in the development of two (2) research objectives and the formulation of two (2) hypotheses, encompassing the period from 2012 to 2023. Additionally, a comprehensive review of literature on the impact of e-service quality on customer loyalty in the Nigerian banking industry was conducted. The fourth chapter was dedicated to presenting, analyzing, and discussing the results derived from both descriptive and inferential statistics.

Conclusion

In this instance, interactivity exhibits a probability value lower than the significance level, signifying a positive and significant impact of website design on customer trust. This suggests a substantial correlation between website design and customer trust, thereby conflicting with the null hypothesis established in Chapter One, consequently leading to its rejection. These outcomes deviate from the initially anticipated results based on the hypothesis statement in Chapter One.

Ultimately, the findings affirm that customer technology adoption significantly influences customer trust in Nigeria. As a result, hypothesis number three, initially positing that customer technology adoption has no impact on customer trust, is refuted based on these findings.

Recommendations

Based on the study's findings, the following suggestions are proposed:

1. Enhance online banking within the banking industry by prioritizing user-friendly website design. Simplifying the interface can potentially boost customer engagement and usage.
2. Banks should focus on fostering maximum customer trust through electronic service delivery, a strategy integral in cultivating customer loyalty and trust.

Suggested Areas for further research

The following areas for future research are recommended:

- i. Expanding the scope beyond banks with international authorization in Nigeria and extending the study period beyond 2021-2023 would provide a more comprehensive understanding. Including a broader range of banks and a longer timeframe could offer deeper insights into e-service quality's impact on customer loyalty within the Nigerian banking industry.
- ii. Researchers could explore alternative customer loyalty measures, such as commitment, as dependent variables in similar studies. This approach could offer clearer guidance to the Nigerian banking sector regarding optimal e-service quality. Most existing studies rely on data from foreign countries, so exploring local measures could provide more relevant insights.
- iii. Broadening the geographic scope beyond Bauchi state in Nigeria would enrich future research. Extending the study to cover other geographical zones within Nigeria would contribute to expanding the knowledge base in this field.

Contribution to knowledge

The study's findings carry implications across theoretical, practical, policy, and managerial dimensions. The robust and significant contributions of the study's constructs offer a valuable opportunity for informed decision-making among bank executives and managers. This empowers them to devise effective strategies and policies geared toward enhancing customer loyalty. Additionally, practitioners and stakeholders can leverage these findings to effectively communicate the advantages linked to e-service quality, fostering improved customer loyalty and increased patronage.

Conflict of Interest

This distinct replica has not been distributed and is not being considered for publication elsewhere. As a result, there are no conflicts of interest to disclose.

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