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Practices and the Quality of Banking Services in Nigeria: A Strategic Move for Economic Survival

[1]Aigie Blessing, [2]Agbeche, Aaron PhD, [2]Abiegbe, Amram
[1]Western Delta University, KM 10 Benin-Sapele Road,
Oghara, Delta State, Nigeria.
[2]Dennis Osadebay University, Asaba, Delta State, Nigeria.

Abstract: *The banking sector plays a pivotal role in the economic development of any nation, and Nigeria is no exception. This paper examines the practices and the quality of banking services in Nigeria, emphasizing the strategic importance of improving these services for economic survival. In recent years, Nigeria has experienced significant financial challenges, including fluctuating oil prices, inflation, and a growing population. These challenges have underscored the critical need for a robust and efficient banking sector to support economic growth and stability. This study employs quantitative methods to analyze Nigeria's current state of banking services. It investigates factors such as customer services, risk management, economic survival, and banking practices within the banking industry. The findings reveal several vital insights. Firstly, customer satisfaction in the Nigerian banking sector remains below optimal levels, with issues such as long wait times, bureaucracy, and limited access to financial services hindering the overall quality of services. Secondly, technological advancements, including digital banking and mobile payment solutions, have the potential to significantly improve service quality, enhance financial inclusion, and boost the economy. This paper recommends a strategic roadmap for the Nigerian banking sector in light of these findings. This includes investing in digital infrastructure, promoting financial literacy, enhancing regulatory oversight, and encouraging collaboration between banks and fintech companies. These measures aim to strengthen the quality of banking services, improve customer satisfaction, and ultimately contribute to Nigeria's economic survival and prosperity. In conclusion, Nigeria's quality of banking services is a critical determinant of the country's financial future. By addressing the challenges and embracing innovative solutions, Nigeria can build a more resilient and competitive banking sector that will drive economic growth and ensure long-term prosperity.*

Keywords: *Practices, Quality Services, Economic Survival, Risk Management, Customer Services.*

1. Introduction

The banking sector is pivotal in any economy, catalysing financial transactions and fostering economic expansion. In Nigeria, like in numerous other nations, banking is vital in delivering essential financial services to individuals and businesses (Nyegbula et al., 2023). Within the banking realm, customer service quality emerges as a paramount concern. As pointed out by Choima et al. (2021), practices such as employee training, prompt responsiveness to customer inquiries, and personalized services wield substantial influence over customer satisfaction levels. To illustrate, for example, First Bank, Access

Bank and other new-generation bank customer service initiatives encompass comprehensive employee training programs, efficient mechanisms for addressing customer complaints, and the regular administration of customer feedback surveys to pinpoint areas needing enhancement (Agbeche & Ogbuleka, 2023).

Implementing mobile banking apps, online account management, and expanding ATM networks greatly enhance customer convenience and service quality. According to Monye (2023), banking services inherently entail managing financial risks, making effective risk management practices, such as thorough credit risk assessment, fraud prevention, and adherence to regulatory standards. Any shortcomings in these practices result in problems that impact service quality and erode customer trust. Banks' reputation and service quality in Nigeria are influenced by its governance structure, board composition, and adherence to regulatory guidelines (Yan, 2023).

According to Korejo et al. (2022), initiatives aimed at advancing financial inclusion, such as extending services to underprivileged communities and rural regions, enhance the quality of banking services by broadening access to financial solutions for a more extensive demographic. The calibre and diversity of a bank's products and services also play a pivotal role in shaping the overall service quality (Lyngdoh et al., 2022). Therefore, efforts directed at diversifying and improving these offerings elevate the banking experience for customers. Effective marketing and branding strategies also play a crucial role in attracting and retaining customers. For instance, Access Bank, First Bank Nigeria's and the new generations banks' marketing tactics, which encompass advertising campaigns and brand positioning, significantly influence how customers perceive the quality of services (Mniwasa, 2019).

Banks assume a crucial function in carrying out government monetary and fiscal strategies. They contribute to the execution of monetary policy by overseeing liquidity and interest rates (Bugandwa et al., 2021). Furthermore, they actively engage in the disbursement of social welfare funds and government-driven development initiatives. Nigerian banks have achieved noteworthy progress in broadening the reach of financial services, predominantly through the advancement of digital banking solutions and mobile banking (Agbeche & Ogbuleka, 2023). This has notably contributed to the reduction of the unbanked population and the enhancement of financial inclusivity.

Numerous studies, including those by Mayer et al. (2012), Imeokparia (2013), Gupta and Mahakud (2022), have examined various aspects of banking practices. As emphasised, these practices positively or negatively influence the banking system's overall financial stability (Akoi and Andreas, 2020). For instance, when banks engage in risky lending practices without proper due diligence, it can result in a higher incidence of non-performing loans, potentially triggering a financial crisis. Conversely, adhering to established banking procedures fosters sustainable growth within the industry. Despite these endeavours, customer trust in the sector remains tepid, primarily due to mounting ethical concerns that have taken centre stage. This outcome is nearly inevitable within the banking realm, given the substantial risks and high-yield investments associated with financial institutions, all of which endured the repercussions of the Nigeria financial crisis. To thoroughly evaluate the impact of these practices on the quality of banking services, a comprehensive study would involve collecting data, conducting customer surveys, interviewing bank staff, and running a detailed examination of the bank's policies and operational processes. The results from such a study provides valuable insights into how these practices have influenced the quality of banking services and offer suggestions for improvement. The study aims to accomplish the following objectives:

i. To ascertain the nature of customer service offered by Bank to its clients
ii. To assess the influence of risk management practices on customers' saving capacity

Furthermore, the research addresses the following questions:

i. What types of customer services does the Bank provide to its clientele?
ii. How do risk management practices enhance customers' ability to save?

The study also proposes the following research hypotheses:

Ho1: There is no statistically significant relationship between customer service and banking practices.

Ho2: Risk management practices do not have a statistically significant impact on customers' saving ability.

2. Literature Review

Tenbrunsel and Chugh (2015) argued the framework of behavioural ethics theory provides valuable insights into the comprehension of unethical practices in the banking sector. This theory illuminates the intricate interplay of psychological and social factors influencing individual decision-making, thereby facilitating the identification of the fundamental drivers behind unethical conduct within financial institutions. De Cremer and Moore (2020) have clearly articulated this concept underscores the significant role played by cognitive biases such as overconfidence, confirmation bias, and the illusion of control in influencing the ethical judgments of bankers. For instance, overconfidence can result in bankers downplaying risks, leading to irresponsible lending practices and developing high-risk financial products.

On the contrary, according to Mitchell et al. (2017), the theory highlights the crucial role of organizational culture in fostering ethical conduct. They argue that a toxic culture prioritizing short-term profitability can incentivize excessive risk-taking and stifle dissent or whistleblowing, encouraging unethical behaviour within the banking industry. Additionally, behavioural ethics theory acknowledges the impact of social pressures within the industry, as noted by Ellertson et al. (2016). Bankers may experience pressure to conform to unethical practices prevalent among their peers or within their institutions to maintain their competitiveness or job security.

2.1 Service Quality

Spacey (2016) defines "service" as a term encompassing specific offerings that vary significantly across diverse industries and situations. Services comprise the distinct characteristics, functionalities, and attributes of the service. Within the context of service quality, as elucidated by Ali (2021), "quality" underscores the benchmark or degree of excellence present in the service being provided. This perspective adopts a user-centric approach, primarily focusing on meeting or surpassing customer expectations. Quality extends beyond merely satisfying minimum requirements; it ensures that the service consistently aligns with or exceeds what customers perceive as valuable and satisfactory.

2.2 Banking Practices

Banking practices encompass a wide range of activities and procedures that banks and financial institutions engage in to provide services to their customers, manage their operations, and ensure compliance with regulations (Ogbeide & Ugbogbo, 2023). These practices have evolved to meet customers' changing needs and adapt to advancements in technology and financial markets. Banking practices can be categorized into both ethical and unethical practices. Ethical practices reflect behaviours and actions that align with honesty, transparency, fairness, and the best interests of customers and the broader society. Unethical practices, conversely, involve actions that disregard ethical principles, exploit customers, and potentially harm the financial system.

2.3 Form of Customer Service Provided by Banks to its Customers

To satisfy the demands of consumers, banks often provide various customer care options. Customers make transactions, seek assistance, open accounts, and receive personalised support from bank professionals at physical bank branches (Akoi and Yesiltas, 2020). Banks provide ATMs for cash withdrawals, deposits, and balance enquiries, providing vital banking services 24 hours a day, seven days a week. Customers frequently call dedicated customer service phone lines at banks for assistance with questions, account concerns, and transactions. Customers manage their accounts, transfer payments, pay bills, check balances, and monitor transaction history via online banking platforms and mobile apps provided by banks (Mustafa, 2021).

Numerous financial institutions offer real-time chat support through their websites or mobile applications, enabling customers to engage in live conversations with representatives to address concerns or seek answers to inquiries (Hilmy et al., 2021). Additionally, banks actively manage official social media accounts on platforms like Twitter and Facebook, providing customers with alternative channels to seek assistance or pose questions. Furthermore, certain banks have installed self-service kiosks within their branch locations, allowing customers to independently carry out various banking tasks, including statement printing and check ordering.

2.4 Risk Management Practices Impact on Customer Saving

Banks' implementation of risk management strategies substantially influences an individual's capacity to save. These strategies are paramount for financial institutions and individual savers, as they play a pivotal role in reducing potential losses and ensuring financial security (Fritz-Morgenthal et al., 2022). The impact of risk management practices extends to both customer savings and the safeguarding of their capital. Robust risk management practices, exemplified by diversification and asset allocation, effectively safeguard the money that customers have diligently accumulated (Rehman et al., 2019). By minimizing the likelihood of significant losses, these practices enhance the prospects of long-term preservation of customers' savings.

Risk management empowers financial institutions to expand the array of investment possibilities available to their clients (D'Acunto and Rossi, 2023). Proficient risk management enables institutions to create and endorse savings and investment products tailored to various risk preferences and financial objectives. Proficiency in risk management can result in decreased investment expenses. To illustrate, institutions can curtail trading costs by employing risk mitigation tactics that reduce the necessity for frequent portfolio modifications. These reduced costs can ultimately translate into enhanced returns for individuals saving money.

2.5 Practices and the Quality of Banking Services in Nigeria

Enofe et al. (2015) examined ethical dilemmas and their impact on financial performance within the Nigerian banking sector. The study's empirical results revealed a noteworthy positive correlation between insider-related credits and financial performance in the Nigerian banking sector. Surprisingly, unauthorized tampering with customers' accounts was found to have an insignificant, negative association with financial performance. As a result, the study recommended that the Central Bank of Nigeria consider implementing stricter disciplinary measures against CEOs who engage in misconduct. This proactive approach was suggested to mitigate the growing prevalence of unethical practices within the Nigerian banking sector.

Osifo and Enofe (2021) conducted a study that assessed unethical conduct among salespeople in Nigerian commercial banks by examining their adherence to the professional code of conduct outlined by the Chartered Institute of Bankers of Nigeria. The research employed a quantitative approach, distributing 402 questionnaires for data collection. The study's findings revealed unethical behaviour among salespeople in Nigerian commercial banks. These behaviours encompassed pricing discrimination, unfulfilled promises, and taking advantage of customers' lack of experience. Such actions eroded trust, potentially leading to scepticism about the legitimacy of the banking system, hampering activities like savings, and consequently disrupting economic activities.

Nebo and Chinwuba (2017) studied the relationship between the sales force and customers and ethical conduct within the Nigerian banking sector. The study's findings revealed significant variations in the ethical behaviour of salespeople, with unethical actions attributed to sales quotas, social ties, and a lack of personal moral judgment. However, it also highlighted a noteworthy alignment between salespeople's ethical perceptions and their customers. Interestingly, the study identified that the bank's corporate code of ethics had a robust and adverse influence on the moral conduct of salespeople. As a result of these findings, the investigation recommended that bank executives exercise prudence when addressing ethical concerns.

3. Methodology

Investigating the relationship between bank practices and service quality takes a quasi-experimental approach. Therefore, this research employs a cross-sectional survey methodology. The study focuses on managers and supervisors within deposit money banks, with 67 participants falling within this demographic scope. Data collection was primarily conducted through a Google Form questionnaire. Quantitative data was subsequently analyzed and presented in terms of frequencies and percentages. Descriptive statistical techniques, including mode, mean, and standard deviation, were employed to examine the distributions of variables and their observable characteristics. The study's hypotheses were also tested using the Pearson product-moment correlation coefficient.

Table 1 Decision Table for the Strength of Relationship between Variables

Correlation Coefficient	Association/ Relationship
± 0.0 – 0.19	Very Weak
± 0.2 – 0.39	Weak
± 0.4 – 0.59	Moderate (*Significant)*
± 0.6 – 0.79	Strong
± 0.8 – 1.00	Very strong

Source: ***Desk Research, 2023***

Decision Rule:

• If the p-value is less than or equal to the selected significance level (commonly represented as α, often set at 0.05), you would reject the null hypothesis.
• If the p-value exceeds the chosen significance level, you would not reject the null hypothesis
p-value ≤ α: Reject the null hypothesis.
P-value> α: Fail to reject the null hypothesis; do not necessarily accept it.
Ho_1: there is no significant relationship between customer service and banking practices

Customer Service and Banking Practices
To examine this hypothesis, the study typically gathers data related to customer service and banking practices in the context of descriptive analytics. It then conducts various statistical analyses, such as correlation or regression, to assess whether a statistically significant relationship exists. If the p-value obtained from the analysis falls below a predetermined significance level, like 0.05, it will lead to rejecting the null hypothesis in favour of the alternative hypothesis.

Table 2: Correlation Matrix of Customer Service and Banking Practices

		Customer Service	Banking Practices
Customer Service	Pearson Correlation	1	.290**
	Sig. (2-tailed)		.011
	N	67	67
Banking Practices	Pearson Correlation	.290**	1
	Sig. (2-tailed)	.011	
	N	67	67

Source: SPSS, 2023.

Table 3: Model Summary of the Relationship between Customer Service and Banking Practices

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.290[a]	.084	.072	1.04571

a. Predictors: (Constant), Customer Service

Source: SPSS, 2023.

Tables 2 and 3 yield crucial insights into the connection between customer service and banking procedures. The data demonstrates a noteworthy positive correlation ($r = 0.290$) between customer service and banking practices, and this correlation holds statistical significance ($p < 0.011$). This implies that banking practices also tend to improve when customer service quality improves. The outcome ($R^2 = 0.084$; $p < 0.011$) indicates that customer service accounts for 8.4% of the variation in banking practices. In simpler terms, 8.4% of the changes in banking practices can be attributed to differences in customer service quality. The analysis also entailed testing a null hypothesis (Ho1) that asserted "there is no significant relationship between customer service and banking practices."

This null hypothesis was refuted, indicating that there is indeed a significant relationship between customer service and banking practices according to the data. To sum up, the analysis furnishes compelling evidence supporting a positive and statistically significant association between customer services and banking practices, with customer service elucidating some fluctuations in banking procedures. This information holds significance in appreciating the role of customer service within the banking industry.

Ho2: Risk management practices do not significantly impact customers' saving ability.

Risk management practices and Customers' savings Ability

The second hypothesis posited no substantial correlation exists between risk management practices and customers' savings capacity.

Table 4: Correlation Matrix of Risk Management Practices and Customers Savings Ability

		Risk Management	Customers Savings ability
Risk Management Practices	Pearson Correlation	1	.487**
	Sig. (2-tailed)		<.001
	N	67	67
Customers' Saving Ability	Pearson Correlation	.487**	1
	Sig. (2-tailed)	.001	
	N	67	67

Source: SPSS, 2023

Table 5: Model Summary of the Relationship between Risk Management Practices and Customers Savings Ability

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.487[a]	.237	.227	.78029

a. Predictors: (Constant), Risk Management Practices

Source: SPSS, 2023

The findings presented in Tables 4 and 5 underscore a noteworthy association between risk management practices and the capacity of customers to save. The correlation coefficient (r) between these two variables stands at 0.487, signifying a robust and statistically significant relationship ($p < 0.001$). This implies a positive link between risk management practices and customers' saving ability.

The model summary further reveals that risk management practices can account for 23.7% of customers' saving ability variance. Almost a quarter (23.7%) of the fluctuations in customers' saving ability can be attributed to variations in risk management practices. In practical terms, an improvement in risk management practices among Banks is directly associated with an enhancement in customers' ability to save with the bank. This positive

relationship suggests that when the bank bolsters its risk management procedures, it is more likely to witness an improvement in customers' savings capabilities.
The null hypothesis (Ho2), which posited that "Risk management practices do not significantly influence customers' saving ability," has been decisively rejected by the statistical analysis. The data strongly support the assertion that risk management practices significantly impact customers' saving ability, as indicated by the robust positive correlation and the substantial proportion of explained variance.

4. Discussion of Findings

The research reveals that providing customer services significantly influences banking practices within the Nigerian banking sector. This discovery aligns with the findings of Setiawati et al. (2019), underscoring the vital role of excellent customer service in ensuring customer satisfaction. Clients who receive prompt and courteous assistance are more inclined to maintain their banking relationships. Moreover, contented customers are more likely to recommend the bank to others. Effective customer service also contributes to customer retention, reducing the likelihood of clients switching to other banks or financial institutions. This fosters long-lasting relationships and enhances customer loyalty, as highlighted by Nwafor and Onya (2019). Implementing efficient customer service practices also results in bank cost savings (Ezenyilimba et al., 2019).
The statistical analysis reveals that risk management practices significantly impact customers' ability to save. This is evident through a strong positive correlation and the extent to which they explain the variance. In financial institutions like deposit money banks, risk management practices play a vital role in safeguarding the security of customers' savings. These practices enable the bank to identify, assess, and mitigate various risks that can jeopardize the bank's financial stability and the safety of customer deposits (Ogundipo et al., 2020). Neglecting active risk management could disrupt banking services, potentially hindering customers' access to their savings (Okolie et al., 2023). Effective liquidity risk management ensures that customers can access their savings promptly and without restrictions.

Diversifying a bank's portfolio of assets and investments is essential for risk mitigation. This practice holds significant importance as the financial well-being of the bank directly influences its capacity to safeguard its customers' savings (Inegbedion et al., 2020). Consistently monitoring risk exposure and establishing robust reporting mechanisms are imperative. These measures guarantee the timely identification and mitigation of emerging risks, reducing the potential impact on customers' savings.
Banks should establish contingency plans to tackle crises or disruptions impacting their operations and customers' savings. This preparedness includes implementing backup systems and processes to ensure uninterrupted service continuity. Additionally, delivering exceptional customer support is of paramount importance. Customers must be confident that their savings concerns will be promptly and professionally addressed (Babatunde and Sanusi, 2020). In this context, establishing clear communication channels and maintaining responsive customer service are critical components of risk management. To sum it up, risk management practices within a bank are multifaceted (Ekakitie-Emonena & Alagba, 2022). They should encompass various risk types, emphasising the safety and security of customers' savings while providing opportunities for growth and return on investment.

4.1 Conclusion

Concluding the influence of practices, including risk management and customer service, on the quality of banking services in Nigeria necessitates a comprehensive analysis of multiple factors. The combined impact of techniques such as risk management, ethical behaviour, and customer service on the quality of banking services in Nigeria is substantial. These practices collectively shape the security of customers' savings, the overall calibre of banking services, and the bank's reputation. Prioritizing ethical conduct, effective risk management, and exceptional customer service allows banks in Nigeria to elevate the quality of their banking services and cultivate trust among their customers, which proves crucial for long-term success in the competitive banking industry.

4.2 Recommendations

Enhancing the quality of banking services in Nigeria necessitates a comprehensive array of recommendations encompassing various facets of banking operations.

i. Deposit Money Banks operating in Nigeria should prioritize enhancing customer satisfaction and convenience. They should conduct regular surveys to gain insights into customer needs and preferences and adapt their services accordingly. Additionally, investments should be made in cutting-edge banking technology, including mobile applications, Internet banking, and digital payment systems, to enhance accessibility and efficiency in banking for customers.

ii. Banks must commit to ensuring their employees receive ongoing training to remain current on banking practices and improve their customer service skills. A well-trained workforce is better equipped to provide superior services. Furthermore, simplifying and streamlining banking procedures can reduce bureaucratic obstacles, waiting times, and excessive paperwork, making transactions more user-friendly for customers.

iii. Implementing sustainability initiatives and policies is imperative to curtail the environmental footprint of banks and promote responsible banking practices.

iv. Bank managers should adopt strategies for effectively managing market risks, recognizing their potential impact on their investment portfolio and interest income. Customers who entrust their savings to the bank expect reasonable returns, and prudent market risk management is essential to meeting these expectations.

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