

The Role of Information and Communication Technology on Customer Service Delivery and Organizational Performance in First Bank of Nigeria Damaturu Branch

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Abstract

This research investigates the significant role of information technology in customer service delivery and organizational performance in first Bank of Nigeria Damaturu Branch. The research adopt multi- stage random sampling techniques to selected 112 respondents from the three (3) units of the bank namely top management unit, middle level managers, lower level workers of the Bank and its customers. One-sample T-test and simple frequency percentage tables were used for data analysis. The research revealed that most customers hardly use online services in their engagement with the First Bank of Nigerian Damaturu Branch even with the level of awareness created which depicts a low level business relationship. Thus, the research found out that many of the banking industries experienced high level of performance into investment and adaptation of information technology. This research recommends that Banking administrators and regulators at all levels should gather relevant information as regards factors that may assist in contributing meaningfully to the usefulness of IT in effective service delivery. They should also undertake optimal investment in IT, provide quality service delivery to customers and regularly evaluate IT usage in every unit of Bank in order to take appropriate strategic decisions capable of enhancing firm performance, Regulators should develop a regulatory framework that has the capability to regularly monitor and tackle the incidence of poor quality service delivery.

Keywords: *information technology, customer service delivery, performance, Banking industry, Nigeria*

1 INTRODUCTION

Contemporary firms in Nigeria are making significant investment in information technology

Infrastructure to build business strategies, improve profitability and provide extended services. The banking sector in Nigeria has in the last decade gone through a traumatic period of expectations and frustrations, expansion and contraction for survival. From the mid-1990s the sector recorded phenomenal growth in the number of banking institutions that were registered to begin Operation, also the number of licensed banks rose to 89 in 1998 (Adeoti 2005)). With the emergence of democracy in 1999, Nigeria emerged from economic sanctions and global isolation. For the banking sector, it brought about a new phase of sanitation, including organizational and ethical reforms and the recapitalization. In the struggle for survival the Nigerian banking industry seemed to have adopted the inevitability of investing in information technology. This became evident from the developments around the world on the tremendous role of information technology in the management of information and business prosperity, (Adeoti, 2005).

Since 1999 Nigeria have shown more obvious efforts through government supported Workshops and conferences, to fashion an agenda for national information technology development. Bickersteth (2005), mentioned that Information Technology Infrastructure (ITI) is defined as the shared information technology resources consisting of a technical, physical base of hardware, software, communication technologies, data, core applications, human component skills and expertise combined to create information technology services that are typically unique to an organization more so, these firms choose to solidify their information technology infrastructure for the purpose of fostering changes.

However, some of the reasons for investing in Information Technology Infrastructure (ITI) include increased convenience, increase access to information, speed of transactions, and new levels of customer segmentation, (Dauda, 2010).

Information technology

It has been widely acknowledged that any sectorial growth and management need be effective; especially the service industry such as: banking, insurance, entertainment, tourism, engineering and the likes, and oriented customer service need be consciously achieved. Thus, the ability to extend customer knowledge and develop successful relationship with customers hinge on the ability of an organization to know it's potential markets, singular needs, expectation and dynamic desires. However, technology is employed to capture information on customers, which in turn is used to monitor the customer's buying behavior and to relate with them through personalized offers (Egan, 2004). Oghojafor, Aduloju and Olowokudejo (2011) had noted that, in the world of business, electronic commerce is the basis for which strategic-oriented business create relationship within their environment and more so strategized for new

competitive edge. To corroborate this position, Murphy (2000) had earlier postulated that customer friendliness, acceptance and satisfaction propagate organization's sustainability. A review of previous studies has shown that

Many research dwelled on the impact of information and communication technology on employee performance and organizational productivity in Nigeria in Banking and insurance industries. Most of the studies concentrated on the employee performance and organizational turn over while neglecting the customer who serves as the life blood to every business organization. Many people are eager to know the extent to which information and communication technology is important to the customer service delivery in particular and customer satisfaction in general. Therefore, this paper is aim to bridge the gap existing by identifying the extent to which information and communication technology is important in customer service delivery in Banking industries in Nigeria. The paper is segmented in to five sections with introduction as first segment. Other segments of the paper are: section two present literature review, section three is concerned with methodology used in collecting data for the

research. Section four was made for data analysis discussing and findings. Section five is concerned with conclusion and recommendations.

2 Literature Review

2.1 Information Technology in Customer Service Delivery

Delivering the required service to the customer is challenging. Either interacting personally or through information processes, customers' perception concerning a market offering is built upon the ability of the service provider to attractively convince their various target market. Rust and Chung (2006) state that customer-information gathering has a greater potential link with meeting customers' needs better. More so, satisfying customers' needs are based on customers' purpose and customer-oriented services channeled to their various needs in order to solve particular

problems of the customers. Furey (1991) points at customer service delivery enhancement via convenience provision, information provision for management use and extra services offerings as factors for information technology practices. Thus, many competing roles of IT in service embraces entry limitation, enhancing production, and generating revenue (Fitzsimmons & Fitzsimmons, 1997). Heskett et al. (1997) added that the emergence of the application of

Information technology can promote meaningful information or service offerings previously unavailable and potentially of very customers high value (Bakos and Treacy, 1986). Thus, when customer relationship is technology inclusive, it supports directly and/or by coordinating and restoring confidence in customer especially when changes are experienced in both training and other organizational changes (Evangelia and Michalis, 2006; Sweat and Hibbard, 1999). Thus, enhancing customer services can be endangered if mismanagement of technology exists; even in its delivery (Asbrand, 1997).

2.2 Information Technology and Firm Performance

Several authors have identified the underutilization of information technology as a serious problem facing both information systems and business managers (Benjamin et al., 1984; Parsons, 1983a; Bullen and Rockart, 1981). Suggestions have been made that better measures

of the efficiency and effectiveness of organizational functions via information technology reflect major changes in organization's current structure. For examples, Gerstein and Reisman (1982) identified a need for the development of measures of the impact of information systems on

specific functions. Keen (1981) suggested earlier that important changes in the fundamental nature of work and the structure of organizations are needed, so that better use of information technology can be made. He predicted that information technology will become the backbone of corporations, and that organizations will develop around their telecommunication systems.

Efficient and effective improvement of organizations is central to the functionality of information systems. Rockart and Scott- Morton (1984) posit that traditional information systems are crucial for firm's competitive position. They use a format of Leavitt's (1965) organizational representation to show that these systems through their effect on staff, structure of the organization, and process of management can affect competitive result. The studies of Parsons (1983b), and Ives and Learmonth (1984) suggest that information technology have created opportunities for firms to compete. They suggested four aspects of opportunities for IT competing and supportive oriented strategy and performance of a firm, viz: operational and functional efficiency improvement; usage of inter-organizational relatedness; IT product initiative; and acquiring bargaining benefit overriding one's customers and suppliers influence.

their strategic business objectives. They thus pinpoint that strategic association of information systems permit organization's performance intents explicated in business strategy. Previous studies have shown, among all others, that firm with high competitive strategies have unique information systems than those with aggressiveness in their strategies. Chan et al. (1997) found that combining more strategic business intent with highly competitive information systems will impart positively on the performance a firm. Li and Ye (1999) proposed in their research of

the dynamism of the environment, strategy of the firm and collaboration between the firms' investment in information technology and their results. Their research and that of Hyvonen (2007) came up with the understanding that achieving dynamic environment in line with expanding market for product through strategic-oriented involvement requires greater investment in IT.

2.3 Customers Service Delivery, Information Technology and Performance Measures in Banking Industry

Information technology is crucial for a communication-based process. Therefore; communication ability of an organization when relating to its interested customers hinged on information that are timely and trustworthy (Ndubisi, 2007). More so, the functional ability of an organization is a two-way thing, hence information management system involves management, employees and customers. In insurance, firms have commenced a wide array of on-line services, including online sales, needs analysis (Adelman & Dorfman, 2002) and customer services (for example, online policyholder account information, claims management and processing, and group insurance certificate). These are in addition to other germane and vital situations such as globalization and regulatory reforms that insurance firms must contend with. These developments had brought in more competitiveness in the world of Banking (Graven, 2002).

According to Fagbemi (2006), customer-centered services incorporate customers' concerns at each stage of the service design and delivery process. Rust and Chung (2006) affirm that productivity, profitability, and improved organizational performance are usually the end-result whenever an organization is concerned with customer service-oriented programmes. According to Gan et al. (2006) and Varki and Colgate (2005), a customer focused service is a significant variable which has helped promote cordial relationship between firms and their numerous customers.

Paramasivan (2008). Notes that IT today is an indispensable component of insurance business and is linked to all spheres of core operations such as Marketing, Underwriting, Claims management and Rate making. The usage of IT can be

attributed to increasing emphasis on quality consciousness, optimum utilization of resources, integration of various administration processes, cost cutting, right sizing, international standardization, providing web based training to intermediaries, consumer education, detection of fraud, closer monitoring of implementation of company policies, shorter product development /launching time, etc. Information Technology is, therefore, pertinent and being used in the following applications in the insurance industry: clients' administration, product control, underwriting, claims management, reinsurance cover, accounts, management information & control system, document fulfillment and reporting.

3. Research Methodology:

3.1 Research Design.

The research design is mainly of field survey. The survey focused on the workers and customers of the First bank Damaturu branch which forms the population of this thesis. Necessary data were collected to ascertain the extent of the benefits and the problems of the effects of Information Technology on organizational performance of Nigeria banking Industries and the delivery of services to customers in Nigerian banks. To achieve the objectives of the research, primary source of data was employed. The primary source of data was based on the use of Questionnaire distributed and collected from the First bank Damaturu branch workers and customers. The target population of research was all the customers and workers of the First bank Damaturu branch Yobe State Nigeria. Since it is not possible to research the entire Population, a sample of 112 respondents was randomly selected and Administered questionnaire from the banks studied. The sampling technique used for this research was stratified random sampling technique in selecting the Sample for empirical examination. The questionnaire was designed in such a way that alternatives were provided for the respondents to choose from and opinions were expected to be expressed. In the questionnaire, the Likert scale measurement of variables was used; this requires the respondents to indicate a degree of agreement or disagreement. Special statistical packages called SPSS was used to obtained the result given. A non-parametric statistics (Chi-

square) was employed in testing the hypothesis set, equally, regression and ANOVA was used to test whether there exist a linear relationship and the level of linearity between high levels of automation of banking services and improvement in delivery of services in Nigeria. The non-parametric statistical test Chi-square was used to test the formulated hypothesis symbolically.

3.2 Research Population and Sampling Procedure:

The customers and worker of the First bank Damaturu branch Yobe State Nigeria makes up the population of this research. There are three levels of management of the bank and their customers

are the target population for this research.

4. Results, Discussions and Findings:

4.1 Data Presentation and Analysis

In presenting and analyzing the collected data, simple frequency and percentage tables have been used, while hypotheses formulated were tested using one sample T-test statistical instrument with the support of the SPSS version 17.0.

4.1.1 Analysis of Responses to Research Questions

Customers' Awareness of the Availability of IT Facilities in Their Dealings with the Nigerian Insurance Companies

Table 1: Simple frequency percentage table showing responses to research question 1

Alternatives	Responses	Percentage (%)	Aggregate
Strongly agree	31	27.68	71.43
Agree	49	43.75	
Undecided	27	24.10	24.10
Disagree	05	04.47	04.47
Strongly disagree	00	00	
Total	112	100	100

Source: Survey Report, 2020.

As presented in the above table, 71% agreed to the question, 24% were undecided while 5% indicated their disagreement. This indicates that Banking industries provide their customers with

information via IT network. The Use of Information Technology Has Positively Affected the Performance Efficiency of My Organization

Table 2. Simple frequency percentage table showing responses to research question 2

Alternatives	Responses	Percentage (%)	Aggregate
Strongly agree	31	27.68	80.36
Agree	59	42.68	
Undecided	14	12.50	12.50
Disagree	07	07.14	07.14
Strongly disagree	00	00	
Total	112	100	100

Source: Survey Report, 2020.

information technology, customer service delivery, performance, Banking industry, Nigeria

On aggregate, 80% of the respondents agreed that IT has continually improved the performance level of their organizations. This, in the research of Harris and Katz (1988) on forty banks, presents evidence that many successful companies spent on information technology a

higher percentage of their investments than other less successful counterparts. While 13% were undecided, 7% expressed their disagreement.

Quality Service Delivery Has Enhanced Performance Level in My Organization

Table 3: Simple frequency percentage table showing responses to research question 3

Alternatives	Responses	Percentage (%)	Aggregate
Strongly agree	52	46.43	76.79
Agree	34	30.36	
Undecided	23	20.53	20.53
Disagree	03	02.68	2.68
Strongly disagree	00	00	
Total	112	100	100

Source: Survey Report, 2020.

Responses to table 3 above proved that 77% were in support that providing customers with quality service delivery, in terms of prompt claims payment and flexible policy plans, will increase the performance of Nigerian Banking Industries. Also, 20% and 3% indicated their indifference and disagreement. As expected, this shows that effective quality service delivery in Banking Industries results in increased performance.

4.1.2 Test of Hypotheses

The hypothesis test seek to further analyze

questions for the research which relates to the role information technology plays in customers service delivery and organizational performance of selected companies in the Nigerian Banking Industries. Three hypotheses were tested using a one sample T-test with the support of Statistical Package for Social Science (SPSS) version 17.0.

4.1.3 Hypothesis 1: Customers Are Not Aware of the Availability of IT Facilities in Their Dealings with the Nigerian Banking Industries

Hypothesis	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Total
Responses	41(36.6%)	38(33.9%)	22(19.6%)	09(8.1%)	02(1.8%)	112(100%)

Source: Survey Report, 2020

Table 5. Analysis of hypothesis 1

Test Value=0							
		T	df	Sig. (2-tailed)	Mean Difference	Interval of the Difference Lower	Upper
Customer Awareness		40.811	111	.000	3.95536	3.7633	4.1474

Source: Survey Report, 2020

information technology, customer service delivery, performance, Banking industry, Nigeria

Source: Survey Report, 2020. The above result shows that the calculated value of 40.81 is greater than the p-value of 0.000 at 5% significant level (i.e. $D_{cal} = 40.81 > p = 0.000$). Therefore, in compliance with the decision rule, the null hypothesis (H_0), stating that customers are not aware of the availability of IT facilities in their dealings with the Nigerian Banking Industries is

rejected (see Table 4 for respondents' responses). This indicates that customers are aware of the availability of IT facilities in their dealings with the Nigerian Banking Industries. Once more, this underlines the fact that Nigerian Banking Industries have been IT compliant and thus have been relating to their various customers via IT networks.

Table 6. Simple frequency percentage table showing responses to Hypothesis 2

Hypothesis	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Total
Responses	07(6.3%)	13(11.6%)	19(16.9%)	24(21.4%)	49(43.8%)	112(100%)

Source: Survey Report, 2020

Table 7. Analysis of hypothesis 2

	Test Value=0						
	T	df	Sig. (2-tailed)	Mean Difference	Interval of the Difference		
	Lower	Upper					
IT & banking performance efficiency	17.862	111	.000	2.15179	1.9131	2.3905	

Source: Survey Report, 2020

The result above shows that the calculated value of 17.86 is greater than the p-value of 0.000 at 5% level of significance (i.e. $D_{cal} = 17.86 > p = 0.000$). Therefore, in compliance with the decision rule, the null hypothesis (H_0) that, according to the respondents, the use of information technology does not enhance performance efficiency of Banking Industries in Nigeria is rejected (see Table 6 for respondents' responses). It is, therefore, logical to conclude that information technology is supportive to the

performance efficiency of Banking Industries in Nigeria. Again, this result supports the view of Jeffers (2003) who posited that the strength and competitive advantage of an organization is complementarities between IT contribution, firm performance and leveraging service delivery of customers.

4.1.4 Hypothesis 2: Providing Quality Customers Service Delivery Will Not Enhance the Organizational Performance of banking industries

Table 8: Simple frequency percentage table showing responses to Hypothesis 2

Hypothesis	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	Total
Responses	02(1.8%)	04(3.6%)	23(20.5%)	49(43.8%)	34(30.3%)	112(100%)

Source: Survey Report, 2020

information technology, customer service delivery, performance, Banking industry, Nigeria

Table 9: Analysis of hypothesis 2

	Test Value=0						
	T	df	Sig. (2-tailed)	Mean Difference	Interval of the Difference		
					Lower	Upper	
I Quality service delivery & Performance	23.700	111	.000	2.02679	1.8573	2.1962	

Source: Survey Report, 2020

From the result above, the calculated value of 23.70 is greater than the p-value of 0.000 at 5% level of significance (i.e. $D_{cal} = 23.70 > p = 0.000$). Therefore, in compliance with the decision rule, the null hypothesis (H_0) that providing quality service delivery will not enhance the performance of an Banking Industries is rejected (see Table 8 for respondent's views). The researchers then conclude that providing quality customer service delivery enhances the performance of an banking organization. This, therefore, confirms the earlier studies of Berry

(1983), Gronroos (1990), and Morgan and Hunt (1994), who noted that quality customer service delivery tends to increase returns, profits, and value of shareholder through marketing activities directed towards improving, maintaining and increasing successful relationships between companies and their customers. Madueme (2009) concurs that investment in IT positively affects efficiency and thus, strengthens quality service delivery.

5. Conclusion:

This research attempts to find out how relevant and effective information technology is perceived in quality service delivery to customer and also, to examine its effect on Banking Industries' performance in Nigeria. However, the research found that in most companies, customers find it difficult to perform vital transactions on-line without necessarily being present physically at the companies (responses to statement 3 on the questionnaire). This is because many customers have not bought into the idea of the use of IT as means of reaching their respective Banks.. Furthermore, responses from the various companies show further that many Banking

Industries have started relating with their customers via IT networks, and have also encouraged customers by reaching out to them through electronic mails, text messages and the likes. The research also found that a good number of the Banks are of the opinion that IT has aided their performance levels. This research reveals that Nigerian Banks are on the proper path to adopt and effectively use information technology to improve customers' service delivery and this will in turn affect firm performance positively. As suggested by these findings, Banking Industries in Nigeria can better their customers service delivery process by investing more in information technology, providing IT training facilities to staff from time-to-time and educating their customers on the need for on-line transactions to ensure smooth, faster and quality service. All these would lead to increased profits.

6. Recommendations:

Having considered the findings, this research therefore recommends that:

- Banking administrators and regulators at all levels should gather relevant information as regards factors that may assist in contributing meaningfully to the usefulness of information technology in effective service delivery;
- Banking Industries in Nigeria are encouraged to improve on their investment level in their IT so as to further enhance performance efficiency in every aspect of their business operations;
- Banking organizations should ensure they provide IT enhanced quality service delivery that are customer

- friendly to its customers;
- Banking regulators at all levels should endeavour to evaluate the extent to which information technology has been put to effective use in every department of the industry;

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