ASSESSMENT OF NIGERIAN BANKING SERVICE QUALITY AND INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) USAGE

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Abstract

Globally, banking operations rely heavily on ICT usage, so the need to investigate the nexus between service quality and ICT usage is germane. Thus, this study engaged the SERVQUAL model in assessing ICT usage and bank service quality among the commercial banks located in Ladoke Akintola University of Technology, Ogbomoso. Nigeria. Three hundred students were sampled purposively. The questionnaire was administered through an online survey. The hypothesis of the study is to find out if there is a significant relationship between service quality and ICT usage by the selected bank. Exploratory Factor Analysis (EFA) was used to validate the research instrument while the hypothesis of the study was tested with Confirmatory Factor Analysis (CFA) using AMOS 26. The result showed that there is a significant relationship between; ICT usage and tangibility (β=.486, t=21.519); ICT usage and reliability (β=.116, t=9.684); ICT usage and Responsiveness (β=-.255, t=16.948); ICT usage and assurance (β=.097, t=7.232); ICT usage and empathy (β=.175, t=-17.455). The study concluded that ICT usage in the selected banks has a significant effect on the banks' service quality. This study adds to the understanding of ICT usage in the services sector in general and the banking sector in particular. It is recommended that investment in ICT should be a priority for services organization such as the banking industry, as the impact in improving their service quality is tremendous.

Key Words: *Service quality, ICT, ICT Usage, SERVSQUAL, EFA, CFA*

1. Introduction

Economic development is dependent on the country's financial system, which is dependent on the activities of financial institutions. Banking operations are reliant on technological adaptations in terms of information and communication (ICT). As a result, both developed and developing countries around the world, the banking industry in all of its activities and operations, are expressing an increased interest in using and adopting ICT advancements. Banks use ICT to

increase the efficiency and quality of customer services, streamline business processes, and improve managerial decision-making and collaboration. This improves their competitiveness in fast-shifting markets. Customers are at the center of a highly competitive business world created by environmental, organizational, and technological factors. Moreover, these variables are subject to rapid and sometimes unpredictably changing conditions. As a result, any company's success is dependent on retaining loyal customers, increasing productivity, lowering costs, expanding market share. The ICT is a critical enabler in addressing these issues because the rate of change and the level of uncertainty in today's competitive environment are increasing geometrically.

Over the years, the banking business in Nigeria has seen amazing changes and development in its information and communication technology. The introduction of Automated Teller Machines (ATMs), internet banking, and phone banking are examples of such advancements (Mukund, Suresh & Arvind, 2015). ICT usage in Nigeria has substantially improved, notably in the banking business, but it may not be as high as in industrialized countries (Adeyemi, 2006). Banks are heavily investing in acquiring Information and Communication Technology (ICT) competence. They spend a lot of money in foreign currency on hardware, software, and soft skills, as well as the money needed to train, maintain, and retain staff and groups of knowledge workers for better service quality.

Service quality is described as a vital determinant for organizations seeking to boost their competitiveness and develop a competitive advantage (Rod *et al*., 2009). According to previous research, the concept of service quality is complex due to three different service features, namely intangibility, heterogeneity, and the inseparability of production and consumption (Zeithaml, *et. al*., 1986; Parasuraman *et al*, 1985 & Putit, 2011). According to Mukund, Suresh & Arvind, (2015), service quality is concerned with meeting customers' needs through examining "perceived quality" to better understand customers. Gronroos (1984) and Parasuraman et al. (1985), on the other hand, defined perceived quality of service as the difference between consumers' expectations and their perceptions of the actual service received. Oliver (1977) posits that service quality perceptions were more concerned with cognitive reactions and evaluations of specific features, whereas perceived pleasure was more concerned with comprehensive, emotive, and emotional reactions. As a result, customers assess service quality using their criteria, such as previous experience or personal expectations. Furthermore, Chowdhary and Prakash, (2007) asserted that service quality is determined by each customer's perception of performance rather than by service providers. Moreso, in business settings, service quality has become an important factor in differentiating products and services from that of competitors (Okocha et. al., 2021). However, the service quality phenomenon applies to all organizations aspiring to meet a certain goal. Therefore, service industry like banking requires different innovations in their service to customers to satisfy them. Also, banks are improving their information technology to gain a competitive advantage over their competitors, improve customer service quality, and facilitate client care. However, do banks use ICT to provide and improve quality customer service? The academic world has struggled to find a satisfying answer to this topic. As a result, this study focuses on the relationship between Bank service quality and ICT usage.

2. Literature Review

2.1 Information and Communication Technology (ICT) in Banking Industry

Information Technology (IT) means using computers, software, telecommunications, automated teller machines, debit cards and the likes to automate controls, processes, and information generation (Yasuharu, 2003). It is a broad phrase and implies the application of electronic technology to fulfil a company's information needs at all levels. Communication technology is defined as the physical devices and software used to link different computer hardware components and transmit data from one physical location to another (Laudon and Laudon, 2001). Some of the ICT products used in the banking industry include Automated Teller Machines, Smart Cards, Electronic Data Interchange, MICR, Telephone Banking, Electronic Funds Transfer, and Electronic Home and Office Banking. Defining ICT versus IT is not easy. In brief, IT and ICT are the equipment, programs, and systems through which you get, store, and display information.

However, Irechwku (2000) states that some banking services that have been transformed by the use of ICT include opening of accounts, client mandate, and transaction processing and recording. It has given self-service facilities (automated customer service devices) to various potential clients, allowing them to open their accounts directly online. It allows clients to invalidate their account numbers and receive instructions in regard to when and where to obtain checkbooks, credit, and debit cards. It refers to the physical devices and software that link various computer hardware components and transmit information from one physical point to another (Laudon and Laudon; 2001).

2.2 Service Quality and Banking Industry

Service quality has emerged as a significant component of modern marketing. In addition, it determines market share profit, customer satisfaction, and customer loyalty (Al-Hawary and Al-Menhaly, 2016; Alshurideh et al., 2017). Consequently, the sustainability and survival of banks in the market rest on their capacity to respond to demand change and relate with their output (Al-Hawary & Al-Hamwan, 2017). Customers' needs and wishes are formed by their social, economic, and civic conditions, so the survival and prosperity of banks relies on their capability to provide the services that will satisfy their customers' growing and evolving wants. Therefore, in survival, the organizations, especially the banking industry, always search for effective ways of countering the external changes and they improve their effectiveness through the activating of their services and developing of new services. With increasing customers' needs, wishes and expectations of service and bank's capacity to meet these needs, desires and expectations, service quality offered by a bank becomes more important. This leads to quality not being seen as only adhering to technical specifications (Abbad and Al-Hawary, 2014). It has rather considered the needs and demand of service to the clients, instead.

2.3 Service Quality Dimension

One of these notable measures of service quality, the SERVQUAL model posited by Parasuraman, Zeithaml, and Berry (1986). Thus, the goal of this study is to identify service quality dimensions that

could be used to quantify customer satisfaction and to assess the effect of service quality dimensions (tangibles, responsiveness, empathy, assurance, reliability) on customer satisfaction from angle of:

2.3.1 Tangibles

According to Parasuraman et al. (1985), Parasuraman et al. (1988), and Parasuraman et al. (1989), tangibles are physical amenities (equipment, personnel, and communications resources). A tangible copy of service will be used as a tool to evaluate its quality. Tangibles mean the physical objects, equipment, devices and machines necessary to provide the service, as well as illustrations of the services like statements, debit/credit cards, transaction speed, and efficacy. These intangibles include external appearance, bank counters, overdraft facilities, business hours and speed and efficiency.

2.3.2 Responsiveness

Passionate employees' responsiveness has been characterized as informing clients when to expect items, lavishing them with undivided attention, encouraging services and responding upon their demands according to Parasuraman et al (1994). The third dimension of SERVQUAL was responsiveness. Readiness of employees to offer the desired service at any time without any issue influences customer's satisfaction (Lau et al., 2013).

2.3.3 Empathy

The organization providing services need to ensure that the customers believe that they matter to them. Empathy involves consideration, attention to the client, and service delivery (Parasuraman et al., 1994). Empathy starts with making the customer feel unique and special. Parasuraman et al. (1994). Quantitative research has shown service quality archetypes of charity, safety, trustworthiness, and contact to extend empathy. Potluri et al. (2016) state that empathy is caring and devotion to customers, especially when providing services.

2.3.4 Assurance

Various assurance factors have been identified, including employees' civility, knowledge, and ability to apportion assurance and trust to customers (Parasuraman et al. (1994)). However, there are different perspectives regarding the significance of assurance as a service quality aspect. Gronroos (1988) considers it the first service quality dimension, while Parasuraman et al. (1994) put it at number four. Observing and eavesdropping on consumers who speak their language, no matter their educational level, age, or nationality, assures. Parasuraman et al. (1994) defines assurance as employee attitudes, employee behaviors, and employees' ability to deliver approachable, trustworthy, well-mannered, and reliable services. According to Pakurár et al. (2019), banking customer satisfaction relates to assurance component.

2.3.5 Reliability

Parasuraman et al. (1985), Parasuraman et al. (1988), and Parasuraman et al. (1994) argue that reliability is a core support for the organizations' ability to execute a service correctly the first In addition, businesses fail to fulfill promises and focus on results. Dependability is the highest ranked attribute of the SERVQUAL service quality measurement. Dependability was considered a critical element of the prototype service quality dimensions according to Lam (2002). As per Baumann et al. (2017), reliability measures how much confidence customers can have for the service of the corporate entity.

2.4 Conceptual Framework

Most of the available literature covers service quality and customer satisfaction or loyalty. However, the service of the banking sector is inseparable from technology innovations. Therefore, this study looks at the relationship between bank service quality which is measured with an endogenous variable i.e. tangibility, reliability, responsiveness, assurance, and empathy. The exogenous variables are different ICT devices adopted by the bank such as Automated Teller Machine (ATM), internet bank, and phone banking services. The pathways diagram for the study is presented in figure 1.

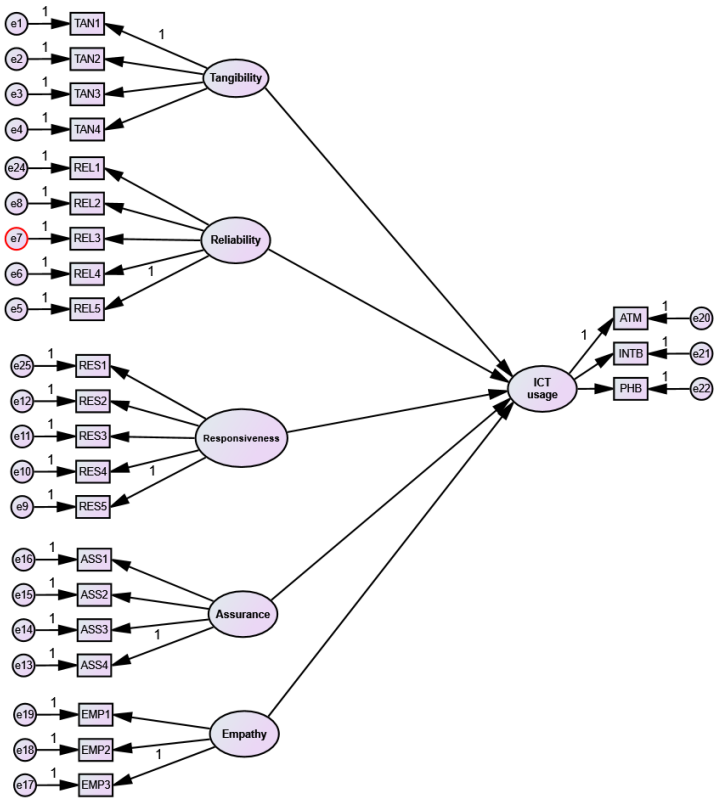


Figure 1: Conceptual Framework

Source: Author's compilation using AMOS 26

3. Research Method

The study was carried out among the students of Ladoke Akintola University of Technology (LAUTECH), Ogbomoso. The University is a Technology school and operate a full electronic payment system for student levies, thus, that justify the choice of the university. The university has 30,000 students and six functioning commercial banks (Wikipedia, 2021). Therefore, the population of the study is 30,000. Yamane formula was used to determine the sample size of 395. As revealed in equation (1). An online survey was used in the study while Google form was used for a structured questionnaire. The questionnaire was sent to the selected students via email newsletter randomly. The study was conducted in December 2021 when all students in the University were conducting their exams. ICT was measured with the usage of Automated Teller Machine (ATM), internet banking, and phone banking while Service quality was measured with five service quality dimensions i.e. Tangibility, Reliability, Responsiveness, assurance, and empathy. Confirmatory Factor Analysis (CFA) was used to test the hypothesis of the study. See Appendix I for the grid matrix of the questionnaire.

$$n = \frac{N}{1+N.(e)2} \qquad (1)$$

where: N = total population, n = sample size and e = error allowed

$$n = \frac{30000}{1 + 30000(0.05)2}$$

$$n = \frac{30000}{76} = 394.7 \approx 395$$

4. Results and Discussion

4.1 Reliability and Validity of the Research Instruments

Cronbach alpha coefficients were used to test the internal consistency of a given questionnaire. This way, the scales were made as reliable as 0.70 by removing internally inconsistent items sequentially (Sekaran and Bougie, 2010). Table 1 shows that the Cronbach coefficient alphas for all items are above 0.70. This implies that the measurement instruments were reasonably dependable.

Table 1: Research Instrument Reliability

S/N	Instrument	No. of Items	Cronbach Alpha coefficient
1	Service Quality:		
	Tangibility	4	.864
	Reliability	5	.958
	Responsiveness	5	.935
	Assurance	4	.969
	Empathy	3	.986
2	ICT Usage	3	.941

Source: Field survey (2022)

EFA was also used to evaluate the construct and discriminant validity via principal component analysis with oblique rotation to summarize the factor loadings (Browne, 01). The factor loading of 0.4 was used in the study according to Hair et al., (2006) in order to build a well-defined structure. Table 1b (Appendix) details the validity of the research instrument. The validity loading value was 0.3932 indicating that all items were valid, and they fulfilled the validity and reliability criteria scale of the instrument (Supriyanto et. al.,2021).

4.2 Hypothesis Testing

H_{01}: Relationship between Service Quality and ICT Usage by the selected Bank

The study's null hypothesis is that "There is no significant relationship between bank service quality and ICT usage". According to Wheaton et. al., (1977) if chi-square/df <5, then H0 is not rejected. This study model is X2 = 6990.743/248 =28.1>5. Therefore, H_0 is rejected and ICT usage is correlated to service quality. Other parameters used for checking model goodness of fit include CFI (Comparative Fit Index), TLI (Tucker-Lewis Index), PCFI (Parsimony Comparative Fit Index), and RMSEA (Root Mean Square of Error Approximation). On the other hand, the model would still be considered appropriate if H0 is rejected as chi-square/df indicated. These are the criteria for closing each index in Table 2.

Table 2: **Criteria for data interpretation**

Index	Criteria	Conclusion for the study	Reference(s)
CFI	0-1	0.580 (good fit)	McDonald & Marsh, (1990); Supriyanto *et al*., (2021)
TLI	0-1	0.533 (good fit)	Bentler & Bonett, (1980); Supriyanto *et al.*, (2021)
PCFI	>0.06	0.522 (poor to good fit)	James *et al.*, (1982); Supriyanto *et al.*, (2021)
RMSEA	$0.05 \geq RMSEA \leq 0.08$	0.279(poor to good fit)	Browne & Cudeck, (1993); Supriyanto *et al.*, (2021)

Source: Author compilation (2022)

4.2.1 Final model with measurement error

The final model of the relationship between service quality and ICT usage by the selected bank is in Figure 2. Considering the pathway model, it is known that the value on the path of tangibility to ICT usage is 0.46; the value on the path of reliability to ICT usage is 0.12; the value on the path of responsiveness to ICT usage is -0.25; the value on the path of assurance to ICT usage is 0.10 and the value on the path of empathy to ICT usage is −0.18.

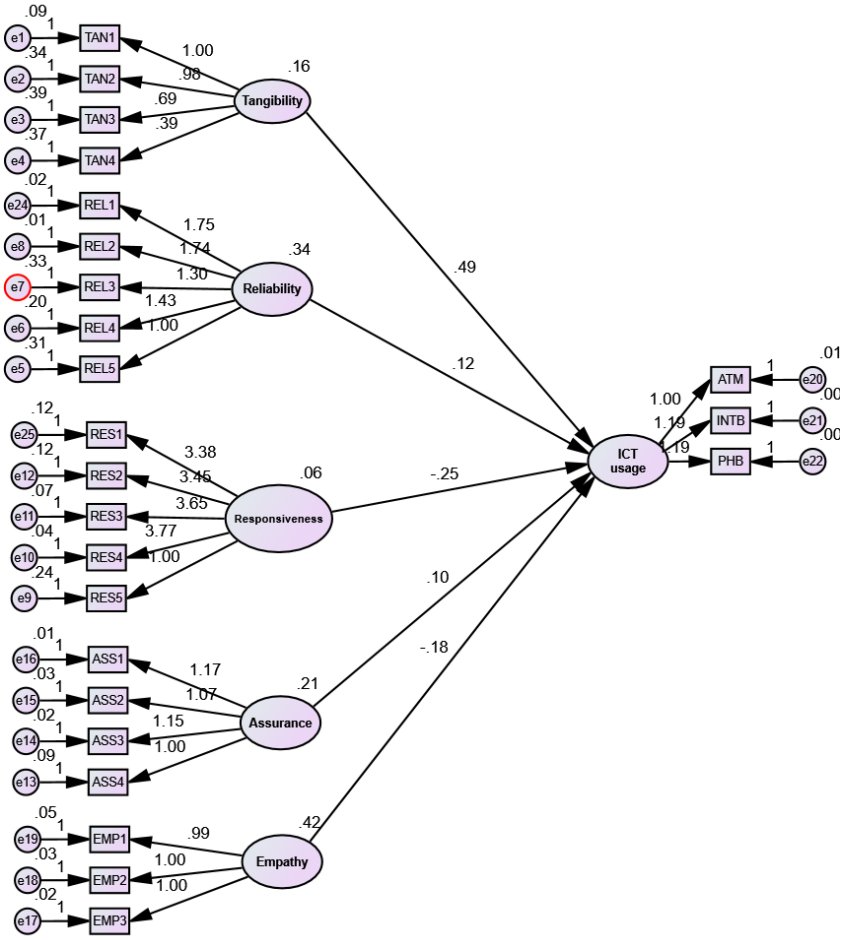


Figure 2: Final model for the relationship between Service Quality and ICT Usage with measurement error.

Source: Author's compilation using AMOS 26

Furthermore, the regression weights for the model are presented in table 4. The *** indicated that the estimate is significantly below the 0.01 level of significance. The result showed that there is a significant

relationship between ICT usage and tangibility (β=.486, t=21.519); there is a significant relationship between ICT usage and reliability (β=.116, t=9.684); there is a significant relationship between ICT usage and Responsiveness (β=-.255, t=16.948); there is a significant relationship between ICT usage and assurance (β=.097, t=7.232); there is a significant relationship between ICT usage and empathy (β=.175, t=-17.455). Therefore, the hypothesis of the study that stated that there is no significant relationship between Service Quality and ICT usage by the selected bank was rejected while the alternative was accepted.

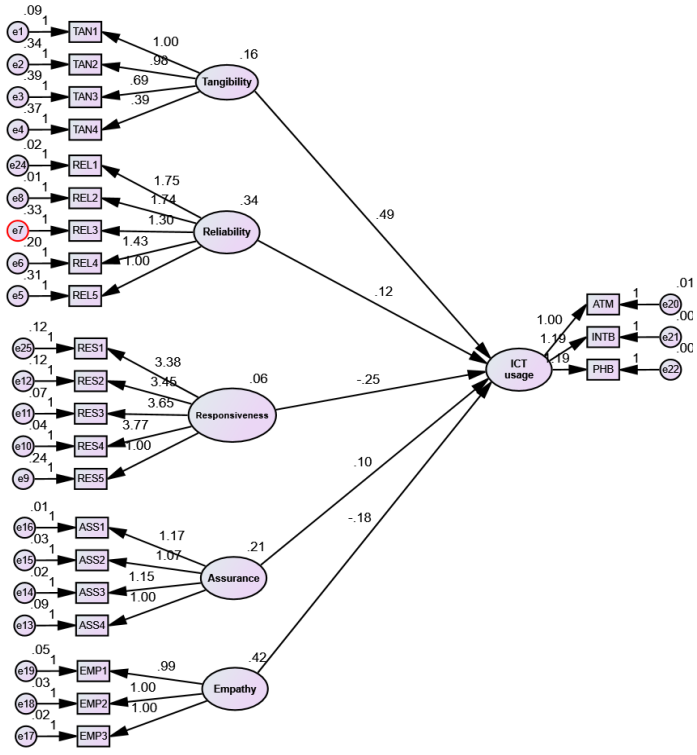
Table 3: Regression weights for the model

			Estimate	S.E.	C.R.	P	Label
ICT_usage	<---	Tangibility	.486	.023	21.519	***	Significant
ICT_usage	<---	Reliability	.116	.012	9.684	***	Significant
ICT_usage	<---	Responsiveness	-.255	.037	-6.948	***	Significant
ICT_usage	<---	Assurance	.097	.013	7.232	***	Significant
ICT_usage	<---	Empathy	-.175	.010	-17.455	***	Significant

Source: Author's compilation using AMOS 26

4.3 Discussion of Findings

From the analysis of the study, it was revealed that bank service quality from the adopted five dimensions of SERVQUAL model i.e. tangibility, reliability, responsiveness, assurance, and empathy has a significant effect on ICT usage. The previous study focused on service quality from the angle of either customer satisfaction or customer loyalty (Binsar Kristian & Panjaitan, 2014; Harazneh et al., 2020; Yee et al., 2010; Gronroos, 1988; Chowdary and Prakash, 2007; Lam, 2002; Lau, *et. al.*, 2013; Mukund, *et. al.*, 2015; Emmanuel, *et al.*, 2019; Tenkorang, 2016; Xesfingi &



Vozikis, 2017; Asnawi *et al*., 2019; Jiang & Zhang, 2016; Meesala & Paul, 2018; Kasiri, Guan Cheng, Sambasivan, & Sidin, 2017; Lien, Cao, & Zhou, 2017; Priporas, Stylos, Vedanthachari, & Santiwatana, 2017; Paul et al., 2016; Paul et al., 2016; Hussain et al 2015; Li et al., 2015; Izogo & Ogba, 2015; Krishnamurthy et al 2014; Kasiri *et al.* 2017; Kassim and Asiah Abdullah 2010), however, this study considered the investment of banks in ICT innovation and its impact on their service quality.

5.1 Conclusion and Recommendations

The study concluded that ICT usage in the selected banks has a positive and significant effect on the banks' service quality in terms of dimensions, such as tangibility, reliability, responsiveness, assurance, and empathy. This study adds to the understanding of ICT usage in the services sector in general and the banking sector in particular. Thus, service professionals, academics, consulting firms, management teams, and quality experts who want to improve overall service quality will benefit from the finding of this study. It is recommended that investment in ICT should be a priority for services organization such as the banking industry, as the impact in improving their service quality is tremendous. Secondly, because ICT innovation is widely spreading across all sectors, thus, study like this should be considered in other service sectors like the manufacturing and construction sector using structure equation modeling tools.

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