
**Assess Customer's Complaint Management and Customer Satisfaction of
Banks in Akure, Ondo State**

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doi: 10.51505/ijebmr.2022.6802

URL: <http://dx.doi.org/10.51505/ijebmr.2022.6802>

Abstract

Businesses compete for customers and customer satisfaction is becoming a key performance indicator and an essential element of business strategy. Customer expectations are key drive behind customer satisfaction. Customer Satisfaction is an indicator of customer purchase intentions and brand loyalty. Customer satisfaction cannot be achieved without the fundamental contribution of the customer contact-employees who provide the service. This study examined customer's complaint management and customer satisfaction of banks in Akure, Ondo state. The research design to be adopted for this study is survey research design. the sample size is 384 customers of the selected banks using Mugenda and Mugenda (2006) formula. The main instrument of this study will be structured questionnaire designed to collect information from the target respondents. To provide answers to research questions and the stated objectives, information gathered on all relevant variables was analyzed using descriptive (frequencies, percentage, mean, and standard deviation). the results revealed that there was significant relationship between the complaints handling Practices used by the selected banks and their performance. Thus, Complaints handling practices had significant effect on the performance of Deposit Money Banks in Ondo state, Nigeria. A well-organized Complaints handling Practices provides direction towards goal attainment and improvement of performance.

1.1 Introduction

The health of financial system has an important role to play in the country (Das & Ghosh, 2007) as its failure can disrupt economic development of the country. Banking industry has been universally acknowledged to play a catalytic role in the process of economic growth and development (Uwuigbe, Uwuigbe & Daramola, 2014). This acknowledgement is reinforced by contemporary conceptualization to the effect that banks are veritable vehicles mobilizing resources (funds) from surplus units and channeling them to deficit units.

Stakeholders have expressed concern over the condition of this important sector of the economy. Recently, financial institutions are facing rapid and complex competition as well as fast changing in business environment. The competition is tighter because more non-financial institutions which operate in more specific sector also increase. In addition, service sector has been the biggest sector which experience changes as the result of rapid change experienced by other factors (Lovelock, 2004). To increase market share, Komunda & Oserankhoe (2012) assert that companies must ensure customer satisfaction through counter-

measures before sales, during sales and after sales. According to Gruber (2011), one of the most significant counter-measures companies can adopt is customer service, for which customer complaints management is a critical component.

Customer complaint is a customer's expression of dissatisfaction towards a product, service or purchasing situation (Nakibin et al., 2011). Tronvoll (2012) calls it a formal or informal customer report regarding a problem with a product or service. Research has shown that, the way a company handles company complaints can affect its business success in the long term (Robert-Lombard, 2011). Gelbrich & Roschk (2010) assert that poor complaint handling procedures could damage company-customer relationship and cause customer dissatisfaction. It could promote negative word of mouth advertising causing potential customers to refrain from doing business with the company. It could cause low customer loyalty and significantly chances of customer retention. Awara (2010) opines that poor customer complaints handling ultimately cause companies to lose customers thereby losing market share, whilst the recruiting of new customers through marketing promotions cost money, effectively reducing company profitability.

Today, businesses compete for customers and customer satisfaction is becoming a key performance indicator and an essential element of business strategy. Customer expectations are key drive behind customer satisfaction. Customer Satisfaction is an indicator of customer purchase intentions and brand loyalty. Companies are trying to have high customer satisfaction and trying to keep their current customers rather than spending additional resources to attract potential new customers. Currently, banks are concentrating on satisfying customers from their unique services (Hasan, Raheem, & Subhani, 2011). Customer satisfaction cannot be achieved without the fundamental contribution of the customer contact-employees who provide the service. Thus, front-line employees should stay focused on customers' needs (Aburoub, Hersh, & Aladwan, 2011). Therefore the producers and marketers tried to keep their customer satisfied so that they may become loyal and in the way companies can get maximum share in the market.

With the growing concern of the banks to deliver the best service, the researcher of this study is encouraged to study the impact of complaints' handling on the banks customers' satisfaction. This study therefore seeks to assess the effectiveness of customer complaint handling procedures and its impact on customer satisfaction in the Nigerian banking sector.

Moreover, previous studies (Nofal, Palilati, Bua, Patwani and Yusuf, 2015; Kinsley, 2016; Adnan, Ahmet & Ahmet, 2014; Carvajal, Ruzzil, Nogales & Moreno, 2011) posit that effective customer complaint management could enhance customer satisfaction of banks. However, majority of these studies were carried out outside Nigeria and since those studies may be difficult to rely on in the context of Nigeria there is need to provide empirical studies. Also, the mode of customer complaint handling in the Nigerian banking sector however, has not received much significant review in the literature and given the fast-paced nature of competition in the banking industry, it is imperative to examine empirically, the effectiveness of the bank's customer complaint handling approach and how it affects the bank's customers

The research question of the study state that: What is the effect of customer's complaint handling on the customer satisfaction of banks in Akure? While the Objective of the study is to assess customer's complaint management and customer satisfaction of banks in Akure, Ondo state. For the purpose of this study, this hypo theses has been formulated and tested

- i. There is no significant relationship between customer's complaint handling and customer loyalty of the selected commercial banks in Akure.
- ii. There is no significant relationship between customers' complaint handling and customers' trust on the selected commercial banks in Akure.

2.0 Literatures Review

2.1 Complaint Management

Every organization which has orientation to the customers (*customer oriented*) need to provide easy and comfortable chance and access to their customers to deliver their suggestion, critics, opinion and complaint (Tjiptono, 2005). Complaints management is important for the service sector as the customer finds services difficult to evaluate and as the firm finds controlling them even harder (Sabadie, Prim-Allaz, & Llosa, 2006). Complaining presumes that the customer blames all or part of his/her dissatisfaction on the provider (Chébat, Davidow, & Codjovi, 2005). The blame is the customer's own perception and it is this latter component which is decisive in managing complaints. Indeed, even if the firm is not responsible, yet the customer is convinced otherwise. He/she expects a resolution for the problem as he/she believes that the firm is the only part responsible for it. Thus, identifying the origin of the problem as perceived by the customer is a major element of complaints management process. While other element focuses on on the justice of the process which would bring a solution to the complaint. Indeed, the firm entertains a duality of interests: preserve future benefits related customers and improve quality of its services. Nevertheless, this reasoning presumes that the organization proposes an efficient complaint management system.

Processing complaints through a centralized service seems to be perceived best as an insufficient need and at worst as a useless and dangerous undertaking. Responding to complaints is considered as an essential task of a customer service for two main reasons. On the one hand, it is a source of profits and on the other hand it is an opportunity to entertain a quality promoting policy. Complaints management offers real opportunities to retain customers having problems with the service provider, provided that they are satisfied by how their complaints are processed. The paradox of complaints management rests on the measures employ that will make a dissatisfied customer to be more satisfied and more loyal than a customer with no incident provided the firm proposes an adequate management of his/her complaint (Sabadie, & Prim-Allaz, 2005).

Essentially, Complaint management is the way in which companies systematically handle problems in customer relations (Jeschke et al., 2000). According to Johnston (2001) cited in Hansen et al. (2009) it involves the receipt, investigation, settlement and prevention of customer complaints and recovery of the customer. A customer complaint is a report from a consumer providing documentation about a problem with a product or service or again, is any expression of

dissatisfaction by a customer or potential about customer delivery or a product by the company or its agents (Landon, 1980). Tronvoll (2012) argue this processes can be likened to information processing in an organization.

2.1.1 Benefits of Complaint's management

The advantages from effective complaint handling/solving include but not limited to: service provider get opportunity to improve their relation with disappointed customers; service provider can be avoided from negative publicity; service provider can understand aspects of service which can be improved in order to satisfy the customers; service provider will know source of their operation's problem; and workers can be motivated to deliver better quality of service (Mudie & Cot tam, 1999). A well and effective complaint handling surely give opportunity to change an unsatisfied customer become satisfied customer and even become loyal customer. The fulfillment of the fundamental elements of complaint handling process will lead to cumulative satisfaction with recovery efforts that consequently will result into customer retention and loyalty in the long run (Bitner, Booms, & Tetreault, 1990).

Similarly, Brown, Cowles and Tuten (1996) while examining service recovery as a relationship tool in retail store settings, have proved that effective complaint handling should be considered as a mean to enhance customer satisfaction despite the incident of service defection. However, findings of this research suggest that effective problem resolution per se cannot be regarded as a sufficient strategy to enhance customer satisfaction and focus should be done on achieving consistency of service quality because latter one has a greater bearing in long term perspective where complaint handling is just a mean to achieve service reliability.

2.1.2 Customer's Complaints practices and Banks

2.1.2.1 Ethical Behavior

Banking business is based on trust necessitated by the complexity of the transactions and vulnerability of customers because of imperfect information (Donaldson 1989). While working under the principles of probability and productivity, banks are obligated to adhere to certain ethical principles of banking profession and organizational ethics which includes honesty, integrity, social responsibility, accountability and fairness (Souter, Neil & Molster, 1995).

In Nigeria, there is a strong protest by customers of discrimination and falsification of information, particularly in the area of advertisement and foreign exchange transactions. This situation was compounded by the rush by banks to meet the new #25 billion capital base requirement as directed by the CBN as reported by the NDIC (Dogarawa, 2004).

2.1.2.2 Communication Strategies

The merging of computer and telecommunication after about four decades of applying computers to routine data processing, mainly in information storage and retrieval, has created a new development where information has become the engine of growth around the world. This development has created catch-up opportunities for developing countries such as Nigeria to attain desired levels of development without necessarily „reinventing the wheels“ of economic growth. This new technology has brought far-reaching revolution in societies, which has

tremendously transformed most business (banking) scenes (Ovia, 2005). Irechukwu (2000) itemized some bank services that have been revolutionized through the use of ICT as including account opening, customer account mandate, and transaction processing and recording.

2.1.2.3 Fee Structure:

A fee structure is a chart or list highlighting the rates on various business services or activities. A fee structure lets customers or clients know what to expect when working with a particular business.

2.1.2.4 Financial Compensation:

Financial compensation refers to the act of providing a person with money or other things of economic value in exchange for their goods, labor, or to provide for the costs of injuries that they have incurred

2.1.3 Customer Satisfaction

Concept of customer satisfaction has a central position in marketing as it is a major outcome of marketing activity and it links the processes of purchase and consumption or use of the product or service to attitude change, repeat purchase and ultimately brand loyalty. Origin of the concept is related to the marketing concept that profit is generated through satisfaction of customer needs and wants. Business Dictionary defines Customer Satisfaction as: The degree of satisfaction provided by the goods or services of a company as measured by the number of repeat customers. Concept of customer satisfaction is new to many companies, who have been focused on price and availability of products. So, it is important to be clear the exact meaning of on exactly the term. Customer satisfaction is a state of mind that customers have about a product or services after using that product and service offered by a company in return of customer expectations about the products. Customer satisfaction leads to product repurchase that ultimately leads to brand loyalty. In early 1970's customer satisfaction emerged as a legitimate field of study. U .S department of agriculture's Index of Consumer satisfaction was the first study to report direct information on consumer satisfaction (Pfaff 1972). Customer Satisfaction Brand Loyalty and Profitability are linked to one another (Roger Hallowell 1996)

2.2 *The Theoretical Review*

The reviewed theories relate to the research topic and the objectives set forth within the study include Perceived Justice Theory and Attribution Theory.

2.2.1 Perceived Justice Theory

Service researchers have turned to theories of organizational justice to explain customers' reactions to service recovery (Tissot, 2003). Justice perceptions are the individual subjective assessments of organizational responses. The subjective evaluation of the response of the complainant is crucial because perceptions are the subjective, often biased, interpretation of reality that account for individual behaviour (Gelbrich & Roschk, 2010). Blodgett and Anderson, (1994) contend that prior research demonstrates that the behaviour of complainants depends largely on their perceptions of justice. Higher levels of distributive, interactional and procedural justice lead to more favorable patronage intentions and a

decreased likelihood of negative information (Blodgett & Anderson, 2000). Complainants who perceive that justice is not served likely become even angrier, engage in negative attitude and exit (Tax et al., 1998).

Distributive justice is outcome justice. It focuses on equity issues in the mind of the customer – an appraisal of the benefits received relative to the costs (money and time) associated with them. When the organization does not deliver on expected benefits, leading to a sense of being unfairly treated, this necessitates recovery. In recovery, customers may expect a refund, an apology, or/and compensation (Michel et al., 2009). Distributive justice involves dealing with decision outcomes; namely, the principles of equity and equality. Every customer who initiates a complaint expects some outcome to result from it and it is the expectation of positive outcomes that drives consumer complaint decisions (Oliver, 1997). Most often, however, dissatisfied consumers want a refund, replacement, or compensation when they complain, and most studies of post-complaint satisfaction show that distributive justice in the form of compensation has the greatest impact on customer satisfaction with recovery, repurchase intentions and loyalty (Smith et al., 1999; Tax et al., 1998).

Interactional justice refers to how customers perceive the way they are treated; treatment is perceived as fair when complainants assume that information is exchanged and outcomes are communicated in a polite and respectful manner. A complainant procedure is considered fair when it is allegedly easy to access, provides the complainant with some control over the disposition, is flexible and is concluded in a convenient and timely manner, (Gelbrich & Roschk, 2010). Customers should be treated as individuals whose specific requests are acknowledged. Procedural justice refers to process fairness and the evaluation of the procedures and systems used to determine customer outcomes, such as the speed of recovery (Tax et al., 1998) or the information communicated (or not communicated) about the recovery process (Michel, 2002).

Procedural justice involves dealing with decision-making procedures, or having a complaint procedure the customers perceive as fair. Consumer evaluation of the interaction dimension suggests that the quality of the interpersonal treatment and communication during the encounter are likely to be heavily weighted by consumers when evaluating service encounters (Smith et al., 1999). However, procedural fairness could be mitigated by a rude, impersonal interactional style through which information is obtained and outcomes are communicated. Therefore, employees have the task of handling customer complaints equitably. In case of unfair treatment of the customer, service recovery must re-establish justice (from the customer's perspective). This is because justice during service recovery is determined by the customer.

2.2.2 Attribution theory

Attribution theory provides a basis for understanding how consumers respond to service failures (Folkes 1984); and predicts that the perceived reason for a service failure influences the level of consumer satisfaction. Attributions are the perceived causes of a failed service situation (Bitner, 2010). Bitner (2010) argues that the perceived causes can be classified into

three dimensions, including locus (who is held responsible), controllability and stability. Regarding controllability, it refers to causes one can control such as skills compared to causes one cannot control such as others' actions (Weiner, 2000). Attribution theory is concerned with how individuals interpret events and how this relates to their thinking and behaviour. Heider (1958) was the first to propose a psychological theory of attribution; and Weiner (1986) developed a theoretical framework that has become a major research paradigm of social psychology.

Attribution theory assumes that people try to determine why they do what they do, like attribute causes to behaviour. Weiner, (2000), asserts that attribution theory is the systematic study of the perception of causality. Maxham & Netemeyer (2003) stated that extant research has found attribution to help explain consumer perceptions and intentions in regard to their service recovery experiences; influence customer communication and recovery outcome effects on satisfaction and repurchase intentions. There is a well-founded argument in using the attribution construct as a mediator between disconfirmation and service encounter satisfaction Bitner (2010). Kim et al., (2010) and Maxham and Netemeyer (2003) assert that attribution has a direct effect on cumulative satisfaction and repurchase intentions. Attribution search may follow a negative and unexpected event or failure (Weiner, 2000); and attribution theory is the systematic study of the perception of causality.

In a complaint behaviour context, product and service failure is the kind of negative and unexpected event that has been shown to bring about causal search; attributed to internal or external locus. When retailers are thought to have control over the cause of product failure and it is stable, consumers feel angry and desire revenge more than when the retailers are believed to lack control over the failure. The outcome of a purchase situation could be attributed to something temporary (unstable), or to something stable. Disconfirmation of an expectation acts as an important causal agent for generating attribution processing. This means that events that do not conform to expectations may trigger the search for an explanation for the event (Laufer, 2002). Attribution may follow an expected event or failure (Weiner, 2000). Weiner (2000) further reasoned that the enduring interest in attribution theory is due to its focus upon the universal concern with the explanation why a particular event or outcome has come about and the consequences of phenomenal causality.

Swanson and Kelley (2001) stated that extant research has found attribution to influence customer communication, recovery expectations and recovery outcome effects on satisfaction and repurchase intentions. Attribution could help explain consumer perceptions and intentions in regard to their service recovery experiences. Bitner (2010) presents a well-founded argument in using the attribution construct as a mediator between disconfirmation and service encounter satisfaction. In conclusion, organizations need to strive to achieve perceived justice while handling customer complaints. In case of service failure, individuals will perceive inequity and they will try to restore equity by complaining and to go through service recovery. Unfortunately, many service organizations have developed reactive service failure strategies that focus on complaint management rather than service recovery issues. Just a few organizations seem to be gaining benefits of recovered customers (Johnston &

Michel, 2008). The relationship between perceived justice, complaints handling and satisfaction with service recovery as they pertain to different post-complaint behavioral responses have not been investigated (Casado et al., 2011)

2.3 Empirical Review

Arash (2015) in a paper on customer complaints management (CCM) as well as the associated key challenges have been studied as essentials for achieving customer retention and loyalty. Some models denoting the process of Customer Complaint Management have also been demonstrated and discussed and a complaint intensity framework has been presented in which, the joint distribution of complaint intensity and outcome satisfaction scores could be conceptualized in four resulting quadrants and each quadrant suggests a different strategy for Customer Complaint Management. The findings of the study indicate that effective complaints management requires a cultural change in organization's atmosphere, as well as a systematic approach; different levels should be considered in the complaints management; employees participating in teams play an important role in succeeding the complaints handling processes; and Customer Complaint Management empowerment should include strategy, processes, and analysis.

Wissem (2012) reviews a concept which is still relatively less considered by retail banks: managing complaints. A review of literature high light the importance of managing complaints by banks in a CRM approach. Then, analyzing the contents of real complaints in 4 different banks allowed us to form a database. This database allows researchers and bankers alike a better view of banking complaints and will give us the opportunity to suggest concrete recommendations on how to improve complaints management.

Essanul (2014) examine the aftermath of effective complaint's management structure on customer's retention in banking industry. The framework of the study was structured on the bases of determining the strength of the relationships between the following variables complaint management, customer's satisfaction and loyalty. Quantitative data were gathered via questionnaire, and further analyzed using SPSS, particularly, employing the relationship measurement tools Correlation and Linear regression analysis to calculate the extent to which each variable affects the other. The study revealed that effective complaints management had influence on customer retention distinguishing the distinctive response of customers to complaint management of the selected banks in Sweden and Lebanon.

Mohammed and Shafiq (2014) in a study identified the most important impacts of complaints' handling on customers' satisfaction in the commercial banks' in Jordan, provided recommendations and suggestions to the top managements to handle customers' complaints in order to enhance customers' satisfaction. The sample of the study consisted of five commercial banks in Jordan (Housing Bank, Arab Bank, Bank of Jordan, Cairo Amman Bank And Ahli Bank) of 419 questionnaires were distributed but 384 copies of questionnaire were properly filled. The results of the research showed that there is a statistically significant impact of the overall dimensions of complaint handling (service recovery, service quality, switching cost, service failure, service guarantee, and perceived value) on customer satisfaction.

Chikosha and Vutete (2016) in a study focused on establishing the effectiveness of customer complaints handling systems in the commercial banking sector, with a case study on commercial banks in Harare. The study became imperative due to the increasing cases of bank failures and bank closures. Customer complaints are ever increasing thus banks risk losing customers if they do not carefully attend to customer complaints. The study was carried out through the quantitative approach taking cross section survey as a research survey. A total of 200 customers were surveyed across 10 banks. Critical customer complaints from the study include high transaction charges, rigid credit facility application requirements, high interest rates, lack of product variety and inconsistencies in turnaround time for electronic transfers.

Kingsley (2016) sought to assess the effectiveness of customer complaint handling procedures and its impact on customer retention using Unibank Ghana Limited as case study. This study was conducted using a quantitative research approach and an explanatory research design. The study population included both customers and management of Unibank Ghana Limited. Data was collected through questionnaires. Factor and correlation analysis were used to analyze data. Findings showed that most complainants have made complaints just once or twice predominantly about automatic teller machine (ATM) failures and totally defective ATM machines. The study showed that the reactions of most customer complainants were mostly an expression of disappointment, negative perceptions about the bank, telling other people about their complainants and having an overall mindset of negativity against the bank and recommended that management of Unibankghana Limited integrate a complaint mechanism / button into the ATM machines.

Adnan, Ahmet and Ahmet (2014) developed a model to reveal the influence of complaint satisfaction on corporate reputation. Data were gathered through survey from bank customers who complained about banking service in any issue at least once and whose complaints were evaluated by the bank during the last year. The results show that the customers have not been satisfied concerning their complaints. The results exhibit that the complaint satisfaction has positive effects on corporate reputation.

Carvajal, Ruzzi, Nogales and Moreno (2011) determine the impacts of personalization, service quality and complaint handling on the satisfaction and loyalty of current account holders with Chilean banks. A conceptual model based on criteria found in a literature survey and data from bank customer focus groups is formulated. A personal survey measuring instrument is designed and a structural equation model is applied. The model results demonstrate that perceived quality and personalization of service, and, to a lesser but still significant degree, good complaint handling, positively impact customer satisfaction and through it customer loyalty.

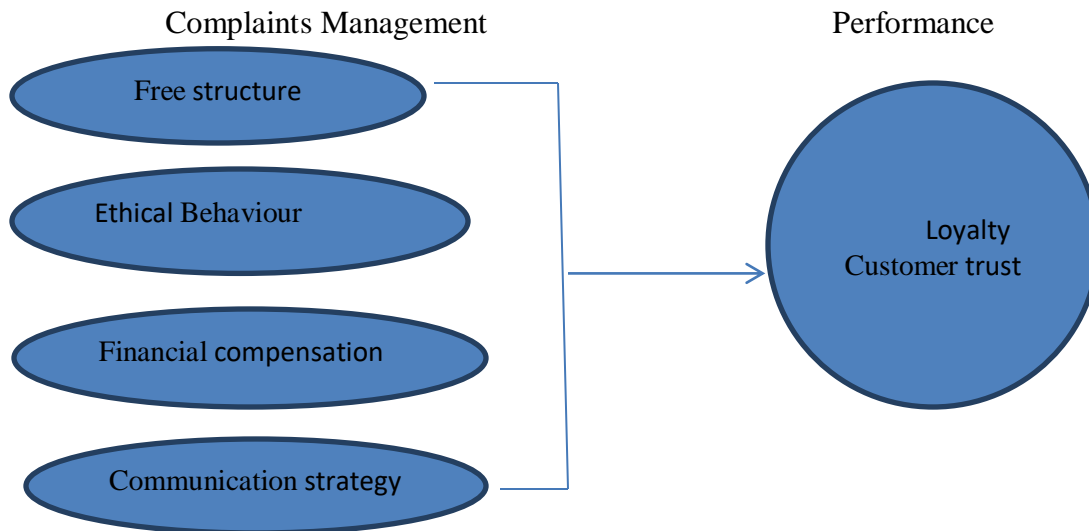
Sabir, Ghafoor, Akhtar, Hafeez and Rehman (2011) studied the factors affecting customer satisfaction in the Banking sector of Pakistan and to find the relationship between Service Quality, Customer Satisfaction and Customer Loyalty. Research design of the study is quantitative and surveys research method has been used in it. Data was collected from four different cities: Sahiwal, Arifwala, Okara and Pakpatan. Data were collected through already tested structured questionnaire from 72 respondents. Results of the study showed that there was

significant relationship between service quality attributes and customer satisfaction. It also revealed that positive relationship exists between customer satisfaction and customer loyalty.

Nofal, Palilati, Bua., Patwani and Yusuf (2015) examined the effect of complaint handling on customers satisfaction, customer trust, customer loyalty of Bank BRI in South-east Sulawesi.

Population of the study research was all customers of Bank BRI customers in Southeast Sulawesi who ever delivered complaints with more than two years saving account, in addition the customers were adult in age category (more than 17 years old). The sample of this research were 168 respondents, those sample were taken by purposive sampling. Data analysis used path analysis. Findings of the study showed that better customers' complaint handling would increase customers' satisfaction, trust and loyalty of Bank BRI in Southeast Sulawesi.

2.4 Conceptual Framework



3.0 Methodology

The research design to be adopted for this study is survey research design. The population of this study will be customers of the 18 selected Deposit banks in Akure, Ondo state, Nigeria and are listed on the Nigeria Stock Exchange (NSE fact book 2017). The population therefore will comprise all the customers of the 18 commercial banks in Akure. Therefore the population is 384 customers of the selected banks. Since we are looking at a large population which comprises the customers of 18 selected deposit banks in Akure, by making use of the Mugenda and Mugenda (2006) formula we are able to arrive at 384 respondents. Since the population of the study is unknown, the sample size of the study from the 18 commercial banks is derived using Mugenda and Mugenda (2006) formula as shown below:.

$$N = Z^2 O^2 / e^2$$

Where N = Sample size, Z = Standard Score, e = error margin, O = Standard Deviation

$$N = (1.96)^2 (0.5)^2 / (0.05)^2$$

N= 384. Therefore the Sample Size will be 384 customers of the selected banks.

It is assumed that the responses to be obtained from the sample size will be representative of the opinions of the selected banks' customers in Nigeria.

This study will use primary data. Primary data will be obtained through administration of questionnaire to 384 respondents who are customers of the selected banks in Akure. Simple random sampling technique will be used to select the respondents

The main instrument of this study will be structured questionnaire designed to collect information from the target respondents. The questionnaire consisted of closed ended questions specifically designed to achieve the stated objectives of the study and to analyze the research hypotheses. The method of data collection for the research work is questionnaire administration, the questionnaire was administered to the customers of the 18 selected banks who filled the questionnaire and submitted back to researcher. To provide answers to research questions and the stated objectives, information gathered on all relevant variables will be analyzed using A linear regression model will be specified for the determination of the effect of customer complaint management on the performance of Nigerian commercial banks using profitability and market shares respectively.

$$CS = \alpha + \beta_1 FS + \beta_2 EBofB + \beta_3 CS + \beta_4 FC + U \dots\dots\dots$$

Where: CS= Customer Satisfaction as measured by customer loyalty and customer retention

α = Constant Term

β = Beta Coefficient–This measures how many standard deviations a dependent variable will change, per standard deviation increase in the independent variable.

FS= Fee structure

EB of B= Ethical Behaviour of Bank

CS= Communication strategies

FC= Financial Compensation

U= Error term

The a priori expectation in the model is that all the independent variables are expected to have a positive relationship with bank performance measured by profitability and market shares The mathematical representation is represented as $\beta_1, \beta_2, \beta_4$ and $\beta_3 > 0$. Implying that a unit increase in the independent variables will lead to decrease in customer satisfaction by a unit.

4.0 Presentation, Analysis and Interpretation of Data

This chapter presents the results of this study. The discussions were done in line with the research questions raised and how objectives stated for this study were achieved. The study made use of the analysis of data generated from the research study based on the responses obtained through the administration of questionnaire. Out of the 384 copies of questionnaire administered, 282 (73.4%) were retrieved from the respondents and this was seen to be representative enough. The data presented, analyzed and interpreted were based on the retrieved useable questionnaire

4.1 Socio-demographic Characteristics of Respondent

The analysis in Table 4.1 of this study indicates the socio demographic characteristics of the respondents. The analysis shows that gender participation was representative as both sexes had

good representation. From Table 4.1, about 60.3% of the respondents were male while 39.7% were female. In terms of age, majority of the respondents representing 44.7% were within the range of 21 – 30 years. This was followed by those whose ages were between 31-40 years representing 41.7% indicating that our respondents were matured enough to give information on the subject matter. On the qualifications of the respondents, majority (42.2%) of the respondents were holders of HND/B.Sc and was closely followed by OND holders (25.5%). MBA/ M.Sc represented (22.7%) while secondary school certificate holders were 9.6% of the respondents indicating that majority of our respondents were educated enough to know and understand the questionnaire given to them.

In addition to their qualification, Table 4.1 also showed that the majority of the respondents had spent 6-10 years and 11-15 years respectively representing (32.6%) each. Also, good number of the respondents (15.6%) had spent between the range of 2-5years years in their respective firms. This was followed by those who had spent a range of 16- 20 years and 21 years and above representing 9.6% each. showing that the respondents of this study had good knowledge of the workings of their firms

Table 4.1: Socio-demographic Characteristics of Respondents

Socio-demographic Characteristics	Category	Frequency	Percentage
Gender	Male	170	60.3
	Female	112	39.7
Age	21-30 years	126	44.7
	31-40 years	116	41.7
	41- 50 years	20	7.1
	51 years and above	20	7.1
Marital Status	Single	99	35.1
	Married	112	39.7
	Divorced	44	15.6
	Widowed	27	9.6
Academic Qualification	WASSCE	27	9.6
	OND	72	25.5
	HND / B.Sc	119	42.2
	MBA/M.Sc	64	22.7
Occupation	Self Employed	103	36.5
	Employed	44	15.6
	Not working	27	9.6
	students	108	38.3
Years of Customers' Experience	2-5 years	44	15.6
	6-10 years	92	32.6
	11-15 years	92	32.6
	16 - 20years	27	9.6
	21 years and above	27	9.6

Source: Field Survey, 2021

4.2. Effect of Complaints Handling Management on the Performance of Banks in Ondo state, Nigeria

In addition to the descriptive analysis shown in Table 4.3, an inferential analysis (regression analysis) was also used to test hypotheses of the study: on hypothesis one which stated that there was no significant relationship between customer's complaint handling and customer loyalty of the selected commercial banks in Akure, Ondo state. The analysis in Table 4.3 indicates the effect of customer's complaint handling and customer loyalty of the selected commercial banks. The results revealed that the predictor variable (Financial Compensation and Communication Management Strategies) were statistically significant to Customers' loyalty of the selected banks in Ondo state, Nigeria. Financial Structure explained 15.1% of the variance in the Customers' loyalty of the selected banks while communication Management Strategies explained 19.6% of the variance in the Customers' loyalty of the selected banks. However, Ethical behavior was not statistically significant to customers' loyalty of the selected banks. Meanwhile, the overall effect of complaints handling practice on customers' loyalty of the selected firms was significant ($F=12.9, p<0.05$). (see table 4.3)

In addition, multiple regression simply measures the naturally occurring scores on a number of predictor variables and try to establish which set of the observed variables gives rise to the best prediction of the dependent variables. The R value was .399 which represented the simple correlation and therefore indicated a good degree of correlation. Adjusting to a degree of freedom, the model of this study could still account for 15.7% of the variation in the performance of the selected banks in Ondo state, Nigeria while 84.3% in customers' loyalty performance variation were accounted for by other variable not included in this study

On hypothesis two which stated that there was no significant relationship between customer's complaint handling and customer trust of the selected commercial banks in Akure, Ondo state. The analysis in Table 4.3 indicates the effect of customer's complaint handling and customers' trust of the selected commercial banks. The results revealed that the predictor variable (fee structure) was positively statistically significant to Customers' trust of the selected banks in Ondo state, Nigeria. Fee structure explained 55.7% of the variance in the Customers' trust of the selected banks. However, ethical behavior, Financial Compensation and Communication Management Strategies were negatively significant to customers' trust. Meanwhile, the overall effect of complaints handling practice on customers' trust of the selected banks was significant ($F=170.7, p<0.05$). (see table 4.3)

In addition, multiple regression simply measures the naturally occurring scores on a number of predictor variables and try to establish which set of the observed variables gives rise to the best prediction of the dependent variables. The R value was .445 which represented the simple correlation and therefore indicated a good degree of correlation. Adjusting to a degree of freedom, the model of this study could still account for 19.5% of the variation in the customers' trust performance of the selected banks in Ondo state, Nigeria while 80.5% in customers' trust performance variation were accounted for by other variable not included in this study.

The findings of this study agreed with our apriori expectation and equally in agreement with the work of Carvajal, Ruzzi, Nogales and Moreno (2011), Adnan, Ahmet and Ahmet (2014), Esssanut (2014). Mohammed and Shafiq (2014). Kingsley (2016) Nofal, Palilati, Bua, Patwani and Yusuf (2015) good complaint handling positively impact customers’ satisfaction, trust and loyalty of Bank.

Table 4.2 Effect of Complaints Handling Management on the Performance of Banks in Ondo state, Nigeria.

Explanatory Variables	Customers’ Loyalty			Customers’ Trust		
	Coef	t-stat	Prob	coef	t-stat	Prob
Constant	5.986	5.402	0.000	7.405	9.626	0.000
FS	-.211	-5.170	0.000	.557	19.625	0.000
EB	.005	.098	0.098	-0.172	-5.037	0.000
FC	.151	3.968	0.000	-.388	-4.655	0.000
CSM	.196	3.045	0.000	-.496	-11.097	0.000
F- statistics	12.920		0.000	170.779		0.000
R	0.3397			0.445		
R ²	0.157			0.198		
Adjusted R ²	0.145			0.165		
Std Error of the estimate	1.51283			1.05020		

Source: Field Survey, 2021.

- a. Dependent variables: Customer Loyalty and Customer Trust
- b. Predictors: (Constant), FS, EB, FC, CSM

Key:

FS = Fee Structure

EB= Ethical Behavior

FC= Financial Compensation

CSM= Communication Strategies Management.

5.0 Summary, Conclusion and Recommendation

The results of the analysis indicated that Deposit Money Banks in Ondo state adopted Complaints handling management as indicated by the respondents such as Fee Structure, Ethical Behavior, Financial Compensation, and Communication Strategies management to a good degree. Also, the effect of Complaints handling practices on the performance of Deposit Money Banks in Ondo state was carried out. The results revealed that Complaints handling management resulted in improving Customers’ Loyalty and Trust. Using regression analysis, the results revealed that there was significant relationship between the complaints handling Practices used by the selected banks and their performance. Thus, Complaints handling management had significant effect on the performance of Deposit Money Banks in Ondo state, Nigeria.

The study revealed that Deposit Money Banks in Ondo state used Complaints handling management such as Fee Structure, Ethical Behavior, Financial Compensation, and Communication Strategies management to a good degree and affected the organizational performance indicators of Deposit Money Banks in Ondo state such as customers' loyalty and Trust significantly. Therefore, Complaints handling practices were strong predictors of Deposit Money Banks in Ondo state.

The following recommendations were suggested on the basis of the findings of the study and the conclusion agreed upon, which invariably could help in the performance improvement of Deposit Money Banks in Ondo state.

Managers of Deposit Money Banks in Ondo state should give a reasonable attention to Complaints handling Practices which put them in good stead before their customers thereby leading to the achievement of their organizational objectives and goals. A well-organized Complaints handling Practices provides direction towards goal attainment and improvement of performance. A reasonable amount of resources should be committed into the training of customers' service personnel which would strengthen the complaints handling methods Deposit Money Banks in Ondo state. Nigeria government should make provision for the funding of research institutes and tertiary institutions in the country so that they can effectively train managers and employees of banks in Nigeria in Complaints handling Practices.

This study provides information for the managers of Money Banks in Nigeria to pay more attention to Complaints handling Practices. It also highlighted the implications of Complaints handling Practices on performance of Money Banks in Nigeria.

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