

# Customer Support and Satisfaction: Empirical Analysis of Nigerian Deposit Money Banks Customers

<sup>1</sup>Oladipo, G. T. (*Ph.D.*); <sup>2</sup>Omolekan, O. J. (*Ph.D.*); <sup>3</sup>Ishola, J. A. (*Ph.D.*); <sup>4</sup>Akinsanya, D. O.

<sup>1&2</sup>Department of Business Administration, Faculty of Management Sciences, University of Ilorin, Kwara, Nigeria. || o.omolekan@gmail.com

<sup>3</sup> Department of Business Administration, Faculty of Management Sciences, Thomas Adewumi University, Oko, Kwara State, Nigeria.

<sup>4</sup> PhD. Student, Department of Business Administration, Faculty of Management Sciences, University of Lagos, Lagos, Nigeria. Email: omololakin5@gmail.com

---

## ABSTRACT

*Customer support plays a pivotal role in shaping customer satisfaction within the Nigerian banking sector, where service quality is a key differentiator in a highly competitive environment. This study empirically examines the relationship between customer support indices, including issue resolution, instant feedback, and service inquiries, and their impact on customer satisfaction among deposit money bank customers in Nigeria. Using a quantitative research design, data were collected through structured questionnaires administered to a representative sample of bank customers across major Nigerian cities. Descriptive and inferential statistics of partial least squares structural equation model (PLS-SEM) were employed to evaluate the impact of the identified support variables on overall satisfaction levels. Findings reveal that issue resolution significantly influences customer satisfaction, as timely and effective handling of complaints fosters trust and loyalty. Instant feedback emerged as a critical factor, with customers valuing prompt responses that enhance their perception of service reliability. Similarly, service inquiries were found to contribute positively to satisfaction, as clear and accessible information reduces uncertainty and improves customer experience. The study concludes that strengthening these dimensions of customer support can substantially improve satisfaction outcomes, thereby enhancing customer retention and competitive advantage for Nigerian deposit money banks. Recommendations include investment in digital support platforms, staff training for efficient resolution processes, and proactive communication strategies to address customer needs.*

**Keywords:** Customer satisfaction, Customer support, Instant feedback, Issue resolution, Service inquiries

---

## INTRODUCTION

Customer satisfaction has long been recognised as a cornerstone of organisational success, particularly in service-oriented industries such as banking. In today's competitive financial environment, banks are not only expected to provide secure and efficient financial services but also to deliver exceptional customer support that meets or exceeds customer expectations. The Nigerian banking sector, dominated by deposit money banks, has undergone significant transformation in recent decades, driven by regulatory reforms, technological innovations, and increasing customer demands (Abiodun & Oniku, 2025; Kolapo, Mokuolu & Dada, 2020). Customer satisfaction is a critical determinant of success in the banking industry. Deposit money banks play a central role in the economy, providing essential financial services to millions of customers. However, beyond the provision of core banking products, the quality of customer support has emerged as a key driver of satisfaction, loyalty, and trust (Abayomi, 2021). In Nigeria, customers increasingly demand efficient, responsive, and personalised support due to the rapid adoption of digital banking platforms, mobile applications, and online transactions. As banking services become more technology-driven, the expectations for seamless customer support have intensified. Yet, many Nigerian deposit money banks continue to struggle with meeting these expectations, leading to dissatisfaction and customer attrition.

Three critical dimensions of customer support based on literature, instant feedback, issue resolution, and service inquiries still remain problematic in Nigerian deposit money banks (Amadi & Mohammed, 2024). Customers expect immediate responses to inquiries and complaints, whether through digital channels, call centres, or in-branch interactions. Delays in feedback often create frustration and erode trust in the bank's ability to meet customer needs, which undermines confidence in the bank's responsiveness. Beyond acknowledging complaints, customers value effective and timely resolution of problems. Poor complaint management, unresolved technical glitches, and bureaucratic delays in service correction remain common challenges in Nigerian banks, negatively impacting satisfaction levels. Besides, customers frequently seek information about products, services, and transactions. The ability of bank staff and digital platforms to provide clear, accurate, and helpful responses to inquiries significantly influences customer perceptions of service quality (Feng et al., 2022; Nayak et al., 2020). However, despite significant investments in technology and service delivery, many customers continue to express dissatisfaction with the quality of support they receive.

The persistent gap between customer expectations and actual service delivery raises concerns about the effectiveness of customer support systems in Nigerian deposit money banks. While global studies (Mohapatra & Dasgupta, 2024; Xu et al., 2024; Al-Mutawa & Al-Aama, 2024) highlight the importance of these support dimensions in driving satisfaction and loyalty, empirical evidence specific to Nigeria remains limited. Without a clear understanding of how instant feedback, issue resolution, and service inquiries influence satisfaction, banks risk losing customers to competitors, weakening their market position, and failing to meet regulatory and

consumer protection standards. Therefore, this study seeks to empirically analyse the relationship between these three dimensions of customer support and customer satisfaction among Nigerian deposit money bank customers. Specifically, the study examines the influence of instant feedback, issue resolution, and service inquiries on customer satisfaction with the aim of identifying areas for improvement and providing actionable recommendations for enhancing service delivery.

## **LITERATURE REVIEW**

### **Concept of Customer Support**

Customer support is more than answering questions and providing instructions (Uzir et al., 2021). Customer dissatisfaction is expressed through social media or online reviews if their needs are not met promptly in modern tech support (Miao et al., 2022). Interactions between a brand and its customers are referred to as customer service and support. In other words, it refers to the experiences an individual has with a company and its employees before, during, and after a purchase. Fontanella (2020) said that customer care and support are still important aspects of customer service because they promote the formation of harmonious emotional interrelationships between a business and its target customers. It is the process of establishing an emotional connection with customers by providing support, advice, and assistance at all points of service interaction (Miao et al., 2022).

Customer service and support depict how a company's personnel interact with clients from the moment they enter until they leave (Sheth et al., 2023). Customers seek the most appealing customer care traits, which include politeness, respect, kindness, and empathy. The level of customer care and assistance experienced by a consumer influences their future purchasing habits and loyalty. According to Rhoda et al. (2021), customer service and support include providing support services to customers in order to ensure that they have positive and exciting experiences with the company's products, services, or brands. Fast-paced and supportive customer care and support services can increase client satisfaction and retention.

Customer support has grown in popularity among both organisations and customers, helping to transition traditional customer service methods into digital solutions (Yuen, 2022). Customer support improves the customer experience by communicating with them in a genuine dialogue. In addition to allowing for rapid chats on websites, social networks, and instant messaging applications from anywhere, customer service uses a tailored language that resembles human speech to improve the customer experience and encourage purchases (Huang & Rust in Huseynov, 2023). Though customer support is increasingly provided through digital self-service solutions such as customer web pages and self-service smartphone apps, there is still a significant demand for experienced customer care representatives. This is demonstrated by the significant increase in call centres in recent years, despite quick and continual improvements in self-service options (Haugeland et al., 2022). Customers frequently use a multi-channel strategy when seeking help and information from businesses, with studies indicating that almost half of those who call customer service have first visited the company website. In this sense, chatbots for customer care may fall somewhere between self-service on customer web pages and service

*Oladipo, Omolekan, Ishola & Akinsanya. Customer support and satisfaction .....*

requiring skilled personnel. Chatbots for customer support may be seen as more approachable and low-threshold compared to website interactions (Følstad & Skjuve, 2020).

Issue resolution in customer support is dependent on the integration of AI-powered solutions capable of accurately interpreting and resolving consumer problems in real time. Intelligent chatbots and automated ticketing tools, for example, speed up troubleshooting by matching user queries with previous solutions or channelling them directly to the most appropriate support workers. Chatbots based on deep learning models, for example, can leverage past data and user behaviour to minimise average handling time and improve first-contact results (Nayak et al., 2020; Feng et al., 2022). The use of knowledge-enhanced systems, such as retrieval-augmented generation and speech-to-text transcript mining, allows for higher precision in issue matching and language processing, which helps agents or bots give faster, more relevant responses (Xu et al., 2024; Mohapatra & Dasgupta, 2024). These characteristics are especially crucial in high-volume or service-critical contexts, where prompt and accurate resolution fosters trust and loyalty (Justinias et al., 2024).

Instant feedback systems improve the customer support experience by lowering perceived effort and delivering immediate attention to user concerns. Customer support systems use messaging services such as WhatsApp or embedded site chat widgets to replicate human-like interaction and provide quick, useful responses (Ramadhan et al., 2023). In doing so, they boost user confidence, particularly when tone and clarity are dynamically modified in response to identified sentiment (Anute et al., 2024). At the same time, managing service inquiries using these interfaces improves the convenience and accessibility of support services. Natural language comprehension allows bots to accurately answer a variety of standard questions, while hybrid chatbot-human systems step in for more difficult ones, ensuring continuity in the support journey (Sarayu, 2025). Furthermore, supports service designs that incorporate empathy, brand tone, and timely recognition, making users feel supported and understood (Creelman, 2022), and emotion-sensitive models have even been used to interpret and categorise user sentiment in Arabic-language service contexts (Al-Mutawa & Al-Aama, 2024), demonstrating the growing sophistication of inquiry management in customer support.

### **Concept of Customer Satisfaction**

Consumer satisfaction is regarded as one of the most researched constructs in marketing literature, and it plays an important role in a competitive setting because of its potential to retain existing customers and attract new customers (Tran, 2020). It is an emotional state that results from a consumer's evaluation of a service or product and their response to it, and its full potential can only be realised when customers' desires and preferences are prioritised (Khudhair, Jusoh, Mardani, & Nor, 2020). Also, Vasić, Kilibarda, and Kaurin (2020) measured customer satisfaction by comparing actual perceptions to expectations during a purchase evaluation. This might lead to either satisfaction or discontent. In the context of experience, customer satisfaction has been defined as a customer's cumulative experience based on all previous interactions with a good or service, as determined by a post-hoc assessment of consuming experience (Pandey, Tripathi, Jain, & Roy, 2020).

Palací, Salcedo, and Topa (2020) posit that consumers can internalise their brand experience in two ways: affectively and cognitively, which might impact their satisfaction. The investigation of the primary causes of pleasure has become a strategic problem. In fact, consumers are becoming more autonomous, reflective, and critical. Deeper analysis of satisfaction antecedents can anticipate consumer behaviour and lead to positive outcomes for firms, including word-of-mouth communication, loyalty, and financial profitability (Palací et al. 2020).

One of the primary goals of corporate social responsibility is to identify the potential benefits that firms may gain by being socially accountable to stakeholders. However, customers appear to require special attention, as it has a major impact on consumer outcomes (Lee, Han, Radic, & Tariq, 2020). Currently, consumers are happier with products created by socially responsible enterprises. Palací et al. (2020) found that customer satisfaction is influenced by service quality and brand attitude during the purchasing process.

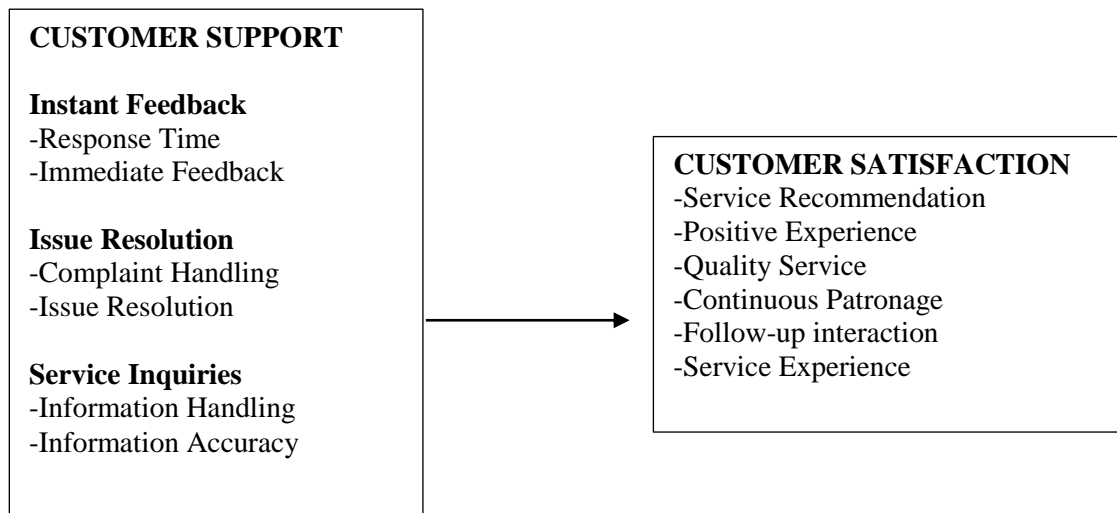
A person's feelings of satisfaction or dissatisfaction that emerge from contrasting their expectations with their perceptions or impressions of a product's performance or outcomes are known as customer satisfaction. Expectations and performance are two factors that influence the idea of customer satisfaction (Bernarto et al., 2022). The term "performance" describes how customers feel about the product after using it. Customer satisfaction is the gap between what customers expect and the circumstances that the company provides to meet their expectations. Expectation is a consumer's estimate of what will be gotten if he or she consumes the product. Gaining new clients is possible with happy and devoted customers (Chan et al., 2022). Conversely, happy customers offer the business numerous benefits, such as regular repurchase opportunities, product line expansion, positive word-of-mouth promotion, reduced price elasticity, and lower promotional expenses to draw in new clients (Jasin et al., 2023).

The Net Promoter Score (NPS) is a popular statistic that summarises both functional and emotional satisfaction in one measure and shows how likely consumers are to suggest a brand based on their experience. Particularly for consumers who report regular and satisfying brand contacts, a high NPS indicates strong customer advocacy and forecasts ongoing patronage (Kim & Gruca, 2023). A consistent degree of trust and acceptance is shown in NPS, which also correlates with higher digital engagement, where consumers are more inclined to download brand apps or participate in upcoming promotions (Wohllebe et al., 2020). High NPS scores, with scores above 70 indicating outstanding user satisfaction across numerous touchpoints, have also been used to assess the quality of virtual service experiences in service-centric businesses like healthcare (Gordon et al., 2024).

Although it has a wider focus, the customer retention rate enhances NPS by demonstrating the number of customers that stick with a brand over time. Proactive and responsive conversational tactics frequently promote a high retention rate, which generally indicates that clients are constantly satisfied with the service. First Contact Resolution (FCR) becomes a crucial operational indicator at this point. FCR measures a system's capacity to address client issues in a single interaction, frequently with the help of AI chatbots or blended human-agent support. In addition to lowering user annoyance, effective problem solving during initial contact improves

opinions of the brand's customer service's skill and dependability (Mustafa et al., 2021). When combined, these three proxies offer a comprehensive view of customer satisfaction, encompassing both the behavioural loyalty that follows from high service quality and the emotional reaction to it.

### **Conceptual Framework**



The interaction between the two major constructs was explained by the variables and proxies as shown in the conceptual framework. Customer support metrics were instant feedback (Response Time and Immediate Feedback), Issue Resolution (Complaint Handling and Resolving Issues), and Service Inquiries (Information Handling and Information Accuracy), which were measured against the dependent variables of customer satisfaction proxy by Service Recommendation, Positive Experience, Quality Service, Continuous Patronage, Follow-up interaction, and Service Experience.

### **Theoretical Review**

#### **Stimulus Organism Response Theory**

Mehrabian and Russell's 1974 stimulus-response model served as the basis for the creation of the "Stimulus Organism Response" (SOR). It suggests that information signals and the environment serve as stimuli that influence a person's reactions, which in turn influence their goals for behaviour (Bigne et al., 2020). The three elements of the SOR theory are reaction (outputs), organism (processes), and stimuli (inputs) (Mehrabian & Russell, 1974). Hossain, Rahman, and Zhou (2021) made the assumption that contacts with customers would impact their flow experience, which in turn would impact their behaviour and, ultimately, loyalty performance. Since conversational marketing is a crucial component of the study, the theory is expanded to use it as the stimulus in this investigation. Consumers can engage and modify their

assessment. The organism represents the internal processes between the stimulus and the consumers' ultimate response and is based on their assessments and perceptions.

According to the Stimulus-Organism-Response (SOR) hypothesis, a customer's internal state (organism) is influenced by external circumstances (stimuli), which in turn causes a specific reaction (response). The stimulus in customer support is instant feedback, service inquiries, and issue resolution (Hossain, Rahman, & Zhou, 2021). These stimuli affect the organism, which represents the customer's emotions, perceptions, and cognitive processes when engaging with the brand. These internal reactions then shape the response, which is the customer's behaviour, such as increased engagement, loyalty, positive word-of-mouth, or continued use of the bank's services. The essence of the SOR model in the study is that it helps explain the psychological and emotional pathways through which customer support influences customer satisfaction. It highlights that businesses must carefully design their customer relationship management strategies to create positive stimuli that lead to favourable customer satisfaction.

Stimulus-Response (SOR) theory is relevant to the study as it posits that behaviour is a result of responding to external stimuli by applying customer support towards enhancing customer satisfaction. Customer support can help marketers create trust through instant feedback, service inquiries, and issue resolution, thereby fostering stronger emotional connections and increasing the likelihood of repeat engagement and experience.

### **Empirical Review and Hypotheses Development**

Abiodun and Oniku (2025) investigated the influence of artificial intelligence on customer profiling and satisfaction in the Nigerian banking industry, particularly within Lagos State. The study emphasised the application of AI-driven tools such as personalised chatbots, automated messaging systems, and predictive analytics in enhancing customer interaction and tailoring service delivery. Using a survey research method, the authors collected data from 400 respondents and analysed the results using correlation and regression techniques. The findings revealed that conversational AI technologies significantly improved user engagement, satisfaction, and customer retention when integrated effectively into service delivery platforms. The study concluded that when AI is aligned with real-time customer profiling, banks are able to provide more timely, relevant, and human-like responses that closely mirror the principles of conversational marketing. This not only improves service experience but also helps reduce operational bottlenecks and enhances loyalty among tech-savvy customers within Nigeria's growing digital banking ecosystem. Thus, the study did not take into cognisance the feedback mechanism and issue resolution strategies, which are necessary metrics in measuring customer support to build and foster customer satisfaction.

Animasaun, Ogunjemilua, and Akinyemi (2024) explored the role of relationship marketing in influencing customer satisfaction among deposit money banks in Nigeria. The study collected primary data from 384 customers across six southwestern states using stratified random sampling and employed multiple regression for analysis. It found that variables like commitment, empathy, trust, and responsiveness had a significant positive effect on customer satisfaction. The findings support the idea that conversational marketing, when expressed

*Oladipo, Omolekan, Ishola & Akinsanya. Customer support and satisfaction .....*

through active listening, personalised service, and emotionally intelligent interaction, has the power to foster meaningful relationships and long-term engagement. The study emphasised that Nigerian banks seeking to compete effectively in a digital economy must focus on customer relationship dynamics embedded in two-way, responsive communication channels, neglecting service inquiry to aid customers' support. However, the existing studies (Jahanzaib et al., 2020; Kolapo, Mokuolu & Dada, 2020; Abayomi, 2021; Amadi & Mohammed, 2024; Arfat, 2024) focus more on relationship marketing, development of AI to handle customers' complaints, as opposed to real-time issues resolution and evidence-based resolution. This study hypothesised:

*H<sub>0</sub>: Customer support has no significant influence on customer satisfaction among customers of deposit money banks.* The sub-hypotheses were:

H<sub>01</sub>: Instant feedback has no significant effect on customer satisfaction.

H<sub>02</sub>: Issue resolution has no significant effect on customer satisfaction.

H<sub>03</sub>: Service inquiries have no significant effect on customer satisfaction.

## **METHODOLOGY**

The research was developed using a descriptive survey design. The selection of this research design was deemed appropriate due to its ability to identify the characteristics of a large population from a group of individuals and because it allows the researcher to study the population's characteristics using a carefully selected sample for intensive study. Because of its accuracy and ease of use, particularly in data collection and analysis, the design is appropriate for the study. The population of the study include the tier one banks (Tier 1) customers based on the 2025-2026 rating, which comprises Zenith Bank, Access Bank Plc, United Bank for Africa, First Bank, Guaranty Trust Holding Company, and Fidelity Bank Plc. Using the sample size determination formula for proportion, 384 respondents were randomly selected within Ilorin metropolis, Kwara State, ensuring representativeness in terms of both quantity and characteristics among the chosen banks. Information was gathered from the sampled respondents using a validated structured questionnaire with a Cronbach's Alpha average of 0.84 on a 7-point Likert scale. Two items each measured the identified variables for customer support, while five items were used to measure customer satisfaction, as shown in the conceptual framework. The study analyses the data gathered during this investigation using both descriptive and inferential statistics. Frequency and percentage tables were utilised to depict the collected data in the descriptive study, and the Partial Least Squares Structural Equation Model (PLS-SEM) was employed to evaluate the hypothesis. SmartPLS v. 4.0 is used for all study computations. The model specification for this study is given as:

$$Y = f(X)$$

X = Customer Support (CSP); Y = Customer Satisfaction (CS)

$$\therefore CS = f(CSP)$$

In expression;

$$CS = f(IR + IF + SI)$$

Thus, breaking down the variables into proxy:

$$CS = f(CH + RI + RT + IF + IH + IA)$$

Where: IR = Issue Resolution (Complain Handling (CH), and Resolving Issues (RI)); IF = Instant Feedback (Response Time (RT) and Immediate Feedback (IF)); SA = Service Inquiries (Information Handling (IH) and Information Accuracy (IA))

**FINDINGS**

The data collected through the administered questionnaire with the aid of six research assistants revealed 382 responses, as against 384, which accounted for 99.5% response rate.

**Descriptive Statistics of the Responses and Normality Test**

The mean and standard deviation of the respondents' answers are discussed in this section in order to evaluate the descriptive statistics. Additionally, a preliminary analysis covering skewness and kurtosis was carried out in the form of a normality test.

Table 1:

*Descriptive Analysis and Normality Test*

|                              | Mean  | Standard deviation | Excess kurtosis | Skewness | Number of Observations |
|------------------------------|-------|--------------------|-----------------|----------|------------------------|
| <b>Complaint Handling</b>    | 2.935 | 1.795              | 0.130           | 1.112    | 382.000                |
| <b>Resolving Issues</b>      | 3.476 | 1.942              | -0.955          | 0.613    | 382.000                |
| <b>Response Time</b>         | 3.385 | 1.942              | -0.836          | 0.725    | 382.000                |
| <b>Immediate Feedback</b>    | 3.563 | 1.971              | -1.162          | 0.492    | 382.000                |
| <b>Information</b>           | 2.817 | 1.795              | 0.589           | 1.271    | 382.000                |
| <b>Accuracy</b>              | 3.021 | 1.852              | -0.236          | 0.960    | 382.000                |
| <b>Recommendation</b>        | 2.757 | 1.680              | 1.082           | 1.415    | 382.000                |
| <b>Positive Experience</b>   | 3.348 | 1.962              | -0.827          | 0.725    | 382.000                |
| <b>Quality service</b>       | 2.872 | 1.696              | 0.653           | 1.269    | 382.000                |
| <b>Continuous Patronage</b>  | 3.296 | 1.969              | -0.750          | 0.807    | 382.000                |
| <b>Follow-Up Interaction</b> | 3.058 | 1.811              | 0.053           | 1.101    | 382.000                |
| <b>Service Experience</b>    | 3.584 | 1.974              | -1.064          | 0.568    | 382.000                |

Note. SmartPLS Output, 2025

Table 1 presents the descriptive statistics and normality test results for the variables designed to assess the influence of customer support on customer satisfaction in the Nigerian banking

industry. The mean values, which measure the central tendency of responses, range from 2.757 (Recommendation) to 3.584 (First Interaction), indicating a generally moderate level of agreement among respondents regarding the effectiveness of banks' customer support. The high mean recorded for "First Interaction" (M = 3.584) suggests that customers are more positively inclined toward the bank during their initial contact experiences. Similarly, "Immediate Feedback" (M = 3.563), "Issue Resolution" (M = 3.476), and "Response Time" (M = 3.385) also scored relatively high, reflecting that customers largely perceive the banks to be timely and efficient in addressing their complaints and inquiries. These findings suggest that customers are likely to be satisfied when the support system is responsive and capable of resolving issues quickly.

Nevertheless, the relatively low mean values in certain indicators raise important concerns regarding the completeness and consistency of customer support. For instance, "Recommendation" (M = 2.757), "Information" (M = 2.817), and "Quality Service" (M = 2.872) reveal that while customers may receive assistance, the service provided may not always leave a lasting positive impression strong enough to encourage recommendation or continuous patronage. These low ratings imply that banks' customer support may be functionally adequate but not emotionally fulfilling or personally engaging enough to convert customer satisfaction into loyalty and advocacy. The implication here is that satisfaction derived from support encounters is not solely dependent on speed or resolution but also on the perceived value, personalisation, and completeness of the service experience.

The standard deviation values across all indicators fall between 1.680 and 1.974 with a 7-point Likert scale, reflecting a fairly wide range of responses and highlighting diversity in customer experience. Higher standard deviations in variables like "First Interaction" (SD = 1.974) and "Positive Experience" (SD = 1.962) suggest that while some customers rate these areas highly, others do not share the same level of satisfaction, possibly due to inconsistencies in support delivery across different touchpoints or branches. In contrast, narrower deviations in areas like "Recommendation" and "Quality Service" suggest that customers are more consistent in their moderate-to-low assessments in these aspects. This further implies that while banks may excel in providing immediate support in some areas, they struggle to maintain the same standard across their service network, affecting overall satisfaction outcomes.

Furthermore, the normality test results, shown through skewness and kurtosis, provide insights into the distribution and concentration of customer perceptions. The skewness values are all positive (ranging from 0.492 to 1.415), indicating a general tendency of the distribution tail extending to the right. This suggests that although some customers rated the service favourably, a significant number had average or below-average experiences, reinforcing the concern that banks' support system may not consistently meet customer expectations. Similarly, the kurtosis results show a mixture of platykurtic and leptokurtic distributions, highlighting varied customer experiences, some tightly centred around the mean and others widely dispersed. The implication for this study is clear: banks' customer support contributes meaningfully to satisfaction when it is immediate and effective, but the inconsistent delivery and limited emotional engagement reduce its potential impact. Thus, to enhance customer satisfaction

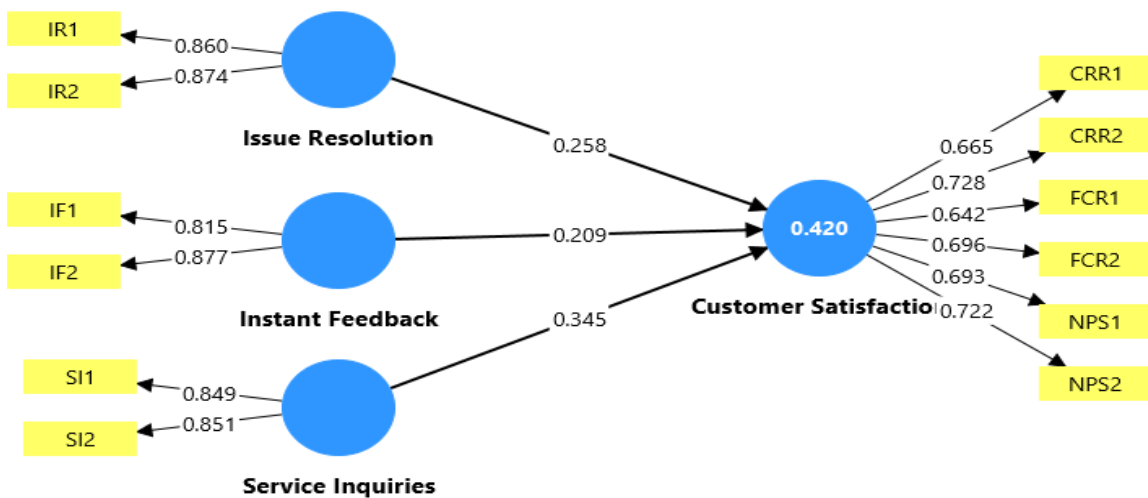
comprehensively, the bank must aim for more uniform, emotionally intelligent, and customer-centred support strategies across all channels and personnel.

**Assessment of Measurement Model**

To examine the effect of customer support on customer satisfaction in the Nigerian banking industry, the variables used for customer support include issue resolution, instant feedback, and service inquiries against customer satisfaction.

Figure 1:

A path model of customer support and customer satisfaction



**Note.** Researcher’s field work, 2025

The path model in Figure 1 presents the structural path model that explores the influence of customer support on customer satisfaction in the Nigerian banking industry. Customer support is conceptualised through three main dimensions: issue resolution, instant feedback, and service inquiries. These components collectively reflect the bank's operational effectiveness in addressing customer needs, communicating promptly, and offering helpful guidance. The model suggests that these facets of customer support contribute meaningfully to shaping the overall satisfaction of customers, with service inquiries appearing to play a more dominant role in strengthening the customer–bank relationship. This underscores the significance of effective communication and the availability of reliable service touchpoints in fostering positive customer experiences. Issue resolution further reinforces satisfaction by assuring customers that their complaints and concerns are handled efficiently, while instant feedback provides real-time assurance that the bank is attentive and responsive. Together, these indicators form a cohesive support system that enhances the perceived quality of service delivery. The path model, therefore, emphasises that customer satisfaction is deeply rooted in how well banks engage,

support, and respond to their customers' evolving needs, reaffirming the strategic role of customer support in driving service excellence within the financial sector.

**Table 2:**

**Construct Reliability and Validity**

|                              | <b>Cronbach's alpha</b> | <b>Composite reliability (rho_a)</b> | <b>Composite reliability (rho_c)</b> | <b>Average variance extracted (AVE)</b> |
|------------------------------|-------------------------|--------------------------------------|--------------------------------------|---|
| <b>Customer Satisfaction</b> | 0.782                   | 0.784                                | 0.846                                | 0.478                                   |
| <b>Instant Feedback</b>      | 0.608                   | 0.621                                | 0.835                                | 0.717                                   |
| <b>Issue Resolution</b>      | 0.669                   | 0.670                                | 0.858                                | 0.751                                   |
| <b>Service Inquiries</b>     | 0.616                   | 0.616                                | 0.839                                | 0.723                                   |

**Note.** Researcher’s field work, 2025

Table 2 presents the Construct Reliability and Validity statistics, which are essential for evaluating the measurement quality of the latent variables used to assess how customer support influences customer satisfaction in commercial banks. The reliability measures, including Cronbach's Alpha and Composite Reliability, show that all constructs meet the acceptable standards, indicating that the items used for measurement are internally consistent and dependable. Although the Cronbach's Alpha for Instant Feedback, Issue Resolution, and Service Inquiries slightly exceeds the lower boundary for exploratory research, they still reflect reasonable consistency for early-stage theory development with a threshold of 0.60 according to Paleta (2018). Composite Reliability values for all constructs surpass the conventional 0.70 benchmark, offering stronger confirmation that the observed indicators reliably reflect their respective constructs. The Average Variance Extracted (AVE) results also provide insight into the degree of convergent validity. While most constructs meet the expected AVE threshold of 0.50, demonstrating that they sufficiently capture the variance of their items. The AVE for Customer Satisfaction falls just below at 0.478, implying that the indicators of customer satisfaction, though reliable, may not capture the full conceptual depth of that construct. This slight deviation invites future researchers to possibly refine or expand the measurement of customer satisfaction. Nevertheless, the overall implication of these findings is that the key constructs in this study, especially the dimensions of customer support, are robust and statistically valid, making them suitable for modelling the structural relationship with customer satisfaction. This reinforces the methodological credibility of the study and ensures that any insights drawn from the structural model will be grounded in sound measurement.

Table 3:  
Discriminant Validity

|                              | <b>Customer Satisfaction</b> | <b>Instant Feedback</b> | <b>Issue Resolution</b> | <b>Service Inquiries</b> |
|------------------------------|------------------------------|-------------------------|-------------------------|--------------------------|
| <b>Customer Satisfaction</b> |                              |                         |                         |                          |
| <b>Instant Feedback</b>      | 0.721                        |                         |                         |                          |
| <b>Issue Resolution</b>      | 0.696                        | 0.864                   |                         |                          |
| <b>Service Inquiries</b>     | 0.767                        | 0.705                   | 0.597                   |                          |

**Note.** Researcher’s field work, 2025

Table 3 displays the discriminant validity results for the constructs used in evaluating the relationship between customer support and customer satisfaction in the Nigerian banking industry. Discriminant validity assesses the extent to which constructs that are expected to be unrelated are, in fact, distinct from one another. In this context, the results show that each variable, namely Instant Feedback, Issue Resolution, and Service Inquiries, demonstrates a reasonable degree of independence from Customer Satisfaction and from one another. The correlation between Instant Feedback and Customer Satisfaction, although moderately high, remains within an acceptable range, suggesting that while they are related, they measure distinct concepts. Similar relationships are observed between Customer Satisfaction and both Issue Resolution and Service Inquiries. This implies that although all three aspects of customer support are positively associated with customer satisfaction, they each contribute uniquely to the customer’s experience and perception. For instance, a bank may offer swift feedback (Instant Feedback), yet still struggle with resolving core complaints (Issue Resolution) or delivering quality information (Service Inquiries), and these individual experiences would still separately affect how customers judge their overall satisfaction. The implication of this result for the study is that customer support is not a monolithic construct; rather, it is a multidimensional concept where each component has its own influence on customer satisfaction. Hence, improving one area of customer support may not automatically enhance satisfaction unless attention is paid to all dimensions collectively. This reinforces the importance of a holistic approach to managing customer interactions, especially in competitive banking environments where customer retention is vital. Overall, the satisfactory discriminant validity strengthens the structural model’s integrity, affirming that the relationships observed in the study are not due to conceptual overlap but to genuine and distinct associations between variables.

**Multicollinearity**

This evaluates the independent variable's correlation. The purpose is to determine whether two independent variables are not associated and yield the same results. In this study, the expected

association between the independent variables is evaluated using the variance inflation factor (VIF).

*Table 4:*

*Inner VIF Values*

|                              | <b>Customer Satisfaction</b> | <b>Instant Feedback</b> | <b>Issue Resolution</b> | <b>Service Inquiries</b> |
|------------------------------|------------------------------|-------------------------|-------------------------|--------------------------|
| <b>Customer Satisfaction</b> |                              |                         |                         |                          |
| <b>Instant Feedback</b>      | 1.568                        |                         |                         |                          |
| <b>Issue Resolution</b>      | 1.485                        |                         |                         |                          |
| <b>Service Inquiries</b>     | 1.283                        |                         |                         |                          |

**Note.** Researcher’s field work, 2025

Table 4 presents the Inner Variance Inflation Factor (VIF) values, which assess multicollinearity among the independent variables in the structural model. VIF values below the threshold of 10 indicate that multicollinearity is not a concern and that the independent variables do not excessively overlap in explaining the dependent construct. In this study, the VIF values are well within acceptable limits: Instant Feedback, Issue Resolution, and Service Inquiries show no multicollinearity. These results suggest that each of the customer support proxies: instant feedback, issue resolution, and service inquiries, contributes uniquely to explaining customer satisfaction, thereby confirming the absence of multicollinearity and supporting the model's reliability.

**Test of Hypothesis One**

*Table 5:*

*Coefficient of Determination Score*

| <b>Coefficient</b>           | <b>R-square</b> | <b>R-square adjusted</b> |
|------------------------------|-----------------|--------------------------|
| <b>Customer Satisfaction</b> | 0.420           | 0.415                    |

**Note.** Researcher’s field work, 2025

Table 5 displays the Coefficient of Determination (R-square) for the dependent variable, Customer Satisfaction, which reflects the extent to which the independent variables: issue resolution, instant feedback, and service inquiries, collectively explain the variation in customer satisfaction. The R-square value of 0.420 indicates that 42% of the variance in customer satisfaction can be attributed to the combined effect of the customer support variables. The adjusted R-square value of 0.415 slightly adjusts for the number of predictors in the model, offering a more conservative estimate. These results suggest a moderately strong explanatory power of the model, implying that conversational marketing variables meaningfully contribute to predicting customer satisfaction in the Nigerian banking industry.

Table 6:  
Assessment of the Effect Size ( $f^2$ )

|                              | <b>Customer Satisfaction</b> | <b>Instant Feedback</b> | <b>Issue Resolution</b> | <b>Service Inquiries</b> |
|------------------------------|------------------------------|-------------------------|-------------------------|--------------------------|
| <b>Customer Satisfaction</b> |                              |                         |                         |                          |
| <b>Instant Feedback</b>      | 0.048                        |                         |                         |                          |
| <b>Issue Resolution</b>      | 0.077                        |                         |                         |                          |
| <b>Service Inquiries</b>     | 0.159                        |                         |                         |                          |

**Note.** Researcher’s field work, 2025

Table 6 presents the assessment of the effect size ( $f^2$ ), which provides insight into the individual contribution of each predictor variable: Instant Feedback, Issue Resolution, and Service Inquiries to the overall variance in Customer Satisfaction in the Nigerian banking industry. The  $f^2$  values indicate how much each variable, when removed from the model, would reduce the explanatory power of the dependent variable. Based on standard interpretation guidelines, values around 0.02 indicate a small effect, 0.15 a medium effect, and 0.35 a large effect. In this study, Service Inquiries exhibit the highest effect size among the three constructs, with a value of 0.159, suggesting a moderate effect on Customer Satisfaction. This implies that how banks handle inquiries, such as providing clear, timely, and helpful service information, plays a significant role in shaping customer satisfaction. On the other hand, Issue Resolution follows with an effect size of 0.077, which reflects a small but notable contribution to satisfaction outcomes. This finding underscores that the ability of banks to resolve customer complaints or technical problems still matters, though not as strongly as providing quality service information. Lastly, Instant Feedback records the smallest effect size at 0.048, which, although still relevant, has a relatively weaker impact compared to the others. This indicates that while responding quickly to customers may enhance their experience, it alone is insufficient in driving overall satisfaction unless it is supported by effective issue resolution and informative service delivery. The implication of these findings is critical for bank managers: efforts to improve customer satisfaction should prioritise the quality and responsiveness of service information delivery, while still maintaining efficiency in feedback and complaint handling. This hierarchy of effect sizes reveals that not all aspects of customer support weigh equally in influencing satisfaction, and thus, strategic resource allocation should be guided by such empirical insights.

Table 7:

*Bootstrapping Results Showing Path Coefficient for Structural Model*

|  | <b>Original sample (O)</b> | <b>Sample mean (M)</b> | <b>Standard deviation (STDEV)</b> | <b>T statistics ( O/STDEV )</b> | <b>P values</b> |
|--|----------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|
| <b>Instant Feedback -&gt; Customer Satisfaction</b>  | 0.209                      | 0.210                  | 0.054                             | 3.864                           | 0.000           |
| <b>Issue Resolution -&gt; Customer Satisfaction</b>  | 0.258                      | 0.259                  | 0.053                             | 4.906                           | 0.000           |
| <b>Service Inquiries -&gt; Customer Satisfaction</b> | 0.345                      | 0.347                  | 0.043                             | 7.975                           | 0.000           |

**Note.** Researcher’s field work, 2025

Table 7 presents the bootstrapping results of the structural model, which examines the influence of the three core dimensions of customer support: Instant Feedback, Issue Resolution, and Service Inquiries on Customer Satisfaction in the Nigerian banking industry. Bootstrapping is a robust statistical technique used to test the stability and significance of the path coefficients in structural equation modelling. The results reveal that all three constructs significantly and positively influence customer satisfaction, as indicated by their respective t-statistics and p-values. Specifically, Service Inquiries exert the strongest effect, with a path coefficient of 0.345 and a highly significant t-value of 7.975. This finding reinforces the earlier interpretation that banks' ability to provide timely, clear, and informative responses to customer service requests is a crucial driver of satisfaction. Issue Resolution follows with a path coefficient of 0.258 and a t-value of 4.906, also statistically significant at the 0.000 level. This implies that customers derive meaningful satisfaction when their complaints and problems are effectively addressed, confirming the importance of resolution systems within customer support frameworks. Instant Feedback, while still statistically significant with a coefficient of 0.209 and a t-value of 3.864, has the least impact among the three, suggesting that speed of response, though appreciated by customers, must be backed by actual solutions and valuable information to fully drive satisfaction. The low p-values (all 0.000) confirm the high level of statistical significance of each relationship, eliminating the possibility of random occurrence. The implication of these results is that customer satisfaction in banking is not a one-dimensional outcome but rather a product of several interlocking aspects of customer support. Thus, banking institutions must adopt a layered and balanced support strategy, one that not only emphasises quick responses but also prioritises problem-solving and rich informational engagement. More importantly, strategic investment and managerial attention should be focused more heavily on enhancing service inquiry processes, as these have been empirically shown to carry the greatest weight in determining how customers perceive their satisfaction.

### **Discussion of Findings**

The primary objective of this study was to examine how customer support mechanisms influence customer satisfaction in the Nigerian banking industry. From the analysis, the results show a strong and positive relationship between customer support practices, specifically instant feedback, issue resolution, and service inquiries and customer satisfaction levels. Collectively, these dimensions accounted for a significant proportion of the changes observed in customers' satisfaction. The data gathered and analysed through SmartPLS revealed that as banks improve in providing real-time responses to customer issues, effectively resolve complaints, and offer accessible channels for service-related inquiries, customers feel more valued and confident in their relationship with the bank. This suggests that modern-day customers are no longer content with generic services; rather, they demand efficient, responsive, and personalised experiences, which are made possible through these three components of support. These findings reinforce the growing importance of interactive and real-time service features in financial institutions. The findings of this study are in strong alignment with those of Jahanzaib et al. (2020), who argued that high-quality service responses and immediate engagement create positive service impressions that translate into satisfaction and loyalty. Arfat (2024) further strengthened this position by revealing that technology-driven customer interfaces, such as chatbots and support AI, increase customer delight by offering quick resolutions and maintaining high standards of customer service. Thus, it is evident that in an increasingly competitive financial landscape, responsive and efficient customer support serves as a fundamental driver of satisfaction, setting successful banks apart from others that still rely on traditional, slower channels of engagement.

### **CONCLUSION AND RECOMMENDATION**

The study on the influence of customer support on customer satisfaction in the Nigerian banking industry revealed that all three dimensions of customer support: instant feedback, issue resolution, and service inquiries, had statistically significant positive effects on customer satisfaction. The study concludes that strengthening these dimensions of customer support can substantially improve satisfaction outcomes, thereby enhancing customer retention and competitive advantage for Nigerian deposit money banks. However, customer support significantly enhances customer satisfaction in the Nigerian banking industry. This implies that effective and timely support mechanisms play a crucial role in enhancing how customers perceive and engage with banking services.

The study recommended that Deposit money banks should prioritise the enhancement of real-time customer support capabilities by integrating advanced conversational technologies such as artificial intelligence-powered chatbots and virtual assistants. The staff should be trained on the application and usability of these tools to offer intelligent, human-like interactions that provide instant feedback and resolve customer issues promptly. Also, proactive communication strategies to address customer needs. Furthermore, deploying a hybrid system that combines artificial intelligence with human agents will ensure that more complex or emotionally sensitive queries are handled empathetically. This approach can substantially improve customer

*Oladipo, Omolekan, Ishola & Akinsanya. Customer support and satisfaction .....*

satisfaction by minimising response delays and offering seamless support across digital channels.

## REFERENCES

- Abayomi, T. (2021). Customer relationship marketing and customer satisfaction in the Nigerian banking industry. *LASU Journal of Employment Relations & Human Resource Management*, 1(1), 265–272. <https://doi.org/10.36108/ljerhrm/8102.01.0192>
- Abiodun, O., & Oniku, A. (2025). Artificial Intelligence, Customer Profiling and Satisfaction in the Nigerian Banking Industry in Lagos State. *International Journal of Social Science and Economics Invention*. <https://doi.org/10.23958/ijsssei/vol11-i04/390>.
- Agnihotri, R. (2020). Social media, customer engagement, and sales organisations: A research agenda. *Industrial Marketing Management*, 90, 291–299. <https://doi.org/10.1016/j.indmarman.2020.07.017>
- Akerkar, R. (2020). *Artificial intelligence for business*. Springer. <https://doi.org/10.1007/978-3-319-97436-1>
- Al-Adwan, A. S., Li, N., Al-Adwan, A., Abbasi, G. A., Albelbisi, N. A., & Habibi, A. (2023). Extending the technology acceptance model (TAM) to Predict University Students' intentions to use metaverse-based learning platforms. *Education and Information Technologies*, 28(11), 15381-15413.
- Alkhayyat, A., & Ahmed, A. M. (2022). The impact of artificial intelligence on digital marketing. *Neuro Quantology*, 20(20), 2725-2729.
- Al-Mutawa, R., & Al-Aama, A. Y. (2024). *Arabic Opinion Classification of Customer Service Conversations Using Data Augmentation and Artificial Intelligence*. *Big Data and Cognitive Computing*, 8(12), 196. <https://doi.org/10.3390/bdcc8120196>
- Amadi, C., & Mohammed, M. (2024). Direct Marketing and Customers' Patronage of Deposit Money Banks in Nigeria. *British Journal of Marketing Studies*. <https://doi.org/10.37745/bjms.2013/vol12n31842>.
- Arfat, R. (2024). Understanding the Role of Conversational AI for Organizations: A Qualitative Study. *Journal of Digitovation and Information Systems*, 4(1), 62-80.
- Babayev, N., & Israfilzade, K. (2023). Creating a complexity matrix for classifying artificial intelligence applications in e-commerce: New perspectives on value creation. *Journal of Life Economics*, 10(3), 141-156.
- Balaji, M. S., Behl, A., Jain, K., Baabdullah, A. M., Giannakis, M., Shankar, A., & Dwivedi, Y. K. (2023). Effectiveness of B2B social media marketing: The effect of message source and message content on social media engagement. *Industrial Marketing Management*, 113, 243-257.
- Becker, L., & Jaakkola, E. (2020). Customer experience: fundamental premises and implications for research. *Journal of the academy of marketing science*, 48, 630-648.

- Bleier, A., Harmeling, C. M., & Palmatier, R. W. (2020). Creating effective online customer experiences. *Journal of Marketing*, 83(2), 98–119. <https://doi.org/10.1177/0022242918809930>
- Chan, V. H. Y., Chiu, D. K., & Ho, K. K. (2022). Mediating effects on the relationship between perceived service quality and public library app loyalty during the COVID-19 era. *Journal of Retailing and Consumer Services*, 67, 102960.
- Chauhan, S., Akhtar, A., & Gupta, A. (2022). Customer experience in digital banking: A review and future research directions. *International Journal of Quality and Service Sciences*, 14(2), 311-348. <https://doi.org/10.1108/IJQSS02-2021-0027>
- Chen, Y., Prentice, C., Weaven, S., & Hisao, A. (2022). The influence of customer trust and artificial intelligence on customer engagement and loyalty – The case of the home-sharing industry. *Front Psychology*, 13.
- Davenport, T., Guha, A., Grewal, D., & Bressgott, T. (2020). How artificial intelligence will change the future of marketing. *Journal of the Academy of Marketing Science*, 48, 24-42.
- De Jesus, A. (2020). Personalised marketing with AI – 8 current applications. *Complex & Intelligent Systems*, 7(1), 439–457.
- Diantoro, K., Sinar, C., Rohman, A., & Mercusuar, S. (2024). *Impact marketing techniques: Instagram, WhatsApp, and consumer predisposition to acquire prepared foods. Digitus: Journal of Computer Science Applications*, 2(2). <https://doi.org/10.61978/digitus.v2i2.258>
- Gordon, N. F., Wright, B. S., Savona, T. J., Reid, K. S., Ponnusamy, P., Allen, K., Queensland, A., Kridl, T. L., Faircloth, G. C., & Salmon, R. (2024). *Use of Net Promoter Score to quantify the participant experience with a telehealth lifestyle management and cardiovascular risk reduction coaching program. Stroke*. [https://doi.org/10.1161/str.55.suppl\\_1.tmp106](https://doi.org/10.1161/str.55.suppl_1.tmp106)
- Green, I., Weaver, A., Kircher, S., Levy, G., Brady, R. M., Flicker, A. B., ... & Breitkopf, D. (2022). Impact of Question Bank Use for In-Training Examination Preparation by OBGYN Residents—A Multicenter Study. *Journal of Surgical Education*, 79(3), 775-782.
- Gupta, S., & Joshi, S. (2022). Predictive analytics techniques for enhancing marketing performance and personalised customer experience. In *2022 International Interdisciplinary Humanitarian Conference for Sustainability (IIHC)* (pp. 16-22). IEEE.
- Hamid, K., Iqbal, M. W., Muhammad, H. A. B., Fuzail, Z., Ghafoor, Z. T., & Ahmad, S. (2022). Usability evaluation of mobile banking applications in digital business in an

**Oladipo, Omolekan, Ishola & Akinsanya.** *Customer support and satisfaction* .....

- emerging economy. *International Journal of Computer Science & Network Security*, 22(2), 250-260.
- Haugeland, I. K. F., Følstad, A., Taylor, C., & Bjørkli, C. A. (2022). Understanding the user experience of customer service chatbots: An experimental study of chatbot interaction design. *International Journal of Human-Computer Studies*, 161, 102788.
- Hoque, E., & Sultanum, N. (2025). *DashGuide: Authoring interactive dashboard tours for guiding dashboard users*. *Proceedings of the 2025 ACM Conference on Human Factors in Computing Systems*. [DOI pending publication]
- Hossan, D., Dato'Mansor, Z., & Jaharuddin, N. S. (2023). Research population and sampling in a quantitative study. *International Journal of Business and Technopreneurship (IJBT)*, 13(3), 209-222.
- Hoyer, W. D., Kroschke, M., Schmitt, B., Kraume, K., & Shankar, V. (2020). Transforming the customer experience through new technologies. *Journal of Interactive Marketing*, 51, 57-71.
- Hu, L. (2024). *Emotional resonance in brand innovation: An examination of brand innovation fit and perceived authenticity*. *Journal of Consumer Marketing*. <https://doi.org/10.1108/JCM-04-2023-5669>
- Huseynov, F. (2023). Chatbots in digital marketing: Enhanced customer experience and reduced customer service costs. In *Contemporary approaches of digital marketing and the role of machine intelligence* (pp. 46-72). IGI Global.
- Ifekanandu, C. C., Anene, J. N., Iloka, C. B., & Ewuzie, C. O. (2023). Influence of artificial intelligence (AI) on customer experience and loyalty: Mediating role of personalisation. *Journal of Data Acquisition and Processing*, 38(3), 1936.
- Israfilzade, K., & Sadili, N. (2024). Beyond interaction: Generative AI in conversational marketing-foundations, developments, and future directions. *Journal of Life Economics*, 11(1), 13-29.
- Jasin, M., Firmansyah, A., Anisah, H. U., Junaedi, I., & Haris, I. (2023). The effects of customer satisfaction, perceived service quality, perceived value, and brand image on customer loyalty. *Uncertain Supply Chain Management*, 11 (3) 763–768. d. <https://doi.org/10.5267/j.uscm.2023.1.004>
- Kim, S., & Gruca, T. S. (2023). *Net promoter score and future consumer behaviour in the casino gaming industry*. *International Journal of Market Research*. <https://doi.org/10.1177/14707853231198777>
- Kocaballi, A. B., Laranjo, L., & Coiera, E. (2020). Understanding and measuring user experience in conversational interfaces. *Interacting with Computers*, 31(2), 192-207.
- Kolapo, F., Ajayi, O., Mokuolu, J., & Dada, S. (2020). Impact of Strategic Relationship Marketing on the Performance of Banks in Nigeria. *Journal of Marketing and Consumer Research*. <https://doi.org/10.7176/jmcr/74-03>.

- Lakhani, A. (2023). Enhancing Customer Service with ChatGPT: Transforming the Way Businesses Interact with Customers. *doi: https://osf.io/7hf4c*.
- Oyekunle, R., Ibrahim, L., & Ibrahim, A. (2024). Usability evaluation of Nigerian banks' mobile applications. *Journal of Applied Science, Information and Computing*. <https://doi.org/10.59568/jasic-2024-5-2-01>.
- Pei, X. L., Guo, J. N., Wu, T. J., Zhou, W. X., & Yeh, S. P. (2020). Does the effect of customer experience on customer satisfaction create a sustainable competitive advantage? A comparative study of different shopping situations. *Sustainability*, 12(18), 7436. <https://doi.org/10.3390/su12187436>
- Rhoda, D. O., Abiamuwe, N. O., & Olusegun, R. A. (2021). Impact of Customer Relationship Management on Organisation Performance of Food and Beverages Industries: A Case Study of Rite Food Limited, Lagos, Nigeria. *International Journal of Advances in Engineering and Management (IJAEM)*, 3 (4), 367-373.
- Rodrigues, M. (2022). Digital Transformation and the Customer Experience: Challenges and Opportunities for the Financial Services Industry. *Harvard Business Review*. Retrieved from <https://hbr.org/sponsored/2022/04/digital-transformation-and-the-customer-experience-challengesand-opportunities-for-the-financial-services-industry>
- Sunday, O. (2024). Financial Technology Innovation and Non-Financial Performance in the Nigerian Banking System. *International Journal of Research and Innovation in Social Science*. <https://doi.org/10.47772/ijriss.2024.802173>.
- Ugwuanyi, C., Uduji, J., & Oraedu, C. (2021). Customer Experience with Self-Service Technologies in the Banking Sector: Evidence from Nigeria. *International Journal of Business and Systems Research*, 15, 1. <https://doi.org/10.1504/ijbsr.2021.10029513>.
- Verhoef, P. C., & Bijmolt, T. H. (2020). Marketing perspectives on digital business models: A framework and overview of the special issue. *International Journal of Research in Marketing*, 36(3), 341-349.
- Wang, P., Li, K., Du, Q., & Wang, J. (2023). Customer experience in AI-enabled products: Scale development and validation. *Journal of Retailing and Consumer Services*, 76, 103578.
- Wohllebe, A., Ross, F., & Podrutzik, S. (2020). *Influence of the Net Promoter Score of retailers on the willingness of consumers to install their mobile app*. *International Journal of Interactive Mobile Technologies*, 14(19), 124–139. <https://doi.org/10.3991/ijim.v14i19.17027>
- Xu, Z., Cruz, M. J., Guevara, M., Wang, T., Deshpande, M., Wang, X., & Li, Z. (2024). *Retrieval-Augmented Generation with Knowledge Graphs for Customer Service Question Answering*. In *Proceedings of the Web Conference 2024 (WWW '24)*. <https://doi.org/10.1145/3626772.3661370>

**Oladipo, Omolekan, Ishola & Akinsanya.** *Customer support and satisfaction* .....

- Yaneva, D. (2024). *From the product to the experiences: The key to creating a brand strategy in the digital space*. *SHS Web of Conferences*, 177, 01012. <https://doi.org/10.1051/shsconf/202417701012>
- Yuen, M. (2022). Chatbot market in 2022: Stats, trends, and companies in the growing AI chatbot industry. Insider intelligence. *Journal of Service Research*, 21(2), 155–172. Retrieved from <https://www.insiderintelligence.com/insights/chatbot-market-stats-trends/> (15.02.2025).
- Zanker, M., Rook, L., & Jannach, D. (2020). Measuring the impact of online personalisation: Past, present and future. *International Journal of Human-Computer Studies*, 131, 160-168.
- Zhang, Q., Lu, J., & Jin, Y. (2021). Artificial intelligence in recommender systems. *Complex & Intelligent Systems*, 7(1), 439–457.
- Zhou, C., Sinha, B., & Liu, M. (2020). *An AI chatbot for the museum based on user interaction over a knowledge base*. In *Proceedings of the 2nd International Conference on Artificial Intelligence and Advanced Manufacturing*. <https://doi.org/10.1145/3421766.3421888>