

ARTIFICIAL INTELLIGENCE AND CUSTOMER SATISFACTION OF SELECTED DEPOSIT MONEY BANKS IN LAGOS STATE, NIGERIA

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ABSTRACT

Many banks have recently started implementing technology to improve customer interactions, automate procedures, examine trends in behavior, maximize wealth management, and more.. The study examines the effect of artificial intelligence on customer satisfaction of selected deposit money banks in Lagos State, Nigeria. The specific objectives are to: examine the effect of electronic payment system on Customer experience of systematically important banks in Lagos, Nigeria and ascertain the effect of robotic advisory system adoption on customer loyalty of systematically important banks in Lagos, Nigeria. Multi-stage sampling technique was employed to select the respondents across the four selected Banks, which included First Bank, United Bank for Africa (UBA), Zenith Bank, and Guaranty Trust Bank (GTB). Structured questionnaire was used to collect the data from the respondents. Cochran (1977) formula was used to determine the sample size 385 customers of selected banks. The study used multiple regression analysis to analyse the formulated hypotheses. The findings of the study were that: electronic payment system has significant effect on customer experience:(electronic fund transfer) $t = 4.670$, $p = 0.000$, $\beta = 0.680$, (digital wallet) $t = 1.199$, $p = 0.001$, $\beta = 0.550$, (mobile pay) $t = 24.402$, $p = 0.000$, $\beta = 0.909$ and robotic advisory system has significant effect on customer loyalty. (technical competency robotic advisor) $t = 7.086$, $p = 0.000$, $\beta = 0.466$, (revenue stream robotic advisor.) $t = 1.261$, $p = 0.003$, $\beta = 0.101$, (financial planning robotic advisor) $t = 4.411$, $p = 0.000$, $\beta = 0.417$. The study concluded that electronic payment system contributes positively towards the customers' experience. The study recommended that the banking sector of Nigeria should look into how to educate their customers on artificial intelligence providing them with information on what they can easily do without coming to the banking hall through the help of artificial intelligence aid provided.

Keywords: Artificial intelligence, electronic fund transfer, robotic advisory system, customer loyalty, customer experience

INTRODUCTION

Banking operations are now more successful and efficient because of the introduction of AI, which has transformed customer service by providing individualized banking experiences (Jaiwant, 2021). The goal of AI breakthroughs, which are a crucial component of Industry 5.0, is to balance automation and human intelligence in order to enable a more customized banking customer experience. This strategy has

brought about a new era of customer service where the emphasis is on providing financial services in a seamless manner, in addition to increasing service efficiency.

The creation and implementation of robotic advising systems and electronic payment systems are the most prominent uses of AI in banking, and they have completely changed how banks communicate with their clientele. Suhel et al. (2020) use artificial machine intelligence language to analyze the shift in banking from traditional conversation to automation through robotic advising systems and electronic payment systems. This transition has not only altered how customers engage with businesses, but it has also been essential in the growth of the banking industry, highlighting the significance of artificial intelligence in adapting to the always evolving needs of consumers.

The use of AI in banking has produced numerous advantages, such as increased financial transaction efficiency, better customer service through tailored experiences, and the capacity to handle challenging problem-solving activities. The banking industry's dedication to using AI for strategic development and operational excellence is demonstrated by these developments. But there are also obstacles in the way of incorporating AI into banking, such making sure that financial transactions are secure and dealing with the moral issues surrounding AI.

The banking industry is entering a revolutionary era with the introduction of Artificial Intelligence (AI), which promises previously unheard-of levels of efficiency and customer service enhancements. But there are drawbacks and difficulties to this integration. A thorough systematic assessment of the literature is given by Ghandour (2021), which highlights both important prospects and major obstacles, including the loss of personal touch in consumer encounters, job displacement, and privacy concerns. These difficulties highlight the intricacy of implementing AI in banking, requiring calculated measures to minimize any potential drawbacks.

The following research questions were formulated for this study:

To what extent does electronic payment system affect Customer experience of systematically important banks in Lagos, Nigeria?

To ascertain how robotic advisory system affects customer loyalty of systematically important banks in Lagos, Nigeria?

The broad objective of the study is to investigate the effect of artificial intelligence on organizational performance of selected systematically important banks. The specific objectives are to: examine the effect of electronic payment system on Customer experience of systematically important banks in Lagos, Nigeria; ascertain how robotic advisory system affects customer loyalty of systematically important banks in Lagos, Nigeria.

The following null hypotheses were formulated for the study:

Ho¹ Electronic payment system has no significant effect on Customer experience of systematically important banks in Lagos, Nigeria.

H0² Robotic advisory system adoption has no significant effect on customer loyalty of systematically important banks in Lagos, Nigeria.

REVIEW OF RELATED LITERATURE

Concept of Artificial intelligence

Artificial intelligence (AI) is the field of science that deals with rivalling the capabilities of modern computer systems to resolve issues using human-like complex capabilities of reasoning, learning and self-correction (Kumar & Gupta, 2023). Moreover, the application of AI in customer service has significantly contributed to the efficiency of these services. AI combined with IBM's Watson system enabled more than 181 million interactions and 7.6 million attendances in 2020 alone, according to a study done in a Brazilian commercial bank. This increased service efficiency through improvements in agility, availability, accessibility, resoluteness, predictability, and transshipment capacity (De-Andrade & Tumelero, 2022). In particular, robotic advice systems and electronic payment systems have been crucial in cutting down on wait times at call centers and relationship centers so that human attendants may concentrate on more intricate questions.

Robotic Process Automation System

RPA uses a number of techniques to mimic routine human activities automatically, repeatedly, faster, and more accurately. In the most basic case, think of any set of routine bank activities performed by junior-level employees sitting in a cube. They receive inputs (whether on paper or digitally), examine those inputs, apply a rule to them (with no discretion in this extreme scenario), and then send the output forward to the next step in the process. In this edge-case, there is no inference required, no latitude allowed. RPA steps into a gray area when interpretation is required. Does the supporting documentation from utility companies suffice to prove continued residency for purposes of a mortgage application.

Customer Experience/ Value

According to Vandermerwe (2003), value is determined by the customers and pertains to their level of pleasure with the entire experience. Moreover, rewards and sacrifices are the basis of value, according to Payne and Holt (2001). When choosing and utilizing a particular service from the range of options accessible on the market, Mosavi (2018) goes on to explain that perceived value is the customers' assessment of the trade-offs between the realized sacrifices and advantages. According to Hu et al. (2009), customer value is therefore determined by the customers themselves rather than by the service provider.

Electronic Payment System

Hu et al. (2009) posited that electronic payments enable consumers to make payments for goods and services online. Cash or checks are not used in this process. Typically, debit cards, credit cards, or direct bank deposits are used for electronic payments. Additionally, there are other payment options including cryptocurrency and e-wallets.

Customer Loyalty

The banking sector has become a more competitive business environment, with organizations fighting for market share for a number of reasons, including the digital-first experience that banks offer to their clients. Customer touch points with their preferred banks must be managed in order to increase customer loyalty in the banking industry and improve the entire banking experience for traditional banks or credit unions. Banks must concentrate on digital transformation, which includes advancements in technology, customer experience (CX), customization, and other areas (Almustafa et al., 2023).

Theoretical Review

Sociotechnical Systems Theory (STST)

The approach to complex organizational work design known as sociotechnical systems (STS) in organizational development acknowledges the interplay between people and technology in the workplace. Another way to think of it is as the interplay between human behavior and the intricate structures of society. Sociotechnical theory is the driving force behind this change in emphasis, which tends to view teams or groups rather than individuals as the most significant unit of study. According to sociotechnical theory, "responsible autonomy" refers to internal monitoring and leadership at the "group" level (Eric & Bamforth, 1951). It is important to remember that team effectiveness is not solely determined by each member's ability to complete their assigned tasks. In team cohesiveness research, for example, there are several challenges that are addressed by having leadership and regulation inside a team or group (Siebold, 2011).

Delone–McLean Information System Success Model

System usage is the main measure of an information system's (IS) success. According to the strong opinion expressed by DeLone and McLean (2012) and DeLone and McLean (2013), technical difficulties occur when the communication system is unable to convey the information accurately and efficiently. The semantic problem pertains to whether the recipients comprehended the information that the technology sent as intended. When the information does not influence the recipient's behavior as expected, there is an efficacy issue. Failure of the communication system will occur if these three issues are not adequately addressed.

The study is based on the Delone–McLean information system success model because a psychological process known as intention occurs in the mind of the user before the user of an electronic payment system or robotic advisory system chooses whether or not to utilize the system. One of the main topics of IS research is predicting user acceptability and system utilization.

Empirical Review

Babak (2023) investigated how AI-powered pricing tactics affected client attrition in Iranian health insurance banks. Both quantitative and qualitative analyses are part of the research process, and information on consumer attitudes and experiences with AI-driven pricing is being gathered through a

survey. The responses and frequency distributions of non-open questions are examined thematically as part of the analysis. According to the key findings, most customers think that tailored pricing is very important and that AI-powered pricing tactics are good. The study concludes by showing that AI-driven pricing methods can be an effective way for Iranian financial institutions that provide health insurance to lower client attrition. The study suggested that by putting AI ideas into practice, banks can improve customer happiness and trust while addressing the specific issues.

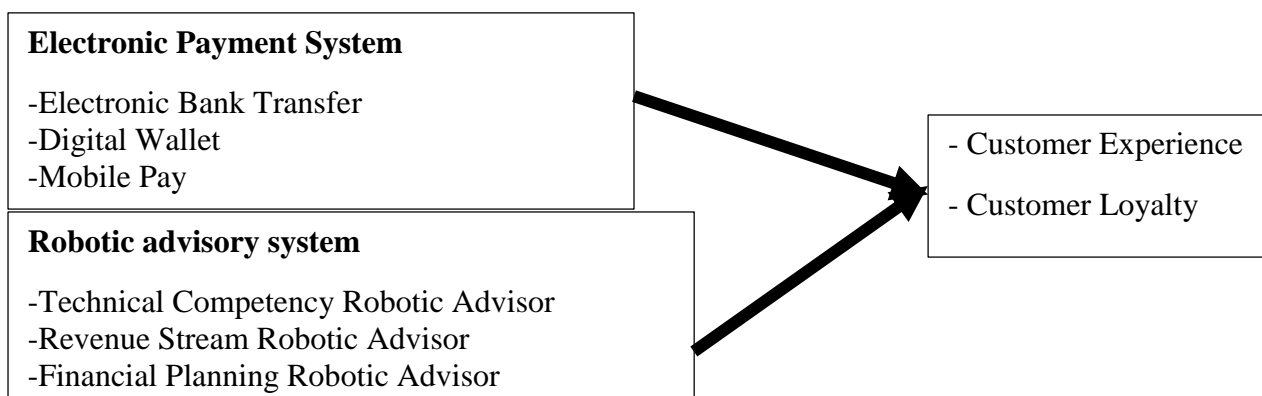
Ayobami and Reuben (2022) conducted a study in Lagos, Nigeria, to generalize findings about Artificial Intelligence and Employee Performance in the Nigerian Banking Industry. The researcher used a descriptive cross-sectional study design. For this study, primary data was used to extract information. The whole workforce of 127 individuals from six (6) carefully chosen banks in Lagos State, Nigeria, served as the study's population. The sample size of 98 elements was determined by the study using Taro Yamane's (1967) sample size determinant. Six banks in Lagos State, Nigeria, each received 98 copies of the questionnaires, which were then split up among the six banks using basic proportions and ratios. The data analysis was conducted on the 98 respondents. The results showed that artificial intelligence enhances the job process.

According to Reem and Hossam (2022), artificial intelligence (AI) and its applications have a significant impact on Jordanian banks' customer satisfaction through the quality of their services. Data from 270 customers in Jordan's banking industry was collected via a questionnaire. In order to statistically assess the sample data and ascertain customer happiness and service quality, the SPSS software employed exploratory factor analysis. The findings indicate that five subscales were recovered using the revised SERVQUAL Model as opposed to the original model's eight. Tangibility, assurance, dependability, responsiveness, and empathy were the subscales that were extracted. According to the research findings, clients in the Jordanian banking industry deserve artificial intelligence just as much as they do. As a result, there should be an ideal balance between virtual and human agents depending on the needs of the customers.

Conceptual Model

Independent Variables

Dependent Variables



Source: Author's Conceptualization, (2024)

METHODOLOGY

Cross-Sectional survey research design was adopted for this study. The population of the study consists of customers of selected MDBs operating in Nigeria. Brand Financial Global Commercial Ranking of 2019 was used in selecting four banks operating in Nigeria. According to this ranking, Zenith Bank, United Bank for Africa (UBA), Guaranty Trust Bank (GTB) and First Bank constituted the strongest and valuable DMBs brands in Nigeria.

The study used a convenience sampling method to select four strategic important banks out of the top eight strategic important banks in Lagos because they were the banks that could be easily reached, in terms of audience and cooperation. The study adopted Godden Formula for infinite population (Customers) of the selected banks.

The formula is shown below;

$$n_0 = \frac{Z^2pq}{e^2}$$

Where:

n_0 = sample size,

Z = value of the normal curve that cuts off an area α at the tails ($1 - \alpha$ equals the desired confidence level, e.g., 95%),

e = the desired level of precision,

p = the estimated proportion of an attribute that is present in the population, and

q = 1-p.

Therefore, the customer’s sample size for the study at 95% confidence level and 1% precision is denoted by; Z = 1.96, p = (0.5 maximum variability assumed) since actual variability in the proportion is not known), q = 0.5. e = 0.05.

Therefore, the sample size for the customers become $n_0 = \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2} = 385$

Therefore, 385 customers now becomes the sample size for the selected Nigerian banks.

Primary source of data was used to collect the data of the customers of the selected banks. A designed questionnaire items rated on a 5-point Likert scale of agreement ranging from strongly agree to strongly disagree was used to elicit vital information from the customers of the selected banks. Multiple regression analysis was used to analyze the data collected from the customers of the selected banks.

Model Specification

Hypothesis 1 (H0₁): Electronic payment system has no significant effect on Customer experience

$$CPV_i = \beta_0 + \beta_1EBT_i + \beta_2DW + \beta_3MP_i + \mu_i \dots\dots\dots (2)$$

Where:

CE = Customers Experience

EBT = Electronic Bank Transfer

DW = Digital Wallet

CTC = Mobile Pay

Hypothesis 2 (H0₂): Robotic advisory system adoption has no significant effect on customer loyalty

$$CL_i = \beta_0 + \beta_1TCRA_i + \beta_2RSRA_i + \beta_3FPRA + \mu_i \dots\dots\dots (3)$$

Where:

CL = Customer Loyalty

TCRA = Technical Competency Robotic Advisor

RSRA = Revenue Stream Robotic Advisor

FPRA = Financial Planning Robotic Advisor

DATA ANALYSIS AND DISCUSSION OF FINDINGS

The Effect of Electronic payment system on customer experience in Selected deposit money banks in Lagos State, Nigeria.

As for the first objective, the dependent variable is customer experience and the independent variables are the items used to measure of electronic payment system such as, electronic bank transfer, digital wallet and mobile pay respectively. The regression estimation was carried out with robust estimates of standard errors which is necessary to eliminate the problem of heteroskedasticity from the result.

Table 1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977 ^a	.965	.945	.16456

a. Predictors: (Constant), Electronic bank transfer, Digital wallet, Mobile pay

b. Dependent Variable: Customer experience

Source: Author’s Computation, 2024.

Table 1 presents the model summary of the effect of electronic payment system on customer experience. The table shows R-square to be 0.965. This implies that electronic payment system explains about 96.5% of variation in customer experience in the selected deposit money banks and 3.5% are explained by other factors that are not captured in the model.

Table 2

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	383.000	3	127.667	4714.697	.000 ^b
	Residual	9.477	350	.027		
	Total	392.478	353			

a. Dependent Variable: CE

b. Predictors: (Constant), EPS, DW, MP

Source: Author’s Computation, 2024.

Additionally, the model's analysis of variance (ANOVA) is shown in table 2. The stated F-statistic is significant, suggesting that the model is fit, as indicated by the F-statistic's value of 4714.697 and probability value of 0.000.

Table 3

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.159	.021		-7.608	.000
EPS	.680	.017	.081	4.670	.000
DW	.550	.042	.046	1.199	.001
MP	.909	.037	.872	24.402	.000

a. Dependent Variable: CE

Table 3 presents the coefficients of the effect of electronic payment system on customer experience, the result revealed that electronic fund transfer, digital wallet and mobile pay have significant coefficients (0.680, 0.550, and 0.909). All variables have significant coefficients because they have p-values of 0.000, 0.001, and 0.000 which are lower than 0.05 significance level. Electronic fund transfer, digital wallet and mobile all have positive coefficients, signifying that they all have positive effect on customer experience. This implies that an increase in each of these variables of electronic payment system will lead to increase in customer experience in selected deposit money banks.

Specifically, a point increase in electronic fund transfer will lead to 0.680 points increase in customer experience in selected deposit money banks. Similarly, a point increase in digital wallet will lead to 0.550 points increase in customer experience in selected deposit money banks. Also, a point increase in mobile pay will lead to 0.909 points increase in customer experience in selected deposit money banks.

Table 4 Model Summary for Robotic Advisory System Adoption and Customer Loyalty

Model	R	R square	Adjusted square	Standardized error of the estimate
1	.960 ⁹	.921	.919	234.307

a. Predictor: (Constant), Technical Competency Robotic Advisor, Revenue Stream Robotic Advisor

b. Source: SPSS Result, 2024

Table 4 presents the model summary of the effect of electronic payment system on customer experience. The table shows R-square to be 0.921. This implies that robotic advisory system explains about 92.1% of variation in customer loyalty in the selected deposit money banks and 7.9% are explained by other factors of the variables that are not captured in the model.

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	381.651	3	51.790	94.153	.000 ^b
	Residual	544.965	381	1.039		
	Total	378.489	382			

c. Dependent Variable: Customer Loyalty

d. Predictors: (Constant), Technical competency robotic advisor, revenue stream robotic advisor and financial planning robotic advisor

The model's analysis of variance (ANOVA) is shown in table 5. The stated F-statistic is significant, suggesting that the model is fit, as indicated by the F-statistic's value of 94.153 and probability value of 0.000.

Table 6 Coefficient Table

Model	Unstandardized co-efficient	Standardized co-efficient error	Standardized co-efficient beta	t	Sig.
Constant	.601	.131		4.595	.000
TCRA	.466	.066	.560	7.086	.000
RSRA	.101	.079	.113	1.261	.003
FPRA	.417	.094	.310	4.411	.000

α Dependent Variable: Customer Loyalty

α Independent Variables: TCRS, RSRA, FPRA

Source: SPSS Result, 2024.

Table 6 presents the coefficients of the effect of robotic advisory system on customer loyalty, the result revealed that technical competency robotic advisor, revenue stream robotic advisor and financial planning robotic advisor have significant coefficients (0.466, 0.101, and 0.417). All variables have significant coefficients because they have p-values of 0.000, 0.003, and 0.000 which are lower than 0.05 significance level. Technical competency robotic advisor, revenue stream robotic advisor and financial planning robotic advisor all have positive coefficients, signifying that they all have positive effect on customer experience. This implies that an increase in each of these variables of robotic advisory system will lead to increase in customer loyalty in selected deposit money banks.

Specifically, a point increase in technical competency robotic advisor will lead to 0.466 points increase in customer loyalty in selected deposit money banks. Similarly, a point increase in revenue stream robotic advisor will lead to 0.101 points increase in customer loyalty in selected deposit money banks. Also, a point increase in financial planning robotic advisor will lead to 0.417 points increase in customer loyalty in selected deposit money banks.

Discussion of Findings

The first finding established the significance of artificial intelligence on customer satisfaction in the selected deposit money banks in Lagos State, Nigeria. The hypothesis proved that there is a significant effect between electronic payment systems on customer experience. The independent variables (electronic bank transfer, digital wallet and mobile pay) which represent electronic payment system variables were all found to have a combine significant effect on positive customer experience which in the long run enhances organizational performance. Therefore, since electronic payment system has a significant effect on positive customer experience, it then proves the viability of the innovation diffusion theory which was adopted for the study. Innovation is the process of creating and implementing concepts, procedures, goods, or technology that are novel to the organization implementing them. The process of creating, refining, and putting into practice innovative concepts or behaviors is known as innovation adoption. The only requirement is that the organization see the innovation as novel, not that it is novel in terms of discovery or invention.

The study showed that there is a reduction in the number of inflow of customers to the banking hall since they could solve problems or make necessary transaction via the electronic system without visiting the bank. This finding is in consistence with Babak (2023) investigated the connection between Iran's customer service delivery and electronic banking. Customers favored the branch banking channel of delivery, but when digital banking was available, the ATM channel was the preferred option, according to his survey, even though e-banking services were widely known and branch banking was associated with long lines.

It was established from the second findings that robotic advisory system has significant effect on customer loyalty. This implies that robotic advisory systems are one of the major factors that make the customers of the banks studied satisfied; and it is a satisfied customer that makes a repeat purchase of goods or services which will help to improve the performance of such organization. This findings justifies the DeLone–McLean model which agrees that is essentially a process of generating and conveying information and communicating the information to the receivers. Shannon and Weaver opined that information transmission is considered success if it can prevail over the three challenges of communication, such as technical, semantic, and effectiveness challenges respectively. The study is in line with This finding is in agreement with the work of According to Ayobami and Reuben (2022), AI is used in the banking industry in a number of ways, including voice-assisted banking, smart wallets, customer service, and blockchain technology, which speeds up payments, detects fraud, and enhances consumer satisfaction.

CONCLUSION AND RECOMMENDATIONS

This conclusion implies that electronic payment system and robotic advisory system have positive effect on customer service experience and customer loyalty. This tends to give more pleasure to the customers who have complaints and other issues which are often resolved through the assistance of artificial intelligence. This will indirectly affect service delivery and getting customers loyalty. In addition considering the effect of robotic advisory system it can be seen that financial planning robotic advisory

contributed positive effect on customer loyalty and that simply means that customers find it easy to use some banking gadgets which makes the service delivery fast and easy.

The following recommendations were made based on the findings of the study:

- iii. Despite the establishment of the fact by the study that electronic payment system determines organizational performance; much still needs to be done in this area because many customers still flock into the banking halls for transactions. The most banks should look into how to educate their customers on artificial intelligence which provide them with information on what they can easily do without coming to the banking hall. Different social media platforms and advertising media can be employed to sensitize the customers..
- iv. Deposit money banks in Nigeria should wake up to the challenges of robotic customer advisory system There are some latest customer service robots like humanoid robots, customer service robot pepper, etc among others that the Nigerian banks can also key into to compete with the developed world banks. Continuous improvement in technology will move Nigerian banks to a greater height in the term of performance.

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