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SERVICE DELIVERY STRATEGIES AND CUSTOMER PATRONAGE OF DEPOSIT MONEY BANKS IN RIVERS STATE

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ABSTRACT

This study examined service delivery strategies and customer patronage of deposit money banks in Rivers State. The aim of this study was to determine the relationship between the dimensions of service delivery strategies (electronic service delivery, self-service delivery and customer service delivery) and the measures of customer patronage (customer preference and repeat patronage) of deposit money banks. Ten (10) research questions and hypotheses were put forward to address the objectives of the study. The study adopted the positivism research philosophy and correlational research design. The population of this study consisted of all the 21 licensed deposit money banks in Rivers State. The unit of analysis consisted of branch managers, marketing managers, operational managers, customer service managers and customer relationship managers of the 21 licensed deposit money banks in Rivers State. 105 managers of the above categories were identified in the 21 deposit money banks. The census sampling technique was adopted in this study. A structured questionnaire was used to collect data from the respondents. The data collected were analyzed statistically while the hypotheses were tested using the Spearman Rank Order Correlation Coefficient (rho). The SPSS version 23.0 was used to perform the bivariate analysis. The findings revealed that electronic service delivery has a significant relationship with customer patronage (customer preference and repeat patronage) of deposit money banks. The study also found a significant relationship between self-service delivery and customer patronage (customer preference and repeat patronage) of deposit money banks. The study equally found a significant relationship between customer service delivery and customer patronage (customer preference and repeat patronage) of deposit money banks in Rivers State. Based on these findings, it is concluded that service delivery strategies are significant predictors of customer patronage of deposit money banks in Rivers State. Therefore, it is recommended that deposit money banks in Rivers State especially those that are experiencing low level of customer patronage should adopt service delivery strategies such as electronic service delivery, self-service delivery and customer service delivery as it would increase their level of customer patronage.
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Keywords: Service delivery strategies, electronic service delivery, self-service delivery and customer service delivery, customer patronage, customer preference and repeat patronage.

INTRODUCTION

The banking sector is one of the most competitive sectors in the Nigerian economy. This sector is highly competitive due to the growth in the number of banks across the country. This growth in the number of banks call for the need for banks to intensify their efforts to increase their level of customer patronage. According to Uvais and Sulaiman (2017), customer patronage is crucial to business growth and survival of financial institutions like banks. It is the most significant factor that distinguishes successful banks from unsuccessful banks (Uvais & Sulaiman, 2017). A bank can be said to be successful if it enjoys increased level of customer patronage. The higher the level of customer patronage, the more stable a bank becomes. Adeoti et al (2018) opined that increased customer patronage brings about financial stability and growth of bank. It is also a sign that a bank is doing well against its competitors in the industry. Every bank wants to increase their level of customer patronage. When a bank experiences massive increase in its level of customer patronage, it creates an impression that the bank is competing favourably in its industry and financially stable. Without massive increase in the level of customer patronage, it will be difficult for banks to grow, compete favvourably and achieve financial stability (Dzisah & Ocloo, 2013). However, in order for banks to increase their level of customer patronage in the midst of intense competition, they need to revisit the way and manner in which they deliver their banking services to their customers and develop a more effective service delivery strategy.

Service delivery strategy is the method used by a service organization to deliver its services to its customers (Adeniji & Akinbode, 2018). Adesoji (2013) defined service delivery strategy as the way and manner in which an organization renders services to its customers. Developing an effective service delivery strategy is crucial to the growth of a bank as it attracts more customers to the bank and increase the bank's profitability. Effective service delivery strategy enables a bank to meet up the service request of its customers in the most efficient manner (Olalekan, 2020). Banks generally play an intermediary role in the economy by mopping up funds from the surplus spending units and lending such funds to the deficit spending units in order to promote economic activities across the country. They accept deposit from the public, provide loans, keep valuables and serving as a financial advisers to customers among others. The way in which banks provide these financial services matters a lot to their customers as customers use bank service delivery strategies as a basis for patronizing a bank and remain loyal to it.

Historically, banks deliver their financial services using traditional methods where every service is delivered in the banking hall. Under the traditional methods of delivering banking services, customers had no option of receiving banking services outside of the "mortar and brick" (Odia & Pat, 2018). During this period, the tally system was in use where long queues characterized the banking halls nationwide (Odia & Pat, 2018). All banking services were delivered in the bank counters including making deposit of funds into accounts and withdrawal of funds. There was no means of transferring funds electronically from one account to another not to talk of withdrawing funds from a machine outside the banking hall. Self-service delivery was completely absence in the traditional banking system as every bank customer has to do their banking transactions right inside the banking hall.

Today, banks have come up with new ways of delivering banking services. The new ways of service delivery are in the areas of cutting-edge technology tools such as Android banking applications, mobile banking, internet banking, etc. The advent of modern technology has enabled banks to deliver banking services electronically. With the aid of modern technology, banks are now able to achieve electronic service delivery, self-service delivery, and quick response to customer enquiries and prompt processing of customer complaints, thereby improving customer service delivery (Okoye et al, 2019). These new strategies of service delivery have taken banks to a greater height as banks have now become more efficient than they were in the last two decades ago. With the new strategies of service delivery, bank customers can now do their banking transactions from the comfort of their homes and offices using the mobile phone while banks can quickly respond to customer enquiries, process and resolve all complaints to the satisfaction of their customers. Andow (2015) argued that a bank that adopts an effective service delivery strategy is likely to experience massive increase in its level of customer patronage while those with poor service delivery strategies would experience low level of customer patronage. It is against this backdrop that this study examines the relationship between service delivery strategies and customer patronage of deposit money banks in Rivers State.

Statement of Problem

The banking industry in Nigeria is highly competitive and all players in the industry are strategizing to increase their level of customer patronage. The advancement in technology and globalization has made the banking industry more competitive than ever before. While some banks have taken full advantage of modern technology to improve their service delivery, others are lacking behind in terms of quality service delivery. Some bank customers have deflected to other performing banks that are able to deliver quality and superior banking services. This situation presents management dilemma as the affected banks are now forced to develop strategies to improve their service delivery with the view to increase their level of customer patronage. However, ever since these banks came up with new service delivery strategies (such as electronic service delivery, self-service delivery and customer service delivery), it is still not clear whether these strategies have helped to increase the level of customer patronage as empirical studies that examined the relationship between service delivery strategies and customer patronage of deposit money banks in Rivers State are limited. This has created a gap in empirical literature which the present study intends to fill and contribute to the existing literature on service marketing.

Aim and Objectives of the Study

The aim of this study was to examine the relationship between service delivery strategies and customer patronage of deposit money banks in Rivers State. The specific objectives of the study are as follows:

1. To determine the relationship between electronic service delivery and customer preference of deposit money banks in Rivers State.
2. To ascertain the relationship between electronic service delivery and repeat patronage of deposit money banks in Rivers State.
3. To find out the relationship between self-service delivery and customer preference of deposit money banks in Rivers State.
4. To ascertain the relationship between self-service delivery and repeat patronage of deposit money banks in Rivers State.
5. To determine the relationship between customer service delivery and customer preference of deposit money banks in Rivers State.
6. To ascertain the relationship between customer service delivery and repeat patronage of deposit money banks in Rivers State.

Research Questions

In order to address the objectives of the study, the following research questions were raised:

1. To what extent does electronic service delivery relate to customer preference of deposit money banks in Rivers State?
2. To what extent does electronic service delivery relate to repeat patronage of deposit money banks in Rivers State?
3. To what extent does self-service delivery relate to customer preference of deposit money banks in Rivers State?
4. To what extent does self-service delivery relate to repeat patronage of deposit money banks in Rivers State?
5. To what extent does customer service delivery relate to customer preference of deposit money banks in Rivers State?
6. To what extent does customer service delivery relate to repeat patronage of deposit money banks in Rivers State?

Research Hypotheses

The following hypotheses were formulated to guide this study:

Ho_1: There is no significant relationship between electronic service delivery and customer preference of deposit money banks in Rivers State.

Ho_2: There is no significant relationship between electronic service delivery and repeat patronage of deposit money banks in Rivers State.

Ho_3: There is no significant relationship between self-service delivery and customer preference of deposit money banks in Rivers State.

Ho_4: There is no significant relationship between self-service delivery and repeat patronage of deposit money banks in Rivers State.

Ho_5: There is no significant relationship between customer service delivery and customer preference of deposit money banks in Rivers State.

Ho_6: There is no significant relationship between customer service delivery and repeat patronage of deposit money banks in Rivers State.

The operational conceptual framework of the relationship between service delivery strategies and customer patronage of deposit money banks is presented in figure 1 below:

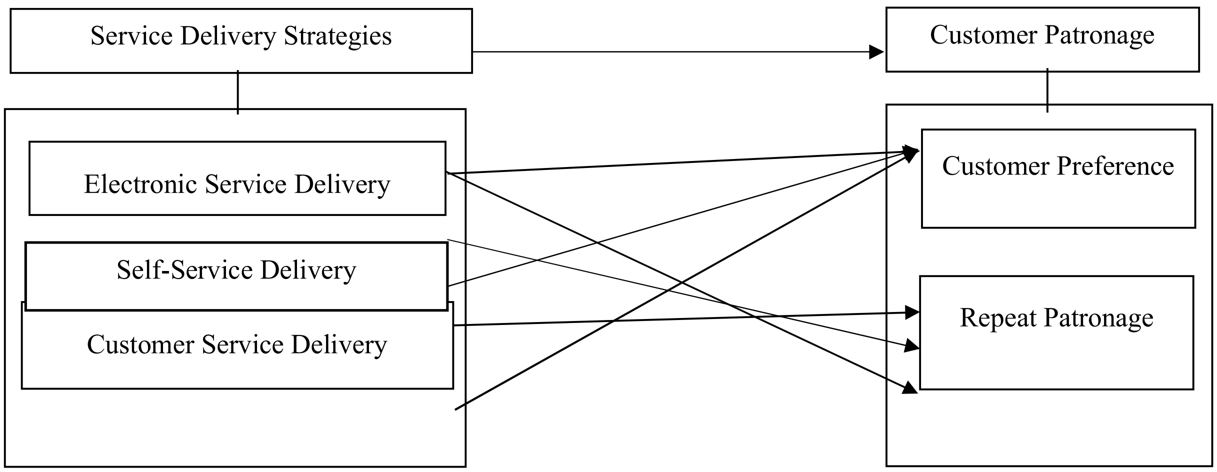

Fig. 1: Operational conceptual framework of the relationship between service delivery strategies and customer patronage of deposit money banks

Review of Related Literature

Concept of Service Delivery Strategy

Service delivery is the practice of providing customers with a positive helpful experience when they enter a business, throughout the time they stay at the business premise, and even after the customer leaves the premises. (Thompson & Kolsky, in Muniu, 2015). Blummberg (2011) defined service delivery as the ability of an organization to meet customer needs and expectations in such a way that these customers will have a memorable experience and will opt to come back and even talk to others about the company's services or products. Olalekan (2020) described service delivery from the banking perspective. According to him, banking service delivery is the extent to which a bank is able to meet up the banking requests of customers in the most efficient manner.

Service organizations such as banks need to understand the needs and expectations of their target customers and deliver these needs in the most effective and efficient manner so as to satisfy their customers (Maxhand & Plowman, 2012). The way and manner in which an organization delivers its services to customers in order to satisfy their needs and wants is known as service delivery strategy (Maxhand & Plowman, 2012). In a nut shell, service delivery strategy is the plan, method or system developed by an organization to deliver services to its customers in the most efficient manner (Grassel & Zeidler, 2013). Adeniji and Akinbode (2018) defined service delivery strategy as the method used by a service organization to deliver its services to its customers. Within the banking context, service delivery strategy is defined as the way and manner in which an organization renders services to its customers (Adesoji, 2013).

Developing an effective service delivery strategy is crucial to the growth of a bank as it attracts more customers to the bank and increase the bank's profitability. Effective service delivery strategy enables a bank to meet up the service request of its customers in the most efficient manner (Olalekan, 2020). Grassel and Zeidler (2013) stated that effective service delivery requires banks to hire top quality service workers, analyze their personality and competence level, and provide the modern technology that will facilitate prompt service delivery. To deliver prompt and efficient service, organizations such as banks must have a plan otherwise known as strategy. This strategy or plan provides a direction that guide the way and manner in which the organization deliver its services. It also contributes to the success of the organization in terms of gaining the organization a competitive edge over its rivals in the same industry (Tenai & Kwasira, 2020).

Dimensions of Service Delivery Strategies

Service delivery strategies in the banking sector take various forms. The most common forms of service delivery strategies in the banking sector include electronic service delivery, self-service delivery and customer service delivery. These service delivery strategies are discussed below:

Electronic Service Delivery

Electronic service delivery is the ability to conduct banking and financial transactions electronically via the internet or mobile telephone applications (Hammoud et al, 2018). In the banking sector today, the introduction of electronic service delivery appears to be more competitive. Electronic service delivery has spread among customers due to rapid improvement in IT and through competition between banks (Mahdi et al, 2010). All the licensed banks in Nigeria seem to be using similar electronic service channels to save the time of their customers particularly as it concerns queuing up in the banking hall. Such electronic service delivery has come to revolutionized banking operations in Nigeria. As far as bank customers are concerned, electronic service delivery has given them access to their account in a more convenience way and save them the time to visit the banking hall and queue. From the bank perspective, electronic service delivery has helped banks to lessen or avoid the costs of establishing more branches in all parts of the country.

E-banking has grown rapidly. Continuous technology development, particularly information technology revolution of the last two decades of the 20th century has forced the banks to embrace e-banking as a strategy for their sustainable growth in an expanded competitive environment. The internet has changed the operations of many businesses, and has been becoming a powerful channel for business marketing and communication (American Banker, 2000). Banking customers' desires and expectations with regard to service are expanding, as technology advances and improve. These days, the customer wants to operate and do his or her banking transactions at any location without going to the bank, at any time without being limited to the bank's working hours, and to do all his or her payments (purchasing, bills, stocks) in a fast and cost-effective way. Consequently, financial services quality ought to be characterized by independence, elasticity, freedom, and flexibility, to accommodate these desires (Khalfan & Alshawaf, 2004). The usage of e-banking services by bank clients has grown in the past few years about 25% to 30% (Bank to the Future, 2013).

Self-Service Delivery

Self-service delivery is an application developed by banks to enable their customers perform their banking transactions independently without any direct involvement of their staff (Firdous & Farooqi, 2017). Self-service delivery is facilitated by the introduction of self-service technologies. According to Meuter et al in Sannes (2001), self-service technologies are technological interfaces that enable customers to produce a service independent of direct service employee involvement. Self-service technologies are essential to banks because information processing is linked to their banking services. Self-service delivery helps to reduce the intervention of banks on the daily banking transactions of their customers (Marete et al, 2014). Onodugo (2015) stated that banks have improved their service delivery by introducing self-service technologies that enable customers to perform banking transactions outside the banking hall.

Self-service delivery has made banking more convenience for bank customers since customers can perform series of financial transactions with their mobile phone and their Naira debit card (Olannyei et al, 2017). Adeyemi et al (2014) stated that a bank customer using mobile banking apps can be able to transfer funds and check their account balance without visiting the bank. With this application, customers can be able to purchase airtime from their bank account and pay their utility bills using their phone. In most cases, mobile banking services are offered via Java based application, SMS and more recently mobile apps on Windows, Android, and/or iOS platforms (Okafor, 2017).
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However, the method used in installing mobile banking apps on mobile phone depends on the bank. While some banks may offer one or two options, others may offer all options. Access bank for instance, offers mobile apps on smart phone such as Windows, Android and iOS platforms. The bank requires customers who apply for mobile banking service to have a smart phone which will enable acquire the services. Dauda and Akingbade (2011) stated that mobile banking apps can be used easily by bank customers because it uses user-friendly menu to navigate transactions. However, SMS mobile banking platform has an advantage because it can be used in all types of phones and no downloading is required as in case of mobile apps. All that is required of a customer is to remember the codes in order to engage in banking transactions. GTBank is a good example of Nigerian bank that offers SMS based mobile apps using the code *737# which allows all its customers to transfer fund instantly to any bank in Nigeria as well as purchase airtime and paying utility bills.

Self-service technology has evolved in recent times creating more opportunities for customers on this platform to do banking transactions. The recent innovative mobile banking platform has enabled customers to transfer funds across different banks (Ezeakonam, 2017). This platform also enables customers to pay their taxes, purchase airtime and utility bills such as electricity bill, DSTV subscription, etc. (Ezeakonam, 2017). Firdous and Farooqi (2017) noted that the mobile banking services are limited when compared to internet banking services due to the limitations of today's mobile phones. However, mobile banking has made it possible for every individual to access their bank in everywhere they go and have their bank right inside their pocket (Olannyei et al, 2017). With the introduction of mobile banking services, customers can now reach their bank even in areas where their bank's physical presence is absent (Simon & Senaji, 2016). It is amazing that mobile banking has made it easier for bank customers to have access to 24/7 banking services including fund transfer airtime, recharge bill payments, online shopping, amongst others (Adewoye, 2013).

Customer Service Delivery
Customer service is the ability of a bank to deliver what customers' needs. Bolaji in Ogunnaike et al (2014) described customer service as the capability of well-informed consistent, proficient and passionate employees to provide/offer products and services with a view of identifying and satisfying the needs, demands, values and expectations of the consumers/customers. Zeithaml and Bitner in Oyeniyi and Joachim (2008) conceptualized customers service as a series of activities designed to enhance the level of customer's satisfaction that is, the feeling that a product or service has met customer's expectation. Davis and Uttal in Ogunnaike et al (2014) defined customer service as everything an organization offers that helps to separate his products or services from his competitors' own.

Customer service is an important tool for gaining competitive advantage. Oyeniyi and Joachim (2008) stated that as long as an organization continues to provide excellent customer service, customers will remain faithful and loyal to the organization. Every organization, including those in the telecommunication industry, has to take into consideration how best to serve its potential and current customers if it intends for such customers to retain its product or service (Ogunnaike, et al, 2014). Quality customer service helps an organization to create a positive customer value perception and provides customers with the required information that will help to sustain competitive performance (Lucas, 2005). A company can be said to have a quality customer service only if the services provided meets customer expectations. However, if there is a gap between customer expectations and service delivery, it becomes a signal that the customer service is poor and ineffective (Kim, 2004).
A quality customer service must meet customer expectations and offer numerous benefits to the organization in terms of achieving sustainable competitive advantage. However, service-based advantages rest on unique behavioural systems that typically reflect a carefully designed combination of recruitment, training, development, and rewards which provide a secure competitive advantage because they are extraordinarily difficult for competitors to emulate (Ulrich in Didia & Nwokah, 2015). Obviously the customer service superiority is a more quickly accessible competitive weapon than many others; for instance, one may not be able to hike product quality overnight, but surely one can leverage customer service (Hulbert et al, in Didia & Nwokah, 2015). The high levels of competition among informal sector service providers necessitate adoption of different customer service techniques to satisfy their customer (Oyeniyi & Joachim, 2008). According to them, the effectiveness of the level of customer service will enhance customer retention and reduce switching between and among service providers. Today, the key players in the informal sector use customer service as their competitive strategy through the process of innovation (Genesyns, 2016).

Concept of Customer Patronage

Customer patronage is the degree to which a customer purchases a firm's products or services and makes repeat purchases despite the availability of other competing brands that can serve his or her needs (Rahman et al, 2014). Kotni (2016) defined customer patronage as the extent to which a customer buys goods from a particular firm and repeated purchase the same goods without considering other similar brands in the market Customer patronage can be achieved by the anticipating customers' needs and fulfilling those needs (Simons, 2016). Excellent customer service does not only make customers patronize the products, but they also spread positive word-of-mouth to other people, which is an avenue for creating profits for the bank. In effect, if customers change their ways of patronizing, it will have a great impact on the long term revenue of the bank (Simons, 2016). However, customer patronage of a particular bank depends on how much contentment customers gain with the use of the kinds of services and products offered by that bank (Rahman et al, 2014). It is believed that patronage and re-patronage of banking services is a decision a customer has to make and they go through the processes outlined in the theory of consumer behaviour. Individual perceptions, demographic factors, social, economic and cultural occurrences may affect the choice of bank of a person but most importantly the impression an individual has from patronizing a bank may determine whether he or she will stay. Consequently, customer patronage behaviour is greatly affected by service quality and the level of satisfaction gained from patronizing a particular brand.

Measures of Customer Patronage

Customer patronage can be measured using various criteria. However, in this study, customer patronage is measured using customer preference and repeat patronage. These measures of customer patronage are discussed below:

Customer Preference

Customer preference can be defined as a consumer's decision to choose one product, service or organization over other similar products, services and organizations (Bennett et al, 2006). It involves making a choice based on certain criteria which the customer attaches importance to (Cohen & Neira, 2003). With regards to the banking industry, customer preference is decision to choose a particular deposit money bank over other similar banks. Customer preference is a function of the utility (satisfaction) which the customer derived from using the service of the organization. Vikraman and Ganesan (2011) noted that customer preference occurs where there are choices that a customer has to choose from. It involves making a choice of which organization, product or service to patronize. Usually, customer prefers those organizations, products and services that give them satisfaction. It demands that the customer ranks the different organizations, products or services according to the level of utility and decide on which one to choose (Goodman et al, 2005). Wilson-Jeanselme and Reynolds (2012) stated that customer preference is not dependent on the consumer's income or his/her capacity to pay for the goods or services; rather it refers to consumer like or dislike for an organization, product or service based on their performance. This implies customer preference has to do with customer like or dislike for a company, product or service.

Repeat Patronage

Repeat patronage is the willingness and desire of a consumer to re-patronize a particular product, service or organization despite the presence of other competing product, service and organizations (Choi & Chu, 2001). Kozak (2001) defined repeat patronage as a behaviour whereby a customer consistently patronizes a particular product or service provider irrespective of the fact that there are other organizations within the locality offering similar product or services. Repeat patronage is a major indices used to determine how well an organization is doing. When customer makes repeat patronage of an organization, it is a sign that the organization is meeting his or her needs satisfactorily. Choi and Chu (2001) argued that only satisfied customers make repeat patronage of an organization. However, if the customer is not satisfied with the services rendered to him or her at the first point of contact, he or she will not re-patronize the organization in future. Banks are doing everything within their power to increase repeat patronage behaviour among their valued customers. They don't want to risk their customers opening an account with other banks. To ensure repeat patronage, some banks have introduced series of innovative services including electronic banking services (Oboh, 2005). These services are initiated by top management of the bank. The motive behind this initiative is to hold onto their customers and increase repeat patronage. Odia and Pat (2020) observed that some banks have even gone as far as improving the network connectivity to enable them deliver top quality banking services. All these efforts are geared towards increasing repeat patronage behaviour and customer loyalty.

Theoretical Review

This study was anchored on expectancy theory which was developed by Vroom in 1964. The theory states that individuals will evaluate various strategies of behaviour (e.g. working hard everyday versus working hard three days of five) and then choose that behaviour that they believe will lead to those work-related outcomes or rewards that they value (e.g. pay increase, promotion or recognition). If the individual worker believes that working hard everyday will lead to a desired pay increase, expectancy theory would predict that this is the motivated behaviour that he or she will choose (Szilagyi, 1981). Vroom's expectancy theory is based on three important constructs: expectancy, instrumentality and valence. Expectancy refers to the perceived probability that a given level of effort will yield a specified performance level (outcome or sets of outcomes). Instrumentality refers to the perceived relationship between performance and outcomes or rewards. Valence means a person's preference for something. More technically, valence is seen as a perceived positive or negative value, worth, or attractiveness that an individual ascribes to potential outcomes, rewards, or incentives for working in an organization (Hoy & Miskel, 1987).

With respect to expectancy construct, Vroom argues that actions can have a variety of possible outcomes. For example, the act of studying for an examination can have the direct outcomes of a high grade, a moderate grade or a disastrously low grade (Silver, 1983). However, instrumentality is high when there is a strong association between individual performance and being rewarded. For instance, if a teacher believes that performing outstanding will get him a promotion or recognition, then we can say that to his/her instrumentality is high (Silver, 1983). Valence is observed when the individual perceived the outcome or reward to be attractive. On the whole, expectancy theory predicts that a person will be a high performer when he or she perceives all three constructs to be high, i.e. (1) if the person sees a high probability that his personal efforts will lead to high performance, (2) if the person sees a high probability that high performance will lead to outcomes, and (3) if the person views the outcomes to be positively attractive (Mitchell, 1974).

Vroom's expectancy theory is very relevant in explaining the relationship between service delivery strategies and customer patronage of deposit money banks in Nigeria. The theory argues that deposit money banks analyze the various service delivery strategies and choose the one that will increase their level of customer patronage. This implies that deposit money banks in Nigeria choose to deliver banking services in a certain way because they believe that such strategy will attract new customers to their bank and increase their level of customer patronage. The expectancy theory provides reasons why deposit money banks in Nigeria choose to implement service delivery strategies. It explains that deposit money banks have a high expectations that their level of customer patronage will increase if they choose to adopt service delivery strategies such as electronic service delivery, self-service delivery and customer service delivery. In other words, there is a high probability that customer patronage of banks will increase if the banks choose to implement service delivery strategies.

Empirical Review

A number of related empirical studies have been conducted on service delivery strategies and customer patronage. For instance, Kamau and Wafula (2015) empirically examined the effects of strategic positioning of service delivery on customer satisfaction. The study employed qualitative and quantitative approaches to analyze the variables of the study. The researchers adopted a descriptive research design where questionnaire was used to elicit data from 67 customers and staff of Fina Bank in Mombosa, Kenya. The data collected by the researchers were analyzed using descriptive and inferential statistics, as well as the Pearson's product moment correlation which was computed using the SPSS version 23.0. The result revealed that all the strategic positioning strategies (such as technological advancement, product classification, customer segmentation and brand benefits) has a positive impact on customer satisfaction.

Ali and Emenike (2016) empirically examined the impact of Automated Teller Machines (ATMs) on banking services delivery in Nigeria. The researchers employed the descriptive and used regression analysis to analyze the relationship between value of ATMs transactions and customer deposits for the period of 2009-2013. The results of the regression analysis showed that ATM transactions have a positive and significant relationship with private demand deposits. The study concluded that the introduction of ATMs in the Nigerian banking industry has positive and significant impact on customer satisfaction.

Simons (2016) investigated the impact of customer service on customer patronage in banking using ICT adoption as a mediating variable. The study adopted the causal research design and used a self-developed questionnaire to elicit data from 394 account holders in Kumasi Metropolis. The data collected were analyzed using regression analysis and the SPSS. The result showed that most of the customers of access are literate and possess much information hence their rate of adoption of ICT is likely to be high. The study also found a positive relationship between ICT adoption and customer patronage but the relationship is weak indicating ICT adoption alone cannot determine customer patronage of banks.

Kwarteng (2015) carried out a study to determine the effect of electronic banking on customer service delivery in Kumasi Metropolis. The descriptive survey research design was adopted while a structured questionnaire was used for data collection. The data collected from 69 customers and 29 staff in three banks in Kumasi was analyzed using frequency counts, percentage and SPSS analysis. The findings of the study revealed that customers are comfortable and satisfied with the e-banking services initiated by Ghanaian banks despite some of the network challenges experienced by the services.
Juma (2013) carried out a study to determine the influence of electronic banking services on customer service delivery in banking industry. The study adopted the cross-sectional design and used a structured questionnaire, open-ended semi-structured interviews and focused group discussions to gather data from 174 unit heads in ten commercial banks in Bungoma County. The data were analyzed using content analysis method. The study findings showed that e-banking services had a great influence on customer service delivery.

Didia and Nwokah (2015) examined the relationship between customer service integration and business performance in the telecommunication industry in Nigeria. The researchers used a structured questionnaire to obtain data for the study. The data collected were analyzed using both descriptive and inferential statistics. The result revealed that customer service integration is positively and significantly related to sales growth and market share, hence it was concluded that customer service integration enhance business performance in the telecommunication industry.

Firdous and Farooqi (2017) investigated the impact of internet banking service delivery quality on customer satisfaction. The researchers adopted the exploratory survey design and quantitative research approach. The data for their study were collected from 194 internet banking customers in New Delhi using a structured questionnaire. The data collected were analyzed statistically using descriptive, correlation and regression analyses. The results showed that internet banking services have a positive and significant impact on customer satisfaction. The study also reported a significant relationship between ATM services and customer satisfaction.

Adewoye (2013) empirically examined the impact of mobile banking on service delivery in the Nigerian commercial banks. The researcher employed the descriptive survey design and the quantitative research approach. The data for his study were collected from 125 employees of ten (10) deposit money banks in Lagos State. The researcher used a structured questionnaire as the main instrument for data collection while the percentage and frequency analysis, mean and standard deviation, and the chi-square were used for data analysis. The results showed that mobile banking services have positively and significantly improved the banks service delivery as it saves time, convenience, quick transaction alert, and saving cost. The study also reported that customers are highly satisfied with the introduction of mobile banking services in Nigeria.

Gap in Literature
From the literature review, it was observed that a good number of studies have been conducted on service delivery strategies of deposit money banks. However, most of the studies conducted on service delivery strategies in the banking sector relate the concept to customer satisfaction and

business performance while empirical studies that relate service delivery strategies to customer patronage of deposit money banks in Rivers State were limited. Even the dimensions of service delivery strategies (electronic service delivery, self-service delivery and customer service delivery) were not related to the measures of customer patronage (customer preference and repeat patronage) to determine the strength and direction of the relationship between the variables. These uncovered areas have created huge gaps in literature which this study seeked to fill and contribute to the existing literature on service marketing.

METHODOLOGY

This study adopted the positivism research philosophy and the correlational research design. The population of this study comprised all the 21 registered and functional deposit money banks in Rivers State (Central Bank of Nigeria, 2022). The unit of analysis was made up of branch managers, marketing managers, operational managers, customer service managers and customer relationship managers of the 21 licensed banks. From the information made available to the researcher from the human resource departments of these banks, there were 105 managers that fall under the above managerial categories. The census sampling technique was adopted in this study. The instrument used for data collection in this study was a structured questionnaire. The questionnaire was structured using the modified four (4) points Likert scale which range from Strongly Agree, Agree, Disagree to Strongly Disagree. The face and content analysis were used to validate the instrument while the Cronbach Apha method was used to determine the reliability of the instrument. The questionnaire was administered to the respondents (managers) of the deposit money banks in Rivers State. A total copy of one hundred and five (105) questionnaires was administered to the respondents (managers) of the deposit money banks and 75 copies were collected. The data collected were analyzed in tables while the hypotheses were tested using the Spearman Rank Order Correlation Coefficient (rho) which was computed with the aid of the SPSS version 23.0.

Empirical Results and Discussion

The bivariate analysis was carried out on the study variables. The bivariate analysis tends to determine the relationship between dimensions of service delivery strategies and customer patronage of deposit money banks in Rivers State. The Spearman Rank Order Correlation Coefficient (rho) was used to determine the relationship between the two variables in each of the hypotheses formulated in this study. The rho value is computed using the SPSS version 23.0. Here, the data collected on the two variables in each hypothesis were inserted into the computer system and the SPSS version 23.0 was used to correlate the data. The results of the bivariate analysis were presented below:

Table 1: Result of bivariate analysis between electronic service delivery and customer preference of deposit money banks

			Electronic Service Delivery	Customer Preference
Spearman Correlation (rho)	Electronic Service Delivery	Correlation Coefficient	1.000	.815**
		Sig. (2 tailed)	.	.001
		N	75	75
	Customer Preference	Correlation Coefficient	.815**	1.000
		Sig. (2 tailed)	.001	.
		N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 1 presents the result of bivariate analysis carried out between electronic service delivery and customer preference of deposit money banks in Rivers State. The result shows that electronic service delivery has a very strong positive correlation with customer preference (rho = .815**) and the symbol ** indicates that this correlation is significant at 0.01 level. Based on this result, the null hypothesis (Ho_1) is rejected and the alternate hypothesis is accepted. This means that we then accept that there is a very strong positive and significant relationship between electronic service delivery and customer preference of deposit money banks in Rivers State.

Table 2: Result of bivariate analysis between electronic service delivery and repeat patronage of deposit money banks

			Electronic Service Delivery	Repeat Patronage
Spearman Correlation (rho)	Electronic Service Delivery	Correlation Coefficient	1.000	.639**
		Sig. (2 tailed)	.	.001
		N	75	75
	Repeat Patronage	Correlation Coefficient	.639**	1.000
		Sig. (2 tailed)	.001	.
		N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 2 contains the result of bivariate analysis carried out between electronic service delivery and repeat patronage of deposit money banks in Rivers State. The result shows that electronic service delivery is strongly and positively correlated to repeat patronage of deposit money banks (rho = .639**) and this correlation is significant at 0.01 level as indicated by the symbol **. As a result of this, we then reject the null hypothesis (Ho_2) and accept the alternate hypothesis which states that there is strong positive and significant relationship between electronic service delivery and repeat patronage of deposit money banks in Rivers State.

Table 3: Result of bivariate analysis between self-service delivery and customer preference of deposit money banks

			Self-Service Delivery	Customer Preference
Spearman Correlation (rho)	Self-Service Delivery	Correlation Coefficient	1.000	.828**
		Sig. (2 tailed)	.	.001
		N	75	75
	Customer Preference	Correlation Coefficient	.828**	1.000
		Sig. (2 tailed)	.001	.
		N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 3 presents the result of bivariate analysis carried out between self-service delivery and customer preference of deposit money banks in Rivers State. The result shows a very strong positive correlation between self-service delivery and customer preference of deposit money banks (rho = .828**) and the symbol ** signifies that this correlation is significant at 0.01 level. Based on this result, the null hypothesis (Ho_3) is rejected and the alternate hypothesis is accepted. This means that we then accept that there is very strong positive and significant relationship between self-service delivery and customer preference of deposit money banks in Rivers State.

Table 4: Result of bivariate analysis between self-service delivery and repeat patronage of deposit money banks

			Self-Service Delivery	Repeat Patronage
Spearman Correlation (rho)	Self-Service Delivery	Correlation Coefficient	1.000	.772**
		Sig. (2 tailed)	.	.001
		N	75	75
	Repeat Patronage	Correlation Coefficient	.772**	1.000
		Sig. (2 tailed)	.001	.
		N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 4 shows the result of bivariate analysis carried out between self-service delivery and repeat patronage of deposit money banks in Rivers State. The result indicates that self-service delivery is strongly and positively correlated with repeat patronage of deposit money banks (rho = .772**) and this correlation is significant at 0.01 level as indicated by the symbol **. As a result of this, we then reject the null hypothesis (Ho_4) and accept the alternate hypothesis which states that there is strong positive and significant relationship between self-service delivery and repeat patronage of deposit money banks in Rivers State.

Table 5: Result of bivariate analysis between customer service delivery and customer preference of deposit money banks

			Customer Service Delivery	Customer Preference
Spearman Correlation (rho)	Customer Service Delivery	Correlation Coefficient	1.000	.658**
		Sig. (2 tailed)	.	.001
		N	75	75
	Customer Preference	Correlation Coefficient	.658**	1.000
		Sig. (2 tailed)	.001	.
		N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 5 depicts the result of bivariate analysis carried out between customer service delivery and customer preference of deposit money banks in Rivers State. The result indicates that customer service delivery has a strong positive correlation with customer preference of deposit money banks in Rivers State (rho = .658**) and the symbol ** indicates that this correlation is significant at 0.01 level. Therefore, the null hypothesis (Ho_5) is rejected and the alternate hypothesis is accepted. This means that we then accept that there is strong positive and significant relationship between customer service delivery and customer preference of deposit money banks in Rivers State.

Table 6: Result of bivariate analysis between customer service delivery and repeat patronage of deposit money banks

			Customer Service Delivery	Repeat Patronage
Spearman Correlation (rho)	Customer Service Delivery	Correlation Coefficient	1.000	.523**
		Sig. (2 tailed)	.	.001
		N	75	75
	Repeat Patronage	Correlation Coefficient	.523**	1.000

	Sig. (2 tailed)	.001	.
	N	75	75

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 6 depicts the result of bivariate analysis carried out between customer service delivery and repeat patronage of deposit money banks in Rivers State. The result shows a moderate positive correlation between customer service delivery and repeat patronage of deposit money banks (rho = .523**) and this correlation is significant at 0.01 level as indicated by the symbol **. Based on this result, the null hypothesis (Ho_6) is rejected and the alternate hypothesis is accepted. This means that we then accept that there is moderate positive and significant relationship between customer service delivery and repeat patronage of deposit money banks in Rivers State.

Discussion of Findings

It was discovered in this study that electronic service delivery has a very strong positive correlation with customer preference of deposit money banks in Rivers State. This finding was derived from the result of the bivariate analysis carried out on two variables in the first hypothesis. The result revealed that electronic service delivery has a very strong positive correlation with customer preference (rho = .815**) and this correlation is significant at 0.01 level. Based on this result, the null hypothesis (Ho_1) was rejected and the alternate hypothesis was accepted. This means that we then accepted that there is a very strong positive and significant relationship between electronic service delivery and customer preference of deposit money banks in Rivers State. This finding is supported by Abubakar (2014) which revealed that most customers prefer to open account with those banks that offer electronic banking services to their customers. Adewoye (2013) also supported this finding when they revealed that the delivery of electronic banking services has increased the level of customer preference for banks.

This study found a strong positive and significant relationship between electronic service delivery and repeat patronage of deposit money banks in Rivers State. This finding was obtained from the result of the bivariate analysis carried out on the two variables in the second hypothesis. The result revealed that electronic service delivery is strongly and positively correlated to repeat patronage of deposit money banks (rho = .639**) and this correlation is significant at 0.01 level. As a result of this, we then rejected the null hypothesis (Ho_2) and accepted the alternate hypothesis which states that there is strong positive and significant relationship between electronic service delivery and repeat patronage of deposit money banks in Rivers State. This finding is supported by Agboola (2001) who noted that electronic banking services have increased the level of repeat patronage of banks. Ekwueme et al (2013) also supported this finding when they reported that most customers re-patronize those banks that provides quality and reliable electronic banking services.

This study found a very strong positive and significant relationship between self-service delivery and customer preference of deposit money banks in Rivers State. This finding emanated from the result of the bivariate analysis carried out on the two variables in the fourth hypothesis. The result showed a very strong positive correlation between self-service delivery and customer preference of deposit money banks (rho = .828**) and this correlation is significant at 0.01 level. Based on this result, the null hypothesis (Ho_3) was rejected and the alternate hypothesis was accepted. This means that we then accept that there is very strong positive and significant relationship between self-service delivery and customer preference of deposit money banks in Rivers State. This finding is supported by Kwarteng (2015) who noted that self-service delivery significantly influence customer preference for banks. Marete et al (2014) also agreed with this finding when he stated that most customers prefer to open accounts with those banks that have functional self-service technologies.

This study also found a strong positive and significant relationship between self-service delivery and repeat patronage of deposit money banks in Rivers State. This finding emerged from the result of the bivariate analysis carried out on the two variables in the fifth hypothesis. The result revealed that self-service delivery is strongly and positively correlated with repeat patronage of deposit money banks (rho = .772**) and this correlation is significant at 0.01 level. As a result of this, we then rejected the null hypothesis (Ho_4) and accepted the alternate hypothesis which states that there is strong positive and significant relationship between self-service delivery and repeat patronage of deposit money banks in Rivers State. This finding is supported by Obikezie et al (2017) and Oboh (2005) as both studies reported that self-service delivery has a significant positive relationship with repeat patronage of deposit money banks.

This study found a strong positive and significant relationship between customer service delivery and customer preference of deposit money banks in Rivers State. This finding was derived from the result of the bivariate analysis carried out on the two variables in the seventh hypothesis. The result revealed that customer service delivery has a strong positive correlation with customer preference of deposit money banks in Rivers State (rho = .658**) and this correlation is significant at 0.01 level. Therefore, the null hypothesis (Ho_5) was rejected and the alternate hypothesis was accepted. This means that we then accepted that there is strong positive and significant relationship between customer service delivery and customer preference of deposit money banks in Rivers State. This finding is supported by Kwarteng (2015) and Simons & Senaji (2016) as both studies revealed that customer service delivery significantly influence customer preference for a bank.

This study found a moderate positive and significant relationship between customer service delivery and repeat patronage of deposit money banks in Rivers State. This finding was obtained from the result of the bivariate analysis carried out on the two variables in the eighth hypothesis. The result showed a moderate positive correlation between customer service delivery and repeat patronage of deposit money banks (rho = .523**) and this correlation is significant at 0.01 level. Based on this result, the null hypothesis (Ho_6) was rejected and the alternate hypothesis was accepted. This means that we then accept that there is moderate positive and significant relationship between customer service delivery and repeat patronage of deposit money banks in Rivers State. This finding is in line with the research conducted by Olalekan (2020) and Olannyei et al (2017) as both studies reported that most customers repeatedly patronize those banks that deliver excellent customer service.

CONCLUSIONS

From the foregoing analysis, it is evident that service delivery strategies are capable of increasing the level of customer patronage of deposit money banks in Rivers State. The empirical results of this study proved this fact as electronic service delivery was reported to be a significant predictor of customer patronage (customer preference and repeat patronage) of deposit money banks. Self-service delivery was also proven to be a significant predictor of customer patronage of deposit money banks. This study equally revealed that customer service delivery significantly predict customer patronage of deposit money banks. Based on these findings, it was concluded that service delivery strategies (electronic service delivery, self-service delivery and customer service delivery) were significant predictors of customer patronage of deposit money banks in Rivers State.

RECOMMENDATIONS

The following recommendations are made for the study:

1. That, deposit money banks in Rivers State especially those that are experiencing low level of customer patronage should adopt effective service delivery strategies as it would increase their level of customer patronage.
2. That, deposit money banks in Rivers State should acquire modern technology that will enable them deliver quality and reliable electronic banking services to their customers as this would help to retain their existing customers, attract new ones to the bank and increase the level of customer patronage for their banks.
3. That, deposit money banks in Rivers State especially those that are experiencing low level of customer patronage should acquire self-service technologies that will enable them deliver efficient self-service to their customers as this would increase the level of customer preference for their bank and boost the level of customer patronage and repeat patronage of their bank.
4. That, deposit money banks in Nigeria should quickly respond to customer enquiries and complaints as this would help to improve the quality of customer service delivery and increase the level of customer patronage of their bank.
5. That, deposit money banks in Rivers State should quickly process customers' complaints and resolve all complaints to the satisfaction of their customers as this would help to improve service delivery strategy of banks and increase their level of customer patronage.
6. Finally, it is recommended that deposit money banks in Rivers State should continuously innovate and improve their banking services as it would not only improve their service delivery strategy but also enhance customer patronage of their bank.

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