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**ABSTRACT**

*Banks customers' service delivery is a key focus for commercial banks management in achieving targeted performance. Studies indicate low customer service delivery attributable to lack of business ethics among banks in Lagos State. Extant literature reveals little evidence on the efficacy of bank ethics in enhancing customer service delivery in banks. Hence, this study examined the effect of ethical behaviour on customer service delivery of selected quoted deposit money banks in Lagos state, Nigeria. Cross-sectional survey research design was adopted in the study. The population was 38,003 staff and 17,780 corporate customers of eight selected deposit money banks' in Lagos State, Nigeria. A sample size of 494 for banks staff and 494 customers were determined using Cochran's formula. Stratified proportionate sampling technique was adopted in the study. Data were collected using a structured and validated questionnaire. Cronbach's Alpha coefficients for ethical behaviour was 0.72 while for customer service delivery was 0.76. The response rate for bank staff and corporate customer were 88% and 89% respectively. Data collected were analyzed using descriptive and inferential (linear regression) statistics. The finding revealed that ethical behaviours had a significant effect on customer service delivery of selected quoted deposit money banks in Lagos state, Nigeria ( $\beta = 0.644$ ,  $t = 13.086$ ,  $p < 0.05$ ). It was recommended that management of deposit money banks in Nigerian banking systems should intensify its efforts to enhance ethical behavior and practices to improve bank customer service delivery.*

**Keywords:** Customer Service Delivery, Deposit Money Banks, Ethical behaviour, Service Quality

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## INTRODUCTION

Banks customers' service delivery is a key focus for commercial banks management in setting organisational ethics and achieving targeted performance across the world, which has prompted interest from both academicians and professionals especially in the banking sector of most economies. This interest is justifiable due to the significant contribution of banking industry towards achieving sustainable and sound banking practice. Globally, the banking industry, as a service provider contributes to a country's development in diverse ways. Not only does it ensure economic growth by contributing to the GDP of the country, it also provides job opportunities. Therefore, scholars around the globe are more interested in commercial banks service delivery due to its important contributions to economies of Nations.

In developed economies like United States of America, Hamid, Alabsy, and Mukhtar (2018) indicate that competitive process reduces poor banking service delivery and that customer service executives are often loaded with too many requests and they fail to provide the required attention to each customer. Olanipekun (2016) asserted that in the last three decades, financial crises have occurred in developed, emerging and frontier economies. These crises show that the banking industry is exposed to high degrees of risks and fluctuating performance. Lang and Jagtiani (2010) found there were still inadequacies in the management and control of risks. Furthermore, Lang and Jagtiani (2010) identified weak organisational structure as another factor negatively impacting the bank customer service delivery. In the Asian banking sector, Yasser and Al Mamun (2016) observed that the high level of complex ownership concentration has led to a decline in bank service delivery. To corroborate this assertion, among developing economies in African, Farooq, Fu, Hao, Jonathan, and Zhang (2019) compared commercial banks in developed and developing economies in terms of customer service delivery and they asserted that majority of

commercial banks in African countries recorded low customer service delivery, poor customer patronage and increase in bank customer dissatisfaction especially delay in customer transaction response and complaint response. Another critical factor for the dismay in customer commercial banks service delivery is high unprofessional practices among staff of commercial banks.

According to Central Bank of Nigeria (2012) interim report issued by the Nigerian Deposit Insurance Corporation (NDIC) in 2012, the rush by banks to meet the N25 billion capital base requirements in 2005 has created a series of unethical and sharp practices in the Nigeria industry. This view is affirmed by Taiwo and Agwu (2017) that the Nigerian banking sector is bedeviled by unscrupulous, unprofessional and unethical behaviours of the bankers, most especially the Chief Executive Officers (CEOs) and Board of Directors of banks. Evidences have shown that many banks are associated with accepting bribes in return for loans, lending to connected parties and cheating customers (Ayuba, 2019; Obikeze, Okolo, Okolo, Mmamel, & Okonkwo, 2017). In addition, an ordinary bank customer does not have the adequate and sufficient knowledge to understand banking transactions, which is a requisite of the ethics of disclosure in banking business. Addressing the banking situation in Nigeria, Okoye, Omankhanlen, Okoh, and Isibor, (2018) noted that good number of notable Banks in Nigeria have been distressed and consequently became financially dwarfed. Isibor, Omankhanlen, Okoye, Bede-Uzoma, Adebayo, Afolabi, and Ayodeji, (2018) asserted that banking ethics affect the delivery of service quality and customer satisfaction which may reduce their customer patronage, customer deposit and profitability. This paper aims to analyze the effect of ethical behaviours on customers' service delivery of quoted selected deposit money banks in Nigeria.

## LITERATURE REVIEW

Ethical behaviour is seen as appropriate behaviour that is in line with the moral values that an organization intends to portray. Drawing from the literature concerning what is ethical and unethical, Maseko (2017) defined unethical behaviors as the covering up problems, short-cutting quality of work, abusing sick days, and lying to customers. Unethical behavior is a concern for organizations and is an inappropriate use of company time and resources, abusive treatment, and violations of internet policies are common unethical behaviors others report observing (Maseko, 2017). Other interesting trends relate to culture and whistle blowing. The perception of poor ethical cultures at companies is increasing (Verschoor, 2012).

Literature is replete with precursors of unethical behaviours. According to Gupta (2017), the three most important precursors of unethical behavior are the individuals, the ethical issue itself, and the organizational environment. Over the effects of unethical behaviors, Belle and Cantarelli (2017) stated that unethical behaviors lead to detrimental consequences for others through ignoring rules, standards, regulations, and company guidelines (Belle & Cantarelli, 2017). The damaging consequences slow performance and growth. Unethical actions foster an environment of conflict, disrupt the company culture, and minimize employee commitment, performance, and inspiration.

Bank customer service delivery is concerned with the provision of quality services to customers. This is because service delivery determines the level of customers' satisfaction and consequently, the customer patronage of any bank (Chosniel & Wilson, 2013). Also, Bijuna and Sequeira (2016) define customers' service delivery as a model or processes adopted by firms in order to present a product or service to a customer in a manner that can exceed his or her expectation. Flavián and Guinalú (2015) ascertain that quality of services in any organization or systems is determined by a number of factors that range from employee

culture, organization policies and stakeholder involvement in the service model.

Simons (2016) observed that customers' services play an important role in increasing the customer loyalty and customers highly consider the price of these services. This means that, delivering excellent and superior customers' service is about bringing the customer back. The customer service delivery is aimed at building value equity, brand equity and relationship equity (Manduku, 2017). Customer equity could be used to measure customer service delivery. The explanation drive is that customer equity could be of the three dimensions. First, it is value equity. That is Value equity is the customer's objective assessment of the utility of an offering based on perception of its benefit relative to its costs. Third, relationship equity is the customer's tendency to stick with the brand, above and beyond objective and subjective assessment of its worth. Relationship equity is especially important where personal relationship counts for a lot and where customers tend to continue with the suppliers out of habit or inertia (Manduku, 2017).

Theoretically, this study is anchored on the quality theory. The service quality theory advanced by Gronroos (1982) and theory is premised on the consumer behavior theory fronted by Howard and Sheth (1969). The theory shows consumers get stimulated to think about buying by quality, price, distinctiveness, service and availability from the significant and symbolic aspects and how service quality enhance customer satisfaction. The service quality theory outlines the importance of firm business ethics in achieving sound and quality service delivery to consumer. The service quality theory argues that the existence of firms depends on sound business ethic and consumer service delivery and loyalty through quality service to the consumers. Service quality theory that focus on how managers or leaders transform organizational activities, employee and process in order to gain firm overall performance and customer satisfaction. The service quality theory also shows how business ethics enhance functional quality, technical quality,

image, and overall service quality which in turn increases customer service delivery and overall firm performance.

### **Ethical Behaviour and Customers' Service Delivery**

Researchers have worked in the different areas and established diverse effects of ethical behaviour on customer service delivery and performances of organizations. Rohrbeck and Kum (2018); Taghizadeh and Shokri (2015) mentioned brand image and firm efficiency in their findings. Particularly, Rohrbeck and Kum (2018) empirically stated that negative ethical behaviour of employee determine brand image, firm efficiency enable firms to control industry, attaining superior profitability, and increase superior market capitalization growth.

Taghizadeh and Shokri (2015) revealed that strategic leadership components significantly affect brand image. Their study further indicated that the unethical behaviour have been recognized as the most influential factors on brand image and firm efficiency. Consistently, Sayyadi-Tooranloo and Saghafi (2018) showed that applying leadership knowledge management and unethical behaviour have meaningful effect on brand image.

Further investigation into ethical behavior was done by Zuber and Kaptein (2017) empirically by exploring the relationship of the observer and self-reporter among a Swiss population of workers. There were 37 different types of unethical behaviors under investigation and the findings suggested that the ration of self-report and observed report varied in the type of unethical behavior. The results concluded that researchers should not assume that the frequency of self-reporting should be approximated by the observer-reporter frequency (Zuber & Kaptein, 2017).

Yatich and Musebe (2017) established that ethical behaviour significantly and positively affect return on assets and overall performance. The human resource model suggests that satisfied employees due to ethical human resource practices lead to improved financial performance (Mathenge, 2012). Happy customers due to ethical customer relations

give repeat business and this leads to an improvement in the financial performance (Chan, Fung, Fung & Yao, 2016). On the contrary, Manduku (2017) and Nel and Beudeker (2009) showed that unethical behaviour such as neglect, absenteeism, poor time management, corruption, disputes, and dishonest were rife in the organisation which run down their performance. Considering the mixed findings, this study hypothesizes that;

**H<sub>01</sub>:** Ethical behaviour does not significantly affect customers' service delivery of selected quoted deposit money banks in Lagos state, Nigeria.

**Research Gap:** Many evidence exists on how business ethics enhance market share, profitability and competitive capabilities (Alhadid, 2016; Kabetu & Iravo, 2018) but whether ethical behaviours will lead to firm customer service delivery is yet to be empirically proven in the research studies conducted by various studies in the field of strategic and business management. Similarly, majority of past studies review have not investigated how unethical behaviour affect customer service delivery of deposit money banks in Nigeria.

### **METHODOLOGY**

The study adopted a quantitative approach using the cross-sectional survey research design. Cross-sectional survey design was employed because it extensively described the relationships and effects between the dependent and independent variables across the selected deposit money banks through survey information. It allowed us look at numerous characteristics at the same time. The target population for this study was 38,003 total workforce of eight banks and 17,780 corporate customers of 8 selected deposit money banks' in Lagos State. These banks were Zenith Bank Plc, Guaranty Trust Bank Plc, United Bank for Africa Plc, Access Bank Plc, First Bank Plc, Ecobank Plc, Sterling Bank Plc, and Wema Bank Plc. Out of a total of eight (8) banks under studied, five of the banks were in international category of the deposit money banks in Nigeria while the remaining three banks were

selected based on their national categorization, as stated by the Central bank of Nigeria (CBN, 2018). All eight banks were further selected based on the fact that they had been classified as Tier 1 and Tier 2, as highlighted in appendix. The table contained the total workforce and corporate customers of the respective banks. The sampling frame for this study was the list of the sampling units in the population and consisted of the distribution of the respondents which covered the respective management levels within the selected banks. A proportional and simple random sampling technique were adopted in selecting the sample from the working population of this study. This sampling technique enabled the researcher to choose the samples in stages until the required sample was arrived at using the most appropriate methods of estimation at each stage. The Cochran's formula was used to determine the sample size. 494 for banks staff and 494 corporate customers.

The instrument used for the collection of data in this study was a well-structured and adapted questionnaire. The questionnaire was grouped into three sections; Section A dealt with demographic variables in which the respondents were asked to provide some basic personal and business information. Section B measured the variables of ethical behaviour (EB), and section C measured the customer service delivery (CDS) which was the dependent variable. Ethical behaviour was adapted from the study of Manduku (2017) while Customer Service Delivery (CDS) was adapted from the work of Paswan (2015). The variables were measured using self-developed instrument which was rated by the employees on a 6-point Likert type scale with anchors ranging from 1 = very low to 6 = very high. The independent variable, ethical behaviour had five (5) items, while the dependent variable, customer service delivery also has five (5) items. The instrument was validated using content and construct validity through experts' assessments and basic statistical tools. The reliability of the research instrument was tested using Cronbach's alpha, since the study used multiple item measures. A

pilot study was conducted at Stanbic IBTC Bank (commercial bank with national authorisation) and Fidelity Bank Plc (commercial bank with international authorisation) in Lagos State. A total of 49 copies of the questionnaire which were administered among the employees out of which 41 copies were retrieved and analyzed. The results of the reliability test showed that the scales were considered as reliable (ethical behaviour = 0.720, and customer service delivery = 0.762, Cronbach's  $\alpha > 0.70$ ) and the manipulation checks were valid. This was based on the Nunnally (1978) recommendation value of 0.70 and above. The data collected was summarized and analyzed by descriptive and inferential statistical technique using Statistical Package for Social Sciences (SPSS version 24.0). The econometric model specified for the study is represented below:

$$Y = \beta_0 + \beta_1 X + e_i \dots\dots\dots (i)$$

- Where: Y = customer service delivery
- X = Ethical Behaviour
- $\beta_0$  = Constant term
- $\beta_1$  = Coefficient of Ethical Behaviour
- $e_i$  = Error term

## RESULTS AND DISCUSSION

The aim of this study was to determine the effect of ethical behaviours on customers' service delivery of quoted selected deposit money banks in Nigeria. The researcher distributed 988 copies of questionnaire to the target respondents - staff (494) and corporate customers (494) of selected deposit money banks (Zenith Bank Plc, Guaranty Trust Bank Plc, United Bank for Africa Plc, Access Bank Plc, First Bank Plc, Ecobank Plc, Sterling Bank Plc, and Wema Bank Plc). A total of 877 [(bank staff = 435) and (corporate customers = 442)] and copies of questionnaire were properly filled and returned, making a response rate of 88.76%. This response rate was satisfactory to draw conclusions from the study and was, therefore, representative. Linear regression analysis was used to test the hypothesis. Significance value was set at  $p \leq 0.05$ . The regression results are presented in Tables 1.

**Table 1: Summary of Linear Regression Analysis for Effect of ethical behaviour on customers' service delivery of selected quoted deposit money banks in Lagos state, Nigeria**

Variables	B	T	Sig	R	R <sup>2</sup>	Std. Error of the Estimate
Constant	6.860	1.156	.000	.529 <sup>a</sup>	.280	3.64515
Ethical Behaviour	.644	13.086	.000			

a. Dependent Variable: Customer Service Delivery

Source: Field Survey, 2021

The linear regression result presented in table 1 revealed that ethical behaviours has a significant effect on customer service delivery of selected quoted deposit money banks in Lagos state, Nigeria ( $\beta = 0.644$ ,  $t = 13.086$ ,  $p < 0.05$ ). The correlation coefficient for the regression model was 0.529. this showed that there is a moderate positive relationship between ethical behaviours and customer service delivery of selected quoted deposit money banks. Furthermore, the value of R<sup>2</sup> is 0.280. This implied that, there was a variation of 28% of customer service delivery of selected quoted deposit money banks varied with the compliance with ethical behaviours while the remaining could be attributed to other factors not included in the model. The result of the standard error of the estimate was 3.645. This meant that the variability in the prediction was 3.645. Substituting the numerical values (estimates) of the intercept and coefficients into the analytical model yields the estimated version of the regression model specified under the methodology. Thus, the estimated model was:

$$\text{CSD} = 6.860 + 0.644\text{EB} \dots\dots\dots \text{Eqn (ii)}$$

Where:

CSD = Customer Service Delivery

EB = Ethical Behaviours

The regression equation showed that when ethical behaviour is held at constant zero, customer service delivery of the selected quoted deposit money banks in Lagos state, Nigeria would be 6.860 implying that irrespective of the ethical behaviour employed by the selected quoted deposit money banks in Lagos state, Nigeria. The linear regression result indicated that a unit increase in ethical behaviour would cause an increase in customer

service delivery by a factor of 0.644. The study revealed that ethical behaviour has a positive and significant effect on customer service delivery of selected quoted deposit money banks in Lagos state as shown by t-values ( $t = 13.086$ ,  $p < 0.05$ ). Based on the results, the null hypothesis one (H<sub>0</sub>) which states that ethical behaviour does not significantly affect customer service delivery of selected quoted deposit money banks in Lagos state, Nigeria was rejected. This finding was congruent to the results of previous studies conducted by Rohrbeck and Kum (2018); Taghizadeh and Shokri (2015), Taboli and Bahmanyari (2017), Zuber and Kaptein (2017) which found that the same ethical behaviour contributed significantly towards the variance in customer service delivery. The findings of this study provided support for the service quality theory which outlines the importance of firm business ethics in achieving sound and quality service delivery to consumer.

#### CONCLUSION AND RECOMMENDATIONS

The purpose of this study was to establish the effect of ethical behaviours on customers' service delivery of quoted selected deposit money banks in Nigeria. The study employed a quantitative design in which a survey questionnaire was administered to staff and corporate customers of selected deposit money banks in Lagos State, Nigeria (i.e., (Zenith Bank Plc, Guaranty Trust Bank Plc, United Bank for Africa Plc, Access Bank Plc, First Bank Plc, Ecobank Plc, Sterling Bank Plc, and Wema Bank Plc). Using a linear regression analysis, ethical behaviours has a significant positive effect on customer service delivery of selected quoted deposit money banks. This result suggested that increases in customer service delivery may be achieved by increasing and

implementing sound ethical behaviours by banks. Additionally, ethical behaviours used in the study such as Adherence to rules, Bank staff integrity, Stringency on processes, Frequent waiver on documentations, and Bank staff transparency may be used to predict the future performance of deposit money banks through better customer service delivery. Using the findings of this study,

management of deposit money banks in Nigerian banking systems should intensify its efforts to enhance ethical behavior and practices to improve bank customer service delivery. In this regard adequate reward mechanism could be established to celebrate exceptional good behaviour among bank employees.

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## APPENDIX

**Table 2: Banks' Selected and Population**

<b>Deposit Money Banks - International Categorisation</b>			
	<b>Tier</b>	<b>Total Work-force</b>	<b>Total Number of Customers</b>
Zenith Bank Plc	1	5982	2799
Guaranty Trust Bank Plc	1	3446	1612
United Bank for Africa Plc	1	9671	4525
Access Bank Plc	1	5529	2587
First Bank Plc	1	6738	3152
<b>Deposit Money Banks-National Categorisation</b>			
Ecobank Plc	2	2994	1401
Sterling Bank Plc	2	2400	1123
Wema Bank Plc	2	1243	581
<b>Total population of staff</b>		<b>38,003</b>	
<b>Total population of Corporate Customers</b>			<b>17,780</b>

**Source:** Human Resource Department of the selected Deposit Money Banks and NIBSS (Sept 2020)