

Influence of Social Media Complaints on Customer Service Quality Amongst Selected Banks in Lagos state, Nigeria

Nduneche Ezurike

PhD Student, Department of Marketing

LIGS University, Honolulu, Hawaii, United States of America

doi: <https://doi.org/10.37745/bjms.2013/vol12n3117>

Published June 10, 2024

Citation: Ezurike N. (2024) Influence of Social Media Complaints on Customer Service Quality Amongst Selected Banks in Lagos state, Nigeria, *British Journal of Marketing Studies*, Vol. 12, Issue 3, pp.,1-17

ABSTRACT: *Financial institutions are increasingly leveraging social media not only for customer interaction but also for managing their daily operations. In the banking sector, the utilization of social media for addressing customer complaints is rapidly gaining traction. Consequently, customers are increasingly embracing social media platforms due to their ability to provide prompt responses to their inquiries and complaints. This study seeks to examine the influence of social media complaints on customer service quality among selected banks in Lagos state, Nigeria. The study was anchored on the Service Recovery Paradox, while the descriptive survey research design was adopted in this study. The Topman's formula for unknown population was used to calculate a sample size of 250 respondents and the available sampling technique was used to select respondents sampled for this study. Findings revealed that majority of the respondents sampled for this study utilize social media extensively to voice their concerns or complaints about banking services. Findings further revealed that a substantial proportion of respondents sampled for this study believes that banks effectively respond to customer complaints raised via social media platforms. The study recommends that banks should provide comprehensive training to customer service representatives to equip them with the skills and knowledge necessary to effectively handle complaints and resolve issues raised on social media platforms.*

KEY WORDS: banks, social media, customer complaints, service recovery paradox

INTRODUCTION

The rapid evolution of commerce and the emergence of markets have resulted in significant economic fluctuations and intensified competition (Wasfi & Kostenko, 2014). Consequently, consumers now have numerous alternatives to consider when making purchasing decisions, thus

leading to stiff competition amongst organizations (Leal & Pereira, 2003). Given the importance of loyal customers to sustainable business operations, retaining them becomes a crucial factor that significantly influences the long-term success of any enterprise in today's service-oriented economy (Chereh et al., 2017). The foregoing accounts for the reason why in today's business landscape, most organizations strive to maximize profits and meet consumer needs by offering quality products and services (Oru & Madumere, 2022). To address these needs, companies present a value proposition, which comprises a set of benefits that satisfy consumers. This intangible value proposition is manifested through offerings, which can include a mix of products, services, information, and experiences (Kotler & Keller, 2013).

It is pertinent to note that customer satisfaction stands out as the primary indicator of an organization's success and a key distinguishing factor between organizations lies in the quality of their customer service (Khalid & Rahman, 2023). Authenticating this position, Zaid et al. (2020) asserts that superior service quality ensures satisfied customers, positioning the organization favourably compared to others. Conversely, dissatisfied customers can significantly damage an organization's reputation, especially considering the ease with which negative experiences can be shared and amplified through modern technology.

In today's banking landscape, prioritizing customer care is paramount. With technological advancements, customer complaints can arise from various channels, whether physical or online. (Nithya & Kurithika, 2021). According to Shammout and Haddad (2014), majority of these complaints involve account-related issues such as opening, closing, or managing accounts, while a quarter concern deposits and withdrawals, including problems like transaction holds and unauthorized transactions. Additional complaints stem from financial difficulties like overdraft fees and bounced checks due to low funds (Ifeyanyichukwu et al., 2018). These complaints serve as crucial feedback for banks, enabling them to improve their services.

With the emergence and widespread adoption of the Internet globally, marketers have increasingly capitalized on its benefits. This extends to managing customer complaints, as the modern world sees a surge in Internet usage due to its accessibility and speed (Khalid & Rahman, 2023). According to Střítěský and Stránská (2015), the Internet provides organizations with greater control over their relationships and reputation, as communication becomes more convenient and cost-effective compared to traditional methods. Today, the interaction between organizations and consumers is more intimate and immediate. Before the Internet, dissatisfaction from consumers often went unaddressed due to the complexity and cost of the process (Ozuem et al., 2021). However, the advent of the Internet and technological advancements have transformed this landscape. Consumers now utilize online platforms to voice their concerns and seek resolutions more efficiently. Social media, in particular, has emerged as a prominent platform for customer complaints (Juliarta et al., 2019). Organizations are adapting to this shift by strategizing new procedures for handling complaints effectively on social media platforms.

In the banking sector, the adoption of social media for addressing customer complaints is rapidly gaining traction (Parusheva, 2017). Banks are increasingly leveraging social media not only for customer interaction but also for managing their daily operations online (Khalid & Rahman, 2023). Social media serves as a versatile tool for banking institutions, functioning as a marketing platform, communication channel, and a veritable tool for facilitating transactions. It has become the primary avenue for receiving a continuous flow of customer complaints, due to its widespread accessibility. A notable advantage of utilizing social media for complaint resolution is the fast process of inquiry and resolution, which enables prompt solutions to any issues or concerns.

According to Agnihotri (2022), banks are consistently utilizing social media platforms to provide better experiences to their customers. Consequently, consumers are increasingly embracing social media platforms due to their ability to provide prompt responses to their inquiries and complaints. Against this backdrop this study seeks to examine the influence of social media complaints on customer service quality among selected banks in Lagos state, Nigeria.

Statement of Problem

In recent years, social media has become a prominent platform for customers to voice their complaints and feedback regarding various services, including banking. However, there is a dearth of comprehensive understanding regarding the impact of social media complaints on the quality of customer service provided by banks in Nigeria. While previous empirical studies such as; Khalid and Rahman (2023), Kumaradeepan (2022), amongst others have examined the influence of social media on banks customer satisfaction, there is a paucity of empirical studies hinged on the specific context of Lagos state, Nigeria. Lagos state represents a unique environment within the Nigerian banking landscape, characterized by a high concentration of financial institutions and a diverse customer base. Therefore, there is a compelling need for empirical research that focuses specifically on the influence of social media complaints on customer service quality among selected banks operating in Lagos state, Nigeria. This is the knowledge gap this research seeks to fill.

Research Objectives

The main objective of this study is to examine the influence of social media complaints on customer service quality among selected banks in Lagos state, Nigeria. However, the specific objectives of this study are to:

- To determine the frequency of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria.
- To identify the predominant types of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria.
- To evaluate the effectiveness of responses provided by selected banks in Lagos state in addressing customer complaints received via social media channels.

- To gauge the perceptions of customers regarding the quality of customer service provided by selected banks in Lagos state in response to social media complaints.

LITERATURE REVIEW

Customer Complaints and Service Recovery Effectiveness

Over the years, a plethora of scholars have provided varied interpretations of the concept of customer complaints. Nakibin et al. (2011) define customer complaints as the manifestation of dissatisfaction expressed by a customer regarding a product, service, or purchasing encounter. Similarly, Hakiri (2012) argues that customer complaints represent a customer's endeavor to rectify a situation they perceive as unsatisfactory. Building upon these scholarly perspectives, Agu (2014) posits that customer complaints are manifestations of discontent directed towards an organization, encompassing its products or the management of complaint processes, with an implicit or explicit expectation of a response or resolution. These collective viewpoints suggests that customer complaints serve as essential feedback mechanisms for organizations to improve their offerings and address customer concerns effectively.

According to Ifeanyichukwu et al (2021), complaints are an inherent aspect of life as human beings are highly insatiable and this constant desire for more or better drives individuals to voice their dissatisfaction. In the quest to deliver services to customers, the banking industry is fraught with series of complains from customers and these complains, if left unattended to can cause severe reputational damages for banks (Uppal, 2010). When a customer experiences poor treatment, there is a huge likelihood for the said customer to magnify the ill-treatment and the inadequate service delivered by a particular company. Conversely, satisfied customers may not actively engage in positive word-of-mouth marketing. This could be attributed to either exceedingly high customer expectations or a lack of resources within firms to ensure optimal satisfaction. Consequently, service failures have become inevitable across various service industries (Ateke & Kalu, 2016). This notion is further supported by Zeithaml et al. (2009), who argue that achieving 100% service delivery is unattainable. As a result, customers often express their grievances through complaints due to the substantial dissatisfaction they encounter, particularly within the banking industry.

The growing number of customer complaints within service industries has garnered considerable attention from both scholars and professionals in the field of banking (Patwary & Omar, 2016). A study conducted within the Indonesian banking sector revealed a significant impact of customer complaints on customer satisfaction (Salim et al., 2018). In a similar vein, a study conducted in Nigeria further revealed that bank's resolution of customer complaints has a significant effect on customer satisfaction (Obasi et al., 2020).

Ifeanyichukwu et al. (2021) connotes that when customer complaints are well managed by the bank, customer satisfaction and loyalty becomes imminent. Conversely, inadequate handling of customer complaints may prompt customers to escalate their grievances to the bank's supervisory agency, a third-party entity capable of addressing the bank's perceived negligence (Salim et al.,

2018). Obasi et al. (2020) acknowledge that effective management of customer complaints is a pivotal component in ensuring both customer satisfaction and retention. Explicating further, the scholars advocated for banks to actively encourage customer feedback to identify potential service failures, enhance service delivery, establish dedicated customer complaint handling departments, implement complaint databases, utilize these databases to track and address future complaints promptly. Furthermore, Uppal (2010) suggests that bank employees should undergo comprehensive training to equip them with customer complaint management strategies and experience, ensuring they are adept at addressing customer concerns efficiently.

Social Media and Complaints Management

In an era characterized by rapid technological advancements coupled with increasing customer demands, achieving long-term customer loyalty has become increasingly challenging for organizations (Juliarta et al., 2019). Consequently, companies are increasing efforts to enhance their relationships with customers. Complaint handling management plays a pivotal role in this regard, as it facilitates the restoration of customer satisfaction and fosters a desire for repurchase (Johannsen & Zellner, 2015). Customer complaints serve as indicators that one or more aspects of the provided services are not meeting expectations. Effective complaint resolution can transform dissatisfied customers into more contented and loyal ones.

In today's digital landscape, it's increasingly common for customers to voice their concerns or complaints about products or services via social media platforms. Organizations, including banks, typically maintain a presence on platforms such as Twitter, Instagram, Facebook, and others, with dedicated customer service or public relations teams managing these accounts. Moreover, with the rise of e-banking, many banking transactions, such as mobile credit top-ups or purchasing internet data packages, can be easily conducted through mobile applications without the need for face-to-face interaction with customers. Consequently, when encountering issues with these services, customers find it convenient to reach out to their bank's customer service through social networking sites (Juliarta et al., 2019).

Social media platforms provide consumers with a public platform to express their dissatisfaction to a global audience, potentially causing negative service experiences to quickly gain viral traction (Hogreve et al., 2013). This phenomenon can severely harm a company's reputation (States, 2009). With the widespread availability of fast Internet access and smartphones, coupled with the public nature of social web communication, conversations are no longer limited by geographic boundaries (Kane et al., 2009). This heightened visibility leads to a shift in power from firms to customers, significantly impacting complaint management practices. Service providers such as banks must adapt to this challenge accordingly. However, many firms engaging in social media activities struggle to navigate this dynamic environment effectively, often ignoring or underestimating the inherent risks due to a lack of understanding (Kaplan & Hånlein, 2010)

For banks to stay afloat in this highly volatile business landscape, mastering the art of social media complaint management is not just advantageous but imperative. In today's interconnected world,

where disgruntled customers can swiftly broadcast their grievances to a global audience, a misstep in handling complaints can have far-reaching consequences. Banks must recognize the power shift from firms to customers in the social media realm and adapt their complaint management strategies accordingly. This entails not only promptly addressing customer concerns but also actively engaging with them, leveraging social media as a platform for transparent communication and proactive resolution. By embracing the challenges posed by social media and prioritizing effective complaint management, banks can not only safeguard their reputation but also cultivate long-term customer loyalty in an increasingly competitive landscape.

Theoretical Framework

This study was anchored on the Service Recovery Paradox theory. The phrase "service recovery paradox" was initially introduced by McCollough and Bharadwaj in 1992, referring to a scenario where customer satisfaction following a service failure surpasses the level of satisfaction prior to the failure. According to Hazarika and Dhaliwal (2019), the service recovery paradox is a remarkable concept and phenomenon in the vital domain of customer service, which denotes that a situation where customer satisfaction and loyalty toward the service provider actually improve following an incident where the customer encounters a problem.

Building upon the foundation laid by McCollough and Bharadwaj, the Service Recovery Paradox theory has been extensively studied and applied across various industries and contexts. Researchers have examined the underlying mechanisms and conditions that lead to this paradoxical phenomenon. For instance, scholarly studies such as Krishner et al. (2014), Hubner et al. (2018), amongst others, have explored the role of effective communication, prompt resolution of complaints, and gestures of goodwill in fostering positive outcomes following service failures. Additionally, advancements in technology, particularly the widespread use of social media platforms, have provided new avenues for service recovery efforts, influencing the dynamics of the service recovery paradox.

The Service Recovery Paradox theory is particularly relevant to this study because it focuses on how service failures, in this case, complaints on social media, can be turned into opportunities to enhance customer satisfaction and loyalty. Given that social media complaints often arise from service failures or dissatisfaction with service quality, understanding how banks' responses to these complaints influence customer perceptions of service quality and subsequent loyalty is crucial. This theory provides a framework to analyze this phenomenon, as it offers insights into how effective service recovery efforts can lead to positive outcomes for banks despite the initial service failure.

Empirical Review

Khalid and Rahman (2023) assessed the types of complaints made by customers through the banking social media platform and the type of resolution the institution gave to rectify and solve the complaints. The researchers adopted a descriptive research design, while the stratified sampling

method was utilized by the researchers to select banks and social media platforms chosen for this study. Findings from this study revealed that the most prevalent type of customer complaint pertained to banking service issues, followed by instances of delayed service, requests for general information, and concerns related to social media campaigns. Conversely, the study revealed that the most commonly employed resolution strategies focused on providing explanations for the issues raised, followed by ensuring the quality of resolution, demonstrating courtesy, offering apologies, and enhancing accessibility. Based on the findings, the study recommended that future research endeavors concentrate on exploring customer satisfaction levels, as this aspect holds significant importance in gauging how content customers are with the responses received from service providers concerning their issues and overall experiences.

Kumaradeepan (2022) assessed the usage of social media usage and its impact on customer satisfaction. The study population comprised university students in Northern Province of Sri Lanka. The survey research method was adopted, and the researcher questionnaires to a sample size of 200 university students who are customer of state banks from Bank of Ceylon and Peoples Bank in Northern Province Sri Lanka. Data were coded and analyzed with help of Statistical Package for the Social Sciences (SPSS) version 22. Findings of the study revealed that there is strong influence of social media usage on customer satisfaction as majority of respondents agreed that usage of social media is the major scenario for their services with banks. Findings from the study further revealed that about 22 per cent of the respondents sampled for the study found difficulties in trusting the social media as communication tool. The study recommended that banks should take action to encourage to use social media fully for promotional activities to increase the consumer awareness and user knowledge of customers on social media.

Investigating the Nigerian context, Ifeanyichukwu et al (2022) investigated the impact of customer complaints and feedback management on customer retention in deposit money banks in South-Eastern Nigeria. The study targeted customers of several prominent banks, including First Bank Nigeria Plc, Zenith Bank Plc, Union Bank of Nigeria Plc, Fidelity Bank Plc, Polaris Bank, and Sterling Banks, operating in South-Eastern Nigeria. Branches of these banks situated in Umuahia, Awka, Abakiliki, Enugu, and Owerri, representing the capitals of Abia State, Anambra State, Ebonyi State, Enugu State, and Imo State respectively, within the South-East geopolitical zone, were purposively selected as the study sites. A survey method was employed for data collection, with a sample size of 384 determined using Cochran's formula. The reliability of the research instrument was assessed using Cronbach's alpha, yielding a value of 0.773, indicating satisfactory reliability. Primary data were collected through questionnaires distributed to the targeted sample, resulting in 300 correctly filled responses. Data analysis was conducted utilizing Pearson's product moment correlation coefficient with the assistance of SPSS software version 22. The findings of the study revealed significant positive relationships between customer complaints management and customer retention, as well as between customer feedback management and customer retention within deposit money banks in South-Eastern Nigeria. Consequently, the study concluded that effective customer complaints and feedback management strategies serve as potent marketing tools

for both acquiring and retaining customers, thereby ensuring enhanced customer satisfaction and profitability within the Nigerian banking industry.

Ordu and Madumere (2022) examined the influence of customer complaint management on the Marketing performance of banks in Afikpo, Ebonyi State, Nigeria. The survey research method was adopted for the study while the Topman's formula for determining the sample size for an unknown population was used to calculate a sample size of 323 respondents. The questionnaires served as the instrument of data collection and the collected data were analyzed using SPSS Version 21.0, employing simple regression analysis. The results indicated a significant influence of customer complaint management constructs, including accessibility, responsiveness, and integration, on the marketing performance of banks. The study recommended that banks should develop complaint management systems that are straightforward and comprehensible for customers, while also ensuring fairness, efficiency, and responsiveness in handling complaints.

METHODOLOGY

The study employed a descriptive survey research design, utilizing a questionnaire as the primary data collection instrument. Secondary data were gathered from various sources such as books, periodicals, internet publications, and unpublished journals. The study population comprised customers of three selected banks in Lagos state: Access bank, Zenith bank, and Fidelity bank. The questionnaire served as the instrument of data collection and were administered face-to-face with the assistance of two research assistants. Due to a lack of information regarding the exact number of customers for each bank, the population of the study was unknown. Therefore, the sample size was determined using Topman's formula for unknown populations, resulting in a sample size of 250 respondents. The available sampling technique was used to select respondents sampled for this study.

RESULTS

The analysis presented below covered data sourced from respondents sampled for this study. 250 responses were retrieved and valid for analysis. Hence, the data presentation is based on the number of retrieved responses.

Table 1: Demographic data

Demographic Characteristics	Respondents (n=250)	
Gender	Frequency	Percentage
Male	137	54.8%
Female	113	45.2%
Age Bracket		
20-30	87	34.8%
31-41	79	31.6%
42-52	54	21.6%
53 and above	30	12.0%
Religion		
Christian	136	54.4%
Muslim	112	44.8%
Others	2	0.8%
Marital Status		
Single	144	57.6%
Married	100	40%
Divorced	2	0.8%
Separated	4	1.6%
Widowed	0	0%

Source: Survey, 2024

The distribution of the respondents according to their gender showed that more male respondents were sampled for this study. Additionally, a significant portion of the population falls within the 20-30 age range, and the data suggests a predominantly Christian demographic in terms of religious affiliation. Concerning marital status, the majority of respondents single, with married individuals comprising the next largest group.

Table 2: To determine the frequency of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria.

Items	Characteristics	Frequency	Percentage (%)
To what extent do you use social media platforms to voice concerns or complaints about banking services in Lagos state?	Very Large Extent	41	16.4%
	Large Extent	57	22.8%
	Moderate Extent	123	49.2%
	No Extent	29	11.6%
	Total	250	100%
How often do you encounter posts or discussions on social media platforms regarding issues with banking services in Lagos state?	Never	12	4.8%
	Rarely	26	10.4%
	Occasionally	31	12.4%
	Often	104	41.6%
	Very often	77	30.8%
	Total	250	100%
I frequently observe complaints from customers about banking services on social media platforms.	Strongly Agree	123	49.2%
	Agree	99	39.6%
	Disagree	17	6.8%
	Strongly Disagree	11	4.4%
	Total	250	100%

Source: Survey, 2024

The data presented in Table 2 illustrates the extent of customer engagement with social media platforms concerning banking services in Lagos state, Nigeria. It reveals that a significant proportion of respondents utilize social media platforms to voice their concerns or complaints about banking services, with the majority expressing a moderate to large extent of usage. Moreover, the frequency of encountering posts or discussions regarding banking service issues on social media platforms is notably high, with a substantial portion reporting encountering such content often or very often. Additionally, a considerable majority agrees or strongly agrees that they frequently observe complaints from customers about banking services on social media platforms. These findings showcase the growing influence and importance of social media platforms as channels for customers to express their opinions and grievances regarding banking services in Lagos state.

Table 3: To Identify the predominant types of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria?

Items	Characteristics	Frequency	Percentage (%)
I report issues related to transaction delays or errors when using banking services via social media platforms.	Strongly Agree	71	28.4%
	Agree	98	39.2%
	Neutral	45	18%
	Disagree	21	8.4%
	Strongly Disagree	15	6%
	Total	250	100%
I express concerns regarding the accessibility and functionality of online banking platforms via social media handles.	Strongly Agree	88	35.2%
	Agree	101	40.4%
	Neutral	36	14.4%
	Disagree	17	6.8%
	Strongly Disagree	8	3.2%
	Total	250	100%
I frequently express issues related to account fees and charges when using banking services, via social media platforms.	Strongly Agree	69	27.6%
	Agree	92	36.8%
	Neutral	44	17.6%
	Disagree	26	10.4%
	Strongly Disagree	19	7.6%
	Total	250	100%

Source: Survey, 2024

Table 3 showcase the predominant types of complaints voiced by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria. Findings revealed that a considerable portion of respondents strongly agree or agree with reporting issues related to transaction delays or errors, indicating a significant concern in this area. Additionally, concerns regarding the accessibility and functionality of online banking platforms are prevalent, with a substantial majority expressing agreement or strong agreement. Furthermore, a significant proportion of respondents frequently express issues concerning account fees and charges via social media platforms, indicating another prominent area of contention among customers.

Table 4: To evaluate the effectiveness of responses provided by selected banks in Lagos state in addressing customer complaints received via social media channels.

Items	Characteristics	Frequency	Percentage (%)
Banks effectively respond to customer complaints raised via social media channels.	Strongly Agree	69	27.6%
	Agree	94	37.6%
	Neutral	56	22.4%
	Disagree	19	7.6%
	Strongly Disagree	12	4.8%
	Total	250	100%
To what extent do the responses provided by selected banks on social media adequately resolve customer complaints?	Very Large Extent	75	30%
	Large Extent	102	40.8%
	Moderate Extent	57	22.8%
	No Extent	16	6.4%
	Total	250	100%
How satisfied are you with the timeliness of responses from selected banks when addressing complaints raised through social media channels?	Very Dissatisfied	22	8.8%
	Dissatisfied	39	15.6%
	Satisfied	104	41.6%
	Very Satisfied	85	34%
	Total	250	100%

Source: Survey, 2024

Table 4 provides insights into the effectiveness of responses provided by selected banks in Lagos state in addressing customer complaints received via social media channels. A notable portion of respondents either agree or strongly agree that banks effectively respond to customer complaints raised via social media, indicating a generally positive perception of the banks' responsiveness. Regarding the adequacy of responses in resolving complaints, a significant majority of respondents sampled for this study revealed that responses provided by selected banks on social media adequately resolve report responses to a large extent. Furthermore, a notable proportion expressed satisfaction on the timeliness of responses from selected banks when addressing complaints raised through social media channels.

Table 5: To gauge the perceptions of customers regarding the quality of customer service provided by selected banks in Lagos state in response to social media complaints

Items	Characteristics	Frequency	Percentage (%)
How satisfied are you with the responsiveness of banks customer service team when addressing complaints raised on social media platforms?	Very Dissatisfied	23	9.2%
	Dissatisfied	49	19.6%
	Satisfied	106	42.4%
	Very Satisfied	72	28.8%
	Total	250	100%
How would you assess the overall effectiveness of bank's communication and assistance provided through social media channels when dealing with customer complaints.	Very Ineffective	18	7.2%
	Ineffective	31	12.4%
	Neutral	25	10%
	Effective	99	39.6%
	Very Ineffective	77	30.8%
	Total	250	100%

Source: Survey, 2024

Table 5 provides insights into the perceptions of customers regarding the quality of customer service provided by selected banks in Lagos state in response to social media complaints. Regarding the responsiveness of banks' customer service teams, a significant proportion of respondent express satisfaction, with a notable percentage indicating very satisfied perceptions, suggesting a generally positive sentiment towards the responsiveness of customer service teams. Regarding the overall effectiveness of communication and assistance provided through social media channels, a substantial portion of respondents perceive it to be effective or very effective, indicating that banks are generally successful in their communication and assistance efforts. Nonetheless, there are also respondents who perceive communication and assistance to be ineffective or very ineffective, suggesting potential areas for enhancement to ensure more consistent and satisfactory customer experiences on social media platforms.

DISCUSSION OF FINDINGS

The first research objective was to determine the frequency of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria. In the quest to attain this research objective, the researcher discovered that a substantial proportion of respondents sampled for this study utilize social media extensively to voice their concerns or complaints about banking services. This finding aligns with the viewpoint of Juliarta

et al. (2019) who contends that banks customer now use online platforms to voice their concerns and seek resolutions more efficiently. Furthermore, findings revealed that, a substantial number of respondents encounter posts or discussions regarding banking service issues frequently or very often, indicating the prevalence of such discussions in the online sphere. Additionally, a majority of respondents agree that they frequently observe complaints from customers about banking services on social media platforms.

The second research objective sought to identify the predominant types of complaints raised by customers through social media platforms regarding banking services in selected banks within Lagos state, Nigeria. Findings revealed that the predominant types of complaints voiced by customers via social media platforms include issues such as transaction delays or errors, accessibility and functionality of online banking platforms, and concerns about account fees and charges. These findings align with the presupposition of Shammout and Haddad (2014) who connotes that majority of customer complaints revolves around failed transactions, overdraft fees, amongst others.

The third research objective was aimed at evaluating the effectiveness of responses provided by selected banks in Lagos state in addressing customer complaints received via social media channels. Findings revealed that majority of respondents sampled for this study either agree or strongly agree that banks effectively respond to customer complaints raised via social media platforms, indicating a generally positive perception of the banks' responsiveness. Furthermore, findings revealed that a significant portion expressed satisfaction on the timeliness of responses from selected banks when addressing complaints raised through social media channels.

The fourth research objective was aimed at gauging the perceptions of customers regarding the quality of customer service provided by selected banks in Lagos state in response to social media complaints. Findings revealed that there is a positive sentiment towards the responsiveness of banks' customer service teams, with a substantial proportion of respondents expressing satisfaction. Similarly, findings revealed a positive perception of the effectiveness of communication and assistance provided through social media channels by a significant portion of respondents sampled for the study.

CONCLUSION AND RECOMMENDATIONS

As a result of the findings elicited from respondents chosen to partake in this research, the researcher concludes that social media platforms play a significant role in shaping customer perceptions and experiences within the banking sector as these platforms provides insurmountable value for customer complaints and acts as veritable avenues for customer feedback.

Based on the findings, the following recommendations are hereby given;

- Banks should prioritize improving the speed of responses to customer complaints raised through social media channels. Implementing automated response systems or increasing

the availability of customer service representatives dedicated to social media interactions can help address complaints promptly.

- Banks should provide comprehensive training to customer service representatives to equip them with the skills and knowledge necessary to effectively handle complaints and resolve issues raised on social media platforms.
- Banks should utilize social media monitoring tools to track and identify customer complaints and feedback in real-time. By proactively monitoring social media platforms, banks can promptly address emerging issues and prevent potential escalations.
- Banks should ensure consistency in communication across all social media channels to maintain a unified brand voice and provide cohesive responses to customer complaints. Develop standardized response protocols and guidelines to streamline communication processes.
- Banks should encourage customers to provide feedback on their social media interaction experiences and follow up with them after complaints have been addressed. Actively seek feedback on the effectiveness of resolutions provided and use this input to continuously improve service delivery on social media platforms.

References

- Agnihotri, D., Kulshreshtha, K., & Tripathi, V. (2022). Emergence of social media as new normal during COVID-19 pandemic: a study on innovative complaint handling procedures in the context of banking industry. *International Journal of Innovation Science*, 14, 405-427.
- Agu, A. (2014). *Evaluation of organized road transport firms in Imo State*. [Ph.D Thesis, ABSU].
- Ateke, B. W., & Kalu, S. E. (2016). Complaint handling and post-complaint satisfaction of customers of eateries in Port Harcourt, Nigeria. *International Journal of Research in Business Studies and Management*, 3(12).
- Chereh, T., Wang, J., Liao, H. (2017). Effects of service recovery on customer satisfaction and relationship retention in catering industry. *The Anthropologist*, 17(3), 857-862.
- Hakiri, W., (2012). For an efficient complaints management system for banks: A conceptual framework and an exploratory study. *Journal of Marketing Research & case Studies*, 2012(2012) 1-11.
- Hazarika, D.D., & Dhaliwal, A. (2019). Service recovery paradox: influence of service encounter and context. *International Journal of Innovative Science and Research Technology*, 4(2), 28-36.
- Hogreve, J., Eller, T., & Firmhofer, N. (2013). *An exploratory investigation of individual complaints on social media*. Gabler Editors.
- Hübner, D., Wagner, S.M. & Kurpjuweit, S. (2018). The service recovery paradox in B2B Relationships. *Journal of Business & Industrial Marketing*, 33 (3), 291-302.
- Ifeanyichukwu, O.N., Okolo, V.O., Kemkamma, W., & Mmamel, Z.U., & Obikeze, C.O. (2018).

- Investigating the effects of customer complaints and feedback management on customer satisfaction in select banks in Anambra state, Nigeria. *Journal of Marketing and Consumer Research*, 17-39.
- Johannsen, F. & Zellner, G. (2015). *Introducing a professional complaint management: The case of a fleet management company*. University of Regensburg.
- Juliarta, M. D., Hidayanto, A. N., Pinem, A. A., & Handayani, P. W. (2019). *Complaint handling through social media: Perceived justice and customer satisfaction*. 5th International Conference on Connected Smart Cities, 301-308.
- Kane, G.C., Fichman, R.G., Gallaughier, J., & Glaser, J. (2009). Community relations. *Harvard Business Review*, 87(11), 45-50.
- Kaplan, A.M., & Hänlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59-68.
- Khalid, S. S., & Rahman, A. L. (2023). The art of complaints: Analysing complaints management from a social media banking account. *e-Academia Journal of UiTM Cawangan Terengganu*, 12(2), 198-211.
- Kotler, P. & Keller, K.L. (2013). *Marketing Management (4thed.)* Pearson Education Limited.
- Krishna, A., Dangayach, G. S., & Sharma, S. (2014). Service recovery paradox: the success parameters. *Global Business Review*, 15(2), 263-277.
- Kumaradeepan, V. (2022). Usage of social media usage and customer satisfaction among state bank customers in sri lanka. *SEUSL Journal of Marketing*, 8(2), 23-32.
- Leal, R. P. & Pereira Z. I. (2003), Service recovery at a financial institution. *International Journal of Quality and Reliability Management*, 20 (6) 646-663.
- Nakibin, D., Ismail, I., Marimuthu, M., & Abu-Jarad, I. (2011). The impact of firm reputation on customers' responses to service failure: The role of failure attribution. *Business Strategy Series*, 12(1).
- Nithya, N., & Kiruthika, R. (2021). Impact of business intelligence adoption on performance of banks: a conceptual framework. *Journal of Ambient Intelligence and Humanized Computing*, 12, 3139- 3150.
- Obasi, O.K., Abugu, J.O., & Chukwu, A.M. (2020). Bank service complaint handling: Effects on bank customers' satisfaction in Nigeria. *Journal of Marketing and Consumer Research*, 67, 33-46.
- Ordu, G.U., & Madumere, H.I. (2022). Influence of customer complaint management on marketing performance of banks. *ARRUS Journal of Social Sciences and Humanities*, 2(2), 77-97.
- Ozuem, W., Ranfagni, S., Willis, M., Rovai, S., & Howell, K. (2021). Exploring customers' responses to online service failure and recovery strategies during Covid-19 pandemic: An actor–network theory perspective. *Psychology & Marketing*, 38(9), 1440-1459.
- Parusheva, S. (2017). Social Media Banking Models: A case study of a practical implementation in banking sector. *Economic Studies*, (3), 125-141.
- Patwary & Omar, (2016). An overview of consumer complaining behaviour and the choice of

- complaint channels in service industry. *International Journal of Business and Technopreneurship*, 6(2), 309-318.
- Salim, A., Setiawan, M., Rofiaty, R., & Rohman, F. (2018). Focusing on complaints handling for customer satisfaction and loyalty: The case of Indonesian public banking. *European Research Studies Journal*, 21(3), 404-416.
- Shammout, M. Z., & Haddad, S. I. (2014). The impact of complaints' handling on customers' satisfaction: empirical study on commercial banks' clients in Jordan. *International Business Research*, 7(11), 203-220.
- States, K. (2009): YouTube and others expose you to the whole wide world. *Tucson Business*, 20 (14), 13-14.
- Stříteský, V., & Stránská, A. (2015). Complaining behaviour in social media. *Social Technologies*, 5(1), 22-31.
- Uppal, R. K. (2010). Customer complaints in banks: Nature, extent and strategies to mitigation. *Journal of Economics and International Finance*, 2(10), 212-220.
- Wasfi, H., & Kostenko, O. (2014) *The impact of complaint management on customer retention: Banking industry in Sweden and Lebanon*. [Master Thesis in Business Administration, University of Gavel].
- Zaid, A. A., Arqawi, S. M., Abu Mwais, R. M., Al Shobaki, M. J., & Abu-Naser, S. S. (2020). The impact of total quality management and perceived service quality on patient satisfaction and behavior intention in Palestinian healthcare organisations. *Technology Reports of Kansai University*, 62(3), 221-232.
- Zeithaml, V.A., Bitner, M., & Gremler, D. (2009). *Services marketing: Integrating customer focus across the firm*. McGraw-Hill Irwin.