

# E-SERVICE QUALITY AND CUSTOMER SWITCHING BEHAVIOUR OF DEPOSIT MONEY BANKS IN IBADAN

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## ABSTRACT

The exponential growth of electronic banking has significantly transformed the operations of deposit money banks (DMBs) in Nigeria by enhancing service speed, convenience, and accessibility. Despite these advancements, customer switching behaviour remains a growing concern, largely due to persistent challenges in e-service quality. While prior studies have focused mainly on customer satisfaction and loyalty, limited attention has been given to how specific e-service quality dimensions particularly reliability and e-customer service influence customer switching behaviour in the Nigerian banking context. This study addresses this gap by conceptually examining the relationship between e-service quality and customer switching behaviour among deposit money banks in Ibadan. The study adopted a conceptual research design based on an extensive review and synthesis of relevant theoretical and empirical literature on e-service quality and customer switching behaviour. The analysis indicates that poor service reliability, frequent service disruptions, and ineffective e-customer service are major drivers of customer dissatisfaction and switching behaviour. Conversely, reliable electronic platforms and responsive customer support are likely to reduce switching intentions and enhance customer retention. The study concludes that reliability and e-customer service are critical determinants of customer switching behaviour in deposit money banks. It is recommended that banks prioritize investments in stable electronic banking infrastructure and strengthen customer support systems to minimize customer switching in an increasingly competitive digital banking environment.

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## 1.0 Introduction

Deregulation, globalization, and advancements in information and communication technology (ICT) have significantly changed the financial services sector over the past 20 years, altering how banks provide services and how customers engage with them. In Nigeria, the use of electronic banking has enabled deposit money banks to expand their financial services beyond traditional brick-and-mortar branches, offering customers convenience, quicker transactions, and round-the-clock access to their accounts (Ayo, Oni, Adewoye, & Eweoya, 2016; Central Bank of Nigeria [CBN], 2022).

While e-banking has created opportunities for efficiency and financial inclusion, it has also introduced challenges that affect customer experiences. Consumers have more power than ever before, and they can change banks with a single click if a bank does not provide responsive and dependable digital services (Keaveney, 1995; Gerrard & Cunningham, 2004).

Digital adoption in the Nigerian banking sector has increased tremendously, however issues over unreliable platforms and unsatisfactory online customer support still exist. Many consumers are dissatisfied due to problems like failed ATM withdrawals, inaccessible complaint channels, and downtime in mobile apps (Nedozi & Omoregie, 2019). As competition intensifies, banks that cannot deliver consistent, reliable, and customer-friendly digital experiences risk losing their customers to rivals. Thus, understanding how e-service quality affects customer switching behaviour is critical to the sustainability of banks in today's competitive market.

E-service quality refers to how easily, efficiently, and reliably customers can complete transactions on a bank's online platform. It includes the entire digital service experience from the moment customers search products or services online to the completion of their transactions and after-sales support. E-service quality includes both pre- and post-purchase characteristics (Parasuraman, Zeithaml, & Malhotra, 2005). Factors to consider during the pre-purchase phase include ease of navigation, access to correct service information, and the protection of users' personal data. The post-purchase phase, on the other hand, includes prompt delivery, dependable customer service, order fulfillment, and convenient return or complaint-handling policies. E-service quality therefore serves as a determinant of customer loyalty and at the same time acts as a trigger for switching behaviour when expectations are not met.

Customer switching behaviour, as described by Nimako (2012), refers to the process in which customers end or reduce their relationship with an existing service provider and move to a competitor, either temporarily or permanently. This behaviour can be triggered by various factors, including dissatisfaction with service quality, the desire for better alternatives, or the

influence of competitors' marketing efforts (Gerrard & Cunningham, 2004). In the banking context poor service reliability and unresponsive customer support have been identified as major drivers of customer exit, as repeated service failures erode trust and increase customers' propensity to switch providers (Colgate & Hedge, 2001; Lewis & Soureli, 2006). Consequently, service quality has evolved beyond a mere source of competitive advantage to a critical survival strategy for banks operating in highly competitive and digitally driven markets (Zeithaml, Bitner, & Gremler, 2018).

This study contributes to the body of literature by focusing on actual switching behaviour rather than general satisfaction studies, which would provide deeper insights into the behavioural outcomes of service failures in digital banking. It also broadens the discussion by focusing on the Nigerian banking sector, where infrastructural constraints, regulatory conditions, and customer expectations present unique challenges and opportunities for deposit money banks. Within this setting, the study provides context-specific evidence of how reliability and customer service influence switching, while also offering practical implications for banks seeking to design more resilient and customer-oriented e-banking platforms.

### **Statement of the Problem**

Banks play a vital role in economic development by facilitating payments, encouraging savings, and channeling funds into investments. With the rise of digital platforms, deposit money banks in Nigeria have sought to improve their service delivery through electronic banking, promising speed, convenience, and efficiency (Ayo et al., 2016). Ideally, these systems should ensure seamless transactions, minimal downtime, and prompt resolution of complaints. However, the reality often falls short.

In Nigeria, many customers continue to switch banks due to poor e-service experiences such as frequent system failures, incomplete transactions and failed ATM operations. Studies highlight that persistent network downtimes and transaction errors undermine customer confidence and push them toward competitors offering more dependable platforms (Nedozi & Omoregie, 2019).

Equally critical is e-customer service, which refers to how effectively banks respond to and resolve customer issues in the digital space. Long response times, unresolved complaints, and inadequate online support have been identified as key reasons customers abandon their banks. When customers feel neglected or unsupported, their trust declines, increasing the likelihood of switching.

Although international studies have established reliability and responsiveness as core dimensions of e-service quality (Amin, 2016; Zeithaml et al., 2018), empirical research in

Nigeria has focused more on customer satisfaction rather than switching behaviour. Consequently, there is limited empirical and conceptual understanding of how specific e-service quality dimensions particularly system reliability and e-customer service directly influence customers' decisions to discontinue relationships with their banks. This unresolved problem highlights the need for a focused investigation into the effects of reliability and e-customer service on customer switching behaviour, with particular emphasis on deposit money banks in Ibadan.

### **Objectives of the Study**

The main objective of this study is to examine the effect of e-service quality on customer switching behaviour of deposit money banks in Ibadan. The specific objectives are to:

- i. Investigate the effect of service reliability on customer switching behaviour of deposit money banks in Ibadan.
- ii. Assess the effect of e-customer service on customer switching behaviour of deposit money banks in Ibadan.

### **Research Questions**

- i. How does service reliability influence customer switching behaviour of deposit money banks in Ibadan?
- ii. How does e-customer service influence customer switching behaviour of deposit money banks in Ibadan?

## **2.0 Literature Review**

### **Conceptual Review**

#### **Concept of E-Service Quality**

E-service quality can be understood as the extent to which electronic service platforms such as internet banking, mobile applications, automated teller machines (ATMs), and other digital channels satisfy or exceed customer expectations in the course of service delivery. While traditional service quality emphasizes personal interactions and tangible elements of the service environment, e-service quality focuses more on system performance, user-friendliness, reliability, and data security (Kappil & Santhi, 2025).

The rapid growth of digital banking in Nigeria has made e-service quality a decisive factor in shaping customer experiences and influencing their loyalty. As mobile and online transactions increasingly replace physical branch visits, customers expect fast, seamless, and secure services. If these expectations are unmet, frustration sets in, and switching to alternative banks becomes more attractive. Ighomereho, Afolabi, and Oluwakoya (2022) observed that the

quality of digital banking services is now central to how Nigerian customers assess banks, as it directly impacts satisfaction and continued patronage.

Several scholars have conceptualized e-service quality as a multidimensional construct. Zeithaml, Parasuraman, and Malhotra (2002) proposed the widely adopted E-S-QUAL scale, which outlines four major dimensions: efficiency, fulfillment, system availability (reliability), and privacy/security. They also developed a recovery-oriented measure (E-RecS-QUAL) emphasizing responsiveness, compensation, and contact in addressing service failures. Similarly, Santos (2003) highlighted the importance of ease of use, reliability, responsiveness, and security in evaluating online service quality, while Loiacono, Watson, and Goodhue (2002) emphasized system design, accessibility, and customer support as critical dimensions. More recently, Kappil and Santhi (2025) reinforced that system reliability, user-friendliness, security, and e-customer support are central to customer perceptions in digital banking. Together, these studies demonstrate that e-service quality encompasses multiple interrelated facets that collectively influence customers' online service experiences.

In the Nigerian context, where infrastructural deficiencies and cyber security risks are prevalent, high e-service quality is not a luxury but a necessity for banks seeking to remain competitive. Service disruptions, system failures, and lapses in data protection erode customer confidence and intensify switching behavior (Olowofela, Lisoyi, & Olaiya, 2025). Hence, effective management of e-service quality is essential not only for customer satisfaction but also for long-term survival in the financial services industry.

### **Dimensions of E-Service Quality**

Although e-service quality encompasses multiple dimensions, this study narrows its focus to two critical aspects in the Nigerian banking context: reliability and e-customer service, which have been identified as major determinants of customer satisfaction and switching behaviour in local studies (Olowofela, Lisoyi, & Olaiya, 2025; Amin, 2016).

#### **Reliability**

Reliability represents the ability of a bank's digital platform to consistently deliver accurate and dependable services. This includes processing transactions successfully, minimizing downtime, and reducing the frequency of failed operations. Parasuraman et al. (2005) emphasized that reliability is fundamental to building trust in digital platforms, as customers rely on them for real-time financial transactions. In Nigeria, reliability has been shown to be a key driver of customer satisfaction in e-banking. For example, Olowofela et al. (2025) found that customers prioritize reliability, ease of use, and system security when evaluating their

digital banking experiences. Frequent failures in online transfers, ATM withdrawals, or mobile transactions can quickly lead to dissatisfaction and eventual switching to rival banks.

### **E-Customer Service**

E-customer service refers to the use of online platforms to provide assistance, address issues, and ensure customer satisfaction throughout their relationship with a company (Zeithaml, Parasuraman, & Malhotra, 2002). Measuring e-customer service entails more than simply confirming that a company's website or app functions properly. Early writers in this area, such as Santos (2003) and Parasuraman, Zeithaml, and Berry (1988), played an important role in expanding traditional service quality concepts into the digital environment.

In recent years, e-customer service has grown beyond traditional online communication to incorporate more interactive and sophisticated digital engagement tools, such as social media platforms, AI-powered chatbots, and mobile service applications. According to Gnewuch, Morana, Adam, and Maedche (2020) and Lee, Kim, and Ham (2022), e-customer service combines technology, personalization, and empathy to ensure that customers not only receive prompt support, but also feel understood and valued in order to build trust and develop strong, lasting relationships with customers.

### **Concept of Customer Switching Behaviour**

Customer switching behaviour refers to the decision of a customer to discontinue service with one provider and migrate to a competitor (Batmunkh, 2025). In the banking industry, this typically manifests when customers reduce activity in one bank or completely move their accounts elsewhere. Switching is not usually an impulsive action; rather, it stems from a combination of rational evaluations, such as weighing costs and benefits, and emotional dissatisfaction with a provider (Nzowa, 2021).

At its core, the decision to switch arises when the perceived value of staying with a provider falls below the benefits promised by competitors (Batmunkh, 2025; Nzowa, 2021). Importantly, switching tends to signal a long-term commitment to a new firm rather than a temporary lapse in satisfaction. With the advent of digital banking, this behaviour has become more pronounced. Since customers can now transition from one bank to another with minimal physical effort, the barriers to switching have reduced considerably (Mistrean, 2023)

### **Customer Switching in the Digital Banking Era**

The digital revolution has made switching easier than ever. Unlike in the past when closing or opening accounts required multiple visits to a branch, customers can now open accounts, initiate transactions, and explore alternatives entirely online. This ease has significantly accelerated switching behaviour. Moreover, digital platforms and social media amplify

negative experiences; one unresolved complaint can quickly spread and influence other customers to follow suit.

In Nigeria, the government's push toward a cashless economy has expanded reliance on electronic banking. Yet, challenges such as failed fund transfers, unreliable ATMs, and unresolved complaints have created widespread frustration, making switching not only common but also urgent (Ayo et al., 2016).

### **E-Service Quality and Switching Behaviour**

Several studies have examined the relationship between e-service quality and customer switching behaviour. For instance, Walukow, Lapian, and Tumewu, (2024) examined the influence of sales promotion, e-service quality, reputation on customer switching behavior. The study implies that customers' perceptions of e-service quality especially in terms of transaction speed, system reliability, and ease of use were critical determinants of whether they remained with or switched to another digital payment platform. Similarly, Faris, and Manap (2025) investigated the effect of e-trust and e-service quality on customer loyalty. The results of the analysis showed that both e-trust and e-service quality have a positive effect on customer loyalty. These findings indicate that increasing customer trust, especially related to transaction security and service reliability, as well as the quality of electronic services such as response speed and system availability, is very important to customer loyalty thereby reduces intention to switch.

Tran, Nguyen, Ngo, and Nguyen (2023) investigated the determinant of consumers' channel-switching behavior in the post-COVID-19 pandemic era. The study found that perceived e-service quality significantly predicts customers' likelihood of switching digital platforms. Ashiq and Hussain, (2024) also explored the effects of e-service quality and e-trust on consumers' e-satisfaction and e-loyalty, The findings revealed that e-service quality and e-trust offered on e-commerce websites significantly impacted customer e-loyalty and this indicates that higher service quality reduces customer churn.

Ultimately, e-service quality plays a defining role in switching decisions. Unreliable digital systems, unresolved transaction failures, or unresponsive customer support all heighten the likelihood of churn (Ganguli & Roy, 2011). On the other hand, when banks deliver consistent, dependable, and responsive services, they foster loyalty and trust against customer switching.

### **Theoretical Review**

#### **The Technology Acceptance Model (TAM)**

The model which was developed by Davis in 1989 holds the key to understanding how consumers accept and use technology-based solutions. According to this approach, two critical

perceptions influence consumers' decisions to accept or reject a technology: perceived usefulness (PU) and perceived ease of use (PEOU).

Perceived usefulness is the degree to which a person believes that utilizing a specific technology will improve their performance or convenience. Perceived Ease of Use is the degree to which a person believes that utilizing the system will be effortless.

In terms of e-service quality, TAM offers a theoretical explanation for how customers perceive the quality of electronic services offered via digital platforms such as online banking, e-commerce, and mobile applications. Customers are more likely to regard an e-service platform as high quality if it is useful, easy to access, responsive, and reliable. Customers' perceptions of usefulness and ease of use decrease when the platform is slow, difficult, or unreliable, resulting in dissatisfaction and decreased trust in the service provider (Venkatesh & Davis, 2000).

TAM is therefore relevant to e-service quality because it captures how customers evaluate and accept technological services based on their interactions with usability and system functionality. Similarly, TAM applies to customer switching behavior. When customers perceive a lack of usefulness or difficulty in using an e-service platform, they are more likely to develop negative attitudes toward continued use, resulting in an increased intention to switch to alternative providers offering more efficient and user-friendly services.

## **Empirical Review**

### **Reliability and switching behaviour**

Various studies have examined the effect of reliability on customer switching behaviour. For instance, Ghamry and Shamma (2022) investigated factors influencing customer switching behavior in Islamic in Kuwait. The data for the study was collected through a survey method and logistic regression was used to analyze the collected data. The results of empirical analysis revealed that the service reliability, service convenience, level of technology and Sharia compliance were the most significant factors influencing the customer switching behaviour. The study suggested that bank managers should focus on these factors to enhance customer satisfaction and loyalty.

Similarly, Nzowa, Kara, and Mbilinyi (2022) examined the influence of service quality on customer switching behaviour in commercial banks in Tanzania. The data was collected through survey research and multiple regression analysis was used for the research. Findings of the study revealed that customer switching behaviour is significantly influenced by reliability, assurance, tangibility and empathy, whereas responsiveness was found to be insignificant. The researchers recommended that bank managers should understand the

dimensions of service quality that influence customer switching behaviour to have a better competitive position in the market.

In another study, Pradnyadewi and Giantari (2022) investigated the effect of e-service quality on customer satisfaction and loyalty among Tokopedia users in Denpasar, Indonesia. Data were collected from 110 respondents and analyzed using structural equation modeling (SEM) with the Partial Least Squares (PLS) and Multi-Group Analysis (MGA) techniques. The results showed that reliability and efficiency had a positive and significant impact on customer satisfaction, which in turn enhanced customer loyalty and reduced intentions to switch. This empirical evidence reinforces the idea that in digital environments, reliability not only strengthens satisfaction but also indirectly prevents customer defection.

Likewise, Arshad and Alhumoudi (2022) investigated the performance of e-banking and the mediating effect of customer satisfaction: a structural equation model approach. The primary data were gathered from 287 participants. Structure equation modelling (SEM), reliability, convergent, discriminate validity and model fitness were achieved through SmartPLS 3. The findings of the study revealed that reliability, efficiency, and service quality have a significant direct effect on customer satisfaction and customer retention. The study suggested that reliability and efficiency all have practical applications in banking.

Collectively, these empirical studies revealed that reliability consistently emerged as a significant predictor of customers' willingness to stay with or leave a financial service provider. The debate on the relationship among reliability and customer switching behaviour leads to the proposition:

Proposition 1: Reliability has no significant relationship on customer switching behaviour of deposit money banks in Ibadan.

### **E-customer service and switching behaviour**

Rahmiati and Jelitalia (2021) examined the role of technology acceptance model (TAM) with perceived risk and e-customer service in shaping behavioural intentions toward the Tunaiku mobile loan application in Greater Jakarta, Indonesia. The study used a survey of 127 respondents and analyzed the data using the Structural Equation Modeling–Partial Least Squares (PLS-SEM) technique. The findings revealed that e-customer service and customer satisfaction had a significant influence on customers' intention to use the application. Their findings imply that effective e-customer service reduces uncertainty and enhances user confidence, thereby decreasing the likelihood of switching to alternative platforms.

In a similar vein, Rahi, Ghani, and Ngah (2020) investigated factors propelling the adoption of internet banking, the role of e-customer service, website design, brand image and customer

satisfaction in banking sector of Pakistan. Additionally, customer satisfaction is integrated in theoretical framework as a mediating variable. The data for this study was collected from internet banking users. Structural equation modelling (SEM) has employed to evaluate the hypothesised relationships. The results revealed that the adoption of internet banking in Pakistan is motivated by website design, e-customer service, customer satisfaction and brand image. The study suggests that policy makers should understand critical factors that influence customer's intention to adopt internet banking.

Gautam and Sah (2023) studied online banking service practices and its impact on e-customer satisfaction and e-customer loyalty in developing country of South Asia-Nepal. The researchers used quantitative research approach, 384 questionnaires were used, and SPSS and AMOS were used to analyze. An exploratory factor analysis was used to confirm the online banking service quality dimensions and structural equation modeling was employed to estimate the parameters and structure. The result explained that the efficiency of the website and e-customer service were highly influential dimensions of online banking service practices. The findings highlight that effective e-customer service directly promotes customer satisfaction and indirectly mitigates switching intentions.

When customers perceive that their banks provide accessible, responsive, and personalized e-customer support, they are more likely to remain loyal even in the presence of competitive alternatives. Conversely, poor e-customer service such as delayed responses, inefficient complaint handling, or lack of digital assistance increases frustration and prompts switching behaviour.

In the context of deposit money banks in Ibadan, where competition among banks such as First Bank, Access Bank, and Zenith Bank is intense, maintaining a responsive and user-friendly digital support system is important to minimize switching.

The debate on the relationship among e-customer service and customer switching behaviour leads to the proposition:

Proposition 2: E-Customer service has no significant relationship on customer switching behaviour of deposit money banks in Ibadan.

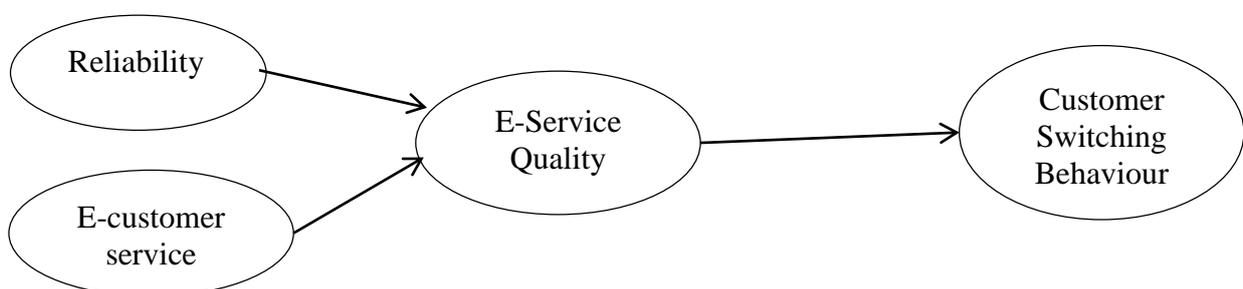


Fig. 1. Proposed Conceptual Framework

Source: Researcher Compilation (2025)

### 3.0 Methodology

This study adopts a conceptual research design to examine how e-service quality particularly reliability and e-customer service influences customer switching behaviour among deposit money banks in Ibadan. A systematic search for relevant literature was conducted using databases such as Google Scholar, ResearchGate, ScienceDirect, and Google. Keywords including “*bank switching behaviour*” and “*e-service quality*” were used to locate suitable publications. The review of these studies helped to draw insights into the factors that shape customers’ decisions to switch banks.

### 4.0 Results

The results of this study indicate that e-service quality significantly affects customer switching behaviour in deposit money banks, especially in developing countries such as Nigeria. Although problems like failed ATM withdrawals, inaccessible complaint channels, and downtime in mobile apps remain major challenges. These challenges often undermine customers’ trust and satisfaction, leading some to switch to competing banks that offer more reliable experiences. However, reliability and e-customer service have been shown as strategies to retain customers in an increasingly competitive digital banking environment.

In banks, reliability has been found to be a key driver of customer satisfaction and loyalty. According to Olowofela et al. (2025) customers prioritize reliability, when evaluating their digital banking experiences and frequent failures in online transfers, ATM withdrawals, or mobile transactions can quickly lead to dissatisfaction and eventual customer switching behaviour. Thus, ensuring consistent service performance builds trust, enhances satisfaction, and minimizes the likelihood of switching behaviour among customers.

In addition, e-customer service as a dimension of e-service quality has proven to have a significant effect on customer switching behaviour among deposit money banks customers.

In theory, this approach is very consistent with TAM, where customers evaluate and accept technological services based on their interactions with usability and system functionality. High levels of perceived usefulness and ease of use imply great e-service quality, whereas low perceptions suggest poor service quality. Reliability and e-customer services play an important role in ensuring customer satisfaction and retention.

### 5.0 Conclusion

This paper examined the influence of e-service quality specifically reliability and e-customer service on customer switching behaviour of deposit money banks in Ibadan. The literature

reviewed indicates that while digital banking has improved convenience and accessibility, shortcomings in reliability and poor responsiveness to customer complaints are major drivers of customer switching.

Therefore, improving e-service quality is not only a technological necessity but also a strategic imperative for sustaining customer loyalty in Nigeria's increasingly competitive banking industry.

### **Recommendations**

Based on the findings, the following recommendations are proposed to help deposit money banks in Ibadan, Nigeria, to strengthen their e-service quality and reduce customer switching behaviour:

- i. Banks should invest in more stable and up-to-date technological infrastructures to minimize service disruptions.
- ii. Banks should expand their digital help desks by integrating responsive live chats, 24-hour email support, and AI-assisted customer service that can handle simple issues instantly.
- iii. Customer service staff should be well-trained to communicate with empathy, clarity, and professionalism and ensure that customers feel genuinely supported.
- iv. Management should conduct periodic assessments of their e-banking services to identify weaknesses and areas for improvement.

### **Suggestions for Further Studies**

Future research should empirically test the proposed framework using quantitative methods to validate the relationships identified. Comparative studies across different regions and bank categories would also provide deeper insights into how e-service quality dimensions shape customer behavior in Nigeria's banking sector.

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