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Understanding technologically-induced customer services in the Nigerian banking sector: the internet as a post-modern phenomenon

Wilson Ozuem, Kerry Howell and Geoff Lancaster

ABSTRACT

Any discussion on technological adoption and use produces a diverse range views from both academics and practitioners. This has prompted some questions on its nature and understanding in developing countries like Nigeria. Assessing modernist and post-modernist perspectives through phenomenological hermeneutics and a capability based model, this study examines the level of technologically induced customer services in the banking services sector on salient issues in sub-Saharan Africa.

Drawing on a specific hermeneutical approach and the origins of culture and civilisation in developing societies, this paper examines this issue from a Nigerian perspective.

Summary statement of contribution

A contemporary sub-Saharan e-business model is proposed. Results indicate that customer services in technologically-induced environments are increasingly becoming adopted in the context of financial services. As an embryonic mode of transaction, several variables are reported and some of these are hampering the development and adoption of this medium in Nigeria compared to those of developed countries.

Key words:

Customer relationships; Bank marketing; International business; Nigeria;

Internet; Cultural issues

Introduction

The rapid diffusion of the Internet has radically changed the delivery channels used by the financial services industry. Many banks have established presence on the Internet using web technologies providing customers with the opportunity of performing interactive retail banking transactions. Virtual customer environments can be viewed as an integral element of the firm's overall customer relationship management initiative. Such an approach would allow firms to capture the potential synergies between online and offline interactions in a way that benefits both customers as well as the firm (Hoffman and Novak, 1996; Ozuem et al, 2008; Al-Somali et al 2009; Nambisan and Baron 2009; Pauwels, Leeflang, Teerling and Huizingh 2011) The inherent benefits of online banking provide firms and their customers new ways of interacting between and among themselves. Much attention has been accorded to the technology adoption and uses in the financial institutions, particularly on the provision of technologically-induced customer services and customer retention strategies in developed countries (Mols 2001; Nielsen 2002; Daniel 1999; Nielsen et al 2001). Literature pays less attention to the dynamics and veneer of technologically-induced customer services in developing countries, especially the adoption and uses of Internet technologies in sub-Saharan Africa.

Discussion on technological adoption and uses has a diverse range of bedfellows that academics and practitioners alike collectively share much like a 'black box' orientation on computer-mediated marketing environments. Unfortunately, much less attention is paid to the contextual technological adoption and uses in emerging countries which has prompted some questions on the nature and understanding of technological adoption and technological uses in developing countries. As Cetindamar et al (2009) perspicaciously note: *'Conclusive comments about the convergence of academic disciplines and their reasons such as increased globalization call for further scrutiny. Even though some literature reviews for the technology management (TM) field exist, data necessary to pass judgments on the convergence and*

divergence views is lacking. Knowing that the TM literature does not simply consist of topics of interest solely to advanced nations might motivate an understanding of the distinction of developed and developing countries. In turn, this will improve the incorporation of particular TM issues and problems of developing countries into the academic arena' (p.55). Furthermore, they indicate that 'the different experiences and peculiarities of developing countries problems in terms of transfer and adaptation of technology and that technological capability accumulation processes could require different managerial/organisational practices. This may well generate context-dependent practical needs that are likely to be reflected in the local researcher's agenda'. While they have suggested that comprehensive studies using advanced methodological orientation and analysis should be undertaken, no one has yet conducted such research in sub-Saharan Africa, especially on the technological adoption and technological uses in the financial services. The primary purpose of this paper is to explore the deficiencies indicated by Cetindamaret *al* (2009) and others by examining the level of technologically-induced customer services in the Nigerian financial services sector.

In this paper, our goal is to extend existing conceptual theories on technological adoption and individual perceptions of recent advances in computer-mediated marketing environments. Firstly, we consider that understanding the current perception of individuals' levels of technological adoption and participation not only facilitates marketing activities, but it improves effective policy implementation. Second, we explore whether current practices in technology-induced customer service provides meaningful customer satisfaction. In undertaking these tasks, we bring together service marketing theory and technological perspectives to provide insights on the current state of play in customer services in technologically-induced environments.

Our study reads as follows. In the next section, we frame our discussion in terms of modernist/post-modernist perspectives and integrate various theoretical fundamentals from technological diffusion and capability-based theory. We also revisit the extant conceptual literature on customer services and relate the exploration to technologically-induced customer services. In the third section we identify phenomenological hermeneutics as our methodological approach and outline implications for data sampling and analysis. Finally, we discuss our main findings, implications, and offer directions for future research.

Theoretical background

For modernism the “threat to (conventional) order comes ... where conceptual categories change at a pace different from linguistic ones, the tensions are immediate”(McFarlane, 1976; pp 92-93). In a situation, where the pattern which language and thinking impose on experience necessitates fundamental revision, and when the required discourse no longer reflects the situation, “a crisis of culture and with it the inauguration of a wholly new ‘civilisation phase’ is inevitable” (ibid). Postmodernism incorporates: “that which denies itself the solace of good forms ... that which searches for new presentations ... to impart a stronger sense of the unrepresentable” (Lyotard, 2004; p 81). Artists and writer in the post-modern tradition takes on the role of the philosopher and the works or the texts “produced are not in principle governed by pre-established rules and they cannot be judged according to a determining judgement, by applying familiar categories to the text or to the work” (ibid). Postmodernism is not about supplying reality but inventing allusions and questioning the quest for the complete entity.

Technological adoption especially the internet and on-line banking may be considered post-modernist phenomenon. However, a modernist element persists in the capitalist social structure and economic environment developed during Enlightenment. Indeed, one may argue that through post-modernism there is a continual return to the modernist paradigm and subsequently through modernist adaptation a shift back to post-modernists challenges. That said even though post-modernism is a contested concept there exists a number of central themes which provide a certain commonality these include: pluralism and indeterminacy rather than ideas of certainty and completion related to modernism; cultural signs as central and dominant aspects of social life as well as play and fiction rather than realist truth as important elements for human existence (Cahoone, 2003).

Tadajewski and Brownlie (2008) looked at the problematic nature of post-modern and modernist narratives where in a nuanced analysis, they explained:

'To state what is perhaps obvious, while we agree that postmodernism has presented a challenge to mainstream marketing thought, it overstates the degree to which all persons in this world have been beneficiaries of the changing nature of capitalism. Of course, globalisation and the arrival of information technologies have impacted on some consumers' lives. But recognition of these changing features of contemporary society should not blind us to the fact that the apparent post-modernisation of the Western world is predicated on the maintenance of a subaltern population who produce those beautifully marketed goods that we can purchase at relatively low prices (p. 304).'

Even though a post-modernist shift occurs this predicated on modernist pre-conceptions toward which innovation and change eventually needs to return; there exists a dialectical transformation between modernist and post-modernist perspectives. Such relates to rationales for technological innovation and the perceptions formulated by individuals in the market-place (albeit with the internet a virtual market place based on the predicates that any market necessitates).

Extant theory suggests that technological adoption and use-adoption are ideal types of computer-mediated marketing environments (Bharadwaj, 2000; Ba and Pavlou, 2002; Antioco and Kleijnen, 2010) that are capable of promoting effective marketing activities. Most current knowledge is based on mechanisms and assumptions on the abundance and efficiency of technological infrastructures in developed countries (Damanpour, 1992). Whilst many different theoretical perspectives could offer insights on technological developments in developing countries, these studies offer few insights on issues related to perceptions and utilisation of evolving technological environments in developing countries.

Claims made for the existence of a digital knowledge divide is based on binary perspectives which are summarised as follows:

- Digital technology is no longer seen as a dichotomous categorisation between the haves and have-nots.
- Digital divide is viewed as a continuum of access and use where interrelated reasons such as attitudes, skills, quality of access and social support are at work in explaining how people use new technologies.

The implementation of effective customer service in technologically induced environments requires an understanding of technological capabilities and competences within a given context. Some research has examined capability dimensions of technological management, but little has been published on how effective customer services in technologically-induced environments influence technological adoption and use adoption in developing countries. In their study on capability-based model, Centindamaret *al* (2009) provide a comprehensive overview of which core activities form the body of technology management. They suggest that technological management can be categorised into six dimensions:

- 1) 'Acquisition' is how a company obtains technologies valuable for its business. It is based on buy-collaborate-make decisions. In other words, technologies might be developed internally by some of collaboration, or acquired from external developers.
- 2) 'Exploitation' entails commercialisation, but first the expected benefits need to be realised through effective implementation, absorption and operation of the technology within the firm. Such processes include incremental developments, process improvements and marketing.
- 3) 'Identification' is necessary for technologies at all stages of development. This process includes marketing changes as well as technological developments.
- 4) 'Learning' is a critical part of technological competency; it involves reflections on technology projects and processes carried out within or outside the firm.
- 5) 'Protection' is a formal process such as patenting and staff retention and this needs to be in place to protect intellectual property within the organisation, including knowledge and expertise embedded in the products and manufacturing systems.

- 6) 'Selection' takes account of company-level issues. This requires a grasp of strategic objectives and priorities to enable an alignment between technology-related decisions and business strategy. This study builds on this idea. Technological adoption is not static; it is a continuous process that scans the environment and aligns technological capabilities and competences and ensures that these are managed effectively.

Drawing on the work of Gopalakrishnan (2001) who found that high-performance banks adopt product and process innovations more evenly than low-performance banks, Naranjo-Gil (2009) noted that organisational and environmental factors had inconsistent effects on the adoption of technical innovations. It was concluded that high adopters of both types of innovations were more sensitive to environmental factors and organisational factors. In this context, technological innovations can be an important source of competitive advantage when there is a balanced rate of adoption. It can help organisations maintain or improve their level of performance. Fundamental to the success of any business are conditions of the market in which it operates and the position it holds within it. Profit, cash flow and shareholder earnings can be changed if leadership takes wrong decisions due to lack of understanding of marketing dynamics (Young and Burgess, 2010). Internet banking should be seen as part of a general trend in which customer relationships as well as new web technologies have become important. The banking industry provides strong incentives for banks and customers to use the internet. Differences in banks' organisational resources and capabilities are increasingly becoming tools for competitive advantages both in developing and developed nations. Investment in sophisticated IT allows a business to achieve a differential advantage by securing relationships through improved service quality and market responsiveness, but it is stressed that resources that help an organisation provide customer service include technical and managerial skills. To succeed in pushing customers to increase their use of new web-technologies in internet

banking, organisations have to know customer requirements and respond through appropriate reactions (Bharadwaj, 2000; Nielsen, 2002). Janda, Trocchia and Gwinder (2002) examined consumer perception of internet retail service quality and found that five key dimensions are relevant to consumer participation on online environments:

1. Performance – how well an on-line retailer does in terms of meeting expectations regarding order fulfilment.
2. Access – internet retailer's ability to provide a variety of products from anywhere in the world.
3. Security – related to perceptions of trust in the on-line retailer's integrity regarding financial and privacy issues.
4. Sensation – interactive features of the e-retailer's website.
5. Information – quantity and credulity of information provided by the on-line retailer.

Reflecting on Janda *et al*'s (2002) work, Baron *et al* (2009) observe that the dimensions have some similarities with the constituents of SERVQUAL dimensions, for example, trust, security and credibility, but SERVQUAL was derived in the context of interpersonal service encounters, so an understanding of internet retail service quality is a more complex arena than simply treating it as another SERVQUAL application. As Gilmore (2003) notes, the analysis of SERVQUAL could be carried out in a number of ways. It can be analysed item-by-item, dimension-by-dimension; it can represent perception and expectation statements relating to a single dimension; it can combine to form a single measure of service quality, the so-called SERVQUAL gap. Consistent with this claim, Zeithaml, Bitner and Gremler (2010) note that customers' service expectations are characterised by a range of levels, bounded by desired and adequate service, rather than a single level. Expectations are dynamic and evaluations may shift over time, from person to person and from one culture to another. What is considered quality service that satisfies customers in developing countries, may be different in developed

countries. Customers are satisfied when their purchase results exceed their expectations; each experience leads to an evaluation and an accompanying emotional reaction by the customer (Molina et al 2007; Farquhar and Meidan, 2010).

Methodology and Methods

The methodological approach for this paper involves phenomenological hermeneutics, which engages in the critical analysis of people (human action) or texts through an emphasis on being human; fundamentally, understanding is based in interpretation (Heidegger, 2004; Ricoeur, 2008). “Inquiry involves the behaviour of a questioner, and therefore of an entity, and as such has its own character of being” (Heidegger, 1962/2004; p 24). The meaning of being is already within us because “seeking must be guided beforehand by what is sought ... we always conduct our activities in an understanding of Being” (ibid p 25). Phenomenological hermeneutics wishes to comprehend facticity (the facts of being) which may only be found in the life-world or the practical pre-abstract/pre-theoretical existence. What is important is our existence within the world and how we belong to our environment. Heidegger noted that as individuals we are thrown into an existence and world that we did not construct and in this strange perplexing world we have to find our way. Phenomenological hermeneutics is not about abstract supra-individuals or transcendental egos but involves understanding actual people in actual situations.

Gadamer (1970) argued that comprehension is not “an isolated activity of human beings but a basic structure of our experience of life. We are always taking something as something. That

is the givenness of our world orientation, and we cannot reduce it to anything simpler or more immediate”(p 87). Indeed, “that what is called prejudices expresses the structure of anticipation of human experience” (Ricoeur, 2008; p 70). Investigation, understanding and interpretation involve a hermeneutical circle because any attempt to question something involves some notion regarding the nature of the matter or situation investigated; that is, some notion of the question in relation to the subject matter to be understood. Questions do not emerge from the ether but already exist within us and what is to be studied. Fundamentally, the answers to questions cause us to re-assess the perspectives we originally held; such then involves further questions.

Given the concepts and issues, raised through the methodology this study intends to illuminate and investigate human activity regarding the commercialisation of computer-mediated marketing in the Nigerian banking sector. There exists a relationship between the questions developed by the researchers and the existence of emerging post-modernism through distinct changes in technological and marketplace transformations. However, in developing questions grounding in modernist perspectives relating to the marketplace, consumerism and technology still remain important and pervading aspects within the study e.g. efficiency, education, protection, contract and trust.. Pre-understanding has guided the research process and enabled respondents to recognise concepts and provide responses to the questions posed. Furthermore, given the methodological approach we used what Denscombe (2010) described ‘purposive sampling’ which does indicate a pre-supposition regarding what is sought in a phenomenological hermeneutics context. Indeed, the researchers already know something about the specific people or events and deliberately select particular individuals or contexts because they are seen as instances likely to produce the most valuable data. Samples are selected with a specific purpose in mind, which reflects the particular qualities of the people or events chosen and their relevance for the investigation. In pursuing this aim, data were gathered

through semi-structured interviews from 67 individuals across Nigeria. Participants were drawn from different profiles, encompassing professionals, semi-professional and non-professionals. One to one semi-structured interviews, lasting 30–60 minutes, were conducted with informants to explore their perspectives regarding a range of issues on technologically induced customer services (see Table One for interview questions). Although the emergent structure and focus of these interviews varied from individual to individual, the underlying outcomes were categorized to create patterns of customer perceptions on technologically-induced interactions.

Evaluating customer perception broadly integrates the subject of service quality. According to Gronroos (1984), Parasunaman et al (1985, 1990; 1993) and Wang et al (2004), customer perception revolves around pre-conceptions regarding what customer expectations and interpretations of service involve. Expectations serve as standards for measuring what they perceive as quality and their overall judgement which stems from the adoption and use of a service or product. A technological induced marketing environment involves a post-modernist perspective ground in modernist ideas of consumerism and efficiency which phenomenological pre-suppositional assumptions.

TABLE ONE: SEMI-STRUCTURED INTERVIEW PROGRAMME

1. Can tell what you think of online customer services in the Nigerian banking sector?
2. Do you think that the Nigerian banking sector has adequate technological infrastructure to enhance customer services in online environments
3. What are the reasons you decided to undertake online banking transactions?
4. Identify your experiences of online customer services in the Nigerian Banking sector
5. When compared with face-to-face transaction how effective are banks in responding to your queries online
6. Do you think that the customer services for online environments are adequate?
7. Have you ever encountered any problems in online transactions? If so, how helpful were staff in resolving these problems?
8. What do you consider to be the major problems with the Nigerian online Banking sector?
9. Have you ever used online banking or tried to access and conduct online banking transaction outside Nigeria? If so, how effective were these online transactions?
10. Identity changes or improvements would you like to see regarding online banking in Nigeria?
11. Are there any other relevant topics we should have discussed?
12. Are there any further questions we should have explored?

A thematic analysis based on the phenomenological hermeneutical perspective was used to explore insiders' views of the phenomenon. Thematic analysis enables researchers to 'increase their accuracy or sensitivity in understanding and interpreting observations and interviews about people, events, situations and organisations' (Boyatzis, 1998, p.5). During the interview sessions, notes were taken to include responses and all material was reviewed to ensure that salient points and recurring themes were articulated and patterned alongside responses as they emerged; questions were adapted and further issues explored as interpretation and responses guided the research process.

A technologically induced marketing environment was not entirely novel for individuals because most had at some time or another used the internet; each had a pre-understanding of the technology to be explored. However, a large proportion had not used the internet for financial transactions. Customer pre-conceptions pertained to a wide range of issues regarding satisfaction in a service-oriented sector. Figure 1 (see below) illustrates attributes related to individual pre-conceptions and perceptions of technological induced marketing environments. Such incorporated the language and discourse used in the life-world to comprehend the changing technological environment and related phenomenon.

Emergent Core Themes

Through analysis of the empirical data themes emerged regarding issues related to customer services in technologically-induced environments. These themes were condensed into four major themes which emerged from respondents' perspectives. Interestingly, there emerged three core themes which were interrelated to the initial four emergent themes. While investment

in sophisticated IT may allow a business to achieve a differentiation strategy, providing effective customer service is hampered by human technical and managerial skills without which organisations may not fully utilise the benefits of computer-mediated marketing environments (Bhradwaj, 2000; Baron et al 2008). Figure 1 (see below) illustrates both the core and related issues (dimensions) regarding the effective implementation of customer services in technologically-induced environments

Core Themes

Education Theme

The on-line experience has enabled post-modern perspectives of the world to be realised in terms of plurality of knowledge and identity as well as fiction and uncertainty. Indeed, the internet has become an all integrated marketplace where people can interact with one another and search for information. Consumers are aware that a wealth of knowledge can be derived from the on-line market-place. Users can adopt different *persona* to become part of different communities where they can freely express themselves, interact as well as exchange ideas and innovation. As a self employed interior decorator rightly put it:

'The internet is a great avenue for education. I have learnt many things just by searching on-line. For example, most of my designs come from pictures of well-decorated homes I saw on-line. It is amazing the amount of knowledge available on the internet. There are e-books, reviews, essays and discussion forums for all kinds of subjects. Actually, my current 2010 catalogue of most beautifully decorated homes were compiled from the internet and

that is what I use for my clients now. I guess the same applies to on-line banking; the more I use it, the better I get.'

To this respondent, on-line banking is one of the many things that can be learnt over the internet. Being part of an on-line community fosters intellectual growth and is very rewarding to those who would take advantage of what the internet is offering. One housewife stated:

'Being at home most of time has its downsides, but I rarely get bored. I am responsible for managing our money in the house for shopping, paying the bills and housekeeping generally. Hence, I regularly pay for most of our bills online using our bankcards and I manage our accounts. On-line banking has changed banking for me, I do not have to go to my children's school to pay their fees, I simply transfer money into the school account. In terms of education, I am positive that all of us here have looked up something we did not understand from an on-line source at one time or another.'

As indicated by this respondent, customers who bank on-line ought to access as much information as possible and take advantage of the seamless, borderless feature of internet technology to explore knowledge and experience the world at the click of a mouse.

The Reach Theme

Reach defines the wider coverage of the internet as a medium. It goes beyond users spatial definitions of time and place and fosters a coverage that is beyond the physical environment. Time and space no longer involve given concrete entities individuals exist in separate situations as numerous individuals at many different times. However, not all have access to the internet and such is increasingly becoming an aspiration. There is a social expectation that access will

be realised. Simply having a computer is no longer sufficient. As noted by a 23 year old psychology student:

'The challenge is not having access to a computer. In this country what discourages me and so many of my mates is having access to the internet. My university has a computer department but no internet; I have a computer at home but no internet. I tried subscribing to mobile internet, but the connection was epileptic and there was no power supply.'

As the respondent noted, access to computer is one thing and being able to connect to internet technology is another. This respondent noted that he has access to computer at home but cannot afford the internet connection. Whilst computer manufacturers offer low cost computer equipment, connecting these computers to access internet content poses some difficulties. Similarly, a 55 years old taxi driver commented:

'One of my younger brothers bought a computer 8 months ago. In fact, this is a wasteful project since this money could have been used for something better. I have waited for months to get connected to internet technology but electricity supply is not helping matters. We have an endemic problem of electricity supply in the country. I am always amazed to hear these banks promoting all sorts of programmes related to digital environments. One crucial question which these companies have not yet got a grip of is the infrastructure that these on-line programmes rest upon.'

Success on digital communities relies solely on the constant supply of electricity. As respondents noted, low cost computers are readily available within the Nigerian market, but access to internet technologies cannot be achieved if poor technological infrastructures. Indeed, post-modernity is unable to function without modernist provisions such as a constant electricity supply. This respondent went on to note:

'We are in the melting point and the issues of digital services are not our priority until these are in place: electricity and security. Customers would rather continue with traditional banking than subscribe to on-line banking that is not sustainable.'

One of the notable insights provided by this respondent is the realisation that the Nigerian economy can barely compete with other emerging economies until available infrastructures are in place. It is difficult for financial services organisations to compete with the outside world if the existing infrastructural services are at 'melting point' to a point of degeneration. A modernist notion of existence is required if transformation toward post-modernist products and services is to be realised.

Quality Theme

The concept of service quality developed by Parasunaman et al (1990, 1993) was a model with useful features measuring quality in service oriented enterprises. Bitner et al (1990) stated that in a phenomenological hermeneutic context consumers' perceptions are usually preceded by their expectations of that service. Two respondents accentuated:

'Service quality in terms of on-line banking is very relative in the sense that what we expect from our banks are different and the quality of service is defined by how well a delivered service matches customers' expectations. I would think that quality depends on feedback and timely information.'

'I visited by bank a few months ago, but was advised to check on-line for further information. I'm really disappointed that this organisation assumes that everybody has

access to computer. I would like more information to be available in the banks rather than referring us to on-line banking information.'

These respondents explained that service quality depends on feedback and information that is timely. One could argue that proactive feedback is dependent on technological capabilities, both in companies' readiness to embrace technologies and users' accessibility to existing evolving technologies. As respondents indicated, several infrastructural issues have affected the way in which financial services organisations provide timely information to them. These organisations may have the technological readiness to provide 'timely information' to customers, but customers may not have these facilities to access this information.

Customer Service Themes

Convenience Theme

Respondents considered convenience as a main reason for the adoption of internet banking compared to conventional traditional in-branch banking. A respondent who was a part-time project manager stated:

'When online banking started, I was still a student. However, I was introduced to using the internet early and I quickly began applying it to my study. Therefore, when my bank introduced internet banking, I was eager to try it out and I realised that it was very convenient for me. I can transfer funds between my different accounts, I can monitor

my money as I spend it and I do not have to call my banker all the time to ask for cheque books; I simply order them.'

For this respondent, convenience meant less interaction with his bank manager and more time to attend to his banking needs himself. His perception borders on being empowered to take charge of his transactions and maximise the full benefit of internet technology. However, another respondent who was an employee in one of the financial institutions commented:

'Since my bank started on-line banking programmes, I can say that our customer base has grown. Despite this increase, we, the employees, have more time to attend to customers' needs as they used to be mostly channelled through our online feedback resource. It has also helped in cutting our costs especially administrative costs in processing paper application forms. With internet banking, we take applications over the phone and enter data directly into the system and other applications are done mostly online, which in turn speaks efficiency on our part.'

This respondent further stated that he saw online banking as both beneficial to both banks and customers. He stated that he sees banks and customers as co-creators of the new online banking phenomenon in Nigeria in the sense that while banks are experiencing growth in their customer base, consumers are acquiring new skills and affirming control over their banking needs. Two particularly important issues emerged from this theme: flexibility and leaning. A 43-year-old I.T. Consultant averred:

'I chose my bank for one main reason – close proximity to my house and place of work. I was quite satisfied with their quality of service. However, due to infrastructural glitches, I have done much online.'

An interesting issue that emerged from this respondent is that the choice of a financial services provider was dependent on proximity to his place of work and home. In the same manner, another respondent, who was a student in a Nigerian university, commented:

'To me, the fact that I do not have to carry money around is hugely convenient and safe. I am very happy with my bank's cards and I keep my pins safe. I do not have to spend cash all of the time. I make sure I monitor my account on-line so I do not over-spend, but access can be frustrating in most times due electricity problems.'

Whilst there is a wide recognition of the benefits of on-line banking, a major problem is access to technology due to inconsistent electricity supply. Customers found that they could easily adapt new banking systems enabled by the internet to their daily lives. This could be done so conveniently that the process becomes seamless. For bankers, on-line banking is deemed cost effective and creates more time for research and development; more so they can cater to the needs of more customers without geographical constraints.

The Control Theme

Control describes the ability of on-line banking customers to access content at will, and generate information without restrictions. They can access what they want, download, modify and change content to suit their needs and purposes. It empowers consumers to interact with others in communities where similar values are shared. With on-line banking, consumers have access to online real time information on their accounts; they also have a wide range of choices to make to suit their needs from which bank to choose to what kind of product or service will be most appropriate for their banking needs. As one 36 year old business executive stated:

'I have complete control over what I do over the internet, especially where my banking needs are concerned. I can access my bank details anywhere and anytime. I rarely call my bank for anything unless it is security related. I can transfer funds when I want to and can even stop a transfer mid-way if I am not sure. What I am trying to say is that with on-line banking, the power has been given to us to take care of our money the way it suits us and, it suits me real fine!'

According to this participant, control is being empowered to make decisions without having to wait for long in the bank. Having unrestricted access to her accounts and being able to exercise free-will is highly beneficial. From her perception, the internet has opened a new window into new ways of doing things; with the click of a mouse, the power to effect change is exercised. On-line banking offered her greater control than traditional bricks and mortar banking where banks are overloaded with paperwork that slows down processes. An emerging key issue from control was trust and according to a 42 year old member of the clergy, having control sometimes led to misuse of power and abuse of trust:

'Much as I love the internet because it breaks the shackles of ignorance, and is like an open window to the global world, it can be abused especially where money is concerned. I have had complaints from friends who sometimes were charged for transferring money on-line by their banks; something they were not aware of before subscribing to the service. Some of them have complained that they have been charged for using their debit cards or MasterCard at certain shops or ATMs.'

Respondents perceived control as beneficial. As they used the internet to carry out transactions, increase their learning and interact with others within a global community, it is evident there are misgivings concerning the trends created with usage and patronage

The Usability Theme

This describes the ease of use or user-friendly attribute of the internet and on-line banking. Usability is an important factor and is closely linked to the adoption of on-line banking. This respondent noted:

'There is publicity material in banks advising customers to use on-line facilities: I am sick of seeing these leaflets. Personally, I can hardly read.....never mind use the internet. I think they need to focus on personal areas.'

According to this respondent, financial institutions are now publicising the use of on-line banking as never before. One of the important issues emerging from this respondent is inability to read and make use of internet technologies in facilitating her interaction with banks. Similarly, this respondent complained about the lack of response from banks in on-line environments.

'I recently opened an on-line account with one of the banks and I must tell you I have been at it for almost a month. The problem is that the password and username the bank gave to me never worked and each time I complained through e-mail, they did not respond on time and when they reset the password, I found that I could not log on. After several trials, I have decided to go back to conventional banking transactions.'

One of the interesting issues emerging from this respondent is response time. He had contacted his bank on several occasions regarding access problems, but seemed not have achieved success.

'At my bank, management invests in research and development to continually ensure that customers do not find banking a challenge. I must point out at this point that our

literacy level and familiarity level with internet in Nigeria is not as high as in Europe or the developed world where teenage students and children own laptops with mobile broadband. Here, this is found only among the rich and upper middle class'.

One bank manager said:

'Much as we want more people such as individuals, students, market women and business people to buy into internet banking, we are very much aware of their inadequacies, so we ensure that our websites are simple, easy to navigate and informative. We constantly upgrade our internet banking technology to improve our capacity and to accommodate our expanding customer base.'

Interestingly, this respondent pointed out that financial services organisations are very much aware of these inherent problems. Institutions are working to see how they can use available facilities to reach out to on-line marketing environments.

The Security Theme

On the issue of security, participants were asked what they thought about the safety of their personal and important data on the web. One respondent who was a teacher in an international college stated:

'Security has always been an issue with me. My wife and I operate a joint account on-line and I remember we gave the bank all our details such as home and workplace addresses, phone numbers, bank card and our international passport details. Sometimes I panic just thinking what will happen if such information falls into the hands of an internet fraudster, especially here where fraud is rife.'

Another respondent echoed these thoughts:

'I am a bit sceptical where internet banking is concerned. I realise that I have been waiting until I can feel confident that my information or details will be safe and secure online. Otherwise, I might just stick with normal banking.'

Security is a major challenge being faced by on-line banking customers in Nigeria. Users live with fear of hacking or cloning credit and debit card details, identity theft and illegal transfers of funds. Some participants were concerned that their data would be disclosed to third parties, this was more apparent with users who do not have a sound knowledge of the internet. However, some participants who had a technical background and understood security technology had more confidence in internet security than others. In the light of this, another respondent who is a legal practitioner stated:

'I have taken measures to ensure my data is safe by regularly checking my account balances, monitoring my transactions, printing my receipts should I need to show evidence.'

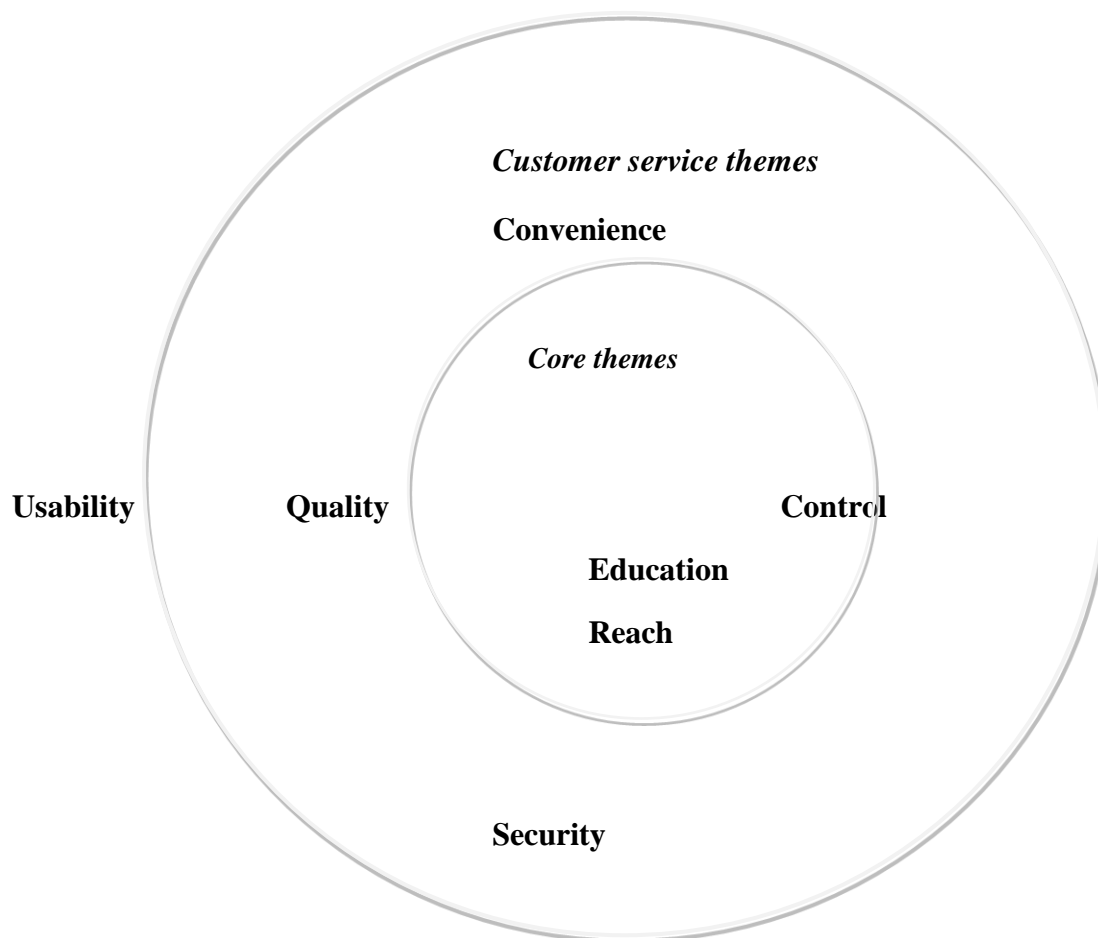
In internet security, consumers tend to have more faith in banks that have strong security measures in place and can quickly respond to customers who have issues with privacy of their data. Privacy was an emerging issue in security; participants revealed that they would not be comfortable if their banks did not take measures to protect their privacy. The respondent went on to say:

'People who readily adopt internet technology are those who are willing to take risks and face new challenges. I advise people to believe in technology that brings new ways of doing things and in so doing be ready to accept risks and be innovative. On-line

banking is very convenient and I think customers should overlook risks in favour of convenience and other positive factors that on-line banking brings.'

The virtual world of internet technology transcends time and on-line banking customers utilise the medium to learn, sharpen and broaden their activities. As customers come together within the on-line interactive market-space, they exchange information and constantly use the medium to enhance interaction and learning. There is experiential evidence from respondents that on-line banking is changing traditional banking and most banks' customers are positively disposed towards this medium.

Figure 1: Themes in technologically-induced environments: issues and challenges



According to respondents, providing faster, easier and more reliable services to customers were amongst the top drivers of on-line banking, not only in Nigeria, but also in other countries. Closely linked with notions of efficiency and globalisation such issues transcended the nation-state and gave impetus to discourse relating to globalisation. Indeed, life-world identified ideas of being related to what was important for individuals regarding what the new technology should deliver and how this related to their needs. Indeed the model identifies relationships between the post-modern notions technological change engenders but also indicates that such are grounded in Enlightenment or modernist perspectives e.g. education, efficiency, social cohesion, community and security. Indeed, our discourse is loaded with pre-conceptions that are culture specific but also historically developed; they involve both post-modern and modernist perspectives and identify clear interaction between the two. The methodological approach renders this interaction explicit in individual researchers and respondents, we are historical beings that interpret data and ideas through interaction with each other; such a process and a recognition of being in relation to becoming engenders further interpretation and developmental understanding.

Concluding remarks and future research directions

In a practical context, government and institutions involved in the management, design, provision and monitoring of internet banking should ensure that customers and users are not subjected to bad experiences of fraud and identity theft as these negatively influence customer adoption. In addition to monitoring, there should be a structure in place to promulgate and enforce practices to guide the use of internet banking. Part of monitoring the internet is providing customers and members of the public with information on security breaches and

what implications it might have on consumers. In such a way negative pre-conceptions can be challenged and positive attitudes developed.

Governments can play a pivotal role in ensuring adequate provision of telecommunications so service providers can use the routes to make the internet available to as many people as possible. In addition, the Government should reduce the cost of telecommunications interconnectivity to encourage private investors who are willing to provide fast, affordable and innovative internet connectivity. Banks should invest in purposeful and integrated marketing communications to create awareness and educate members of the public on the concept of internet technology.

An awareness campaign might include the usefulness of the internet and its applicability to every area of life. Educating customers and members of the public should involve free demonstrations and presentations on the basic usability skills needed to derive satisfaction from the internet. The campaign could help produce more confidence in customers and improve their patronage. Banks and financial services providers should regularly update their websites with current and very important information that might help users with their online banking needs. They need to put in place active security features to discourage fraudulence and phishing. Customers want to trust the websites they use for on-line banking, the importance of helping to nurture and build trust in their services need greater attention. Banks should continue to measure their level of service quality by using SERVQUAL and other applicable models to determine how much their services have improved over time.

This will help banks to determine the effectiveness of their service development initiatives targeted at customers: current and prospective ones. Attempts to provide an initial theoretical framework for a sub-Saharan Africa business models indicate that while many practical implementation challenges remain, the development of such business models based on sub-Saharan perspectives may be at least theoretically possible. What is clear is that the level of technologically induced marketing environments is distinctly different to that of developed countries. Academics and practitioners might undertake future studies to examine the level of technological diffusions in rural areas rather than from an 'urbanised' perspective.

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