



## Effect of COVID-19 on customer satisfaction with POS System: Empirical Evidence from Selected Deposit Money Banks (DMBs) in Kaduna Metropolis.

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### Abstract

*This paper studied the effect of point of sales (POS) services on customer satisfaction in Kaduna metropolis. A survey method was used to collect data from the respondents in this study. The study's population are all users of POS services that belong to Sky bank, Polaris bank and Union bank in Kaduna metropolis. However, the population of the study is infinite. This is because, regardless of the bank, account holders in Nigerian are allowed to use any of the banking services for transactions and POS is one of them. Therefore, the infinite population table yielded a sample size of 384. The study employed purposive sampling technique because this research is interested in bank customers that used POS for transactions. On the other hand, the three banks were selected purposively. The present study adopted primary data through questionnaire. The likelihood of any connection between the utilization of point-of-sale technologies and customer happiness in the city of Kaduna was investigated using the Chisquare method. According to the study's findings, consumer satisfaction and point of sale utilization are significantly correlated. The study urged banks to invest more in information and communication technology (ICT) products by purchasing cutting-edge internet devices that would lessen the ongoing issues with inaccurate networks, power outages, and the privacy of communicating over transaction networks related to point of sale (POS). Moreover, to ensure customers' confidence in the usage of POS, the country's Monetary Authority should develop a*



*suitable regulatory framework that will ensure customer safety and security of transactions through collaboration with security agencies and other relevant ICT firms.*

**Keywords:** ICT, Point of sales, Customer satisfaction, Money deposit banks **INTRODUCTION**

In an attempt to increase profit, save costs, and provide the best customer service possible in accordance with the most commonly accepted worldwide norm, the Nigerian banking industry has undergone a substantial transformation. The introduction of POS is one of these modifications. In order to improve its cashless policy and increase the payment system, the Central Bank of Nigeria (CBN) embraced the convention of POS machines to conduct financial transactions in Nigeria in 2012. Customers of banks in Nigeria now have access to financial transactions without having to visit the banking hall because to the development of point of sales (POS).

According to Muhammad et al. (2015), POS machines are additionally utilized for paying certain expenses like energy, airtime, and cable or decoder subscriptions. As a result of the advancement of the digital banking, the shift in the relationship between banks and their clients, and the development of e-banking services for the public, there are now more ATMs and points of sale (POS) than ever before (Javadin et al. 2008). The phrase "checkout" means a POS terminal or, more broadly, the hardware and software used for checkouts. It is a synonym of a digital cash register.

The procedure for selling is controlled by an automated POS platform that is usable by salespeople. A comparable system could be used to construct and generate the receipt. For tax and company-related reasons, POS systems keep track of sales. Due to the fact that the cost of the transaction is deducted from the the consumer's card and refunded to the account of the seller, customers can pay for goods and services at POS terminals without having to interact with actual cash (Fikerselassie, 2017).

One of the most essential factors in assessing the success of any business organization is the satisfaction of customers. According to Dudovskiy (2016), evaluating a product or service's perceived performance in light of the customer's expectations yields a measure of satisfaction. According to Sabir et al. (2014), recurring business comes from happy consumers who contribute to the business's bottom line and make up a large portion of its client base. Customer happiness has a number of benefits and is one of the key determinants of a business's profitability.

Customers' degree of satisfaction decreases whenever waiting times surpass their expectations (Jones & Peppiatt, 1996; Iqbal et al. 2012). However, decreasing client wait times should be a major objective for service providers (Lahap et al., 2016). Therefore, it will be demonstrated through repeated visits that loyalty is a crucial factor in determining whether a service organization can endure. In other words, unhappy customers are less likely to patronize the business again in the future (Davis & Heineke 1998). The quantity of returning customers can be used to gauge customer satisfaction levels (Tat et al., 2011). However, due to the lockdown



situation during COVID-19, users prefer mobile banking over POS in order to keep their social distance.

In order to decrease the number of customers visiting bank branches across the nation during the COVID-19 lockdown, the utilization of electronic transactions like POS, mobile banking, ATM, and internet-based banking was rapidly boosted (Oliver-Balch 2020). Due to the development of electronic banking, lockdown also reduced the total number of persons that visited the banking hall. Low risk of COVID-19 infection and the freedom to conduct transactions whenever and wherever are guaranteed by the implementation of social distancing and the prevention of physical contact when exchanging cash during the COVID19 pandemic in Nigeria (Oliver-Balch 2020).

Similar to this, Pratheesh and Arumugasamy (2020) identified two ways to avoid contracting the COVID-19 virus: social distancing and refraining from physical contact. In every region of the country, the use of digital transactions and electronic money transfers was encouraged. Along with other vital service industries, the banking industry was one of the ones that gained a work exemption during the COVID-19 lockdown (Lamba, & Jain, 2020). The intent of this study is to examine how point of sale (POS) systems have affected consumer satisfaction during COVID-19, specifically with regard to Sky Bank, Polaris Bank, and Union Bank in Kaduna City. Customers of these three chosen banks in Kaduna Metropolis who use POS services were taken into account. The choice of Kaduna was made in order to guarantee a sufficient number of people taking part and to make it simpler to execute the survey.

A point of sale (POS) is a machine that lets owners of nearby debit cards withdraw money or execute purchases. However, not everyone in Nigeria has access to a bank, particularly residents of isolated villages. In order to make financial services more accessible to the underbanked or unbanked sections of society, banks developed the point-of-sale (POS) industry (Ibrahim & Isichei, 2023). Decongestion of the already congested banks in rural areas, as well as the regular lines at ATMs, is therefore a big relief. It also encourages businesspeople who are interested in becoming bank agents while earning their own commissions. Utilizing a point of sale (POS) system has benefits such as convenience, a wide range of goods and services, simple access to money, and speedy payments. But POS has struggled with issues including excessive charge costs, fraud security concerns, and being debited without being given credit.

### **Research Hypothesis**

H<sub>0</sub>1: Customers of banks in Kaduna Metropolis are not significantly happy with the use of point of sale (POS) services during COVID-19.

H<sub>1</sub>1: Bank clients in Kaduna Metropolis are significantly pleased with the use of point of sale (POS) services during Covid-19



## LITERATURE REVIEW

Omid et al. (2013) examined Melli Bank in Rasht City to determine the effectiveness of points of sale (POS) and how it affected customer satisfaction. To assess the assumptions, the study used the spearman correlation coefficient. Melli Bank cardholders are included in the population for this study, and Rasht and Morgan's n table was used to calculate the sample size. As a result, the study's 384-person sample size would be based on Morgan's Table. This study used available sampling as its sampling strategy, and it used questionnaires and library studies to get data. Experts, professionals, and teachers all approved of the validity of the questionnaire.

Mohammad et al. (2015) looked at the customer satisfaction rating and POS service quality. The study of the test for identifying the direct and indirect impacts of variables on customer satisfaction was performed using the SPSS22 software for data analysis and correlation analysis. The participants throughout this study are the 200 retail establishments in Ardakan, Iran, with shoppers chosen at random from among them. According to the findings, the security mechanism reader has a significant influence on their contentment.

An investigation to combine both sales and service at the initial stage of customer contact was conducted by Evans Arnold and Grant in 1999. This study's goal is to investigate the organizational elements that enable the successful blending of sales and customer service activities at the stage of contact with customers. The study used a dyadic, multiple-stage survey methodology that was intended to evaluate key aspects of the model and be compatible with existing research on sales and service marketing.

The findings showed that a balanced perspective among customer contact professionals, where their service and sales jobs are perceived as complementary rather than opposing, is the key to effective commingling. The study suggested that in order to avoid boosting the cross-selling of extra products without motivating employees to satisfy customers, the organizational climate ought to encourage both sales and customer service responsibilities (Isichei et al., 2023). Additionally, it shows that contact staff member's levels of perceived stress are negatively impacted by performing sales and service responsibilities in environments that may not be appropriate for these roles.

Regarding empirical gaps, the researcher was unable to locate any previously published articles on the impact of POS services on consumer satisfaction while utilizing three banks. Additionally, no study on the impact of point-of-sale services on customer satisfaction at Sky Bank, Polaris Bank, and Union Bank in Kaduna metropolis has yet been published in any academic journal, to the best of the author's knowledge. Additionally, from the examined empirical investigations, since the majority of studies used similar statistical procedures, there is a methodological vacuum in the literature. Omid et al. (2013) employed the spearman correlation coefficient as an example. In a similar vein, Jamil et al. (2015) tested a hypothesis using correlation analysis. However, in order to close this research gap, a chi-square model will ultimately be applied. **Theoretical Perspectives**



In the banking area, this section explores theories on mobile banking and customer satisfaction. To support the selection of the study topic, these theories are employed.

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

Ajzen and Fishbein (1980) proposed the Theory of Reasoned Action (TRA) served as the stimulus for the Technology Acceptance Model (TAM). It makes the claim that people's intentions to act are influenced by their ideas and attitudes. According to TRA, an individual's attitude toward action is influenced by their behavioral assumptions about the implications of that conduct (based on the knowledge that has been made available to people or presented to them) and their affective assessment of those effects. Beliefs are characterized as the person's anticipated likelihood that engaging in a particular conduct will have a particular consequence.

Davis (1989) developed and introduced the TAM paradigm to address the issue of how people come to embrace and employ technology. Perceived utility, as well as perceived ease of use, constitute two important TAM characteristics that are considered to be significant indicators of consumer acceptability. The TAM states that real customer acceptance of a technology is determined by their behavioral intentions. The user's perspective about technology affects their behavioral intentions. According to Davis (1989), perceptions of utility and usability influence attitudes and intentions toward embracing and utilizing technology. The Theory of Reasoned Action (TRA) is far more comprehensive than the TAM, which was created explicitly to relate to computer usage behavior (Davis et al., 1989).

This study extensively analyzed the Technology Acceptance Model (TAM), which incorporates two key indicators for potential adopters: perceived utility and perceived ease of use, after a thorough evaluation of pertinent theoretical models. The TAM can define and evaluate the relationship between POS services with client happiness. TAM is a suitable framework for explaining the study's assumptions, and this study depends on the assumptions of the theory, unlike the Kano model, which is unable to offer a direct or categorical connection between their presumptions as the importance of the study proceeding in such a manner that a reasonable and detailed clarification can be drawn.

## **METHODOLOGY**

In order to gather information from the respondents for this study, the survey method was used. The population of the study includes all Kaduna Metropolis Sky Bank, Polaris Bank, and Union Bank point of sales (POS) service users. The study's population, however, is unbounded. This is so that account holders may utilize any financial service, including POS, for transactions, irrespective of the bank they have an account with within Nigeria. The infinite population table therefore produced a sample size of 384. The sample size of 384 was calculated using the sampling approach by Krijcie and Morgan (1970) for computing the sample size for infinite (unknown) population. Purposive sampling was employed in the study since it was interested in bank clients who used POS. On the opposite side, the three banks were purposefully picked.



The current study gathered primary data from respondents who use POS for transactions by surveying them. To the clients of the three banks that made up the sample, 384 copies of the questionnaire were given out. But, a total of 319 of the 386 copies of the questionnaire were found, and 4 were rejected because the questions were not fully answered. As a result, only 315 genuine questionnaire copies from the respondents were evaluated, representing an 82% response rate. Both inferential and descriptive statistics were employed in this study. The likelihood of a connection between POS usage and customer satisfaction in Kaduna's metropolis was investigated using the Chi-square method.

The Chi-square equation is as follows:

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

Whereas O: refers to Observed Frequency

E is the Expected Frequency

∑ represents the Summation sign (Sigma),

And  $\chi^2$  = Chi-square

## RESULTS AND DISCUSSION

In Kaduna Metropolis, the association between customer happiness and POS services was established using the chi-square model. The impact of the various independent variables on the dependent variable was evaluated using the chi-square.

Table 4.1: Demographic Information for Respondents

Response		SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUM M %
		Frequency	%	Frequency	%	Frequency	%		
Gender	Male	69	62	60	61	72	69	201	64
	Female	43	39	38	39	33	31	114	36
	Total	112	100	98	100	105	100	315	100
Age	20-35 years	28	30	30	29	34	30	92	29
	36-50 years	36	38	39	39	41	37	116	37
	51-65 years	18	19	19	18	27	24	64	20
	Above 65 years	13	13	16	14	14	9	43	14



	Total	95	100	104	100	116	100	315	100
Occupation	Civil servant	34	36	36	33	38	34	108	34
	Self employed	22	23	24	23	25	22	71	23
	Trading	23	24	28	27	30	26	81	26
	Student	16	17	18	17	21	18	55	17
	Total	95	100	106	100	114	100	315	100

Educational qualification	Adult education	16	16	25	23	23	21	64	20
	Secondary education	32	33	36	32	32	30	100	32
	Tertiary education	49	51	50	45	52	49	151	48
	Total	97	100	111	100	107	100	315	100

**Source: Research survey, 2022**

The respondents' demographic profile is shown in Table 4.1. Two hundred and one (201) responders, or 64% of the total, were men, whereas one hundred and fourteen (114), or 36%, were women, according to the table. This suggests that during the study period, men used POS more frequently than women. According to earlier research by Muhammad and Dada (2014), men are more likely to patronize POS than women. Additionally, of the 315 sampled respondents, 92 (or 29% of them) were between the ages of 20 and 35, while 116 (or 37% of them) were between the ages of 36 and 50. Another sixty (64), or 20% of respondents, were between the ages of 51 and 65, while forty-three (43) were over the age of 65, or 14% of respondents. indicating that the majority of POS users are among the most active demographic, those who fall within the 36– 50 age range. Similarly, when it came to the respondents' occupations, 34% of them were Civil Servants, 23% were Self-Employed, 81% were in the trade industry, and 17% were students.

Of the remaining respondents, 71 were Self-Employed and 81 were in the trading industry. This implies that the majority of bank customers and active POS customers in Kaduna's metropolitan are civil servants, who are also the most literate. This, however, conflicts with a 1999 study by Evans Arnold and Grant that found that the majority of bank customers in the country are civil servants. And the respondents' academic backgrounds revealed that the majority of POS users had higher education, which was followed by secondary education, which accounted for roughly 116 respondents (or 48%) and 100 respondents (or 32%) of the total respondents, respectively. However, there were only sixty-four (64) users of POS with adult education, or 20%. This suggests that in Kaduna city, clients with higher levels of education use POS more frequently than those with lower levels of education. The responders in Kaduna's frequency of years of point of sale (POS) experience.



**Table 4.2 shows the frequency distribution of answers depending on years of POS usage experience.**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM%
	Frequency	%	Frequency	%	Frequency	%		
1-2 years	18	18	21	21	13	11	52	17
3-5 years	32	32	25	25	19	17	76	24
6-8 years	21	21	28	28	26	23	75	24
9-10 years	22	22	19	19	44	38	85	27
Above 10	6	6	9	9	12	11	27	8
Total	99	100	102	100	114	100	315	100

**Source: Research survey, 2022**

According to Table 4.2's findings, 17% of the people who responded had used point-of-sale systems for 1-2 years in the city of Kaduna, and roughly 24% had only used the system for three to five years. Similar to this, 24% have used POS for 6 to 8 years, 27% have used POS for 9 to 10 years, and just roughly 8% reported that they have used POS for transactions over more than 10 years. According to this data, the bulk of bank clients have between 9 and 10 years of POS experience.

**Question (3): Customers can conduct transactions with POS at any time and from any location.**

**Table 4.3. Responses to the question of whether POS services enable users to conduct transactions at any time and from any location.**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM%
	Frequency	%	Frequency	%	Frequency	%		
Strongly agreed	44	42	46	42	41	42	132	42
Agree	27	26	30	28	22	22	79	25
Disagree	18	17	25	23	15	15	58	18
Strongly disagreed	7	6	8	7	18	18	33	11





Undecided	9	9	-		4	4	13	4
Total	105	100	109	100	101	100	315	100

**Source:** Research survey, 2022

Similarly, Table 4.3 shows that 42% and 25% of the sampled size strongly agreed and agreed respectively to the fact that the POS allows clients to perform their transactions anywhere and at any time, while 4% were unsure about it and roughly 18% and 11% disagreed and strongly disagreed to the same fact. As a result, POS allows users to conduct transactions at any time and any place.

**Question (4): Are you satisfied with the point-of-sale transaction?**

**Table 4.4: Views expressed by respondents regarding POS customer satisfaction.**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM%
	Frequency	%	Frequency	%	Frequency	%		
Highly satisfied	21	25	31	25	42	39	94	30
Satisfied	34	40	38	31	27	25	99	31
Dissatisfied	15	18	28	23	20	19	63	20
Highly dissatisfied	14	17	19	15	11	10	44	14
Undecided	-	-	7	6	8	7	15	5
Total	84	100	123	100	108	100	315	100

**Source:** Research survey, 2022

Table 4.4's analytical findings indicate that 14% and 20% of respondents, respectively, were extremely and unhappy with POS transactions, while 5% were unsure. The POS transactions, however, received positive feedback from 31% of the respondents. However, 30% of the respondents said they were really happy with the POS transactions. This information suggests that a greater percentage of bank clients in Nigeria are happy with the use of POS. Question (5): Views of respondents on the functionality of the POS platform.

**Table 4.5: Opinions of respondents on whether POS gives customers more control over their sensitive information**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM %
	Frequency	%	Frequency	%	Frequency	%		



Strongly agreed	11	10	18	17	23	24	52	16
Agree	7	6	15	14	9	9	31	10
Disagree	47	41	24	23	22	23	93	30
Strongly disagreed	45	39	41	39	36	38	122	39
Undecided	4	4	7	7	6	6	17	5
Total	114	100	105	100	96	100	315	100

**Source:** Research survey, 2022

In a similar vein, Table 4.5's findings show that 16% and 10% of respondents, respectively, strongly agreed and agreed that POS gives customers greater control over their sensitive information, while 5% were unsure and 39% and 30%, respectively, disagreed with the claim. The POS does not allow customers more control over their sensitive information, one can therefore draw that conclusion.

**Question (6): Are there issues with POS transactions, question (6)?**

**Table 4.6: Views of the respondents on issues related to POS transactions.**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM %
	Frequency	%	Freq.	%	Freq.	%		
Unreliable network	40	38	47	42	38	39	125	40
Power outage	34	32	29	26	31	32	94	30
Security of communication over transaction network	32	30	36	32	28	29	96	30
Total	106	100	112	100	97	100	315	100

**Source:** Research survey, 2022

The issues with POS in the study's banks are shown in Table 4.6. According to the data, 40% of the respondents said that unreliable networks prevented them from making POS transactions. While 30% said the issue was a power outage. 30% believe that their POS transactions are impacted by transaction network communication security. The investigation came to the conclusion that the main issue with POS is a network that is not reliable.



**Question (7): Sometimes POS system debit customer account without dispensing cash. Table 4.7. Respondents’ opinions on whether POS system occasionally debit customer account without dispensing cash.**

Response	SKY BANK		POLARIS BANK		UNION BANK		TOTAL	CUMM %
	Frequency	%	Frequency	%	Frequency	%		
Strongly agreed	43	39	41	37	34	36	118	37
Agree	45	41	22	20	20	21	87	28
Disagree	7	6	17	15	11	12	35	11
Strongly disagreed	10	9	20	18	25	27	55	18
Undecided	5	5	11	10	4	4	20	6
Total	110	100	111	100	94	100	315	100

**Source:** Research survey, 2022

Table 4.7's analysis's findings reveal that 37% and 28% of respondents strongly agreed and agreed, respectively, that sometimes POS debit consumers' accounts without distributing cash, while 6% of respondents were unsure of their opinions. However, the assertion was opposed with by 18% and strongly disagreed with by 11%, respectively. The study came to the conclusion that more customers in the studied banks believed that occasionally POS debit customers' accounts without issuing cash.

**Table 4.8: Modified Version of Table 4.4**

Responses	Banks			Row Total
	ECO BANK	GT BANK	ACCESS BANK	
Highly satisfied	21	31	42	94
Satisfied	34	38	27	99
Dissatisfied	15	28	20	63
Highly dissatisfied	14	19	11	44
Undecided	0	7	8	15
Total	84	116	108	315

**Source:** Research survey, 2022

The purpose of this study was to test the hypothesis that POS considerably increased consumer satisfaction during Covid 19 in the Kaduna Metropolis. Thus, the following is the hypothesis:



H<sub>0</sub>: Banks' customers are not significantly satisfied with the usage of POS during Covid 19 in Kaduna Metropolis.

H<sub>1</sub>: Banks' customers are significantly satisfied with the usage of POS during Covid 19 in Kaduna Metropolis.

**Table 4.9: Contingency table**

Observed (O)	Expected (E)	Residual (OE)	Square of Residual $(O - E)^2$	Square of Residual/Expected $\frac{(O - E)^2}{E}$
21	25.07	-4.07	16.5649	0.6607
34	26.40	7.60	57.76	2.1879
15	16.80	-1.8	3.24	0.1929
14	11.73	2.27	5.1529	0.4393
0	4	-4	16	4
31	36.70	-5.7	32.49	1.8853
38	38.66	-0.66	0.4356	0.0113
28	24.60	3.4	11.56	0.4699
19	17.18	1.82	3.3124	0.1928
7	5.86	1.14	1.2996	0.2218
42	32.23	9.77	95.4529	2.9616
27	33.94	-6.94	48.1636	1.4191
20	21.60	-1.6	2.56	0.1185
11	15.09	-4.09	16.7281	1.1086
8	5.14	2.86	8.1796	1.5914



$$\chi^2 = 16.1611$$

Source: Researchers' computation, 2021

$$DF = (r-1)(c-1) = (5-1)(3-1) = 8$$

Chi-square tabulated at 5% significance level  $\chi_{tab}^2 = 15.5073$

Therefore  $\chi_{cal}^2 = 16.1611$

The decision is made to reject the null hypothesis and accept the alternate hypothesis and come to the conclusion that customers are significantly satisfied with the usage of POS during Covid-in Kaduna city since the computed value is more than the Chi-square tabular value i.e.

$$\chi_{cal}^2 = 16.1611 > \chi_{tab}^2 = 15.5073$$

## CONCLUSIONS AND RECOMMENDATIONS

POS users from Sky Bank, Polaris Bank, and Union Bank of Nigeria in Kaduna are working to find a long-term solution to the many unfavorable consumer issues they are facing. The investigation was required because of customer-unfriendly problems such as unreliable networks, power outages, and communication security via transaction networks. As a result, this study found that in the metropolis of Kaduna, there is a substantial correlation among POS and customer happiness.

According to the report, a great deal of POS users in Kaduna's capital city are civil personnel. According to the survey, POS enables users to do transactions at any time and from any location. Additionally, it was discovered that POS does not give clients access to their personal data. It was found that the POS occasionally debits clients' accounts without giving them cash.

Thus, this study's conclusion is that Kaduna's bank customers are happy with the deployment of POS during COVID-19. According to the findings, the following suggestions were made:

1. Banks should invest more in information and communication technology (ICT) products by acquiring cutting-edge internet devices that would lessen the ongoing issue of an unreliable network, power outages, security of communication over transaction networks, and the problem of debiting a customer's account without receiving cash.
2. The nation's Monetary Authority should collaborate with security agencies and other pertinent ICT companies to build an appropriate regulatory framework that will ensure consumer safety and security of transactions in order to assure customers' confidence in the use of POS.



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