

## Perceived Ease of Use and Customer Patronage of Money Deposit Banks in Rivers State

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### Abstract

*This study investigated the relationship between perceived ease of use and customer patronage of money deposit banks in Rivers State. The objectives of the study were to ascertain the extent to which perceived ease of use Influences customer patronage of money deposit banks in Rivers State. The population of the study was twenty (24) deposit money banks in Rivers State. All the firms were studied and five copies of the questionnaires were distributed to (5) respondents from each of these banks, namely- business relationship manager, business development manager, marketing manager, supervisors and teller officers. The primary data were collected with a structured questionnaire that was designed in a 5 point Likert scale ranging from very high extent to very low extent. The results of the test showed that perceived ease of use have significant and positive Influences with customer retention on Repeat Purchase – the measures of customer patronage. Spearman Rank correlation statistics was the test statistics. The study therefore, concluded that perceived ease of use Influences with customer patronage of money deposit banks in Rivers State. Therefore, the study recommended managers of money deposit banks should enhance the perceived ease of use to increase their customer patronage. All statistical analysis was conducted using SPSS 2.0.*

**Keywords:** *Customer Perceived Ease Of Use, Customer Patronage, Money Deposit Banks*

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### Introduction

The marketing “strength of a deposit money bank's brand is quickly becoming one of the most important differentiators and success factors, as they provide consistent brand experience to prevent losing consumers to competing banks”(Akani, Ehio, and Onyegbule, 2023). Banks in Nigeria can be traced to the colonial era, whose primary aim was to meet the commercial needs of the colonial masters (Toluwani& Susan, 2013). Banks worldwide are institutions established to provide several services to the customers, ranging from savings and withdrawal, loans, transfers of funds from one account to another, safe-keeping of other valuable, and host of other services

they provide. Deposit money banks receive cash deposits and accept withdrawals, continuously seek the best process option to remain competitive in the industry (Nkpurukwe, Igomu, Saidu, Nwaju&Wali, 2020). Ogunu and Akani (2020) posit that bank managers usually do not out-rightly, control events in the financial industry.

Perceived ease-of use refers to the public's assessment regarding the time and effort needed to learn and use a new product. In terms of the connection between perceived ease of-use and loyalty, the consumers' loyalties toward a product or company will increase if they feel that they don't need to spend too much effort, cost, and time to learn to use a new product. On the other hand, consumers have a tendency to look for an alternative by investigating similar products manufactured and sold by the company's competitors, which may have a shorter learning time and lower level of cost, if the consumers' perceive that the time, cost, and effort that they spend learning to operate a new product sold by the company was not worth the value that they would get from the product itself.

In view of the foregoing, customer patronage represents the aptitude for a customer to firm with a focal company. The customer stays with the company/bank as a result of several years of derived satisfaction. Patronage represent is the continuous purchase of the focal organisation product or services. Repeat purchase represented the consistency in purchasing from a particular organisation. More so, the consumer today is aware and knowledgeable, thus it has become more complicated for the managers to understand the purchase behaviors of consumers. The goal of every business is to get consumer purchase their goods/services and develop long term profitable relations with the business (Khurram, Qadeer, & Sheeraz, 2018).

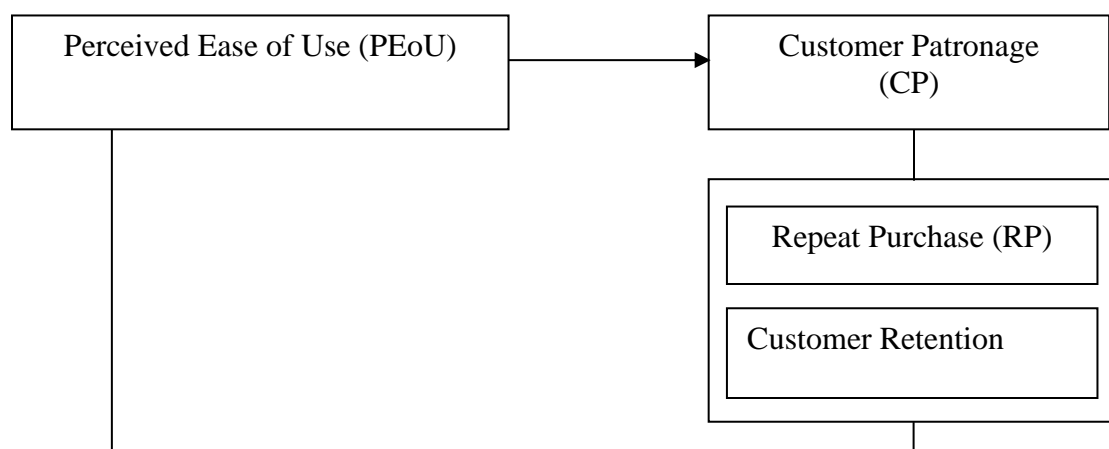
Consumers would have faced a herculean task had it been there are no ways of distinguishing their choice brand from other competitors. Thus, responding to customer needs, drawing and maintaining customers by satisfying their needs and creating customer perceived ease of use for exceptional customer experience is essential to company performance in today's overly competitive markets where failure to keep up with market changes and customer needs can lead to the downfall of the organisation (Obi & Akani, 2020). The financial sector worldwide is still recovering from the global financial crisis of 2008 after which major brands suffered serious damage to their reputations, especially banks which rely heavily on their reputation to remain competitive. The Nigerian banking sector is no exception as many banks like Oceanic bank and Intercontinental banks were indicted for gross misappropriation of funds, especially giving out non-performing loans to individuals and organizations without passing through the normal process, which tarnished their brand reputations.

Previous efforts in this regard include- Akani, Ehio and Onyegbule (2023) examined brand recognition and customer patronage of deposit money banks in Port Harcourt. Also, Venkatesh (2000) investigated determinants of perceived ease of use integrating control, intrinsic motivation, and emotion into the technology acceptance model. Again, Venkatesh and Davies (2000) examined a theoretical extension of the technology acceptance model four longitudinal field

studies. Again, Wilson, Alvita and Wibisono (2021) investigated the effect of perceived ease of use and perceived security toward satisfaction and repurchase intention. While, Usman, Projo, Chairy, and Haque (2021) tried to establish relationship by exploring the role of Sharia compliance in technology acceptance model for e-banking. However, none of these studies attempted to link customer perceived ease and customer patronage. Hence, the focus of the current study is to determine the influence of perceived ease of use on customer patronage of money deposit banks in rivers state, using repeat purchase and purchase as metrics of customer patronage. The following hypotheses are formulated to guide the study.

- H<sub>01</sub>:** Perceived ease of use does not significantly influence repeat purchase on customer patronage of deposit money banks in Rivers State
- H<sub>02</sub>:** Perceived ease of use does not significantly influence purchase of customer patronage of deposit money banks Rivers State

### Study Variables/Conceptual Framework



**Figure 1.1:** Conceptual framework of the influence of customer perceived ease of use on customer patronage of deposit money banks in Rivers State.

**Source:** Akani, Ehio and Onyegbule (2023)

### Baseline Theory /Technology Acceptance Model (TAM).

Technology Acceptance Model (TAM) is a theory that describes the perception of technology users. TAM is the most widely used model for identifying factors contributing to technology acceptance. The theory suggests that, when users are presented with a new piece of technology, several factors influence their decision about how and when they will use the technology (Ardiansah, Chariri, Rahardja, &Udin, 2020; Lindsay Jackson, & Cooke 2011). Davis (1986) created this model to explain the effects of system characteristics on users of computer-based technology systems. The goal of TAM is to explain the determinants of general computer acceptance and be able to explain user behavior across a broad range of end-user computing

technologies and user populations (Rondan-Cataluna et al., 2015). TAM attempts to identify fundamental variables suggested by previous research. It specifies the Influences on among perceived usefulness, perceived ease-of-use, attitude toward computer use, and intention to use technology (Teo Ursavas, & Bahcekapili, 2011).

This model shows that, when users are presented with new technology, some factors influence their decisions about how and when they will use them. The two most important factors are perceived usefulness and perceived ease-of-use. Together, these factors determine attitudes toward the use of technology, where it can affect the behavioral intention to use, leading to the actual use of the system. The technology acceptance of individuals mediates their use of technology as the core assumptions in the TAM, which then specified by perceived ease-of-use (PEOU) (Jones & Kauppi, 2018). The issue of technology readiness is exceptionally essential as increasing information technology readiness can undoubtedly improve efficiency and effectiveness in the use of technology.

### **Concept of Perceived Ease of Use**

Ease of use is defined as the “degree to which an individual perceives that to performing the specific program is probably to be effortless” (Davis 1989). Perceived ease of use refers to the individual’s belief that using mobile banking would not be complicated and would not require effort (Amangala & Akani, 2020). Applications that are easy to use than the others have more chances of being widely accepted. A study examined the influence of experience, enjoyment and computer anxiousness on student’s perceived ease of use of e-portfolio method and their aim to use the system and found that experience is the best mediator of perceived ease of use (Abdullah, Ward & Ahmed, 2016). Students PEOU is the best mediator of PU and resulted in that PEOU and PU mediate the student’s behavioral intention. Perceived ease of use and usefulness are the main variables in the TAM (Ahmed, Qin, & Aduamoah, 2018). Perceived ease of use and usefulness influenced the user rejection or acceptance of the technology (Chen & Chang 2013). Perceived ease of electronic commerce use has insignificant effect on attitude for usage intention of online customers (Hernández, Jiménez & José Martín, 2011). Other studies (Porter & Donthu 2006; Kim, 2012) analyzed that PU is essential element of purchase intention.

According to Davis, Bagozzi and Warshaw (1989) as cited in Amangala and Akani (2020) Perceived ease of use refers to the degree to which the prospective user expects the target system to be free of effort”. Perceived ease of use may contribute towards performance and therefore the lack of it can cause frustration, and therefore, impair adoption of innovations (Davis, 1989; Venkatesh & Davis, 2000). The previous study also used TAM and resulted in that PU and PEOU have a significant effect on customers online purchase intention (Zhu, O’Neal Lee & Chen, 2009). Perceived Ease of Use (PEOU) Perceived ease of use in this study is described as the belief of organization to adopt LBM technology at a construction site. LBM technology is believed to be the best because it is less complex and easier to assemble on site. Hence, the organization will more likely to adopt LBM technology as a result of being easy to assemble and not complicated to

be understood. According to the established studies such as, perceived ease of use has been found to have a positive effect on technology adoption.

Perceived Ease of Use (PEOU) in this study is described as the belief of organization to adopt LBM technology at a construction site. LBM technology is believed to be the best because it is less complex and easier to assemble on site. Hence, the organization will more likely to adopt LBM technology as a result of being easy to assemble and not complicated to be understood. According to the established studies such as (Ooi & Tan, 2016; Rawashdeh, 2015; Alalwan, Dwivedi & Rane, 2016). Perceived ease of use is the degree to which a person believes that using a particular system would be free of effort (Dholakia and Dholakia, 2004) as cited in Amangala and Akani (2020). Perceived ease of use has been found to have a positive effect on technology adoption. Perceived ease-of-use could also become a factor which might affect consumers' loyalties toward a company. Perceived ease-of-use could be defined as people's perceptions regarding a product or service, where they will make an assessment of the product or service regarding how easy and quick it is to learn and use the new product/service without encountering any difficulties (Amin et al., 2014; Usman et al., 2020).

Therefore, based on these arguments, companies should fully understand the importance of creating or manufacturing a product which could be deemed as effortless by consumers; this perception will increase the consumers' intention to purchase the product from the company. Perceived ease-of-use could also become a factor which might affect consumers' loyalties toward a company. Perceived ease-of-use could be defined as people's perceptions regarding a product or service, where they will make an assessment of the product or service regarding how easy and quick it is to learn and use the new product/service without encountering any difficulties (Amin et al., 2014; Usman et al., 2020). Furthermore, perceived ease-of use could also be defined as the public's assessment regarding the time and effort needed to learn and use a new product. In terms of the connection between perceived ease of-use and loyalty, the consumers' loyalties toward a product or company will increase if they feel that they don't need to spend too much effort, cost, and time to learn to use a new product.

However, consumers have a tendency to look for an alternative by investigating similar products manufactured and sold by the company's competitors, which may have a shorter learning time and lower level of cost, if the consumers perceive that the time, cost, and effort that they spend learning to operate a new product sold by the company was not worth the value that they would get from the product itself. Therefore, based on these arguments, companies should fully understand the importance of creating or manufacturing a product which could be deemed as effortless by consumers; this perception will increase the consumers' intention to purchase the product from the company Perceived ease-of-use could be defined as people's perceptions of how much effort they need to expend in order to learn a new technology or product (Doll et al., 1998; Rouibah et al., 2011; Amin et al., 2014; Okpala et al., 2021).

### **2.3 The Concept of Customer Patronage**

Patronage refers to the outcome of the customers' enthusiasm to be firmly devoted to a company may be, due to the superiority of service or perceived service qualities or the quality of the total offerings of the firm Patronage is a crucial parameter for measuring the performance of the bank. Chiguvu (2016) defined customer patronage as commitment to proceed obtaining a favored item or benefit reliably notwithstanding of situational variables and showcasing endeavors that may result in exchanging behavior. This in turn is expected to lead to positively affect the revenue generated. Hence the survival of any bank is largely reliant on the intensity of patronage it receives and every other outcome measure is a function of the patronage level. Customers are individuals or organisations that have degree of patronage; is the single most important factor in a firm's existence, making all other performance metrics secondary (Akani, Ehio, & Onyegbule, 2023). Customer patronage is a customer's obligation with company and support them through allow organization, to buying its commodities or services regularly and recommend them to others (Mellroy & Barnett, 2000).

Customer patronage is "shaped by supported and maintained customer pleasure and joy with demonstrative formed and the service provider that makes readiness and consistence in the relationship with preference, patronage and premium"(Rai & Medha (2013). Customers tend to purchase product and service of any organisation provided the outcome is value-driven (Nkpurukwe, Igomu, Saidu, Nwuju&Wali, 2020). In doing so, the organisation pin point at the target market which enhances their market share in the industry, profitability, and competitive advantage. They aver that customer patronage is a term frequently used in marketing and relating. More so, it is the share of an individual consumer's expenditures in an banking sector that is spent at the focal organisation. Customer patronage refers to customer being devoted to an organisations products or services. Apparently consumers patronize that company that can meet and exceed his/her expectation as the current. Many factors lead the consumers to the step where they actually purchase the product, and one of the factors is the satisfaction of the consumer with the product/brand from the previous purchase. The level of satisfaction will thus decide the position of the brand in the consideration set of the consumer for next buying decision (Khurram, Qadeer, & Sheeraz, 2018).

## **2.4 Measures of Customer Patronage**

Akani, Ehio and Onyegbule (2023) operationalized customer patronage of deposit money banks in terms of customer Retention and repeat purchase. The study adopted the measures

### **2.4.1 Customer Retention**

Customers are regarded as the most vital stakeholders in any company for a simple reason that without them companies may not succeed. Customer retention is a pivot in creating relationships that leads to customer loyalty, in view of these many researchers has dealt deep into construct of customer retentions. "Customer retention describes customers' disposition to stick to, or remain with a brand, and preferring the brands' product than competing offers" (Akani, Ehio & Onyegbule, 2023). Customer retention is important to most companies because the cost of acquiring a new customer is far greater than the cost of maintaining a relationship with current customers. It has also been



discovered that is cheaper and easier to retain current customers than gaining new ones. Len Markidan (2015) confirms that attracting and winning new customers is difficult but losing them is faster and expensive, which implies that customer satisfaction and retention is crucial and vital to any organization. Customer satisfaction is one of the factors that affect customer retention. . An organization's ability to attract and retain new customers is not only related to its products or services but it is also the way it serves its existing customers and the reputation it creates within the market place. Babatude and Olukeme (2012) concluded that customer behavioural intention is a positive index of the real behavior of the customer. Hence several organizations in competing service market spend huge resources in research on consumer behavior with respect to satisfying and retaining them.

Customer retention deals with consumers' behavior relating to firms products/services, their ability to buy and regularly repeat purchases even at expensive price. Customer retention is concerned with how customers act with respect to a particular firm's product/brand or service and how often they patronize the firm. Customer retention can be looked at from various dimensions depending on the nature of the business activities in the organization. For example, for discount retailers, it is the continued repeat shopping from the retailer. It involves making customers to feel important while regularly communicating to them in the right manner to keep them coming back. Customer retention is a practice whereby a selling organization maintains its customers by creating a need and satisfying them consistently. Thomas and Tobe (2013) confirm that it is better and more profitable to retain existing customers than winning new ones which are most expensive. For several years, customers' satisfaction has been felt as the major deciding factor/reason why customers are retained or do not move to other firms (Mengistu, 2017).

#### **2.4.2 Repeat Purchase**

Repeat purchase behaviour or intention is a clear intention of customer loyalty (Lam, SHanker, Erramilli & Mirthy, 2004). Repurchase intention has a primary responsibility in businesses considering that it is a crucial tool in safeguarding a competitive advantage despite the difficulty and the cost involved in the process. "Repurchase is essential to businesses because it improves or maintains competitive edge" (Akani, Ehio & Onyegbule, 2023). Repeat purchase intention is regarded as the customer's decision to repurchase from a chosen service from the same service provider, taking into consideration the customer's present condition and other possible occurrences (Tuan, 2012). Repurchase intention depends on the value obtained in their previous transactions. Knowledge of the customer's segment to serve, its needs and wants how to get it done better and faster than competitors becomes an imperative task to carry out (Ali *et al.*, 2013).

However, one's intention to re-buy or re-use a specific brand of the product depends on the outcome of the evaluation of previous purchase or encounter with the brand (Bansal, Irving & Taylor, 2008). Jones and Sasser (1995) as cited in Gupta and Kim (2007) argue that achieving repeat patronage behaviour is very important to an organisation because, it is used to enhance the organization's profitability, and it is the core or significant source for company's profit all over the globe. Because repeat purchase is profitable to the firm, it becomes imperative that strategies

leading to customers' repeat buying behaviour be seen as an essential factor to be prioritised by organisations (Qureshi, Fang, Ramsey, McCole, Ibbotson &Compeau, 2009).

### 3. Methodology

The design of the study is cross sectional research design. The population of the study was twenty four (24) deposit money banks in Rivers State. However, five copies of the questionnaires were distributed to (5) respondents from each of these banks. Therefore, the respondents were (100) staff members from each of the money deposit banks ranging from customer relationship managers, business development managers, marketing manager, supervisors and teller officers. This study used the probability sampling technique. All statistical analyses were performed using the Statistical Package for Social Sciences (SPSS) version 22.0.

### Results

**Table 1**Correlation Matrix for perceived ease of use and Customer Patronage

			Perceived Ease of Use	Repeat Purchase	Customer retention
Spearman's rho	Perceived Ease of Use	Correlation Coefficient	1.000	.857**	.724**
		Sig. (2- tailed)	.	.000	.000
		N	60	60	60
	Repeat Purchase	Correlation Coefficient	.857**	1.000	.840**
		Sig. (2- tailed)	.000	.	.000
		N	60	60	60
	Customer retention	Correlation Coefficient	.724**	.840**	1.000
		Sig. (2- tailed)	.000	.000	.
		N	60	60	60

Source: Research Data 2022 and SPSS output version 23.0

The correlation coefficient (r) shows that there is a significant and positive relationship between customer perceived ease of use and repeat purchase. The *rho* value 0.857 indicates this relationship and it is significant at  $p\ 0.000 < 0.05$ . The correlation coefficient represents a very strong relationship. The correlation coefficient (r) shows that there is a significant and positive relationship between customer perceived ease of use and purchase. The *rho* value 0.724 indicates this relationship and it is significant at  $p\ 0.000 < 0.05$ . The correlation coefficient represents a strong relationship. The first



purpose of this study was to explore the influence of perceived ease of use on customer patronage. Hypotheses H<sub>01</sub> and H<sub>02</sub> stated that there is no significant influence of perceived ease of use on customer patronage (repeat purchase and purchase) measured by the respondents. The result of the current study rejects this contention. This findings is in correlation with the study of Wijayajaya and Astuti (2018) whose findings showed that e-service quality had a positive influence on customer satisfaction, customer satisfaction had a positive influence on trust and brand image had a positive influence on repurchase intention. The results also agrees with the findings of Tiurida & Imam (2019) whose study showed that brand image and media communication have an influence on purchasing decisions. This result of the current study also offers a support for the theoretical argument that perceived ease of use may be a significant aspect in improving customer patronage within deposit money banks in Rivers State.

### **Conclusion**

Based on the findings from the test of hypotheses, the study therefore, concluded that customer perceived ease of use influences customer patronage of money deposit banks in Rivers State.

### **Recommendations**

Based on the conclusion of the study, the following recommendations were made:

- i. Manager of money deposit banks should enhance the customer perceived ease of use to increase their customer patronage.
- ii. Banks should encourage perceived ease of use improve their customer patronage.
- iii. Marketers should realize perceived ease of use as an effective driver of consumer purchase behavior and satisfaction

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