

IMPACT OF SOCIAL MEDIA COMPLAINTS ON THE QUALITY OF CUSTOMER SERVICE IN SELECTED BANKS IN ENUGU STATE, NIGERIA

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Abstract

Social media has evolved beyond a tool for interaction to become integral in managing daily business operations. In the banking sector, its use for addressing customer complaints is rapidly expanding. Increasingly, customers are turning to social media platforms due to their capacity to deliver swift responses to inquiries and concerns. This study investigates the influence of social media complaints on customer service quality in selected banks in Enugu State, Nigeria. It is grounded in the Service Recovery Paradox theory and adopts a descriptive survey research design. Using Topman's formula for an unknown population, a sample size of 250 respondents was determined, and the availability sampling technique was employed to select participants. The findings reveal that a significant number of respondents actively use social media to express dissatisfaction or raise concerns about banking services. Moreover, a considerable proportion of respondents believe that banks are responsive and effective in addressing complaints received via social media platforms. The study recommends that banks should invest in comprehensive training programs for customer service personnel to enhance their competence in managing and resolving customer issues on social media.

Keywords: Banks, Social Media, Customer Complaints, Service Recovery Paradox

Introduction

The rapid transformation of commerce and the evolution of global markets have led to significant economic shifts and heightened competition among organizations (Wasfi & Kostenko, 2014). As a result, consumers now enjoy a wider range of choices, intensifying the struggle among businesses to retain customer loyalty (Leal & Pereira, 2003). In today's service-driven economy, maintaining a loyal customer base is critical to the long-term sustainability and profitability of any enterprise (Chereh et al., 2017). To achieve this, businesses focus not only on profit maximization but also on meeting customer needs through the delivery of high-quality products and services (Oru & Madumere, 2022). A company's value proposition—comprising benefits delivered through its products, services, experiences, and information—plays a key role in fulfilling consumer expectations (Kotler & Keller, 2013).

Customer satisfaction has emerged as a key performance indicator and a distinguishing factor for organizational success. The quality of customer service, in particular, is a significant differentiator between businesses (Khalid & Rahman, 2023). Zaid et al. (2020) affirm that delivering exceptional service quality enhances customer satisfaction and strengthens an organization's competitive position. Conversely, poor customer service can harm an organization's reputation, especially in the digital age where negative feedback can be shared and amplified swiftly.

In the modern banking industry, customer care is of paramount importance. As technology continues to advance, complaints now originate from both physical and online channels (Nithya & Kurithika, 2021). According to Shammout and Haddad (2014), the majority of these complaints involve account-related issues such as opening, closing, and managing accounts. Others pertain to deposits, withdrawals, transaction delays, and unauthorized activities. Additional grievances are often related to overdraft charges and failed transactions due to insufficient funds (Ifeanyichukwu et al., 2018). These complaints serve as essential feedback that banks can use to improve their service delivery.

The global spread and accessibility of the Internet have opened new frontiers for businesses, including complaint management. Its speed and convenience have transformed consumer-company interactions (Khalid & Rahman, 2023). As noted by Stríteský and Stránská (2015), digital platforms allow businesses to manage relationships and reputations more effectively compared to traditional communication methods. In the past, customer dissatisfaction often went unresolved due to procedural complexities. However, the advent of digital technologies—particularly social media—has made it easier for consumers to express their concerns and seek swift redress (Ozuem et al., 2021; Juliarta et al., 2019). Consequently, organizations have had to re-evaluate their complaint resolution strategies to include social media responsiveness.

In the banking sector, social media is increasingly utilized as a strategic tool not only for engagement and marketing but also for operational management (Parusheva, 2017; Khalid & Rahman, 2023). Its accessibility has made it a preferred channel for lodging complaints and receiving timely feedback. A major advantage is the speed at which banks can respond to issues raised, enhancing both efficiency and customer satisfaction.

Agnihotri (2022) observes that banks now employ social media to enrich customer experiences by offering timely responses to inquiries and grievances. As a result, customers are more inclined to use these platforms for service-related communication. Given this backdrop, this study explores the influence of social media complaints on the quality of customer service among selected banks in Enugu State, Nigeria.

Statement of the Problem

In recent years, social media has become a key channel for customers to express dissatisfaction and provide feedback on banking services. Despite this trend, there remains a limited understanding of how these digital complaints affect the quality of customer service delivery by banks in Nigeria. Although prior studies—such as those by Khalid and Rahman (2023) and Kumaradeepan (2022)—have investigated the relationship between social media and customer satisfaction, there is a noticeable lack of empirical research specifically focused on the banking environment in Enugu State.

Enugu State presents a unique context within the Nigerian banking landscape due to its dense network of financial institutions and its demographically diverse customer base. Therefore, a targeted investigation is required to bridge this gap in literature and practice. This study aims to address this knowledge deficit by examining the influence of social media complaints on customer service quality among selected banks in Enugu State, Nigeria.

Research Objectives

The primary objective of this study is to examine the influence of social media complaints on customer service quality in selected banks within Enugu State, Nigeria. Specifically, the study seeks to:

1. Determine the **frequency** of customer complaints submitted via social media platforms regarding banking services in selected banks.
2. Identify the **predominant types** of complaints raised by customers through social media channels.
3. Evaluate the **effectiveness** of responses provided by the selected banks in addressing customer complaints received via social media.
4. Assess customers' **perceptions** of the quality of service offered by banks in response to social media complaints.

Literature Review

Customer Complaints and Service Recovery Effectiveness

Customer complaints have been widely discussed in scholarly literature, with varying interpretations offered by researchers. Nakibin et al. (2011) define customer complaints as expressions of dissatisfaction related to a product, service, or buying experience. Similarly, Hakiri (2012) views complaints as attempts by customers to rectify perceived service failures. Agu (2014) expands this perspective by describing complaints as expressions of discontent directed toward an organization's products or its complaint-handling mechanisms, often with the expectation of resolution. Collectively, these viewpoints emphasize that customer complaints are essential feedback tools that enable organizations to refine their services and address client concerns proactively.

Ifeanyichukwu et al. (2021) note that complaints are an inevitable aspect of human interaction, driven by the intrinsic dissatisfaction and high expectations of customers. In the banking industry, unresolved complaints can inflict significant reputational harm (Uppal, 2010). Poor service experiences are often magnified by dissatisfied customers, whereas satisfied customers may not engage in active word-of-mouth promotion. As service failures are considered inevitable across service industries (Ateke & Kalu, 2016), Zeithaml et al. (2009) argue that flawless service delivery is unattainable. Consequently, complaints—especially in banking—are commonplace and often stem from unmet expectations.

The increase in complaints across the service sector has attracted the attention of both academics and practitioners (Patwary & Omar, 2016). Research from Indonesia has demonstrated a significant correlation between complaint resolution and customer satisfaction in the banking

sector (Salim et al., 2018). Similarly, Obasi et al. (2020) found a strong link between complaint management and customer satisfaction in Nigerian banks.

Effective complaint handling not only improves satisfaction but also enhances loyalty (Ifeanyichukwu et al., 2021). Poor handling may prompt customers to escalate grievances to regulatory agencies (Salim et al., 2018). Obasi et al. (2020) advocate that banks should actively solicit feedback, establish dedicated complaint units, implement complaint-tracking databases, and provide relevant training to customer service representatives. Uppal (2010) further stresses the importance of training bank employees to develop core competencies in handling complaints efficiently.

Social Media and Complaints Management

In today's fast-paced digital world, retaining customer loyalty has become increasingly challenging due to evolving customer expectations and the prevalence of digital communication channels (Juliarta et al., 2019). Effective complaint management plays a critical role in maintaining satisfaction and encouraging repeat business (Johannsen & Zellner, 2015). Complaints are indicators of service gaps, and timely resolution can convert dissatisfied customers into loyal advocates.

Social media platforms such as Facebook, Twitter, and Instagram are now common avenues through which customers express dissatisfaction. Most organizations, including banks, maintain a strong online presence with dedicated teams that manage digital complaints. The growing use of e-banking—ranging from mobile top-ups to digital transactions—has made social media a convenient medium for lodging complaints (Juliarta et al., 2019).

Social platforms provide customers with a global audience, amplifying negative experiences rapidly (Hogreve et al., 2013). This viral potential can severely impact an organization's reputation (States, 2009). The ease of access to mobile internet and the public nature of social communication mean that firms now face increasing scrutiny (Kane et al., 2009). As customers gain more power in this dynamic digital ecosystem, companies must adapt their complaint management strategies accordingly. Kaplan and Hänlein (2010), however, caution that many firms fail to navigate these complexities effectively due to limited understanding and preparedness.

For banks, mastering social media complaint handling is no longer optional—it is essential. In a world where a single tweet can impact brand perception, banks must prioritize fast, empathetic, and transparent customer engagement. This entails not only resolving complaints but actively interacting with customers to build trust and reinforce loyalty. Proactive engagement via social media can help mitigate reputational risks while promoting long-term customer retention.

Theoretical Framework

This study is anchored on the **Service Recovery Paradox (SRP) Theory**, first introduced by McCollough and Bharadwaj (1992). The SRP posits that, paradoxically, customer satisfaction may exceed pre-failure levels if a service failure is handled exceptionally well. In other words, a customer may develop increased loyalty and trust toward an organization following an effective recovery from a service breakdown.

According to Hazarika and Dhaliwal (2019), the service recovery paradox is a significant phenomenon in customer service that highlights the opportunity embedded in service failures. When managed correctly, these failures can serve as catalysts for building stronger relationships with customers.

Subsequent studies (e.g., Krishner et al., 2014; Hubner et al., 2018) have explored various mechanisms—such as timely communication, empathy, goodwill gestures, and transparency—that reinforce the paradox. The rise of digital platforms, especially social media, has introduced new dynamics into service recovery efforts. These platforms allow organizations to publicly demonstrate accountability and responsiveness, thus influencing how customers perceive their overall service experience.

This theory is especially relevant to this study as it provides a framework for understanding how banks' responses to social media complaints may influence customer perceptions, satisfaction, and loyalty. By applying the SRP theory, the study evaluates whether effective digital complaint management can transform service failures into opportunities for building stronger customer relationships.

Empirical Review

Khalid and Rahman (2023) examined the types of complaints received by banks via social media platforms and the resolution strategies adopted. Using a descriptive research design and stratified sampling, they found that the most common complaints pertained to service issues and delays, while banks typically responded with explanations, apologies, and efforts to improve accessibility. The study recommended further research into customer satisfaction with these resolutions.

Kumaradeepan (2022) investigated the impact of social media usage on customer satisfaction among university students in Northern Sri Lanka. Surveying 200 students who bank with Bank of Ceylon and Peoples Bank, the study found a strong link between social media engagement and customer satisfaction. However, about 22% of respondents expressed concerns regarding the trustworthiness of social media as a communication tool. The study recommended increased awareness and promotion of social media as an effective customer service platform.

In the Nigerian context, Ifeanyichukwu et al. (2022) explored how complaint and feedback management influenced customer retention across deposit money banks in South-Eastern Nigeria. A sample of 384 was drawn from five state capitals. Findings revealed a strong positive correlation between effective complaint handling and customer retention. The study concluded that structured feedback systems and proactive complaint management significantly boost customer satisfaction and bank profitability.

Similarly, Ordu and Madumere (2022) assessed the influence of customer complaint management on marketing performance among banks in Afikpo, Ebonyi State. Using a sample of 323 and simple regression analysis, the study revealed that accessibility, responsiveness, and integration in complaint handling significantly affect marketing performance. The authors recommended the development of transparent and efficient complaint resolution systems.

Methodology

This study employed a **descriptive survey research design** to examine the influence of social media complaints on customer service quality. A structured **questionnaire** served as the primary instrument for data collection. Secondary data were sourced from scholarly books, journals, periodicals, and internet publications.

The study population consisted of customers from three selected banks in Enugu State: **United Bank for Africa (UBA)**, **First City Monument Bank (FCMB)**, and **Sterling Bank**. Due to the unavailability of precise population figures, **Topman's formula for unknown populations** was applied, resulting in a sample size of **250 respondents**. The **availability sampling technique** was used to select participants, and data collection was conducted face-to-face with the assistance of two trained research assistants.

Results

The following analysis presents data collected from 250 valid responses retrieved from the administered questionnaires. The findings are based on these responses and are organized according to key research objectives.

Table 1: Demographic Characteristics of Respondents

Demographic Characteristics	Frequency	Percentage (%)
Gender		
Male	137	54.8%
Female	113	45.2%
Age Bracket		
20–30 years	87	34.8%
31–41 years	79	31.6%
42–52 years	54	21.6%
53 and above	30	12.0%
Religion		
Christian	136	54.4%
Muslim	112	44.8%
Others	2	0.8%
Marital Status		
Single	144	57.6%
Married	100	40.0%
Divorced	2	0.8%
Separated	4	1.6%
Widowed	0	0.0%

Source: Survey, 2025

The demographic data show a slightly higher representation of male respondents. The largest age group was 20–30 years. Most respondents identified as Christians, and the majority were single.

Table 2: Frequency of Customer Complaints via Social Media

Item	Characteristic	Frequency	Percentage (%)
Extent of using social media to voice complaints	Very Large Extent	41	16.4%
	Large Extent	57	22.8%
	Moderate Extent	123	49.2%
	No Extent	29	11.6%
Total		250	100%
Frequency of encountering social media complaints about banks	Never	12	4.8%
	Rarely	26	10.4%
	Occasionally	31	12.4%
	Often	104	41.6%
	Very Often	77	30.8%
	Very Often	77	30.8%
Total		250	100%
Frequency of observing complaints on social media	Strongly Agree	123	49.2%
	Agree	99	39.6%
	Disagree	17	6.8%
	Strongly Disagree	11	4.4%
Total		250	100%

Source: Survey, 2025

The data indicate that most respondents use social media to a moderate or large extent to report banking-related issues. A combined 72.4% frequently encounter posts about banking service problems, and 88.8% agree or strongly agree that complaints are commonly observed on social media platforms, highlighting the increasing use of digital platforms for customer feedback.

Table 3: Predominant Types of Complaints via Social Media

Complaint Type	Characteristic	Frequency	Percentage (%)
Transaction delays or errors	Strongly Agree	71	28.4%
	Agree	98	39.2%
	Neutral	45	18.0%
	Disagree	21	8.4%
	Strongly Disagree	15	6.0%
Total		250	100%
Accessibility/functionality of online platforms	Strongly Agree	88	35.2%
	Agree	101	40.4%

	Neutral	36	14.4%
	Disagree	17	6.8%
	Strongly Disagree	8	3.2%
Total		250	100%
Issues related to account fees and charges	Strongly Agree	69	27.6%
	Agree	92	36.8%
	Neutral	44	17.6%
	Disagree	26	10.4%
	Strongly Disagree	19	7.6%

Source: Survey, 2025

Findings show that transaction delays, online banking challenges, and issues related to fees and charges are the most commonly reported complaints. A significant majority of respondents agreed or strongly agreed with reporting such concerns via social media, indicating the relevance of these service gaps to customers.

Table 4: Effectiveness of Banks' Responses via Social Media

Item	Characteristic	Frequency	Percentage (%)
Banks respond effectively to complaints	Strongly Agree	69	27.6%
	Agree	94	37.6%
	Neutral	56	22.4%
	Disagree	19	7.6%
	Strongly Disagree	12	4.8%
Total		250	100%
Adequacy of responses in resolving complaints	Very Large Extent	75	30.0%
	Large Extent	102	40.8%
	Moderate Extent	57	22.8%
	No Extent	16	6.4%
Total		250	100%
Satisfaction with timeliness of responses	Very Satisfied	85	34.0%
	Satisfied	104	41.6%
	Dissatisfied	39	15.6%
	Very Dissatisfied	22	8.8%

Source: Survey, 2025

A large portion of respondents positively rated the responsiveness of banks to complaints received via social media. Over 70% believe complaints are adequately addressed, and 75.6% expressed satisfaction or high satisfaction with the timeliness of responses, underscoring the effectiveness of social media as a customer service tool.

Table 5: Customer Perceptions of Service Quality on Social Media

Item	Characteristic	Frequency	Percentage (%)
Satisfaction with responsiveness of customer service teams	Very Satisfied	72	28.8%
	Satisfied	106	42.4%
	Dissatisfied	49	19.6%
	Very Dissatisfied	23	9.2%
	Total	250	100%
Effectiveness of communication and assistance	Very Effective	77	30.8%
	Effective	99	39.6%
	Neutral	25	10.0%
	Ineffective	31	12.4%
	Very Ineffective	18	7.2%
	Total	250	100%

Source: Survey, 2025

Respondents generally perceived the quality of customer service via social media positively. About 71.2% were satisfied or very satisfied with responsiveness, while 70.4% found the communication and assistance either effective or very effective. However, a notable minority expressed dissatisfaction, suggesting room for improvement in service delivery consistency across digital channels.

Discussion of Findings

The first objective of this study was to assess how frequently customers use social media platforms to raise complaints about banking services in selected banks within Enugu State, Nigeria. Results indicate that a significant number of respondents actively utilize social media to express concerns and seek redress concerning banking services. This aligns with the view of Juliarta et al. (2019), who assert that customers increasingly turn to digital platforms for swift complaint resolution and feedback. Additionally, many respondents frequently come across posts and discussions highlighting banking service issues, underscoring the prevalence and visibility of such conversations online. The majority of respondents affirmed regularly observing customer complaints about banks on these platforms, highlighting social media's growing role as a channel for public feedback.

The second research objective aimed to identify the predominant types of complaints raised by customers through social media. Findings revealed that transaction delays or errors, issues with online banking functionality and accessibility, and concerns regarding account fees and charges are the most commonly reported issues. These findings corroborate the assertions of Shammout and Haddad (2014), who noted that customer grievances often center around failed transactions and excessive charges.

The third objective focused on evaluating how effectively banks respond to complaints received through social media. The findings show that most respondents believe banks respond effectively to issues raised via these platforms. Respondents also reported a general sense of satisfaction with the timeliness of these responses, suggesting that many banks have adopted efficient practices in handling social media interactions.

The fourth research objective sought to explore customer perceptions regarding the quality of service received through social media engagement. The data suggests that customers view the responsiveness of banks' customer service teams positively. Moreover, a considerable portion of respondents believes that the communication and support provided through social media channels are effective, although some noted room for improvement. This highlights a generally favorable but not flawless perception of service delivery through digital avenues.

Conclusion and Recommendations

Based on the evidence gathered from the study, it is evident that social media platforms play a pivotal role in influencing customer service experiences and perceptions in the banking industry. These platforms serve not only as tools for interaction but also as vital channels for lodging complaints, providing feedback, and shaping customer expectations. As customers increasingly turn to digital platforms for immediate engagement, banks must adapt to maintain effective and responsive service delivery.

Recommendations:

- **Improve Response Time:** Banks should enhance the speed at which they address complaints on social media. This can be achieved by deploying automated messaging systems or increasing the number of personnel managing digital customer support.
- **Enhance Staff Training:** Continuous training for customer service personnel is essential. Staff should be well-versed in complaint resolution strategies tailored to social media dynamics.
- **Deploy Monitoring Tools:** Banks should invest in real-time social media monitoring tools to quickly detect and respond to customer complaints and feedback before issues escalate.
- **Ensure Consistent Communication:** A unified brand voice should be maintained across all social media platforms. Establishing clear communication protocols and standardized response templates can help achieve this.
- **Solicit Customer Feedback:** After resolving complaints, banks should follow up with customers to gather feedback on their satisfaction levels. This will help identify areas for improvement and enhance overall service delivery through social media.

By implementing these recommendations, banks can strengthen their relationship with customers, build trust, and maintain a positive brand reputation in an increasingly digital banking environment.

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