

Employees Digital Competence and Customers Satisfaction in Deposit Money Banks Abuja

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ABSTRACT

This study investigates the relationship between employees' digital competence and customer satisfaction in Deposit Money Banks (DMBs) in Abuja. It explores how digital skills among bank employees influence service quality and responsiveness to customer needs. Adopting a survey research design, the study covered a population of 335, from which a sample of 182 was selected using the Taro Yamane formula. Data was collected through structured questionnaires, while Ordinary Least Squares (OLS) regression analysis was employed to test the hypotheses. Findings reveal a significant positive relationship between employees' digital competence and both service quality and responsiveness to customers. The study concludes that digital competence, including proficiency in online and mobile banking platforms, social media engagement, and data analytics—significantly enhances service delivery and customer responsiveness. It recommends that Deposit Money Banks in Abuja prioritize continuous training and retraining of staff to build relevant digital skills. Furthermore, investment in modern digital technologies is essential to ensure timely responses to customer requests and complaints, which will in turn improve customer satisfaction, enhance competitiveness, and deepen market penetration.

Keywords: *Customer Satisfaction, Digital Competence, Deposit Money Banks, Responsiveness to Customers, Service Quality, Digital Skills*

1.0 INTRODUCTION

The development of science and technology is increasingly rapid, including the banking industry. With the industrial revolution, humans are faced with conditions to compete with existing technology. With the presence of digitalization, it creates challenges in the form of unemployment, but on the other hand, it can open up new job opportunities (Naude, 2019). Therefore, it is very important for the role of the Human Resources Manager to ensure the quality and competence of employees to face this challenge. The role of digitalization in the world of work will certainly have an impact on the role of humans because of the need for qualified skills that must become human resources. In addition, an increase in technological capabilities will result in unemployment and change the nature of work and the world of work, due to the trend of using technology in every job to accelerate the achievement of organizational goals (Rana & Sharma, 2019). Digital competence is a need for companies today to be able to fulfill their functional responsibilities, without ruling out the possibility of obstacles from several parties who cannot follow these developments quickly (Puspitadewi, 2019).

In today's digital era, digital competence is an important key in business operations, including in the banking sector. The development of information and communication technology has changed the way banks operate and interact with customers (Aswan et al., 2017). Digital competencies in the banking sector cover various aspects such as the utilization of information technology, big data management, cyber security, and digital services to customers (Fatma, et al., 2023). The ability to adopt and utilize digital technologies not only improves operational efficiency, but also helps in creating innovative products and services, as well as improving customer experience. In the face of increasingly fierce competition, Deposit Money Banks needs to improve its digital competence to maintain and increase its market share (Rhena & Hardiyono, 2022). The rise of digital banking has led to a shift in customer behavior, with many customers expecting convenient, fast, and secure banking services. Deposit Money Banks that fail to provide digital services that meet customer expectations risk losing market share and revenue. Furthermore, the COVID-19 pandemic has accelerated the adoption of digital banking, making

it essential for Deposit Money Banks to develop robust digital capabilities. Studies have consistently demonstrated that customers who use digital banking channels tend to be more satisfied with their banking experiences than those who do not (Lee et al., 2015). Furthermore, banks that invest heavily in digital technologies tend to experience higher levels of customer satisfaction and loyalty (Al-Hawari, 2014).

Despite the clear benefits of digital competence, many deposit money banks continue to face significant challenges in developing and implementing effective digital strategies. These challenges include the need for significant investments in technology and infrastructure, the requirement for specialized digital skills and expertise, and the need for cultural and organizational change (McKinsey, 2019).

This study aims to examine the impact of digital competence on customer satisfaction in deposit money banks, with a focus on identifying the key factors that drive customer satisfaction.

Research Questions

In view of the above statement of the problem, the following research questions were raised:

- i. How does employee digital competence influence Service Quality in Deposit Money Banks?
- ii. To what extent employee digital competence impact on responsiveness to customers in Deposit Money Banks?

Objectives of the Study

The main objective of this study is to examine the effect of employee digital competence on customer satisfaction in Deposit Money Banks. The specific objectives are to:

- i. Evaluate the influence of employee digital competence on Service Quality in Deposit Money Banks.
- ii. Determine the effect of employee digital competence on responsiveness to customers in Deposit Money Banks

Research Hypotheses

In line with the objectives and the research questions of this study, the hypotheses to be tested for this study were formulated in null form as follows:

- i. **H₀₁:** Employee digital competence has no significant influence on Service Quality in Deposit Money Banks.

- ii. **H₀₂:** Employee digital competence has no significant effect on responsiveness to customers in Deposit Money Banks

2.0 LITERATURE REVIEW

Digital Competence

Digital competency is defined as competency related to current skills that describe skills related to ICT. In this case, digital competency is a competition that involves the use of ICT, for example, in the use of Internet and computer technology to create value, production, information and communication through collaborative networks via the Internet (Lee & Meng, 2021). Digital competence is a concept that encompasses the full range of skills, knowledge, and attitudes required to use information and communication technology (ICT) effectively and responsibly (Rachman et al., 2023). This includes an understanding of IT fundamentals, proficiency in operating digital devices, use of the internet and online communication tools, as well as skills in managing, processing, and analyzing digital information.

Digital competence also involves awareness of cyber security and ethical issues in the digital world, emphasizing the importance of using technology in a safe and responsible way (Halik et al., 2023). International Telecommunications Union (2019) as cited by Firman et al. (2024) define digital competence as the ability to use Information and Communication Technology (ICT) with the aim of helping individuals achieve benefits in everyday life for themselves and others, now and in an increasingly digital future. In today's era, where digital technology continues to evolve and become increasingly integrated in various aspects of life, having strong digital competencies is not only important for professional success, but also for active and effective participation in society (Rachman et al., 2023). In maximizing performance in this digital era, it is very necessary to increase and shift the competencies that employees must have.

Customer Satisfaction:

Oliver (2001) argued that customer satisfaction has been the focus of much research and has been defined and quantified in a variety of ways. Customer satisfaction is a psychological state. The often-quoted definition of customer satisfaction is the degree to which a product performance matches the customer's expectation (Kotler & Keller, 2012;

Abdullahi and Mohammed, 2025). Hansemark and Albinson (2004) opined that “satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers expect and what they receive, regarding the fulfillment of some needs or desire”. Customer’s satisfaction, or a portion of it, is the fulfilling reaction of the customer to a customer experience (Buttle, 2004). A joyful fulfillment reaction is what's meant by customer satisfaction. Unhappiness is an unpleasant fulfillment reaction, the encounter, or a portion of it. The definition's component implies that any or all aspects of the customer's experience may be the focus of the satisfaction assessment. This can apply to any aspect of the client experience, including the process, product, and services (Buttle, 2004; Salawudeen and Suleiman, 2018). An important aim of any business strategy and objective is to satisfy customers because the obvious reason of existence for any business is the customer. Organization must understand this concept to survive and grow. Suffice to say that customer satisfaction has an influence on organizational profitability.

Service Quality

A focused assessment that captures the customer's view of particular aspects of the service, such as tangibles, assurance, responsiveness, and empathy, is known as service quality. Contrarily, satisfaction is broader in nature and is impacted by both situational and personal factors in addition to perceptions of product, service, and price quality (Zeithaml & Bitner, 2003; Abdullahi and Mohammed, 2025). Several studies attest to the fact that customer satisfaction is positively impacted by service quality, which also has a major impact on customer loyalty and business profitability. According to Hanley (2008), who was referenced by Choi et al. (2013), there are a few ways to implement high-quality services, including: (i) Having a wide selection of products and providing excellent customer service; (ii) offering high-quality products at competitive prices; and (iii) handling customer complaints about goods and services in a diplomatic manner.

Responsiveness to Customers

The ability to purposefully and promptly respond to customer demands or market changes in order to establish or preserve a competitive advantage is known as responsiveness. The capacity to adapt

quickly to changing customer needs or the staff's readiness to assist clients in a helpful and efficient manner are examples of responsiveness (Didia & Anyaogu, 2019).

Responsiveness to customers is a powerful service delivery tactic and regarded as a significant predictor of service quality (Mittal & Lassar, 1996). According to Daddie and Akani (2020), who cited Didia and Anyaogu (2019), responsiveness is primarily defined by a number of factors, including prompt service, willingness to assist customers, and readiness to respond to their requests. Daddie and Akani (2020), Didia and Anyaogu (2019) identified two main categories of service needs that businesses face: routine service needs and unexpected service needs. Unexpected service needs are handled with flexibility and non-standard service procedures, whereas routine service needs are handled with precise definitions and standard service procedures. Two distinct methods of responding to various service needs are mechanistic responsiveness and organic service responsiveness (Rong-Da et al., 2011; Salawudeen and Suleiman, 2018).

Service personnel must be professionally capable of resolving customer issues and have sufficient understanding of the services' operational procedures in order to provide mechanistic responsiveness. In this case, employees need to be sufficiently accountable, adaptable, and eager to assist clients.

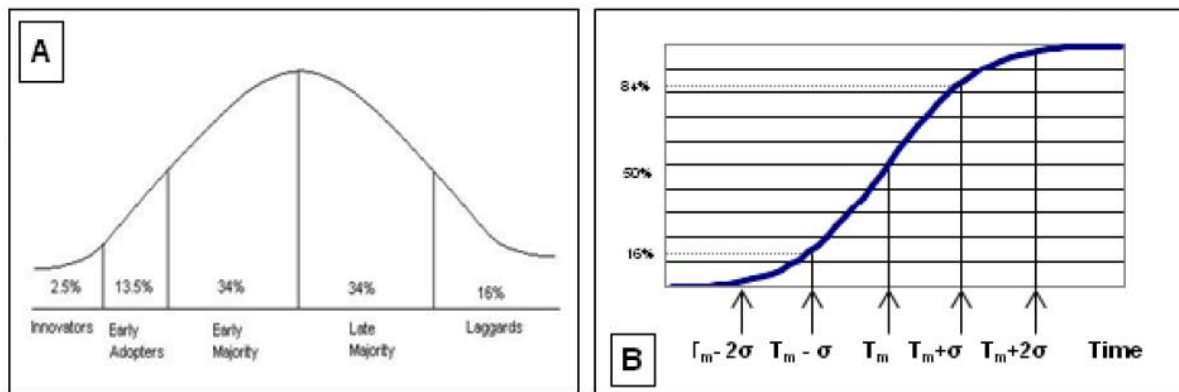
Theoretical Base for the Study

The study is underpinned on Rogers’ Diffusion Theory. The roots of these ubiquitous innovator and early adopter concepts lie in diffusion theory, of which Everett Rogers is considered to be the founding father. The central assumption of the theory is that the penetration or diffusion of technology innovations follows a normal bell-shaped distribution pattern. In this diffusion pattern, the theory distinguishes between five adopter segments, for which the theory holds to fixed assumptions on their size, profiles and adoption determinants. According to Rogers (2003), innovativeness or the timing of one’s adoption decision is assumed to be determined by the subjective perception of a set of product features (relative advantage, complexity, compatibility, trialability and observability). Innovators and early adopters, for example, are assumed to have a higher perception of relative advantage than the majority

segments and a lower complexity perception. The aggregation of adoption decisions for all individuals in a social system is assumed to result in a normal distributed diffusion pattern, in which innovators (2.5%), early adopters (13.5%), early majority (34%), late majority (34%) and laggards (16%) are distinguished. Aggregated cumulatively, diffusion is reflected in an S-shaped penetration pattern (Figure 1).

(34%), late majority (34%) and laggards (16%) are distinguished. Aggregated cumulatively, diffusion is reflected in an S-shaped penetration pattern (Figure 1).

Figure 1: Non-cumulative bell-shaped (A) and cumulative S-shaped diffusion pattern (B)



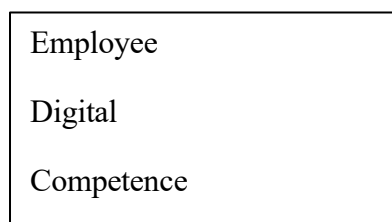
Source: Roger (2003).

For each of the adopter segments mentioned, diffusion theory also assumes typical demographic and psychographic profiles. Innovators, for example, are assumed to have a typically male, younger, upscale, more cosmopolitan and less dogmatic profile (Parasuraman & Colby, 2001;

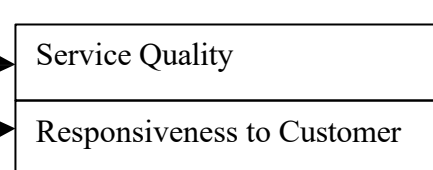
Laggards, on the contrary, are assumed to be older, with a lower income, lacking curiosity, and socially more isolated. Whether these profiles are now formulated for five (Rogers, 2003), three or two earlier and later adopter segments, all authors using diffusion theory as framework stick to the assumption of fixed relationships between the profiling variables and a person's innovativeness.

Conceptual framework

Independent Variable



Dependable Variable



Ingsih, et al. (2024). The study explored and analyzed the impact of digital competence, smart digital services, and service quality on the performance of public service employees. The study was conducted in all government organizations in Central Java province, Indonesia. The sampling technique used was proportional random sampling, so that a sample of 262 civil servants was obtained. This study used a quantitative method with Structural Equation Model (SEM) analysis. The study results show that digital competence has a positive impact on

intelligent digital services, which significantly improves service quality and ultimately has a positive impact on employee performance. The results of this study provide important insights for policy makers in the Central Java Provincial Government, Indonesia, to determine the direction of digital competence development and service innovation in achieving positive performance. The study provides a roadmap for public service organizations to develop employees who can adapt to digital competencies and smart digital services to achieve maximum performance.

Firman, et al. (2024) examined the influence of digital competence, digital culture and Organizational Citizenship Behavior on PT Bank Employee Performance. The research sample was all permanent employees of PT Bank with a total of 250 employees. This study used a relationship test between variables and hypotheses carried out using structural equation modelling (SEM) and partial least squares (PLS) techniques using SmartPLS 4 software. The research results show that digital competence, digital organizational culture and Organizational Citizenship Behavior have a positive and significant influence on employee performance. The digital competency variable has a big influence on employee performance. PT. Bank should pay more attention to improving digital competency for employees so that employee performance can be further improved by providing digitalization training in banking.

Katarzyna, et al. (2024) investigated the impact of digitalization on employees' future competencies and the conditional role of human resource development (HRD) in the relationship between independent and dependent variables. The study covered 1209 enterprises from all of Slovakia, Poland and the Czech Republic. The research was conducted from 2019 to 2021. Using structural equation modeling (SEM), a theoretical model was tested and verified. The result showed that confirmatory factor analysis has shown a good fit for the tested model. The purpose and character of our data showed a good alignment with the SEM partial least squares method, as the goal was to predict a construct. The model showed that employee-oriented digitalization positively affected the employees' future competencies, with no impact of customer-oriented digitalization treated as a control variable. Also, the moderating role of HRD has not been shown to be significant for the "digitalization – competencies" relationship. Previous studies on the development of personnel competencies treated these competencies as antecedents of digital transformation and examined the formal role of HRD in building the competencies. The novelty of this study lies in exploring the pattern of interactions among the impact of an environment built by innovative technologies and HRD on the competencies of the future. Also, the research embedded in the environment of Poland, the Czech Republic and

Slovakia has contributed to the complex understanding of the transition to digitalization, as this region has often been omitted in the field of human resource management (HRM) research focused on exploring digital transformation.

3.0 METHODOLOGY

This study employed a survey research design to collect data from a population comprising 235 employees of deposit money banks and 100 customers of deposit money banks, totaling 335 respondents. Customers feedback was required and solicited from individuals across various account types, including current, savings, and fixed deposit holders. Taro Yamane was used to determine the sample size (182) for the study. Ten Deposit money Banks branches in Abuja were Purposively selected for the study. These banks include First Bank, UBA, GTBank, Zenith Bank, Union Bank, Access, Fidelity, Keystone, Eco Bank and FCMB. Employees and customers of these Deposit Money Banks were investigated in the study. Simple random sampling technique was used to determine the number of employees and customers that made up the sample.

A well-developed questionnaire was used to extract data from the respondents (Employees). The questionnaire was structured on a 5-point Likert scale (strongly agree, agree, undecided, disagree and strongly disagree). Out of the 182 copies of questionnaires that were distributed, 170, representing a 93% response rate were retrieved and used for analysis. Ordinary Least Square (OLS) was used to test the formulated hypotheses in line with the objectives of the study. As part of the validity and reliability checks, the validity of the instruments was conducted through a Pilot Study. Copies of the questionnaires were administered to 20 selected respondents having characteristics very similar to the final target population. In testing the reliability of the instruments, Cronbach's Alpha was used. Cronbach's Alpha is a good reliability coefficient test that indicates how well items in the questionnaires positively correlated to one another, and it is the most widely used measure of internal consistency and reliability in management science. The result of the reliability test shows an average of 0.7 for all the measured variables indicating some level of reliability and validity, as all the measured variables are above the cut-off thumb mark of more than 0.6

4.0 RESULTS AND DISCUSSION

Below is how the Sample size was ascertained using Taro Yamane

$$n = \frac{N}{1+N(e)^2}$$

Where:

- n = sample size
- N = population size
- e = margin of error (commonly set at 0.05 for a 95% confidence level)

Applying the formula:

$$n = \frac{335}{1+335(0.05)^2} \quad n = \frac{335}{1+335(0.0025)} \quad n = \frac{335}{1+0.8375} \quad n = \frac{335}{1.8375} \quad n \approx 182$$

Response Rate

Table 4.1 Distribution of Responses Rate:

Respondent	Questionnaire Administered	Questionnaire Retrieved	Percentage to Total Administered
Employees	101	93	51
Customers	81	77	42
Total	182	170	93

Source: Field Survey, 2025

Test of Hypotheses

H_{01} : Employee digital competence has no significant influence on Service Quality in Deposit Money Banks

Table 4.1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.852 ^a	.726	.631	.32342

a. Predictors: (Constant), EDC = Employee Digital Competence

Table 4.2: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	186.620	7	253.635	57.249	.000 ^b
	Residual	26.510	330	.117		
	Total	213.130	337			

a. Dependent Variable: SQ = Service Quality

b. Predictors: (Constant), EDC = Employee Digital Competence

Table 4.3: Regression Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.598	.612		.754	.005
EDC	.443	.053	.534	.632	.002

a. Dependent Variable: SQ = Service Quality

Source: SPSS 23.00 output.

Decision Rule: 5% level of significance

The model summary indicated a very strong positive correlation(R) of .852 between Employee Digital Competence (EDC) and service quality (SQ). The coefficient of determination is R Square .726. this implies that Employee Digital Competence (EDC) influence service quality (SQ) by 72.6% while the remaining 27.4% is attributed to other factors not noted in the model. From, the regression result, Employee Digital Competence (EDC) coefficient is positive and significant in achieving service quality (SQ) in the selected

Deposit Money Banks in Abuja. The SQ = $0.59 + 0.44\text{EDC}$ which indicates that service quality (SQ) in the selected Deposit Money Banks in Abuja will increase by 59% for every 1% increase in service quality (SQ). The p-value of 0.00 is less than the t-statistic value of 0.63 and the standard error value of 0.05 is less than the t-statistic value. This implies that there is a positive significant relationship between Employee Digital Competence (EDC) and service quality (SQ) in the selected Deposit Money Banks in Abuja.

Hypothesis Two

H₀₂: Employee digital competence has no significant effect on responsiveness to customers in Deposit Money Banks

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896 ^a	.803	.732	.24844

a. Predictors: (Constant), EDC = Employee Digital Competence

Table 4.5: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	152.246	7	131.526	112.43	.000 ^b
Residual	31.213	330	.173		
Total	183.459	337			

a. Dependent Variable: RC = Responsiveness to Customers

b. Predictors: (Constant), EDC = Employee Digital Competence

Table 4.6: Hypothesis Two Coefficients'

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.461	.132		.454	.005
POSS	.392	.057	.392	5.153	.000

a. Dependent Variable: RC = Responsiveness to Customers

Source: SPSS 23.00 output,

Decision Rule: 5% level of significance

The summary model indicates a very strong correlation (r) of .896 between Employee Digital Competence (EDC) and Responsiveness to Customers (RC). The coefficient of determination R- square is .803 which implies that Employee Digital Competence (EDC) influence Responsiveness to Customers (RC) by 80.3% while 19.7% was caused by other factors outside Employee digital competence.

From the regression result, Employee Digital Competence (EDC) coefficient is positive and significant in achieving Responsiveness to Customers (RC) in the selected Deposit Money Banks in Abuja. The RC = $0.46 + 0.39\text{EDC}$ which indicates that Responsiveness to Customers (RC) in the selected Deposit Money Banks in Abuja will increase by 46% for every 1% increase in Employee Digital Competence (EDC). The p-value of 0.00 is less than the t-statistic value of 3.41 and the standard error value of 0.06 is less than the t-statistic value. This implies that there is a positive significant relationship between Employee Digital Competence (EDC) and Responsiveness to Customers (RC) in the selected Deposit Money Banks in Abuja.

Major Findings

The result of the analysis reveals that Employee Digital Competence is statistically significant in achieving service quality in the selected Deposit Money Banks in Abuja. This implies that Employee Digital Competence impact significantly and positively on service quality in the selected Deposit Money Banks in Abuja. Furthermore, the finding based on hypothesis two revealed that Employee Digital Competence has a positive significant impact on Responsiveness to Customers in the

selected Deposit Money Banks in Abuja. This finding is in consistent with the work of Ingsih, et al. (2024), they found a significant relationship between Employee Digital Competence and service quality, Katarzyna, et al. (2024) investigated the impact of digitalization on employees' future competencies and the conditional role of human resource development, and Asyari, et al. (2023) studied moderation effect of work motivation: the effect of digital competency on bank employee performance.

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusion

The quest for technological advancement in business processes in today's competitive business environment made Deposit Money Banks to adopt digital technologies, such as online and mobile banking, social media, and data analytics and equip their employees with the right digital skills needed to deliver value to their customers. The findings of the study conclude that Employee digital competence has positive and significant effect on service quality and responsiveness to customers of Deposits Money Banks in Abuja.

Recommendations

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

1. Deposit Money Banks in Abuja should train and retrain their employee to acquire the right digital skills needed in their everyday operations in order to render quality service to their customers and this will help them achieve deeper market penetration, attract more customers and

increase patronage thereby strengthen their competitive positions.

2. Deposit Money Banks in Abuja should invest more in modern digital technologies that can be used to provide prompt responses to customer requests and complaints.

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