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Customer Relationship Management Practices and Customer Satisfaction in Deposit Money Banks (DMBs) of Kogi State-The Covid-19 Era

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Abstract
The current onslaught of the Corona virus popularly known as Covid-19 pandemic on business and the economy has become a matter of concern in recent times. It is to this end that the study investigates the impact of Deposit Money Banks (DMBs) customer relationship management practice on customer satisfaction in a Covid-19 pandemic era in Kogi State Nigeria. The study adopted a survey research design. Data for the study were collected through a structured questionnaire designed in 5 points Likert scale. The population of the study was the entire customers of Deposit Money Banks in Kogi State. A sample of 246 was drawn using Topman statistical formula for an infinite population. Out of the 246 questionnaire distributed, 151 were completed and returned representing 80% response rate. The data collected were analyzed using descriptive statistics such as tables, mean scores, percentages and frequencies. The hypotheses formulated were tested using simple linear regression. The results of the analysis show that Covid-19 pandemic affects the existing Deposit Money Banks (DMBs) customer's relationship management practices in a strong term. The findings indicate that bank customer relationship management practices of responsiveness during the Covid-19 pandemic accounts for 79% customer dissatisfaction and that of customer relations accounts for 88% of customer dissatisfaction. Based on the findings, the study recommends that banks are to train and retrain their front line staff to build capacity to deal with relations with customers' in strange and difficult situations created by the Corona virus pandemic.
Keywords: Corona virus, Customer Satisfaction, Relationship Management Practices.

Introduction

Deposit Money Banks (DMBs) are commercial organizations whose success in the market place is pillared on customer satisfaction. In recognition of this fact therefore, management of DMBs in Nigeria have put in place customers relationship management practices that will facilitate the satisfaction of their customers. The essence of customer relationship management practices of the DMBs is to enable the bank understand their customers and how best to serve them in the market place. In recent times, the outbreak of corona virus known as Covid-19 pandemic across the globe and Nigeria in particular have changed the narratives on how banking operations are transacted. The protocols that accompany the pandemic have influenced the relationship between the Deposit Money Banks (DMBs) and their numerous customers across the globe and Nigeria in particular. The mode of service delivery for instance, has been significantly affected by the pandemic. Equally, human relations as one of customer relationships management practices adopted by the banks has been affected by the social and physical distancing protocol resulting from the pandemic. What all these

imply is that the bank's management cannot continue to seek customer satisfaction in the old ways in which things were done. In maintaining social/physical distancing, staffs of banks on daily duties were reduced and have to be alternated. However, the banks do not have the power to alternate customers seeking for service as they do on their own staff. The implication of this is that there are more customers waiting at the service point than the service providers can attend to and serve. This vitiates the relationship management practice of responsiveness and prompt delivery of service. Equally, social distancing protocol has demystified the essence of customer relations practices. Customers now face restricted access to service due to demand placed on services organization to observe covid-19 protocols. The pandemic as a dreaded disease is so much feared such that bank personnel work more on protecting themselves than providing service to customers. This much was observed by Vinters (2020) when he held that the covid-19 pandemic has brought a lot of changes to workplace and challenged established norms in relation to how employees can deliver on their employment obligations. This change, the author notes will remain with us for a long time. Personal contact with customer has been drastically reduced with more customers to less workers at the service points. Thus, doing business on the hitherto customer relationship management practices by the Deposit Money Banks (DMBs) may be counter- productive. This is because the pandemic has restricted service providers to rely more on technology than people in their service delivery, when the mode of service change, technology for serving them will change, enterprises goal changes as well as customer and their expectations.

The many unknown of the Covid-19 pandemic are serving as a kind of re-set for a business search for new normal and next normal situations (Maoz, 2020). The new normal opens the door to improving customer experiences and relationships through new technologies, perspectives, and approaches. The new normal no doubt will not allow the old ways of doing things to continue. A paradigm shift comes with the waves of covid-19 pandemic and banks should not lose sight of these envisaged changes. This study on the basis of the problems that came with covid-19 pandemic, examines how they have influenced the Deposit Money Banks (DMBs) existing customer relationship management practices and customer satisfaction with a specific view of Kogi State, Nigeria.

The general objective of the study therefore is to examine the effect of customer relationship management practices of Deposit Money Banks (DMBs) on customer satisfaction in the era of corona virus pandemic across the globe and Kogi State in particular. The specific objectives that drive the study are:
   (i)   To examine the relationship between responsiveness and quick service to customer during covid-19 pandemic era in Kogi State.
   (ii)   To ascertain the relationship between customer relations and cordiality with customers during the covid-19 pandemic era in Kogi State.
       On the basis of the study objectives above, the following hypotheses guided this study:
   (i)   There is no relationship between responsiveness and quick service delivery during the covid-19 pandemic era in Kogi State.
   (ii)   There is no relationship between customer relations and cordiality with customers during Covid-19 pandemic era in Kogi State.

Literature Review
The concept of customer relationship management and customer satisfaction are two inseparable concepts in the vocabulary of successful business organizations. Well thought out, customer relationship management practices endear the organization and its product or services to customers.

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Equally, a well satisfied customer will do a repeat purchase, become self-styled public relations officer of the organization which will culminate into enlarging the organization's getting an increased share of the customer's wallet and ultimately making profit.

Customer Relationship Management (CRM) according to Aturu et al (2019) is a broad term that encapsulates concepts employed by companies and public institutions to manage their relationships with customers and stake holders. To Perry (2012) customer relationship management is an information industry term employed to describe the methodologies, software and usually internet capacities that aid an organization to manage its customers in well-articulated and organized manner. Customer relationship management according to Wikipedia (2020) is the process through which organizations manage interactions with actual, potential and past customers. It helps companies and organizations stay connected to customers, streamline processes, and improve profitability.

Also, Chai, et al (2020) see customer relationship management (CRM) as the combination of practices, strategies and technologies used by companies to manage, analyze and understand customer's interactions and data throughout the customers' life cycle. The goal of such interactions is to improve customer service which can lead to customer retention and driving of sales growth. CRM implies the enthronement of a system that has the capability of compiling customer information across channels, or points of contacts between the customer and the company. The mechanism for the assessment of customers' data could be the company's dedicated websites, telephone, live chat, mailing customers directly and social networks. In general, customer relationship management encompasses key customers, customer relationship management organization, knowledge management and technology. This view is from a systemic point in that customer relationship management practices success depends on a web of interactions. These interactions involve interconnected areas of strategy put in place to drive it. The employees are the human element, technology which is the digital element and the process. In this process, the human element drives the technology and process component and is the most hit by the pandemic. The disconnection of the human elements in the equation of the customer relationship management practices caused by the Covid-19 pandemic has altered the existing chemistry of relationship between the service providers and customers in favour of technology. Unfortunately, improved customer satisfaction comes from being human in approaches toward customers by catering for their wishes (Alon, 2020). Catering for customers' wishes is a human element and not a technology element between buyer and seller of services. This makes it imperative within logical reasoning that implementing CRM practices the way it is pre-corona virus era may be dysfunctional to organizational success now.

The Concept of Customer Relationship Management Practices
Customer relationship management practice is a term employed by industry experts to explain diverse means that organizations employ to entice, win, retain and sustain customers over the customer life cycle (Audu, 2018). It is a totality of deliberate efforts made by management of organizations to turn an average customer into loyal one. The end point of a successful customer relationship management practice is the delivery of customer satisfaction. In literature, why what constitute customer relationship management practices varies from organization to organization, what constitute such relationship practices include: responsiveness, reliability, empathy, customer relations among others (Al-Daleyen, 2017). In specific terms, Dubey (2015) notes that customer relationship management practices of banks include attitude of prompt services, service variety, ATM related services, 24 hour telephone services, reliability, and courtesy among others. The same line of thought was shared by Anabila and Awunyo-Victor (2013). Dubey (2015) held that knowledge and experience of staff plays a significant role in customer satisfaction and loyalty. The

delivery of an efficient customer relationship management involves total inclusion of all staff and not a selected few concept. This is because an organization's quality of service is prima-facie a function of the quality of staff. In this study, and following the submission of Al-Daleyen (2017), customer relationship management practice of Deposit Money Banks (DMBs) could take any of the following ways: responsiveness, reliability, empathy, customer relations and customer involvement in decision making among others.

Responsiveness: This customer relationship management dimension measures how promptly bank staffs attend to customer's request or complaints. This dimension emphasizes attentiveness and promptness in attending to customer's complaints as well as problems. It represents the period of time it takes customer to wait for service delivery at service points in the bank. Extant literatures show a positive significant relationship between customer relationship management practice of responsiveness and customer satisfaction in the banking industry. This position sits on the work of Quy and Pham (2015) conducted in the banking sector of Vietnam. Equally, Audu (2018) in his study of the impact of customer relationship management practices on customer satisfaction in Deposit Money Banks (DMBs) in Nigeria and Kogi State in specific used as one of its variables responsiveness to customer request and demand. The study discovered a significant relationship between Deposit Money Banks (DMBs) customer relationship management practices of responsiveness and customer satisfaction.

Customer Relations: This dimension of customer relationship management practices requires that customers are treated courteously, an atmosphere of friendliness, a welcome attitude and decorum in the course of dealing with customers. It is believed that when a customer received a royal treatment from the staff of the bank he would be motivated for a repeat transaction. Effective customer relations according to Ighoroje and Bruno (2015) between the staff and customer especially in First Bank has led to increased transaction in the bank, which further means that a positive relationship exists between bank management practices of customer relations and customer satisfaction thereby resulting in high patronage. This position was equally held by Audu (2018) who posits that bank customer relations if effectively managed will lead to customer satisfaction. Also, Salihu, Adam, Idris and Ibrahim (2017) in their work on impact of customer relationship management on the performance of Deposit Money Banks (DMBs) in Nigeria discovered a positive relationship between CRM and the performance of Deposit Money Banks (DMBs) in Nigeria.

Emphasizing the key roles of CRM, Ahmad (2019) notes that in an attempt to improve services, companies are making efforts to identify customer preferences and tighten the relationships with a view to fulfilling customer's expectation. It involves personalization of the customer experience which has become an important task. Banks now strive to have happy customers through better services as the motivating factor.

The Concept of Customer Satisfaction
Customer satisfaction no doubt is pivotal to the success of service organizations especially banks. Thus, customer satisfaction and the continual existence of service organizations are inseparable concept. To customer on one hand, satisfaction reflects a positive outcome from the outlay of scarce resources and the fulfillment of unmet needs. Satisfaction on the other hand is fundamental to service organizations because that explains the reason for their existence and a means to fulfill their primary need for survival. Customer satisfaction therefore is a measure of how a product or service supplied by an organization meets customer's expectation (Danijela, Jasinka & Srecko, 2014). It is a barometer with which businesses gauge the level of acceptability of their product in the market place.

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Bank customer satisfaction according to Danijela et al (2014) is connected to growing revenue by competitively delivering quality products to existing customers through retaining them. Customer satisfaction is the feeling of pleasure or disappointment emanating from the comparison of a products perceived performance relative to expectations (Ilieska, 2013). The manifestation of a satisfied customer is reduced complaints, repeat purchase and increased loyalty. To increase customer satisfaction, the quality of core services dimension of reliability, security, functionality accuracy and speed should be topmost priority to service providers (Kombo, 2015).

The quality of relationship is measured by responsiveness, competences, trust, friendliness, courtesy, commitment, availability and communication. These are human elements of banks relationship management practices aimed at satisfying customers. These attributes can only be exhibited by human beings in the course of interfacing with customers. No matter how a machine is intelligently designed, it cannot exhibit courtesy, competence, trust and friendliness in dealing with human beings. The trust commitment courtesy and friendliness of a machine is determined by the human operator. Hence, adding responsibility to machines via automation of operations to navigate the impact of Covid-19 and its many protocols has left much to be desired in customer relationship management practices of service organizations in recent times. Clearly, the Covid-19 pandemic is impeding human to human contact in work environments, eroding intimacy, cordiality and trust between banks and its customers. Rationalizing staff in the banking hall to obey the Covid-19 protocols has brought delays in service delivery to customers. Equally, social and physical distancing has blocked the cordiality between customers and service providers. Quick and speedy delivery of service that has been the hallmark of banking industry in Nigeria is gradually turning to a mirage. Customer now spends more hours in the bank seeking attention of one form or the other. Customer satisfaction in service organization is epitomized by quick/speed of service; and cordiality.

Quick/Service Speed: This measures the extent to which customers seeking service are speedily attended to at the service point. It has been proven empirically that there is a positive relationship between quick service delivery and customer satisfaction (Angelova & Zekeris, 2011). Thus, a customer promptly attended to will be satisfied and likely to do a repeat purchase, carry positive words-of-mouth about the company and its product, loyal, encourage referrals, and above all retain customers throughout the customer life- cycle. How an organization responds to customer's complaints, inquiries, opening of account and withdrawals fall within the purview of speed of service. The higher the bank service speed, the higher the level of customer satisfaction.

Cordiality: This measures the degree of friendliness, courtesy and professional conduct of staff of the bank (Audu, 2018). For customers to be satisfied, there must exist an atmosphere of cordiality between the organization and its customers. It is a human element that requires service organizations to builds, maintains and retains sustainable relationship with the customers as one united family. Such cordiality according to Audu (2018) will lead to repeat purchase and loyalty thereby reduce customer switch. Empirical evidence abounds that cordiality as element of customer, relationship management practices of service organization has a positive relationship with customer satisfaction (Audu, 2018). However, is the narrative still the same with the advent of the Covid-19 pandemic? This and other relevant questions the study has addressed.

The Concept of Covid-19 Pandemic
Covid-19 is an infectious disease caused by the most recently discovered corona virus. It has its origin traced back to Wuhan China in December, 2019 (WHO 2020). In the words of www.medscape.com (2020) corona virus disease 2019 (Covid-19) is defined as an illness caused by

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a novel corona virus now called severe acute respiratory syndrome The World Health Organization (WHO) has declared Covid-19 a global pandemic. Since its emergence, economies of nations have been shut down for months leading to economic recession of diverse dimensions. The health hazard that came with the pandemic and series of preventive measure protocol that followed the pandemic is unprecedented. The pandemic has change in several respects modes of human transaction due to its communicable nature. It introduced the use of nose masks, keeping physical and social distancing, and washing of hands often among other protocols. The way and manner businesses are conducted have change dramatically. Business premises are closed or at best they operate skeletally. Banks now deal with more customers with less staff due to restriction occasioned by the need to keep physical distance. However, banks can only control their staff to satisfy the requirements of physical and social distancing but cannot regulate the number of customers that come to the banking premises. Now than ever, more time is being spent by the customers at the banking hall waiting for services. Now than ever, customers have little or no access to bank staff as they used to have. Personal Contact with the bank staff has been reduced to the barest minimum. All these bring to the fore the efficacy of the Deposit Money Banks (DMBs) existing customer relationship management practices before the advent of this pandemic called Covid-19.

Theoretical Framework
Agency Theory: The theory alludes to the fact that there is an agency relationship between the bank's management and staff and the stakeholders. As agent of the shareholders, they are to ensure profitable returns, to customers, they are to serve them with respect, decorum and responsively. To the government, they are to ensure that banking operations are carried out in observance of subsisting laws of the land. And to the general public, they are to ensure that businesses are conducted responsibly with public interest at heart. The vehicle through which other stakeholders' interest are met by the bank is through effective and efficient management of customers' relationships to assure continued patronage, sustainability and retain them over an extended period of time.

In the above scenario, the bank's management and staff are in agency relationship with all the stakeholders. Their primary responsibility is to serve them well and be accountable to them. Thus, in this agency relationship, the banks' duty is to do everything legally and morally possible to acquire, retain and sustain customers by ensuring a mutually beneficial relationship. The bank can only serve the customers through an effective customer relationship management practices. This study is therefore anchored on the agency theory considering its relevance and applicability.

Research Methodology
The method used in the study is the descriptive research design. The descriptive research design according to Umar (2014) in Audu (2019) belongs to the generic family of research design called survey design. The population of the study is the customer of banks in Kogi State. Given the digital nature of banks in modern time it becomes difficult to pin a customer to a particular bank. For instance, a customer is not limited to a particular bank because with ATM card withdrawal can be made in any bank of choice as well as Transfer of money. Transfer of money can be made across banks with mobile application. Consequent on this, the study assumed an infinite population. Thus, Topman formula for the determination of sample size for an infinite population was used for the determination of sample size. Hence, using Topman, the sample size of 246 was arrived for use in the study. Out of the 246 questionnaire distributed 151 was completed and retuned given the retrieval rate of 80%. A pilot survey was conducted where 30 respondents were randomly given questionnaire which was completed and returned. The response shows 24 respondents representing 80% indicate success which is represented by P and 6 respondents representing 20% indicate failure also

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represented by Q respectively. In the determination of candidates for questionnaire, "Luck of the draw" was used to overcome challenges that come with bias. Thus, all the customers were given equal chances in the study. The sampling method is done by writing YES and NO in a squeezed paper. Any person that picks a yes is a candidate for the completion of the questionnaire while any person that picks a No will not be chosen for the completion of the questionnaire.

The study relied on primary data which was collected with the aid of structured questionnaire designed in 5 points Likert scale. This questionnaire was administered on customers of Deposit Money Banks (DMBs) in Kogi State. The data collected were analyzed using descriptive statistics in the form of tables mean scores and percentages. The test of hypotheses formulated for the study was tested through simple linear regression. The test was aided by the use of statistical package for social sciences (SPSS) with a view to determining the nature of relationship between Deposit Money Banks (DMBs) customer relationship management practices and customer satisfaction in a covid-19 era in Kogi State.

Data Presentation and Analysis

Section A: Demographic Information of Respondents

Table 1.1: Gender of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
1	Gender	Male	90	59.6
		Female	61	40.4
		Total	**151**	**100**

Table 1.2: Age of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
2	Age in years	30 below	40	26.5
		31 – 40	50	33.1
		41 – 50	40	26.5
		51 and above	21	13.9
		Total	**151**	**100**

Table 1.3: Highest Academic Qualification of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
3	Highest Academic Qualification	NCE	40	26.5
		HND	20	13.2
		M.SC/BED/BTECH	30	19.9
		P.hD	10	6.6
		O'Levels	20	13.2
		Others	11	7.3
		Total	**151**	**100**

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Table 1.4: Occupation of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
4	Occupation	Civil Servant	102	67.5
		Business	28	18.5
		Artisan	05	3.3
		Applicant	10	6.6
		Others	6	0.4
		Total	**151**	**100**

Table 1.5: Nationality of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
5	Nationality	Nigerian	145	96
		Foreigner	06	04
		Total	**151**	**100**

Table 1.6: Religion of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
6	Religion	Christian	90	59.6
		Islam	40	26.5
		Others	21	13.9
		Total	**151**	**100**

Table 1.7: Length of Service of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
7	Length of Service	20 years above	50	33.1
		10 years above	60	39.7
		5 years above	30	19.9
		2 years & above	11	7.3
		Total	**151**	**100**

Table 1.8: Own an ATM Card of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
8	Own an ATM Card	Yes	140	98.1
		No	03	1.9
		Total	**151**	**100**

Table 1.9: Types of Accounts of Respondents

S/N	Respondents	Options	Frequencies	Percentage (%)
9	Types of Accounts	Savings	80	53
		Currents	60	39.7
		Fixed Deposit	05	3.3
		Others	06	4.0
		Total	**151**	**100**

Research Questions
Keys: Very High (5) High (4) Moderate (3) Low (2) Very Low (1)

The decision rule is that the mean value < 3 is low, mean value between 3.00 – 3.49 is moderate and mean value > 3.50 is high respectively.

Table 2: Descriptive Statistics on Responsiveness as a Customer Relationship Management Practices by Bank during the Covid-19 era.

S/N		VH	H	M	L	VL	X
	Responsiveness	5	4	3	2	1	
1	How would you rate promptness of service delivery of your bank to you during the Covid-19 pandemic?	- 0%	20 13.2%	30 19.9%	40 26.5%	61 40.4%	2,16
2	What is your assessment of the bank's response to your inquiries during the Covid-19 era?	- -	15 9.9%	20 13.2%	50 33.1%	66 43.7%	1.89
3	What is your rating of the bank's capability in handle your emergency request during the Covid-19 pandemic?	16 4%	10 6.6%	25 16.6%	40 26.5%	70 46.4%	1.79
4	Rate your waiting for services at the bank during the pandemic?	80 53%	30 20%	19 12.6%	1 0.66%	1 0.66%	3.84
	Average Mean						2.42

Source: Researcher Survey, 2021

The table shows response to the Likert scale questions as well as the mean of respondents to responses on responsiveness to their complaints inquiries and services as they come to banks. Twenty (20) respondents representing 13.2% submitted that bank's response to service delivery is high while 30 respondents made up of 19.9% held that the response of bank to service delivery during Covid-19 pandemic is moderate. However, 40 respondents account for 26.5% of the completed and returned questionnaire posited that bank's service delivery during the Covid-19 era is low and 61 of the respondents representing 40.4% rated bank service delivery during the Covid-19 pandemic as very low. The aggregate weight age of the response indicates that 66.9% of the respondents were dissatisfied with the rate of banks response to service delivery during the Covid-19. The mean score of 2.16% indicated that banks promptness in delivery of service to customers during the pandemic is very low and poor. The question on response to inquiry, 15 respondents said is high; this response represents 9.9% while 20 respondents held that banks response to their enquiry is moderately. Also, 50 respondents representing 33.1% submitted that banks response to enquiry is low and 66 respondents made up of 43.7% held that response of bank to enquiries during the Covid-19 pandemic is very low. The mean score of 1.89 is an indication that the response of banks to customer enquiry is very low and that customers are dissatisfied.

On banks' ability to respond to emergence request by customers, 6 respondents representing 4% rated the banks very high while 10 respondents constituting 6.6% of the returned questionnaire rate the bank performance on this item high. Equally, 25 respondents representing 16.6% adjudged banks response to emergency during the pandemic occasioned by the corona virus as moderate. However 40 respondents held through their submission that banks response to emergency situation during the corona virus is low. Respondents with this view represents 26.5% of the target audience and 70 of the respondents which is made up of 46.4% scored the bank on response to emergency as very low during the Covid-19 pandemic. The mean stands at 1.79 which means it was very low. The

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implication of this submission is that customers are dissatisfied with the banks response to emergency situation occasioned by the corona virus pandemic.

Finally, on the question of customer waiting time at service points during the pandemic, 80 respondents representing 53% submitted that it is very high and that time is being wasted on the queue to access service while 30 of the respondents which comprises of 20% of the respondents held that time wasting on queue for service by the bank is high. So also, 19 respondents representing 12.6% maintained a moderate assessment of the waiting time in the bank for services. 1 respondent each representing 0.66% held that waiting time in the bank is low and very low respectively. The mean value of 3.84 shows that customer waiting time for service at the bank during the corona virus pandemic is very high. This has led to dissatisfaction by customers.

Table 3:   Descriptive Statistics on Customer Relations Management Practices of Banks

S/N	Customer Relations	VH	H	M	L	VL	X
	Management Practices	5	4	3	2	1	
1	Rate how easily do you have access to personnel of the bank during the Covid-19 period?	- 0%	6 4%	25 16.6%	50 33.1%	70 46.4%	1.78
2	To what extent do you think your bank meet your individual banking needs during the pandemic?	- 0%	1 0.66%	10 6.62%	60 39.7%	80 53%	1.55
3	Rate the degree of cordially between you and your bank during this era of Covid-19?	-	-	21 13.9%	40 26.5%	90 59.6%	1.54
4	Rate the extent of friendliness of bank personnel to you during this period of pandemic?	53%	11 7.3%	30 19.9%	40 26.4%	70 46.4%	1.88
	Mean average						1.69

Source: Researcher Survey, 2021

Table 3 above shows the response to the Likert scale questions on the bank customer relations management practices. On the question on easy access to the personnel of the bank during the Covid-19 pandemic, 6 respondents representing 4% rated their access high while 25 respondents made up of 16.6% scored access to bank personnel as moderate. Also, 50 respondents constituting 33.1% rate access to bank personnel during the Corona virus pandemic low while 70 respondents representing 46.6% rated access to bank staff very low. The mean value which stood at 1.78 indicated a very low position. This implies that customer access to personnel of the bank during the pandemic is very low hence a sense of dissatisfaction.

On the question of how banks meet individual needs of customers, the respondents responded as follows: One (1) respondent scored the banks meeting individualized need high. This group of respondent represents 0.66% while 10 respondents took a mid-course. This category of respondents represents 6.62% while 60 respondents made up of 39.7% rated the bank low on individualized services. The last group of respondents made up of 80 and represent 53% rated the bank on individualized services very low. The mean value of 1.55 shows that majority of the customers are not satisfied with the bank level of individualized services during the Covid-19 pandemic.

The question on the degree of cordiality between the bank and customers, 21 respondents representing 13.9% rated the bank average while 40 of the respondents made up of 26.5% submitted

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that the bank is low on the extent of cordiality with customers during the pandemic. Also, 90 respondents rated the bank cordiality with customers while the Covid-19 pandemic lasts as very low. Customer with this view represents 59.6%. The majority opinion therefore signified that customer had restricted access to bank personnel during the Covid-19 pandemic. The mean value of 1.54 which is far more less than 3.50 attests to this fact.

On the question of seeking the level of friendliness of customer with bank staff, 11 respondents made up of 7.3% scored the bank high while 30 respondents comprises of 19.9% rated the bank level of friendliness average. Equally, 40 respondents which constitute 26.5% of returned questionnaire held that bank personnel level of friendliness during the pandemic is low while 70 respondents made up of 46.4% of the target audience scored the level of friendliness of the bank and its personnel very low. The mean value of 1.88 which is very low is an indication of the confirmation of the fact that banks friendliness had been impaired tremendously during the Corona virus pandemic.

Table 4: Descriptive Statistics on Customer Satisfaction

S/N	Customer Satisfaction	VH	H	M	L	VL	X
	Management Practices	5	4	3	2	1	
1	What is your assessment of the extent of bank quick service delivery of your request during the Covid-19 pandemic?	-	1	10	60	80	1.55
		-	0.66%	6.6%	39.7%	53%	
2	How would you rate the level of cordiality of bank to you as a customer during the pandemic?	-	02	09	50	90	1.49
		-	1.3%	6%	33.1%	60%	
	Mean average						1.52

Source: Researcher Survey, 2021

Table 4 shows responses to Likert scale questions and the mean (X). On the question on the extent of response by banks to the request of customers, 1 respondent representing 0.66% scored the bank high on response to customers' request. Furthermore, 10 respondents constituting 6.6% rate the bank at an average level while 60 respondents scored the bank response to customers request low. The respondents with this view represent 39.7% while 80 of the respondents representing 53% scored the bank very low. This means that majority of the respondents were dissatisfied with the rate of bank response to their request during the Covid-19 era. The mean statistics of the response which is 1.55 represent a very low performance of the bank on response to customers' complaints.

On the questions on the bank customer relations, 2 (1.3%) respondents scored the bank high while 9 (6%) rated the banks performance at average. Also, 50 (33.1%) respondents rated the bank customer relations during the Covid-19 period low and 90 respondents representing 60% held that the bank customer relations during the Covid-19 pandemic is very low. The mean of the response is 1.49 which can be interpreted as very low. This means that the bank customer relations during the Covid-19 era are not satisfactory to customers.

Test of Hypotheses
This study tests the hypotheses earlier formulated so as to make valid inferences. The linear regression is used to determine the relationship between independent and dependent variables.

Table 5: Model Summary

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Model	R	R-square	Adjusted R-Square	Standard Error of the Estimates
1	.831	.796	.793	.038

a. Predictors: (Constant), Responsiveness

Table 5 shows that the R is 0.831, R-Square value is 0.796 and the adjusted R-Square value of .0793 indicating 79% of the dependent variable (customer satisfaction) was explained by the independent variable (responsiveness) and therefore 20.7% of other factors rather than responsiveness affects customer's satisfaction during the Covid-19 era. However, based on the adjusted R-Square result, responsiveness appeared to have a strong variable for predicting customer satisfaction during the Covid-19 pandemic era in Kogi State.

Table 6: ANOVA

Model	Sum of Square	df	Mean Square	F	Sig.
Regression	.249	1	1.64	106.112	.000[b]
Residual	.068	150	.002		
Total	.317	151			

a. Dependent variable: Customer satisfaction
b. Predictor: (Constant) Responsiveness

Table 6 shows significant level of 0.000 which is below the established significant level of (0.05). The F statistics measures the fitness of the model in explaining the relationship between the dependent and independent variables used in the study and it stood at 106.112 which is significant. Therefore the F – Statistics (106.112) is large enough to reject the hypothesis which states that there is no relationship between responsiveness and customer's satisfaction during the Covid-19 pandemic era in Kogi State. This implies that there is significant relationship between responsiveness and customer's satisfaction during the Covid-19 pandemic era in Kogi State.

Table 7: Model Summary

Model	R	R-square	Adjusted R-Square	Standard Error of the Estimates
1	.913	.888	.882	.042

a. Predictors: (Constant), Customer Relations

The table 7 shows that R is .913, R Square value is .888 and the adjusted R Square value is .882 indicating 88% of the dependent variable (customer satisfaction) was explained by independent variable (customer relations) and therefore 11.8% of other factors rather than customer relations affects customers satisfaction during the Covid-19 pandemic era. However, based on the adjusted R Square result, customer satisfaction appeared to have a strong variable for predicting customer satisfaction during the Covid-19 pandemic era in Kogi State.

Table 8: ANOVA

Model	Sum of Square	df	Mean Square	F	Sig.
Regression		1	1.52	113.206	.000[b]
Residual		150	.023		
Total		**151**			

c. Dependent variable: Customer satisfaction
d. Predictor: (Constant) Customer Relation

Table 9 shows the significant level of 0.000 which is below the established significant level of (0.05). The F statistics measures the fitness of the model in explaining the relationship between the

dependent and independent variables used in the study and it stood at 113.206 which is significant. Therefore, the F – Statistics (113.206) is large enough to reject the hypothesis which states that there is no significant relationship between customer relations and customer satisfaction during the Covid-19 pandemic era in Kogi State. Thus, the null hypothesis is rejected.

Discussion of Findings
The result of the study shows a positive relationship between customer relationship management practices of Deposit Money Banks (DMBs) and customer satisfaction. The study found that the performance of DMBs customer relationship management of responsiveness to customers' complaints during the Covid-19 era was very low and poor. This is indicated in table 2 where the average mean of respondent's responses was 2.42 which are far less than 3.50. Majority of the respondents made up of 88.8% expressed dissatisfaction with banks response to their complaints and enquiries This finding is in agreement with the work of Audu (2018) which held that customer relationship management practice of responsiveness to customer complaints have significant relationship with customer satisfaction and that lack of quick response to customers complaints can lead to dissatisfaction by customers. Also, 86% of the respondents submitted that in the wake of Covid-19 pandemic, waiting time for services in the banks have been very high. This means that customers have been wasting much time waiting for services since the arrival of Covid-19 pandemic. Equally, table 3 which is on customer's relations shows that on the cumulative, 97% of the respondents expressed dissatisfaction with the DMBs customer relationship management practices of customer bank relations during the Covid-19 pandemic. This finding is an agreement with the finding of Ighoroje and Bruno (2015) in their study on Banker- customer relationship management discovered that such relationship has a significant bonding effect on customer satisfaction if properly maintained and that it can severe relationship if neglected. Table 4 which shows level of customer satisfaction on bank response to their complaints indicates that 93% of the customers were dissatisfied.

Conclusion
The danger that Covid-19 portends to businesses across the globe is monumental in scope and disastrous in nature. A new normal has emerged for the management of business and its customers. No doubt the protocols that came with Covid-19 pandemic have made doing businesses with banks cumbersome for customers. Dissatisfaction has crept in, and DMBs management need to go extra miles from their past tested and trusted relationship management practices to evolving a new method of winning, retaining, sustaining and keeping customers. This, banks and their management must do if they are going to survive as the pandemic lasts.

Recommendations
Based on the findings of the study, it is recommended as follows:
1. Banks should increase the scope of digitalization of some of their services so that customers can get prompt attention they deserve even from the comfort of their homes.
2. Banks should train their front line staff to build their capacity to deal with relations with customers in this strange and difficult situation created by the pandemic.
3. Business managers need to do more in the management of relations with customers if they must retain and sustain them over their life cycle in the advent of Covid-19 pandemic.

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