

DIGITAL MEDIA AND CUSTOMER ENGAGEMENT: A STUDY OF UBA AND ACCESS BANKS IN CALABAR, CROSS RIVER STATE

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Abstract

This study examined digital media and customer engagement among customers of United Bank for Africa (UBA) and Access Bank in Calabar, Cross River State. The study was anchored on Technological Determinism Theory and supported by relevant service quality and technology adoption theories. A qualitative survey research design was adopted for the study. Data were collected through in-depth interviews with branch managers and customer service personnel of UBA and Access Bank in Calabar. The population of staff in UBA Calabar road branch is 151 while Access bank is 142 at Calabar Road branch (Staff record). The study adopted a consensus sampling technique and the entire population was used for the study. Findings revealed that digital media service reliability significantly influences customer engagement, as customers are more likely to use digital banking platforms when services are consistent and efficient. The study recommended that banks strengthen digital infrastructure, enhance cybersecurity measures, and improve responsiveness to customer complaints in order to sustain customer trust and engagement.

Keywords: Digital media, customer engagement, service reliability, cyber fraud, responsiveness, UBA, Access Bank, Calabar

Introduction

According to Brodie, Hollebeek, Juric and Ilic (2011), the global financial services industry has undergone significant transformation due to the increasing adoption of digital technologies. The emergence of digital media has fundamentally altered how organizations communicate and interact with their customers. According to Kaplan and Haenlein (2010), digital media comprises internet-based applications that enable the creation

and exchange of user-generated content, facilitating interactive communication between organizations and stakeholders. In the banking sector, digital media includes mobile banking applications, websites, email services, Short Message Service (SMS), and social networking platforms that support customer interaction and service delivery.

The increasing integration of digital media into banking operations has transformed traditional approaches to customer engagement. Customer engagement is defined by Brodie, Hollebeek, Juric, and Ilic (2011) as a psychological state that occurs through interactive and co-creative customer experiences with a focal object such as a brand or organization. Similarly, Vivek (2009) describes customer engagement as the intensity of an individual's participation and connection with an organization's offerings and activities. These definitions emphasize the importance of meaningful interactions between organizations and customers in building long-term relationships.

According to Kotler, Kartajaya, and Setiawan (2021), customers in the digital era expect organizations to provide seamless experiences across multiple communication channels. Consequently, banks are increasingly utilizing digital media to improve customer satisfaction, strengthen customer loyalty, and enhance overall service delivery.

The importance of digital media in banking has become more evident within the broader context of the digital economy. According to the World Bank (2023), digital technologies are transforming economic activities by facilitating connectivity, information exchange, and customer participation in value creation processes. In this environment, organizations that effectively leverage digital platforms are better positioned to establish stronger relationships with customers and achieve sustainable competitive advantage.

Across Africa, the adoption of digital banking has increased significantly due to rapid growth in mobile phone ownership and internet

penetration. The GSMA (2024) reported that Sub-Saharan Africa recorded over 570 million mobile subscribers, making mobile technology one of the most important drivers of digital financial services on the continent. The widespread use of smartphones and internet-enabled devices has enabled banks to extend their services beyond traditional branch networks, thereby enhancing customer accessibility and engagement.

In Nigeria, digital transformation has become a major feature of the banking industry. Data from the National Bureau of Statistics (2024) indicate continued growth in internet subscriptions and digital connectivity across the country. Similarly, the Nigerian Communications Commission (2024) reported substantial improvements in broadband penetration, creating opportunities for greater adoption of digital banking services. Consequently, banks have invested heavily in digital platforms to improve service delivery, facilitate customer interactions, and maintain competitiveness in the financial sector. According to the Central Bank of Nigeria (2024), customer confidence and trust remain critical factors influencing the adoption and sustained use of digital banking services. Therefore, banks must continuously improve their digital platforms to meet evolving customer expectations while ensuring security and reliability.

In Cross River State, particularly Calabar Metropolis, increasing internet accessibility and improvements in telecommunications infrastructure have contributed to the growing use of digital banking services. Customers now rely more heavily on mobile applications, online transactions, and social media platforms for banking-related activities. However, despite the growing relevance of digital media in banking operations, there remains limited empirical evidence regarding its influence on customer engagement among bank customers in Calabar. Furthermore, most existing studies have concentrated on digital banking adoption, electronic service quality, and customer satisfaction at the national level, with relatively little attention given to customer engagement within specific

local contexts. This creates a knowledge gap regarding how digital media platforms influence customer engagement among customers of UBA and Access Bank in Calabar, Cross River State.

Statement of the Problem

The increasing adoption of digital media in the Nigerian banking sector has transformed the way banks interact with customers and deliver financial services. Through mobile banking applications, internet banking platforms, social media channels, email services, and SMS notifications, banks now provide customers with convenient access to banking services without the need for physical visits to banking halls. Consequently, financial institutions such as United Bank for Africa (UBA) and Access Bank have invested heavily in digital technologies to improve customer engagement, service quality, and customer satisfaction.

Despite these technological advancements, customers continue to experience numerous challenges while using digital banking platforms. Reports of failed transactions, delayed transaction reversals, unauthorized deductions, network failures, account restrictions, and difficulties in accessing digital banking services have become common among bank customers. In addition, the increasing incidence of cyber fraud, phishing attacks, identity theft, account hacking, and other forms of electronic financial crimes has raised concerns about the security and reliability of digital banking channels. These experiences often result in customer frustration, dissatisfaction, loss of trust, and reduced confidence in digital banking services.

Furthermore, many customers complain about the slow response of banks to issues arising from digital transactions. Complaints submitted through social media platforms, customer care lines, emails, and other digital communication channels are sometimes not addressed promptly, leading to negative customer experiences. Since customer engagement depends largely on effective communication, responsiveness, trust, and satisfaction,

persistent challenges associated with digital media may adversely affect the relationship between banks and their customers.

In Calabar, Cross River State, where the use of smartphones, internet services, and digital banking applications has increased significantly, customers of UBA and Access Bank frequently rely on digital channels for financial transactions. However, anecdotal evidence suggests that many customers encounter challenges related to transaction failures, security breaches, poor network connectivity, delayed resolution of complaints, and difficulties navigating digital banking platforms. These issues may negatively influence the extent to which customers engage with the banks through digital media. It is against this backdrop that this study seeks to examine the influence of digital media on customer engagement among customers of UBA and Access Bank in Calabar, Cross River State. Specifically, the study aims to determine how issues such as transaction failures, cyber fraud, service reliability, responsiveness to complaints, and customer trust affect customer engagement with digital banking platforms.

Objective of the Study

To examine the influence of digital media on customer engagement among customers of UBA and Access Bank in Calabar, Cross River State. Specific Objectives are

1. To assess the effect of digital media service reliability on customer engagement among customers of UBA and Access Bank in Calabar, Cross River State.
2. To examine the influence of cyber fraud and security concerns associated with digital media platforms on customer engagement among customers of UBA and Access Bank in Calabar, Cross River State.
3. To determine the effect of banks' responsiveness to digital transaction complaints on customer engagement among customers of UBA and Access Bank in Calabar, Cross River State.

Research Questions

1. How does digital media service reliability affect customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?
2. To what extent do cyber fraud and security concerns associated with digital media platforms influence customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?
3. How does banks' responsiveness to digital transaction complaints affect customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?

Review of Related Literature

Digital Media

Digital media is broadly understood as the set of electronic tools, platforms, and channels that rely on digital technology to facilitate communication, interaction, and service delivery. In the banking industry, digital media has moved beyond mere communication to become an essential driver of customer engagement, relationship building, and financial transactions. According to Awoniyi (2022), digital media within the banking context encompasses mobile banking, internet banking, and related platforms that allow customers to access services conveniently, and its effectiveness depends on factors such as perceived usefulness, ease of use, and security. This highlights that digital media does not only describe the channels but also how customers perceive and interact with them.

Digital media is also conceptualized in terms of marketing and communication. Oyedeko and Kolawole (2024) define it as a collection of digital marketing channels such as email, social media, and mobile applications that help banks connect with their customers in real time. They argue that these platforms enhance visibility, responsiveness, and trust, which in turn influence customer loyalty and bank performance. Similarly, Nagaaba, Batamuriza, Basuta, and Owomugisha (2025) extend the concept

by including mobile money and agent banking as part of digital finance, stressing that digital media serves as a precursor for financial inclusion and access, especially in African countries where traditional banking services remain limited. This understanding emphasizes the developmental aspect of the digital media in closing the gaps in the delivery of financial services.

Strategically, Del Sarto, Bocchialini, Gai, and Ielasi (2024) focus on the fact that digital media is not only a collection of tools but also on an institutional practice. They explain the way banks utilize the social media such as Facebook, twitter, and Instagram to change the communication, influence the customer experience, and develop a more effective engagement. The authors claim that the digital transformation of banks is centered on digital media as the key indicator of a change in the organizational culture and management of relations with clients. Combined, these views imply that digital media in banking can be described as the collection of digital technologies and platforms such as mobile applications, internet banking portals, websites, social media, SMS, and email that facilitate banks to communicate, transact, and build relationships with customers. More importantly, the concept extends to the perceptions and interactions of customers with these platforms, influencing their satisfaction, trust, and loyalty. Thus, digital media is both a technological infrastructure and a relational tool that supports customer engagement and financial inclusion in modern banking.

Customer Engagement

Customer engagement (CE) refers to the active involvement, participation, and emotional bond that customers build with a brand or institution through consistent and meaningful interactions. According to Bansal (2016), CE encompasses emotional attachment, satisfaction, and loyalty, which collectively deepen the relationship between customers and the organization. Customers who are engaged not only use products or services repeatedly but also advocate for the brand, demonstrating a

willingness to invest their time and effort in the relationship. This makes engagement a critical factor for long-term business success.

In the banking industry, customer engagement extends beyond mere transactional interactions to cover the cognitive, emotional, and behavioral responses of customers to the bank's offerings, communication, and overall reputation. Williams (2021) emphasizes that in retail banking, Customer engagement goes further to include customers' active participation in initiatives such as community programs, fundraisers, competitions, and brand-led campaigns. Such involvement demonstrates the customers' commitment to the bank and reflects a more meaningful relationship than transactional activities alone. This depth of engagement is what financial institutions, including UBA and Access Bank, strive to foster as they adopt digital media to create stronger connections with their customers.

Customer engagement in banking is multidimensional, with cognitive, emotional, and behavioral dimensions working together to shape the overall relationship between banks and their clients. Cognitive engagement involves the mental effort that customers put into processing and understanding information about banking products and services, especially when interacting through digital platforms. Emotional engagement reflects the affective responses that customers develop, shaped by factors such as service quality, brand image, and communication tone. Behavioral engagement, on the other hand, captures the observable actions of customers, such as regular use of mobile banking apps, participation in promotional activities, feedback provision, and word-of-mouth advocacy. All three dimensions present will ensure that the customers are more loyal, satisfied and connected with the values and services provided by the bank.

Customer engagement within the banking industry is theoretically based on the relationship marketing, and consumer psychology. According to the Commitment-Trust Theory postulated by Morgan and Hunt (1994), a stronger relationship between a customer and a bank is achieved when trust

and commitment are emphasized by the banks. This practically implies that banks have to be consistent in the provision of services, reliable and transparent in reporting to avoid loss of credibility. Loyalty to customers is achieved following the attainment of trust, which increases the level of engagement. This is especially true in Nigeria where banking clients are becoming more aware of reliability of the services provided considering the previous fears related to inefficiencies and frauds.

In a similar way, the Stimulus-Organism-Response (S-O-R) paradigm gives us an opportunity to examine customer engagement in the digital age. Guhl et al. (2025) argued that the digital platforms are stimuli due to characteristics of convenience, security, and user-friendly designs that drive the internal states satisfaction, trust and confidence of customers. It is such internal states which lead to behavioral responses; repeat usage, loyalty and advocacy. To illustrate, the Leo Chatbot of UBA and the Access More App of Access Bank can be regarded as an example of digital stimuli that make transactions easier and create a better customer experience, which, in turn, contributes to increased engagement.

The level of banking customer engagement is a multidimensional variable that is ascertained depending on trust, commitment, emotions, and customer behavior. With the implementation of digital media tool, banks like these are incorporated. as UBA and Access Bank can leverage the opportunity to enhance customer engagement through interactive, personalized and reliable services beyond normal banking.

Empirical Reviews

Nadube, P. M., & Nwiginaka, B. O. (2022). Social Media Credibility and Customer Engagement of Deposit Money Banks in Rivers State

This study examined how the perceived credibility of social media platforms influences customer engagement in deposit money banks within Rivers State. Rooted in Relationship Marketing Theory and the Technology Acceptance Model (TAM), the researchers proposed that customer trust in

the legitimacy and reliability of digital communication significantly shapes their willingness to interact with banks online. The study adopted a quantitative survey design, drawing data from 110 customers across 22 banks, and applied Pearson correlation analysis to determine the strength and significance of the relationship between social media credibility and engagement.

Findings from the research revealed a strong and statistically significant positive relationship between social media credibility and customer engagement, particularly in the areas of customer commitment and advocacy. The study emphasized that banks that consistently provide accurate, timely, and transparent information on social media platforms tend to foster stronger relationships with their customers. It also established that credibility enhances customer loyalty and encourages active participation in digital banking initiatives.

This study differed from the present research because, although it provides a regional perspective relevant to southern Nigeria, it does not focus specifically on UBA and Access Bank nor on the geographical context of Calabar in Cross River State. The proposed study advances this line of inquiry by concentrating on how digital media beyond credibility alone influences customer engagement within two major banks operating in Calabar. By incorporating both social media and digital banking platforms, this research intends to provide a more localized and multidimensional understanding of digital customer engagement in the area.

Ajayi-Ayodele, A. T., & Ayodele, A. (2024). Assessment of Access Bank's Usage of Social Media Platforms as a Strategy for Enhancing Customer Relations among AAUA Students

Ajayi-Ayodele and Ayodele explored how Access Bank employs various social media platforms to enhance customer relations and communication with its youthful clientele. Drawing on the Uses and Gratifications Theory, the study argued that customers actively choose digital

channels that satisfy their desire for timely information, convenience, and interactive banking experiences. The researchers utilized a survey method involving 260 undergraduate respondents from Adekunle Ajasin University (AAUA), all of whom held accounts with Access Bank and had prior exposure to the bank's digital communication channels.

The results showed that Access Bank's active presence on platforms such as Facebook, Instagram, and Twitter significantly enhanced customers' perceptions of responsiveness and approachability. Students reported improved service interaction, faster feedback loops, and greater trust in the bank's digital communication strategy. The study concluded that social media serves as a vital public relations tool that strengthens customer relationships, particularly among digitally literate and youth-dominated populations.

However, this study is limited by its narrow demographic university students and its focus on Access Bank alone. It does not address older customers, business owners, or the general population typical of Calabar. The present research intends to broaden this scope by examining customer engagement across diverse demographic groups interacting with both UBA and Access Bank. By situating the study in Calabar, the research will capture a more inclusive representation of digital media usage and customer engagement among a varied population with different digital capabilities.

Theoretical Framework

Technological Determinism Theory

The Technological Determinism theory offers a wider perspective on the manner in which the innovations generated in the digital media influences customer bank relationships. The theory was formulated by Marshall McLuhan in 1963 and suggests that technology is the leading force of social change and it defines the pattern of communication, practices, and institutions behavior (McLuhan, 1963; Asak and Ohiagun, 2013).

Technological determinism is evident in Calabar in the way online

platforms seize gaps in infrastructures. Certain communities can be faced with inconsistent accessibility to physical bank branches either in distance or congestion. Nonetheless, the mobile banking apps and social media platforms provide the customers with the opportunity to perform transactions and address queries without moving out of their houses.

Methodology

This study examined digital media and customer engagement among customers of United Bank for Africa (UBA) and Access Bank in Calabar, Cross River State. A qualitative survey research design was adopted to obtain in-depth information from bank staff involved in digital banking operations and customer service. The study was carried out at the Calabar Road Branches of UBA and Access Bank. The population comprised all customer service and management staff directly involved in handling digital banking services and customer complaints. According to staff records, UBA had 151 staff while Access Bank had 142 staff, giving a total population of 293 (UBA Staff Record, 2024; Access Bank Staff Record, 2024). Due to the manageable size of the population, a census (consensus) sampling technique was used, meaning the entire population was studied. Data were collected through in-depth interviews with staff and branch managers. Thematic analysis was used to analyze responses, focusing on patterns related to digital media use, service reliability, customer complaints, fraud issues, and customer engagement practices.

Data presentation and analysis

UBA Branch Managers and Customer Service Staff Responses

Responses from UBA participants indicate a general consensus that digital banking has significantly transformed service delivery and improved customer engagement due to its convenience, speed, and accessibility. However, they emphasized that the effectiveness of these platforms is strongly dependent on system stability and service reliability. The branch manager explained that while UBA has invested in digital infrastructure such

as mobile banking applications, internet banking platforms, and automated transaction systems, customers still experience occasional disruptions. These include system downtime, delayed transaction notifications, and intermittent difficulties accessing the mobile banking application. According to the manager, customers often expect immediate transaction confirmation, and any delay tends to generate concern, repeated inquiries, and complaints.

Customer service officers further confirmed that the most frequent complaints received include failed transfers, delayed alerts, ATM-related debit issues, and transaction confirmation delays. They also noted that fraud-related incidents such as phishing messages and impersonation attempts are increasingly common, requiring constant customer education and awareness campaigns.

On complaint management, UBA staff explained that the bank uses automated tracking systems and customer service hotlines to manage complaints. However, they observed that delays in resolving complex digital issues, especially those involving interbank transfers or third-party platforms, can negatively affect customer confidence. Some customers reportedly revert to physical branch transactions when digital issues persist. UBA respondents emphasized that customer engagement improves when digital services are stable, responsive, and secure, but declines when customers experience repeated service disruptions or slow complaint resolution.

2. Access Bank Branch Managers and Customer Service Staff Responses

Responses from Access Bank participants similarly indicate that digital banking plays a central role in enhancing customer engagement, particularly through mobile applications, ATM services, and internet banking platforms. The branch manager noted that the bank has made significant investments in digital infrastructure and cybersecurity systems aimed at improving service delivery and protecting customer transactions. Despite these efforts, respondents reported recurring challenges such as ATM

withdrawal failures (particularly cases of debit without cash), transaction reversals, network interruptions, and delays in interbank transfers. These issues were identified as major sources of customer dissatisfaction, especially when resolution times exceed customer expectations.

Customer service officers added that fraud-related complaints have become increasingly common. These include unauthorized transactions, fake SMS alerts, phishing links, and fraudulent calls impersonating bank officials. As a result, staff indicated that a significant portion of their daily work involves guiding customers on digital safety practices and investigating suspected fraud cases. In terms of service recovery, Access Bank respondents explained that while some complaints are resolved quickly, others particularly those requiring interbank verification take longer due to procedural processes. They noted that delays in resolution often lead to repeated customer visits and increased pressure on service units.

3. Cross-Bank Comparative Summary (UBA vs Access Bank)

A comparative analysis of responses from both banks reveals strong similarities in how digital banking influences customer engagement, as well as in the challenges faced in service delivery. Both institutions agreed that digital banking has enhanced convenience, reduced physical branch dependency, and improved customer interaction with banking services. However, both also acknowledged that system instability, transaction delays, and cybersecurity threats remain major barriers to sustained customer trust. A key difference emerged in the pattern of complaints:

- UBA respondents reported more issues related to mobile application access, delayed notifications, and online transaction lag
- Access Bank respondents reported more complaints relating to ATM malfunctions, debit-without-cash incidents, and transfer reversals

Despite these differences, both banks experienced a growing number of fraud-related complaints, particularly phishing attacks, impersonation scams, and unauthorized account access attempts. This indicates that

cybercrime is a shared and persistent challenge across both institutions. Both banks also emphasized the importance of complaint handling and communication. They agreed that timely responses, clear communication, and effective feedback mechanisms significantly improve customer satisfaction and encourage continued use of digital banking channels. Conversely, delays or poor communication were found to weaken trust and push customers toward traditional banking methods.

Discussion of findings

How does digital media service reliability affect customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?

The findings of this study revealed that digital media service reliability plays a central role in shaping customer engagement among customers of UBA and Access Bank in Calabar, Cross River State. Across both banks, respondents consistently indicated that customers are highly dependent on digital banking platforms such as mobile applications, internet banking, ATM services, and electronic fund transfer systems. However, the effectiveness of these platforms in sustaining engagement depends largely on their reliability, stability, and consistency. Frequent issues such as failed transfers, delayed reversals, system downtime, and delayed transaction notifications were identified as key factors that reduce customer trust and discourage continuous use.

This finding aligns with the Technology Acceptance Model (TAM) proposed by Davis (1989), which emphasizes that perceived usefulness and perceived ease of use determine users' acceptance and continued usage of technology. In this context, when customers experience unreliable digital banking services, they are more likely to perceive these platforms as less useful, which reduces their engagement. Similarly, Bhattacharjee's (2001) Expectation Confirmation Model explains that continued use of information systems depends on the extent to which users' expectations are met. The

interview responses from both Access Bank and UBA staff showed that customers often become dissatisfied when digital banking systems fail to meet expectations regarding speed and reliability, leading to reduced engagement or a shift back to physical banking channels.

The findings are also consistent with recent empirical studies on digital banking reliability. Al-Azzam (2023) found that service reliability is a significant predictor of customer satisfaction and continued use of mobile banking services in developing economies. Likewise, Okocha and Eze (2024) reported that system failures and delayed transactions negatively affect customer trust and loyalty in Nigerian banks. These studies support the observation from Calabar that repeated service disruptions weaken customers' willingness to engage with digital banking platforms, even when they recognize the convenience offered by such technologies. The comparison between UBA and Access Bank further revealed that while both institutions experience similar reliability challenges, the nature of complaints differs slightly. Access Bank customers reported more issues related to ATM failures and delayed reversals, while UBA customers experienced more challenges with mobile application access and transaction notifications. Despite these differences, both banks face a common challenge of maintaining consistent service performance. This reflects the broader Nigerian banking environment, where infrastructure limitations, network instability, and interbank processing delays continue to affect digital service delivery (Nigerian Communications Commission, 2024).

The theme showed that service failures and unresolved complaints significantly influence customer engagement. Customers who experience repeated transaction failures or delays in complaint resolution often lose confidence in digital banking systems. The findings revealed that customers are more likely to disengage when banks fail to provide timely communication and effective resolution of issues. This is consistent with Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL model, which

identifies responsiveness and reliability as key dimensions of service quality that influence customer satisfaction. Wirtz and Lovelock (2022) argue that effective service recovery is critical in retaining customers after service failure, particularly in technology-driven service environments. Similarly, Adeyemi (2023) found that poor complaint handling systems in Nigerian banks significantly reduce customer trust and increase the likelihood of switching behavior. The interview data from both UBA and Access Bank confirm that customers in Calabar expect prompt resolution of issues and clear communication during service disruptions. When these expectations are not met, engagement declines.

Cyber fraud and security concerns, although discussed more extensively in other objectives, also intersect with service reliability. Customers who experience or fear fraudulent activities tend to reduce their usage of digital banking platforms. This supports Alalwan et al. (2017), who found that perceived risk significantly reduces adoption and continued use of mobile banking services. In Calabar, both banks reported increasing cases of phishing messages, unauthorized transactions, and fraudulent links, which further undermine confidence in digital platforms. When interpreted through the lens of Technological Determinism Theory (McLuhan, 1964), the findings suggest that digital media technologies have fundamentally reshaped banking behavior by enabling remote transactions, instant communication, and continuous access to financial services. The theory posits that technology is a primary driver of social change, and in this study, digital banking systems clearly influence how customers interact with financial institutions in Calabar.

However, the findings also show that the influence of technology is not purely deterministic or automatically positive. While digital banking technologies enable convenience and faster service delivery, their impact on customer engagement is strongly moderated by system reliability, institutional responsiveness, and security conditions. In other words,

technology creates the opportunity for engagement, but the quality of customer experience determines whether that engagement is sustained. In the case of UBA and Access Bank, digital media platforms have transformed banking interactions by reducing dependence on physical branches and increasing service accessibility. However, frequent system failures, delayed reversals, and fraud-related concerns limit the full benefits of these technologies. This suggests that technological impact is shaped by institutional capacity to manage and support digital systems effectively. Therefore, rather than fully determining behavior, technology in this context interacts with organizational practices and user experiences to shape engagement outcomes.

To what extent do cyber fraud and security concerns associated with digital media platforms influence customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?

The findings of this study revealed that cyber fraud and security concerns significantly influence customer engagement among customers of UBA and Access Bank in Calabar, Cross River State. Across both institutions, respondents consistently reported that increasing exposure to digital banking channels has also heightened customers' vulnerability to cyber fraud, including phishing attacks, fraudulent phone calls, fake websites, unauthorized transfers, and identity theft. These security threats have created fear and uncertainty among customers, thereby affecting their willingness to fully engage with digital banking platforms.

This finding is consistent with Alalwan et al. (2017), who established that perceived security risk is one of the strongest factors influencing the adoption and continued use of mobile banking services. Similarly, Gupta and Dhingra (2021) found that security concerns significantly reduce users' trust and intention to engage with digital financial platforms. In the Nigerian context, Adewuyi (2023) observed that rising cybercrime activities within the financial sector have negatively affected customers' confidence in digital

banking systems. The interview data from both UBA and Access Bank in Calabar support these findings, as customers were reported to reduce their engagement with digital banking platforms after experiencing or hearing about fraud-related incidents.

The comparison between both banks revealed that cyber fraud is not institution-specific but a systemic issue affecting all digital banking users. Access Bank respondents highlighted frequent cases involving fraudulent links and impersonation of bank officials, while UBA respondents reported increased cases of phishing messages and unauthorized account access. Despite differences in the nature of fraud cases, both banks agreed that such incidents significantly reduce customer trust and engagement. This aligns with Wirtz and Lovelock (2022), who argue that trust is a critical determinant of continued customer participation in digital service environments.

The theme showed that customers' perceptions of security measures and bank-led interventions significantly influence their engagement with digital banking platforms. Findings revealed that customers are more willing to engage with digital banking services when they perceive that strong security systems are in place, such as biometric authentication, transaction alerts, fraud monitoring systems, and secure login processes. This supports the SERVQUAL model by Parasuraman, Zeithaml, and Berry (1988), which emphasizes assurance as a key dimension of service quality that builds customer confidence.

Singh and Sinha (2022) noted that security assurance mechanisms and continuous customer education significantly improve trust and adoption of digital banking services. Similarly, Eze and Nwankwo (2024) found that customer awareness campaigns and digital literacy programs reduce vulnerability to fraud and increase engagement with mobile banking platforms. In this study, both Access Bank and UBA were reported to engage in customer education initiatives aimed at preventing fraud, such as advising customers against sharing OTPs, clicking suspicious links, and disclosing

personal banking information. However, despite these efforts, the findings show that customer concerns about cyber fraud remain persistent. This indicates that security measures alone may not fully eliminate fear but can help reduce its intensity and improve engagement when effectively communicated. Customers in Calabar were found to evaluate digital banking platforms based on both actual security features and perceived safety, suggesting that perception plays a crucial role in engagement decisions.

However, the theory also reveals its limitations in explaining customer engagement fully. While technology provides the structure for digital banking, the findings show that human perceptions of risk and institutional responses to fraud significantly shape how that technology is used. In other words, technology alone does not determine behaviour; instead, its impact is mediated by trust, security perception, and institutional support systems. Customers may have access to digital banking technologies, but fear of fraud or lack of confidence in security systems can reduce their actual engagement.

How does banks' responsiveness to digital transaction complaints affect customer engagement among customers of UBA and Access Bank in Calabar, Cross River State?

The findings of this study show that banks' responsiveness to digital transaction complaints significantly influences customer engagement among customers of UBA and Access Bank in Calabar, Cross River State. The results indicate that customers' continued use of digital banking platforms depends not only on the availability of services but also on how quickly and effectively banks respond to issues such as failed transfers, ATM debit errors, delayed reversals, unauthorized deductions, and mobile banking access challenges. When complaints are handled promptly and transparently, customers are more likely to remain engaged with digital banking channels, whereas delays and poor communication reduce trust and encourage disengagement.

This finding is consistent with Parasuraman, Zeithaml, and Berry's (1988) SERVQUAL model, which identifies responsiveness as a key dimension of service quality that strongly influences customer satisfaction. The model emphasizes that customers evaluate service providers based on how quickly and effectively they respond to complaints and service failures. In the context of this study, both UBA and Access Bank customers in Calabar expressed greater satisfaction and continued usage of digital banking services when their complaints were resolved within a reasonable time frame. Conversely, delays in resolution led to dissatisfaction and reduced engagement.

The findings also align with Wirtz and Lovelock (2022), who argue that effective service recovery is essential for maintaining customer trust in service-based industries, especially when service failures occur in technology-driven environments. Similarly, Bitner, Booms, and Tetreault (1990) emphasized that the manner in which organizations respond to service failures can either restore customer confidence or worsen dissatisfaction. The interview data from both banks confirm that customers are more forgiving when they receive timely updates and clear communication during complaint resolution, even when the issue takes time to fully resolve. From the responses of both UBA and Access Bank staff, it is evident that while structured complaint handling systems exist, the speed of resolution is often affected by the nature of the issue. Access Bank respondents noted that ATM-related complaints and interbank transfer reversals often require longer processing times due to technical verification procedures. Similarly, UBA respondents indicated that system dependencies and third-party payment processes sometimes delay resolution. These operational challenges are consistent with findings by Adeyemi (2023), who observed that interbank processing delays and system integration issues remain major barriers to efficient complaint resolution in Nigerian banks.

The comparison between both banks further shows that although they

have adopted different approaches-Access Bank focusing on structured escalation systems and UBA emphasizing automated tracking and communication tools both still face challenges related to timely complaint resolution. This suggests that responsiveness is not only about having systems in place but also about the efficiency and coordination of those systems in practice. Inadequate speed of response ultimately affects customer perception of service quality and reduces engagement with digital banking platforms.

Theme 6 further revealed that customer satisfaction and feedback handling are central to sustaining engagement with digital banking services. Customers are more likely to continue using mobile banking, internet banking, and ATM services when they perceive that their complaints are acknowledged, monitored, and resolved transparently. This supports Zeithaml, Bitner, and Gremler (2018), who emphasize that effective communication during service recovery enhances customer satisfaction and loyalty. Findings from both banks also showed that timely communication during complaint resolution plays a critical role in maintaining customer trust. Customers expressed greater satisfaction when they received updates on the progress of their complaints, even when resolution was delayed. However, when communication was poor or absent, customers often lost confidence in the banking system and resorted to physical branch visits or reduced use of digital platforms. This aligns with Johnston and Michel (2008), who found that service recovery communication is as important as the actual resolution in influencing customer retention.

From a comparative perspective, Access Bank respondents highlighted the importance of structured escalation processes, while UBA respondents emphasized automated tracking and communication systems. Despite these differences, both banks acknowledged that delays and poor feedback mechanisms remain major challenges affecting customer engagement in Calabar Metropolis. This reflects broader issues in the

Nigerian banking environment, where increasing digital adoption has not always been matched with equally efficient service recovery systems. When interpreted through Technological Determinism Theory (McLuhan, 1964), the findings suggest that digital banking technologies have transformed customer-bank interactions by enabling faster, automated, and remote complaint handling systems. Technology in this sense drives new expectations among customers regarding speed and efficiency of service delivery. Customers now expect near-instant resolution of digital transaction issues because technology has conditioned them to immediate responses in financial interactions.

However, the findings also demonstrate that technology alone does not guarantee improved customer engagement. While digital systems such as automated complaint tracking and mobile support channels exist, their effectiveness depends on human coordination, institutional efficiency, and communication quality. In other words, technological systems create the possibility for responsiveness, but organizational execution determines actual customer experience. Therefore, the study extends Technological Determinism Theory by showing that although technology influences how banking services are delivered and how customers interact with banks, the impact of technology is moderated by service management practices. In the case of UBA and Access Bank in Calabar, digital tools have improved complaint reporting and tracking, but delays in resolution and poor communication still weaken customer engagement.

Conclusion

The study examined the role of digital media in customer engagement, focusing on UBA and Access Bank in Calabar. Findings revealed that the banks actively employ multiple digital media platforms, including social media, mobile apps, and WhatsApp/SMS alerts, to communicate with and engage customers. A majority of respondents indicated that these platforms have made banking services easier to access,

enhanced convenience, reduced the need for physical visits, and improved the speed of service delivery. This demonstrates that digital media is a significant tool for enhancing customer interaction and satisfaction in the banking sector.

At the same time, the study identified several challenges that limit the effectiveness of digital media. Poor network connectivity, technical failures, security concerns related to digital fraud, and limited digital literacy among some customers were highlighted as major barriers. These issues indicate that while technology can drive customer engagement, its full potential is contingent upon reliable infrastructure, secure systems, and customer competence in using digital platforms. The findings support the Technological Determinism Theory, which posits that technology shapes organizational practices and user behaviors, but its impact is moderated by the context in which it operates.

Recommendations

Based on the findings of this study, the following recommendations are made:

1. UBA and Access Bank should continue to invest in and actively maintain their digital media platforms, including social media, mobile applications, and SMS/WhatsApp channels, to sustain and improve customer engagement.
2. The banks should improve network reliability, ensure regular system maintenance, and implement robust cybersecurity measures to build customer trust and minimize disruptions in digital banking services.
3. Initiatives aimed at improving customers' digital literacy should be prioritized. This could include training workshops, tutorials, or providing user-friendly guides to ensure that all customers can effectively access and utilize digital banking services.

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