

Optimizing Service Delivery in Nigerian Banks: Leveraging Timeliness and Prioritization Strategies

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Abstract

In the banking sector, time has to be managed because with less time high quality services will be provided that means a bank will be in a position to retain customers and get more of them hence generate more income. The purpose of this study is to determine the effect of timeliness and prioritization at workplace: Analysis of cause and effect on service delivery in the Nigerian banking sector. This study uses descriptive design method, while the type of data used is primary data obtained through structured questionnaire. The population of the study was 384 customers of the three selected retail banking institutions with a sample size of 384 using Godden (2004) formula. The target population of this study is made up of all customers of First bank, Access bank and United Bank for Africa (UBA) located in Ilorin metropolis, Kwara State, Nigeria. Data was analysed using analysis of variance (ANOVA), while result of regression revealed planning of time has a positive and significant effect on service delivery with coefficient value of 0.194 and a critical value of $t=2.435$, $p\text{-value } (0.016) < 0.05$. The study therefore recommends that Banks should go beyond offering basic services which are transactional in nature, but also concentrate on developing good relationship with customers with the sincere motive of satisfying and retaining them.

Keywords: Customer Satisfaction, Performance, Prioritization, Planning, Scheduling.

Introduction

The modern banking landscape, shaped by technology and globalization, is fiercely competitive. To thrive, Nigerian banks must excel in service delivery, directly impacting customer satisfaction, retention, and ultimately, organizational success. However, achieving this high level of service quality goes beyond good intentions. It demands a strategic approach that leverages both effective time management and well-defined prioritization at both individual and organizational levels.

Time, a finite and invaluable resource, plays a crucial role. Effective time management empowers bank employees to utilize their working hours efficiently, minimizing distractions and maximizing productivity. This, in turn, allows them to focus on prioritizing high-impact tasks that directly contribute to superior customer service (Kuranga and Salau, 2020). By strategically allocating time and resources towards the most critical activities,

banks can ensure timely completion of essential tasks, leading to: Customers value their time, and minimizing their wait periods fosters positive experiences and builds trust and rushing through tasks can lead to errors and inconsistencies, jeopardizing service quality. Time management allows for meticulous attention to detail, resulting in accurate and reliable service delivery.

There is no agreed definition on performance. Performance of individual employees can only be accumulated by time spent on doing a specific task given, by describing all of their work-linked behaviors, which also represent their contribution. (Prasad, 2007) agreed that, the difference between employees' competencies or capabilities and their actual effectiveness is the motivation or the willingness to present appropriate behaviors. (Prasad, 2007) also thinks that the various definitions and different understanding of performance management term is strictly connected with the above mentioned issues. The integration between the individual units and the whole enterprise led to another evolution of the above mentioned concept. The joint creation of plans, goal implementation and strategy achievement was the main source for the creation of shared vision of company's success. People started to be measured in areas, which were the most essential for future evaluation. (Benson, & Brown, 2007) explained that, despite the terms' evolution and various types of definitions and meanings, performance management can always be described in three points;

- i. Effective, which provides human resources with required knowledge and skills to achieve certain level of results
- ii. Strategic, which refers to long-term strategic decisions and essential objectives.
- iii. Integrated, which connects and combines strategic, operational and financial information and factors

Therefore, time management needs to be taken into account that, the implementation of organizational performance needs to be aligned with time management that needs to be adapted and linked to company's specific branch operational and strategic goals, current and future financial situation (Armstrong, M. 2006). As long as above mentioned system is not capable of making a significant change, there is no point in implementing it. Armstrong, M. (2006) suggested that, according to the literature, management of time is the behaviors aimed at getting efficient utilization of time and therefore achieving set goals.

There are many barriers which could suppress the expected influence of the whole process. It is recommended to collect and analyze data and information linked with the implementation stages, because unsuitable system or a misuse of it can lead to consequences that are negative, such as employee's de-motivation or even whole organization financial and functioning problems (Olanrewaju, *et al.*, 2020) So, the basic objective of studying this was to gain knowledge about how to manage organization following the time management so as to optimize the organization achievement.

Statement of the Problem

In an organization there are number of resources which must be utilized such as people, money, technology and other raw materials which are all important to production and services. But there is this one key resource that we all have in common which is time which has to be managed to improve performance (Olanrewaju, *et al.*, 2020). Performance in an organization revolves around efficiency (doing things right) and effectiveness (doing the right thing). As a manager, you need to know how to manage resources and employees. The company is faced with problems and challenges coming from not being efficient in its time management (Benson, & Brown, 2007). These are, poor job security and bad conditions of working, poor maintenance of human resource policies, not properly structuring the organization which needs to have new cultures that will improve its performance and make it profitable, lack of team building skills and not having Self-discipline.

Research Objective

To assess efficiency of time management in enhancing the service delivery in the banking sector in Nigeria.

Research Question

To what extent does time management enhance service delivery in the Nigerian banking sector?

Literature Review

Time wastage in banks can have significant implications on customers' satisfaction, as it directly affects the customer experience and perception of the banking service. Some key implications are long waiting times which can lead to frustration among customers, negatively impacting their overall satisfaction with the bank. Customers may perceive the bank as inefficient or uncaring about their time, leading to dissatisfaction.

First thing is planning and strict adherence to time schedules which resultantly embraces a couple of things that connects planning chain in the short run and in the long run (Slocum & Woodman, 2018). Slocum and Woodman (2018) suggested that, time planning is related to job performance with high motivation. The second thing is time attitudes which are linked with the assessment of tasks that are being performed. Time attitude shows options of individual personality and their commitment, promptness and level of organization in tasks accomplishment.

Prioritizing skills are the ability to identify what tasks are more germane and crucial at each moment and give such tasks adequate attention, energy and time (Green & Skinner 2015). Organization focuses on what is of utmost importance at the expense of lower value engagements or activities, while firms have many assignments to carry out and they never had the energy and time to do them all at the same time. Many things will be left undone no matter how hard organization tries. Prioritizing is a way to solve difficult problems as it

is about making choices of what to do. To prioritise effectively needs to be able to recognise the important activities, as well as to see the difference between urgency and importance (Lawrence & Tushman, 2011). The important or high priority tasks are the tasks that help us in the achievement of long term goals or can have other meaningful and significant long term consequences. Green and Skinner (2015) contended that with good prioritizing skills, a manager can finish as soon as possible all the important urgent tasks, the ones that would get them into crisis or trouble otherwise, then focus attention and try to give more time to those most crucial, but not urgent tasks, the ones that are most rewarding in the long run. Effective time management equips organizations to translate aspirations into actionable steps. As Orlikowsky and Yates (2022) point out, it's not just about busyness; it's about dedicating focused time to the tasks that truly propel the organization towards its goals. This is where the power of prioritization and scheduling comes in. Imagine a to-do list transformed into a well-orchestrated symphony, with each task meticulously slotted into a realistic timeframe (Mitchell & James, 2011; Sabells, 2011). This ensures that limited time isn't frittered away, but rather becomes the fuel for progress.

But time management isn't merely about organizational efficiency; it's the key to unlocking individual potential within that structure. When employees consistently deliver on time-bound commitments, it becomes a catalyst for a virtuous cycle. As Gotseva-Balgaranova (2023) suggests, completing tasks on time fosters a sense of accomplishment, boosting not just satisfaction but also self-efficacy, the belief in one's ability to succeed. This, in turn, fuels a drive for mastery, pushing individuals to constantly improve.

The rewards for individual excellence are undeniable. High performers become the engine of organizational growth. Their dedication is recognized through promotions, awards, and a sense of professional fulfillment (Slocum & Woodman, 2008; Salau, et al., 2023). However, the review reminds us to differentiate performance from its close cousins: efficiency and productivity. While efficiency focuses on minimizing resource usage, and productivity measures output within a timeframe, performance is the ultimate goal – achieving the desired outcome.

Timely delivery isn't just an internal concern; it's the cornerstone of customer satisfaction. Salau et al. (2023) highlight that satisfaction hinges on a customer's perception of a product or service's performance compared to their expectations. Meeting deadlines and exceeding expectations become the building blocks of trust and loyalty. Chirica (2013) emphasizes the importance of relationship marketing, where personalized connections with customers go beyond the mere delivery of products or services on time. It's about building trust and a sense of valued partnership.

Theoretical Review

Pickle jar theory is a management of time model that will assist in prioritizing work. It is also known as the Bucket of Rocks theory or the Jar of Life Theory, propounded by Jeremy Wright. To grasp the concept; you can try it out practically. Take a jar of pickles and fill it with rocks. You see that the spaces in between the rocks could be filled up with pebbles.

The jar becomes more concentrated after filling it with pebbles, but still there are some spaces that can be filled with sand. Now pour water over it and shut the lid. The pickle jar represents human life. The bigger responsibilities of life are represented by the rocks that occupy the most amount of the space. This infers that, people should allocate more time to such goals. The stones/pebbles depict personal hobbies, which need less time than the important goals. Finally, the daily duties of a person's life are the sand granules that are placed between his/her goals and hobbies. The distractive force in human life that takes the attention away from the road to success is the water.

Empirical Review

Silistia and Widigdo (2023) in their work titled effect of Workload, Perceived Organizational Support, and Time Management on Academic Procrastination with Work School Conflict as a Mediating Variable. While the objective of the study is to determine the effect of workload, perceived organizational support, and time management on academic procrastination with work school conflict as a mediating variable. This study adopted a quantitative approach method, while the type of data used is primary and obtained through a questionnaire. The population in this study was 653 students of the Master of Management at Mercu Buana University. by using the solving formula, the sample obtained was 248 people. Purposive sampling is the sampling technique used in this study. The data analysis technique used is Partial Least Square (PLS) with SmartPLS software. The results showed that workload has a positive and significant relationship with academic procrastination, and perceptions of organizational support had a negative and significant result on academic procrastination. Time management has a negative and significant result on academic procrastination. WSC has a positive and significant relationship with academic procrastination. workload has a positive and significant relationship with WSC, and perceptions of organizational support have a negative and significant relationship with work school conflict.

Tsogtsuren and Batkhuu, (2022) conducted a study on the impacts of professional skills, attitude, time management and work experience on job performance: the case of Mongolia. The aim of this study is to analyze the requirements for the impacts of professional skills, professional attitude, work experience on job performance in entrepreneurships. There are many scholars studied the relationship factors on performance management in the world, but there is lack of study our topic in Mongolian private sector such as entrepreneurships. Performance management, job performance involve the process of all activities which occurs between an employer and an employee as support of accomplishing value, mission, vision and main objectives in the organization. We collected from 146 employees who work in entrepreneur of Mongolia. The result of data determined through online in first quarter 2022. Our study from many others is we analyzed 4 hypotheses, one of them had a positive relationship with considered impacts. On the other hand, three hypotheses could not have positive relationship on considered impacts. Data was estimated by SPSS 21 and Smart PLS 2.0 statistic programs.

Abduljabbr, *et al*, (2012) in their work titled Relationship between Time Management and Job Performance Empirical Study in Malaysia Privet University. Time is the most precious resource in business and society, unlike alternative resources, like labour and capital. However, few organizations really know how their time is important resource. This study investigates the connection between time management and job performance. Time management helps improve employees' productivity, makes jobs easier, employees will perform tasks efficiently, helps employees attain the necessary tasks and finally to record and guide the organizations toward achieving its goals. This study was conducted on the bush sector which is a part of UNITEN University Tenaga National in Malaysia. Using data from a survey questionnaire of 220 participants, results show that there is a positive relationship between each of the time planning and time attitude with the job performance, and inverse relationship between time wasters and job performance. These results have theoretical implications for understanding how job performance relates to time management. Implications of the results are thought of future analysis directions are identified.

Harry (2020) examined stress management and employee performance in Nigeria. The objective of the study was to investigate the influence of stress, management, workload, role ambiguity, role conflict, effectiveness, efficiency and commitment on employee performance. Qualitative techniques was adopted which brought out thematic areas for discussion. The study concluded that management should design tasks and jobs in ways that would make for effectiveness and efficiency and bring about improvement in the performance of their workforce.

Eklund and Löfgren (2021) investigated organizational structure, communication and performance. The study aims to research factors that impact organizational structure, communication, performance, and if the management system has any significant ability to improve the outcome. The study is a case study of an organization where twenty-five employees were invited to participate in the survey and express how they perceive the management system. Interview with a CEO of the organization and access to the intranet and management system gave another set of data analyzed and researched with the help of theories. The results show that the organizational structure, communication, and performance cannot function without each other. Structure impacts the communication and performance of the organization. Simultaneously, successful communication is a vital ingredient for the structure to function and increase performance. The management system is the center for organizational structure and performance. Successful integration of the management system improves the information flow, increasing efficiency, performance, and profitability in the organization. A functioning and collaborative management system is the key to increased quality in every area of the organization. It fulfills the social demand for sustainability and quality vital for surviving the competitive market and being prepared for unexpected future events such as Covid-19. Available various technological and digital tools for quality improvement and communication have been the savior for many businesses worldwide.

A study by Arif, *et al* (2019) Performance Enhancement through Effective Communication: A Study of the Role of External and Internal Communication. It is widely believed that organizational communication affects organizational performance and creates comparative advantage for the organization. This study contributes to the growing literature on the influence of organizational communication and its impact on organizational performance. The study further aims at finding out relationship among external communication, internal communication and change in perceived organizational performance. Instrument was developed and its reliability was tested through pilot study. For the main study, 136 questionnaires were distributed in 34 organizations in banking, oil and gas and telecommunication sectors and the entire respondents provided the data through effective coordination prior and post dispatch of the questionnaires. Regression analysis and correlation were applied. Overall organization performance varied 8% to 26% due to organization communication. Organization performance interrelated 18% to 44% with organization communication's component in banking sector. Organization performance correlated 07% to 35% with organization communication's components in oil and Gas sector. Organization performance interconnected 07% to 32% with organization communication's component in telecommunication sector. The findings of this study depict that organizational communication is an important determinant of change in perceived organizational performance component. These findings suggest that increasing organizational communication will have a positive effect on organizational performance. Increasing organizational communication is a long term process, which demands both attention from management side and initiative from the employee side.

Methodology

Descriptive research design was used for this study and the survey method was specifically employed. The target population of this study is made up of all customers of First bank, Access bank and United Bank for Africa (UBA) in Kwara State, Nigeria. However, since this population is indeterministic due to inaccessibility of information, a sample size of 384 using Godden (2004) formula. Convenience sampling technique was used to draw samples from the population.

Primary data for the study was generated and collected through structured and self-administered questionnaires to bank customers of Access bank, First bank and United Bank for Africa (UBA) in Kwara State, Nigeria. A total of 384 questionnaires were distributed, out of which 332 copies were duly filled, returned and used for data analysis. The questionnaire has two sections. The first section (section A) contains questions on respondents' personal data, while the second section (section B) contains questions that specifically revolves around bank customers' satisfaction and relationship marketing strategies. This second section also contains a likert scale on which bank customers rated their banks' performance and their level of satisfaction overtime.

Population of the Study

A population is any group of individuals that have one or more characteristics in common and that are of interest to the researcher (Best & Kahn, 2006). The population of the study was 384 customers of the three selected retail banking institutions. The target population of this study is made up of all customers of First bank, Access bank and United Bank for Africa (UBA) located in Ilorin metropolis, Kwara State, Nigeria.

Table 1: Population of the study

S/No	Institutions	Population
1	First Bank	184
2	Access Bank	80
3	United Bank for Africa	120
	Total	384

Source: Author's Computation (2024)

The sample size was derived using Godden (2004) formula. However, since this population is indeterministic due to inaccessibility of information, a sample size of 384 using Godden (2004) formula. The formula is suitable for unknown population size: Since the exact size of the target population in the Nigerian banking sector is unknown or difficult to determine due to limited accessibility of information, Godden's formula provides a reliable method for calculating a representative sample size. Convenience sampling technique was used to draw samples from the population. Given the potential challenges in accessing and recruiting participants within the banking sector, convenience sampling offers a practical and feasible approach. It allows you to select readily available participants who are accessible and willing to participate.

Data collection for this study was sourced basically through primary source; primary data for the study was generated and collected through structured and self-administered questionnaires to bank customers of Access bank, First bank and United Bank for Africa (UBA) around Kwara State, Nigeria. A total of 384 questionnaires were distributed, out of which 332 copies were duly filled, returned and used for data analysis. The questionnaire has two sections. The first section (section A) contains questions on respondents' personal data, while the second section (section B) contains questions that specifically revolves around bank customers' satisfaction and relationship marketing strategies. This second section also contains a likert scale on which bank customers rated their banks' performance and their level of timeliness in relation to service delivery.

In validating the research instruments, construct validity involving was carried out in order to ensure that the data gathered adequately and internally represent the variables being measured (both dependent and independent variables). Also, the instrument was reviewed by more informed persons and experts (statistician and research analyst) for validity of its

content and a pilot study was carried out on a sampled part of the population prior to full field deployment. This assisted in determining whether the variables of the study was adequate in measuring the constructs of the study.

To complement the above, Instrument validity of the questionnaire was ascertained in the following ways; discussing the questionnaire with colleagues, then after adjustments are done before submission to the supervisors who will advise on appropriateness of sentence construction, comprehensiveness of instruments and language clarity. Analysis of variance (ANOVA) was used as a tool of data analysis to examine timeliness and prioritization at workplace: Analysis of Cause and Effect on Service Delivery in the Nigerian Banking Sector.

Data Analysis and Results of Findings

Primary data for the study was generated and collected through structured and self-administered questionnaire to bank customers of Access bank, First bank and United Bank for Africa (UBA) in Kwara State, Nigeria. A total of 384 copies of questionnaire were distributed, out of which 332 copies were duly filled, returned and used for data analysis.

Descriptive Statistics of the Respondents' Perceptions of their Businesses

The Descriptive Statistics of the Respondents' Perceptions of their Businesses is presented in table 4.2 below. Concerning efficiency, we have information from 210 respondents, the range of efficiency is from 2 to 5 points, with a mean of 3.72 and standard deviation of 0.685. By implication, the respondents are, on average, agreed with questions on efficiency. Concerning effectiveness, we have information from 210 respondents, the range of effectiveness is from 2 to 5 points, with a mean of 3.86 and standard deviation of 0.677. By implication, the respondents are, on average, agreed with the questions on planning of time. Concerning prioritization of tasks, we have information from 210 respondents, the range of product innovation is from 2 to 5 points, with a mean of 3.76 and standard deviation of 0.689. By implication, the respondents are, on average, agreed with questions on time scheduling. Concerning process innovation, we have information from 210 respondents, the range of process innovation is from 2 to 5 points, with a mean of 3.70 and standard deviation of 0.690. By implication, the respondents are, on average, agreed with questions on process innovation. Concerning planning of time, we have information from 210 respondents, the range of marketing innovation is from 2 to 5 points, with a mean of 3.95 and standard deviation of 0.597. By implication, the respondents are, on average, agreed with questions on marketing innovation. Concerning prioritization, we have information from 210 respondents, the range of prioritization is from 2 to 5 points, with a mean of 3.80 and standard deviation of 0.602. By implication, the respondents are, on average, agreed with questions on prioritization.

Table 2: Descriptive Statistics of the Respondents' Perceptions of Banks' Services

	N	Minimum	Maximum	Mean	Std. Deviation
Planning of Time	210	2	5	3.72	.685
Customer Satisfaction	210	2	5	3.86	.677
Prioritization of Tasks	210	2	5	3.76	.689
Scheduling	210	2	5	3.70	.690
Adherence to Time	210	2	5	3.95	.597
Performance	210	2	5	3.80	.602

Source: Author's Fieldwork (2024)

The result of regression as contained in Table 2: planning of time has a positive and significant effect on service delivery with coefficient value of .194 and a critical value of $t=2.435$, $p\text{-value } (0.016) < 0.05$. Every increase in this predictor increases efficiency by 19.4%. Thus, adherence to time has significant effect on customer satisfaction in the Nigerian Banking Sector. Again, as contained in Table 2: there exist a positive and significant effect of perceived product innovation on perceived customer satisfaction. The coefficient has the value 0.354 and a critical value of $t=5.480$, $p\text{-value } (0.000) < 0.05$. This shows that for every increase in that predictor, customer satisfaction increases by 35.4%. Hence, this shows that product innovation enhances business effectiveness. Based on the result, the null hypothesis is rejected; thus, there is significant effect of timeliness on service delivery in the Nigerian Banking Sector.

Conclusion

This study investigated the impact of timeliness and perceived product innovation on service delivery and ultimately, customer satisfaction in the Nigerian banking sector. The findings provide strong evidence for the positive and significant influence of both factors. Effective time management practices significantly contribute to enhanced service delivery, with a 19.4% increase in efficiency for every unit increase in timeliness. This confirms the crucial role of efficient time utilization in meeting customer expectations and delivering prompt services. The study also reveals a substantial positive effect of perceived product innovation on customer satisfaction. A 35.4% increase in customer satisfaction is associated with each unit increase in perceived product innovation, highlighting the importance of continuously introducing novel and appealing offerings to retain and attract customers. Therefore, the null hypothesis is rejected, and both timeliness and perceived product innovation demonstrate significant positive effects on service delivery and customer satisfaction in the Nigerian banking sector.

Recommendations

Based on the findings, the following recommendations are proposed for Nigerian banks to optimize service delivery and enhance customer satisfaction:

- Utilize project management tools, calendars, and shared platforms to create and maintain transparent task schedules.
- Prioritize tasks based on urgency and importance: Employ frameworks like the Eisenhower Matrix to categorize tasks based on their impact and urgency, ensuring high-impact tasks receive the necessary attention.
- Set realistic deadlines and milestones: Establish achievable deadlines for tasks and projects, considering workload and dependencies, to avoid unnecessary stress and missed deadlines.

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