



Impact of ICT on Customer Care Management in First Bank of Nigeria and Guaranty Trust Bank

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Abstract

The study examined the impact of Information and Communication Technology (ICT) on customer care management in First Bank of Nigeria and Guaranty Trust Bank, with a focus on service delivery, operational challenges, and remedial strategies. Guided by three research questions, the study employed a mixed-method design, integrating quantitative surveys and qualitative interviews. A sample of 400 respondents, including 20 key informants, was selected using purposive and simple random sampling techniques, achieving an 88.7% response rate. Quantitative data were analysed using descriptive statistics, while qualitative data were subjected to thematic analysis. Findings reveal that ICT-driven customer service significantly enhances service delivery by improving accessibility, speed, convenience, security, and customer satisfaction, with Customer Relationship Management (CRM) software identified as the most widely adopted tool. However, banks face challenges such as system downtime, inadequate staff training, high ICT costs, customer usability difficulties, and security concerns, which impede effective ICT utilisation. Remedies proposed include continuous staff training, customer education, system maintenance and upgrades, robust cybersecurity measures, and prompt technical support.

Keywords: ICT, Customer Care Management, CRM Software, Banking Services, Technology Acceptance Model, Nigeria

Introduction

The global financial landscape has been dramatically reshaped by the relentless advance of Information and Communication Technologies (ICTs). These technologies have fundamentally altered how banks operate, engage with customers, and deliver services (Laya & Bans-Akutey, 2022). For commercial banks seeking to improve customer satisfaction, boost efficiency, and remain competitive, the adoption and effective use of ICTs in customer care is no longer optional but essential. As Amer and Abdulwahhab (2020) note, ICT plays a crucial role in strengthening customer relationships and achieving competitive advantage. In banking, ICT refers to the integrated use of digital technologies such as computers, the internet, mobile devices, and communication networks to facilitate, enhance, and streamline operations and services (Ovia, 2011). It enables banks to offer services including online and mobile banking, electronic funds transfers, ATMs, and digital payment systems, thereby improving efficiency, security, and customer convenience (Ayo et al., 2018). ICT has transformed traditional banking into innovative, accessible, and real-time financial services, essential in today's fast-paced, technology-driven environment (Ojo, 2020). It also fosters financial inclusion, reduces operational costs, and sustains competitiveness.

The traditional banking model is fading in favour of digital platforms that prioritise customer convenience (Parajuli, Paudel, & Devkota, 2020). From ATMs to mobile applications, ICT has revolutionised customer interactions, enabling seamless transactions, personalised services, and real-time support. These innovations enhance customer convenience while helping banks streamline

operations and reduce costs (Nwakoby, Sidi, & Ofobruku, 2019). In Nigeria, adoption has been accelerated by rising demand for efficient services and increasing internet and mobile penetration (Eze & Markjackson, 2020). Tools such as ATMs, POS systems, mobile money, web-based payment platforms, and interbank transfers are now integral to the Nigerian banking experience, thereby expanding financial inclusion. However, the mere implementation of ICT does not guarantee improved customer care or satisfaction. Its effectiveness depends on design, functionality, staff training, infrastructure reliability, and customer experience (Eze & Markjackson, 2020). Cultural and socio-economic contexts also significantly influence outcomes. Hence, understanding the factors that shape ICT adoption in customer care is crucial for Nigerian banks. Against this backdrop, this study examined the challenges and remedies of ICT use in customer care management at First Bank and GTBank.

Statement of the Research Problem

The integration of ICT into customer care management at banks such as First Bank of Nigeria and Guaranty Trust Bank (GTBank) has revolutionised how financial institutions interact with their customers, creating new opportunities for enhancing service delivery and satisfaction. Despite substantial investments in ICT infrastructure, challenges persist that hinder fully efficient and customer-centred services. Frequent system outages, transaction delays, and difficulties in providing personalised services negatively affect customer experience and trust. Moreover, there is a gap in understanding how effectively these banks utilise ICT tools to manage relationships in terms of responsiveness, accessibility, and service quality. While both banks have adopted platforms such as internet banking, mobile apps, and automated service channels, limited empirical evidence exists on their actual impact on customer satisfaction and loyalty. Much of the existing research focuses broadly on ICT adoption without specifically addressing how these technologies are integrated into customer care strategies in Nigeria. This highlights the need for detailed evaluation of how First Bank and GTBank leverage ICT to improve customer interactions, resolve issues promptly, and build long-term relationships. Hence, the conduct of the current study.

Research Questions

The study was guided by the following research questions:

1. To what extent does ICT-driven customer service influence the quality of service delivery in First Bank of Nigeria and Guaranty Trust Bank?
2. What challenges do First Bank of Nigeria and Guaranty Trust Bank face in using ICT to achieve their customer care management goals?
3. What remedies and solutions can be applied to address the identified challenges faced by these banks?

Review of Concepts

Information and Communication Technology

ICT stands for Information and Communication Technology. There is no universally accepted definition of ICT, partly due to the continuous emergence of new communication technologies. However, certain indicators best capture what ICT represents. It refers to technologies that provide access to information through telecommunications. While it is closely related to Information Technology (IT), ICT places greater emphasis on communication technologies. These include the internet, wireless networks, mobile phones, and other communication platforms (Ratheeswari, 2018). The explanation above highlights ICT's core focus on information access through telecommunication technologies and distinguishes it from IT by emphasising communication. This helps readers grasp its fundamental components, such as the internet, wireless networks, and mobile phones. A limitation, however, is that while it acknowledges the lack of a uniform definition due to rapid technological change, it does not explore the implications of this variability. Furthermore, it would benefit from incorporating more recent examples of emerging technologies to reflect the evolving scope of ICT. Overall, while the explanation effectively introduces the concept and its primary focus, it leaves scope for expansion on its dynamic nature and broader applications.

Customer Care Management

Customer Care Management (CCM) represents a strategic and holistic approach that integrates business processes aimed at acquiring, engaging, and sustaining strong relationships with customers, thereby creating lasting value for both organisations and clients (Parvatiyar & Sheth, 2016). Rather than viewing interactions as isolated transactions, CCM emphasises long-term engagement through personalised service and strategic partnership development. As a conceptual framework, it serves as the technological interface of broader operations, using advanced tools and systems to facilitate seamless communication, data sharing, and service delivery. Its core objective is to foster enduring, mutually beneficial relationships that enhance customer loyalty, retention, and ultimately, profitability (Kennedy, 2017).

From an analytical perspective, CCM extends beyond traditional customer service, functioning as a comprehensive managerial philosophy that demands a deep understanding of customer needs, preferences, and expectations. Effective CCM involves the deployment of customer relationship management (CRM) systems and data analytics to tailor services and interactions to individual customers, thereby creating personalised experiences that exceed basic satisfaction. By prioritising customer understanding, organisations can differentiate themselves, build trust, and gain a competitive edge. Moreover, CCM promotes proactive strategies, such as loyalty programmes, targeted marketing, and feedback mechanisms, designed to attract new clients while retaining existing ones. Ultimately, the effectiveness of CCM lies in integrating technological capabilities with strategic marketing and service initiatives, positioning it as a critical driver of long-term organisational growth in an increasingly customer-centric business environment.

Empirical Review

Empirical studies on the integration of Information and Communication Technology (ICT) in Customer Care Management (CCM) at Nigerian banks have consistently shown that digital platforms play a pivotal role in enhancing service delivery and customer satisfaction. Adebisi and Olayinka (2018), for example, examined ICT adoption at First Bank of Nigeria through tools such as mobile banking, internet banking, and Automated Teller Machines (ATMs). Their findings demonstrate that ICT significantly reduced waiting times, increased accessibility, and facilitated more personalised interactions, thereby fostering customer satisfaction and loyalty. The study provides robust empirical evidence of ICT's operational benefits; however, its scope is limited to a single institution, reducing generalisability across Nigeria's banking sector. In addition, the study pays limited attention to broader challenges such as technological costs, cybersecurity threats, or customer resistance, which are critical for a more comprehensive assessment of ICT adoption.

Similarly, Oladele (2020) explored the role of ICT in Guaranty Trust Bank's (GTBank) customer relationship management. The study revealed that GTBank's strategic investment in digital platforms including mobile apps, internet banking, and CRM software enhanced engagement and retention through real-time communication, prompt issue resolution, and targeted marketing initiatives. While these findings reinforce the importance of ICT in driving customer loyalty, the study appears to assume that digital investment directly translates into improved engagement without adequately considering structural barriers such as digital literacy gaps or infrastructural limitations. Moreover, risks associated with overreliance on ICT, including cybersecurity concerns and potential system failures, remain underexplored.

Expanding the discussion, Eze and Nwachukwu (2021) conducted a comparative analysis of ICT-driven CCM practices at First Bank and GTBank. Their results suggest that GTBank's more aggressive deployment of digital tools produced higher customer satisfaction than First Bank's relatively cautious adoption. They argue that effective ICT integration requires not only investment but also alignment with organisational strategy, staff training, and customer education. While valuable, the study may oversimplify causality by attributing GTBank's stronger outcomes solely to technological deployment, without controlling for variables such as branch network coverage, product diversity, or service quality at physical touchpoints. A richer methodological approach incorporating

qualitative data could provide greater insight into how training and education directly influence ICT outcomes. Taken together, these studies affirm that ICT-driven CCM positively influences service delivery, accessibility, and customer loyalty in Nigerian banks. Nevertheless, limitations such as narrow institutional focus, underexplored challenges, and methodological gaps highlight the need for more comprehensive and comparative research. A focused evaluation of both First Bank and GTBank is therefore imperative to uncover the strengths and weaknesses of ICT adoption, offering deeper insights into how Nigerian banks can optimise digital strategies to achieve customer-centred service delivery.

Theoretical Framework

The study is framed on the Technology Acceptance Model (TAM). TAM developed by Fred Davis in 1989 to explain how users come to accept and use new technologies. TAM proposes that the adoption of technology is primarily determined by two factors: Perceived Usefulness (PU), which refers to the degree to which a person believes that using a particular technology will enhance their job performance, and Perceived Ease of Use (PEOU), which refers to the degree to which a person believes that using the technology will be free of effort (Schorr, 2023b). These factors influence users' attitudes toward the technology, which in turn affect their behavioral intention to use it and, ultimately, actual usage. The basic assumption of TAM is that users' acceptance of technology is predictable based on their perceptions of usefulness and ease of use, and that these perceptions shape their attitudes and willingness to adopt technological tools (Lee et al, 2025; Ajibade, 2018). The model assumes that when users perceive a technology as beneficial and easy to operate, they are more likely to adopt it consistently, leading to improved efficiency and performance outcomes. TAM has been widely applied in studies examining ICT adoption in organizations, online services, and customer interactions, making it a robust model for analyzing technology-driven behaviors.

TAM fits this study because it provides a framework for understanding how ICT tools like CRM software, IVR systems, mobile banking applications, and online platforms influence the quality of customer care management in First Bank of Nigeria and Guaranty Trust Bank. By focusing on perceived usefulness and ease of use, the model helps explain how both bank staff and customers interact with ICT services and how these interactions impact service efficiency, customer satisfaction, and overall service quality. Additionally, TAM allows the study to explore barriers to adoption, such as technical issues, aligning directly with the research objectives.

Research Methodology

This study employed a mixed-method design that integrates both quantitative and qualitative elements. The use of the mixed-method approach is justified for two main reasons. First, since all research instruments have inherent biases and weaknesses, the collection of both quantitative and qualitative data allowed the study to offset the limitations of each method. Second, the use of triangulation enabled the researcher to compare and cross-check information and interpretations obtained from multiple sources. Data confirmed by more than one source is generally more reliable than data from a single source (Blumer, 2017), as triangulation enhances objectivity by reducing bias through the examination of evidence gathered using different methods. The study population comprised 3,564,126 residents of the Federal Capital Territory, Abuja. The sample size of 400 was determined using Taro Yamane's formula. Additionally, 20 key informants were purposively selected for interviews, guided by Morse's (2015) principle of saturation. Copies of questionnaire were administered to respondents using simple random sampling with the aid of the balloting method. The survey achieved an 88.7% response rate, with 346 valid questionnaires returned. Data obtained from the questionnaire were analysed using descriptive statistics such as frequency distributions and percentages while the data from the interviews were transcribed, categorised, and subjected to thematic analysis.

Data Presentation
Quantitative Data
Table1:DemographicData

Variable	Frequency	Valid Percent{%%}
<i>Gender</i>		
Male	246	71
Female	100	29
	346	100
<i>Age Distribution</i>		
25-30	120	35
31-35	80	23
36-40	60	17
41-45	50	14
46 & Above	36	11
	346	100
<i>Educational Qualification</i>		
SSCE	46	13
Diploma	80	23
HND/BSc	100	29
Post-graduate	120	35
	346	100
<i>Marital Status</i>		
Single	190	55
Married	156	45
	346	100
<i>Position Occupied</i>		
Bank Teller	85	25
Customer Service Representative	156	45
Loan Officer	45	13
Financial Officer	60	17
Total	346	100

Source:FieldSurvey,2024

The demographic profile of the study respondents, as presented in Table 1, indicates that the majority were male (71%) compared to females (29%), suggesting a predominantly male workforce within the sampled banking staff. Age distribution shows that most respondents were between 25 and 30 years (35%), followed by 31–35 years (23%), with fewer participants in older age brackets, indicating a relatively young workforce. Regarding educational qualifications, respondents were fairly well-educated, with the largest groups holding postgraduate degrees (120) and HND/BSc (100), while fewer had diplomas (80) or SSCE certificates (46). In terms of marital status, a slight majority were single (190) compared to married respondents (156). The positions held by respondents were primarily Customer Service Representatives (156), followed by Bank Tellers (85), Financial Officers (60), and Loan Officers (45), reflecting a sample focused on front-line and operational staff who are directly involved in customer care. Overall, the demographic data suggest a relatively young, educated, and male-dominated workforce, with a strong representation of personnel actively engaged in customer service operations.

Table 2: Frequency of Commonly Used ICT Components in Customer Service

ICT Component	Frequency	Percent (%)
Live-chat support	12	3
Interactive Voice Response (IVR) System	19	5
Customer Relationship Management (CRM) software	307	89
Mobile banking application	8	3
Total	346	100

Source: Field Survey, 2024

The table presents the frequency of different ICT components used in customer service. Among the components listed, Customer Relationship Management (CRM) software is by far the most utilized, with 307 respondents indicating its use, representing the majority of the total 346 responses. Interactive Voice Response (IVR) systems were the second most common, used by 19 respondents, while live-chat support and mobile banking applications were less frequently used, with 12 and 8 respondents respectively. This distribution suggests that CRM software is the dominant ICT tool for managing customer interactions, whereas other tools like live chat, IVR, and mobile applications are supplementary in practice.

Table 3: Impact of Technology on the Efficiency of Banking Operations

ICT Benefit	<i>n</i> =346	Percent (%)
Streamlining account opening processes	9	3
Enhancing security with biometric authentication	77	22
Enabling personalised financial recommendations	14	4
Providing 24/7 access to banking services	246	71
ICT-driven services reduce waiting time for transactions	210	61
ICT platforms enhance convenience in conducting banking transactions	195	56
ICT enhances safer banking transactions	180	52
ICT tools improve my satisfaction with the bank's service quality	225	65

Source: Field Survey, 2024

The table illustrates the perceived impact of technology on the efficiency of banking operations, based on a survey of 346 respondents. The majority of respondents (71%) indicated that providing 24/7 access to banking services is the most significant benefit, highlighting the value of continuous accessibility. ICT-driven services that reduce waiting time (61%) and tools that improve customer satisfaction (65%) were also widely recognized, while enhancements in convenience (56%) and safer transactions (52%) were noted by over half of the respondents. Less frequently cited benefits include streamlining account opening processes (3%) and enabling personalised financial recommendations (4%), suggesting these areas are less commonly experienced. The findings indicate that technology significantly contributes to banking efficiency by improving accessibility, speed, security, convenience, and customer satisfaction.

Table 4: Challenges Faced by First Bank of Nigeria and Guaranty Trust Bank in Using ICT for Customer Care Management

Challenges	n=346	Percent (%)
Technical issues such as system downtime affect ICT service delivery	180	52
Inadequate ICT infrastructure limits efficiency	150	43
High costs of implementing and maintaining ICT systems	120	35
Lack of trained personnel reduces effectiveness	160	46
Customers face difficulties in using ICT platforms	140	40
Security and privacy concerns limit ICT use	130	38
Resistance to adopting new technology among staff or customers	90	26
Frequent system updates or changes create confusion	100	29

Source: Field Survey, 2024

The table presents the perceived challenges faced by First Bank of Nigeria and Guaranty Trust Bank in using ICT for customer care management, based on responses from 346 participants. The most frequently cited challenge is technical issues such as system downtime, reported by 52% of respondents, indicating that reliability remains a major concern. Lack of trained personnel (46%) and inadequate ICT infrastructure (43%) were also significant obstacles, highlighting gaps in human and technological resources. Other notable challenges include customer difficulties in using ICT platforms (40%), security and privacy concerns (38%), high costs of ICT implementation (35%), and confusion caused by frequent system updates (29%). Resistance to adopting new technology among staff or customers was reported by 26% of respondents. The findings imply that while ICT enhances customer service, banks face multiple operational, technical, and user-related challenges that can hinder its effective use.

Table 5: Customers' Perceived Remedies for ICT Challenges in Banking

Suggested Remedy	n=346	Percent (%)
Bank staff should be trained to assist customers effectively when using ICT platforms	220	64
Banks should provide clear guidance or tutorials to help customers navigate mobile and online banking platforms	200	58
Banks should strengthen security measures to protect customers' data and transactions	240	69
Banks should ensure prompt support is available when customers face technical problems	210	61
Banks should minimize frequent or confusing system updates that make platforms harder to use	160	46
Banks should encourage customers to adopt and trust digital banking services through awareness campaigns	180	52

Source: Field Survey, 2024

The table presents customers' perceptions of remedies to ICT-related challenges in banking, based on responses from 346 participants. Strengthening security measures was identified as the most important solution, with 69% of respondents highlighting it, indicating that customers prioritize safe and secure transactions. Training bank staff to assist customers effectively (64%) and ensuring prompt support during technical problems (61%) were also widely emphasized, reflecting the need for human support alongside technology. Providing clear guidance or tutorials for using digital platforms (58%) and encouraging adoption through awareness campaigns (52%) were noted as important measures, while minimizing frequent or confusing system updates (46%) was considered less critical but still necessary. The results indicate that customers value a combination of enhanced security, responsive support, clear guidance, and education to overcome ICT challenges and improve their banking experience.

Table 6: Qualitative Findings from KPI

Research Question	Emergent Theme	Number of Respondents	Supporting Quote
1. To what extent does ICT-driven customer service influence service quality?	Improved Accessibility and Convenience	18	“With our mobile and online banking platforms, customers can carry out transactions anytime without visiting the branch, which has significantly improved our service delivery.” – Branch Manager, First Bank of Nigeria
	Faster and Efficient Service Delivery	15	“The introduction of CRM software allows us to track customer complaints and respond faster, ensuring a smoother service experience.” – Customer Service Supervisor, GTBank
	Enhanced Customer Satisfaction	12	“ICT tools have reduced the waiting time for our clients and improved overall satisfaction with our services.” – Operations Officer, GTBank
RQ 2: What are the Challenges faced in using ICT for customer care	Technical and System Issues	16	“System downtime and occasional software glitches disrupt our ability to provide seamless customer service.” – IT Manager, First Bank of Nigeria
	Inadequate Staff Training and Human Resource Constraints	14	“Many staff are still adapting to the new ICT tools, and this affects the speed and quality of service we provide.” – HR Manager, GTBank
	Customer Adaptability and Usability Concerns	10	“Some customers find it difficult to navigate the mobile apps or online platforms, which can lead to complaints.” – Branch Manager, First Bank of Nigeria
	High Costs and Infrastructure Limitations	8	“Upgrading and maintaining ICT systems is costly, and sometimes we struggle to implement new technologies quickly.” – Finance Officer, GTBank
RQ 3. Remedies and solutions for ICT challenges	Staff Training and Capacity Building	17	“We have started organizing regular training sessions for staff to improve their ability to use and support ICT tools.” – HR Manager, First Bank of Nigeria
	Customer Education and Awareness Programs	13	“Providing simple guides and tutorials for customers has helped them better utilize our digital banking platforms.” – Customer Experience Officer, GTBank
	Regular Maintenance and Upgrades of ICT Systems	15	“Routine maintenance and timely software updates are critical to preventing system failures.” – IT Manager, GTBank
	Enhanced Security Measures	12	“Strengthening security protocols reassures customers and encourages them to trust our digital services.” – Compliance Officer, First Bank of Nigeria
	Prompt Technical Support and Troubleshooting	14	“Having a dedicated help desk ensures that technical issues faced by customers are resolved promptly.” – Operations Supervisor, GTBank

Source: Interviews, 2025

Discussion of Findings

The first objective examined the extent to which ICT-driven customer service influences the quality of service delivery in First Bank of Nigeria and Guaranty Trust Bank. The study found that ICT significantly enhances service delivery by improving accessibility, speed, convenience, security, and customer satisfaction. These findings align with Adebisi and Olayinka (2018), who reported that tools such as mobile banking, internet banking, and ATMs reduce waiting times and foster personalized interactions, thereby enhancing customer loyalty. Similarly, Oladele (2020) demonstrated that strategic ICT investments at GTBank facilitate real-time communication and prompt issue resolution, which improve engagement and retention. Critically, while these studies confirm the operational benefits of ICT, they often assume that technological adoption alone ensures improved

service outcomes, without accounting for factors such as staff capacity, system reliability, and customer digital literacy. The present study extends this understanding by combining quantitative and qualitative data from both banks, providing a more nuanced view that underscores CRM software as the most widely adopted ICT tool and highlights its central role in delivering high-quality customer service.

The second objective explored the challenges these banks face in using ICT to achieve their customer care management goals. Findings indicate that system downtime, inadequate staff training, high ICT costs, customer usability difficulties, and security concerns hinder effective ICT utilization. This echoes Eze and Nwachukwu (2021), who noted that barriers such as staff competence gaps and infrastructural limitations can undermine ICT-driven customer service. Moreover, the empirical studies reviewed often underrepresent the operational and customer-level challenges, focusing instead on technological adoption outcomes. The current findings therefore provide a broader perspective by incorporating both bank personnel and customer views, highlighting the interplay between technical issues, human resource constraints, and customer adaptability as critical factors affecting ICT effectiveness.

Finally, the study examined remedies and solutions to these challenges. Respondents emphasized staff training, customer education, system maintenance and upgrades, enhanced security measures, and prompt technical support. These recommendations are consistent with the Technology Acceptance Model (TAM) (Davis, 1989), which posits that perceived usefulness and ease of use influence technology adoption and, consequently, service outcomes. By improving staff competence and customer familiarity with ICT tools, banks can increase both internal and external acceptance of digital platforms, leading to higher efficiency, satisfaction, and service quality. While empirical studies such as those by Adebisi and Olayinka (2018) and Oladele (2020) recognize the importance of ICT in customer engagement, they often underplay the role of supportive measures such as training and guidance. The current study thus fills a gap by linking practical interventions to theoretical constructs, reinforcing the notion that successful ICT-driven customer service requires both technological investment and human-centric strategies.

Conclusion

ICT has transformed customer care management in the Nigerian banking sector, however, the study underscores that the effective adoption of ICT in banking requires not only technological investment but also complementary human-centric strategies, in line with the Technology Acceptance Model (TAM), which links perceived usefulness and ease of use to technology adoption and service outcomes. Empirical evidence from both banks indicates that while digital tools can improve customer experience and operational efficiency, sustained benefits depend on addressing operational, technical, and human resource constraints. These findings provide practical insights for policymakers, bank managers, and ICT developers aiming to optimize digital banking strategies and enhance customer-centric service delivery.

Recommendations

Based on the findings, the following recommendations are proposed:

1. Banks should implement continuous and comprehensive ICT training programmes for employees to ensure proficiency in using CRM systems, mobile banking platforms, and other digital tools. This will enhance service delivery, reduce operational errors, and improve customer satisfaction.
2. Banks should develop customer-focused initiatives, such as tutorials, workshops, and user guides, to improve digital literacy and encourage the adoption of ICT-based services. Well-informed customers are more likely to engage effectively with banking platforms, thereby reducing usability challenges.
3. Banks must prioritise robust cybersecurity protocols, including encryption, multi-factor authentication, and fraud detection systems, to safeguard customer data and build trust in digital banking platforms. Ensuring security is essential for maintaining customer confidence.

4. Establishing dedicated technical support teams or help desks to address customer issues in real-time can mitigate service delays and enhance user satisfaction. Banks should ensure that support is accessible through multiple channels, including chat, telephone, and email.
5. Banks should focus on strengthening data protection measures by developing comprehensive data protection policies, ensuring compliance with data privacy regulations, and safeguarding sensitive customer information. These measures will foster customer trust and confidence in ICT services.
6. Additionally, banks should establish transparent communication policies and effective feedback mechanisms to continuously improve service quality. By doing so, they can cultivate greater trust and confidence among customers, ultimately creating a more resilient and customer-centric banking environment that leverages the full potential of ICT innovations.

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