

## **Customers' Complaints from Self-Inflicted Errors: Evidence from Deposit Money Banks in Abeokuta Metropolis**

By

**Suliyat ASHIRU**

Abeokuta Business School, Crescent University, Abeokuta  
Tel. +234(0)706 296 4485 | Email: [suliyatashiru@gmail.com](mailto:suliyatashiru@gmail.com)

**Muideen Adejare ISIAKA**

Department of Economics and Actuarial Sciences, Crescent University, Abeokuta  
Tel. +234(0)703 070 8367 | Email: [dr.isiaka@gmail.com](mailto:dr.isiaka@gmail.com)

**Temitayo Nofisat OJO**

Abeokuta Business School, Crescent University, Abeokuta  
Tel. +234(0)905 2293611 | Email: [temitayoo79@gmail.com](mailto:temitayoo79@gmail.com)

**Rukayat Kikelomo ISIAKA**

Department of Sociology, Lagos State University, Ojo, Lagos, Nigeria.  
Tel. +234(0)8038450065 | Email: [rkisiaka@gmail.com](mailto:rkisiaka@gmail.com)

### **Abstract**

This study investigates customer complaints in the banking sector, focusing on grievances that stem from customers' own errors. Such complaints often create frustrating situations for customer service officers. The paper explores the nature and dimensions of these complaints to suggest policy insights for improved bank-customer relationships. A literature review identifies key drivers of increasing complaints, including technological advancements, heightened customer expectations and economic factors. Employing a survey of 33 customer service officers in banks across Abeokuta, the study's findings reveal demographic patterns and highlight the prevalence of customer-driven mistakes as a distinct facet of complaint dynamics in the banking sector. Main sources of customers' errors include transaction input errors, documentation mistakes and authentication challenges. Over one-third of respondents identified transaction errors as most common, with authentication failures and compromised credentials also prevalent.

The major causes include lack of financial literacy, technological challenges, and communication gaps, which are influenced by factors such as age and education level. Consequences include financial losses, operational inefficiencies and strained relationships. Solutions recommended by customer service officers include enhancing financial literacy, improving digital banking interfaces and fostering clearer communication and proactive support. Stakeholders, including banks and governments, should collaborate to implement financial literacy initiatives, enhance digital platforms and provide proactive

support. Emphasizing active listening and empathy in handling complaints can foster trust and better customer relationships. Overall, integrating these insights can lead to a more supportive environment, reducing errors and turning complaints into opportunities for banks to improve customer satisfaction and loyalty.

**Keywords:** Customer complaints, Self-made errors, Customer service, Complaint management, Error prevention

**JEL code:**D12,D18, M31

## 1. Introduction

The landscape of banking customer complaints has undergone significant transformation in recent years, reflecting broader shifts in consumer expectations, technological advancements, and regulatory changes (Challoumis&Eriotis, 2024). One of the most notable trends in this area is the increasing volume and variety of complaints being voiced by customers. Modern banking customers are more empowered than ever, equipped with the tools of digital technology to express their grievances publicly, often through social media channels. This trend has compelled many financial institutions to adopt more proactive customer service strategies to ensure they meet or exceed customer expectations (Gomber et al., 2018). With the rise of platforms like Twitter, Facebook, and review sites, a simple complaint can quickly escalate into a public relations concern, prompting banks to prioritize swift and effective resolution processes.

According to Chauhan et al. (2022), another key trend is the shift towards digital complaint channels. As customers increasingly conduct their banking activities online, they also prefer to voice their complaints through digital platforms. Traditional methods, such as phone calls or in-branch discussions, are gradually being eclipsed by emails, chatbots and social media interactions. This inclination towards digital communication necessitates that banks invest in advanced technologies such as artificial intelligence and machine learning to analyse customer sentiment and provide timely responses to complaints (Akolkar, 2024). Additionally, the integration of Customer Relationship Management (CRM) systems enables banks to track complaints more efficiently, identify patterns, and develop targeted solutions that can enhance customer satisfaction and loyalty over time (Lindgreen&Antioco, 2005).

Moreover, the nature of complaints has evolved, with consumers now expressing concerns not only about transactional issues but also regarding service quality, data security and ethical practices (Tsarenko&RooslaniTojib, 2011). Issues like hidden fees, inadequate service responses and cyber security breaches have emerged as common pain points prompting significant backlash from customers. Consequently, banks are increasingly being held accountable for transparency and integrity in their operations. This has led to a greater emphasis on policies and practices that prioritize consumer rights and financial literacy (Efunniyi et al., 2024). Regulators are also playing a crucial role in this trend, encouraging clearer disclosure of fees and terms while promoting fair lending practices, which have, in turn, heightened consumer awareness and assertiveness in reporting grievances.

In addition, the rise of financial technology (fintech) companies has introduced another layer of complexity in banking customer complaints. As consumers begin to explore alternative banking solutions offered by fintechs, traditional banks are facing intensified scrutiny regarding their customer service

standards and complaint resolution processes (Gomber et al., 2018). Institutions that fail to adapt to this new competitive landscape risk losing customers to fintechs that prioritize personalized, user-friendly experiences and efficient complaint handling processes (Kruhovy, 2023). In response, many banks are enhancing their service models through digital innovation and customer-centric approaches to ensure they remain relevant in a fast-evolving marketplace. With rising complaint volumes, a pivot towards digital communication, evolving consumer expectations and heightened competition from fintechs, banks are being challenged to rethink their customer service paradigms (Dinçkol, 2021). By embracing technology, prioritizing transparency, and fostering a culture of responsiveness, banks can effectively navigate this shifting landscape while enhancing customer loyalty and satisfaction. The future of banking will undoubtedly depend on how well institutions can adapt to these trends, ensuring that customer complaints are not merely viewed as disruptions but as opportunities for growth and improvement.

However, not all customer complaints are genuine as some are due to customers' errors themselves. Meanwhile customers in this category often express their grievances as if the banks or its staff have deliberately done something to affect the customer. This creates a frustrating situations for the customer services officers in the banks. This study examines the nature and dimension of customers' own mistakes as expressed to the customer service officers. Understanding this scenarios would suggest policy insight for improving the relationships between banks and customers. The remaining part of this study contains a brief discussion of factors shaping customers complaints, methodology used for the empirical analysis, results and discussion, and finally conclusions and recommendations.

## **2. Factors Shaping Customers Complaints.**

The increasing trends in customer complaints can be attributed to a confluence of factors that reflect broader societal, technological and economic changes (Bolton et al., 2018). One of the primary drivers is the rapid advancement of technology and its pervasive impact on the customer experience. With the rise of digital platforms, consumers have greater access to information and more avenues to express their grievances. Social media, online review sites, and customer feedback platforms empower customers to share their experiences widely and swiftly (Moreno-Munoz et al., 2016). This shift has led to a culture where voicing complaints has become more normalized, making customers more aware of their rights and encouraging them to speak out about perceived inadequacies in products and services.

Moreover, the escalation of customer expectations plays a significant role in this trend. In an increasingly competitive marketplace, consumers have grown accustomed to high levels of service and quality (Rane et al., 2023). They expect swift responses, personalized interactions, and seamless experiences, often driven by their familiarity with top-tier brands such as Amazon and Apple that set industry standards for customer service. When businesses fail to meet these rising expectations, customers are quick to voice their dissatisfaction. This scenario is exacerbated by the growing importance of customer-centricity in business strategies. Companies that do not prioritize customer feedback and fail to implement meaningful changes based on complaints risk alienating their customer base, leading to an increase in expressed grievances (Taylor et al., 2020).

Economic factors also play a crucial role in the rising trend of customer complaints. During periods of economic downturn or instability, consumers may become more sensitive to issues such as value for money and service quality. Tightening budgets lead customers to hold companies to higher standards, making them less tolerant of shortcomings. Additionally, in a competitive landscape where alternatives are readily available, customers are likely to share their dissatisfaction more vocally when they feel that

their expectations are not satisfied. In such environments, businesses may experience an uptick in complaints as they navigate the delicate balance between cost-cutting measures and maintaining customer satisfaction.

### 3. Methodology

This study employed a survey research design to investigate the dynamics of self-inflicted customer errors in banking and their impact on customer care officers. A structured questionnaire containing both closed-ended and open-ended questions was developed to capture comprehensive data on customer service officers' experiences and perceptions. The population of the study comprised customer care officers working in various deposit money banks in Abeokuta metropolis. Using convenient sampling, 33 customer care officers were selected, one from each bank branch, to ensure a diverse range of perspectives and reduce location-based biases.

Data collection involved in-person administration of the questionnaire to the selected respondents. The instrument was designed to gather data on the frequency, types and implications of self-inflicted customer errors, as well as suggested solutions and stakeholder roles in mitigating these errors.

The data analysis combined both quantitative and qualitative approaches. Quantitative data from closed-ended questions were analyzed using descriptive statistics involving frequencies and percentages, to identify patterns and trends. Qualitative data from open-ended responses were coded thematically to extract insights on the nature and implications of self-inflicted errors.

This mixed-methods approach provided a comprehensive understanding of the challenges faced by customer care officers and the potential strategies for improving customer interactions and reducing errors in banking services.

### 4. Key Findings

#### (a) Demographic Characteristics of Respondents

The Table 4.1 revealed the distribution of respondents by socio-demographic characteristics. It revealed that majority of the participants were age 25-34 years (90.9%) and the least reported were age 35-44 years (9.1%). Female participants were more reported (81.8%) than male participants (18.2%). More than two third of the participants had BSc/HND (72.7%) while the remaining respondents have Master's degree. More than half of the participants had 1-3 years of experience (54.5%), followed by those that reported 4-6 years (27.3%) and the least respondents reported less than 1 year (18.2%). Only 36.4% reported to have work in other section of the bank.

**Table 4.1: Demographic Characteristics of Respondents**

Questions	Options	Frequency	Valid Percent
Age	Below 25 years	0	0
	25-34 years	30	90.9
	35-44 years	3	9.1
	Above 44 years	0	0
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Gender	Male	6	18.2
	Female	27	81.8
	<b>Total</b>	<b>33</b>	<b>100.0</b>
	BSc/HND	24	72.7

<b>Education</b>	Master's Degree	9	27.3
	<b>Total</b>	<b>33</b>	<b>100.0</b>
<b>Years of experience as a customer service officer in the banking sector</b>	Less than 1 year	6	18.2
	1-3 years	18	54.5
	4-6 years	9	27.3
	<b>Total</b>	<b>33</b>	<b>100.0</b>
<b>Have you worked in other section of the bank</b>	Yes	12	36.4
	No	21	63.6
	<b>Total</b>	<b>33</b>	<b>100.0</b>

Source: Authors' computation

### (b) Incidence and Dimensions of Customer's Errors Complaints

Table 4.2 revealed the distribution by proportion of the complaints that was classified as customers' own errors by the customer service officers. More than one-third of the participants reported 1 out of every 10 (45.5%) , followed by those that reported 1 out of every 5 (27.3%) and 1 out of every 50 (27.35). It also showed the distribution of the top mistakes that customers make by ranking. More than one-third ranked error in transaction processing as the most common (36.4%). Similarly, more than one-third of the participants ranked 'documentation mistakes' as both most common and averagely common (45.5%), while 9.1% ranked it as least common. More participants ranked misunderstanding of financial products as averagely common (45.5%), followed by those that ranked it as the least common (36.4%). It was ascertained that same proportion of participants ranked errors in digital banking as most common (36.4%) and averagely common (36.4%).

**Table 4.2: Incidence of Customer's Errors Complaints**

<b>Variables</b>	<b>Options</b>	<b>Frequency</b>	<b>Valid Percent</b>
Frequency of Customer's Errors Complaints	1 out of every 5	9	27.3
	1 out of every 10	15	45.5
	1 out of every 50	9	27.3
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Errors in Transaction Processing	most common	12	36.4
	averagely common	9	27.3
	least common	12	36.4
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Documentation Mistakes	most common	15	45.5
	averagely common	15	45.5
	least common	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Misunderstanding Financial Products	most common	6	18.2
	averagely common	15	45.5
	least common	12	36.4
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Errors in Digital Banking	most common	12	36.4
	averagely common	12	36.4
	least common	9	27.3
	<b>Total</b>	<b>33</b>	<b>100.0</b>

**Source:** Authors' computation

Participants were asked to describe the specific nature of the common errors that customers make. The emerging thematic summary of their discussions, in descending order of occurrence, are as follows:

**Theme 1-Authentication Errors:** A significant number of errors reported by customers stem from issues with authentication mechanisms such as one-time passwords (OTPs) and personal identification numbers (PINs). Respondents noted that customers often struggle with entering the correct OTP or forget their ATM PINs, leading to transaction failures. These errors may arise from the complexity of the security measures or from users not following protocols correctly, indicating a need for more straightforward authentication processes and better customer education.

**Theme 2-Compromised Credentials:** Customers sometimes compromise their own passwords by sharing them with third parties. This can lead to unauthorized access to accounts and subsequent errors in transactions. The theme emphasizes the necessity for increased awareness and education on cyber security practices to prevent identity theft and ensure customers' safety when using digital banking services.

**Theme 3-Documentation Errors:** Errors in documentation are highlighted by multiple respondents, especially regarding personal identification issues, such as discrepancies between Bank Verification Number (BVN) and National Identification Number (NIN). Respondent 8 emphasize that customers sometime fail to provide the correct documents, which can delay transactions or risk financial loss. This theme underscores the importance of accurate documentation and the impact of minor mistakes on customers' access to their funds.

**Theme 4-Transaction Input Mistakes:** Many respondents reported that customers commonly enter incorrect amounts or make mistakes while inputting transaction details. Errors such as entering the wrong transaction amount or PIN significantly disrupt financial dealings. This theme suggests that more intuitive transaction processes or tools that reduce human error in data entry could improve customer experiences.

**Theme 5-Misunderstanding Financial Products:** Respondent 26 mentions that customers often make errors linked to a lack of understanding of the financial products they subscribe to, such as account limitations and restrictions. This theme emphasizes the necessity for clearer communication and education regarding financial products. Customers should be well-informed about their account's capabilities and constraints to avoid inadvertent errors.

**Theme 6-Incomplete Information:** Respondents 18 and 30 discuss the issues arising when customers fail to provide complete information, such as missing necessary details during transactions. Incomplete submissions can result in account access issues or delayed transaction processes, highlighting the need for systems that prompt users for all required information to prevent such errors.

### **(c) Causes and Implications Self-Made Customers Mistakes**

Table 4.3 summarizes the top three causes of customers' mistakes, as perceived by the customer service officers. Majority of the participants reported 'lack of financial literacy' as a major cause of customers' errors (63.6%). About half of the participants reported 'technological challenges' as a major cause (45.5%). About 18.2% of the respondents identified communication gaps as a major cause of customers' mistakes while only 9.1% identified behavioural factors as a major problem.

**Table 4.3: Main Causes of Customers' Mistakes**

Items	Options	Frequency	Percent
Lack of Financial Literacy	Major	21	63.6
	Average	0	0.0
	Minor	9	27.3
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Technological Challenges	Major	15	45.5
	Average	6	18.2
	Minor	9	27.3
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Communication Gaps	Major	6	18.2
	Average	18	54.5
	Minor	6	18.2
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Behavioral Factors	Major	3	9.1
	Average	18	54.5
	Minor	9	27.3
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>

**Source:** Authors' computation

Respondents were asked to discuss how they think customer demographics affects customer mistakes. Their answers can be grouped into the following themes:

**Theme 1-Age:** Respondents consistently mention age as a significant factor influencing customer mistakes. Older customers may struggle with understanding processes, particularly in digital banking, and may lack familiarity with new technologies. This customer demography can face difficulties due to physical limitations associated with aging as well as cognitive challenges that complicate their interaction with modern systems.

**Theme 2-Educational Level:** Level of education is cited as a crucial determinant of customer errors. Less-educated clients may have trouble understanding written instructions, filling out forms accurately, or recognizing fraudulent schemes. This theme underscores the importance of tailoring communication and educational resources to better serve customers with varying levels of literacy and understanding.

**Theme 3-Technology Familiarity:** Several responses point to a lack of familiarity with technology as a source of mistakes. Customers who are not adept at using digital platforms whether due to age, educational background, or personal experience are more likely to encounter errors in navigation, transactions, and understanding digital interfaces.

Table 4.4 revealed the top three implications of customer’s mistakes. More than half of the participants ranked financial losses as the major impacts (54.5%). About 9% reported reduced operational efficiency as major implications while 18.2% identified strained customer-bank relationships as the major implication. About 9.1% of the respondents failed to answer this question.

**Table 4.4: Main Implications of Customers’ Mistakes**

Items	Options	Frequency	Valid Percent
Financial losses	Major	18	54.5
	Average	12	36.4
	Minor	0	0.0
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Reduced operational efficiency	Major	3	9.1
	Average	15	45.5
	Minor	12	36.4
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Strained customer-bank relationships	Major	6	18.2
	Average	18	54.5
	Minor	6	18.2
	Missing	3	9.1
	<b>Total</b>	<b>33</b>	<b>100.0</b>

Source: Authors’ computation

#### (d) Solutions to Customers’ Mistakes

Table 4.5 revealed the distribution by top solutions to customer’s mistakes. About half of the participants ranked ‘enhancing financial literacy’ as very important solution (45.5%), followed by those that ranked it as averagely important (27.3%) while 9.1% ranked it as the least important solution. More than one-third of the participants ranked ‘improving digital banking interfaces’ as most important solution (36.4%), followed by those that ranked it as least important (27.3%) while 18.2% ranked it as averagely important. It was ascertained by majority of the respondents that there is need for ‘clear and effective communication as 36.4% ranked it as the most important solution. About 36.4% of the respondents ranked ‘proactive customer support’ as a very important solution to customers’ mistakes.

**Table 4.5: Suggested Solutions to Customers’ Mistakes**

Items	Options	Frequency	Percent
Enhancing Financial Literacy	Very important	15	45.5
	Moderately important	9	27.3
	Least important	3	9.1
	Missing	6	18.2
	<b>Total</b>	<b>33</b>	<b>100.0</b>
Improving digital banking interfaces	Very important	12	36.4
	Moderately important	6	18.2

Improving Digital Banking Interfaces	Least important	9	27.3
	Missing	6	18.2
	Total	33	100.0
Clear and Effective Communication	Very important	12	36.4
	Moderately important	3	9.1
	Least important	12	36.4
	Missing	6	18.2
	Total	33	100.0
Proactive Customer Support	Very important	12	36.4
	Moderately important	9	27.3
	Least important	6	18.2
	Missing	6	18.2
	Total	33	100.0

**Source:** Authors' computation

Respondents were asked to comments on specific suggestions on how to reduce customers' errors in financial transactions. Below are the thematic summary of their responses:

**Theme 1: Effective Communication and Education**

Effective communication and education are crucial in reducing customers' errors in financial transactions. Respondents 1 and 9 emphasize the importance of clear and simple communication in digital banking interfaces and the need to double-check information before inputting details. Respondents 2 and 6 suggest that offering educational resources and workshops can educate customers on financial transactions and help them avoid errors. Similarly, Respondents 10 and 11 highlight the need for customers to understand transaction processes and verify information before making transactions.

**Theme 2: Role of Stakeholders**

Different stakeholders can play a significant role in reducing customer errors in financial transactions. Respondent 3 suggests that the government can reduce customers' errors through regulations, financial literacy programs and customer protection agencies. Respondent 4 highlights the importance of integrating automated error detection, standardizing data requirements and providing proactive assistance to reduce errors. Respondents 8 and 5 emphasize the need for customers to provide adequate personal and financial information. Respondent 3 suggests that government regulations, financial literacy programs, and customer protection agencies can reduce customer errors in financial transactions. Respondents 6, 10, and 11 emphasize the need for customers to take responsibility in reducing customer errors, such as having proper knowledge on bank products, improving digital banking skills, and verifying information before making transactions.

**Theme 3: Technology and Customer Support**

Respondents 4 and 7 suggest that stakeholders can improve customer experience by providing proactive assistance, educating customers on common mistakes, and simplifying the documentation process. Respondent 7 also emphasizes the need for follow-up with customers and building good relationships with them. This theme highlights the importance of technology and customer support in reducing customer errors.

One prevalent theme that emerges from the responses is the need for clear communication and education regarding banking processes. Several respondents highlight the importance of informing customers about the correct channels for handling various banking tasks, such as enrolling for the Bank Verification Number (BVN) or utilizing mobile banking apps. Miscommunication often leads to customer errors, as exemplified by instances of incorrect personal information, such as wrong dates of birth or email addresses, which can create significant challenges in maintaining a functional relationship between customers and banks. Effective education and guidance during the onboarding process can help mitigate these issues, enhancing overall customer satisfaction by ensuring they are equipped to navigate banking procedures correctly.

Another vital theme concerns the management of customer complaints and errors. Several respondents stress the significance of active listening, empathy and follow-up in resolving issues stemming from customer mistakes. They note that some individuals might not readily admit their errors, complicating the resolution process. Respondents emphasize the importance of maintaining a calm and professional demeanor when addressing customer concerns, as this approach fosters trust and allows for effective problem-solving. Furthermore, the acknowledgment of human bias and the necessity for patience when dealing with hesitant customers reflect a need for a more compassionate banking experience, highlighting the balance between operational efficiency and personalized customer care.

## 5. Conclusion

The banking sector is increasingly shaped by technology and digital communication, significantly influencing the management of customer complaints across different regions. The varying regulatory landscapes and customer expectations in Europe, Africa, and Asia underline the necessity for effective customer service, which serves as a cornerstone for economic stability and development. As complaints move to online platforms and social media, customers can express their dissatisfaction more publicly and quickly, prompting banks to adopt proactive strategies that both resolve complaints and improve the overall customer experience. By leveraging technology and embracing transparency, banks can better navigate these changes, thereby strengthening their relationships with customers.

Additionally, distinguishing between valid complaints and those resulting from customer errors is vital for effective service management in the banking industry. The study indicates that a significant portion of complaints stems from customer misunderstandings and transaction errors, particularly among older individuals with lower educational levels. To combat these issues, enhancing financial literacy and improving digital banking interfaces emerged as key solutions. Engaging stakeholders including banks, governments and customers is essential for minimizing errors and fostering a more supportive customer environment. Ultimately, prioritizing active listening, empathy and clear communication in complaint management can help build trust and transform complaints into valuable opportunities for business improvement and enhanced customer satisfaction.

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