



Journal of Consumer Behavior, Marketing, and Management (JCBMM)

VOLUME 1 ISSUE 1 (2025)



PUBLISHED BY
E-PALLI PUBLISHERS, DELAWARE, USA

Customer Support Service and Customer Satisfaction of Pension Fund Administrators in Uyo, Akwa Ibom State

Nfawa E. Usani^{1*}, Saviour S. Okon¹, Samuel G. Etuk¹, Aniekan R. Inwang¹

Article Information

Received: March 24, 2025

Accepted: May 31, 2025

Published: September 27, 2025

Keywords

Customer Satisfaction, Customer Service Personalisation, Customer Support Service, Employees Competency, Proactive Support

ABSTRACT

This study was conducted to examine the influence of customer support service on customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State. The cross-sectional research design was adopted for this study. Primary data were obtained using structured copies of the questionnaire. A simple random technique was used in selecting 384 respondents that were determined using the Walpole (1974) formula for unknown population size. The collected data were analysed and interpreted using descriptive statistics, and the formulated hypotheses were tested using simple linear regression at a 5% level of significance in the Statistical Package for the Social Sciences (SPSS 27). Based on the analysed data, the findings of this study reveal that customer support service and its dimensions have a significant influence on customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State. Thus, it was recommended, among others, that firms wishing to retain and develop loyal customers and expand their customer base provide personalised, customised services that meet their customers' needs.

INTRODUCTION

Service organisations are consistently confronted with the ongoing problem of addressing the changing demands of customers and assessing their levels of satisfaction. This task is of utmost importance as it directly contributes to the attainment of a sustainable competitive advantage, particularly in light of the escalating rivalry within the service industries. Consumers often shift from one service provider to another, seeking satisfaction in locations that offer royal treatment, as they become increasingly aware of their rights in the marketplace. The competitive market always favours organisations that deliver better customer experiences. Hence, understanding and improving customer support service becomes crucial for business success.

Customer support service is the backbone of every business venture. Researchers believe that happy customers become loyal customers who return to the business for repeat purchases, lowering the cost of acquiring new customers and increasing revenue (Etuk *et al.*, 2021). This approach is about managing customer expectations to give them what they want, when they want it, in the best possible way to meet their expectations. Delivering superior customer support service is a fantastic way to create this value and gain a competitive advantage against other players in the market. Customer support service is a dedicated function that offers assistance to customers who use a company's products or services. It is a strategy that involves the responsibilities of all employees in an organisation, regardless of their specific roles or departments. Every employee plays a crucial role in delivering a positive customer experience; whether they are directly interacting with customers or not, every action

can impact the overall perception of the organisation's service delivery (Usani & Sampson, 2023).

Service delivery entails the systematic organisation of activities within organisations that offer services, aiming to fulfil the needs and expectations of service consumers and other stakeholders while maximising resource utilisation. Effectively managing and implementing service delivery processes is a valuable strategy for enhancing customer satisfaction (Madupalli & Poddar, 2014). Customer satisfaction results from an evaluation of a service, wherein customers compare their opinions of service delivery against their previous expectations. Customers consistently evaluate their service perceptions against their expectations to determine if the service offered meets their requirements (Sampson *et al.*, 2022). Primarily, exceptional customer support service plays a pivotal role in delivering an overarching positive customer experience. There are certain strategic postures that an organisation adopts, including dimensions such as customer service personalisation, competence, convenience, and proactive support. Personalisation involves tailoring experiences to the unique needs and preferences of customers. Competence necessitates a knowledgeable workforce capable of delivering precise assistance, information, and technical support. Convenience refers to the availability of customer assistance at any time, including outside standard business hours. Proactive necessitates that service desks anticipate client requirements or provide solutions preemptively, addressing possible issues before they affect the end-user. Ensuring adherence to these underpinnings is crucial when engaging with pension fund administrators' customers to maintain a uniform experience. This study

¹ Department of Marketing, University of Uyo, Nigeria

* Corresponding author's e-mail: nfawaerasmus43@gmail.com

has adopted these underpinnings to predict customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State.

The persistent rise in customer expectations and the escalating competition provide significant challenges for pension fund administrators. Pension Fund Administrators (PFAs) are companies licensed by the National Pension Commission to manage and invest the pension funds in the employee's Retirement Savings Account (RSA). The creation of PFAs was executed in accordance with the directive set forth by Pencom in 2008. As a result, it became essential for the government to establish contributory pension funds, in which employees are required to take on a share of the responsibility by directing a portion of their monthly income into retirement savings accounts. These accounts would later function as the repository from which individuals could withdraw their pension benefits upon attaining retirement age (Klumpes & Mason, 2018).

In spite of the increasing engagement from pension fund administrators and the growing recognition of customer support service as a critical factor in pension service satisfaction, contributors continue to encounter challenges in accessing the status of their accounts and obtaining quality customer support services. The challenges encountered have resulted in customer dissatisfaction, prompting a transition from one pension fund service provider to another in pursuit of greater satisfaction. However, there is a lack of scholarly investigation regarding the influence of these selected dimensions of customer support service (proactiveness, competency, convenience, and personalisation) on customer satisfaction within the context of pension fund administration in Uyo, which calls for urgent scholarly attention. This study seeks to contribute to the dearth of literature by investigating the extent to which customer service personalisation, employees' competencies, service convenience, and proactive support, as proxies of customer support service, affect the customer satisfaction of pension fund administrators in Uyo, Akwa Ibom State. Specifically, this study was aimed at investigating that:

H_{01} : There is no significant influence of customer service personalisation on customer satisfaction.

H_{02} : Employees competency does not have any significant influence on customer satisfaction.

H_{03} : Service convenience does not have any significant positive influence on satisfaction of pension fund consumers.

H_{04} : There is no significant effect between proactive support and customer satisfaction.

LITERATURE REVIEW

Concept of Customer Support Service

Customer support service offers essential insights for developing new features (product), enhancing messaging (marketing), and comprehending consumer profiles (sales). The concept encompasses all actions undertaken by an organisation to ensure client satisfaction.

Customer service creates a formidable barrier to competition, fostering customer loyalty, facilitate product differentiation, reduce marketing expenses, and enhance organisation profitability (Goffin & New, 2015). Grant (2024) maintain that customer service involves the support, assistance, and guidance offered by firm employees to its clients both before to and subsequent to their purchase or utilisation of its products.

Etuk *et al.* (2022) view customer service as the process of assisting current and future clients in making more positive experiences with a business and its offerings. Lucas (2005) described customer service as the capacity of informed, competent, and motivated employees to provide products and services to both internal and external customers in a manner that fulfils both recognised and unrecognised customer needs, ultimately leading to favourable word-of-mouth promotion and repeat patronage. Customer service occurs through various modalities, including in-person interactions, telephone communications between customers and service providers, self-service technologies, or any other methods that contribute to customer satisfaction.

Benefits of Customer Service

Various considerations necessitate organisations to invest in exceptional customer service. The subsequent points according to Qasim and Asadullah (2012) outline several primary advantages of instituting a customer service program inside an organisation:

Customer Retention

The primary and most evident benefit of implementing a customer service plan is to ensure client satisfaction. It entails addressing concerns, demonstrating empathy, and alleviating obstacles pertaining to product availability, payment, returns, and technical assistance. Demonstrating corporate concern fosters client loyalty.

Employee Retention

Customer service extends beyond the realm of customers. It also aids in retaining people within the organisation. When customers are satisfied, staffs are as well. Individuals often prefer to work for a company that prioritises client welfare.

Troubleshooting and Problem-Solving

Businesses must address their customers' issues. However, organisations that adopt a proactive strategy generally perform better. This signifies the necessity of contacting clients prior to the emergence of any problems. This indicates that the organisation is committed to facilitating a seamless customer experience.

Referrals

Consumers who have a positive experience typically disseminate that information to others, whether through word-of-mouth to acquaintances, customer evaluations, or social media references. This frequently assists enterprises in generating additional revenue.

Brand Boost

Companies that demonstrate concern for consumers via customer service enhance their brand equity. This therefore results in further referrals and, thus, an augmentation in sales.

Increased Customer Lifetime Value

This pertains to the connection that customer care aids in creating and reinforcing with an individual consumer. When a company delivers exemplary service to an individual customer, that consumer is more inclined to contribute to the company's revenue through loyalty and increased purchases.

Corporate Culture

Customer service enables firms to optimise their procedures and foster collaboration among various teams. This encompasses interactions among agents, managers, technical engineers, and production teams. This aims to assist organisations in attaining their objectives of client attraction, retention, and revenue enhancement.

Competitive Advantage

A robust customer service foundation distinguishes a company from its competitors. It enhances the business's reputation and elevates its brand value by demonstrating to consumers and competitors that the business prioritises its connections with both new and existing customers.

Dimensions of Customer Support Service

Customer Service Personalisation

One of the most effective ways to have a clear and measurable impact on customers is to implement a personalised customer service approach. This method distinguishes an organisation from its competitors and enhances customer satisfaction and loyalty. "Personalised customer service" refers to the way in which a customer care representative caters to the unique requirements of each client (Etuk *et al.*, 2021). According to research, customers are eager to have a personalised experience since it enables them to maintain control over talks with customer care representatives, lessens emotions of stress and defeat, and makes them feel more empowered as customers (Dorman, 2024). According to Chatelaine (2024), personalised customer service entails providing customised experiences and assistance to customers. Customers want to feel valued, understood, and respected, not just treated as another number or problem to solve.

Employees Competency

Competence has evolved into a versatile term employed with diverse connotations across multiple scientific disciplines (Mojab *et al.*, 2018). Tammubua and Surapto (2021) assert that the notion of competence was first introduced in a social psychology study and then used in the marketing and commercial sectors. Competent personnel are individuals who proficiently fulfil their duties to meet client needs satisfactorily. Astereki

et al. (2021) define competencies as a collection of interrelated knowledge, attributes, attitudes, and skills that significantly influence job performance. Mengesha (2021) sees competency as an essential benchmark of skill, knowledge, ability, or behavioural traits required for an individual to execute their work effectively. It is a confluence of various elements, including reasons, traits, self-concepts, attitudes, beliefs, talents, and abilities—all essential for an individual to operate effectively, meet consumer demands and interests, and fulfil organisational objectives. Competencies, as defined by Etuk *et al.* (2021), are individual abilities associated with improved performance by people or teams. Studies demonstrate that individuals without essential competencies are likely to insufficiently meet customer expectations or provide quality service (Gupta *et al.*, 2019; Rahadi & Yusup, 2020).

Service Convenience

The convenience of service is crucial for comprehending patronage behaviour, to which consumers attach greater importance. The notion of service convenience originated with products, wherein convenience pertains to the reduction of time and effort expended by consumers throughout the acquisition of a product (Farquhar & Rowley, 2009). Convenience is paramount not only in products but also in services. Hence, Meixian (2015) characterised service convenience as the allocation of time, physical and mental effort, and financial resources necessary to mitigate the obstacles of place and time in acquiring products or services. Meixian succinctly characterised convenience as "a decrease in the consumer's time and/or energy needed to obtain, utilise, and dispose of a product or service compared to the time and energy demanded by alternative offerings within the product/service category." Ngatia *et al.* (2022) define service convenience as the customer's perception of the time and effort involved in acquiring or using a service. Service convenience refers to a consumer's assessment of the time and effort involved in acquiring or utilising a service. Widayati *et al.* (2022) describes service convenience as the enhancement of consumer value through the minimisation of the time and effort expended on a service.

Proactive Support

In the contemporary, rapid-paced environment, enterprises must exceed mere responses to consumer enquiries. They must anticipate issues and provide remedies before customers recognise them. Herein lies the necessity of proactive customer service. Proactive measures enable organisations to differentiate themselves from their competitors and cultivate lasting relationships with their clients. The significance of adopting a proactive approach in customer service is paramount. This is an essential approach for organisations that aim to cultivate exceptional client experiences that foster loyalty and expansion. Proactive customer service involves predicting and fulfilling customer demands prior to their

emergence (Amadi, 2017). Similarly, Wavetec (2024) defines proactive customer service as anticipating client wants and resolving any issues preemptively. He further asserts that rather than awaiting customer complaints, firms should proactively address issues or provide support. Onyenma and Hamilton (2020) contend that proactiveness is a firm's capacity to anticipate, initiate change, or take the initiative as a first mover, rather than adopting a reactionary or defensive strategic stance. Usani and Eko (2021) define proactiveness as a continuous outlook in which a firm actively endeavours to anticipate and capitalise on opportunities for developing and launching new items as well as modifying existing strategies and tactics. It encompasses the capacity to identify forthcoming market trends while attaining first-mover advantage in the short term and influencing the trajectory of the market landscape in the long term.

Concept of Customer Satisfaction

Customer satisfaction is a phrase that is widely used in marketing to assess customers' experience. It also assesses how well an organization is meeting or exceeding the expectations of its clients in terms of goods and services. Akpan and Lion (ND) describe customer satisfaction as the measure employed to assess the extent to which a consumer is pleased with a product, service, or experience associated with a firm. Etuk *et al.* (2021) contend that the metric is derived from customer satisfaction surveys that enquire about a client's perception of their experience, with responses spanning from highly displeased to highly satisfied. Customer satisfaction, as defined by Onyia *et al.* (2024), pertains to the assessment conducted by customers concerning the degree to which products and services fulfil their needs and expectations. The researchers asserted that customer satisfaction includes both satisfaction with product performance and the realisation of expectations.

Effects of Customer Satisfaction on Pension Fund Administrators' Success

The success of pension fund administrators is impacted by customer satisfaction and one of the most important factors that positively affect marketing and financial success is customer happiness. Customers who are satisfied with the performance of these administrators are more likely to stay with their desired administrator, refer others to them through word-of-mouth, and provide insightful feedback, all of which support the expansion and long-term viability of the enterprise. The impact of customer satisfaction on pension fund administrators' success is as follows:

Increased Customer Loyalty

Etuk (2018) defined "customer loyalty as a deeply held commitment to rebuild and re-patronise a preferred product or service in the future, despite situational influences and marketing efforts that have the potential to cause switching behaviours". Higher customer retention

rates result from satisfied customers' propensity to make more purchases from a business over time. Trust in the brand and histories of positive experiences are common foundations for loyalty.

Positive Word of Mouth and Referrals

Happy customers are more likely to share their positive experiences with friends, family, and coworkers. On the other hand, word-of-mouth advertising is an effective strategy that can have a big impact on acquiring new clients. This results in gaining new clients, developing trust, and enhancing brand recognition.

Increased Sales and Revenue

There is a strong correlation between having satisfied customers and increased sales and revenue. This is due to the fact that satisfied consumers are more inclined to purchase additional products and services. Additionally, this leads to an increase in sales for the organisation, as well as additional revenue streams, upselling, and cross-selling opportunities.

Long-Term Business Sustainability

Adaptability to shifting market conditions, long-term growth, and the development of new ideas and enhancements brought about by continuous input from satisfied consumers are all necessary components of this. It was highlighted by Rathinam (2023) that businesses are able to achieve sustainable growth and play a significant role in the process of creating a better future for everyone if they strike a balance between ensuring the satisfaction of their customers, pursuing strategic growth, and becoming environmentally responsible. On the other hand, the long-term viability and success of a company are influenced by that company's capacity to maintain the satisfaction of its customers.

Theoretical Framework

The anchor theory underpinning this research is the SERVQUAL Model, developed by Zeithaml, Parasuraman, & Berry in 1988. The theory is a well-regarded framework for assessing service quality. This concept posits that the disparity between client expectations and actual perceptions significantly impacts service quality. The SERVQUAL approach assists organisations in identifying deficiencies in service delivery and areas for improvement. It comprises five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy, which customers consider the most significant indicators of service quality. Tangibles include the physical components of service delivery, such as infrastructure and apparatus. Reliability stresses the uniformity and trustworthiness of the service. Responsiveness pertains to the capacity to swiftly and efficiently support clients. Assurance entails the demonstration of competence, civility, and trustworthiness, fostering trust and confidence among customers. The notion of empathy is essential for delivering outstanding customer service, as it involves both comprehension and compassion for consumer requirements.

Research indicates a robust association among service quality, customer satisfaction, retention, behavioural intentions, and favourable word-of-mouth. Marketing extensively employs the SERVQUAL model to assess customer satisfaction, using the “perceptions” minus “expectations” methodology (Souca, 2011). SERVQUAL is predicated on an external viewpoint of service quality, asserting that the customer’s evaluation of service quality is of utmost importance. This assessment is framed as a disparity between the service quality expectations of customers of pension fund administrators and their judgement of a certain service provider’s performance. Pension administrators can utilise the Servqual model to identify areas for enhancement to elevate service delivery. This will provide a means to assess and enhance customer satisfaction, as well as facilitate comprehension of ways to fulfil consumer expectations. Moreover, implementing this approach enables us to decompose customer support services into quantifiable attributes, including customer service personalisation, competency, convenience, and proactive support, and to assess how these factors influence customer satisfaction among pension fund administrators.

Empirical Framework

Researchers have conducted empirical studies on the relationship between customer satisfaction and customer support service. Below, we present some of the studies. Research conducted by Tong *et al.* (2012) examined the Hong Kong Internet banking segment and its factors, including service customisation, customer happiness, and e-loyalty. The study also examined the moderating effect of switching costs on these dependent variables. The results from 306 participants show that service personalisation has a beneficial impact on e-loyalty and customer happiness, and that customer satisfaction in turn increases e-loyalty. A moderating role for switching costs has not been found, though. This provides fresh evidence that switching costs may play a more nuanced role than previously believed in the e-loyalty-customer happiness and e-service customisation models. Casaca and Miguel (2024) investigated the impact of personalisation on customer satisfaction. In order to accomplish this, the writers conducted a literature assessment utilising 79 papers that were published in the WoS™ database between 2014 to 2023. They analysed the knowledge structure in terms of three main structures: conceptual, intellectual, and social. They utilised the R-Tool “Biblioshiny for Bibliometrix” to conduct a thorough bibliometrics analysis based on evaluative and relational bibliometrics methodologies. They came to the conclusion that customisation is changing the way companies interact with their customers and has become an integral part of contemporary marketing strategy. Customer happiness is greatly influenced by customisation, which leads to better experiences, more engagement, higher retention rates, and the establishment of trust and credibility.

Gupta *et al.* (2019) did a study to analyse consumers’ purchasing behaviour concerning perceived benefits and perceived risks related to customer competency in organisations. This research validates the concept of customer competency across eight dimensions: e-trust, product and service quality, customer support, application design, reasonable pricing, availability of user-generated content, replacements and returns, and purchasing risk. It empirically examines its impact on the company’s decision-making performance. The results derive from an empirical analysis of survey data from 69 respondents, revealing a substantial, significant, and positive correlation between customer competency and the firm’s decision-making performance. The study’s drawback was its primary focus on Indian consumers, suggesting that its conclusions may not be relevant to Nigeria due to demographic and regional disparities among pension fund administrators.

Rosmika and Nurhaida (2017) explored the influence of service quality intervention on the correlation between staff competency, cultural framework, and customer satisfaction. This study aims to assess the impact of employee competency and organisational culture on customer satisfaction, mediated by service quality, at PT. Bank Rakyat Indonesia Medan. This research is quantitative and has a defined methodology. The study population comprised all individuals who have utilised services at the PT Bank Rakyat Indonesia Medan office. The study employed a random sampling procedure with a sample size of 100 clients. This study utilises route analysis, a quantitative method, alongside two-stage linear regression analysis to evaluate the hypothesis, employing the Statistical Package for Social Sciences (SPSS) version 20.0 as a reference tool. The investigation revealed that staff competency has a favourable and considerable impact on service quality and customer satisfaction. This study is limited to the Indonesian banking sector. Consequently, its findings may not directly pertain to the causal relationship between customer support services and customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State.

Mengesha (2021) conducted a study to evaluate the impact of employee competencies on customer satisfaction within private organisations in eastern Ethiopia. A comprehensive sampling method was employed to select a sample of employees, while convenience sampling was utilised for customers. Data were gathered through self-administered questionnaires distributed to 400 customers and 200 employees across 40 private organisations. Multiple regression analysis was performed to examine the relationships between employee competency dimensions and customer satisfaction. The findings indicate a significant positive correlation between employee competency and customer satisfaction. A limitation of this study is its exclusive focus on private organisations in Ethiopia, which may restrict the generalisability of its findings to Nigeria, where pension fund administrators operate.

Kashif *et al.* (2023) conducted a study with the objective of determining the extent to which five different types of conveniences—namely, decision convenience, access convenience, transaction convenience, benefit convenience, and post-benefit convenience—have an effect on the level of satisfaction that customers have with the services that are offered by online retailers during home delivery. There were a total of 110 people who participated in the study. These individuals had utilised a home delivery service over the course of the previous year. The satisfaction of the customers was evaluated as they were provided with a variety of conveniences during the various phases of the home delivery process. The information that was gathered from the field was analysed through the use of a regression analysis. Based on the findings, it was determined that four of the independent factors have a positive and significant impact on the dependent variable, while the fifth variable, benefit convenience, has an impact that is inconsequential.

Widayati *et al.* (2022) performed a study to assess the impact of service convenience on customer satisfaction, repurchase intention, and word-of-mouth at Aesthetic Rosereve Jakarta. The study's demographic comprised clients of Aesthetic Rosereve Jakarta who had demonstrated loyalty since 2015. The study adopted a sample size of 95. Data from a sample size of 95 was gathered via a questionnaire. The data were evaluated with Partial Least Squares. The results demonstrate that service convenience positively and significantly influences customer satisfaction, repurchase intention, and word of mouth at Aesthetic Rosereve Jakarta. The study's limitations were from its inability to show a causal association between customer support services and the customer satisfaction of pension fund administrators.

Reynaldo *et al.* (2020) carried out a study to examine the influence of service convenience and service quality on customer satisfaction within shipping expedition enterprises in Surabaya. Data were gathered through questionnaires as part of a quantitative research methodology. The questionnaire targeted 100 respondents selected via a non-probability sampling technique. The data were analysed using the Smart PLS program, revealing that service convenience does not affect customer satisfaction; however, it positively and significantly influences service quality and customer satisfaction.

Amadi (2017) examined the connection between proactiveness and customer retention in high-end dining establishments within the hospitality sector in Port Harcourt, Rivers State, Nigeria. The specific objectives were to investigate the connection between proactive behaviour and reduced customer turnover, increased repeat purchases, and elevated referral rates. The investigation utilised a quasi-experimental design, incorporating a survey methodology to collect data from 144 senior employees across 24 upscale restaurants in Port Harcourt. A meticulously designed questionnaire comprising 26 items, including nine demographic

questions, was employed to gather primary data from the participants. Following the editing of data and the analysis of instrument reliability, inferential statistics were performed using the Statistical Package for Social Sciences (SPSS). The findings from the inferential statistical analysis indicated that proactivity is positively and significantly associated with lower customer defections, increased repeat purchases, and higher referral rates, respectively. This study is limited in scope as it concentrated specifically on the hospitality sector within Rivers State. The implications of this are that its findings cannot be applied broadly to the financial services sector, particularly in the context of pension fund administrators. A study by Onyenma and Hamilton (2020) investigated the correlation between proactiveness and the success of small and medium firms in Rivers and Bayelsa states of Nigeria. The study population comprised three hundred sixty (360) small and medium firms, from which a sample size of one hundred eighty-six (186) was selected using the Krejcie and Morgan table. Data were gathered via a questionnaire and evaluated via Pearson product-moment correlation coefficients and regression analysis. The findings indicated a favourable and significant correlation between proactiveness and the performance metrics of small and medium firms. The study conclusively shown that proactiveness enhanced customer happiness, growth, and social performance in small and medium firms in Rivers and Bayelsa states. This study is limited compared to our current research as it did not assess additional characteristics of customer support service, such as customer service personality, competency, and service convenience. The research also limited its focus to small and medium-sized firms. Consequently, the results may not correspond to the findings of this investigation.

Rifgi and Mertcan (2024) carried out a study with the aim to explore the impact of proactive and collaborative strategies on customer-brand engagement and experience, ultimately fostering an increased willingness to pay a premium. The researchers adopted complexity theory. An online survey was used to obtain data from 406 respondents. Structural Equation Modelling (SEM) was the primary analytical tool used in this study. Confirmatory factor analysis (CFA) was initially used to assess the degree of agreement between the collected data and the theoretically proposed model. The results show that proactive customer orientation and value co-creation significantly increase the customer experience and foster higher levels of customer-brand engagement, ultimately increasing willingness to pay more. Notably, the mediation analysis reveals that customer-brand engagement serves as a mediating factor in the relationship between customer experience and the willingness to pay more. The limitation of this study is that it did not cover dimensions like consumer personalisation, competence, and convenience that affect customer satisfaction.

From the scholarly positions of the afore-reviewed existing research, it has been observed that most researchers share the idea that customer satisfaction could be enhanced and

facilitated by customer support service. Therefore, based on the position of existing researchers, this study assumed that, it is plausible for customer support service to support customer satisfaction among pension fund administrators. Hence, to direct this investigation, the independent variable (customer support service) was decomposed into the following parameters: customer support service,

employee competence, service convenience, and proactive support. Similarly, the independent variable (customer satisfaction) was held in this study as a uni-dimensional construct. The conceptual model presented in Figure 1 portrays the hypothesised relationship between customer support service and customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State.

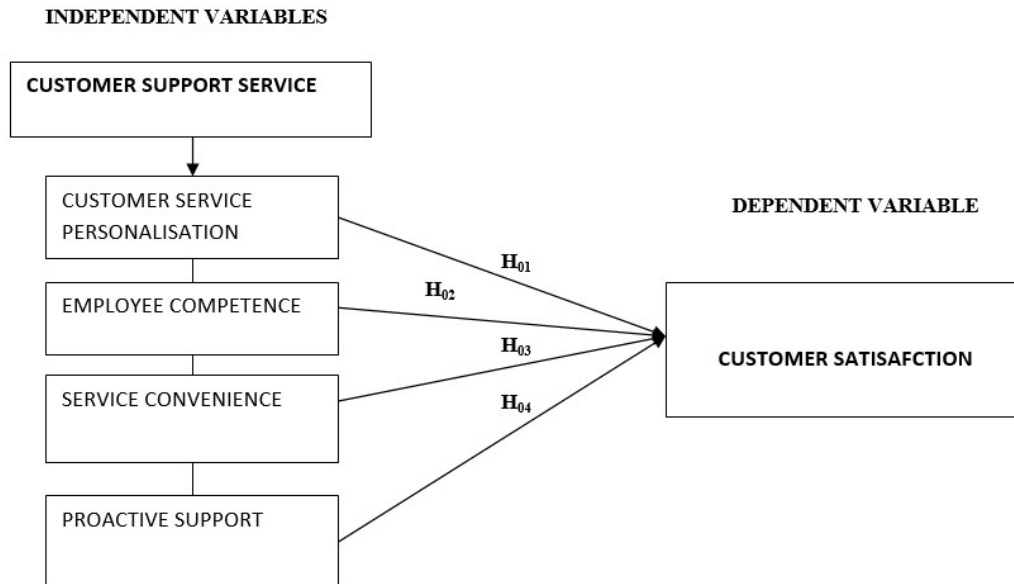


Figure 1: Conceptual Model of the Study
Source: Researcher's Model (2025)

MATERIALS AND METHODS

The researchers utilised the cross-sectional research design. The main reason for choosing this design was to obtain a representative sample. The choice of this design also became necessary because it was suitable for analysing a cross-section of the population at a given point in time. The study area was in Uyo metropolis, the capital city of Akwa Ibom State. The focus of this research was on the customers or contributors of pension fund administrators (PFA) residing in Uyo Metropolis. The study population consisted of both males and females who are contributors or customers of pension

fund administrators (PFA), which we considered large; hence, the population was deemed undetermined from a statistical perspective. Being an undetermined population, the sample size was established using the formula for infinite population by Walpole (1974). A sample size of three hundred and eighty-four (384) customers of pension fund administrators was served with copies of the questionnaire. A simple random procedure was used in selecting the respondents. This method allowed the researchers to reach out to accessible respondents in the population in the study. Table 1 illustrates the distribution of the questionnaire.

Table 1: Questionnaire Distribution to Contributors at selected Locations within Uyo Metropolis

S/No.	Location	Quantity Allocated	Percentage of questionnaire allocated
1.	University of Uyo	64	16.6
2.	University of Uyo Teaching Hospital	64	16.6
3.	Nigeria Immigration Service	44	11.6
4.	National Youth Service Corp	44	11.6
5.	Police HQ.	84	21.8
6.	Nigeria Security Civil Defence Corp	84	21.8
	Grand Total	384	100

Source: The Researcher's Computation (2025).

Instrumentation

The main instrument that was used in data collection was the questionnaire titled “Customer Support Service

Questionnaire (CSSQ)”. The instrument comprised two sections. Section A comprised items on personal data of the respondents, and Section B comprised customer

service personalisation, competency, service convenience and proactive support as underpinnings of customer support service. All items in Section B were rated on a five-point rating scale—strongly agree, agree, disagree,

strongly disagree, and undecided—with values 5, 4, 3, 2, and 1, respectively. The reliability of the instrument was tested using the Cronbach alpha reliability test; the resulting coefficient is presented in Table 2.

Table 2: Reliability measure of Variables

S/No.	Variables	Number of Items	Cronbach Alpha Scale
1.	Customer Service Personalisation	4	0.668
2.	Employees Competency	4	0.642
3.	Service Convenience	4	0.726
4.	Proactive Support	4	0.680
	Total	16	0.679

Source: SPSS Output (2025)

The overall reliability coefficient of 0.06 was obtained, which was reasonably high to justify the reliability of the instrument. Personal data of the respondents were analysed using frequency count and simple percentages. The collected data were further analysed using the multiple regression analysis at a 0.05 level of significance. The results are as shown:

RESULTS AND DISCUSSIONS

Data Presentation

Out of 384 copies of the questionnaire administered to Uyo pension fund administrators (PFA) customers, 357 were returned in usable form. This gives a response rate of 95.31 per cent. The responses were analysed using SPSS 27.0. Table 3 summarises the demographic analysis used to identify survey respondents.

Table 3: Demographic Data of the Respondents

Variables	No. of Respondents	Percentage (%)
Age		
25-29 years	33	9.2
30-39years	86	24.1
40-49 years	82	23.0
50 years and above	156	43.7
Total	357	100.0
Gender of respondent		
Male	156	43.7
Female	201	56.3
Total	357	100.0
Education of Respondents		
FSLC	63	17.6
O'LEVEL	89	24.9
BSc/HND Or Equivalent	65	18.2
Post Graduate	74	20.7
Others	66	18.5
Total	357	100.0
Duration as Pension Fund Customer		
1-5years	148	41.5
6-10years	98	27.5
11-15years	86	24.1
16 years above	25	7.0
Total	357	100.0
Employment sector		
Government Employee	186	52.1
Private Sector employee	69	19.3

Self-Employed	102	28.6
Total	357	100.0

Source: SPSS Output (2025)

In Table 3, the data obtained shows that 43.7% of the respondents were 50 and above, 24.1% of responders were within the age bracket of 30-39 years, 23.2% were between 40-49 years, and the least age bracket was 25-29 years; the results showed 43.7% were male and 56.3% of respondents were female. The survey found that 17.6% of respondents were holders of a first-school leaving certificate, 24.9% were O' Level holders, and 18.2% were bachelor's degree holders. However, 20.7% of respondents had postgraduate degrees, and 18.5% had other degrees not indicated on the survey questionnaire. Moving forward, 52.1% of respondents worked for the federal, state, or local government when questioned about employment or retirement. 19.3% of respondents were private sector workers, and 28.6% were pension fund administrators' self-employed contributions. 41.5% of respondents had been pension fund administrators'

customers for 1 to 5 years, 27.5% had stayed for 6 to 10 years, 24.1% had stayed for 11 to 15 years, and 7% of respondents had been customers for 16 years or more. This suggests that a balanced number of men and women contributed to pensions in the survey. The statistics also showed that most contributors were over 50, the retirement age. Based on their schooling, the respondents seemed to understand the questions. Most contributors and beneficiaries were public sector workers, but there were also organised private sector workers and self-employed workers, indicating that pension fund administrators offered services to all employment sectors.

Test of Hypotheses

Hypothesis One (H₀₁)

H₀₁: There is no significant influence of customer service personalisation on customer satisfaction.

Table 4: Summary of Simple Linear Regression showing the Influence of Customer Service Personalisation on Customer Satisfaction of Pension Fund Administrators

	B ₀	SE	B ₁	t-value	Significant (2 tailed)
Constant	27.706	0.672		41.26	0.000
Independent Variable: Customer Service Personalisation	0.831	0.054	0.630	15.44	0.000
Dependent Variable: Customer Satisfaction					
R =	0.630 ^a				
Adjusted R-Square =	0.395				
Std. Error of estimate =	1.74721				
F-statistics =	238.34				
Probability (Significant p-value) =	0.000 ^b				

*significantly related at 5% (p<0.05). B₁= unstandardized beta, B₂= standardized beta, SE= standard error
Source: The Researcher's Compilation (2025)

Table 4 presents an adjusted r-square of 0.395, which indicates that the independent variable accounted for 39.5% of the variation in customer satisfaction. The F-calculated of 238.34 was derived with a p-value of 0.000 and an F-critical of 3.87. The F-calculated is greater than the critical F-value, which means that there is a regression relationship between the dependent variable and the independent variable. The beta coefficient of 0.831 was obtained, which means that customer service personalisation has a positive influence on customer

satisfaction (β = 0.831, S.E. = 0.054, tcalc. = 15.44, p = 0.000, p < 0.05). Since the p-value is less than 0.05 (p<0.05), the null hypothesis was rejected. Therefore, there is a significant positive influence between customer service personalisation and customer satisfaction of pension fund administration.

Hypothesis Two (H₀₂)

H₀₂: Employees competency does not have any significant influence on customer satisfaction.

Table 5: Summary of Simple Linear Regression showing the influence of Employee Competency on Customer Satisfaction of Pension Fund Administrators

	B ₀	SE	B ₁	t-value	Significant
Constant	-0.067	0.467		-0.143	0.000
Independent Variable: Employee Competency	1.013	0.027	0.893	37.716	0.000
Dependent Variable: Customer Satisfaction					
R =	0.893 ^a				
Adjusted R-Square =	0.796				

Std. Error of estimate =	1.01397				
F-statistics =	1422.497				
Probability (Significant p-value) =	0.000 ^b				

*significantly related at 5% ($p < 0.05$). $B_1 =$ unstandardized beta, $B_2 =$ standardized beta, $SE =$ standard error.
 Source: The Researcher's Compilation (2025)

Table 5 shows an adjusted coefficient of determination of 0.796, which indicates that 79.6% of the variation in customer satisfaction was accounted for by the independent variable. The F-calculated of 1422.497 was obtained with a p-value of 0.000 and an F-critical of 3.87. The F-calculated (1422.497) is greater than the critical F-value, which means that there is a significant regression relationship between the dependent variable and the independent variable. The beta coefficient of 1.013 was obtained for employee competency ($\beta = 1.013$, S.E. = 0.027, t-calc. = 37.716, $p = 0.000$, $p < 0.05$).

Since the p-value is less than 0.05 ($p < 0.05$), the null hypothesis is rejected. Therefore, there is a significant positive relationship between employee competency and customer satisfaction. This result implies that the more competent employees are in service delivery, the better the level of customer satisfaction they will enjoy.

Hypothesis Three (H_{03})

H_{03} : Service convenience does not have any significant positive influence on satisfaction of pension fund consumers.

Table 6: Summary of Simple Linear Regression Showing the Influence of Service Convenience on Customer Satisfaction of Pension Fund Administrators

	B_0	SE	B_1	t-value	Significant
Constant	4.608	0.600		7.686	0.000
Independent Variable: Service Convenience	0.714	0.033	0.750	21.578	0.000
Dependent Variable: Customer Satisfaction					
R =	0.50 ^a				
Adjusted R-Square =	0.561				
Std. Error of estimate =	1.48843				
F-statistics =	465.618				
Probability (Significant p-value) =	0.000 ^b				

*significantly related at 5% ($p < 0.05$). $B_1 =$ unstandardized beta, $B_2 =$ standardized beta, $SE =$ standard error
 Source: The Researcher's Compilation (2025)

Table 6 reveals an adjusted coefficient of determination of 0.561, indicating that service convenience explained 56.1% of the variation in customer satisfaction. The F-calculated (465.618) was greater than the F-critical (3.87) at the 0.05 level of significance and $p < 0.05$ ($0.000 < 0.05$). Hence, the regression relationship between customer satisfaction and service convenience was statistically significant. The beta coefficient of 0.714 was obtained for service convenience ($\beta = 0.714$, S.E. = 0.033, tcalc. = 21.578, $p = 0.000$, $p < 0.05$). Since the p-value is less than 0.05 ($p < 0.05$), the

null hypothesis is rejected. Therefore, there is a significant positive relationship between service convenience and customer satisfaction. This result implies that the more the pension fund administrators provide convenient services to their customers, the better the level of customer satisfaction they will enjoy.

Hypothesis Four (H_{04})

H_{04} : There is no significant effect between proactive support and customer satisfaction.

Table 7: Summary of Simple Linear Regression Showing the Influence of Proactive Support on Customer Satisfaction of Pension Fund Administrators

	B_0	SE	B_1	t-value	Significant
Constant	10.616	0.886		11.987	0.000
Independent Variable: Service Convenience	0.380	0.049	0.377	7.760	0.000
Dependent Variable: Customer Satisfaction					
R =	0.377 ^a				
Adjusted R-Square =	0.140				
Std. Error of estimate =	2.08269				
F-statistics =	60.215				

Probability (Significant p-value) =	0.000 ^b				
-------------------------------------	--------------------	--	--	--	--

*significantly related at 5% ($p < 0.05$). B_1 = unstandardized beta, B_2 = standardized beta, SE = standard error
 Source: The Researcher's Compilation (2025)

The result in Table 7 reveals an adjusted r-square of 0.140, which indicates that 14% of the variation in customer satisfaction was accounted for by the proactive support variable. The F-calculated value of 60.215 is greater than the F-critical value of 3.87 at the 0.05 level of significance, $p < 0.05$ ($0.000 < 0.05$). This implies that there is a regression relationship between the dependent variable (customer satisfaction) and the independent variable (proactive support). The beta coefficient of 0.380 was obtained for proactive support ($\beta = 0.380$, S.E. = 0.049, $t_{calc.} = 7.760$, $p = 0.000$, $p < 0.05$). Since the p-value is less than 0.05 ($p < 0.05$), the null hypothesis is rejected. Therefore, there is a significant positive relationship between proactive support and customer satisfaction. This result implies that the more effective the pension fund administrators are at handling complaints from customers before they even complain, the better their level of customer satisfaction will be.

Discussion of Findings

This study showed a significant positive influence between each of the four dimensions of customer support service (customer service personalisation, employee competency, service convenience and proactive support) and customer satisfaction of pension fund administrators in Uyo, Akwa Ibom State, Nigeria. The result of the first hypothesis test revealed that there is a significant positive influence between customer service personalisation and customer satisfaction with a regression coefficient, β_1 , of 0.832. This finding is in agreement with Tong *et al.* (2012) and Casaca and Miguel (2024), in which customer service personalisation and some other dimensions were significant drivers of customer satisfaction.

The result of the second hypothesis demonstrates that an employee's competency significantly influences customer satisfaction with a regression coefficient of $\beta_1 = 1.013$. This result is in tandem with previous studies done by Gupta *et al.* (2019), Rosmika and Nurhaida (2017), and Mengesha (2021), which show employee competency as having a significant positive influence on customer satisfaction. The customer perceived positively the administrator's commitment to service delivery, and they were satisfied by the attention given.

The result of the third hypothesis posits a significant positive relationship between service convenience and customer satisfaction with a regression coefficient β_1 of 0.715. This is an indication of the positive influence of service convenience on customer satisfaction. The finding is in line with the works of Widayati *et al.* (2022), Reynaldo *et al.* (2020), and Kashif *et al.* (2023), who in their findings reveal that service convenience and other proxies positively influence the satisfaction of customers. The result of the fourth hypothesis proved that proper proactive support has a significant positive

influence on customer satisfaction among pension fund administrators in Uyo, Akwa Ibom State. It showed a regression coefficient, β_1 , of 0.380. This finding is in collaboration with the works of Amadi (2017); Onyenma and Hamilton (2020); and Rıfği and Mertcan (2024). The implications of these findings within the framework of this study suggest that the provision of reliably dependable services by pension fund administrators can significantly elevate customer satisfaction in Uyo, Akwa Ibom State. Consequently, a robust strategy for pension fund administrators to perpetually enhance satisfaction with their offerings is to guarantee precise and effective customer support at all times.

CONCLUSION

From the study conducted, it is obvious that customer service personalisation, employees' competency, service convenience, and proactive support are customer support service dimensions that can predict customer satisfaction with a pension fund administrator. The empirical results of the study unequivocally highlight that customer service personalisation, employee competency, service convenience, and proactive support are significant drivers of customer satisfaction. Firms who are cognisant of these support service dimensions are likely to achieve client satisfaction. The positive coefficients of the estimates indicate that an increase in these factors correlates with a better degree of customer satisfaction.

Recommendations

On the basis of the findings of this study, the following recommendations are made:

- i. Firms wishing to retain and expand their customer base should customised personalised services that meet the needs of their customers.
- ii. Firms employees should show competencies when offering services to customers
- iii. Firms should ensure that their services are convenient for customers as customer feel comfortable when dealing with service providers
- iv. Firms should ensure to be proactive in a manner that eliminate unnecessary stress and inconveniences to customers.
- v. Finally, service providers should maintain an enhanced customer relationship as that will build satisfaction and foster trust and loyalty for their products.

Limitations and Suggestion for Further Research

This study was limited to an examination of the four selected underpinnings of customer support service, which could only explain some percentage of the variation in customer satisfaction. Hence, further studies should be conducted on other dimensions such as service reliability, tangibility, empathy, and shared values, which might

account for the remaining percentage of variation in customer satisfaction. Similar studies should be replicated in other parts of the country and in other service sectors, such as insurance, the financial industry, fast food, and healthcare to enable generalisations.

REFERENCES

- Akpan, E. E., & Lion, C. J. (ND). Customer satisfaction: The effects and dimension. *International Journal of Research in Education and Management Science*, 6 (1), 17-30.
- Amadi, L. (2017). Being proactive and customer retention in upscale restaurants in port Harcourt, Rivers State, Nigeria. *JournalNX- A Multidisciplinary Peer Reviewed Journal*, 3(11), 67-75.
- Astereki, S., Mehrdad, H., & Ghobadiyan, M. (2021). Components and characteristics of the professional competency model among educational administrators. *Propósitos y Representaciones*, 9(SPE2), e1088. <http://dx.doi.org/10.20511/pyr2021.v9nSPE2.1088>
- Casaca, J. A., & Miguel, L. P. (2024). The influence of personalization on consumer satisfaction: Trends and challenges. In *Proceedings of ResearchGate.org* (pp. 256–292). <https://doi.org/10.4018/979-8-3693-3455-3.ch010>
- Ekuk, S. G., Usani, N. E., Sampson, E. A. & Udoh, I. S. (2021). Influence of packaging dimensions on the patronage of cosmetic products among female students of University of Uyo, Nigeria. *International Journal of Applied Marketing and Management*, 6(2), 22-28.
- Etuk, S. G., Usani, N. E., & Udoh, I. S. (2022). Micromarketing and customer satisfaction of transportation networking companies in uyo, akwa ibom state. *Journal of Humanities Insights*, 6(2), 32-39.
- Etuk, S., Udoh, I. S. & Usani, N. E. (2022). Core product dimensions and customer patronage of hotels in uyo, akwa ibom state. *International Journal of Research in Academic World*, 1(6), 12-18.
- Farquhar, J. D., & Rowley, J. (2009). Convenience: a services perspective. *Marketing Theory*, 9(4), 425- 438.
- Goffin, K., & New, C. (2001). Customer Support and New Product Development: An exploratory study. *International Journal of Operations and Product Management*, 21(3), 275-301.
- Grant, M. (2024). What is customer service, and what makes it excellent? *Investopedia*. <https://www.investopedia.com/terms/c/customer-service.asp>
- Gupta, V., Gupta, L., & Dhir, S. (2020). Customer competency for improving firm decision-making performance in e-commerce. *Foresight*, 22(2), 205–222. <https://doi.org/10.1108/FS-06-2019-0053>
- Kashif, Z., Waqas, M., & Azhar, T. (2023). Understanding the impact of service convenience on customer satisfaction in home delivery: Evidence from Karachi. *Academic Journal of Social Sciences (AJSS)*, 7(1), 151–169. <https://doi.org/10.54692/ajss.2023.07011914Meixian>, L. (2015). Convenience and online consumer shopping behavior: A business anthropological case study based on the contingent valuation method. *Anthropologist*, 21(1, 2), 8-17.
- Mengesha, A. H. (2021). Effects of employee's competencies on customer satisfaction: study on private sector in eastern Ethiopia. *Voice of Research*, 9(4), 43-53.
- Ngatia, J. M., Maranga, V., & Miricho, M. (2022). Service convenience and customer loyalty among non-rated hotels in Murang'a County, Kenya. *International Journal of Advanced Engineering and Management Research*, 8(2), 1-12.
- Onyenma, O. U., & Hamilton, D. I. (2020). Proactiveness and performance of small and medium enterprises in Rivers and Bayelsa States of Nigeria. *American Research Journal of Humanities & Social Science (ARJHSS)*, 3(9), 29-35.
- Onyia, C. P., Usani, N. E., Essien, I. D., & Sampson, E. A. (2024). Service delivery and customer satisfaction of commercial banks in Uyo, Akwa Ibom State. *International Journal of Academic Management Science Research (IJAMR)*, 8(7), 281-289.
- Rahadi, D. R., & Yusup, S. (2020). The impact of leaders competence towards customer satisfaction through employee's performance in The Ritz-Carlton Jakarta. *Journal of Management and Leadership*, 3(2), 1-18.
- Reynaldo, R., Suprpto, W., & Jani, Y. (2020). Service convenience and service quality to customer satisfaction among the shipping expeditions. *SHS Web of Conferences*, 76, 1–6.
- Rosmika, T. E., & Nurhaida, T. (2017). Employee competence and culture set to customer satisfaction with service quality as intervening variable of PT. Bank Rakyat Indonesia (Persero) Tbk Medan. *Journal of Education and Practice*, 8(36), 45-53.
- Sampson, E. A., Etuk, S., & Usani, N. E. (2022). Service quality and patient satisfaction in public hospitals in Akwa Ibom State, Nigeria. *Journal of Emerging Trends in Marketing and Management*, 1(1), 141-150.
- Souca, M. L. (2011). SERVQUAL – Thirty years of research on service quality with implications for customer satisfaction. In I. Plăiaș & R. Ciornea (Eds.), *Proceedings of the International Conference "Marketing from Information to Decision", 4th Edition* (pp. 420–429).
- Tong, C., Wong, S. K., & Lui, K. P. (2012). The influences of service personalization, customer satisfaction and switching costs on e-loyalty. *International Journal of Economics and Finance*, 4(3), 114-105.
- Usani, N. E., & Eko, H. A. (2021). Personal selling strategy and firm's productivity: A study of selected microfinance banks in Calabar, Cross River State. *International Journal of Marketing and Business Communication*, 10(3), 30-36.
- Usani, N., & Sampson, E. A. (2023). Internal marketing and sales force performance of beverage manufacturing firms in Nigeria. *International Journal of Management, Accounting and Economics*, 10(7), 480-494. <https://doi.org/10.5281/zenodo.8268267>

Widayati, C. C., Wiyanto, H., & Wahyuniati. (2022).
The effect of service convenience on customer
satisfaction, repurchase intention, and word of mouth

at Esthetic Rosereve. *Advances in Economics, Business and
Management Research (AEBMR)*, 229, 55–67. [https://
doi.org/10.2991/978-94-6463-066-4_7](https://doi.org/10.2991/978-94-6463-066-4_7)