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PROCESS MANAGEMENT AND CUSTOMER PATRONAGE OF DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

The study was carried out using a survey research approach to ascertain the nexus between process management and customer patronage of deposit money banks in Nigeria. The objectives of the study are to determine the associations between process agility and repeat purchase, between on-time-delivery and repeat purchase of deposit money banks in Nigeria; however, with attention to UBA and First Bank. Conveniently, the researchers visited seven branches of each of the banks, administering 7 copies of the questionnaire to employees of the banks. By this, our sample size comprised 98 samples, 92 copies were retrieved, and 88 valid after data clean up. The analysis was done using spearman's rank-order coefficient, with the aid of the Statistical Package for Social Sciences 21.

The results revealed that there is a positive and robust link between process agility and repeat purchase, and between on-time-delivery and repeat purchase. These imply that process management and customer patronage have a secured connection, especially with deposit money banks in Nigeria. We suggest that banks must continue to deliver exceptional services to their teeming customers abreast of service improvement strategies.

1. Introduction

Banks worldwide are institutions established to provide several services to the customers, ranging from savings and withdrawal, loans, transfers of funds from one account to another, safe-keeping of other valuable, and host of other services they provide. Banks in Nigeria can be traced to the colonial era, whose primary aim was to meet the commercial needs of the colonial masters (Toluwani & Susan, 2013). The Central Bank of Nigeria controls these sets of firms. In the year 1892, African Banking Corporation and British West-Africa was established, which later resulted in the founding of the first bank of Nigeria. After these, 1925 saw to the development of Anglo-Egyptian Bank and National Bank of South Africa that gave birth to Barclays Bank in Nigeria, which is now Union Bank. During the period of 1948, there came the introduction of British and French Bank for Commerce and Industry in the Nigeria context which later resulted to the establishment of United Bank for Africa (Richard, 1965). Those periods witnessed the establishment of the first domestic bank: Industrial and Commercial Bank in 1929, which liquidated one year later and was replaced by Mercantile bank in 1931 (Walter & David, 1954). As time went on in 1949, there was another bank introduced called African Continental Bank that was regarded as the most sustained indigenous bank after the previous liquidation. After these eras, came the proliferation of banks in Nigeria, under the control of Central Bank of Nigeria.

Process management is defined as supporting processes using methods, techniques, and software to design, enact, control and analyse operational processes involving humans, organisations, applications, documents, and other sources of information (Ryan, Slephan &Eng, 2009). It is also known to mean the complete and dynamically coordinated set of collaborative and transactional activities that delivers value to customers (Smith & Fingar, 2003). Process management has been in existence for a very long period, and managers use it to best design, create and manage value-driven flows of activities for better organisation positioning (Klaras, 2009). Deposit money banks face stiff rivalry among themselves, and so, they design and redesign the best process to better their fortunes in the industry. They start by adopting new technologies that help facilitate service delivery. They keep seeing process management and re-engineering as a factor never to do without; hence, its relevance to the growth potentials can never be underestimated.

There are various definition, meaning and position of different scholars regarding the concept process management (Belmiro et al., 2000; Isaksson, 2006). Accordingly, there are different variation and management level of the construct, and it depends on the organisation and the industry of operation (Ljungber, 2002; Biazzo & Bernardi, 2003; Helstrom & Eriksson, 2007). Furthermore, there are various tools involved in the process management both in literature and in practice and given how resources of an organisation can be appropriated (Klara, 2009). Klara views process management as a holistic manner to manage all aspects of the business and a valuable perspective in determining organisational effectiveness. Invariably, deposit money banks need to appraise and reappraise its processes to remain active in terms of

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achieving its desired goal. According to Armistead et al., (1999), process management cut across all organisation, it involves the ways and manner things can be get done in organisational settings. It can be regarded as assets that are strategic to the company and it in line with the firm's process orientation (McCormack & Johnson, 2001). Besides, Klaras (2009) assert that process management is not as simple as people take it as management (fad) of re-engineering. Still, it is pervasive, which demand to construct attention paid to the process. The author argues that business process is regarded as essential factors in business and means which assist managers and employees in understanding and being able to interpret business functions, i.e. what customers' expectations are and how they are transformed into actual goods and services. According to Wikipedia, there are several factors that must be present for process management to be found functional. They include process choice, vertical integration, resources flexibility, customer involvement and capital intensity etc.

Customer patronage in the order hand remains an output for quality process management. Customers tend to purchase product and service of any organisation (like the deposit money banks in Rivers State) provided the outcome is value-driven. Customer patronage is defined as a person or thing that eats or uses something or a person who buys goods and services for personal consumption or use (Kenneth, Miebaka & Ezirim, 2015). Quality process and its management positivity affect customer's perception, which in return, enhance their purchase and repeat intentions. Patronage intention is burn out of numerous factors, such as the adoption of best processes and their effective management of those processes, which lead to quality service delivery in DMBs and customer satisfaction. Deposit money banks can increase their chances for success through the involvement of the best method that best suit the corporate objective. In doing so, the banks hit the nail at the target, which enhances its share in the industry, profitability, and success potentials. Deposit money banks in Rivers State (the commercial banks) that receive cash deposits and accepts withdrawals, continuously seek the best process option to remain competitive in the industry.

In this study, several studies were consulted (such as Mallar, 2010; Wil, 2013, Run, 2013; Smart, Maddern, &Klara, 2009, 2008). So much has been written on the other 2Ps i.e. People and Physical evidence but not much has been written on the process. None of them was able to empirically investigate the influence of process management and factors that lead on customer patronage of deposit money banks in Rivers State. Thus, this serves as the gap that has been identified in this present study, which the author or researcher seeks to feel, and this serves as our point of departure.

1.1 Research Problem

Take a walk into the banking hall of a deposit money bank in Rivers State to make simple payment or withdrawal; you would be greeted by mountain crowd of customers on a very long queue struggling to have turns to be attended. The same experience if not worse, is what you get when trying to make a simple withdrawal from Automated Teller Machines (ATMs). Worse still, are the cumbersome and rigorous processes involved in opening a bank account. You are required to bring all sorts of documents after filling several forms. Customers most times spend as much as 30 minutes to 1 hour in the banking hall just to make a simple banking transaction. Not to mention if you attempt to request for a loan facility. Most times, you are asked to provide all sorts of documents, some of which may not be attainable. The process of accessing a loan from Deposit Money Banks in Nigeria is rather frustrating and rigorous. The identified challenges have remedies if the organisation desires a change for better service delivery. Some of the ways of tackling these challenges could be the hiring of more staff, acquiring new and refined technologies, making quality service delivery as a philosophy, etc. Premised upon these challenges and possible solutions, the problem is focused on investigating the nexus between process management and customer patronage of deposit money banks in Rivers State.

1.2 Research Objectives

This study aims to empirically investigate the influence of process management on customer patronage of deposit money banks in Rivers State. With the following objectives thus.

1. *To evaluate the influence of agility on customer patronage of deposit money banks in Rivers State.*
2. *To ascertain the impact of on-time-delivery on customer patronage of deposit money banks in Rivers State.*

2. Literature Review

2.1 Theoretical Foundation

Process management or business process management (PM or BPM) is a field of management approach or orientation which focuses on aligning organisations with the wants and needs of clients. It is that holistic management philosophy which seeks to promote business effectiveness and efficiency while stirring for innovation, flexibility, and integration with technology (Free Encyclopaedia). The concept of business process modelling was brought out from the field of system engineering in the 1960s by William S. during the 1967 article: "Business Process Modelling Improves Administration Control (William, 1967). The main idea of this concept was to check whether methods applied for a better understanding of physical control systems could be replicated for business processes, and this concept became popular and widely used during 1990s. This period saw the term (business process) to become idea and manner to engender productivity. During that time, companies were encouraged to start thinking in line with processes rather than functions and procedures; hence its thinking helps to foster company efficiency and effectiveness. It is on this backdrop that

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companies began to think in this direction because they were able to see how essential it could be for goal attainment and to proactively respond to environmental change which may ruin the company's fortunes.

2.2 Concept of Process Management

More and more changes in customers' element and increase in competition has motivated for improvement in company strategies and other practices for the enhancement of actualisation of company's objectives and effectiveness, and, this has become imperative for company's continuous success (Mallar, 2010). A firm that solely depends on its existing strategies, practices or processes may fall short of customers' expectation. There is need for continuous examination of current methods by companies to determine whether they agree with the latest customers' expectation. Aller (2010) argued that process management is a company believe that focused on the development of the organisation mission, through satisfying the stakeholders expectations (such customer, suppliers, shareholders, employees and society), and to ascertain exactly what the firm puts in place to meet the expectations of these groups of persons. Similarly, strong companies start by introducing changes to the organisation through the identification of their processes, then chose the relevant and best alternative means, analysing and making improvement on those processes, and then, adopt and implement the selected processes for the transformation of the organisation (Mallar, 2010). The term process management is a combination of strong words: Process and management. The process is a Latin word "Processes which means progress or advancement. The process is defined as a set of interrelated work task that requires some inputs (products or services acquired from other like the suppliers) and specific functions that focused on adding value towards acquiring some desired outputs (Mallar, 2010). Carrasco in his view, says that process is defined as a unit that helps to the actualisation of a complete target, a series of activities that begin and end with an internet customer or user (Carrasco, 2001), while management is an English word which means getting thing done through and with people.

Bandara et al. (2007) defined process management as a term that comprises of all organisational practices –achieving organisational, operational efficiency. And it is seen that has been of much priority to companies who desire the standout and survive in the highly intense competitive business environment (GartnerGroup, 2005). It is also defined as factors used in support of business processes through the use of methods, techniques and software to design, enact, control and analyse the operational process by involving humans, organisations, applications, documents and other sources of information (Ryan, Stephen & Eng, 2009). This definition is from the IT point of view, and there are several means through which company processes can be applied in an organisation. There are other versions of process management definitions to include the following: Process management is defined by Jones (1994); Llwvewellyn & Armsterd (2000) as an act of removal of barriers between functional groups and bond the organisation together. It is also defined as the company activities geared towards the control and improvement of processes of the organisation (Biazzo & Bernardi, 2003; Sandhu & Gunasekaran, 2004). McCormack (2001) sees process management to mean company practices and functions that is put in place for the improvement of the quality of products and services. To Lindsay et al., (2003); Lock Lee (2005) it means company's ability to identify opportunities for outsourcing and the use of technology to support business practices, and the orientation of an organisation to improve organisational effectiveness and to improve business performance. All these definitions may have been agreed and adopted by some scholars, but the likes of Clara said these definitions are not all-encompassing. To her, process management involves set of company's tools and techniques for the improvement of processes and a method that incorporates the general organisation and its needs to the understanding of all employees (Clara, 2009). To her, this is a holistic definition of process management. In another interpretation of hers, she defined process management as a horizontal sequence of activities that transforms a company input (need) into an output (result) to meet the needs of customers or stakeholders. Business processes and their managements assist in the provision of enormous benefits to the firm such as the automation of standard procedures and processes, the ability to see and trace out failing means, thereby, changing some rules and process without undermining working/performing processes, and manage and monitor operations and personnel performance (Cleveland, 2010).

In another words, business processes are the holistic and dynamically coordination of the set of collaborative and transactional function and practices that is customer value-driven (Smith & Fingar, 2003). It involves ideas, ways, and techniques to support the designing, administration, configuration, and analysis of business processes. It is complex and challenging practices that offer ample benefits to the firm, while those companies who outright its impact stand a chance for failure (Zeinab, Nastsran & Manijeh, 2012). The term process management has been in existence for a very long period compared to some other management concepts, and its interest has been, very high indeed (Hellstron, 2006). And, it has been an issue for both management practitioners and those in academia on the best ways to create and manage value-driven practices by companies (Klara, 2009). The term has been applied in several fields in different sectors of the economy (Armistead, et al., 1999). To Van der Aalst (2012) process management has the potential to increase company productivity significantly at the same time, saves cost for the organisation. He says further that process management (PM) or business process management (BPM) focuses on the improved operational processes, maybe without the introduction of new technology.

Processes must be closely monitored to avoid deviation. It implies that it is not enough to employ different procedures; it should be followed strictly to ensure total adherence to improve success of deposit money banks. There are various ways used in suing process management such as: process quality, process agility, customer involvement, constant quality, on-time-delivery, low-cost operations, product customisation, high-performance design, fast delivery time, development speed, volume flexibility, process choice, vertical integration, resource flexibility, capital intensity and others. But, for

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this research, we adopt process agility, on-time delivery, and consistent quality to be the dimensions of our predictor variable.

The indicator that activities of companies are processes: The signs include the following according to Mallar (2010):

- They should clearly state the purpose of the process
- It should be input and an output-oriented
- Customers, suppliers, and end-products must be known
- There is always methods used in its application \
- They should be assigned the responsibility of the process.

2.3 Purposes for Process Management

According to Klara (2009), there are several purposes in which corporation embark on the adoption or implementation of different processes. They purpose include:

- Removal of Barriers: Some processes are involved in s activities of the company to fetch out some factors that pose a threat to limit goal attainment. In this type of process, the focus to plot out those issues that can cause failure (Liewellyn & Armstead, 2000; Jones, 1994).
- Control and Improve the Processes: All things been equal, this objective is geared to make existing processes one working in the right direction and/or make amends to make sure the existing processes are in line to improve effectiveness and efficiency (Biazzo & Bernardi, 2003).
- Improvement of quality products and services: This objective is simple to comprehend. Company's products and services must regularly be upgraded to live up to customers' expectation as well as the ability to stand competitors' offering (McAdams & McCormack, 2001).
- Opportunity Identification: Ability to organisations to spot out opportunities in the business environment such as deposit money banks are one of the main reasons companies embark on changing or introducing new processes in the organisation (Lindsay, Downs & Lunn, 2003; Lock Lee, 2005).
- Improve collective learning: This implies that some organisations adopt new processes for the sole aim of enhancing the knowledge of the employees. In the regard, the process may be the involvement of modern technology to meet up with the increasing competition, among companies.
- The alignment strategies with company objective: This means that strategy adopted must be in line with the company set goals because not all strategies could be applied to solve a given problem, different challenges with different approaches.
- Introduction of new or adjustment of existing processes are all in place to enhance the company's effectiveness which results in improved business performance (Elzinga, Horak, Chung-Lee, & Bruner, 1995).

2.4 Approaches to Process Management

From various literature, there are several approaches to process management. But Clare put the following factors starlight as shown below:

- Process Selection: Pritchard & Armistead (1999) argued that this selection is based on value chain analysis. Others said process selection or the choice of processes to bed adopted depends on the identification of customers and suppliers; in another stance, it involves data collection and process targeting (Sinclair & Zairi, 1995; Gardner, 2001).
- Process description and mapping: This involves total comprehension and definition of the process such as the key activities involved in the processes and process architecture (i.e. the procedures and policies that be adopted along with the process) (Harringtan, 1995; Armistead, et al., 1999).
- Organising for quality: In this case, the ownership of the process is established. It involves the definition, the process and determines or appoints who own or the owners of the process (Pritchard & Armistead, 1999).
- Process measurements and quantification: Here, performance measurement is identified, as well as the target that aids to control the process is determined (Harrington, 1995).
- Process improvement: According to Jones (1994), the improvement of the process is identified, thereby; taking corrective measures to ensure the process or aim of the process is achieved.

2.5 Process Management Classification

There are three main classifications of process management as Klara (2008) right put:

- Strategic Management process: In this category, the strategising planning and control where company's management is empowered to supervise and oversee the progress of the system/processes (Chapman, 2001; Sandhu & Gunase-Karan, 2004; & Isaksson, 2006).
- Operational delivery process: This category of the process ensures that outputs and results are produced for external stakeholder's consumption (Jones, 1994; & Isaksson, 2006). And
- Supportive administrative processes: This stage of the classification is needed to sustain and support the delivery of the processes (Isaksson, 2006; & Jones, 1994).

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2.6 Perceived gains of process management

Maller (2010) proposes the following as the perceived benefits of process management:

- Company increases its performance due to proper utilisation of resources and time without useful efforts.
- There is an establishment of rigorous design of each process
- Customers are satisfied through the alignment of strategies to objectives
- Provision of a framework for job redesign.

2.7 Customer Patronage

Different forms of businesses are set up just because of customers: these customers determine the success or failure of those businesses. And therefore, those customers need to be treated up with utmost care to achieve the much need or slated objectives before the establishment of the firm—customer patronage (whether increasing or decreasing) in the aftermath of company activities. The study observed that, for companies to achieve the desired level of patronage, several factors need to be put in place properly. One of such factors includes ensuring that best processes are employed that results in efficiency and effectiveness from the employees, and finally ends at increasing the level of patronage that companies bid for.

Customer patronage is defined as a person who eats or uses something or a person who buys goods and services for personal consumption or use (Concise Oxford English, Dictionary, 2008). According to Kenneth, Micbaka & Ezirim (2015), customers' buy organisations products and services at one given time or the other. The further said that patronage is the outcome of the customers' eagerness to be firmly committed to a company may be, due to the quality of service or perceived service qualities or the quality of the total offerings of the firm. Incorporation of best processes of the time will undoubtedly improve the level of service/product quality that a company can offer. This, therefore, will result in several outcomes which are the antecedents of customer patronage (such as repeat patronage behaviour and the likes). Hence, repurchase behaviour enhances the overall sales of the enterprise, which finally leads to increased profitability of the firm (Kenneth et al., 2015). Several studies see customer patronage as the means through which organisations rate her sales volume, volume of transactions, profit margin, customer loyalty, repeat purchase and customer retention levels (Goddard et al., 2004a; Akpan, 2009; Ramakrishnan, 2006; Ben Naceur, 2003; Asiegbu 2009; Kosmidou et al., 2006). For Battas et al., (2010), customer patronage is a term frequently used in marketing and relating. It is the share of an individual consumer's expenditures in an industry or retail sector that is spent at one company. It involves the amount a person spends at one company divided by the amount such individual spends at all companies in the industry. And the individual tends to patronise that company that can meet and exceed his/her expectation as the current study observes. The remaining parts of this section shall focus on the measures of customer patronage adopted by the researcher. They include repeat purchase, customer retention, and customer loyalty.

2.8 Repeat Purchase

The antecedents of patronage can be captured using several indices, and one of those induce is repeated patronage behaviour. Thus, this factor serves as one of the significant objectives in which companies like the banking sector. The work tirelessly to ensure the customers visit them on regular bases. Chaomin, Eric, Yu & Hsin (2014) said that bank players must understand why customers tend to repeat their patronage behaviour. But, it was observed that one if not the most critical factor to repeat purchase or patronage intention is embedded on the perceived value of that which is offered (products & services) to customers (Parasuraman & Grewal, 2000).In recent times, studies have focused on ascertaining the influence of the perceived value of an offering to the customer repeat patronage or visit intention of customers (Wang, 2008; & Kim & Gupta, 2008). Repeat patronage is defined as the subjective probability that an individual customer will consistently purchase a product from the same organisation as the banks (Chao et al., 2014). Repeat patronage or visit for the banks means that the bank will need to be effective and efficient in delivering its services to the customer. Efficiency and effectiveness are required to provide quality services to the recipients best. For Lin & Liang (2011), repeat purchase or patronage intention as defined as the degree to which customers are willing to purchase the same product or service, however, it is seen as a simple, objective and observable predictor of future patronage behaviour (Eugine & Nkosivile, 2015). Jones & Sasser (1995) argued that achieving repeat patronage behaviour is very important to the firm because, it is used to enhance company's profitability, and it is the core or significant source for company's profit all over the globe (Gupta & Kim, 2007). Because repeat purchase is profitable to the firm, it becomes imperative that strategies leading to customers' repeat buying behaviour be seen as an essential factor to be prioritised by organisations like the deposit money banks in River State (Qureshi, Fang, Ramsey, McCole, Ibbotson & Compeau, 2009). Repeat purchase behaviour or intention is a clear intention of loyalty (Lam, SHanker, Erramilli & Mirthy, 2004). One's intention to re-buy or re-use a specific brand of the product depends on the outcome of the evaluation of previous purchase or encounter with the brand (Bansal, Irving & Taylor, 2008). Hamadi (2010) says that, after the evaluation process, consumers whose experience is positive or that is satisfied, is the one who will have the intention to re-buy that brand.

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2.9 Process Management and Customer Patronage

It was observed that quality processes increase the value perception of customers, where value perception is found to have positive relationships with customer patronage. Also, the author found that when the service of companies (such as banks) is easily identified there is increased tendency that their offerings would be sought for and obtained (bought) (Adiele & Opara, 2014). Processes are a combination of a set of activities that produce outputs for both internal and external customers (Garvin, 1998). Process management is proposed to be a key-driven to operational performance or success, which results in improved customer patronage or intention to purchase (Nedo, Katarina & Marko, 2011). Devis & Brabander (2009) assert that proper control of processes leads to business performance enhancement. Accordingly, Nedo et al., (2011) said that adequate management of business processes lead to business innovation and optimisation through implementing business strategies by way of modelling, developing, deploying, and managing business processes throughout the business cycle. According to them, the essence of business process management is the enhancement of organisational performance. The study of Zernab et al., (2012) asserted that business process management or process management (BPM or PM) assists firms by way of providing some benefits to the organisation in terms of enhancement of patronage level, automation of standard procedures and processes, ability to visualise stimulate and troubleshoot processes that are not working as planned, change business rules and processes etc. according to Cleveland, (2010), and Smith & finger, (2003), a well-coordinated set of processes that are wholly implemented delivers several values to customers

2.10 Process Agility and Customer Patronage

The ability of an organisation to respond to environmental changes in the business environment is what is termed as agility (Leybourn, 2013). It is the process of adopting products and service to meet customer expectations or needs, thereby adjusting to changes in a business environment and taking advantage of human resources (Nikos, 2002). In order words, process agility is defined as the ability of the company to rapidly adapt to market and environmental changes in productive and cost-effective ways (Dyer & Ericksen, 2009). Talon (2008) defined business process agility as the extent to which a company reacts to changes by attaining how it carries its business functions. For an organisation to be termed agile, it must be able to be fast in responding to changes. This means that the process must be deployed to meet customers' dynamism. Company's intelligence is what leads to agility; they must be intelligent enough to be able to detect when to respond to changes. Those who are not proactive may not be able to diagnose problems and look for the best ways to fix those problems (Dyer & Erickson, 2009). The need for this is to continually reduce organisational trauma that can impact negatively to the company's fortunes (Hamel & Valikangas, 2003).

According to Murarka, Gupta & Sharma (2014), the term agility was first introduced by the Iacocca Institute, which they described as an essential competitive tool for firms. Goldman et al., (1995) says that agility means or is a state when an organisation embark on total response to environmental challenges which are always uncertain. They opined that if the uncertainties are adequately taken care of, it brings about the firm success achieved through increate increased rate of customer patronage. Ren et al., (2000) view agility as a successful application of competitive factors such as the speed of delivery of services, flexibility, innovation and quality incorporating them with best practices of knowledge, rich platform towards the provision of customer-driven products and services to meet the changes in consumers taste. Process agility involved two main areas: strategic and operational readiness (Meredith, 2000). According to the author, strategic agility means an idea or attitude-oriented programs that are required to grow an enterprise by encouraging customers for enhanced patronage level. At the same time, the operational deals with the activity's physical carried out to ensure success. Whatever agility that is the place, must be productive and patronage oriented. Processes should be done when it is most needed just as the changes in the environment.

2.11 On-Time Delivery and Customer Patronage

Been that company processes can involve different forms; one of such factors is on-time delivery. Companies must ensure it deliver its services at a speed level. Fawcett & Cooper (1998) said on-time delivery just emerged as a critical factor for evaluating organisational performance and success. The time at which a company could deliver its service to customers plays a crucial role in patronage decision of customers as this study observes. Ranjan, Mahesh & Sandesh (2014) defined on-time delivery as a measure of process and supply chain efficiency, which measures the number of finished goods or service delivered to customers on time and in full. According to them, it is a measure to determine the company's efficiency in meeting up with customers' and supply agreed on data or deadline. On-time delivery shows how responsive a company is and is willing to meet up with customers' demand. It is also defined by Business Dictionary (2004) as a metric used to assess the ability of a business to fulfil shipping orders or other transactions within the time promised to a client or customer. It further stated that it is generally expressed as the percentage of sales that are achieved within the specific time frame, and it is often an area of focus for process improvement initiatives. In meeting up with these demands, it serves as a competitive advantage to the company. That suffices to say that for the firm to compete in their supply processes favourably, they must ensure to deliver timely to customers as demanded.

The study observed that one of the primaries aims of a company for adopting different processes is to improve the time for product and service delivery to customers. Ones this aim is achieved, there is perceived efficiency from the company's point of view, this in return results to increased customer patronage. A customer will order from the supplier with perceived improved delivery time. According to Rupp & Ristic (2004), to achieve competitive advantages and efficiency

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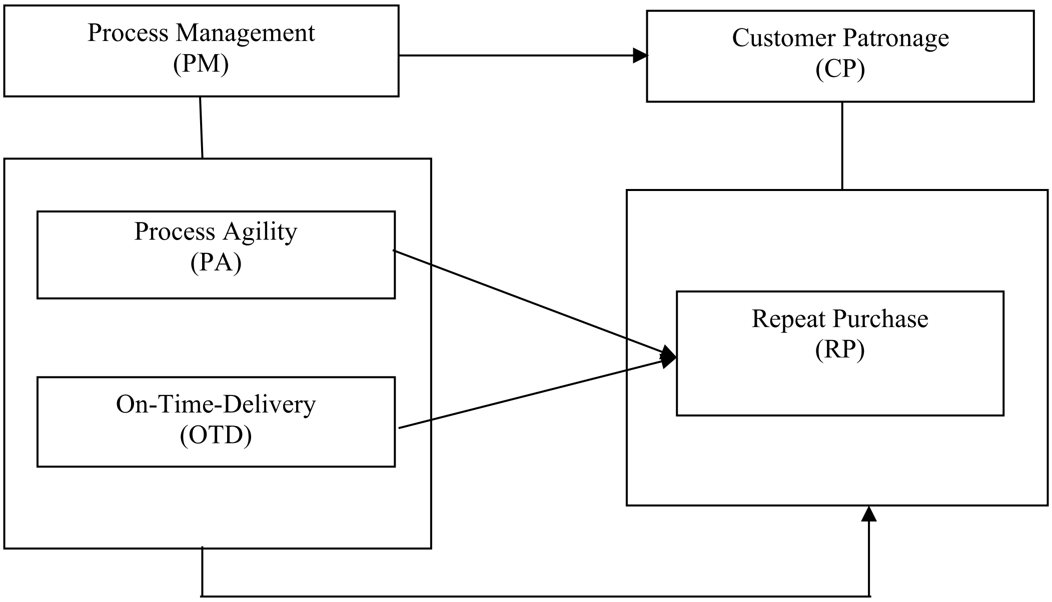
such as reduced inventory and increased delivery reliability, firms are now involving information exchange platforms that tell customer's demand to the supplier and production progress information to the customer in the network.

2.12 Research Hypotheses

The following hypotheses were stated as follows:

H1: No positive correlation exists between agility and repeated purchase of deposit money banks in Rivers State.
H2: There is no significant correlation between on-time delivery and customer retention of deposit money banks in Rivers State.

Conceptual/Operational Framework



Source: Desk Research, 2020

3. Methodology

The paper is survey research, which aims to ascertain the nexus between process management and customer patronage of deposit money banks in Nigeria. In this paper, we dwell on two key banks in Nigeria (UBA and First Bank of Nigeria). Banks have several demands from the large community of customers, and this can be possible through regularly updating of different activities and strategy to enhance satisfaction and patronage level of customers. Through convenience sampling of non-probability sampling approach; whereby, seven branches of each of the two banks were visited, sampling seven respondents each, amounting to 98 samples. The paper used a questionnaire to gather its data and used Spearman rank order to analyse Statistical Package for Social Sciences (SPSS) 21.0. Among the 98 copies of the administered questionnaire, 92 were returned, and 88 were found valid for the analysis after data clean up.

3.1 Test of Hypothesis

H1: There is no significant relationship between process agility and repeat purchase of deposit money banks in Nigeria

Table 1: Correlations of Process Agility

			Process Agility	Repeat Purchase
Spearman's	Process Agility	Correlation Coefficient	1.000	.825**
		Sig. (2-tailed)	.	.000
		N	88	88
	Repeat Purchase	Correlation Coefficient	.825**	1.000
		Sig. (2-tailed)	.000	.
		N	88	88

**. Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 21 Output

H2: There is no significant relationship between on-time-delivery and repeated purchase of deposit money banks in Nigeria

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Table 2: Correlations of On-Time Delivery

			On-Time-Delivery	Repeat Purchase
Spearman's	On-Time-Delivery	Correlation Coefficient	1.000	.876**
		Sig. (2-tailed)	.	.000
		N	88	88
	Repeat Purchase	Correlation Coefficient	.876**	1.000
		Sig. (2-tailed)	.000	.
		N	88	88

**. Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey Data, 2020, SPSS 21 Output

4. Findings and Discussion

Discussion of H1: the outcome of this study has shown a result o.825, which if above the probability value (0.000). By this, it means that being agile in the performance of banks activities is very relevant in the quest to attract more customer and retain the existing to encourage patronage level of their customers. Therefore, the null hypothesis is rejected, and the alternate hypothesis is accepted, which state that there is a positive and strong association between process agility and repeat purchase. Thus, agility as a proxy of business process management is worth monitoring or paying regular attention, as it could assist in enhancing banks' performance levels, which will result to increased patronage or patronage intention of customers. This outcome supports Goldman et al. (1995) which says that agility means or, is a state when organisations embark on total responses to environmental challenges which are always uncertain. They opined that if the uncertainties are adequately taken care of, it brings about the firm success achieved through increate increased rate of customer patronage. Ren et al. (2000) view agility as a successful application of competitive factors such as the speed of delivery of services, flexibility, innovation and quality incorporating them with best practices of knowledge, rich platform towards the provision of customer-driven products and services to meet the changes in consumers taste. Process agility involved two main areas: strategic and operational agility (Meredith, 2000). According to the author, strategic agility means an idea or attitude-oriented programs that are required to grow an enterprise by encouraging customers for enhanced patronage level. In comparison, the operational deals with the activities of physical carried out to ensure success.

Discussion of H2: hypothesis table above revealed the outcome 0.876, higher than the probability value (0.000); this has shown that on-time-delivery is a significant service improvement strategy that can be used to achieve customer satisfaction and patronage. Thus, we reject the null hypothesis and accept the alternate hypothesis, which says that there is a significant connection between on-time-delivery and repeat purchase of deposit money banks in Nigeria. This finding is supported by the assertion that company processes can involve different forms; one of such factors is on-time delivery. Companies must ensure it deliver its services at a speed level. Fawcett & Cooper (1998) said on-time delivery just emerged as a critical factor for evaluating organisational performance and success. The time at which a company could deliver its service to customers plays a crucial role in patronage decision of customers as this study observes.

5. Conclusion and Recommendations

The paper concludes that business process management, which are the various improvement strategies of banks and every other organisation can adopt to improve their services to increase customer satisfaction emanation from the post-purchase evaluation. These approaches will lead to increased customer patronage of banks' services. The paper suggests that banks must continue to deliver exceptional services to their teeming customers abreast of service improvement strategies regularly. We equally suggest that as changes are inevitable, so banks must monitor these changes to rapidly respond to these changes, because failure to do so, may spell serious doom to the success and survival of banks.

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