

Exploring Project Managers' Influence on Client Satisfaction: The UBA Nigeria Perspective

Isybakomen Jane Benson¹, David Oyekunle^{2*} , Tumini Inoma Abbey², Florence Ibeh²

¹Salford Business School, Faculty of Business and Law, University of Salford, Salford, UK

²Faculty of Business, Project Management Department, Salford Business School, University of Salford, Salford, UK

Email: *davidoyekunle69@gmail.com

How to cite this paper: Benson, I. J., Oyekunle, D., Abbey, T. I., & Ibeh, F. (2024). Exploring Project Managers' Influence on Client Satisfaction: The UBA Nigeria Perspective. *Open Journal of Business and Management*, 12, 1882-1902.

<https://doi.org/10.4236/ojbm.2024.123100>

Received: February 22, 2024

Accepted: May 28, 2024

Published: May 31, 2024

Copyright © 2024 by author(s) and Scientific Research Publishing Inc. This work is licensed under the Creative Commons Attribution International License (CC BY 4.0).

<http://creativecommons.org/licenses/by/4.0/>



Open Access

Abstract

Background: The Nigerian banking sector is currently grappling with a multitude of obstacles that are having a detrimental impact on consumer satisfaction and trust in the ability of financial institutions to carry out their obligations. However, research has been scarce on how project managers can contribute to enhancing the situation. Hence, this study centres on the responsibilities of project managers in augmenting customer contentment in Nigerian banks, specifically emphasizing UBA Nigeria. **Methods:** The main data were gathered via interviews with five project managers purposively sampled from UBA, and the responses were qualitatively analyzed using the content analysis framework. **Results:** The study findings demonstrate that UBA places a strong emphasis on customer satisfaction, and project managers extensively utilize soft skills to enhance customer satisfaction. Nevertheless, project managers do not have a predetermined budget to execute projects aimed at improving customer satisfaction. The UBA employs digital and technological tools to enhance customer satisfaction levels. **Conclusion:** The study concludes that banks should actively promote the cultivation of interpersonal skills among project managers to foster customer relationships, even in the face of advancing digital technology.

Keywords

Project Manager, UBA, Customer Satisfaction, Banking Industry, Nigerian Banks

1. Introduction

The Nigerian banking sector is presently encountering numerous challenges that have greatly affected customer satisfaction and confidence in the sector's capacity to fulfill its essential responsibilities (Farabiyi, 2020). After the consolidation

period of the Nigerian banking sector, customers held high expectations, perceiving that only proficient institutions remained in the market capable of competing both domestically and internationally. Nevertheless, most Nigerian banks have not met these expectations. Customers have experienced a range of problems including delayed transaction notifications, stock shortages, insufficient staff at service locations, unprofessional conduct by bank employees, inaccurate or insufficient records, unmet commitments, and other issues. These factors have collectively led to a decrease in satisfaction levels.

According to [Ogunnaike and Ogbari \(2008\)](#), customer service in the Nigerian banking sector may be misinterpreted as causing customer frustration and irritation. Virtually every bank in Nigeria encounters a comparable obstacle in meeting consumers' demands for services. Nigerian bank clients have faced the challenge of delayed publication of transactions, such as money transfers and customer payments. Frequently, consumers do not receive prompt notifications regarding the crediting or debiting of their accounts. Under extreme circumstances, the account holder may be required to personally visit the bank to verify the transaction, following an excessively long wait for the notification. Furthermore, as the weekend draws near, the extensive queues and substantial throngs in the banking premises can be exceedingly distressing and discouraging. Most instances where lines become excessively long are a result of computer networks and Automated Teller Machines (ATMs) experiencing malfunctions. Occasionally, this occurs due to the competitive nature among cashiers vying for the opportunity to serve customers ([Ogunnaike & Ogbari, 2018](#)).

The bank is facing challenges in terms of profitability and customer retention. The expeditious alignment of banks' service offerings with clients' preferences is a pivotal criterion for operational efficiency. Nevertheless, it is an undeniable reality in Nigeria that most banks are deficient in the resources and infrastructure required to effectively cater to their customers. The inefficiency of banking services in Nigeria has resulted in decreased client satisfaction ([Kuo et al., 2019](#)). Hence, a significant segment of the Nigerian banking clientele has raised concerns regarding the timeframe in which the country's banks will meet their incessant requests for expedited banking transactions.

Maximizing profits in the banking sector relies on the management's ability to provide efficient services to customers, minimizing any unnecessary delays, while simultaneously attracting and retaining customers as a key priority ([Agbadudu, 2005](#)). As per conventional wisdom, any organization must strive to meet the desires and requirements of its stakeholders ([Sureshchandar et al., 2019](#)). The organization's existence and expansion rely on fulfilling the requirements and expectations of the stakeholders. Customers are the most vital stakeholders in any organization due to their indispensable role in its success ([LeBoeuf, 2017](#)). Hence, marketers prioritize customer behaviour research, specifically focusing on behavioural intention research. Gaining insight into consumer behaviour is crucial for developing successful marketing strategies that cater to client's needs

and ultimately enhance client satisfaction and company reputation.

Empirical research is needed to address the various challenges faced by Nigerian banks and the persistent dissatisfaction among clients. What actions can project managers take to enhance the situation? Which innovative technology can project managers implement to enhance customer satisfaction? What fiscal measures can project managers undertake to guarantee an enhancement in customer satisfaction? Conducting a study in the Nigerian banking sector, specifically focusing on UBA, is crucial as it can offer valuable insights for project managers and the banking industry in Nigeria on enhancing customer satisfaction. The study's findings have the potential to significantly contribute to ensuring that customers in Nigeria are content with the banking services they receive. Furthermore, conducting research is necessary given the significant role of the banking sector in the Nigerian economy and the imperative to foster its ongoing expansion, ultimately enhancing the overall performance of the economy.

This study specifically examines the responsibilities of bank project managers in Nigeria in ensuring customer satisfaction with the services provided by financial institutions. The study derives insights from the United Bank for Africa (UBA) as the primary source of information and illustrations.

The UBA Group provides a wide array of banking services to various types of customers, including corporate, commercial, SME, consumer, and retail clients. It serves more than 27 million customers through a variety of channels, such as over 1000 business locations, 2669 ATMs, 87,223 point-of-sale locations, and advanced Internet banking services. Moreover, UBA is actively engaged in providing pension custody services. The bank possesses significant proficiency and capacity in crucial economic sectors across Africa, particularly in domains such as Oil and Gas, Infrastructure Finance, Agriculture, and Commodity/Export. Consequently, the UBA Group has established itself as a leading provider of structured solutions for prominent governments and corporations engaged in business activities within or towards Africa. UBA exemplifies the typical features, services, and structure of commercial banks in Nigeria. It is widely believed that focusing on a single bank can provide valuable insight into the sector, as it may not be feasible to study all the banks in Nigeria comprehensively. This approach can shed light on similar banks in Nigeria.

2. Literature Review

Customer satisfaction has been examined from various perspectives in the field of business administration, with marketing management being the primary focus. Customer satisfaction is widely regarded as the fundamental principle in the field of marketing (Ngobo, 2004; Belassi & Tukel, 1996). According to Kotler et al. (2022), a narrow definition of marketing as “delivering client happiness while making a profit” highlights the significance of the satisfaction concept in the business world. Consumer satisfaction is considered essential in marketing, par-

ticularly as a determinant of customer loyalty and financial prosperity. It occupies a central position within businesses, forming a complex network of relationships that includes perceptions of attitude, performance, and quality (Ngobo, 2004; Belassi & Tukel, 1996).

Various scholars (Prime, 2018; Aurier & Evrard, 2018; Ngobo, 2004; Dabholkar, 2019) have made multiple efforts to clarify the concept of customer satisfaction from different angles in the past. As an illustration, El Moussaoui et al., (2022) provided evidence of how satisfaction differs from previous concepts. The presence of alternative or interconnected concepts such as “perceived value,” which is considered beneficial for enhancing a company’s competitive advantage, or the concept of “trust,” which enhances understanding of loyalty (El Moussaoui et al., 2022). According to Piper et al. (2024), the notion of satisfaction derived from prior studies exhibits three consistent features: it is a cognitive or emotional reaction to an assessment process, it is influenced by specific factors such as individual expectations, comparison standards, and consumption experience, and it is contingent upon a specific timeframe. The following analysis will briefly examine the theoretical foundations of customer satisfaction.

The cognitive nature of satisfaction

Cardozo (1965) establishes that satisfaction is contingent upon exertion rather than solely a direct evaluation of the product. Consumers expend monetary resources to acquire the product and fulfill their anticipated desires. The Cardozo notion of satisfaction refers to a cognitive construct that emerges from a decision-making process governed by logical rules (Isac et al., 2021). According to Howard (2019), satisfaction with a service or product can be understood as a condition where one feels adequately compensated for any sacrifices made, regardless of whether the compensation is appropriate or inappropriate. Based on this premise, satisfaction is an assessment of the experiences an individual has with a product, which may not necessarily be influenced by the prices or the product itself. This renders the examination of customer satisfaction a highly subjective discourse, as what may appease one individual could potentially repel another. Wang (2022) concludes that satisfaction arises from a subjective evaluation of the disparity between expectations and actual outcomes. This perspective posits that satisfaction can be achieved through a comparative trial that involves the examination of both similar and different experiences.

Satisfaction as an emotion

Additional scholars contend that customer satisfaction is contingent upon the customer’s subjective perception, distinct from cognitive experiences (Filser, 2006; Kasulke & Bensch, 2017). As emotions play a more significant role in purchasing and consumption behaviour, satisfaction has been described as a basic sensation (Filser, 2006). Therefore, Kasulke & Bensch (2017) defined satisfaction as a subjective emotional reaction. Satisfaction is commonly regarded as a subjective emotional response that lacks objective measurability due to its reliance on physiological reactions and the generation of affects or impulses in affections

(EL Moussaoui et al., 2022).

Both affective and cognitive processes contribute to the experience of satisfaction

Among these two contrasting approaches, a third alternative advocates the notion that contentment emerges from the two previously analyzed philosophies or procedures, one being emotional and the other cognitive, and that they can potentially influence each other. Palaci et al. (2021) discovered a substantial correlation between the affective and cognitive aspects of customer satisfaction in their study. To determine the factors related to satisfaction, the direction of these correlations, and the differences between the two main approaches, Palaci et al. (2021) conducted empirical research from these two perspectives.

A systematic analysis was conducted on 104 empirical research studies on customer satisfaction published between 1975 and 2017. The findings indicated that both the cognitive and emotive traditions have statistically significant factors that contribute to the experience of pleasure. The significance of cognitive elements in conventional consumer behaviour was demonstrated through a comparison of empirical studies investigating customers' satisfaction with traditional versus Internet purchasing behaviour. Empirical studies comparing consumers' satisfaction with hiring services versus purchasing items have provided evidence that both cognitive and emotional factors play a significant role in determining whether customers choose to utilize services or make purchases.

Excellence in Service and Fulfilment of Customer Needs

Banks have a crucial and dynamic role in a country's financial and economic development. The impact of an efficient financial system on a nation's development is substantial across various economies (Jahan et al., 2019). Banking professionals face a diverse array of complex issues in the global marketplace. To enhance their competitiveness against multinational corporations, banks must gain a comprehensive understanding of the evolving needs of their customers and effectively utilize state-of-the-art information technology systems (Oranusi et al., 2018). Considering the ongoing global economic recession, banks are compelled to establish a robust and loyal customer base capable of withstanding and bolstering heightened competition.

Delivering outstanding customer service alongside their product is a powerful catalyst for meeting and engaging with consumers' needs. Due to the abundance of banks providing a variety of services, there is an increased emphasis on service excellence as a means to gain a competitive advantage. Due consideration should be given to the quality of service, as it is a contemporary approach to enhance competitiveness. Research has examined the connection between service quality and customer satisfaction, revealing that although these two factors are separate, they are closely linked. This implies that enhancing one of these factors is likely to lead to an enhancement in the other (Sureshchandar et al., 2019). Contentment and service quality are fundamentally different in terms of their root causes and outcomes.

Project Manager Role in Ensuring Customer Satisfaction

Existing literature has confirmed a correlation between project success, the effectiveness of the project manager, and customer satisfaction. As per [Akewushola et al. \(2016\)](#), the successful delivery of a technical project has a significant positive effect on customer satisfaction. This is because when a technical project is successfully delivered, it means that the project's scope aligns with the client's demands and expectations. Project management metrics, as defined by the Project Management Institute and Microsoft Dynamics (2015), encompass various benchmarks such as Project Cost Performance, Project Schedule Performance, and Return on Investment. The assessment of this technical achievement is commonly determined by the actual performance of the project. When a project and its management perform well, it has a significant influence on customer satisfaction. This is because it determines the extent to which the promised performance is delivered.

The performance and its effects will significantly and positively influence client satisfaction ([Syamil et al., 2021](#)). Customer satisfaction can be impacted by two primary factors at the corporate or company level. The two factors to consider are the quality of service rendered and the quality of the product, specifically the project, that is generated. Project management is a component of the service offered to the client. The performance of the project team will have a direct and indirect effect on the quality of the project's deliverables. The citation from [Nagel and Cilliers \(1990\)](#) highlights the essentiality of the project team's performance in attaining client satisfaction. The extent to which the products or services of the project meet the needs and expectations of the customer is referred to as the quality of the product, as mentioned earlier.

Therefore, it is essential to consider the unique context of Nigeria given the obvious paucity of literature on UBA Nigeria's perspective on the multi-faceted nature of factors influencing client satisfaction. This study could benefit from further investigation into the specific challenges faced by project managers in UBA Nigeria, considering cultural, organizational, and industry-specific factors. Additionally, examining the alignment between project management practices and client satisfaction in the Nigerian context would contribute to the existing body of knowledge.

3. Methodology

The primary data were gathered via interviewer guide with five project managers purposively sampled from the United Bank for Africa (UBA), and the responses were qualitatively analyzed using the content analysis framework. The justification for selecting UBA for this study is its prominent position as one of the leading banks in Nigeria, boasting a substantial customer base not only in Nigeria but also in other African countries. An open coding strategy was employed where relevant concepts are identified and labeled for exploration and discovery that answers the research questions. The inter-rater agreement between the re-

searchers ensures the consistency of the coding.

4. Results

The findings from the five project managers (PMs) are organized thematically and presented about the four research questions (RQ) that were established for this study.

RQ1: What are the roles Project Managers can play in ensuring improved customer satisfaction in UBA?

Respondent 1

My experience in addressing customers' needs have been varied depending on the queries of the customer. A procedural approach in addressing the needs of the customers has always been my taught pattern, which department and specific needs are required. Can this be solved using self-service or a discussion with one of the staff or is it something that needs to call the higher attention of management? Honestly, it varies based on the specific needs of the customer.

Respondent 2

The advent of the information age makes the customer more informed, highly demanding and less tolerant of banks. Customers can quickly compare similar services across the banks and select the best deals to the detriment of the bank. Thus, it takes a constantly evolving and constantly innovative approach to guarantee continued relevance in addressing customer's needs.

Respondent 3

The experience has made me understand human behaviours characteristics and reactions understanding the need and place for empathy and the right approach in dealing with consumer/customer concerns and needs, Sometimes, I put myself in their shoes to appreciate what they feel.

Respondent 4

Customers want a faster and less frustrating process, and most customers are loyal to brands that provide them with quality and better services. Customers want a bank that adds significant value to their businesses through its products and services. Because no two customer's needs are the same, we take appropriate measures to identify and understand our customers.

Respondent 5

My experience in dealing with customer questions and needs can be both positive and negative. On the positive, customers feel happy when I can solve their problems, and on the other hand, there is so much tension and anger when the problem persists. Sometimes, you just want them to know that it is not your fault.

It is clear from the comments above that project managers are crucial to ensuring customer satisfaction. The research reveals that they accomplish this through a variety of methods and techniques. These include informing clients about self-service options for simpler problem-solving or connecting them with a higher-ranking official who can handle complaints and discontent with ease. It

may sound simple, but satisfying customers becomes more challenging when they are aware of the regulations and procedures that are currently in place. As a result, there are times when clients lose patience and demand a speedy solution to the issues that are upsetting them.

The project manager needs to figure out better ways to handle the problem while tensions are high while still attempting to win over the disgruntled consumers' loyalty. After that, the project manager acts as a mediator between the client and the bank. Usually, this means that the project manager will have to exert maximum effort to make sure that the person or organization in the responsibility of fixing the issues takes care of it as soon as feasible. Occasionally, customers may also be the source of the issue. This could happen if they give incorrect information or are utterly unaware of the laws in place, which could prevent them from fully benefiting from the services they are requesting or making them unhappy.

Based on the facts, it is evident that project managers (PMs) need to have a solid understanding of customer expectations, particularly in a Nigerian banking environment. PMs can communicate effectively and win over their clientele. Instead of asking consumers if they will enjoy a particular program or product, use it to find out what expectations they may not have been satisfied with. Given that the PM has a comparable background, this can provide them an advantage. As the second responder said, to effectively address consumers' pain points as a PM, it is necessary to put yourself in their position.

It's critical to distinguish between a customer's capacity to articulate difficulties and their capacity to characterize symptoms that stem from expectations. Through frequent communication with clients and a thorough understanding of their expectations, project managers can enhance their capacity to anticipate answers and solutions. Customers' pleasure and the success of the bank's goods ultimately depend on how well their expectations are fulfilled. Customer involvement is increased by the PM's ability to communicate effectively and translate vague expectations into specific concepts and practices.

RQ2: *To what extent the soft skills (communication, strong leadership, and problem-solving) can help the Project Manager in improving customer satisfaction in UBA?*

Respondent 1

1) *Listening, one of the skills required is listening to the concerns of various customers and proffering solutions to their demands.* 2) *Innovation, consistent review of existing mechanisms to improve service delivery is core.* 3) *Empathy, constantly examining customers' demand from your perspective.*

Respondent 2

1) *Empathy, this puts the banker in the shoes of the customer in crafting a solution to the customer's needs.* 2) *Communication, informing the customers of efforts being made to solve complaints reassures the customer of commitment to meeting his/her needs.* 3) *Innovation, constant service improvements to meet the*

ever-changing needs of the customer.

Respondent 3

The use of Microsoft Word Excel and PowerPoint, power BI, sales, and presentation.

Respondent 4

Creativity, Conflict Resolution, Negotiation, and empathy.

Respondent 5

I deploy lots of conversations to get the true state of things with the customer and for them to know what I am doing and what the bank is doing too to solve the problem. And I also try to solve problems before they arise.

Figure 1 depicts the respondents for the second research question in a graphical format.

The information above demonstrates that project managers in the banking industry in Nigeria require several critical soft skills to satisfy customers. The first respondent enumerated the three most important soft skills: listening, empathy, and innovation. The second respondent stated that the three most important soft talents that are typically criticized are empathy, communication, and innovation. The third respondent focuses on the usage of additional digital talents and Microsoft data mining abilities. To make consumers happy and content, the fourth respondent believes that creativity, dispute resolution, negotiation, and empathy are most often used. In contrast, the last respondent claimed that those conversations, a crucial component of communication soft skills, were the most frequently used skill.

Except for respondent number three, everyone else agrees that using soft skills like empathy, communication, problem-solving, and creativity will help the UBA meet its consumers' needs. However, according to the third respondent, managing clients' expectations also heavily depends on a project manager's digital proficiency. In addition to immediately increasing project outcomes, soft skills are especially helpful when projects need more sophisticated teamwork or when there is less connection between the task and the client. The results are robust under many conditions.

In the context of the Nigerian banking sector, the hard and soft skills of the project manager (PM) have a significant beneficial influence on overall operations and project completion goals. The aforementioned data indicates that although a project manager's hard skills may improve project performance, their impact on client engagement is comparatively smaller than that of their soft skills. As for the interaction impacts, the PMs themselves tell us that the soft skills of the PM are very useful to customers whose problems could be multifaceted and complex.

RQ3: To what extent are the availability of the required finance and budget can help Project Managers improve the level of customer satisfaction in UBA?

Respondent 1

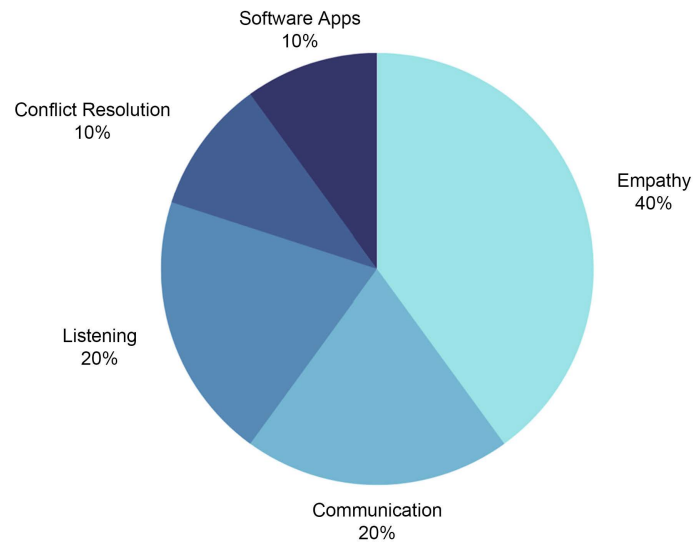


Figure 1. Graphical illustration of respondent for the second research question (Source: Study Survey).

The bank has so much to deploy money on apart from customer satisfaction, but a lot is done to help. We also use 1) Effective use of reviews of customer surveys 2) training and retraining of staff in meeting the needs of customers 3) meetings and collaboration projects...

Respondent 2

To make customers more satisfied, digital tools are largely integrated into the entire banking system, we have a robotic-like tool on our website that communicates with clients and customers to solve rigorous problems...

Respondent 3

There are budgets for Staff training, investment in technology to enhance our service...

Respondent 4

Money is spent on facility upgrades, Staff training, and investment in adverts and campaigns to customers.

Respondent 5

Making changes to our products and services in response to customer feedback. Using our social media platforms to provide useful information to our customers.

Based on the information provided by the five respondents, the UBA allocates funds and funds for initiatives that have the potential to raise customer satisfaction. To help with measuring the extent to which the bank has been budgeting or expressing concern for the frequent complaints of the clients, none of the employees who were interviewed provided a particular figure. Based on the data's accessible information, funds are budgeted for and used for facility upgrades, the purchase of digital and technological equipment, staff training and retraining, and the execution of advocacy and advertising efforts aimed at raising customer satisfaction. The fact that all the respondents mentioned the UBA's investments

in digital and technological tools to increase customer satisfaction suggests that efforts are being made to support PMs in using technology to increase customer happiness. The following piece of the data analysis focuses on how successful this is (**Figure 2**).

It is noteworthy that not a single PM interviewed mentioned anything about their budgets or budgets to help them perform better in terms of customer satisfaction. There are certain customer satisfaction initiatives that a PM may choose to start to enhance the bank, even when it is undeniable that all the budgetary allocations and investments mentioned by the customers who were interviewed are appropriate for the bank under investigation. The PM then must manage and carry out a distinct kind of project for this. *Ali et al. (2021)* points out that a key factor in driving revenue is customer happiness.

Therefore, by investing now, all departments may benefit from additional funding as early as the next year. Whether funding should come from the Costs of Goods Sold (COGS) bucket or Sales and Marketing has been a topic of great discussion in the customer success space. This paradox arises, in part, because a CSM's duties are divided between the COGS and the Sales and Marketing categories. Support and training are examples of daily tasks that come under the COGS category for a CSM. As a result, it makes more sense to categorize operations like renewals and upsells as sales and marketing responsibilities. There isn't one strategy that works for everyone, which is why there are so many different options accessible today.

Project managers must have sound financial management skills as businesses grow increasingly project focused. Project completion on time and within budget is no longer adequate; they also need to increase the company's value to shareholders

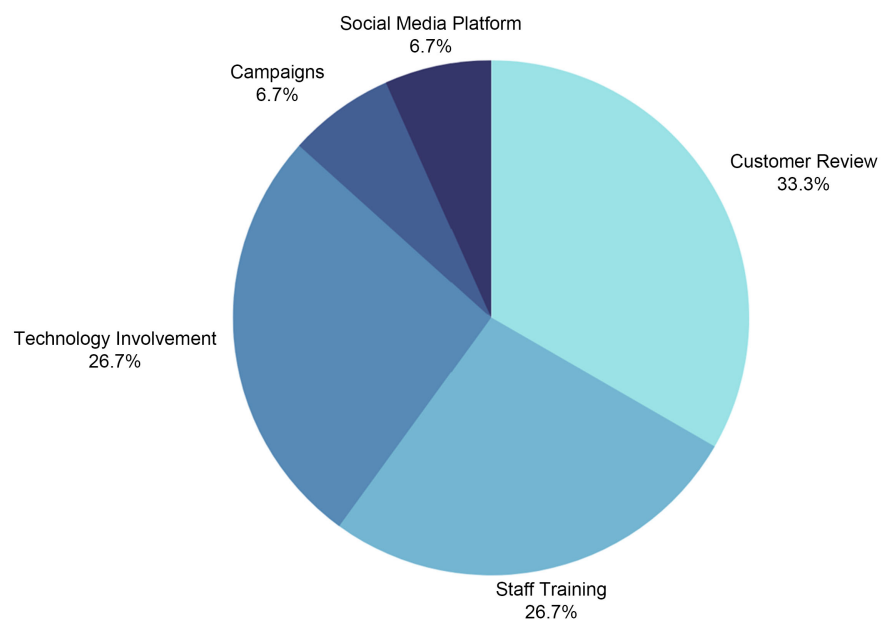


Figure 2. Research question three graphical illustration of respondent (Source: Study Survey).

and support its long-term financial success. Project managers need to be well-versed in the company's cash flow cycle and how each project fits into it to see projects as commercial endeavours.

RQ4: What is the extent to which new and apt digital technology can help Project Managers improve the level of customer satisfaction in UBA?

Respondent 1

My bank has invested heavily in data analysis and technology to serve its customers better. Digital tools are largely integrated into the entire banking system, we have a robotic-like tool on our website that communicates with clients and customers to solve rigorous problems.

Respondent 2

Digital tools are increasingly being used to engage customers in receiving and resolving complaints, service delivery, and reviewing of feedback. For instance, Leo, a robotic customer service officer available on the WhatsApp channel can attend to all service requests like a human and can initiate payment requests.

Respondent 3

Technology has been able to help us give our customers efficient and excellent service delivery. We have a very robust technology which is upscaled and upgraded at times to meet the needs and challenges of the moment.

Respondent 4

Technology has been able to help us give our customers efficient and excellent service delivery. We have a very robust technology that is upscaled and upgraded over time to meet the needs and challenges of the moment.

Respondent 5

The adoption of digital tools has helped the bank to resolve a lot of challenges. The UBA Self-Service Monitor is an end-to-end solution that fully automates the steps required for business owners to request a new POS terminal (or more), carry out reconciliation, examine settlements, respond to disputes, and generally have the appropriate overview of business transactions in real-time. MCash is a USSD solution that allows UBA Merchants to receive payments from their customers without having to handle cash. Leo is another AI chatbots that help resolve customer complaints.

According to the data above, the UBA and the PMs heavily utilise digital tools to effectively satisfy customers. From the earlier answers to the third research question, it was first discovered that the UBA allocates large sums of money for the implementation of new digital technology and that it also spends a large amount of money on staff training and retraining so they can use the technology more effectively (Figure 3).

Based on the available data, UBA uses technology to enhance customer happiness. This includes developing effective self-service alternatives via USSD codes, enhancing ATM performance, and implementing AI chat boxes to enhance the customer experience.

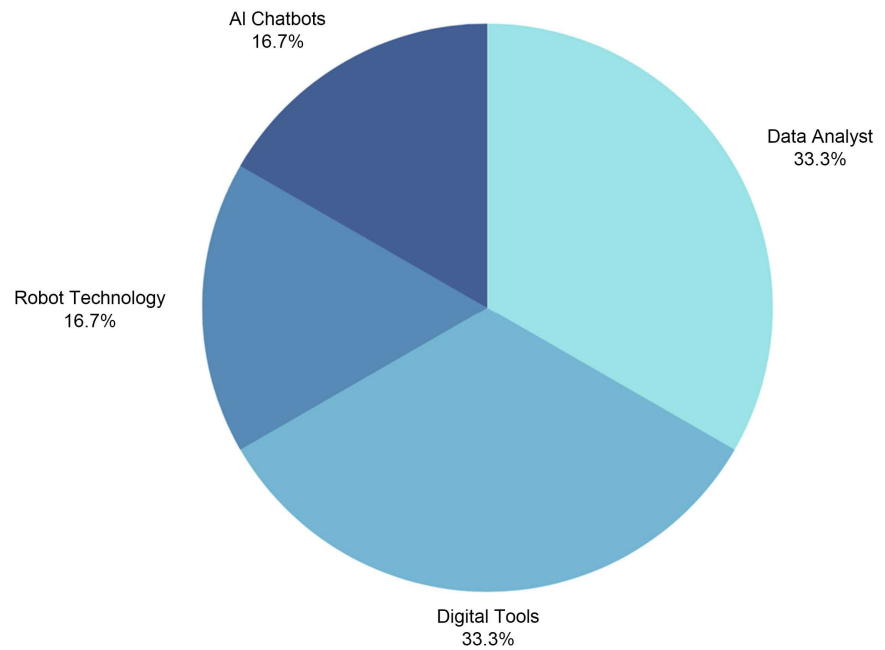


Figure 3. Research question four graphical illustration of respondent (Source: Study Survey).

Technology advancements have a big impact on the banking industry in terms of performance, revenue, and other aspects. Numerous benefits are available with it, such as improved accuracy, financial savings, adaptability, and security. Technology adoption in banks includes the use of cutting-edge automation and information technologies in financial services, as well as a change in the way technology is applied to create new services and business models. While monitoring the needs and goals of its clientele, banks work tirelessly to increase customer satisfaction.

However, in the digital age, banks find it difficult to consistently delight clients. E-banking was one of the first applications of mobile commerce in the business world. Banks have developed their mobile applications to satisfy their picky clientele and provide effective, dependable, and prompt services (Zalloum et al., 2019). But banks have found that they must update it often and stay abreast of any new e-services (Abu Shanab & Abu Shanab, 2022; Hammouri et al., 2021). Technology is starting to play a crucial role in banking, improving efficiency and lowering costs associated with developing and providing financial services.

5. Discussion

The study examines four significant findings with prior research to see whether the present results support or contradict the earlier findings. The four findings are as follows: Firstly, project managers in the UBA demonstrate a strong commitment to customer satisfaction. Secondly, project managers in the UBA effectively utilize soft skills to ensure customer satisfaction. Thirdly, there is no dedi-

cated budget allocated to project managers for executing projects aimed at enhancing customer satisfaction. Lastly, the UBA employs digital and technological tools to enhance customer satisfaction.

Project managers in the UBA demonstrate a strong commitment to customer satisfaction.

Based on the data analysis conducted previously, it has been determined that project managers (PMs) play an active role in the examined bank's pursuit of customer satisfaction. All respondents agreed that PMs are crucial in ensuring that customers' experiences are continuously enhanced for the organization's growth. The PMs play a variety of roles in ensuring customer satisfaction, ranging from driving critical changes in the UBA's infrastructures and policies to soliciting more constructive feedback from customers.

This discovery corroborates the results of [Meng and Boyd's \(2017\)](#) research, which suggested that numerous organizations that rely on frequent interactions between customers and employees should assign the project manager the responsibility of maintaining a seamless and amicable rapport between the two parties. In project-based industry sectors, especially banking services, it is generally accepted that project managers are indispensable for retaining and ensuring consumer satisfaction. To gain a deeper understanding of the relationship between project managers and customers, a substantial amount of research has been conducted ([Papke-Shields et al., 2020](#); [Cheng et al., 2015](#); [Turner & Müller, 2021](#)). To achieve a balance, the project manager must be cognizant of both the requirements of the clients and those of the personnel under his supervision. Additionally, PMs must consider a variety of relationship management aspects, which are represented by a variety of relationship components. Consequently, regarding project-based relationship management, they must exhibit flexibility ([Meng & Boyd, 2017](#)).

Furthermore, the discovery that the PM's responsibility for customer satisfaction can vary substantially corroborates an earlier finding by [Ahadzie et al. \(2018\)](#) that emphasized the PM's capacity to transition between customer care and collaborating with colleagues to ensure the project's success or imminent objectives. Like the study, [Ahadzie et al. \(2018\)](#) provide substantial evidence to support the notion that project managers have a critical responsibility in managing relationships within project environments. Their substantial contributions to relationship management and the considerable amount of effort they dedicate to it serve as clear indications of this. In general, the current study identifies two primary functions within the realm of relationship management. [Ahadzie et al. \(2018\)](#) identified 18 roles in internal relationships and utilized factor analysis to decompose them into six components. In contrast, they categorized 18 roles in external interactions into five components.

Among the six determinants that comprise internal and external relationships, establishing trust and facilitating effective communication within the organization are paramount responsibilities of project managers. Inter-organizational

communication, trust, and long-term business prospects are the principal components of external relationships, out of a total of five. Effective communication and mutual trust are without a doubt fundamental pillars upon which to build stronger relationships, both internal and external. In addition to fostering trust and intra-organizational communication, other relationship elements that enhance project managers' internal responsibilities encompass team motivation and cohesion, conflict resolution, equitable treatment, and empowerment. The supplementary elements, which serve to strengthen the rapport, comprise most of the soft skills that are examined in the subsequent sections.

Project managers in the UBA effectively utilize soft skills to ensure customer satisfaction.

The extent to which customer satisfaction in the UBA is dependent on the possession of soft skills by project managers is a primary aim of this research. Appropriate deployment of soft skills is required for PMs to effectively satisfy customers while maintaining the necessary balance for collaboration with colleagues, according to the data analysis. Soft skills such as empathy, problem-solving, communication, and critical thinking are highly valued by the PMs under examination at UBA. These abilities are utilized effectively to guarantee client satisfaction.

Ever since the turn of the 21st century, there has been considerable scholarly support for the notion that hard and emotional skills are equally indispensable for project managers (Kirsch, 2000). Kirsch (2000) has placed significant emphasis on the human element of management, or the soft skills possessed by project managers. However, this does not undermine the conventional project management tools, techniques, or processes. Soft skills have been identified as crucial factors in ensuring the success of projects in recent research (Shi & Chen, 2006). Practical experience, technical proficiencies, knowledge, and hard skills comprise the tangible components of a project manager's curriculum vitae. This classification comprises a range of conventional management attributes and capabilities, including but not limited to scheduling, risk management, planning, evaluating, and monitoring.

Conversely, soft abilities are conceptual and difficult to quantify. Soft skills are more general and can only be assessed in a different context, such as the social rather than technical nature of relationships among various project stakeholders. Soft skills pertain to a manager's capacity to collaborate harmoniously with individuals of diverse personalities, manage work-related tension, and maintain high-quality work output despite these factors. Soft skills, in contrast to organizational structure management, encompass the management of organizational behaviour and the attitudes of key personnel involved in a project. Although they are imperceptible, they are exceedingly expressive, according to Robles (2021). Thus, soft skills about the capacity of a manager to facilitate communication both internally and externally among organizations.

The results of the current study align with previous investigations carried out by Awan et al. (2021) regarding the efficacy of project managers who make

greater use of soft skills as opposed to hard skills exclusively. An investigation conducted by [Awan et al. \(2021\)](#) among 178 individuals associated with organizations involved in projects revealed a positive correlation of moderate strength between the soft leadership abilities that were identified and the success of projects. Additionally, the study found a positive correlation between collaboration and soft leadership abilities. Similarly, the present investigation, the research of [Awan et al.](#) places significant emphasis on the coordination skills of project managers, in addition to their aptitude for problem identification, analysis, and resolution. It is anticipated that the outcomes of this research will furnish organizations and individuals with an interest in projects with crucial proficiencies, specifically in the realm of soft leadership, which will enable them to concentrate on and effectively implement projects.

There is no dedicated budget allocated to project managers for executing projects aimed at enhancing customer satisfaction.

The data analysis revealed that UBA allocates significant resources to staff training, digital and technological tools, and advocacy campaigns to enhance customer satisfaction. However, there was no mention of the organisation sponsoring specific projects led by project managers with the goal of further improving customer satisfaction with the brand and its services. Although the data analysis revealed the significant areas where budgetary investments were made, it is expected that there should be specific initiatives aimed at enhancing customer satisfaction through project managers.

The existence of this phenomenon may be attributed to the findings of a previous study conducted by [Baccarini](#) in 2019. The study revealed that various organisations employ distinct strategies when it comes to ensuring client happiness. Therefore, the key to achieving customer satisfaction for UBA is not primarily focused on making project managers the leaders in designing and implementing projects that can improve customer satisfaction. Instead, it involves investing in areas where customers frequently raise complaints. An important critique is that project success factors are subjective and can possess diverse interpretations for the numerous stakeholders engaged in the project. For instance, the project sponsor may prioritise achieving the project's objectives within the allocated budget and time limitations, as well as gaining a prompt return on investment. Conversely, the principal contractor may concentrate on generating profit and building a favourable reputation for future business opportunities. However, the end user may possess distinct expectations on the aspects that determine the success of the project.

The challenge of establishing the parameters for evaluating project effectiveness has been acknowledged as a complex and contentious matter by scholars such as [Baccarini \(2019\)](#) and [Liu & Walker \(2018\)](#). [Pinto and Mantel \(2019\)](#) endeavoured to classify project success based on three distinct factors: the efficacy of the implementation process, perceived project quality, and client happiness. Nevertheless, despite extensive research endeavours over several decades,

Cooke-Davies (2020) highlights that a definitive set of criteria that determine project success has yet to be established.

Shenhar et al. (2021) illustrated that project success cannot be achieved by a universal approach, as diverse projects necessitate distinct success factors depending on their strategic characteristics and immediate and long-term goals. Consequently, every project is one-of-a-kind and necessitates a specific management strategy. Nevertheless, numerous firms and project managers adhere to conventional project management methodologies instead of prioritizing the key areas that contribute to their project's triumph.

The UBA employs digital and technological tools to enhance customer satisfaction.

The discovery signifies that technology is an essential element for efficient customer service in the contemporary world. Considering the growing transition of enterprises to the digital realm, the capacity to utilize technology for enhancing customer service becomes increasingly vital. Given that most clients are unwilling to tolerate hold times exceeding two minutes, project managers can employ their interpersonal abilities to tackle this problem. Nevertheless, in the present era, any delay in response is deemed unacceptable, and technology, when utilized correctly, can expedite communication in the realm of customer service. In addition, the process of converting client contentment into digital form produces more prompt outcomes, since the implementation of automation and self-service alternatives can provide customers with rapid and instinctive solutions, leading to financial benefits for firms.

Automation enhances the efficacy of customer care personnel, resulting in improved client outcomes and increased rates of customer retention. Technology is fundamentally transforming the call centre industry by allowing customer support experts to optimize their time and offering organizations cost-effective access to skilled agents. Developing novel methods to effectively cater to clients is essential for enhancing customer satisfaction, particularly in the current era of social distancing, with technology assuming a prominent position. This essay will examine the role of reliable outsourcing partners in the development of technology-driven solutions and the associated advantages.

The discovery aligns with the research conducted by Abdulquadri et al. (2021), which uncovered the current adoption of chatbots and other digital tools by Nigerian banks to improve consumer engagement and facilitate financial inclusion. Notably, WhatsApp emerges as the predominant platform for such implementations. The chatbots were commonly associated with and portrayed as female, yet they exhibited reduced responsiveness when straying from their predetermined course. Although Nigeria is a bilingual country with English as its official language, none of the chatbots utilized any of the indigenous languages. Majchrzak et al. (2016) emphasized that the utilization of digital technology is enhancing major corporate progress, customer experiences, and the creation of new business models, hence posing a challenge to existing customer interaction

methods. Digital transformation is a strategic initiative that aims to enhance an organization's performance by using technology such as information, computing, communication, and networking to bring about substantial changes in its characteristics.

Both contemporary and prior research findings indicate that the incorporation of diverse technologies in digital transformation can profoundly alter the operational practices of firms. Hence, it is unsurprising to witness the numerous organizations that have modified their operational frameworks by integrating technology, particularly digitization, which has created fresh avenues for conducting company. Li et al. (2018) have shown that companies can utilize digital tools and technologies to modify their business models in response to evolving client desires and behaviour.

6. Conclusion

We delved into the intricate relationship between project managers and client satisfaction within the context of UBA Nigeria. Our findings shed light on critical factors that significantly impact client satisfaction and underscore the pivotal role project managers play in shaping project outcomes. The study concludes that banks should actively promote the cultivation of interpersonal skills among project managers to foster customer relationships, even in the face of advancing digital technology. Project managers at UBA Nigeria wield considerable influence over client satisfaction. Their ability to navigate challenges, build trust, and deliver successful projects directly impacts organizational success. As the business landscape evolves, project managers must remain agile, empathetic, and committed to exceeding client expectations.

Recommendation

Organizations should invest in project management training programs that emphasize soft skills, stakeholder engagement, and client-centric approaches. Continuous professional development ensures that project managers remain effective and adaptable. Also, comparative studies across industries and regions would provide valuable insights. How do UBA Nigeria's project managers fare against global benchmarks? Identifying best practices and areas for improvement can guide future strategies.

Finally, Long-term tracking of client satisfaction across multiple projects would reveal trends and patterns. Understanding how satisfaction evolves will allow for targeted interventions, and implementing robust feedback mechanisms, such as regular surveys, focus groups, and client interviews, can enhance project managers' responsiveness and adaptability

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

References

- Abdulquadri, A., Mogaji, E., Kieu, T., & Nguyen, N. (2021). Digital Transformation in Financial Services Provision: A Nigerian Perspective to the Adoption of Chatbot. *Journal of Enterprising Communities: People and Places in the Global Economy*, 15, 258-281. <https://doi.org/10.1108/JEC-06-2020-0126>
- Abu Shanab, E., & AbuShanab, A. (2022). The Influence of Emotional Intelligence on Technology Adoption and Decision-Making Process. *International Journal of Applied Decision Sciences*, 15, 604-622. <https://doi.org/10.1504/IJADS.2022.125485>
- Agbadudu, A. (2005). Recapitalization and Bank's Performance; a Case Study of Nigerian Banks. *African Economic and Business Review*, 6, 1-17.
- Ahadzie, D., Proverbs, D., & Olomolaiye, P. (2018). Towards Developing Competency-Based Measures for Construction Project Managers: Should Contextual Behaviours Be Distinguished from Task Behaviours? *International Journal of Project Management*, 26, 631-645. <https://doi.org/10.1016/j.ijproman.2007.09.011>
- Akewushola, G., Baker, B. N., Murphy, D. C., & Fisher, D. (2016). *Factors Affecting Project Success-Project Management Handbook*. Van Nostrand Reinhold Co.
- Ali, B. J. et al. (2021). Impact of Service Quality on the Customer Satisfaction: Case Study at Online Meeting Platforms. *International Journal of Engineering, Business and Management*, 5, 65-77. <https://doi.org/10.22161/ijebm.5.2.6>
- Aurier, M., & Evrard, B. (2018). Terminating R & D Projects Prematurely. *Resources Management*, 26, 32-35.
- Awan, H., Ahmed, K., & Zulqarnain, W. (2021). Impact of Project Manager's Soft Leadership Skills on Project Success. *Journal of Poverty, Investment and Development*, 8, 55-61.
- Baccarini, D. (2019). The Logical Framework Method for Defining Project Success. *Project Management Journal*, 30, 25-31. <https://doi.org/10.1177/875697289903000405>
- Belassi, W., & Tukel, O. I. (1996). A New Framework for Determining Critical Success/Failure Factors in Projects. *International Journal of Project Management*, 14, 141-151. [https://doi.org/10.1016/0263-7863\(95\)00064-X](https://doi.org/10.1016/0263-7863(95)00064-X)
- Cardozo, M. (1965). International Journal of Project Management: A Review of the First Ten Years. *International Journal of Project Management*, 13, 207-217. [https://doi.org/10.1016/0263-7863\(95\)00001-7](https://doi.org/10.1016/0263-7863(95)00001-7)
- Cheng, M., Dainty, A. R. J., & Moore, D. R. (2015). What Makes a Good Project Manager? Human Resource. *Management Journal*, 15, 25-37. <https://doi.org/10.1111/j.1748-8583.2005.tb00138.x>
- Cooke-Davies, T. (2020). Project Management Maturity Models. In P. W. G. Morris, & J. K. Pinto (Eds.), *The Wiley Guide to Managing Projects* (pp. 1234-1264). Wiley. <https://doi.org/10.1002/9780470172391.ch49>
- Dabholkar, N. (2019). Measurement of Project Management Success. *International Journal of Project Management*, 6, 164-170. [https://doi.org/10.1016/0263-7863\(88\)90043-9](https://doi.org/10.1016/0263-7863(88)90043-9)
- El Moussaoui, A. E., Benbba, B., & El Andaloussi, Z. (2022). Impact of Logistics Performance on the Store Image, Consumer Satisfaction and Loyalty: A Quantitative Case Study. *Arab Gulf Journal of Scientific Research*, 41, 226-239. <https://doi.org/10.1108/AGJSR-09-2022-0201>
- Farabiyi, N. (2020). *Service Delivery and Customer Satisfaction in Nigerian Banks*. Published by the Centre for Allied Research and Economic Development, Ibadan, Oyo State, Nigeria.

- Filser, T. (2006). Critical Success Factors for Different Project Objectives. *Journal of Construction Engineering and Management*, 125, 142-150.
- Hammouri, Q. et al. (2021). Determinants of the Continuous Use of Mobile Apps: The Mediating Role of Users Awareness and the Moderating Role of Customer Focus. *International Journal of Data and Network Science*, 5, 667-680.
<https://doi.org/10.5267/j.ijdns.2021.7.014>
- Howard, N. (2019). *Systems Analysis and Project Management*. McGraw-Hill.
- Isac, I., Beale, P., & Freeman, M. (2021). Successful Project Execution: A Model. *Project Management Journal*, 22, 23-30.
- Jahan, S. et al. (2019). The Financial Inclusion Landscape in the Asia-Pacific Region: A Dozen Key Findings. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3442887>
- Kasulke, S., & Bensch, J. (2017). From Customer Perception to Customer Satisfaction. In Z. Outage (Ed.), *Management for Professionals* (pp. 93-107). Springer.
https://doi.org/10.1007/978-3-319-53739-9_10
- Kirsch, L. J. (2000). Software Project Management: An Integrated Perspective for an Emerging 52 Paradigm. In R. W. Zmud (Ed.), *Framing the Domains of IT Management: Projecting the Future... through the Past* (pp. 285-304). Pinnaflex Educational Resources Inc.
- Kotler, B., Belout, A., & Gauvreau, C. (2022). Factors Influencing Project Success: The Impact of Human Resource Management. *International Journal of Project Management*, 22, 1-11. [https://doi.org/10.1016/S0263-7863\(03\)00003-6](https://doi.org/10.1016/S0263-7863(03)00003-6)
- Kuo, Y., Wu, C., & Deng, W. (2019). The Relationships among Service Quality, Perceived Value, Customer Satisfaction and Post-Purchase Intention in Mobile Value-Added Services. *Computers in Human Behaviour*, 25, 887-896.
<https://doi.org/10.1016/j.chb.2009.03.003>
- Le Boeuf, M. (2017). *How to Win Customers and Keep Them for Life*. Berkley Publishing Group.
- Li, L., Su, F., Zhang, W., & Mao, J. (2018). Digital Transformation by SME Entrepreneurs: A Capability Perspective. *Information Systems Journal*, 28, 1129-1157.
<https://doi.org/10.1111/isj.12153>
- Liu, A., & Walker, A. (2018). Evaluation of Project Outcomes. *Construction Management & Economics*, 16, 109-219. <https://doi.org/10.1080/014461998372493>
- Majchrzak, A., Markus, M., & Wareham, J. (2016). Designing for Digital Transformation: Lessons for Information Systems Research from the Study of ICT and Societal Challenges. *MIS Quarterly*, 40, 267-277. <https://doi.org/10.25300/MISQ/2016/40:2.03>
- Meng, X., & Boyd, P. (2017). The Role of the Project Manager in Relationship Management. *International Journal of Project Management*, 35, 717-728.
<https://doi.org/10.1016/j.ijproman.2017.03.001>
- Nagel, P. J., & Cilliers, W. (1990). Customer Satisfaction: A Comprehensive Approach. *International Journal of Physical Distribution & Logistics Management*, 20, 2-46.
<https://doi.org/10.1108/EUM00000000000366>
- Ngobo, V. P. (2004). Drivers of Customers' Cross-Buying Intentions. *European Journal of Marketing*, 38, 1129-1157. <https://doi.org/10.1108/03090560410548906>
- Ogunnaike, O. O., & Ogbari, M. (2008). Customer Service: A Determinant of Customer Satisfaction. *International Journal of Business and Common Market Studies*, 5, 2.
- Oranusi, T., Ogunlana, S. O., Promkuntong, K., & Jearkjirm, V. (2018). Construction Delays in a Fast Growing Economy: Comparing Thailand with Other Economies. *Interna-*

- tional Journal of Project Management*, 14, 37-45.
[https://doi.org/10.1016/0263-7863\(95\)00052-6](https://doi.org/10.1016/0263-7863(95)00052-6)
- Palaci, P., Balachandra, R., & Raelin, J. A. (2021). When to Kill That R & D Project. *Research Management*, 27, 30-33.
- Papke-Shields, K. E., Beise, C., & Quan, J. (2020). Do Project Managers Practice What They Preach, and Does It Matter to Project Success? *International Journal of Project Management*, 28, 650-662. <https://doi.org/10.1016/j.ijproman.2009.11.002>
- Pinto, J. K., & Mantel, S. (2019). The Causes of Project Failure. *IEEE Transactions on Engineering Management*, 37, 269-276. <https://doi.org/10.1109/17.62322>
- Piper, L., de Cosmo, L. M., & Guido, G. (2014). Compulsive Shopping Behavior and Disvalues. *Journal of Consumer Behaviour*.
- Prime, G. (2018). Revisiting the Golden Triangle of Cost, Time and Quality: The Role of NPV in Project Control, Success and Failure. *International Journal of Project Management*, 18, 251-256. [https://doi.org/10.1016/S0263-7863\(99\)00022-8](https://doi.org/10.1016/S0263-7863(99)00022-8)
- Robles, M. (2021). Executive Perceptions of the Top 10 Soft Skills Needed in Today's Workplace. *Business Communication Quarterly*, 75, 453-465.
<https://doi.org/10.1177/1080569912460400>
- Shenhar, A. J. et al. (2001). Project Success: A Multidimensional Strategic Concept. *Long Range Planning*, 34, 699-725. [https://doi.org/10.1016/S0024-6301\(01\)00097-8](https://doi.org/10.1016/S0024-6301(01)00097-8)
- Shi, Q., & Chen, J. (2006). *The Human Side of Project Management—Leadership Skills*. Project Management Institute.
- Sureshchandar, G., Rajendran, C., & Anantharaman, R. (2019). A Holistic Model for Total Quality Service. *International Journal of Service Industry Management*, 12, 378-341.
<https://doi.org/10.1108/09564230110405299>
- Syamil, A. et al. (2021). The Impact of Project Performance on Customer Satisfaction. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12, 5658-5668.
<https://doi.org/10.17762/turcomat.v12i3.2240>
- Turner, J. R., & Müller, R. (2021). The Project Manager's Leadership Style as a Success Factor on Projects: A Literature Review. *Project Management Journal*, 36, 49-61.
<https://doi.org/10.1177/875697280503600206>
- Wang, Y. (2022). Research on the Influence of Service Quality of Hotel Intelligent System on Customer Satisfaction Based on Artificial Intelligence Evaluation. *Mathematical Problems in Engineering*, 2022, Article ID: 3832935.
<https://doi.org/10.1155/2022/3832935>
- Zalloum, L., Alghadeer, H., & Nusairat, N. (2019). The Effect of Using Mobile Banking Services Applications on Electronic Word of Mouth: The Mediating Role of Perceived Trust. *International Business Research*, 12, 62. <https://doi.org/10.5539/ibr.v12n9p62>