



WAACSP
WEST AFRICA ASSOCIATION OF
CUSTOMER SERVICE PROFESSIONALS



State Of Customer Service In Nigeria

2023 Report

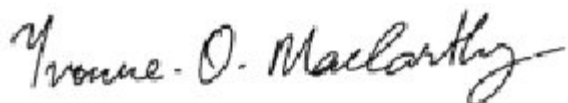
FOREWORD

I am honored to provide the foreword for the inaugural report of the Nigerian Customer Service Index (NCSI). This report marks a significant milestone in our efforts to understand and improve the landscape of customer service across various sectors in Nigeria. The NCSI is a non-partisan and non-governmental initiative aimed at raising public awareness of quality customer service. Its primary goal is to encourage organizations to enhance their service delivery and continuously improve along the customer service value chain. As we all know, customer service is a critical aspect of any business. It directly impacts customer satisfaction, loyalty, and ultimately, the overall success of an organization. By understanding the performance of different sectors in terms of customer service, we can identify trends, challenges, and opportunities for growth and improvement. In this report, you will find thorough interpretations of the index results along with specific customer service recommendations for each sector. These recommendations are based on current customer service trends in Africa and are designed to help organizations enhance their customer service strategies, processes, and overall customer experience. In today's competitive landscape, prioritizing service excellence is crucial for businesses in Nigeria. By implementing the recommendations outlined in this report, organizations can differentiate themselves, build customer loyalty, and drive sustainable growth. Moreover, continuous monitoring and evaluation of service performance will enable businesses to adapt to changing customer expectations and continuously improve their services.

FOREWORD

The NCSI is committed to ranking and rating organizations, presenting indices and trends, and offering valuable insights to enhance service quality. This maiden report covers nine (9) sectors divided into seventeen (17) sub-sectors and utilizes eight (8) evaluating parameters, along with two (2) sector-based questions. The comprehensive data gathered in this report can serve as a tool for improving customer service by both organizations and their regulators. I would like to extend my sincere gratitude to all the customers who participated in the survey. Their valuable feedback has contributed significantly to the insights presented in this report. I would also like to acknowledge the efforts of the research team in collecting the data, the NCSI volunteer network made up of over 150 dedicated Nigerians whose collective effort on social media, on the streets and so many other fora's to create the awareness that led to a record number of entries received in the short time the index accepted entries, their education on how to complete the survey, was helpful in reducing invalid submissions. Apercu the data analyzing company, customer service experts from ICSP for interpreting the data to ensure accuracy and reliability, the team at West Africa Association of Customer Service Professionals (WAACSP), and other individuals and organizations involved in making this report possible. I hope this report serves as a valuable resource for organizations across sectors in Nigeria, guiding them towards delivering exceptional customer service and fostering long-term customer relationships.

Thank you.



Yvonne Ohui MacCarthy
Board Chair, WAACSP

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EXECUTIVE SUMMARY

This inaugural survey serves as a vital tool for evaluating customer experiences, providing essential feedback on the performance of goods and services offered by different entities within the economy.

The NCSI 2023 is tailored around 8 key indicators of customer experience. These indicators form the foundation for a comprehensive framework aimed at measuring and articulating the authentic experiences of customers across diverse sectors. This assessment seeks to pinpoint the elements that foster customer loyalty and contentment, as well as the correlation between customer satisfaction and advocacy. The overarching objective is to gain a deep understanding of each customer's journey across different industries.

The invaluable insights derived from these evaluations are intended to assist businesses in customizing their offerings to align with the individual needs and expectations of customers.



OUR APPROACH

This year, the Nigeria Customer Service Index collected data from over 8000 respondents using a web-based questionnaire. Respondents were asked to rate their customer service experience in 9 sectors of the economy. The use of quantitative research and random sampling techniques helps ensure the data is representative and can be used to accurately assess customer service in these sectors.



PART I

Introduction and Methodology

Introduction

The inaugural Nigeria Customer Service Index (NCSI) serves as a national gauge of customer perceptions regarding the quality of products and services utilized by residents of Nigeria, including both Nigerians and non-Nigerians residing in the country. In its debut year, NCSI 2024 assessed customer satisfaction, its underlying causes and impacts across 9 key economic sectors.

In its inaugural year, the NCSI 2023 provides valuable insights into customer experiences and satisfaction levels across various industries, offering a unique cross-sectoral perspective. This index, compiled by the Institute of Customer Service Professionals (ICSP) in collaboration with a third-party research and consulting firm, establishes a robust benchmark for measuring customer experiences in Nigeria

Overview of the NCSI Methodology

The Nigerian Customer Service Index (NCSI) model delineates a cause-and-effect relationship, with customer experience metrics as the cause and the resulting outcomes as the effects. Employing a quantitative research design and a simple random sampling methodology, data collection spanned from January to December 2023, encompassing both online and offline channels. A sample of over 8000 responses was achieved. However only 7,755 of these responses were valid.

Scripts were devised for data cleaning and modeling, followed by visualization utilizing Microsoft Power BI. Scores for each metric were converted to percentiles, with weighted adjustments reflecting the prioritized significance of each metric to respondents.

Moreover, the NCSI incorporates measurements of customer effort and includes a Net Promoter Score (NPS) to gauge customer advocacy. Generally, respondents provided ratings on a scale of 1 to 7, apart from the recommendation question, which utilized a scale of 0 to 10 to ascertain the likelihood of recommending the selected organization to friends and colleagues.

Objectives of the Survey

The survey set out to:

1. Gain a deep understanding of customer motivations, changing needs, and the importance of customer experience metrics to customers.
2. Identify the factors that impact customer satisfaction in various industries and how they affect loyalty.
3. Provide businesses with a clear and intuitive understanding of how to improve customer experience in various industries.
4. Determine the channels through which customer experience occurs and offer improvement strategies to enhance the customer experience across sectors.
5. To determine Nigeria's overall progress in customer service as time goes on.



The Survey

Scope of the Survey

The survey encompassed major businesses spanning all 9 economic sectors, operating across the diverse landscape of Nigeria, including all states within the nation. Delving into the coverage area, the questionnaire meticulously outlines a roster of prominent companies within each of the 8 sectors under examination. While the questionnaire presents a comprehensive list, respondents are also afforded the opportunity to nominate any organizations they deem significant, even if these entities are not explicitly featured on the provided list.

Participants are encouraged to contribute their perspectives by identifying any additional organizations that hold significance to them, thereby ensuring a holistic representation of the Nigerian business landscape within the survey's purview. This inclusive approach aims to capture a comprehensive snapshot of customer sentiments and experiences across various sectors, fostering a nuanced understanding of the prevailing dynamics within Nigeria's economic ecosystem.

Limitations of the Survey

The survey faced a few challenges. Notably:

1. There were variations in the number of responses received for each business. This necessitated the use of weighting techniques to ensure equal representation in our final results.
2. A significant portion of the respondents were from Lagos and Abuja, potentially leading to underrepresentation of experiences from other parts of the country.
3. The survey did not achieve the expected quotas of most of the sectors so may not capture the full sentiments of the sector.

Quality Control Measures

A multi-faceted quality control system was implemented to counter ballot stuffing, where a single respondent completes the survey multiple times. The system prompted respondents who completed a questionnaire for a particular sector to choose whether they wanted to take another questionnaire for a different sector or not. If they chose to take another survey, they were directed back to the beginning of the questionnaire to select another sector, and if they chose not to, they completed the demographic section and exited the survey.

The Survey

This process helped to ensure that there was only one record for each respondent who opted not to take another survey, and duplicate records were identified and eliminated. Additionally, a record of all devices used to complete the survey was kept electronically, making it impossible for a single respondent to complete the survey more than once in a day.





61.82%

Nigerian Customer Service Index

9
Sectors

17
Subsectors

500+
Organizations

7755
Valid Responses

COVERAGE

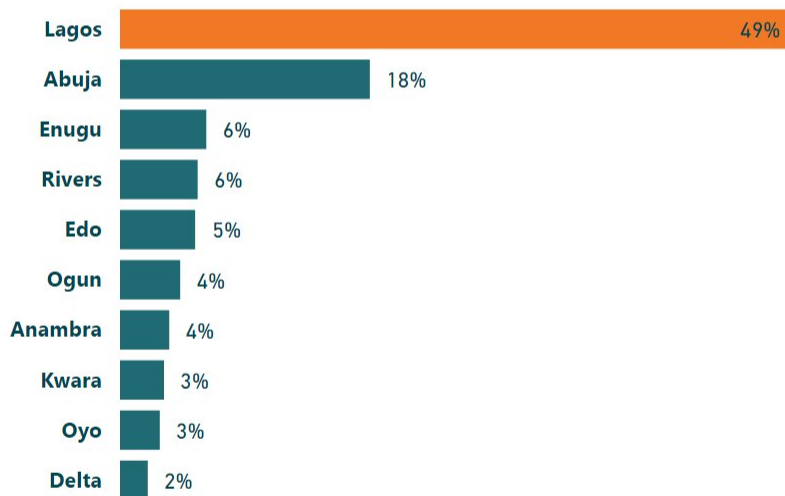
1

Federal Territory

36

States

Locations With The Most Responses



SECTORS

Telecommunication

Healthcare

E-Commerce

Banking

Transportation

Public Sector

Insurance

Power

Hospitality

Demographics

Understanding the demographics of a survey is crucial for several reasons. Firstly, demographics provide insights into the characteristics of the survey population, allowing researchers to tailor their questions and analysis accordingly. By knowing the age, gender, education level, income, and other demographic factors of respondents, researchers can ensure that their survey questions are relevant and inclusive, leading to more accurate and meaningful data.

Secondly, demographic data allows for the identification of potential biases or disparities within the survey results. Analyzing survey responses across different demographic groups can reveal disparities in opinions, behaviors, or experiences that might otherwise go unnoticed.

This insight is invaluable for policymakers, businesses, and organizations striving to address inequalities or better serve diverse populations. Additionally, understanding the demographic composition of survey respondents enables researchers to apply appropriate weighting techniques to ensure that the survey results are representative of the overall population, enhancing the validity and reliability of the findings. Overall, comprehending the demographics of a survey

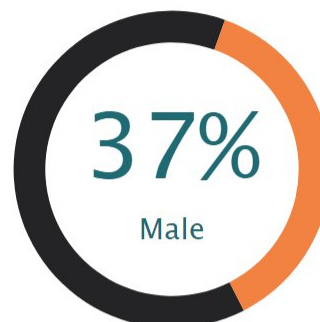
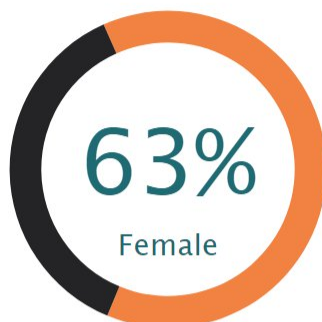
enhances the accuracy, relevance, and inclusivity of the data collected, facilitating more informed decision-making and policy formulation.

In its inaugural year, the Nigerian Customer Service Index (NCSI) undertook significant efforts to maximize respondent participation, culminating in responses from a total of 7,755 individuals, all hailing from Nigeria. This comprehensive sample size ensured a robust representation of the Nigerian populace, facilitating a thorough examination of customer satisfaction trends across various sectors. Notably, the demographic composition of respondents revealed a gender distribution skewed towards females, comprising 63% of the total respondents, while males accounted for the remaining 37%. This gender distribution sheds light on the perspectives and experiences of both men and women in the realm of customer service, offering valuable insights for improving service delivery strategies.

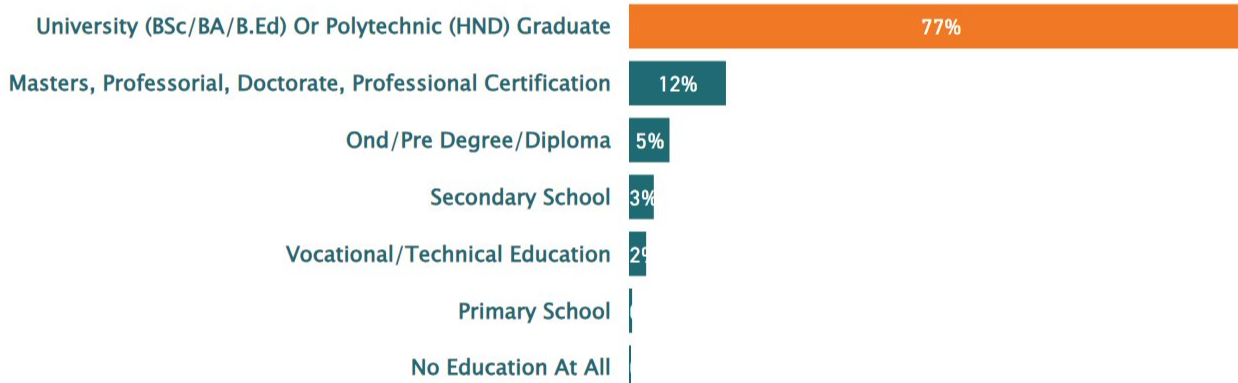
Demographics

Moreover, the educational background of respondents reflected a notable emphasis on tertiary education, with a majority having completed either bachelor's degrees or diploma programs. This educational attainment underscores the importance of a well-educated consumer base in assessing and articulating satisfaction levels across different sectors. Additionally, an analysis of income levels revealed that the majority of respondents earned monthly incomes ranging from N100,000 to N150,000, providing context regarding the economic circumstances of survey participants and their purchasing power. Furthermore, a significant proportion of respondents fell within the age bracket of 25 to 49 years, highlighting the relevance of the survey findings to a demographic segment that represents a substantial portion of Nigeria's consumer base. These demographic insights serve as a foundation for understanding the nuanced dynamics of customer satisfaction within the Nigerian market and inform strategic decisions aimed at enhancing service quality and meeting consumer expectations.

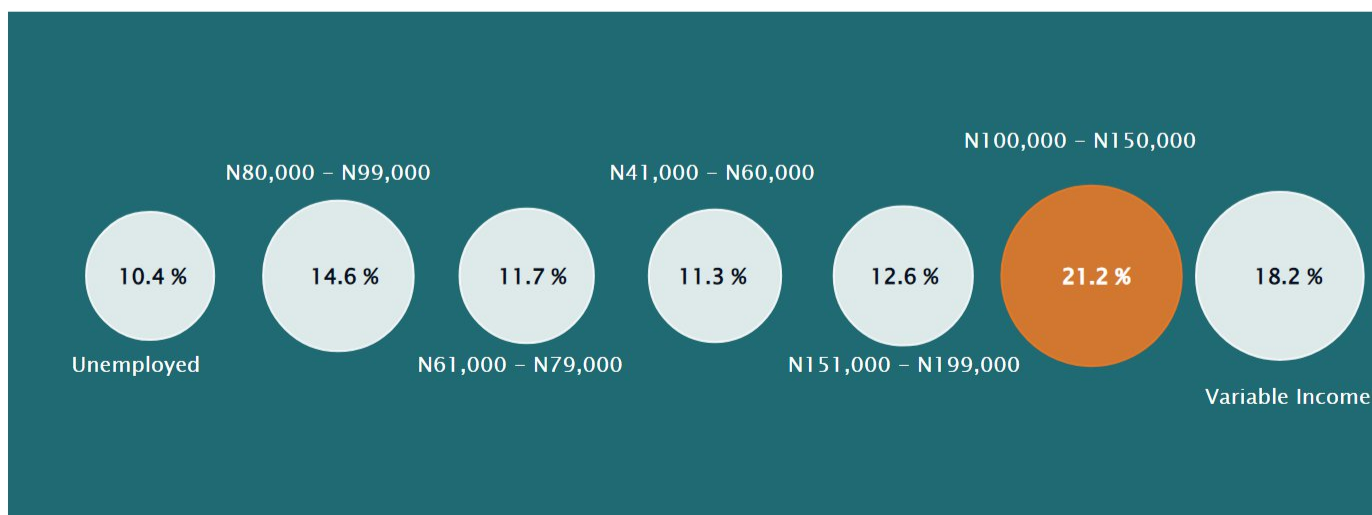
DEMOGRAPHICS



EDUCATION

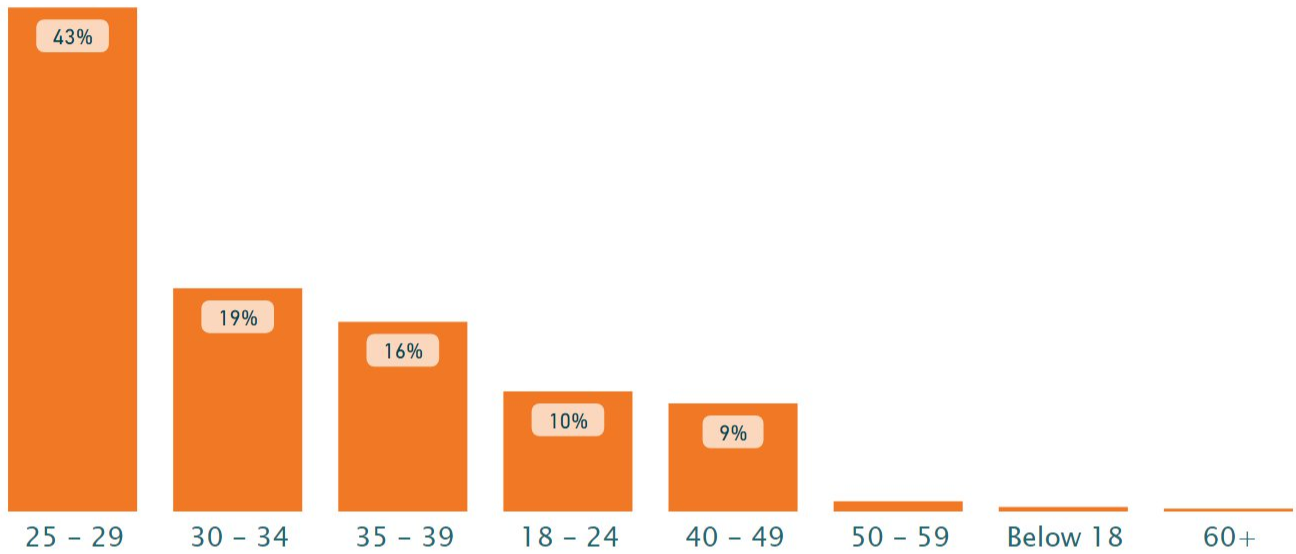


MONTHLY INCOME RANGE

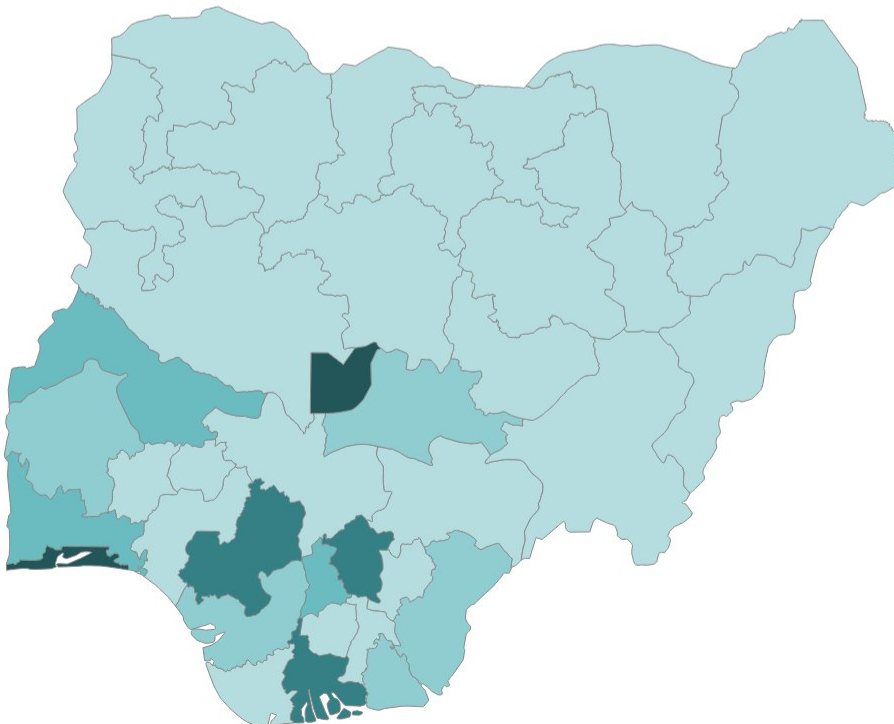


DEMOGRAPHICS

Age Range of Respondents



LOCATION OF RESPONDENTS



- > 1,000 respondents
- < 100 respondents
- > 100 respondents
- > 200 respondents
- > 300 respondents

The Survey

Valid Responses Achieved Per Sector

#	Sector	Count	Sector Composition
1	Financial Sector	2005	25.9%
2	Telecommunication	1159	14.9%
3	Transportation	1023	13.2%
4	Public Sector	770	9.9%
5	Healthcare	729	9.4%
6	Power	696	8.9%
7	E-Commerce	613	7.9%
8	Hospitality	412	5.3%
9	Insurance	348	4.5%
Total		7755	100%

The Survey

How the Nigeria Customer Service Index (NCSI) is calculated

Based on eight customer experience metrics—Trust, Branches, Branding and Outlook, Competence, Complaint Resolution, Ease of Doing Business, Processes and Procedures, Professionalism, and Customer-Focused Innovations—respondents score their experience with customer service at the chosen organization.

For every sector, the satisfaction index is calculated by taking the mean score for the customer experience metrics, converting it to percentiles, and multiplying it by a weighting that reflects the importance score of each measure. The weighting takes into account the factors that respondents thought were most crucial to a positive customer service experience. The sector satisfaction index is created using the average score across all businesses within each sector. The NCSI is the percentile mean average of each sector's score.

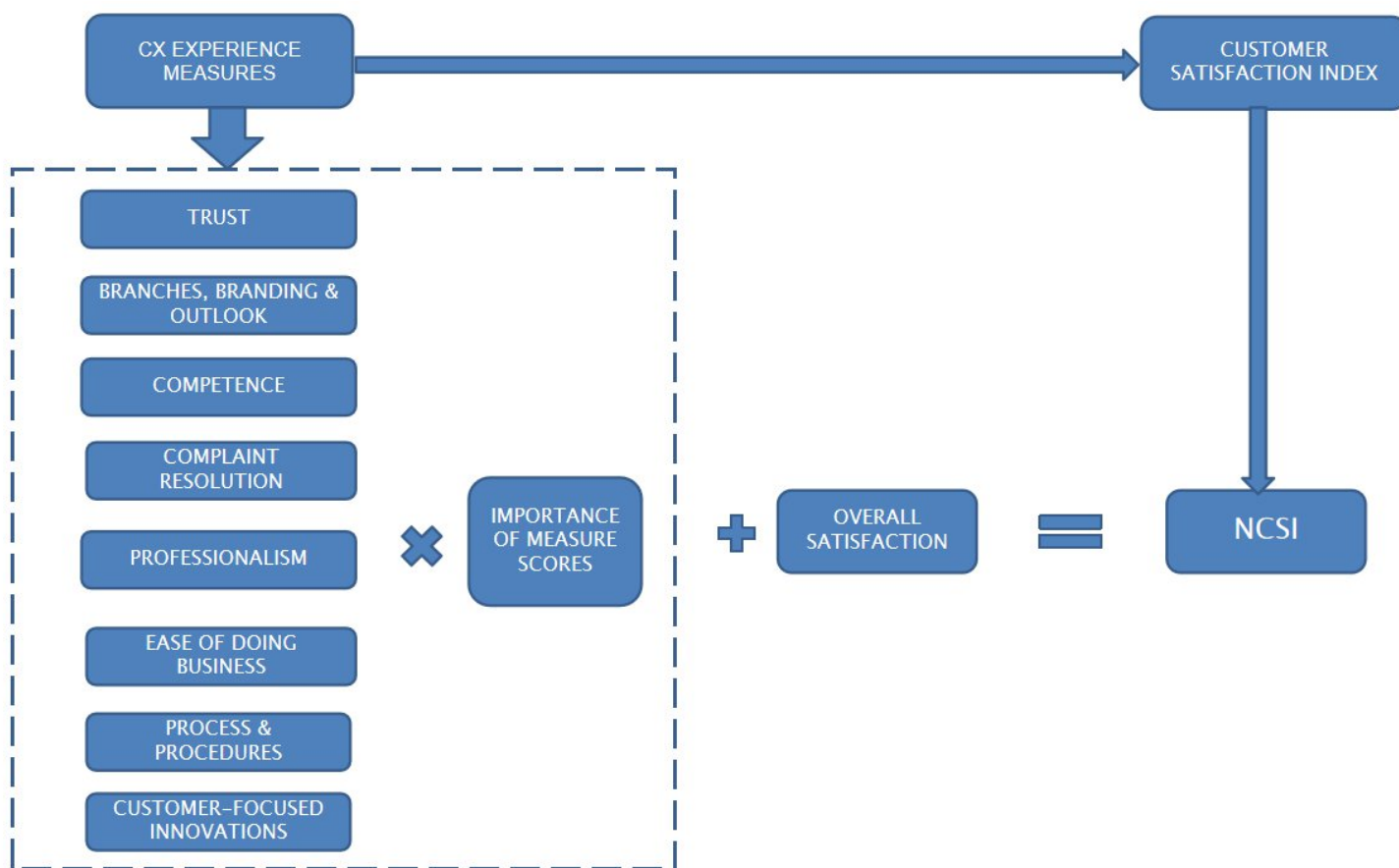
The organizations listed in the next section are the top performers, which received a rating from more than 50 respondents. However, the scores for each sector were determined by taking into account all the organizations rated by respondents, regardless of the number of responses received.



The Model

The Nigerian Customer Service Index (NCSI) operates as a comprehensive model designed to gauge customer satisfaction. It encompasses various indices, including Trust, Branches, Branding and Outlook, Complaint Resolution, Competence, Ease of Doing Business, Processes and Procedures, Professionalism and Customer-Focused Innovations. At the heart of this model lies the Customer Satisfaction Index, surrounded by metrics on the left indicating drivers of satisfaction and on the right reflecting results of satisfaction..

These metrics undergo evaluation on a scale ranging from 1 to 7. Following evaluation, the mean scores of each metric are converted into percentiles. Additionally, a weighting factor is applied to signify the priority score assigned to individual customer experience metrics.



The Customer Service Metrics

Branches, Branding and Outlook - physical attributes which includes the premises both interior and exterior, branding consistency, ventilations, the grooming and receptiveness of employees including third party staff such as security and janitorial agents.

Trust - Customer trust is dependent on a company's ability to tap into the human experience and form an emotional connection with customers by displaying sensitivity, transparency, honesty, and dependability.

Professionalism - this is the display of courteousness, helpful attitude, being patient, being respectful and taking the time to listen to customer concerns and address them accordingly.

Competence - having a strong basic and technical knowledge when necessary of the company and its products, as well as the power and know how to fix the customer's problems.

Customer Focused innovations - product , service or process innovation, with the customer being at the heart of the process. In this approach of business innovation involves (1) developing, manufacturing, and marketing new products that meet customer needs at a faster rate than before.

The Customer Service Metrics

Staff engagement - the degree to which employees invest their cognitive, emotional, and behavioural energies toward a positive organizational outcome especially when serving the customer. It is the strength of the mental and emotional connection employees feel toward the work they do, their teams, and their customers.

Complaints resolution – this refers to the process of addressing and resolving issues or concerns raised by customers. A complaint typically arises when a customer expresses dissatisfaction or finds something unacceptable regarding a product, service, or experience. Feedback, whether positive or negative, serves as the means through which customers communicate their sentiments, highlighting areas for improvement.

Ease of doing business - a measure of how easy or difficult it is to connect or deal with the organizations be it face to face or using the other communication or Omni channels.

Processes and procedures - process covers the series of tasks and activities of the organization that produces the service. The procedure covers the set of instructions or laid down policies that help in completing tasks.





PART III

NCSI Results

Overview

This year's NCSI findings have unveiled compelling insights into various sectors' performance in terms of customer satisfaction. Across all sectors surveyed, the hospitality sector emerged as the frontrunner, boasting the highest score of 73%. Following closely behind were the insurance sector with a score of 69% and E-Commerce with a score of 68%. The financial, healthcare, and transportation sectors closely trailed with scores of 66%, 62%, and 61%, respectively. In contrast, telecommunications, power, and the public sector ranked at the bottom of the list, with scores of 58%, 55%, and 47%, respectively.

Beyond sector-specific scores, the survey also assessed the overall impression of customer service across industries. Interestingly, the results indicate that the insurance, hospitality, and e-commerce sectors garnered the lowest percentages of respondents reporting negative impressions of customer service. This trend aligns with the earlier observed sector scores, further underlining the strengths of these industries in providing satisfactory customer experiences. Conversely, respondents expressed more negative impressions of customer service within the public sector, power sector, and healthcare industry.

These findings shed light on both the successes

and areas for improvement within various sectors' customer service initiatives. The data underscores the importance of consistently delivering high-quality service to enhance overall customer satisfaction and perception. Moreover, it highlights the need for sectors with lower satisfaction scores to prioritize strategies aimed at addressing customer concerns and enhancing their service offerings.

As industries navigate the evolving landscape of customer expectations and preferences, these insights serve as invaluable benchmarks for refining customer service strategies and fostering long-term loyalty among consumers. By leveraging these findings effectively, organizations can position themselves competitively and drive sustained growth in an increasingly customer-centric marketplace.

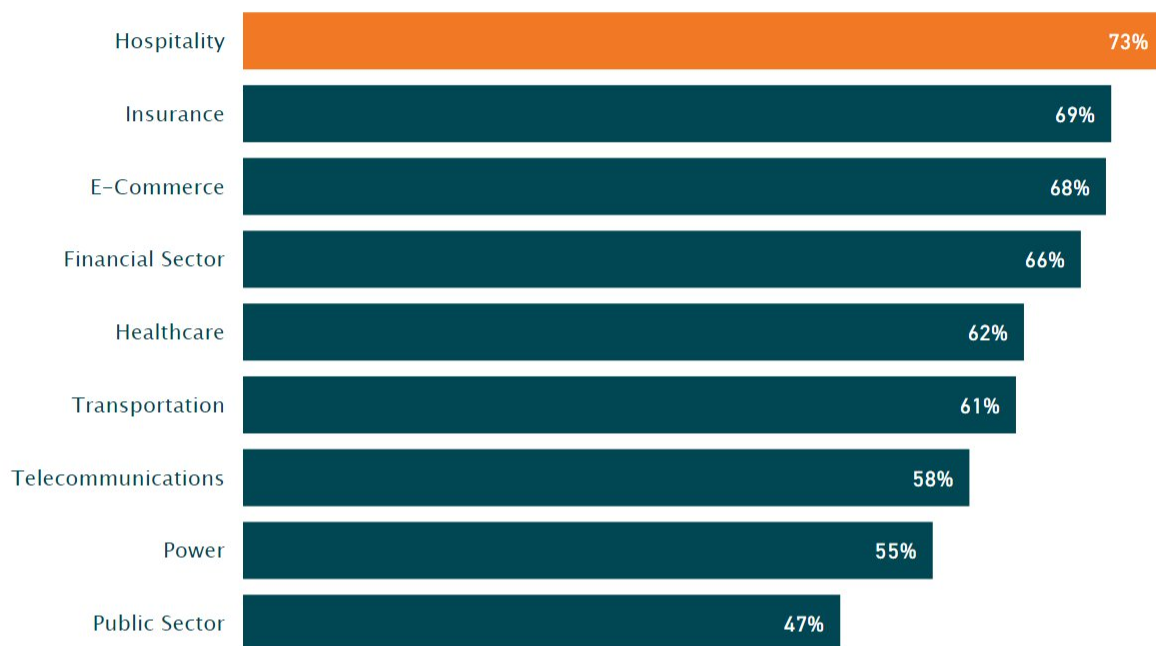
Overview

Sector Scores

#	Sector	Score	Grade
1	Hospitality	73%	D+
2	Insurance	69%	D
3	E-Commerce	68%	D
4	Financial Sector	66%	D
5	Healthcare	62%	D
6	Transportation	61%	D
7	Telecommunication	58%	E+
8	Power	55%	E+
9	Public Sector	47%	E
NCSI		61.82%	D

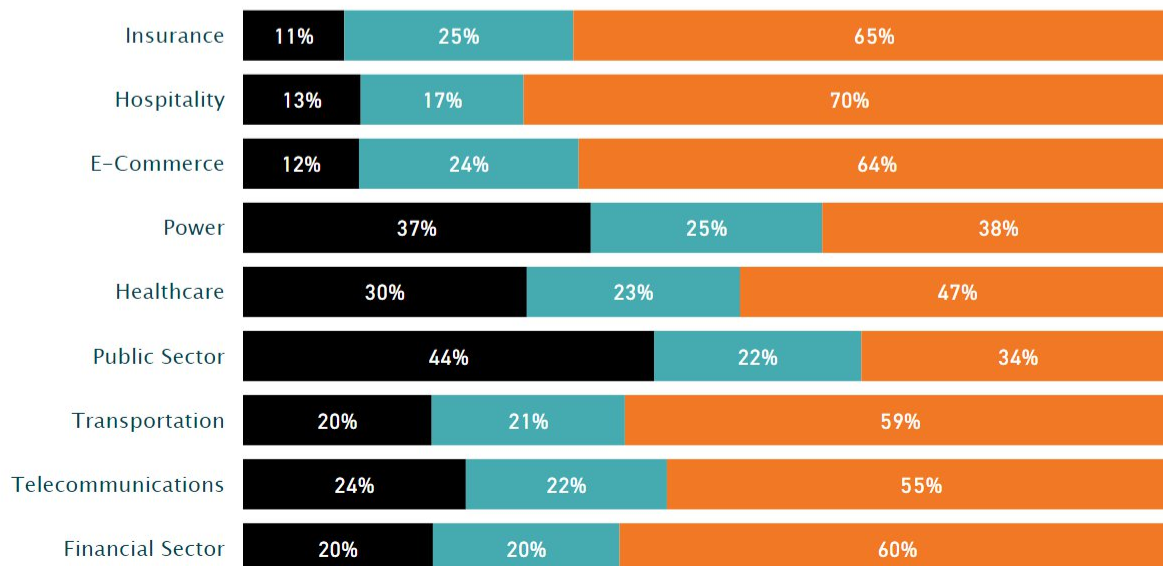
CROSS SECTOR COMPARISON

Sector Scores



IMPRESSION ON CUSTOMER SERVICE

● Negative ● Neutral ● Positive



E-Commerce Sector

The global Covid-19 pandemic has forced many companies in Nigeria to shift their business focus to an online environment due to restrictions and rules which prevented them from practicing their usual business activities. Even though most restrictions have been lifted now, most companies have seen the good side of online activities and continue conducting E-commerce [1].

However, there are some challenges facing the Nigerian E-commerce sector making it difficult for companies to gain a foothold in the E-Commerce market. These include challenges with internet connectivity nationwide which is crucial to E-commerce. Furthermore, the

possibility of being scammed when purchasing items online may deter people from doing so.

Despite these challenges, players in the industry support the projected growth of E-commerce in Nigeria. They are confident that E-commerce is set to take off to unprecedented heights in the next decade [2]. According to projections, the expected increase in internet penetration of more than 1.5% per year implies that by 2026, 60% of the country would have internet connectivity [3].



E-COMMERCE



69%

Subsector Score

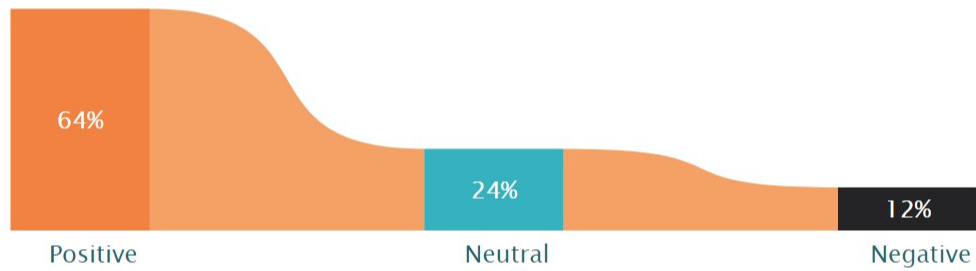
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Organizations

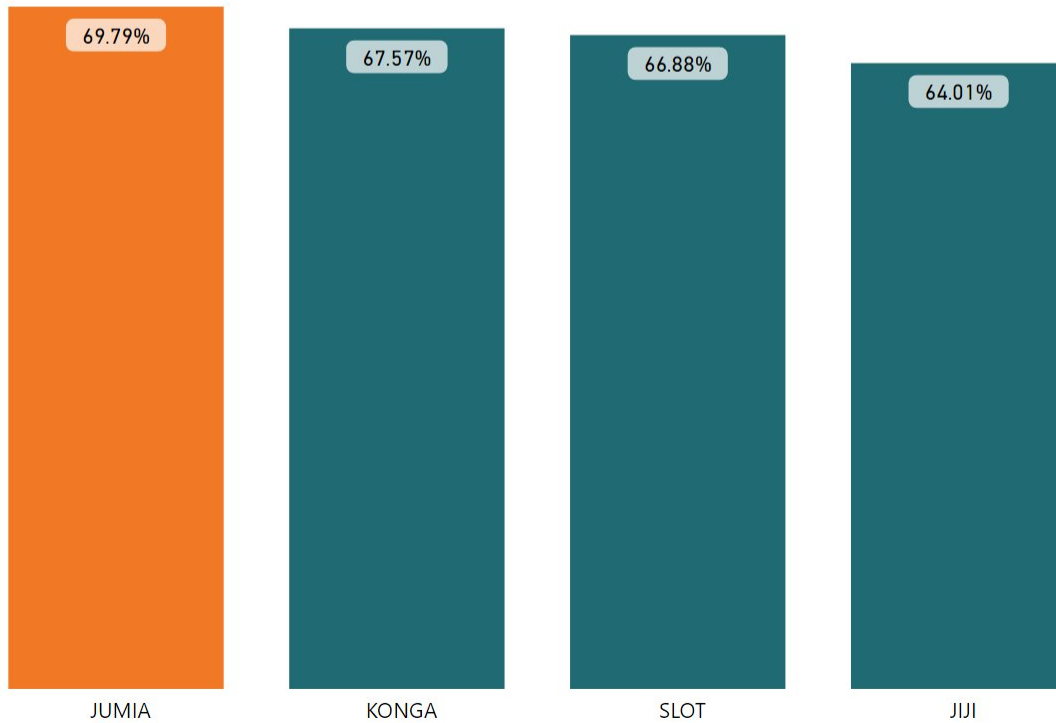
609

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Telecommunication Sector

Amidst the backdrop of the COVID-19 pandemic, the telecommunications sector experienced a notable surge in demand for Internet services, driven by widespread societal restrictions prompting remote work setups and heightened reliance on digital connectivity [6].

The Nigerian telecommunications landscape exhibits a semi-fragmented structure, marked by ongoing strategic partnerships and recent industry advancements. Key stakeholders within this domain encompass notable entities such as MTN Nigeria Communications PLC, Airtel Networks Limited (Airtel Africa PLC), Globacom Limited, Broad Based Communications Limited, and 9Mobile (Emerging Markets Telecommunication Services Ltd) [6].

In recent years, prominent industry players have improved telecommunication infrastructure by

introducing technologies such as 4G-LTE and 5G. The introduction of these technologies have been accompanied by a simultaneous rollout across various major urban centers in Nigeria. These initiatives are anticipated to catalyze economic activity and enhance the productivity of professionals, students, and traders nationwide [6].

Furthermore, in May 2023, Tizeti announced an expanded collaboration with Microsoft aimed at addressing broadband infrastructure challenges, thereby contributing to the mitigation of broadband underdevelopment within the region. The partnership aims to provide affordable and reliable high-speed internet access to underserved communities and people in the country, addressing the significant broadband gap [6].



TELECOMMUNICATION



54%

Sector Score

18

Organizations

2

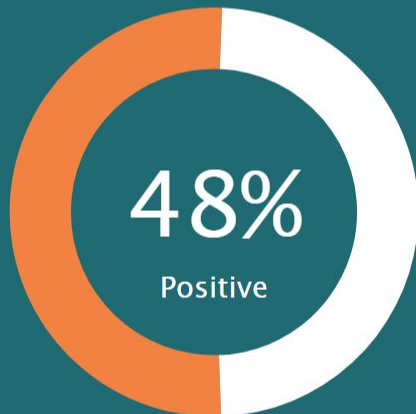
Subsectors

1152

Responses

INTERNET SERVICE PROVIDER

Overall Opinion of Customer Service



54%

Subsector Score

SPECTRANET

Top Company

GSM PROVIDER

Overall Opinion of Customer Service



57%

Subsector Score

MTN

Top Company

TELECOMMS – ISPs



54%

Subsector Score

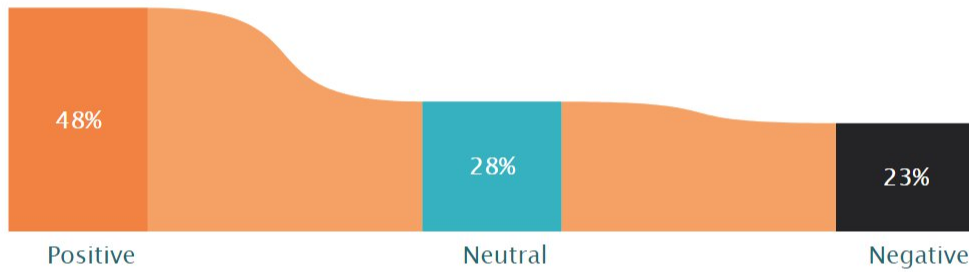
14

Organizations

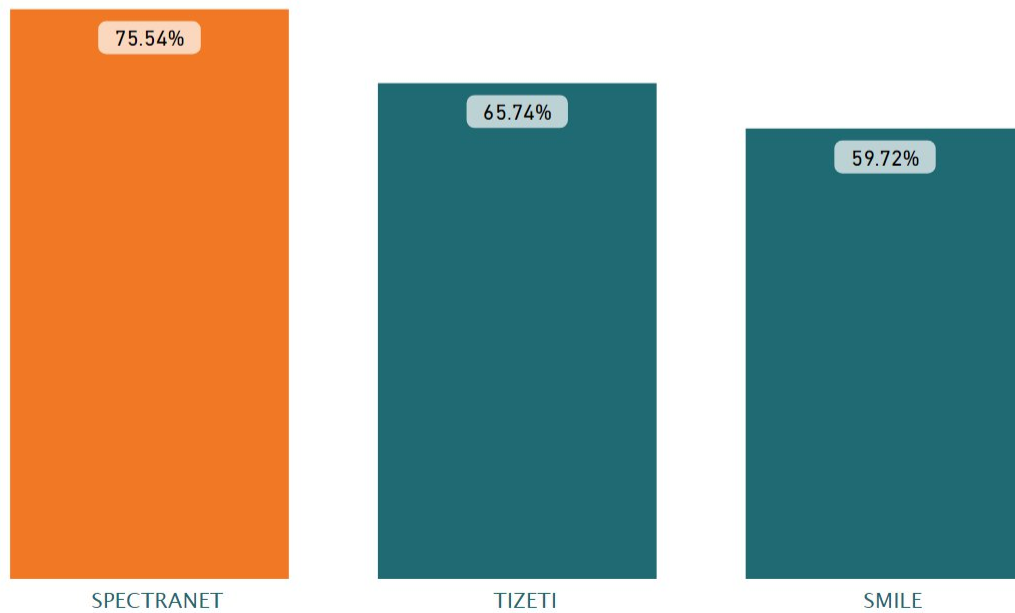
61

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



TELECOMMS – GSM



56%

Subsector Score

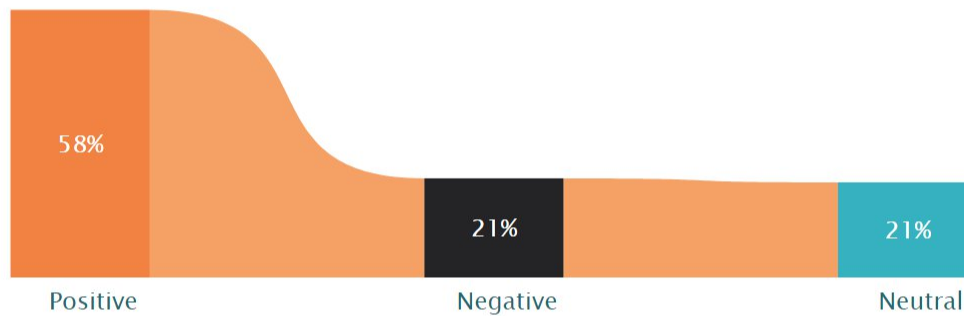
4

Organizations

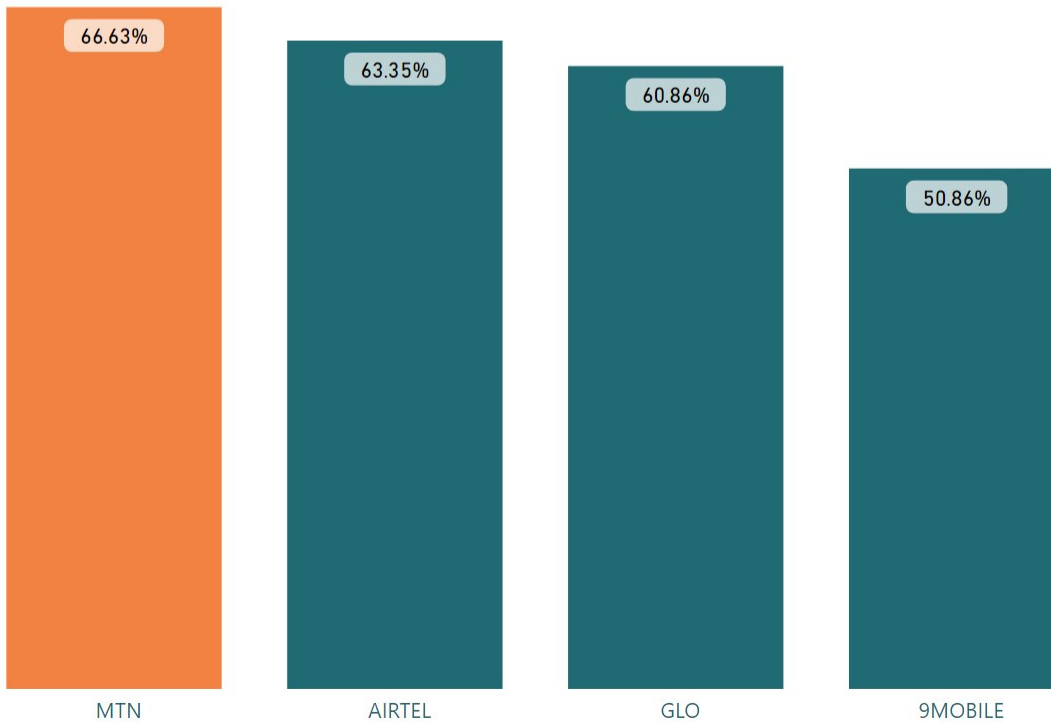
1091

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Healthcare Sector

In January 2023, the Mental Health Bill was enacted into law by former President Muhammadu Buhari, now recognized as the National Mental Health Act of 2021. This pivotal legislation underscores the government's commitment to addressing the needs of individuals grappling with mental health disorders.

However, as we progress into 2024, it is imperative for all stakeholders to collaborate in ensuring enhanced accessibility to mental health services, particularly by integrating such services into primary care provisions.

In line with governmental efforts to surmount persistent healthcare challenges, recent changes in leadership hold great promise for advancing public health agendas in Nigeria. The

appointment of Dr. Salma Ibrahim Anas as the Special Advisor on Health to the President signals a heightened focus on healthcare within the new administration.

Nevertheless, the Nigerian healthcare sector confronts numerous hurdles, exacerbated by the nation's economic constraints. A primary concern revolves around securing adequate funding for healthcare to meet the evolving needs of the burgeoning population.

In light of the groundwork laid for transformative health reforms, including leadership transitions in 2023, Nigerians must continue to engage actively in shaping the future of healthcare in the nation.



HEALTHCARE



63%

Sector Score

194

Organizations

2

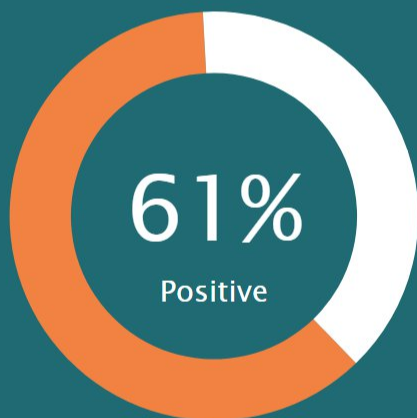
Subsectors

721

Responses

PRIVATE

Overall Opinion of Customer Service



72%

Subsector Score

**AKANBI MEMORIAL
HOSPITAL LAGOS**
Top Company

PUBLIC

Overall Opinion of Customer Service



72%

Subsector Score

**KUJE GENERAL
HOSPITAL ABUJA**
Top Company

HEALTHCARE – PRIVATE HEALTH CARE



63%

Subsector Score

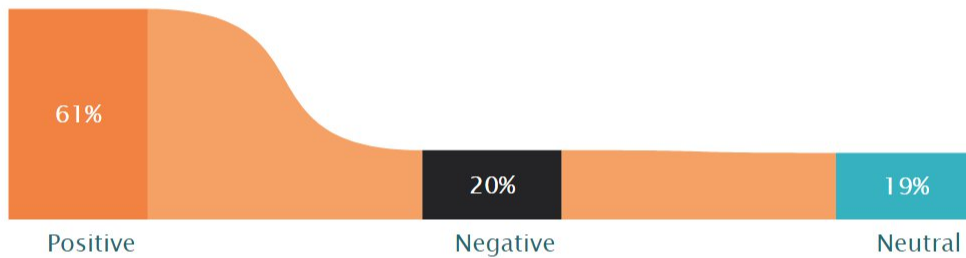
94

Organizations

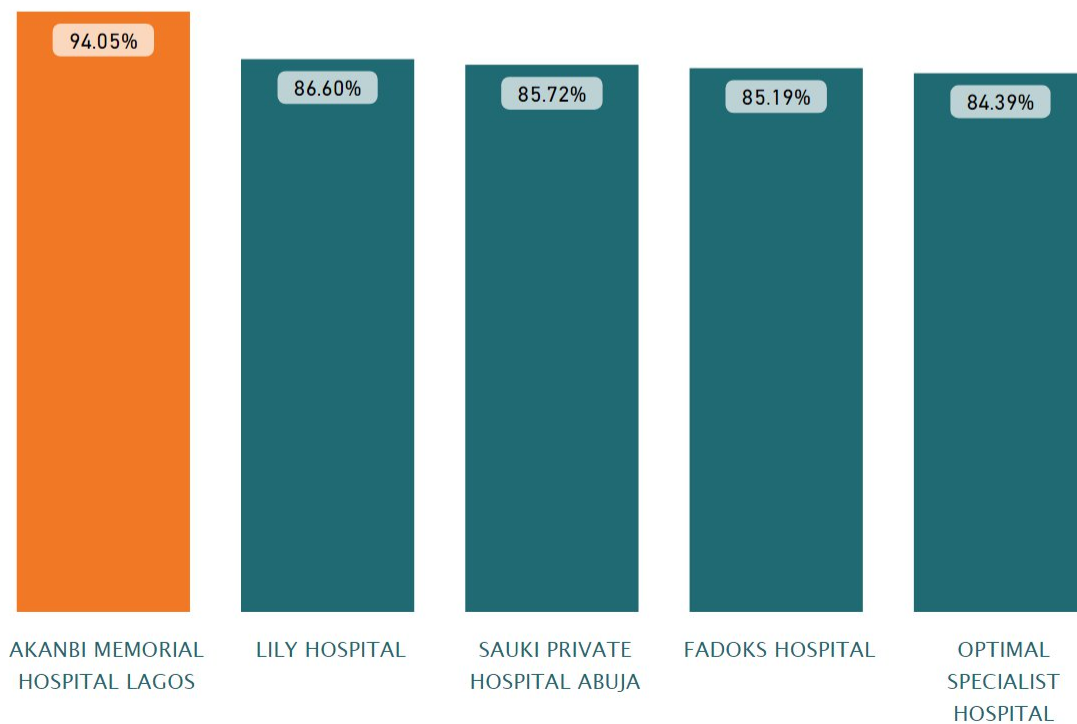
254

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



HEALTHCARE – PUBLIC HEALTH CARE



63%

Subsector Score

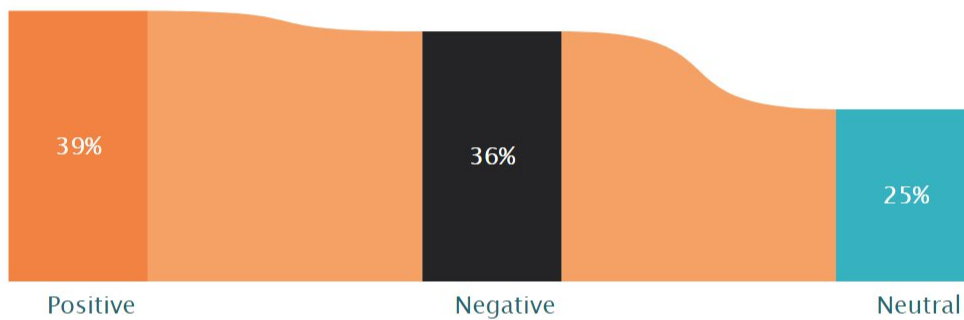
100

Organizations

467

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Financial Sector

The global financial landscape is undergoing changes and, as a result, the Nigerian banking sector is actively enhancing digitalization to cater to the changing demands of customers.

In Nigeria, there have been united efforts, both fiscal and monetary strategies, to drive the economy towards a robust growth path.

As far as monetary policy is concerned, the Central Bank of Nigeria remains committed to achieving goals such as price stability and a stable exchange rate. As part of these efforts, it has rolled out a number of policies, such as the recent increase in the minimum loan-to-deposit ratio for commercial banks – up from 60 percent to 65.

Additionally, the introduction of the new Global Standing Instructions is another measure in this

direction. The fundamentals of the Nigerian financial services sector remain strong and attractive, despite recent global economic crises. Given that the economy is expected to grow in the medium to long term, it is expected that there will be a corresponding growth in the Nigerian financial services industry. However, some challenges need to be addressed in order to meet these expectations.



FINANCIAL SECTOR



66%

Sector Score

58

Organizations

2

Subsectors

1990

Responses

BANKING

Overall Opinion of Customer Service



67%

Subsector Score

GTBANK

Top Company

FINTECH

Overall Opinion of Customer Service



66%

Subsector Score

PIGGYVEST

Top Company

FINANCIAL SECTOR – BANKING



67%

Subsector Score

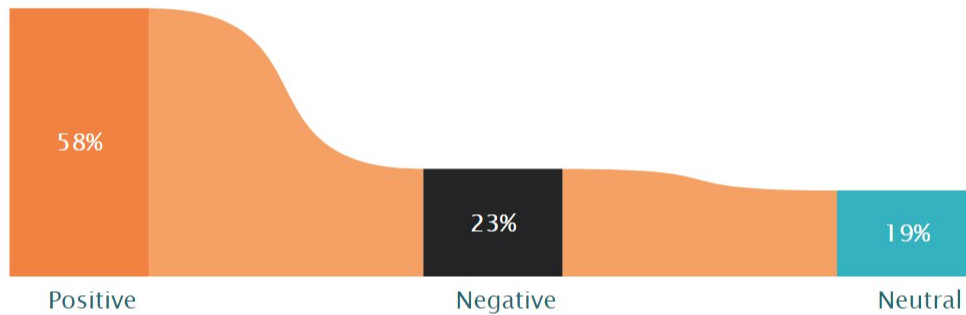
25

Organizations

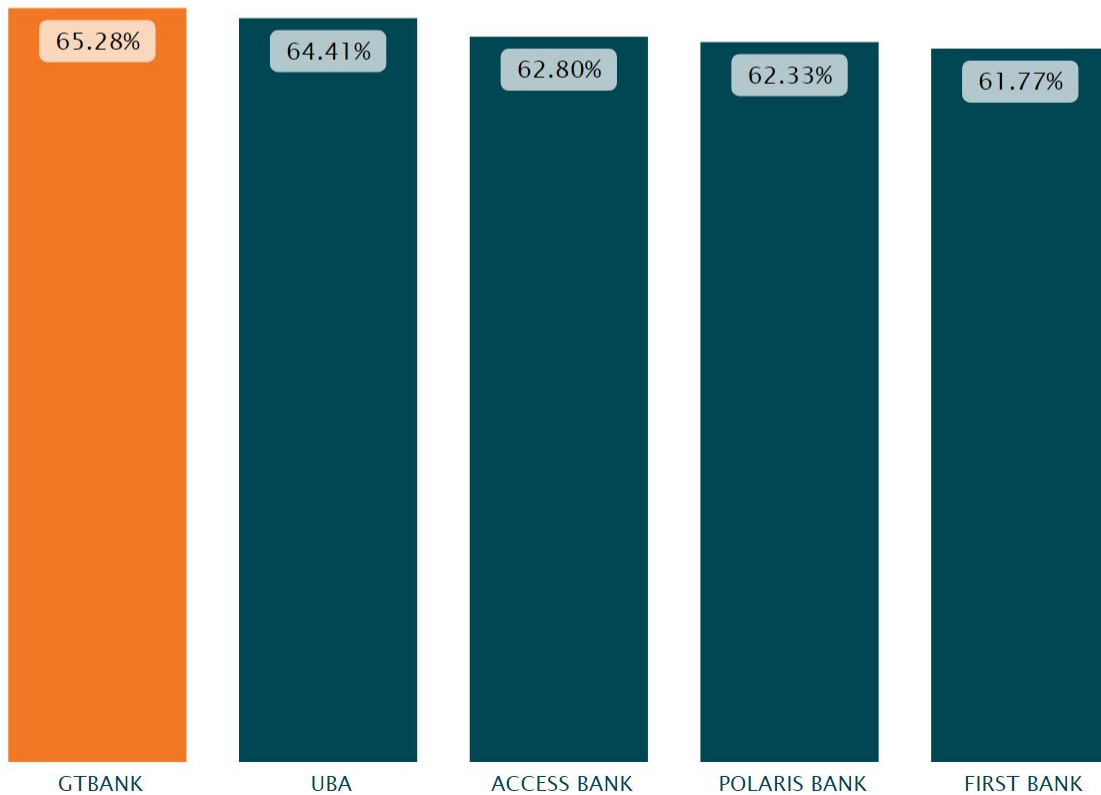
1592

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



FINANCIAL SECTOR – FINTECH



67%

Subsector Score

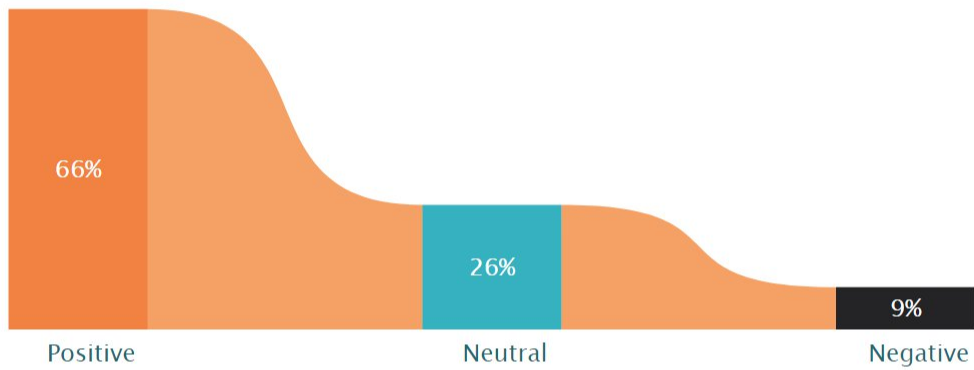
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Organizations

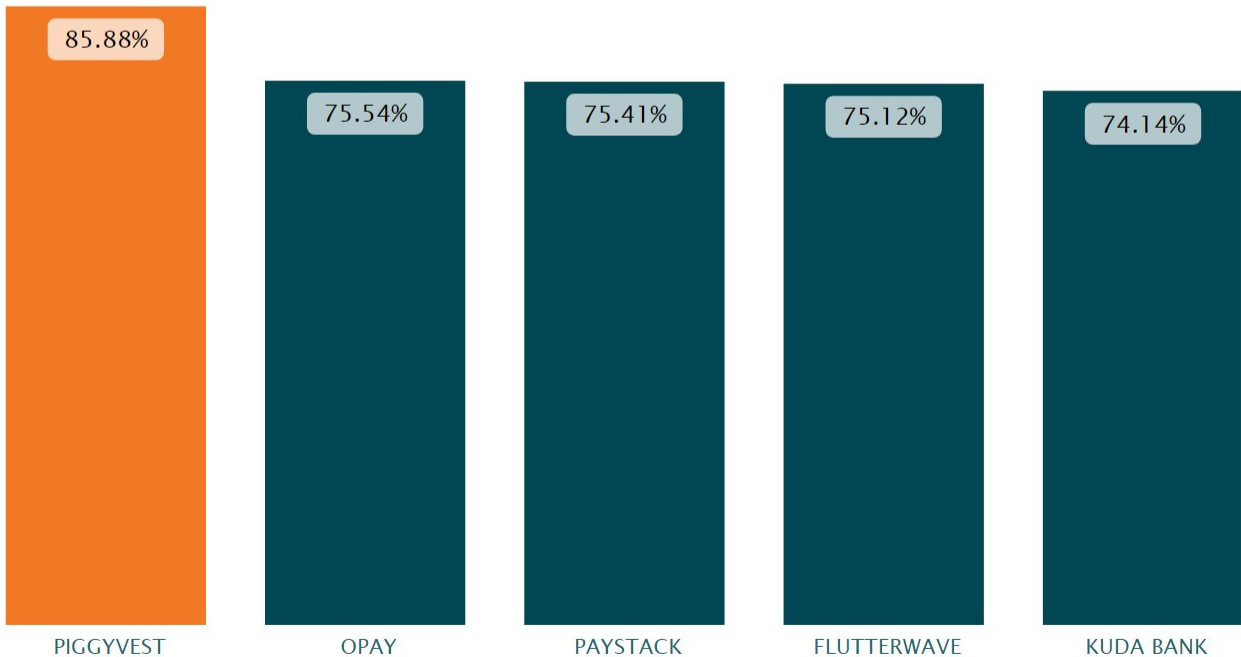
398

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Power Sector

The success of Nigeria's planned socioeconomic growth and its development is substantially dependent on the improvements within the power sector. Doubtless, power is the lifeblood of any country's economy and a key driver of industrialization. However, there remains a substantial energy deficit to power Africa's largest economy (Nigeria).

Despite having abundant (hydro, wind, thermal, solar) natural resources to produce power, not to mention the billions if not trillions of Naira which have been invested in the sector over time by the government, Nigeria's 144-kilowatt hour (kWh) per capita still remains one of the lowest in the world [7].

Over twenty years after the reformation of the power sector, Nigeria's power generation capacity now stands around 14,000 megawatts (MW), serving a population of over 200 million[15].

These reforms raised expectations as it was assumed that the new investments would rapidly end frequent power outages and meet up with the populace's power demands.

However, the initiative has brought little improvement as numerous issues such as legacy corruption, technical inefficiency, the adverse selection of politically connected investors, and financial illiquidity still hamper the electricity growth in Nigeria.



POWER



63%

Subsector Score

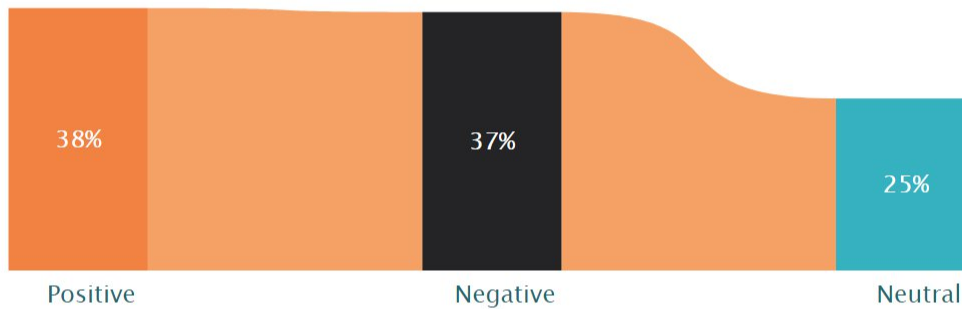
20

Organizations

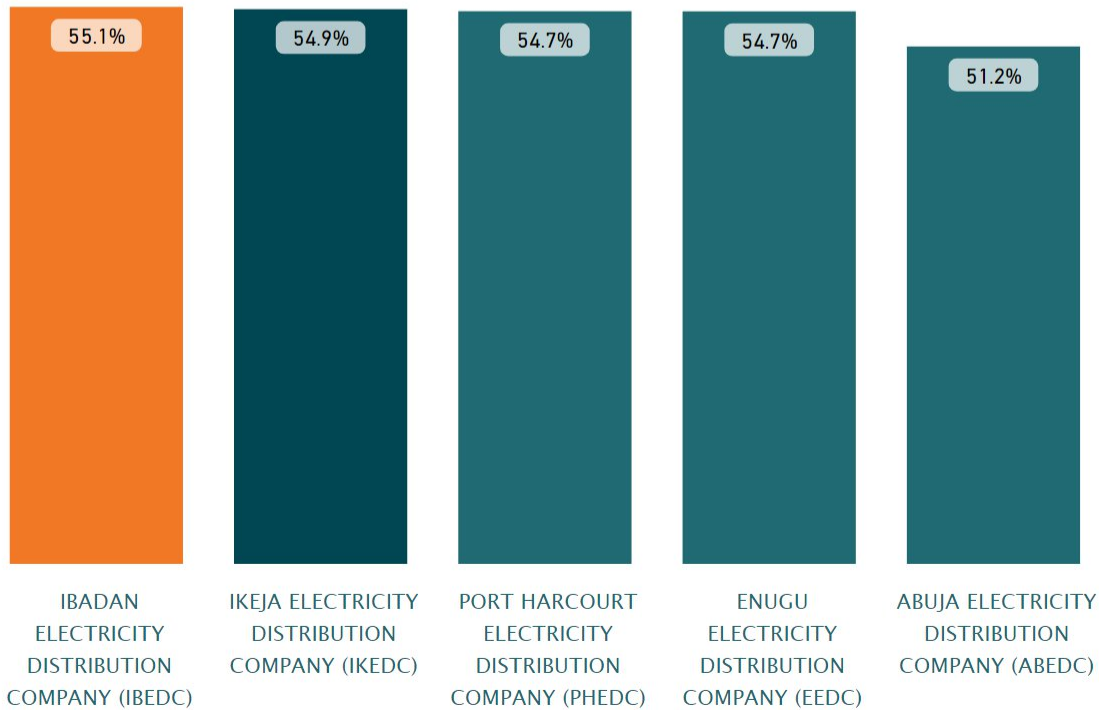
693

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Insurance Sector

The Nigerian insurance sector witnessed significant growth in premiums throughout the first three quarters of 2023. According to data released by the National Insurance Commission (NAICOM), insurance companies generated N729.1 billion in premiums during this period, indicating a substantial increase of N196 billion compared to the same period in 2022 [13].

Despite the notable growth, the generated premiums fell short of the N1 trillion target set for the year by approximately N279 billion, as reported by NAICOM [13]. Furthermore, insurance firms reported gross claims amounting to N365.5 billion during the first three quarters of 2023, with net claims paid totaling N259 billion. This represents a considerable 24.9% increase compared to the previous year [13].

NAICOM identified several key growth drivers within the insurance industry during this period.

Notably, individual life insurance and group life insurance contributed significantly to the industry's growth, with respective contributions of 36.4% and 34.5%. Additionally, contributions from sectors such as oil and gas, fire, and motor insurance further fueled overall industry growth [13].

In terms of industry size, the total assets of the Nigerian insurance sector reached N2.8 trillion, with non-life insurance accounting for N1.74 trillion and life insurance comprising N1.07 trillion. The industry's paid-up capital stood at N422.3 billion, while total industry capital amounted to N848.9 billion. The statutory deposit reported by NAICOM was N26.7 billion [13].

NAICOM's report also highlighted changes in capital over time, indicating a 1.5% change in capital on a quarter-on-quarter basis and a 19.9% change between the corresponding months of 2022 and 2023 [13].



INSURANCE



68%

Sector Score

44

Organizations

2

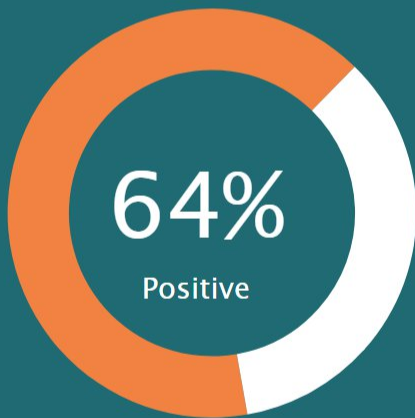
Subsectors

345

Responses

GENERAL INSURANCE

Overall Opinion of Customer Service



68%

Subsector Score

NOOR TAKAFUL
INSURANCE
Top Company

HMO

Overall Opinion of Customer Service



69%

Subsector Score

HCI HEALTHCARE
HMO
Top Company

INSURANCE – HMO



60%

Subsector Score

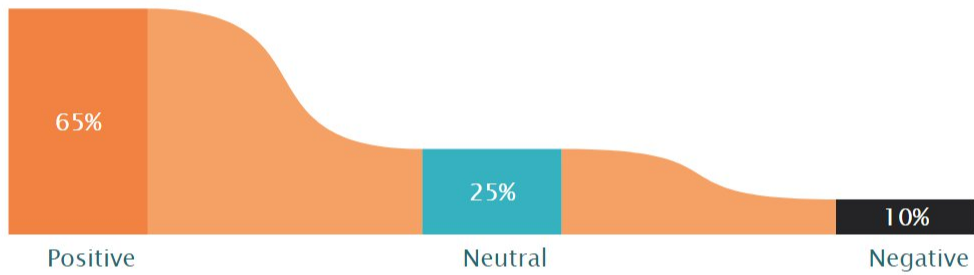
25

Organizations

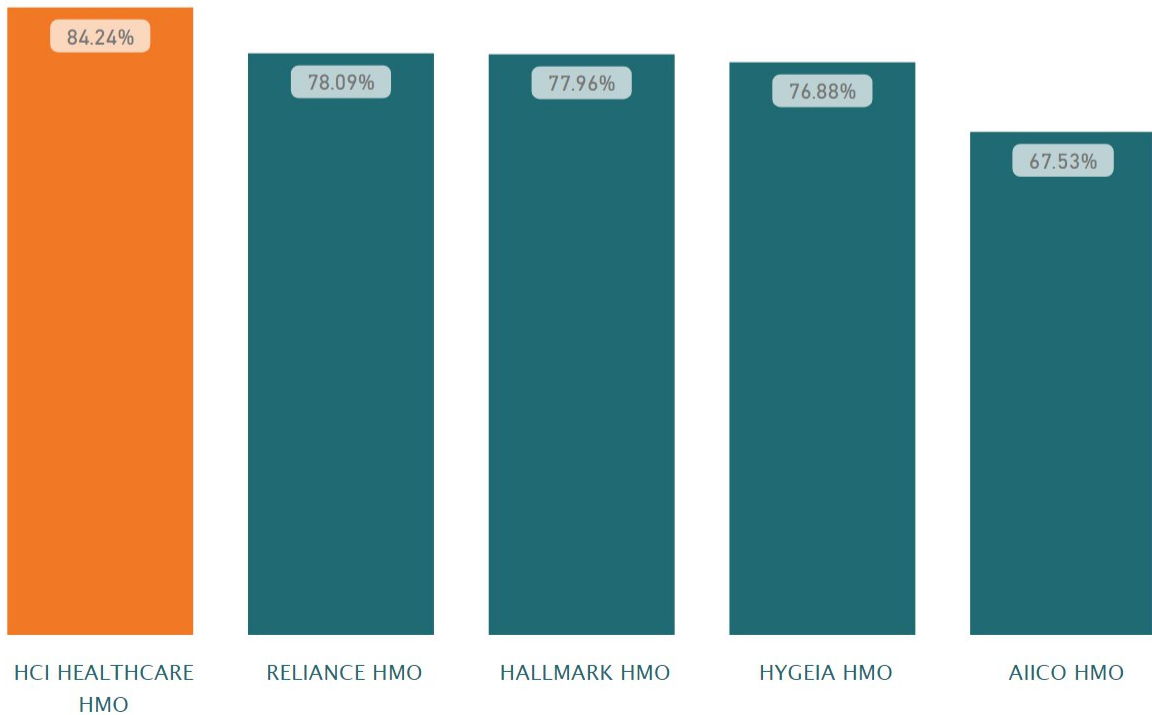
156

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



INSURANCE – GEN. INSURANCE



68%

Subsector Score

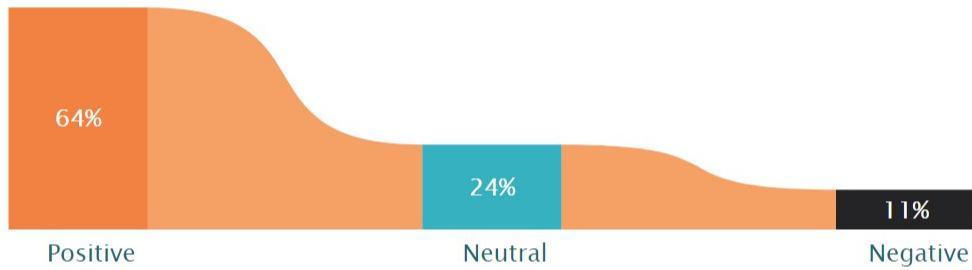
19

Organizations

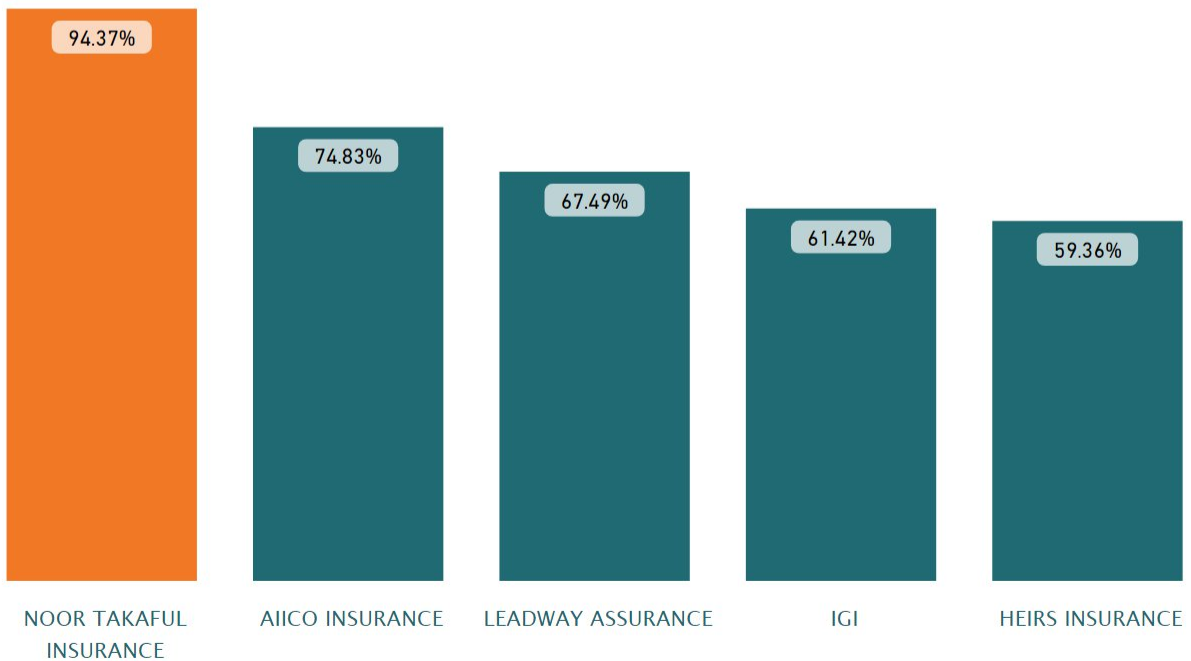
189

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Public Sector

Nigeria, as a federal state, exhibits a structured organization of its public service, comprising both the federal public service and the public services administered by the various state governments. Within these frameworks, ministries and departments are vertically arranged to facilitate governance and service delivery.

The public sector assumes a pivotal role in shaping economic policies, executing developmental agendas, and furnishing essential services to the populace.

Despite boasting a population exceeding 200 million and endowed with abundant resources including petroleum, natural gas, tin, coal, and limestone, Nigeria grapples with formidable developmental obstacles.

Issues such as corruption and sluggish economic growth persistently challenge the nation's progress.

In response to these obstacles, Nigeria has embarked on comprehensive Public Financial Management (PFM) reforms, bolstered by support from the World Bank. These reform initiatives encompass a range of measures, including the adoption of a cashless policy, establishment of a Treasury Single Account (TSA), implementation of the Integrated Personnel Payroll Information System (IPPIIS), deployment of the Government Integrated Financial and Management Information System (GIFMIS), and the integration of Biometric Verification Number (BVN), among other digital innovations.



PUBLIC SECTOR



44%

Sector Score

48

Organizations

2

Subsectors

762

Responses

GOVERNMENT AGENCIES

Overall Opinion of Customer Service



38%

Subsector Score

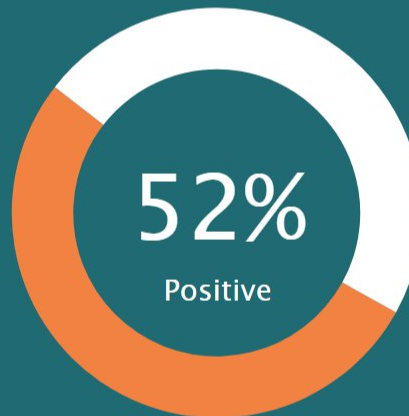
COPORATE AFFAIRS

COMM (CAC)

Top Company

MISSIONS/EMBASSIES

Overall Opinion of Customer Service



60%

Subsector Score

NIGERIA CONSULATE,

ATLANTA – USA

Top Company

PUBLIC SECTOR – GOVERNMENT AGENCIES



38%

Subsector Score

36

Organizations

702

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



PUBLIC SECTOR – EMBASSIES & HIGH COMMISSIONS



60%

Subsector Score

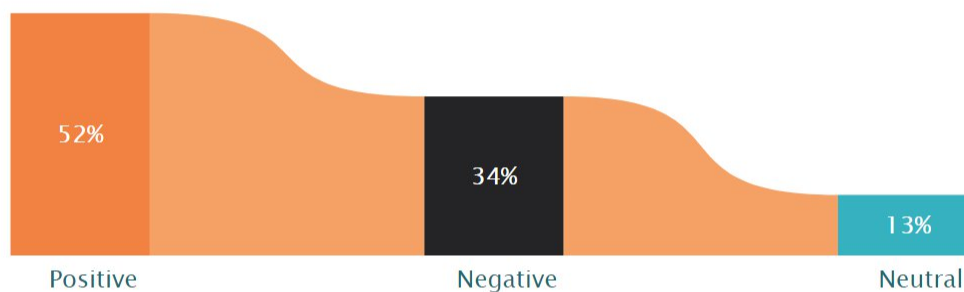
12

Organizations

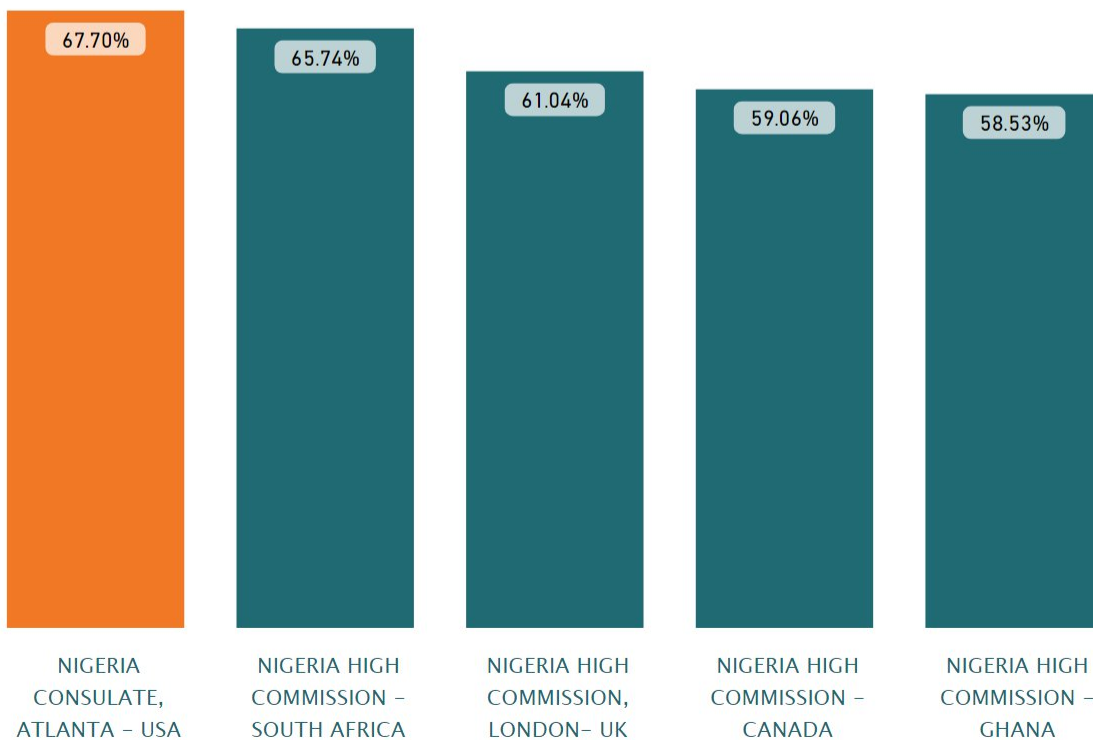
60

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Transportation Sector

The transportation sector in Nigeria faces both opportunities and challenges. With a proposed budget of N46,589,785,975 for 2024, the ministry of transportation for the federal republic aims to address critical infrastructural gaps and bolster economic growth [14]. Despite this ambitious plan, challenges such as funding gaps pose significant obstacles to the realization of these goals [14].

The ministry of transportation has highlighted the importance of the Railway Modernisation Programme initiated by the previous administration and reiterated the current government's commitment to furthering these achievements [14]. The creation of the Ministry

of Transportation, focusing on land transportation encompassing road and rail, underscores the government's dedication to improving transportation infrastructure [14].

Ambitious plans for the transportation and logistics value chain include connecting industrial and agricultural hubs with railway networks to enhance the country's transportation system [14]. However, achieving these plans requires substantial investments, both from domestic and international sources [14]. Securing international funds has been challenging due to funding constraints, impeding ongoing projects [14].



Transportation Sector

To address these challenges, the Ministry plans to connect thousands of kilometers of standard gauge railways, rehabilitate existing narrow-gauge lines, and reach vital economic zones [14]. Collaboration with international development financing entities and seeking investments from institutional and private sectors are part of the strategy to bridge the funding gap [14].

In pursuit of these goals, the ministry has requested special intervention funding for expanding railway networks, emphasizing its role as a catalyst for economic development [14].

Collaboration with regional bodies like the Economic Community of West African States (ECOWAS) aims to achieve transport interconnectivity in the sub-region [14].



TRANSPORTATION



61%

Sector Score

70

Organizations

3

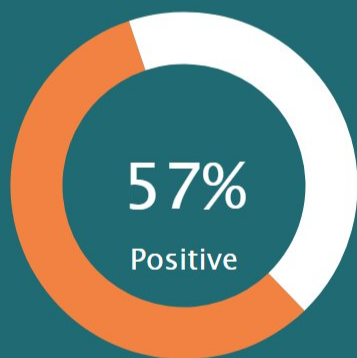
Subsectors

1015

Responses

AVIATION

Overall Opinion of Customer Service



77%

Subsector Score

IBOM AIR
Top Company

INTER-STATE

Overall Opinion of Customer Service



77%

Subsector Score

BENUE LINKS
Top Company

INTRACITY

Overall Opinion of Customer Service



53%

Subsector Score

INDRIVE
Top Company

TRANSPORTATION – AVIATION



77%

Subsector Score

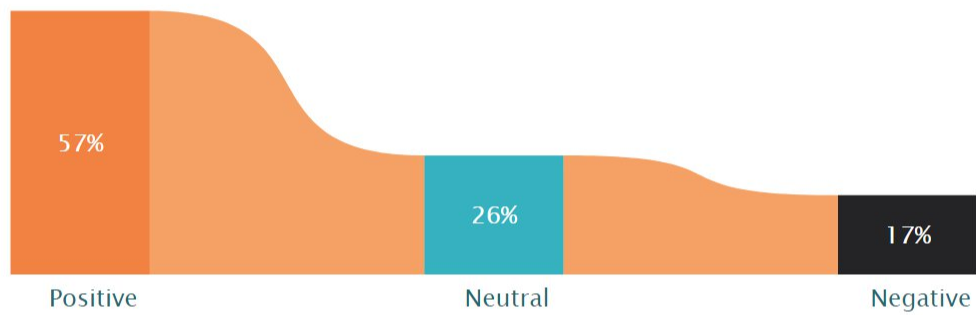
11

Organizations

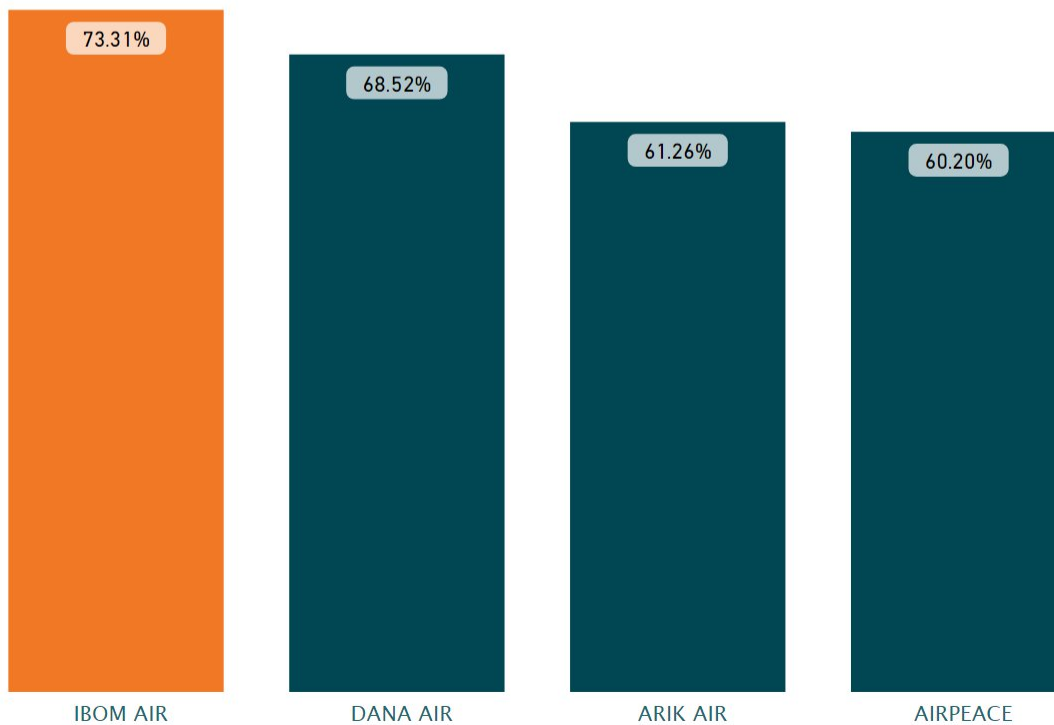
230

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



TRANSPORTATION – INTER-STATE



60%

Subsector Score

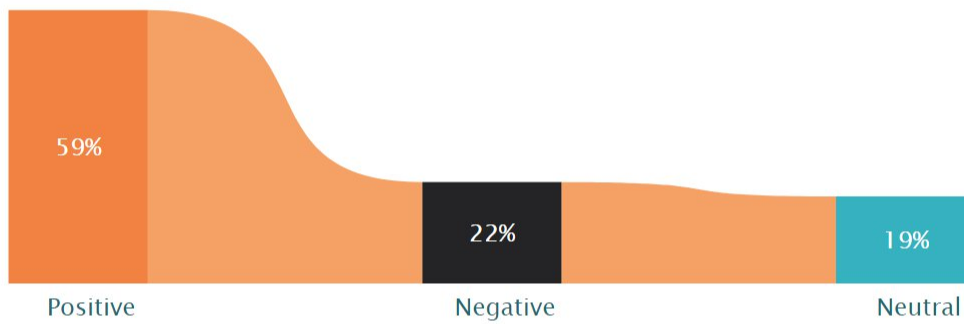
44

Organizations

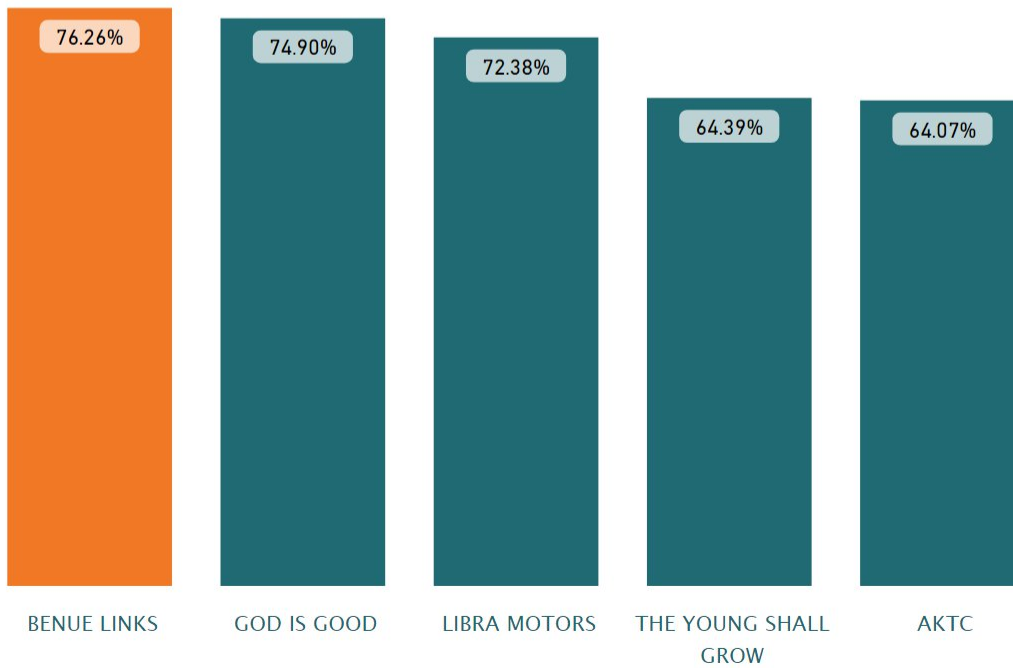
416

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



TRANSPORTATION – INTRACITY



53%

Subsector Score

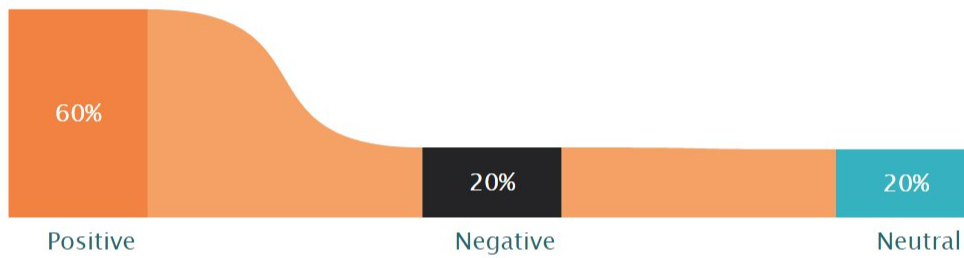
15

Organizations

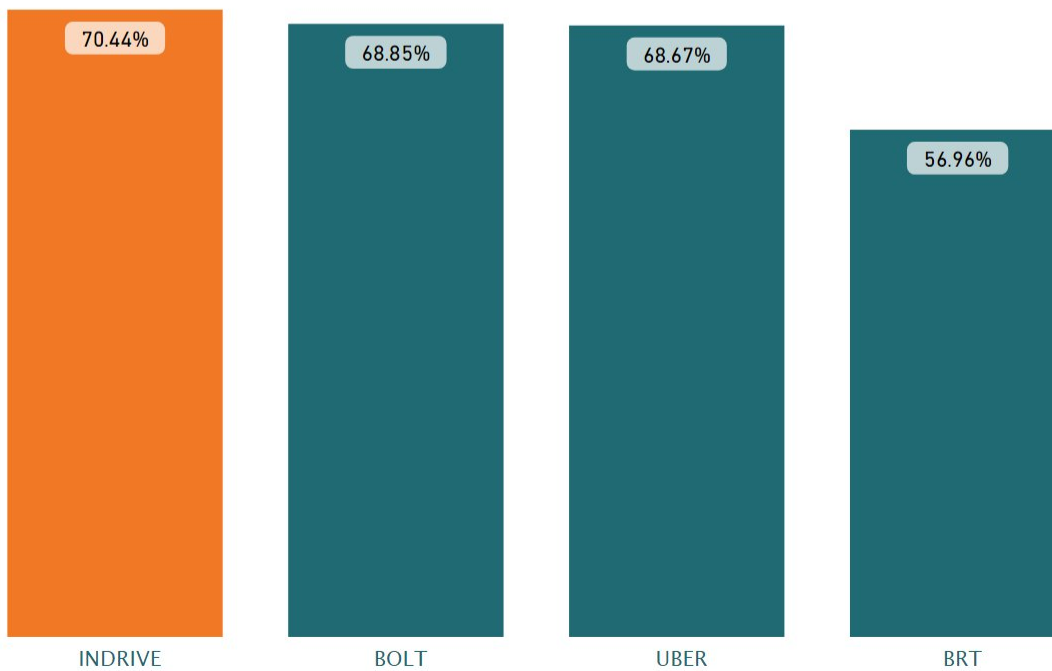
369

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Hospitality Sector

The burgeoning digital landscape, accompanied by the transformative potential of Information and Communications Technology (ICT), has exerted a significant influence on various sectors of the Nigerian economy, particularly the hospitality industry. The advent of numerous hotel booking platforms, exemplified by entities like hotels.ng and Trivago, alongside the proliferation of mobile applications, has markedly streamlined the process for consumers to discover optimal discounts, embark on exciting adventures, and partake in memorable experiences.

These platforms facilitate seamless online hotel room bookings, providing comprehensive assistance and ensuring a user-friendly booking experience.

recommendations, reviews, and ratings, thereby assuring guests of accommodation in reputable, hygienic, and secure establishments nationwide.

Nigeria's hospitality sector has witnessed a swift and expansive growth trajectory, emerging as one of the largest and most diverse industries within the nation's economic landscape. It stands as a pivotal employer, engaging millions across various enterprises encompassing hotels, restaurants, tourism, food and beverage services, among others.

However, Nigeria's reputation as a safe and secure tourist destination faces challenges due to factors such as terrorism and crime, which detract from its allure to potential visitors and necessitate concerted efforts to address and mitigate such concerns.



HOSPITALITY



74%

Sector Score

105

Organizations

2

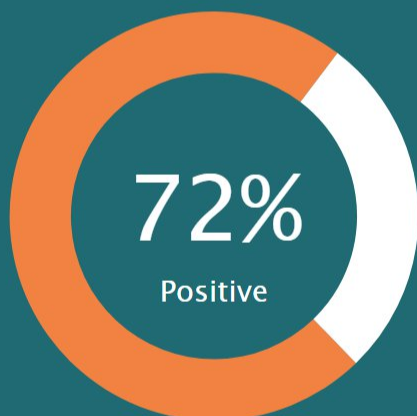
Subsectors

406

Responses

HOTELS, PARKS & RESORTS

Overall Opinion of Customer Service



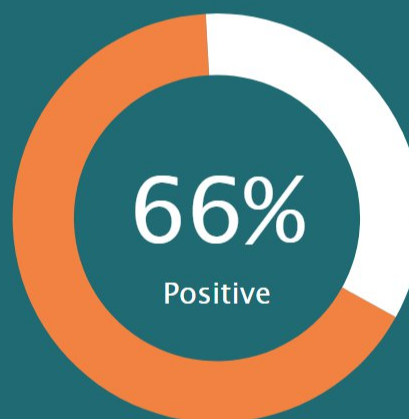
73%

Subsector Score

**EPE RESORT & SPA,
LAGOS**
Top Company

EATRIES, BARS & LOUNGES

Overall Opinion of Customer Service



78%

Subsector Score

KILIMANJARO
Top Company

HOSPITALITY – HOTELS



73%

Subsector Score

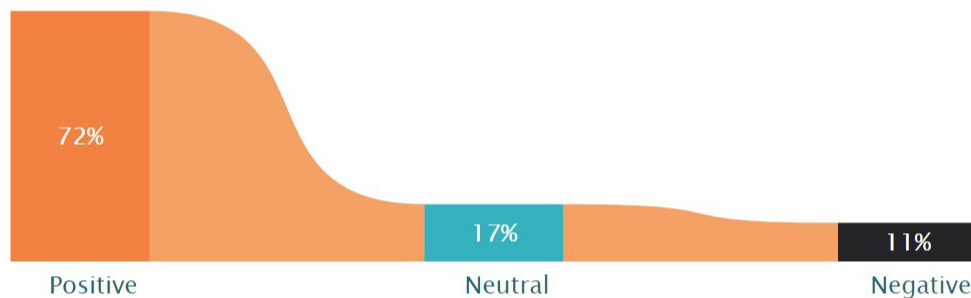
66

Organizations

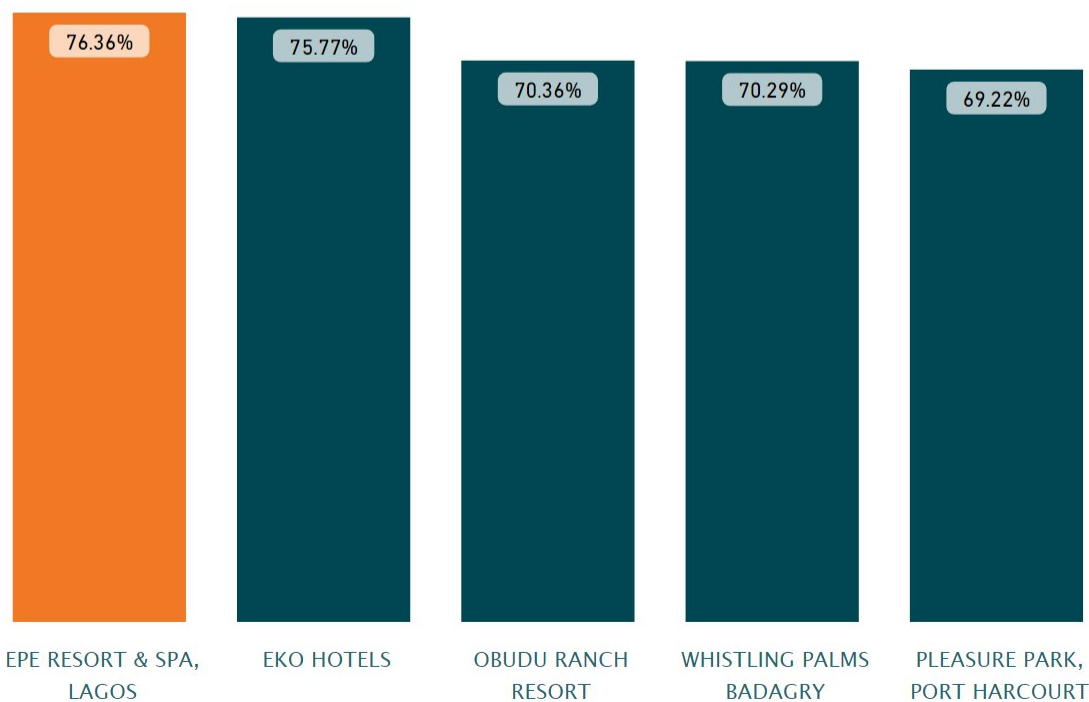
239

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



HOSPITALITY – EATRIES & BARS



75%

Subsector Score

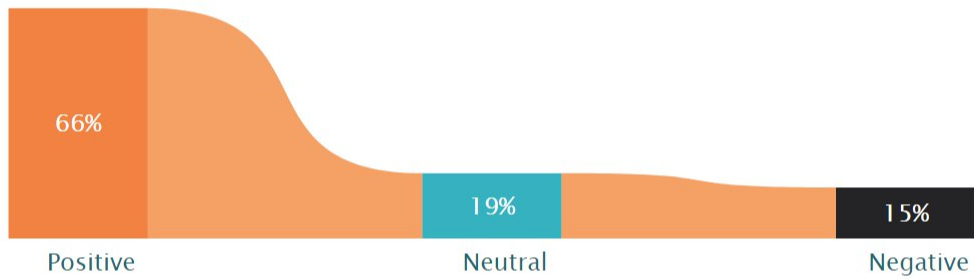
39

Organizations

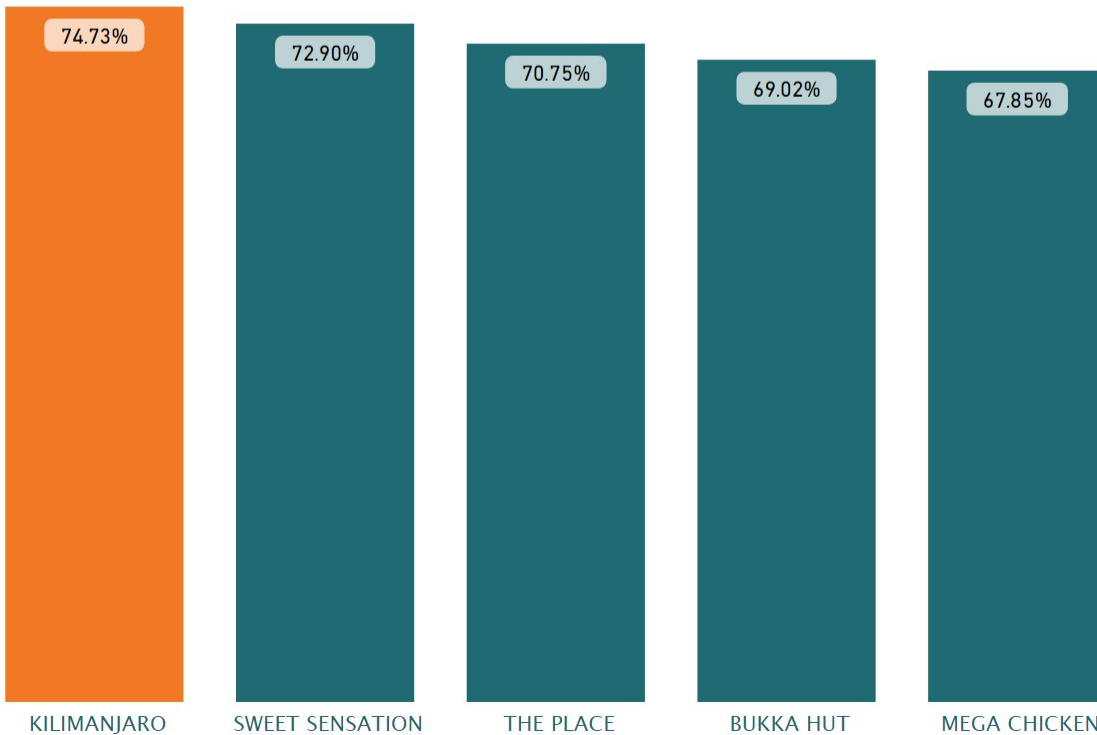
167

Responses

Public Sentiments of Customer Service



TOP ORGANIZATIONS



Customer Satisfaction Across Age Brackets

In examining customer satisfaction trends across various sectors, age emerges as a significant factor influencing consumer experiences. Within the financial sector, a general increase in customer satisfaction is observed with advancing age, with the exception of individuals aged between 40 and 49, as well as those above 60. Conversely, the E-Commerce sector presents a different dynamic, as older consumers tend to express lower levels of satisfaction with their customer experiences. In contrast, the healthcare sector demonstrates a trend wherein consumers appear increasingly satisfied with customer service as they age, although this pattern shifts post the age of 50.

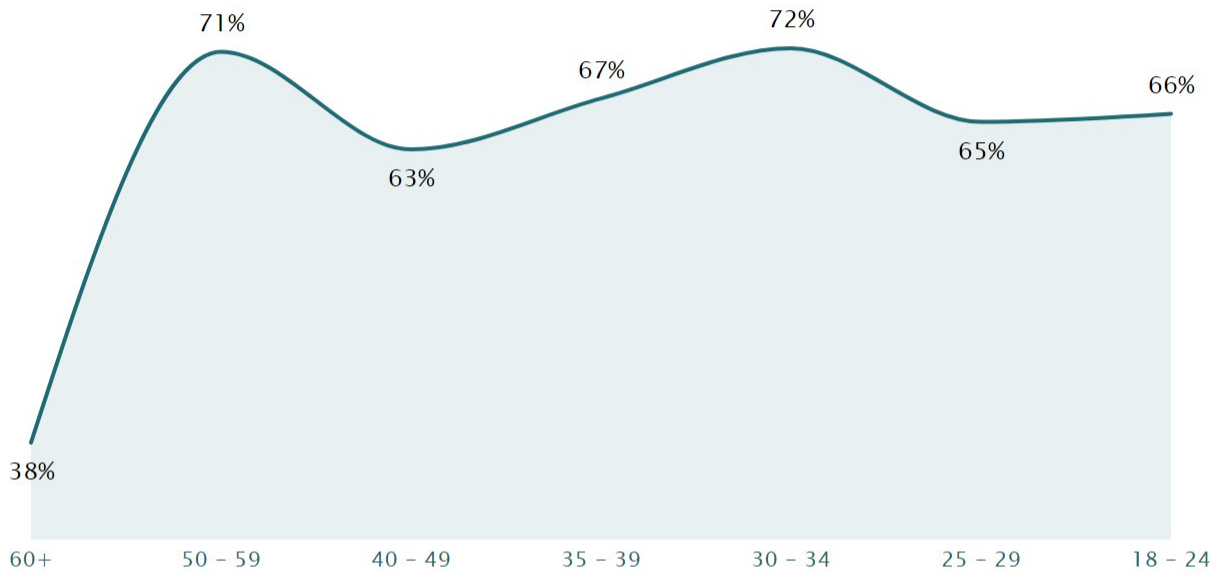
Similarly, the hospitality sector reflects a general increase in customer satisfaction with age, yet this pattern deviates among respondents aged between 40 and 49. Interestingly, customer satisfaction in this sector tends to rise again after this age group. In the insurance sector, satisfaction levels generally rise with age, but this trend undergoes a shift for respondents aged over 49 years old. Conversely, in the power sector, satisfaction diminishes with age, with only minor exceptions noted. The public sector presents a unique scenario where customer satisfaction tends to increase as

individuals age. Likewise, in the telecommunications sector, respondents generally report heightened satisfaction levels as they age. Lastly, satisfaction levels within the transportation sector display a mixed pattern, varying across different age groups.

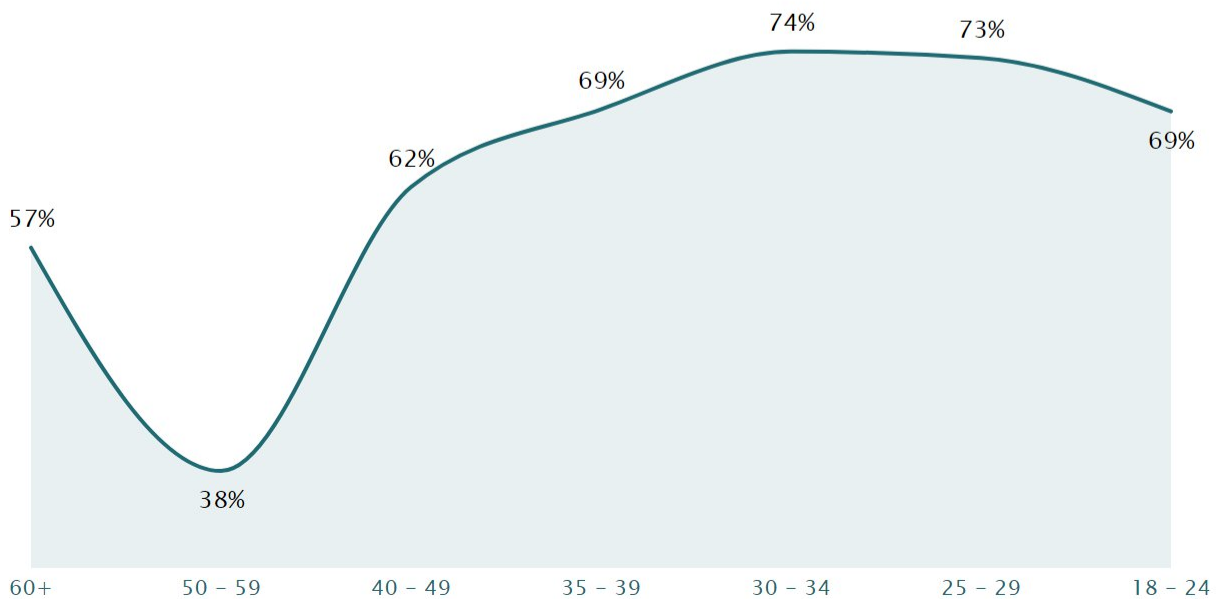
These observations underscore the nuanced relationship between age and customer satisfaction, with divergent trends evident across various sectors. Understanding these dynamics is crucial for businesses and policymakers alike, as it informs strategies aimed at optimizing customer experiences and addressing age-specific preferences and concerns within each sector. By recognizing the influence of age on satisfaction levels, organizations can tailor their approaches to better meet the evolving needs of consumers across different stages of life.

CUSTOMER SATISFACTION BY AGE BRACKET

FINANCIAL SECTOR

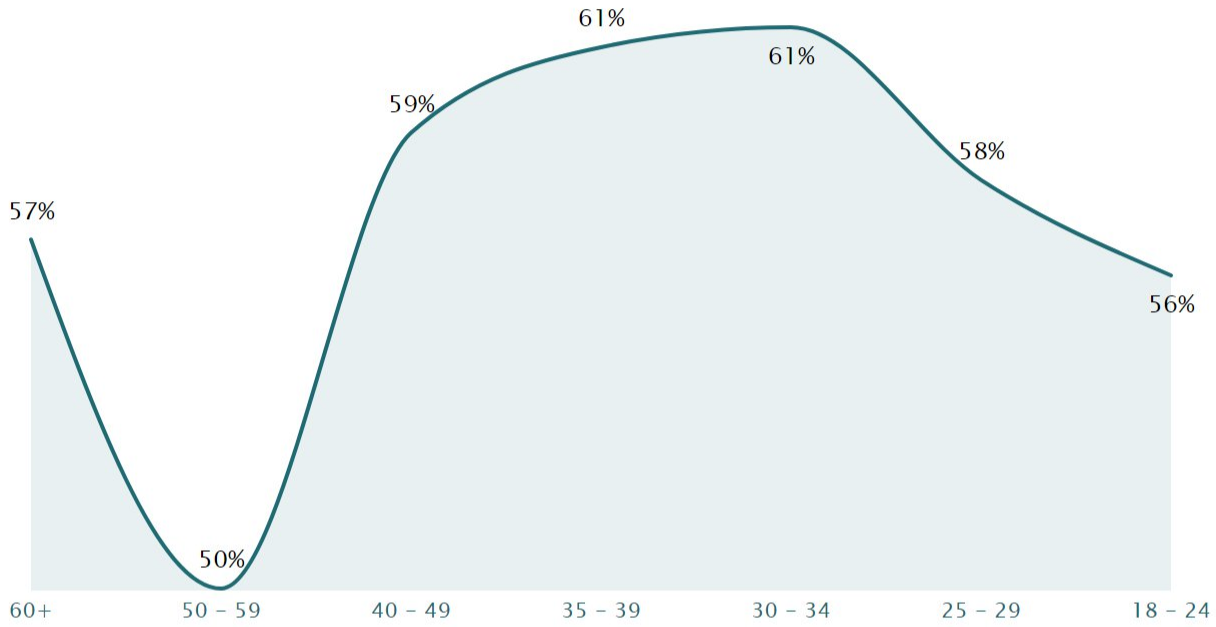


E-COMMERCE

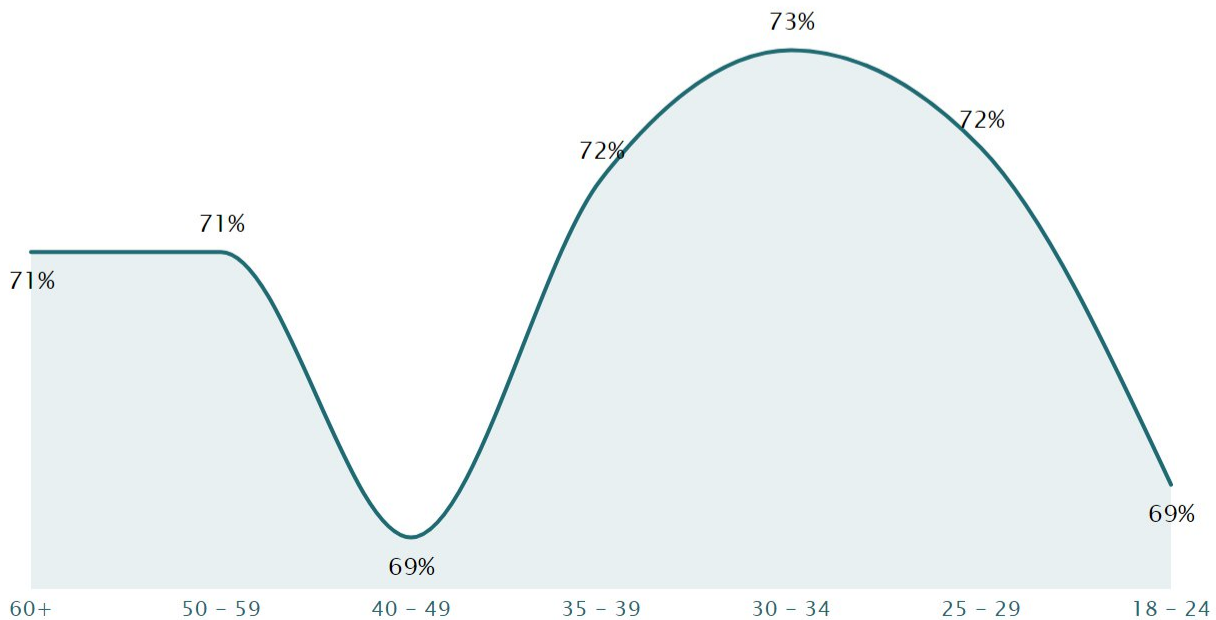


CUSTOMER SATISFACTION BY AGE BRACKET

HEALTHCARE

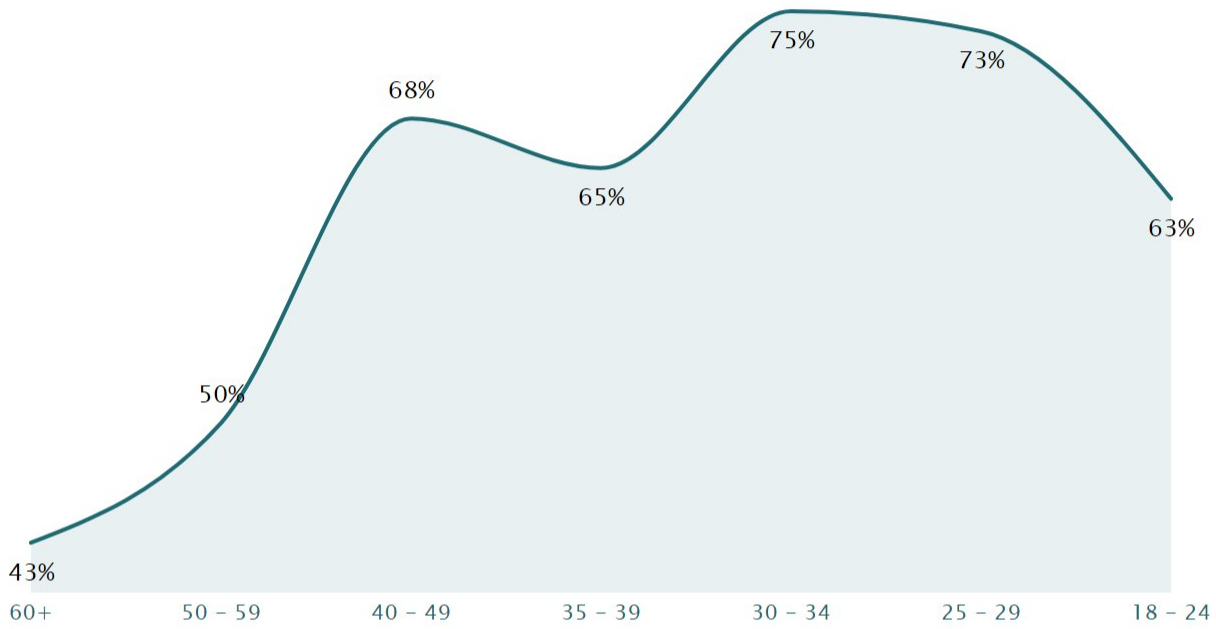


HOSPITALITY

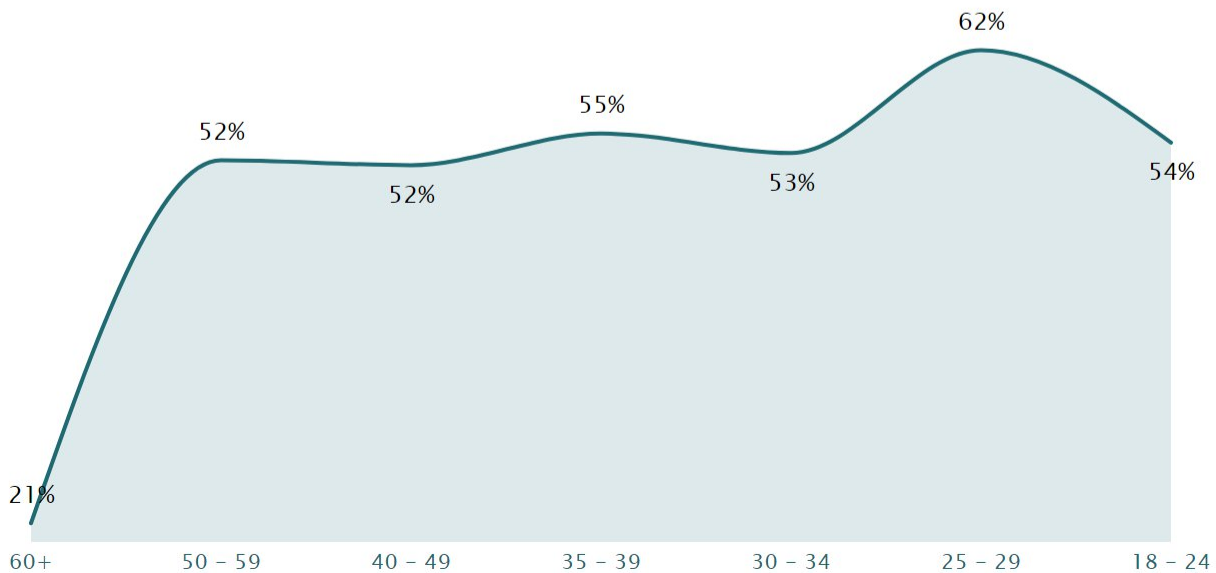


CUSTOMER SATISFACTION BY AGE BRACKET

INSURANCE

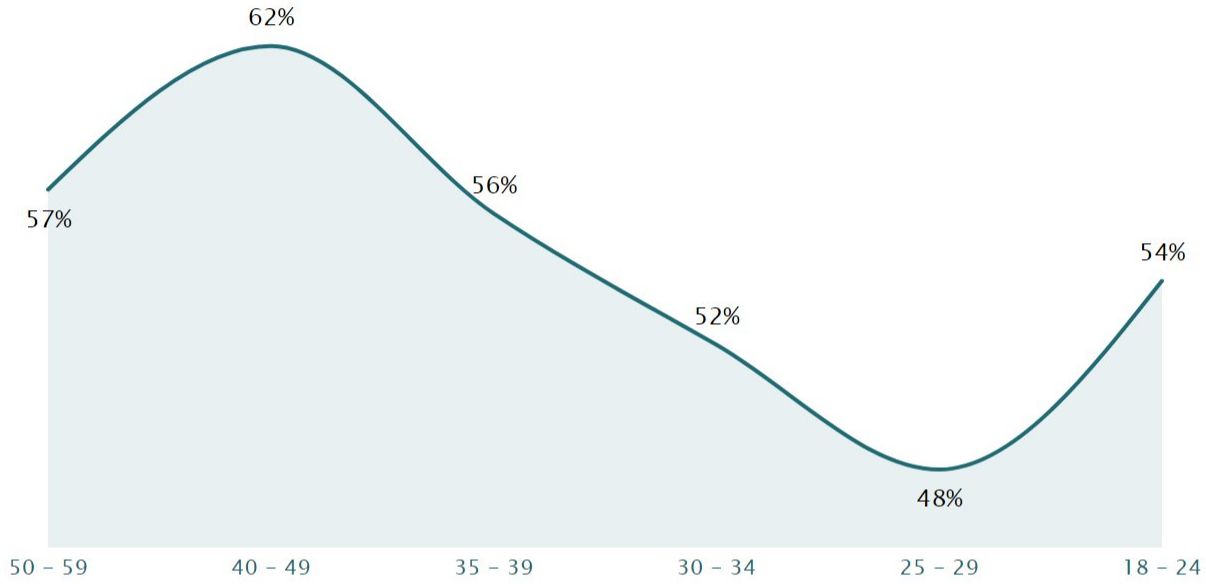


POWER



CUSTOMER SATISFACTION BY AGE BRACKET

PUBLIC SECTOR

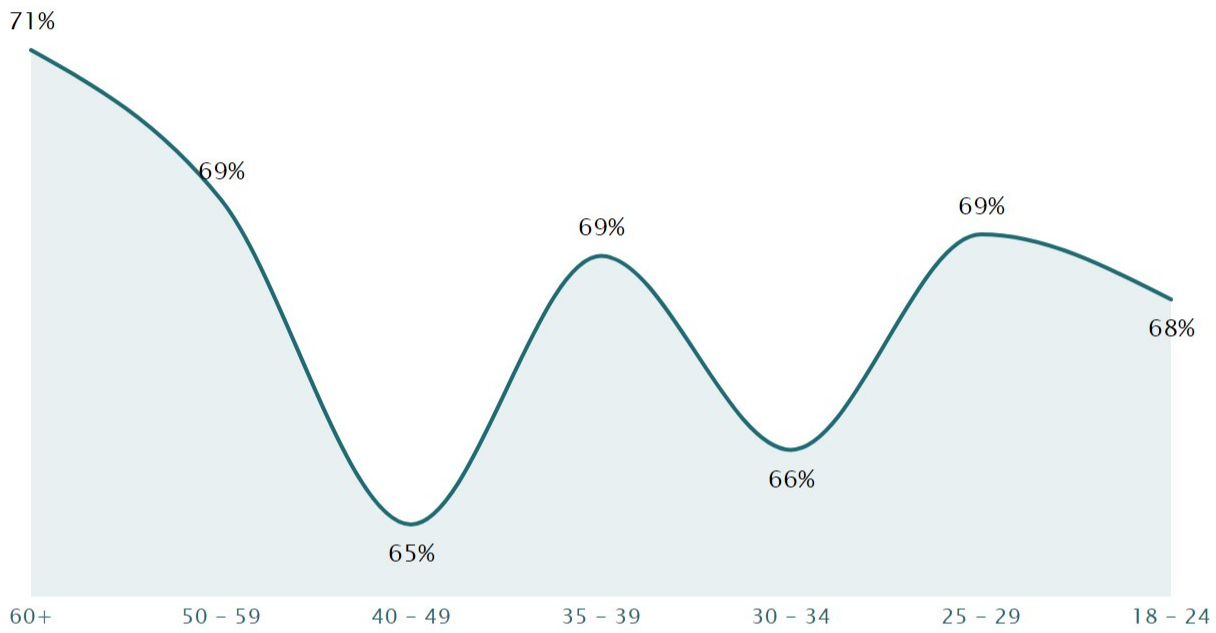


TELECOMMUNICATIONS



CUSTOMER SATISFACTION BY AGE BRACKET

TRANSPORTATION



Customer Satisfaction Across Income Levels

An examination of customer satisfaction levels across various monthly income brackets reveals distinctive trends within different sectors. In the financial sector, respondents earning between N100,000 and N150,000 exhibit the highest satisfaction levels, indicating a correlation between income and satisfaction within this sector.

Conversely, in the telecommunications sector, respondents with incomes ranging from N80,000 to N99,000 express the highest levels of satisfaction, suggesting a different income-satisfaction dynamic within this industry.

Similarly, in the insurance sector, respondents earning between N80,000 and N99,000 report the highest satisfaction levels, highlighting a consistent pattern across sectors where this income bracket appears to foster greater satisfaction. Notably, within the healthcare sector, respondents earning between N300,000 and N500,000 display the highest satisfaction levels, reflecting a potential association between higher incomes and satisfaction within this particular industry segment.

Additionally, within the transportation sector, respondents earning between N500,000 and

N1 million demonstrate the highest satisfaction levels, indicating a notable shift in satisfaction dynamics compared to other sectors.

In contrast, satisfaction patterns within the power sector reveal that respondents with incomes between N80,000 and N99,000 exhibit the highest levels of satisfaction. Meanwhile, in both the e-commerce and public sectors, respondents earning between N500,000 and N1 million report the highest satisfaction levels, suggesting a consistent trend of income-related satisfaction across these sectors.

Finally, within the hospitality sector, respondents with incomes ranging from N80,000 to N99,000 express the highest levels of satisfaction, mirroring the pattern observed in several other sectors. These findings underscore the complex interplay between income levels and customer satisfaction, necessitating tailored strategies to address the diverse needs and preferences of consumers across different income brackets and industry sectors.

CUSTOMER SATISFACTION BY MONTHLY INCOME

FINANCIAL SECTOR

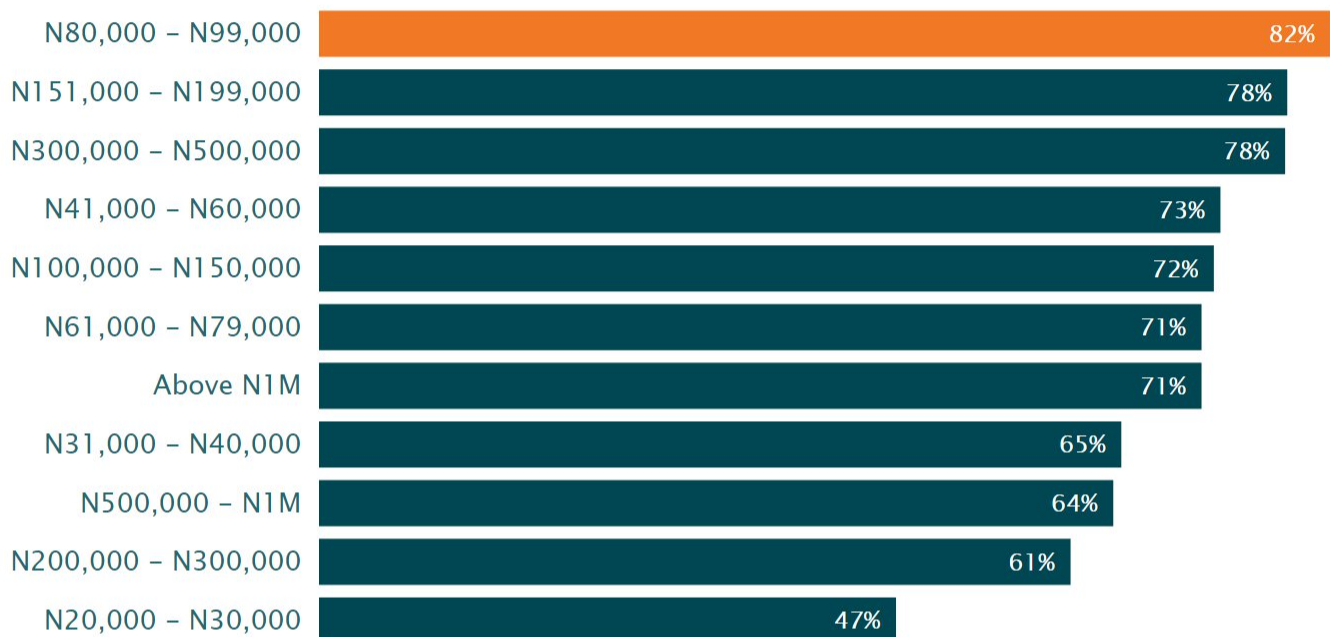


TELECOMMUNICATIONS

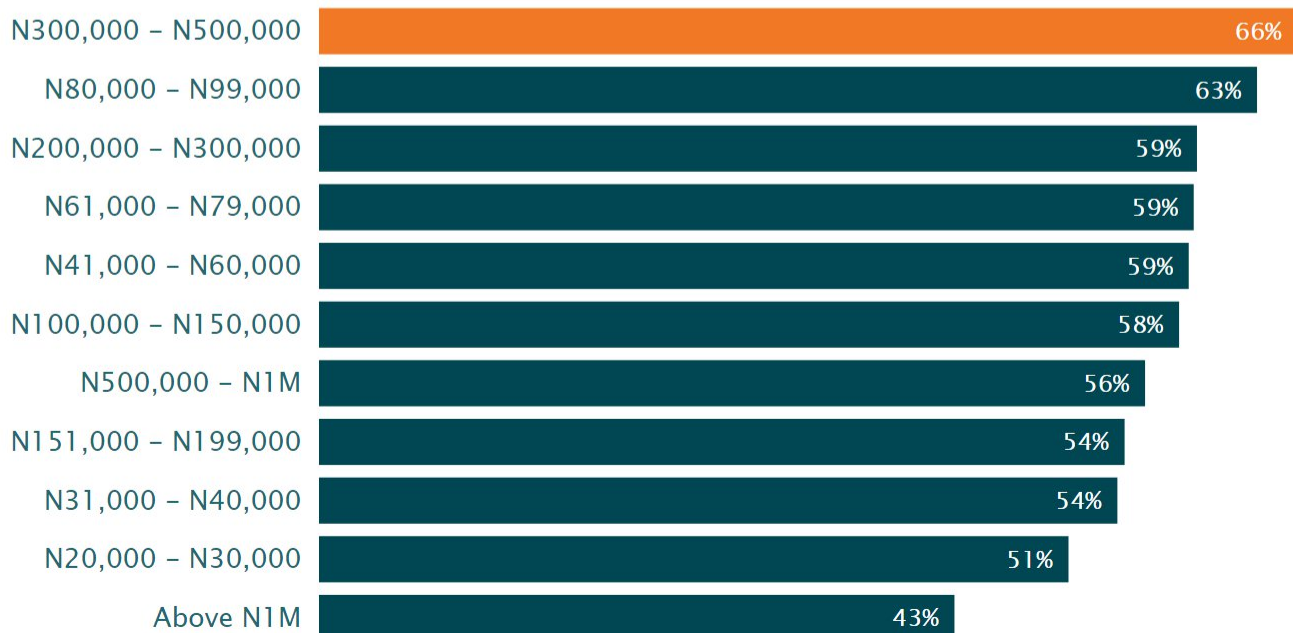


CUSTOMER SATISFACTION BY MONTHLY INCOME

INSURANCE

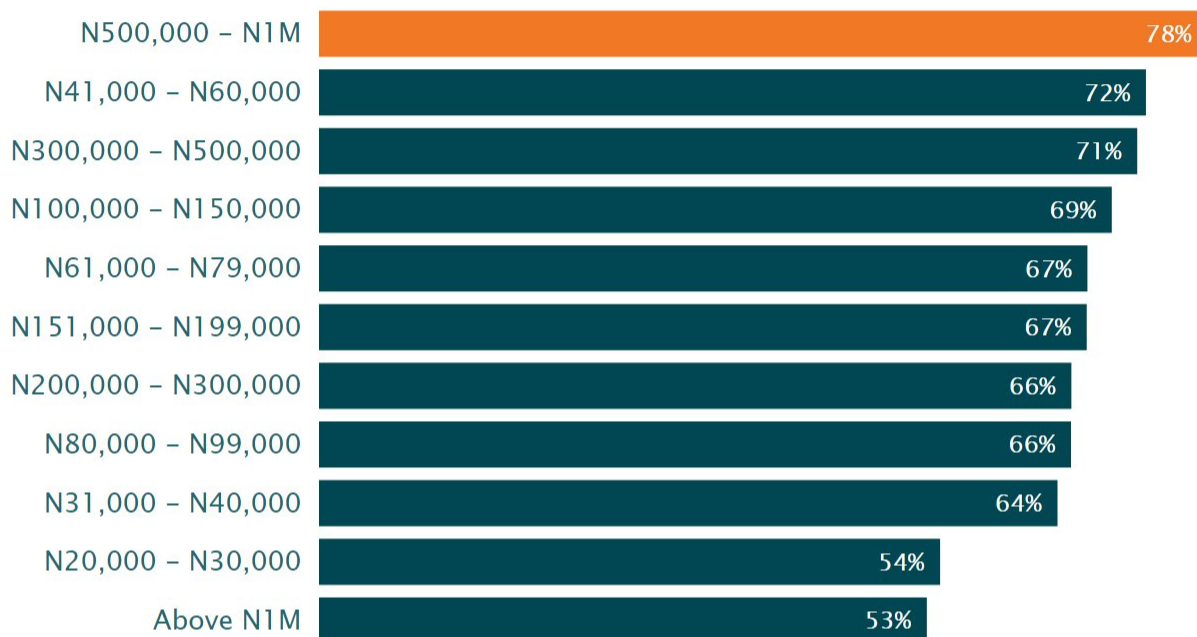


HEALTHCARE

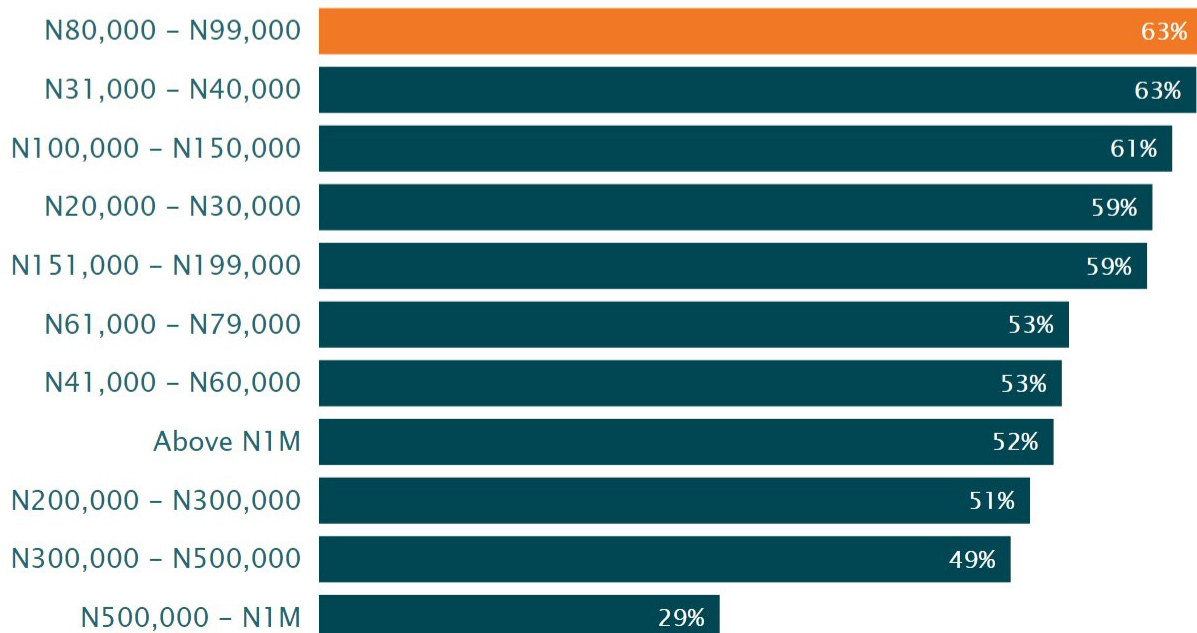


CUSTOMER SATISFACTION BY MONTHLY INCOME

TRANSPORTATION



POWER

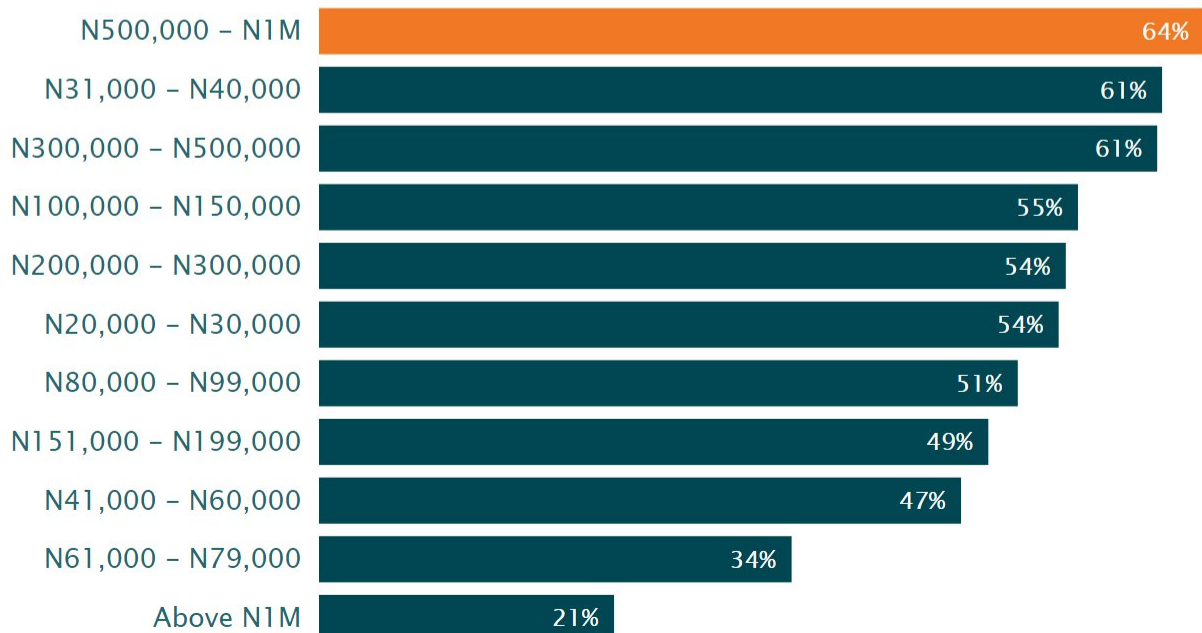


CUSTOMER SATISFACTION BY MONTHLY INCOME

E-COMMERCE

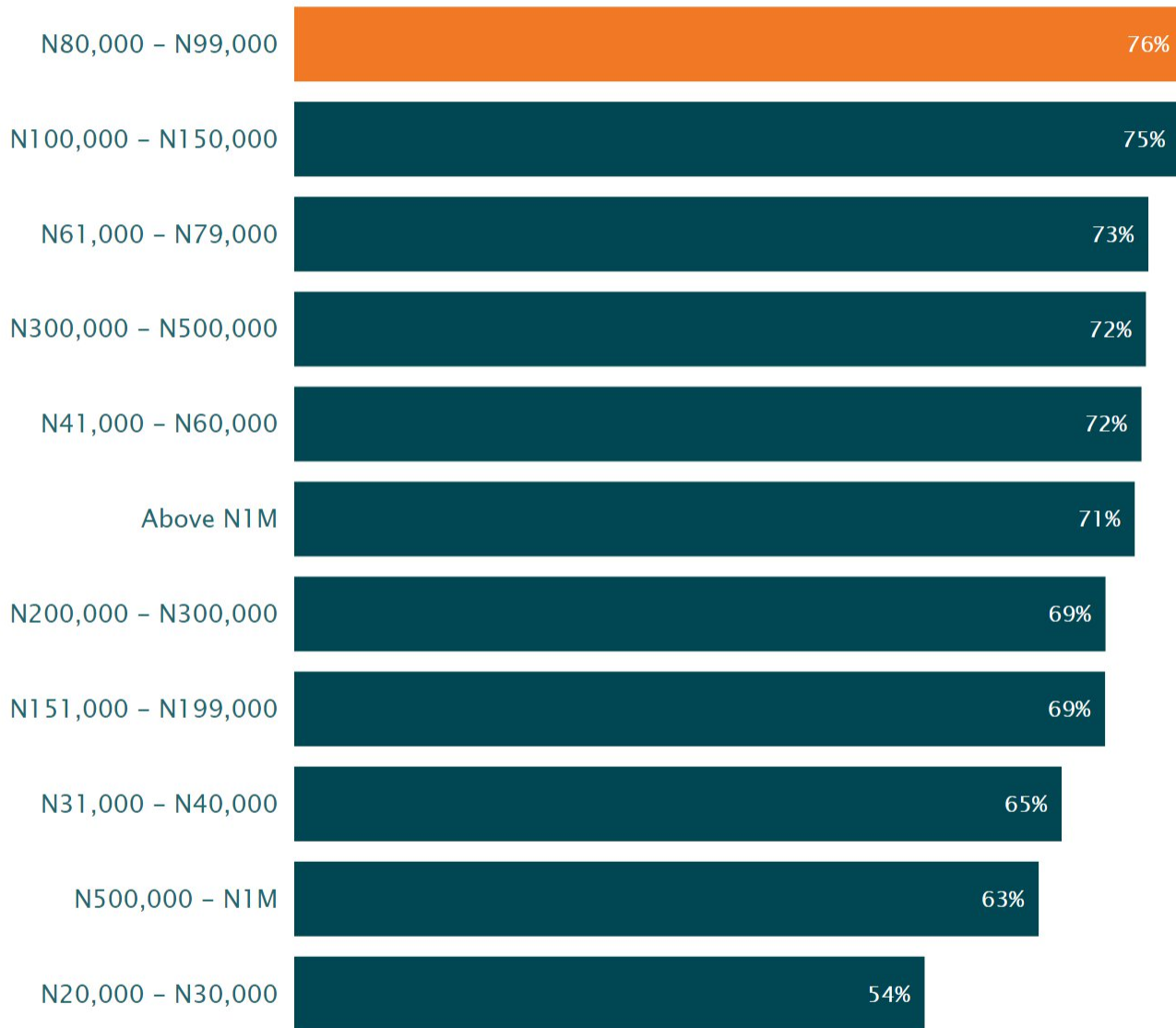


PUBLIC SECTOR



CUSTOMER SATISFACTION BY MONTHLY INCOME

HOSPITALITY



Customer Advocacy

Customer advocacy and exemplary customer service are paramount in fostering long-term business success and cultivating a loyal customer base. Advocacy occurs when customers not only engage with a brand's products or services but actively promote and recommend them to others. This form of endorsement is invaluable as it generates positive word-of-mouth marketing, which is often more trusted and influential than traditional advertising. Moreover, satisfied customers who become advocates tend to be more loyal, leading to higher retention rates and increased lifetime value for businesses.

Exceptional customer service plays a pivotal role in building customer advocacy. When businesses prioritize delivering outstanding service experiences, they demonstrate their commitment to meeting and exceeding customer expectations. Whether through prompt resolution of issues, personalized interactions, or proactive communication, exceptional service fosters trust and strengthens the bond between a brand and its customers. Additionally, positive service experiences leave a lasting impression, prompting customers to share their encounters with friends, family, and colleagues, thereby amplifying brand advocacy

and attracting new customers.

Furthermore, customer advocacy and exceptional service contribute to a positive brand reputation, which is essential for attracting and retaining customers in today's competitive marketplace. A strong reputation built on satisfied customers' endorsements serves as a powerful differentiator, setting businesses apart from their competitors. Moreover, as consumers increasingly rely on online reviews and social proof when making purchasing decisions, positive advocacy and service experiences can significantly influence prospective customers' perceptions and choices. Ultimately, prioritizing customer advocacy and delivering exceptional service not only enhances customer satisfaction but also drives business growth and sustainability in the long run.

The following graph shows the percentage of promoters, detractors and passives for the various sectors captured in the survey.

ADVOCACY BY SECTOR

● Promoters ● Passives ● Detractors



Means of Interaction

The means of interaction between organizations and customer service encompass a variety of channels aimed at facilitating communication and engagement. In today's digital age, businesses employ diverse methods to interact with customers, ranging from traditional in-person interactions to modern digital platforms. In-person interaction remains a fundamental means of engagement, allowing for face-to-face communication and personalized assistance. Additionally, phone support enables customers to seek assistance and resolve issues through direct verbal communication with service representatives, offering real-time interaction and support.

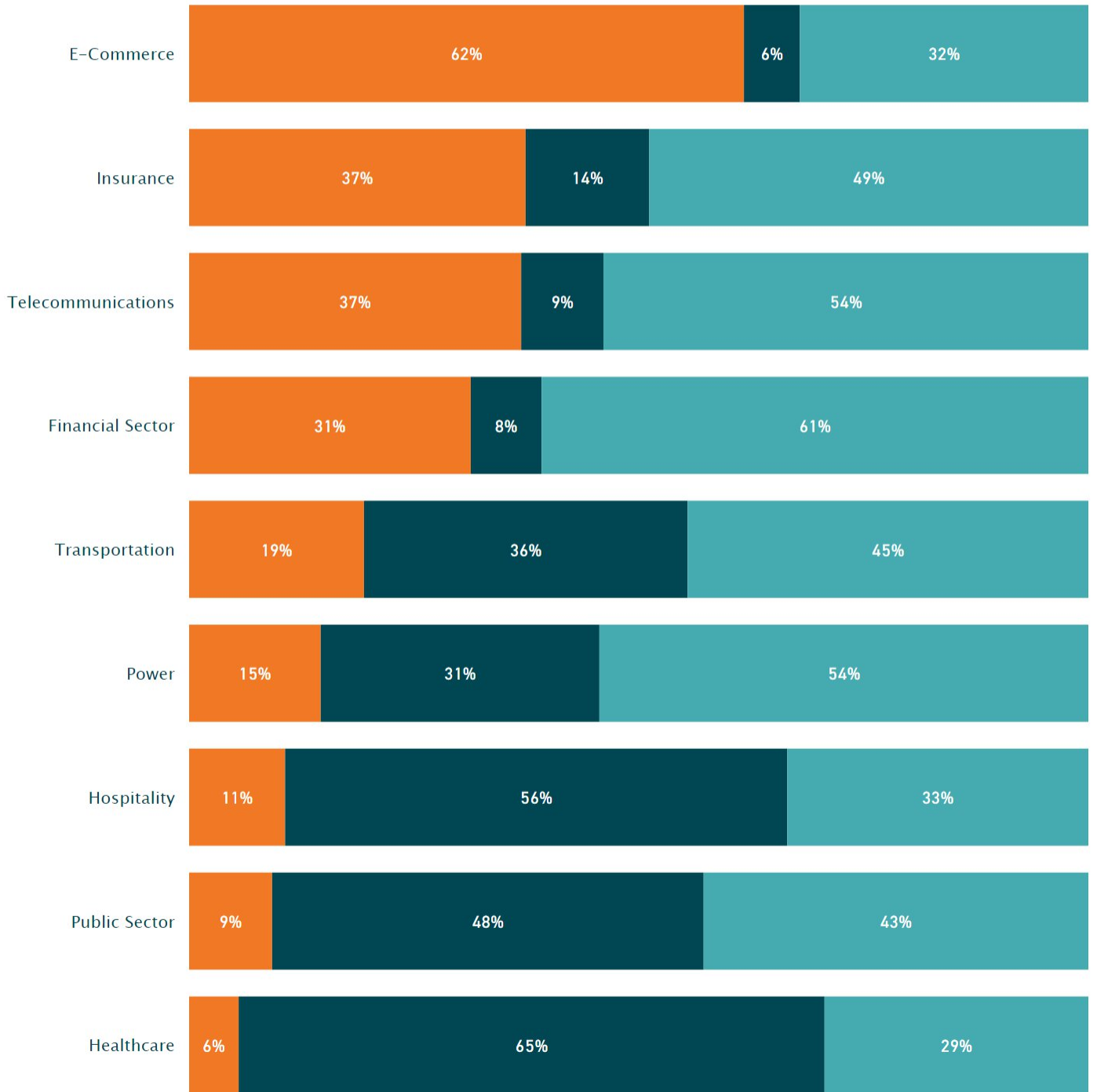
Moreover, digital channels have revolutionized the landscape of customer service interaction. Live chat features on websites and mobile apps provide customers with instant access to support agents, facilitating quick responses to inquiries and efficient issue resolution. Email correspondence serves as another vital means of interaction, allowing customers to communicate with businesses at their convenience and providing a documented record of conversations for reference. Furthermore, social media platforms have emerged as powerful tools for customer

engagement, enabling businesses to interact with customers publicly, respond to inquiries, and address concerns in a timely manner.

In the next section, we will explore how Nigerian customers interact with businesses in the Nigerian Customer Service Index (NCSI).

MEANS OF INTERACTION

● Digital Channels ● Traditional Channels ● Both



Customer Service Expectations: Key Priority Factors

As mentioned earlier, the Nigerian Customer Service Index (NCSI) meticulously records customer satisfaction using eight key measures: Trust, Branches, Branding and Outlook, Competence, Complaint Resolution, Ease of Doing Business, Processes and Procedures, Professionalism and Customer-Focused Innovations.

Each of these measures plays a critical role in shaping the overall customer experience within various sectors of the Nigerian economy. In addition to assessing customer satisfaction levels for these measures, the NCSI also evaluates the importance customers attribute to each measure in influencing their overall satisfaction. This dual assessment approach provides a comprehensive understanding of the factors driving customer satisfaction and the relative significance of each measure in the eyes of customers.

The following graphs represent the priorities of customers with respect to the key measures assessed in the NCSI survey. Each graph presents a percentage score indicating the level of importance attributed to a particular measure by respondents across different sectors. By analyzing these graphs, businesses

and policymakers can gain valuable insights into customers' perceptions and priorities, guiding them in devising strategies to enhance service quality and meet customer expectations effectively. Furthermore, understanding the relative importance customers place on different aspects of the service experience allows organizations to allocate resources and focus their efforts on areas that have the greatest impact on overall satisfaction and loyalty.

Finally, this report concludes with a comprehensive graph indicating the overall order of importance of the key measures assessed in the NCSI. This consolidated view offers a holistic perspective on the factors driving customer satisfaction across various sectors, enabling stakeholders to identify overarching trends and prioritize initiatives aimed at improving overall service quality and customer experience. By leveraging the insights gleaned from these assessments, organizations can optimize their operations, strengthen customer relationships, and ultimately drive business success in the dynamic Nigerian market.

CUSTOMERS' PRIORITY

EASE OF DOING BUSINESS

52%

Financial Sector

47%

Telecommunication

45%

Power

44%

Hospitality

43%

Insurance

43%

Public Sector

41%

Healthcare

41%

E-Commerce

40%

Transportation

COMPLAINT RESOLUTION

54%

Financial Sector

53%

Power

52%

Telecommunication

50%

Transportation

50%

Public Sector

50%

Insurance

49%

Healthcare

47%

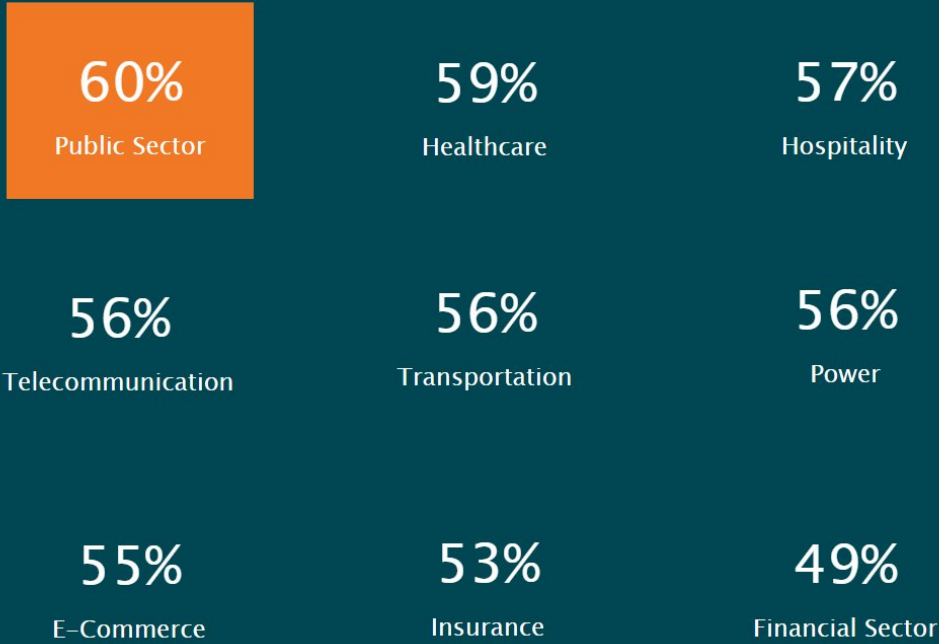
Hospitality

41%

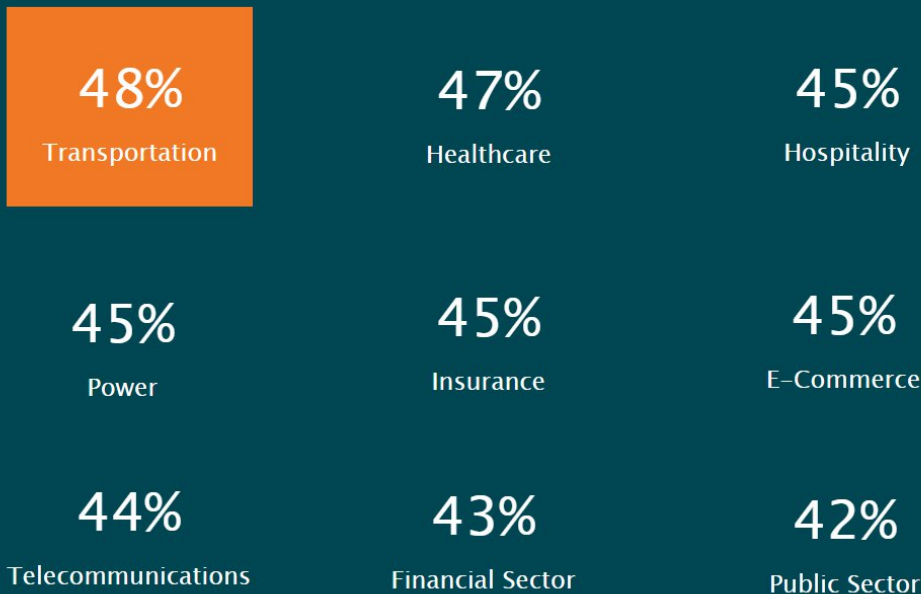
E-Commerce

CUSTOMERS' PRIORITY

PROFESSIONALISM



STAFF ENGAGEMENT/COMPETENCE



CUSTOMERS' PRIORITY

CUSTOMER FOCUSED INNOVATIONS



BRANCHES, BRANDING & OUTLOOK



CUSTOMERS' PRIORITY

TRUST

60%

E-Commerce

56%

Transportation

55%

Insurance

55%

Healthcare

54%

Public Sector

53%

Hospitality

52%

Telecommunications

52%

Financial Sector

51%

Power

PROCESS AND PROCEDURES

47%

Healthcare

46%

Power

46%

E-Commerce

46%

Insurance

45%

Public Sector

44%

Financial Sector

41%

Hospitality

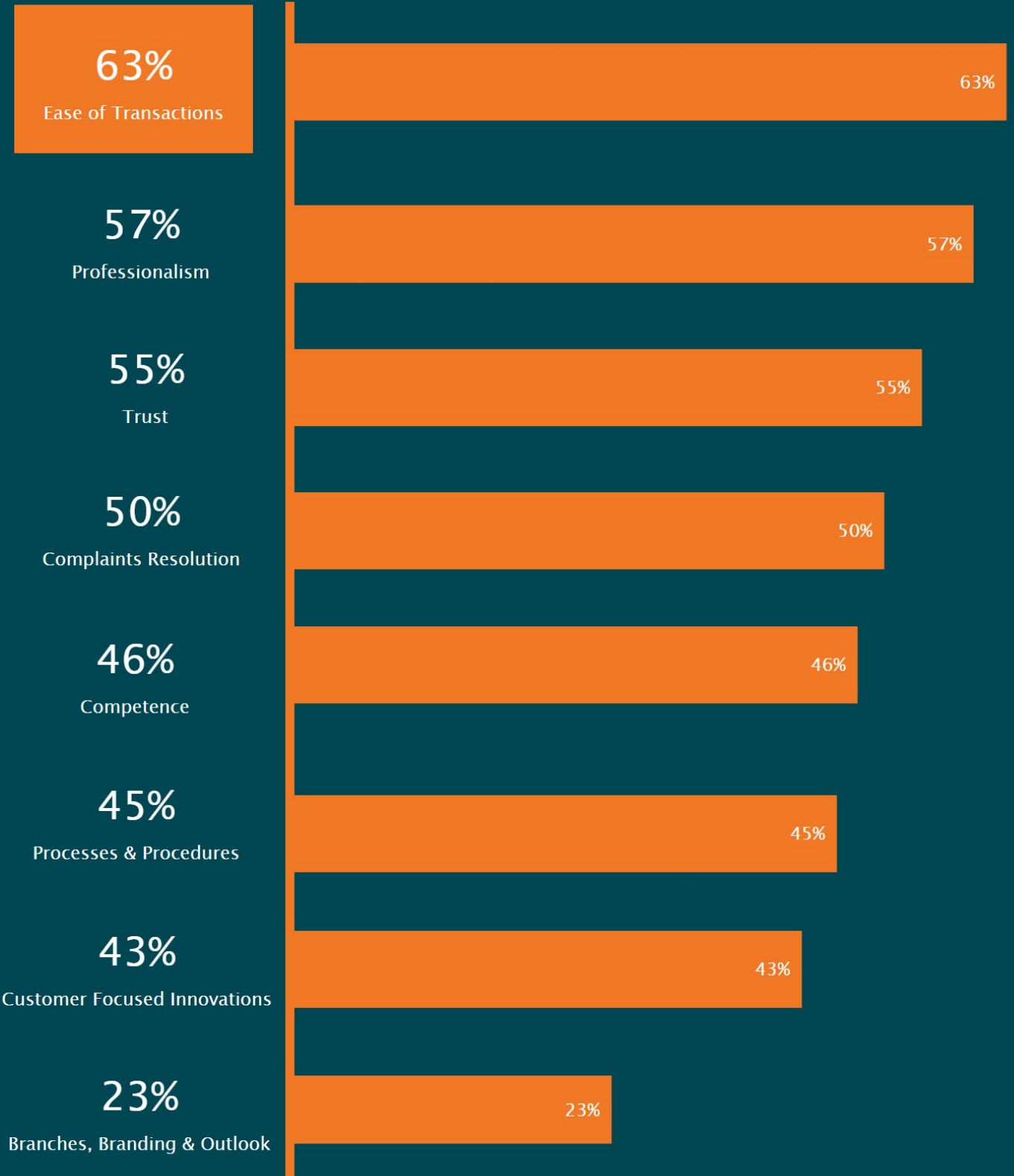
42%

Transportation

42%

Telecommunications

CUSTOMERS' PRIORITY ACROSS ALL SECTORS





PART IV

Findings, Implications & Opportunities

Findings

The findings in this report provide valuable insights into the current state of customer service in Nigeria and has several implications for organizations in Nigeria. Here is a detailed elaboration on the meaning and implications of this information:

1. Ease of Transactions (63%): The parameter of ease of transactions scored the highest at 63%, indicating that customers find it relatively easy and convenient to conduct transactions with the organizations surveyed. This suggests that processes such as making purchases, payments, or inquiries are streamlined and user-friendly, contributing to a positive customer experience.

2. Professionalism (57%): The professionalism parameter scored at 57%, reflecting customers' perceptions of the level of professionalism exhibited by the staff of the surveyed organizations. A score of 57% suggests that there is room for improvement in areas such as courteous behavior, knowledgeability, and communication skills of customer service representatives.

3. Trust (55%): Trust, with a score of 55%, indicates the level of trust customers have in the organizations surveyed. A score of 55% suggests that while there is a baseline level of trust, organizations need to focus on building stronger relationships with customers, ensuring transparency, and delivering on promises to enhance trust levels.

4. Complaint Resolution (50%): The parameter of complaint resolution scored at 50%, reflecting how effectively organizations handle and resolve customer complaints. A score of 50% indicates that there is a need for improvement in addressing customer grievances promptly, efficiently, and satisfactorily to enhance overall customer satisfaction.

5. Competence (46%): Competence, with a score of 46%, signifies customers' perceptions of the lack of knowledge, skills, and expertise of the staff in the organizations surveyed. A score of 46% suggests that organizations should invest in training and development programs to enhance the competence of their employees and deliver better service to customers.

Findings

6. Processes and Procedures (45%): The parameter of processes and procedures scored at 45%, reflecting customers' experiences with the inefficiency and ineffectiveness of organizational processes. A score of 45% indicates that there is a need to streamline processes, eliminate bottlenecks, and improve operational efficiency to provide a smoother customer experience.

7. Customer-Focused Innovations (43%): Customer-focused innovations, with a score of 43%, represent the extent to which organizations introduce innovative solutions that cater to customer needs and preferences. A score of 43% suggests that organizations should focus on developing and implementing customer-centric innovations to stay ahead of the competition and meet evolving customer expectations.

8. Branches Branding and Outlook (23%): Branches branding and outlook scored the lowest at 23%, indicating that there is a significant opportunity for improvement in the branding, aesthetics, and overall outlook of the physical branches of the organizations surveyed. A score of 23% suggests that organizations should invest in creating a welcoming and visually appealing environment that aligns with their brand image and resonates with customers.

Implications

The scores of the parameters provide valuable insights into the strengths and areas for improvement in customer service delivery by organizations in Nigeria. While some parameters such as ease of transactions and professionalism scored relatively well, others such as branches branding and outlook scored lower, indicating specific areas that require attention and enhancement.

Sector Disparities: The disparities in satisfaction scores of the different sectors indicate that there are significant differences in the quality of customer service provided by organizations in Nigeria. This implies the need for sector-specific strategies to address customer service challenges effectively. Organizations should conduct sector-specific assessments to identify areas for improvement and tailor their customer service strategies to meet the unique needs and expectations of customers in each sector.

Key parameters focus: The usage of key parameters such as ease of transactions, professionalism, trust, and complaint resolution underscores the importance of prioritizing these areas in customer service strategies. By focusing on these parameters, organizations can create a positive customer experience and drive customer satisfaction.

Alignment with global trends: The global trend towards personalized customer experiences and higher service quality highlights the need for organizations in Nigeria to align their customer service strategies with global trends. By adopting customer-centric approaches and leveraging technology, organizations can meet the evolving needs of customers and gain a competitive edge in the market.

Proactive approach: Understanding the recommendations and implications of the NCSI survey enables organizations to take a proactive approach to improving customer service delivery. By incorporating these recommendations into their strategies, organizations can enhance service quality, build customer relationships, and drive business growth.

Implications

Sustainable success: By implementing the recommendations and considering the implications of the NCSI survey findings, organizations in Nigeria can achieve sustainable success by prioritizing customer satisfaction, enhancing service quality, and meeting the evolving needs of customers in a competitive market.



PART VI

Summary & Recommendations

Recommendations

Improve the look and feel of organizations:

based on the data provided the look and feel was the least scored parameter. This indicates that a lot of organizations are not paying attention to the branding the visual appeal the aesthetics and the overall ambience and atmosphere of their organizations. It is important for organizations to strategize and gradually change the visual appeal by evaluating what they represent and what they show their customers or make them feel.

Invest in training and development programs:

Organizations should prioritize training and development initiatives to enhance the professionalism and competence of their staff. By investing in employee training, organizations can improve service quality, build customer trust, and drive customer satisfaction.

Implement efficient complaint resolution processes:

Efficient complaint resolution processes are essential for addressing customer grievances in a timely and effective manner. Organizations should streamline their complaint resolution procedures, empower employees to resolve issues promptly, and prioritize customer feedback to enhance service quality.

Enhance trust and transparency:

Building trust and transparency in operations is crucial for fostering long-lasting relationships with customers. Organizations should prioritize honesty, integrity, and open communication with customers to build trust, enhance brand reputation, and drive customer loyalty.

Embrace cultural diversity: Africa is a continent rich in cultural diversity, and organizations in Nigeria should embrace this diversity in their customer service approach. By understanding and respecting the cultural nuances of their customers, organizations can create a more inclusive and welcoming environment that resonates with diverse customer segments.

Embrace cultural diversity: Africa is a continent rich in cultural diversity, and organizations in Nigeria should embrace this diversity in their customer service approach. By understanding and respecting the cultural nuances of their customers, organizations can create a more inclusive and welcoming environment that resonates with diverse customer segments.

Recommendations

Prioritize sustainability and social responsibility: Sustainability and social responsibility are increasingly important values for customers in Africa. Organizations in Nigeria can enhance their customer service by prioritizing sustainable practices, supporting local communities, and engaging in social initiatives that benefit society and the environment.

Foster community engagement and collaboration: Building strong relationships with local communities and fostering collaboration with stakeholders are key aspects of African business culture. Organizations in Nigeria can enhance their customer service by actively engaging with communities, seeking feedback from customers, and collaborating with partners to co-create solutions that meet the needs of the local population.

Introduce customer-focused innovations: In today's competitive market, organizations must prioritize customer-focused innovations to meet evolving customer expectations. By introducing new products, services, or technologies that enhance the customer experience, organizations can differentiate themselves from competitors and attract and retain customers. Technology

plays a crucial role in enhancing customer service delivery, especially in Africa where access to traditional services may be limited. Organizations in Nigeria can leverage technology solutions such as mobile apps, digital platforms, and online customer service channels to reach a wider audience, provide convenient services, and bridge the digital divide.

Improve processes and procedures: Streamlining processes and procedures is essential for enhancing the overall customer experience. Organizations should identify and eliminate bottlenecks, simplify transactions, and optimize operational efficiency to provide customers with a seamless and hassle-free experience.

How Can The NCSI Help?

While the general report provides a comprehensive overview, organizations can derive even more value by requesting for a bespoke report of their sector or sub-sector report.

This focused analysis offers tailored insights to help organizations enhance their service delivery, expand market share, and emerge as industry leaders within their specific niche.

Firstly, such a report **provides tailored insights** that are directly relevant to the organization's industry niche. Unlike generic reports, which offer a broad overview, a customized report delves deeply into the intricacies of the sector, offering targeted recommendations and actionable strategies.

Moreover, a customized report enables organizations to **gain granular insights** into the service delivery landscape within their industry segment. By focusing on sector-specific trends and dynamics, organizations can better understand the unique challenges and opportunities they face, allowing for more informed decision-making and resource allocation.

Additionally, a customized report **facilitates benchmarking against industry peers**, providing organizations with a clear understanding of where they stand relative to competitors. This comparative analysis highlights areas of strength and weakness, enabling organizations to identify best practices and areas for improvement.

Furthermore, a customized report includes **detailed feedback** from respondents within the organization's sector or sub-sector. This feedback offers invaluable insights into customer perceptions, preferences, and pain points, empowering organizations to refine their offerings and enhance customer satisfaction.

Lastly, a customized report allows organizations to **gain actionable recommendations** for addressing sector-specific challenges and opportunities. Whether it's plugging gaps in service delivery, capitalizing on emerging trends, or mitigating threats, the tailored recommendations provided in a customized report serve as a roadmap for driving strategic growth and success.

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Appendices



Number Of Years The NCSI Has Run

1



Number Of Sectors The NCSI Covers

9



Number Of Valid Responses In The NCSI 2023

7755



Average Number Of Responses Per Sector

236



Number Of Organizations Which Received A Rating In The NCSI 2023

591



Grading System For NCSI 2023

Score	GPA	Grade
95% - 100%	5.0	A
90% - 94%	4.5	B+
85% - 89%	4.0	B
80% - 84%	3.5	C+
75% - 79%	3.0	C
70% - 74%	2.5	D+
60% - 69%	2.0	D
55% - 59%	1.5	E+
Below 55%	1.0	E

Grade	Interpretation
A	Exceptional
B+	Excellent
B	Very Good
C+	Good
C	Fair
D	Poor
E+	Very Poor
E	Dismal

Organizations Featured In NCSI 2023

1. Financial Sector

Banking

- 1 Access Bank
- 2 Coronation Insurance
- 3 Ecobank
- 4 FCMB
- 5 Fidelity Bank
- 6 First Bank
- 7 Globus Bank
- 8 GTBANK
- 9 Heritage Bank
- 10 Jaiz Bank
- 11 Keystone Bank
- 12 Lapo Microfinance Bank
- 13 Moniepoint MFB
- 14 Polaris Bank
- 15 Quickteller
- 16 Stanbic Bank
- 17 Standard Chartered Bank
- 18 Stellas Microfinance Bank
- 19 Sterling Bank
- 20 Uba
- 21 Union Bank
- 22 United Bank for Africa
- 23 Unity Bank
- 24 Wema Bank
- 25 Zenith Bank

Fintech

- 1 Accelerex Network
- 2 Afriex
- 3 Branch
- 4 Carbon
- 5 Chipper
- 6 Coinazer
- 7 Cowrywise
- 8 EaseMoni
- 9 EasyBuy
- 10 Express Payment
- 11 FairMoney
- 12 Flutterwave
- 13 GoMoney
- 14 Interswitch
- 15 Kuda Bank
- 16 Loan Fintech Companies
- 17 Migo
- 18 Momo PSB
- 19 Nomba
- 20 OnePayout
- 21 OPay

Organizations Featured In NCSI 2023

- 23 Optimus Ng
- 24 Paga
- 25 Palmpay
- 26 Payattitude
- 27 Payday
- 28 Paystack
- 29 Piggyvest
- 30 Sats App
- 31 Sokoloan
- 32 Vfd Mfb
- 33 Zoranga

2. Telecommunication

Internet Service Provider

- 1 Broadbased
- 2 Fibreone
- 3 Ipnx
- 4 Itel
- 5 Mainone
- 6 Smile
- 7 Spectra Net
- 8 Starlink
- 9 Swift
- 10 Swiftalk
- 11 Tecpoint Global Solutions
- 12 Tizeti
- 13 VDT

GSM Provider

- 1 9Mobile
- 2 Airtel
- 3 Glo
- 4 MTN

3. Insurance

General Insurance

- 1 AllCO Insurance
- 2 Allianz Insurance
- 3 AXA Mansard
- 4 Cornerstone Insurance
- 5 Crusader
- 6 CrusaderSterling Pension
- 7 Fidelity Pensions
- 8 First Assurance
- 9 Heirs Insurance
- 10 IGI
- 11 Kano State Government Insurance (Kassima)
- 12 Lasaco Assurance

Organizations Featured In NCSI 2023

- 13 Leadway Assurance
- 14 Mutual Benefit Life Assurance
- 15 Nem Insurance
- 16 Noor Takaful Insurance
- 17 Tangerine Life

- 22 THT
- 23 Total Health Trust
- 24 Ultimate HMO
- 25 United Health Care

Health Management Organizations (HMO)

- 1 AIICO HMO
- 2 Anchor HMO
- 3 Avon HMO
- 4 Axa HMO
- 5 Baston
- 6 Bridge HMP
- 7 Clearline HMO
- 8 EDOHIS
- 9 Hallmark HMO
- 10 HCI Healthcare HMO
- 11 Hygeia HMO
- 12 Iihms HMO
- 13 Leadway HMO
- 14 Life Action Plus
- 15 Life Worth
- 16 Medicare
- 17 NHIS
- 18 Novo HMO
- 19 NYSC HMO
- 20 Redcare HMO
- 21 Reliance HMO

4. Health

Private Hospitals

- 1 AfriGlobal Diagnostic Lagos
- 2 Agu Hospital Lafia
- 3 Air Force Military Hospital, Jos
- 4 Akanbi Memorial Hospital Lagos
- 5 All Souls
- 6 American Cancer Hospital Ikeduru
- 7 Ameson Hospital
- 8 Amichi Hospital
- 9 Anna Maria Hospital
- 10 Aristocrat Dental Ikeja
- 11 Beehess Hospital Akowonjo
- 12 Benin Medical Centre

Organizations Featured In NCSI 2023

19	Colworth Hospital	47	Kings Care Hospital, Abuja
20	Cottage Medicare Hospital	48	Krown Hospital
21	Crystal Specialist Hospital	49	Lagoon Hospital
22	Delta Crown Hospital	50	Lily Hospital
23	Doren Specialist Hospital	51	Livingston Specialist Hospital
24	Duchess Hospital	52	Longe Medical Center
25	Echo Lab Diagnostics	53	Maxihealth Hospital
26	ECWA Eye Clinic	54	Mobonike Hospital
27	Eha Clinics	55	Mother And Child Hospital
28	Eko Hospital	56	Mt Sinai
29	Estate Specialist Clinic	57	Nakowa Clinic Nommansland Kano
30	Evercare Hospital	58	Nisa
31	Eye Foundation Hospital	59	Oak Hospital
32	Fadoks Hospital	60	OAUTHC
33	Faith Hills Specialist	61	Offiong Medical And Maternity Center
34	Faith Mediplex Benin	62	Ola Hospital, Jos
35	Family Care Hospital Yenagoa	63	Olarewaju Hospital
36	Golden Cross	64	Optimal Specialist Hospital
37	Grabbo Hospital	65	Osutunyi
38	Hamdala Hospital	66	Paragon Clinic
39	Hamkad Hospital		
40	Harries & Hughes Hospital		
41	Heart Health Medical Services		
42	International Clinic		
43	Isalu Hospital		
44	Kadijat Memorial Hospital		
45	Kelina Hospital Abuja		
46	Khadija Memorial Hospital		

Organizations Featured In NCSI 2023

67 Park Lane Hospital, Enugu

68 Peaceful Hospital

69 Preston Hospital

70 Princess Medical Centre

71 Princeton

72 Promise Hospital

73 Rayfield Medical Services, Jos.

74 Reddington Hospital

75 Regina Ceali

76 Remind Clinic, Bauchi

77 Rjolad

78 R-Jolad

79 Sauki Private Hospital Abuja

80 Sauki Private Hospital Lafia

81 Skyline Specialist Hospital

82 Solid Rock Hospital

83 St Catherine Specialist Hospital

84 St Cyril Cancer Treatment Foundation

85 St. Martins Hospital

86 Subol Hospital

87 Surgery Clinic

88 Surjen Hospital

89 The Choice Optical Vi

90 The Limi Hospital Abuja

91 Westcare

92 Whitedove Hospital

93 Zankili Hospital

94 Zoputa Hospital Kano

Public Hospitals

1 Abuth-Bauchi

2 Abuth-Kano

3 Aefutha-Ebonyi

4 Agege Teaching Hospital

5 Akth Kano

6 Alimosho General Hospital -

7 Amaku General Hospital - Awka

8 Anambra State Hospital Amaku

9 Asokoro General Hospital

10 Braithwaite Memorial Specialist Hospital
(BMH)

11 Central Hospital

12 Chukwuemeka Odumegwu Ojukwu
University Teaching Hospital

13 Civil Service Hospital, Challenge, Ilorin
Kwara State

14 Dash Lafia

15 Diете Koki Hospital Bayelsa

Organizations Featured In NCSI 2023

26	FMC Jabi	54	General Hospital - Ifako Ijaiye
27	FMC Kebbi	55	Gwagwalada Teaching Hospital
28	FMC Keffi	56	Ifako Ijaiye General Hospital
29	FMC Lokoja	57	Ikorodu General Hospital
30	FMC Makurdi	58	Jabi General Hospital
31	FMC Owerri	59	Jah Rahal Private Hospital
32	FMC Umuahia	60	Kubwa General Hospital
33	FTHK Katsina	61	Kuje General Hospital - Abuja
34	Garki General Hospital	62	Lasuth - Ikeja
35	General Hospital - Ikorodu	63	Luth - Idi Araba
36	General Hospital -	64	Maternal And Child, Eti Osa. Ogombo
37	General Hospital - Gbagada	65	Mauth Yola, Juth
38	General Hospital - Agbowa	66	Military Hospital
39	General Hospital - Gwoza	67	Nasarawa Hospital Kano
40	General Hospital - Ifo	68	National Hospital Abuja
41	General Hospital - Igando	69	National Orthopaedic Hospital, Dala
42	General Hospital - Ijebu Ode	Kano	
43	General Hospital - Ikorodu	70	National Orthopedic Hospital Lagos
44	General Hospital - Ile Epo	71	Nigerian Navy Reference Hospital
45	General Hospital - Isolo	72	NIMR
46	General Hospital - Karishi	73	Orile Agege General Hosiptal
47	General Hospital - Kubwa, Abuja	74	Owerri Specialist Hospital
48	General Hospital - Lagos Island		
49	General Hospital – Obasanjo		
50	General Hospital - Odan Lagos State		
51	General Hospital - Onikan, Lagos		
52	General Hospital - Onitsha		
53	General Hospital - Oke Odo, Lagos		

Organizations Featured In NCSI 2023

- 75 Police Clinic Lafia
- 76 Primary Health Centre
- 77 Randle General Hospital -
- 78 Randle Hospital Surulere
- 79 Specialist Gwagwalada Fct Abuja
- 80 Specialist Hospital Benin City
- 81 Specialist Hospital, Lafia Nasarawa State
- 82 State Hospital Ota, Ogun State
- 83 Stella Obasanjo Women & Children
Hospital - Benin City
- 84 UBTH Benin
- 85 UCTH - Calabar
- 86 UITH - Ibadan
- 87 UITH Ilorin
- 88 UMTH Maiduguri
- 89 UniAbuja Teaching Hospital
- 90 Unimed Thc And Mother and Child
Hospital, Akure
- 91 Uniport Tech Hospital
- 92 University Of Abuja Teaching Hospital,
Gwagwalada
- 93 University Of Benin Teaching Hospital
UBTH
- 94 University Of Ilorin Teaching Hospital
(UITH), Ilorin
- 95 University Of Lagos, Medical Center
- 96 University Of Port Harcourt Teach,
Hospital (UPTH)

- 97 University Of Uyo Teaching Hospital
- 98 UNTH -Enugu
- 99 Usmanu Danfodio Teaching Hospital

5. Transport

Aviation

- 1 Aero Contractors
- 2 Airpeace
- 3 Arik Air
- 4 Azman Air
- 5 Caverton Helicopters
- 6 Dana Air
- 7 Green Africa Airlines
- 8 Ibom Air
- 9 Max Air
- 10 Rano Air
- 11 Valuejet

Organizations Featured In NCSI 2023

Inter-State Transport

- 1 ABC Transports
- 2 Agofure
- 3 AKTC
- 4 ATM
- 5 Benue Links
- 6 Big Joe
- 7 Bonny Way
- 8 Calculus
- 9 Chinedu Express
- 10 Commercial Bus
- 11 Edegbe Motors Benin City
- 12 Entraco
- 13 Ezenwata Transport
- 14 Faith Motors
- 15 Faith Travels And Tours
- 16 Galopins Motors
- 17 Gig Logistics
- 18 God Is Good
- 19 Guo Transport
- 20 Ifeasinachi
- 21 Ilorin Emirate Transport
- 22 Itc Tranport
- 23 Iyare
- 24 Iyare Motors
- 25 Kano Line
- 26 Kogi State Mass Transit
- 27 Kwara Express

- 28 Legacy Motors
- 29 Libra Motors
- 30 Mass Transit
- 31 Mikel Obi
- 32 Nato
- 33 Nsta
- 34 Okeyson
- 35 Park Cabs
- 36 Peace Mass Transit
- 37 Rivers Joy
- 38 The Young Shall Grow
- 39 Welfare Motors. AKTC
- 40 Welfare Transport
- 41 Yellow Bus
- 42 ZSTA

Intra-City Transport

- 1 Ado Odo Ota Lga Public Transport System
- 2 Bolt
- 3 BRT
- 4 Buses
- 5 Cab
- 6 Car45

Organizations Featured In NCSI 2023

- | | | |
|----|------------------------------|--|
| 7 | Ekwulobia Urban Mass Transit | (JEDC) |
| 8 | Indrive | 11 Kaduna Electricity Distribution Company |
| 9 | Lamata | (KAEDC) |
| 10 | LRMT | 12 Kano Electricity Distribution Company |
| 11 | Nurtw | (KEDC) |
| 12 | Primero BRT | 13 KEDCO |
| 13 | Shuttle Bus Service | 14 Kwara State Electricity Distribution |
| 14 | Uber | Company (KWEDC) |
| 15 | Valgee Transport Services | 15 NESCO, Jos |

6. Utilities

Distribution

- | | | |
|----|---|---|
| 1 | Abuja Electricity Distribution Company | 16 Oyo State |
| | (ABEDC) | 17 Port Harcourt Electricity Distribution |
| 2 | AEDC | Company (PHEDC) |
| 3 | Benin Electricity Distribution Company | 18 YEDC |
| | (BEEDC) | 19 Yola Electricity Distribution Company |
| 4 | Buy Power | (YEDC) |
| 5 | Eko Electricity Distribution Company | |
| | (EKEDC) | |
| 6 | Enugu Electricity Distribution Company | |
| | (EEDC) | |
| 7 | Ibadan Electricity Distribution Company | |
| | (IBEDC) | |
| 8 | Ikeja Electricity Distribution Company | |
| | (IKEDC) | |
| 9 | JEDC Jos Electricity Distribution Company | |
| 10 | Jos Electricity Distribution Company | |

Organizations Featured In NCSI 2023

7. E-Commerce

Online Stores

- 1 5k Hairs
- 2 AC Logistic
- 3 Ali Express
- 4 Alibaba
- 5 BasecAfrica
- 6 Blenco Stores
- 7 Blessing Collection
- 8 Bukenke Stores
- 9 Cartrollers
- 10 Dealday
- 11 Electromart Nigeria
- 12 Facebook Market
- 13 Glovo
- 14 Haier Thermocool
- 15 Hair Vendors
- 16 Instagram Stores
- 17 Instagram Vendors
- 18 Jendol Supermarket Ayobo
- 19 Jiji
- 20 Jumia
- 21 Kara
- 22 Konga
- 23 Lozzy, Bayelsa State.
- 24 Mano
- 25 Miniso
- 26 Mo-Praise Empire Limited

- 27 Obiweezi
- 28 Online Vendors
- 29 Oraimo
- 30 Parktel
- 31 Piecesbyvette
- 32 Slot
- 33 T&G Collection
- 34 TXG Collection
- 35 VSP Botanics

8. Public Sector

Government Agencies

- 1 Coporate Affairs Comm (CAC)
- 2 Edo State Traffic Control and Management Agency (EDSTMA)
- 3 EFCC
- 4 Fed Road Safety Comm (FRSC)
- 5 Federal Airports Authority of Nigeria
- 6 Federal Fire Service
- 7 Federal Inland Revenue (FIRS)
- 8 Federal Road Maintenance Agency-FERMA
- 9 Independent National Electoral Commission (INEC)
- 10 LASTMA
- 11 LAWMA
- 12 Local Government Area

Organizations Featured In NCSI 2023

- 13 NAFDAC
- 14 NAPTIP
- 15 National Examination Council (Neco)
- 16 National Identity Management Commission
- 17 National Judicial Council
- 18 NBC
- 19 NCAA
- 20 NDLEA
- 21 Niger Delta Development Commission (NDDC)
- 22 Nigeria Customs
- 23 Nigeria Immigration Services (Nis)
- 24 Nigeria Police Force (NPF)
- 25 Nigeria Ports Authority (NPA)
- 26 Nigeria Railway Corporation
- 27 Nigerian Correctional Service
- 28 Nigerian National Petroleum Corporation (NNPC)
- 29 NIMASA
- 30 NIMC
- 31 NINC
- 32 NSCDC
- 33 SON
- 34 The Legislature
- 35 VIO

Nigeria Missions/Embassies

- 1 Dahhiru Dandare
- 2 Nigeria Consulate, Atlanta - USA
- 3 Nigeria Consulate, New York - USA
- 4 Nigeria Embassy - Abidjan
- 5 Nigeria Embassy, Germany
- 6 Nigeria Embassy, Malaysia
- 7 Nigeria High Commission - Canada
- 8 Nigeria High Commission - Ghana
- 9 Nigeria High Commission - South Africa
- 10 Nigeria High Commission, London- UK

9. Hospitality

Bars, Lounges & Eateries

- 1 788
- 2 4d Lounge
- 3 Amala Headquarters
- 4 Amber's Place
- 5 Aroma

Organizations Featured In NCSI 2023

- 6 Awoof Berekete
- 7 Bistro Lounge Ipaja
- 8 Bukka Hut
- 9 Chicken Republic
- 10 Cold Stone Creamery
- 11 Debonair Pizza
- 12 Decaptains Lounge
- 13 Divas Cake And Eatery Jos
- 14 Film House
- 15 Genesis Warri
- 16 Gokis Bar
- 17 Hamilton Garden, Yenagoa Bayelsa.
- 18 Item 7
- 19 KFC
- 20 Kilimanjaro
- 21 Kobis
- 22 Matice
- 23 Mega Chicken
- 24 Micheal Gardens
- 25 Mr Biggs
- 26 One Love Foods
- 27 Pizzeria Warri
- 28 Rubies
- 29 Scarlet Lodge
- 30 Shoprite
- 31 Spur
- 32 Sweet Sensation
- 33 Tantalizer's

- 34 Tastia
- 35 Tasty Fried Chicken
- 36 The Grid Restaurant Ikeja
- 37 The Nest Lounge
- 38 The Place
- 39 Tiger Bar, Jos

Hotels, Parks & Resorts

- 1 Abraka Resort
- 2 Almat Farms Abuja
- 3 Apartments
- 4 Atican Beach
- 5 Big Ballers Hotel
- 6 Bolton White Hotel Abuja
- 7 Caesars Court, Abeokuta
- 8 Casoni Hotels and Suite Port Harcourt
- 9 Central Hotel Kano
- 10 Central Park
- 11 Citylodge
- 12 Dovers Hotel Ikeja Lagos
- 13 Eko Hotels

Organizations Featured In NCSI 2023

14	Elim Top Suit	42	Lumen Christi Pastoral House
15	Elit Hotel	43	Marriott Hotel
16	Enji Resort, Offa	44	Millennium Park Abuja
17	Epe Resort & Spa, Lagos	45	New Berries Park
18	Euro Bar	46	Noel Suit
19	Fakes Hotels And Suites	47	Noir By Fortys
20	Fancutl	48	Oakland Hotel
21	Golden Tulip Jericho, Ibadan	49	Obudu Ranch Resort
22	Green Point Hotel	50	Pac-In
23	Hawthorn Suite Abuja	51	Peninsula Hotel
24	Hoil Suit, Bayelsa	52	Pleasure Park, Port Harcourt
25	Hotel Doris Dey Benin City	53	Presidential Hotel
26	House 38	54	R And A
27	Ibis Royal Hotel	55	Rita Lori
28	Ibom Icon Hotels & Resorts	56	Royal Tropicana Hotel Kano
29	Ibom Tropicana, Uyo	57	Sheraton
30	Ilaji Resort	58	Steffans Hotel, Jos
31	Inagbe Resort Lagos	59	Suite Subzero
32	Jjt Park Ikeja	60	Syde Resort
33	Kara Hotel	61	Tees Hotel Resort, Saki
34	La Vod Hotel Benin City	62	Terrace Shortlet
35	Lacampaigne Tropicana		
36	Lagos Continental		
37	Lakowe Golf Resort, Lagos		
38	Landmark Beach		
39	Leisure Park		
40	Lekki Conservation Center		
41	Lily Gate Hotel		

Organizations Featured In NCSI 2023

- 63 The Mayrock
- 64 Tivona Hotel
- 65 Transcorp Hilton Abuja
- 66 Whistling Palms Badagry

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