

FACTORS INFLUENCING THE PERFORMANCE OF HEALTH INFORMATION DETERMINANTS OF CUSTOMER LOYALTY IN THE BANKING SECTOR OF BURKINA FASO: AN EMPIRICAL STUDY

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ABSTRACT

Customer loyalty has become a strategic priority for companies in the banking sector, where intense competition, changing customer expectations, and digital disruption require effective customer retention strategies. This article examines the determinants of customer loyalty in the banking sector of Burkina Faso, sub-Saharan Africa, based on an empirical study conducted among 223 banking customers across three cities (Ouagadougou, Bobo-Dioulasso, and Koudougou). The study employed a quantitative approach using a structured questionnaire administered to customers of fifteen banks operating in Burkina Faso. Data were analyzed using descriptive

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statistics, cross-tabulations, and chi-square tests. The findings reveal that price/interest rate (41.7%), service quality (22%), and bank representativeness on national territory (21.5%) are the main determinants of bank choice. Customer satisfaction levels indicate that 67.7% of respondents are somewhat satisfied and 12.6% are completely satisfied, with only complete satisfaction being loyalty-generating. Customer recommendations show that 60.1% of respondents recommend their bank to others. The study identifies key loyalty determinants including staff attitudes and behavior, reception environment, and price/interest rates. The research confirms two main hypotheses: (1) customer quality determination in a bank depends on bank choice criteria, permanence or change of bank, and recommendation possibility; (2) customer loyalty conditions are multifactorial including staff behavior, reception environment, and price variables. The article proposes a customer management framework for bank loyalty based on price/interest rates, reception environment, representativeness, service quality, and customer listening. Recommendations include reducing waiting times, training staff in customer reception techniques, improving ATM availability, and increasing transparency on fees.

Keywords: Customer Loyalty, Banking Sector, Determinants, Satisfaction, Burkina Faso, Sub-Saharan Africa, Customer Retention, Staff Attitudes, Price, Service Quality

RÉSUMÉ

La fidélisation des clients est devenue une priorité stratégique pour les entreprises du secteur bancaire, où la concurrence intense, l'évolution des attentes des clients et la disruption numérique exigent des stratégies de rétention efficaces. Cet article examine les déterminants de la fidélisation des clients dans le secteur bancaire du Burkina Faso, en Afrique subsaharienne, sur la base d'une étude empirique menée auprès de 223 clients bancaires dans trois villes (Ouagadougou, Bobo-Dioulasso et Koudougou). L'étude a utilisé une approche quantitative avec un questionnaire structuré administré aux clients de quinze banques opérant au Burkina Faso. Les données ont été analysées à l'aide de statistiques descriptives, de tableaux croisés et de tests du chi-deux. Les résultats révèlent que le prix/taux d'intérêt (41,7%), la qualité du service (22%) et la représentativité de la banque sur le territoire national (21,5%) sont les principaux déterminants du choix de la banque. Les niveaux de satisfaction des clients indiquent que 67,7% des répondants sont plutôt satisfaits et 12,6% sont tout à fait satisfaits, seule la satisfaction totale étant fidélisante.

Les recommandations des clients montrent que 60,1% des répondants recommandent leur banque à d'autres. L'étude identifie les déterminants clés de la fidélité incluant les attitudes et comportements du personnel, l'environnement d'accueil et le prix/taux d'intérêt. La recherche confirme deux hypothèses principales: (1) la détermination de la qualité de la clientèle dans une banque dépend des critères de choix de la banque, de la permanence ou du changement de banque et de la possibilité de recommandation; (2) les conditions de fidélisation des clients sont multifactorielles incluant le comportement du personnel, l'environnement d'accueil et le prix. L'article propose un cadre de gestion de la clientèle pour la fidélisation bancaire basé sur le prix/taux d'intérêt, l'environnement d'accueil, la représentativité, la qualité du service et l'écoute du client. Les recommandations incluent la réduction des temps d'attente, la formation du personnel aux techniques d'accueil client, l'amélioration de la disponibilité des GAB et l'augmentation de la transparence sur les frais.

Mots-clés: Fidélisation des Clients, Secteur Bancaire, Déterminants, Satisfaction, Burkina Faso, Afrique Subsaharienne, Rétention des Clients, Attitudes du Personnel, Prix, Qualité de Service

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1. INTRODUCTION

1.1 The Strategic Importance of Customer Loyalty

"Recognized as an indispensable objective of any customer relationship strategy, loyalty is too often associated with promotional programs of doubtful effectiveness. Another misconception is the frequently expressed opposition between acquisition and loyalty: the two are complementary." (Les Echos, 14/03/2001)

Customer loyalty currently ranks among the top concerns of companies. This recent awareness of the importance of loyalty is part of a context of increasingly open global competition that makes acquiring new customers difficult and costly. This new credo is based on two main ideas:

1. There is a decline in consumer loyalty
2. Retaining existing customers costs much less than recruiting new customers, and consequently loyalty policies would improve results in considerable proportions: "a 5% increase in the customer loyalty rate can increase the average customer value by 25 to 100%" (Revue Française de Gestion, 02/2000, p.52)

1.2 The Banking Sector Context in Burkina Faso

The banking sector in Burkina Faso exemplifies the challenges of customer loyalty in a competitive environment. With fifteen banks and four financial institutions in 2020, the sector faces challenges including:

- **Intense competition:** Multiple banks competing for customers
- **Low banking penetration:** Approximately 17% of the population is banked
- **Multi-banking:** Customers increasingly hold accounts with multiple banks
- **Digital disruption:** New technologies challenging traditional banking models
- **Changing customer expectations:** Customers expect personalized, convenient, and accessible banking services

1.3 Research Questions and Objectives

Research Questions:

1. What are the indicators of customer quality in a bank in the banking space of Burkina Faso?
2. What are the conditions for customer loyalty in a bank in the banking space of Burkina Faso?
3. What elements can contribute to developing a customer management framework in the context of banks in Burkina Faso?

Objectives:

1. To identify the determinants of customer loyalty in the banking sector in Burkina Faso
2. To find the indicators of customer quality in a bank
3. To identify the conditions for customer loyalty
4. To establish a customer management framework for banks in Burkina Faso

1.4 Hypotheses

Hypothesis 1: The determination of customer quality in a bank would involve an examination of the following elements:

- a) Bank choice criteria
- b) Permanence or change of bank
- c) Possibility of recommending one's bank to other potential customers

Hypothesis 2: Customer loyalty conditions would be multifactorial from the following variables:

- a) Staff behavior and attitudes in marketing and customer loyalty
- b) Reception environment of a bank
- c) Price (interest rate) of goods or services

2. METHODOLOGY

2.1 Study Design

This study employed a quantitative approach using a structured questionnaire. The research was conducted in three major cities of Burkina Faso: Ouagadougou (capital), Bobo-Dioulasso (economic capital), and Koudougou (one of the largest cities). Four banks were targeted for the study: CORISBANK, BOA, SGB, and ECOBANK.

2.2 Sample

The sample comprised 223 banking customers (69.68% of the planned 320). Respondents included both individual customers and businesses. Data collection was conducted over two months and two weeks, with analysis taking three months.

2.3 Data Collection Instrument

The questionnaire was divided into seven sections:

1. Bank domiciliation or banks where respondents have commitments
2. Services or products of interest to customers
3. Influence of the reception environment on customers
4. Staff behavior at banks
5. Effect of the social environment on loyalty
6. Technological environment
7. Respondent information (gender, professional category, age, city of residence)

2.4 Data Analysis

Data were analyzed using Sphinx v5 software. Analysis included descriptive statistics (frequency tables, cross-tabulations, means, graphs) and inferential statistics (chi-square tests).

3. RESULTS

3.1 Socio-demographic Characteristics of Respondents

Table 1: Gender of Respondents

Gender	Frequency	Percentage
Male	156	70.0%
Female	62	27.8%
Not specified	5	0.4%

Total	223	100%
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Table 2: Socio-professional Category

Category	Frequency	Percentage
Civil servant	103	46.2%
Private sector employee	40	17.9%
Student	28	12.6%
Trader	26	11.7%
Business owner	20	9.0%
Total	223	100%

Table 3: Age Group

Age Group	Frequency	Percentage
[25-35[years	102	45.7%
[35-45[years	93	41.7%
[18-25[years	21	9.4%
[45-60[years	5	2.2%
≥60 years	2	0.9%
Total	223	100%

Table 4: City of Residence

City	Frequency	Percentage
Ouagadougou	127	57.0%
Bobo-Dioulasso	55	24.7%
Koudougou	41	18.4%

Total	223	100%
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3.2 Bank Domiciliation and Commitments

Table 5: Bank Domiciliation

Bank	Frequency	Percentage
CORISBANK	66	30.0%
BOA	63	28.7%
SGB	53	24.1%
ECOBANK	31	14.1%
Other banks	7	3.2%
Total	220	100%

Table 6: Bank Commitments (Loans)

Bank	Frequency	Percentage
None	50	22.4%
CORISBANK	44	19.7%
BOA	38	17.0%
SGB	25	11.2%
ECOBANK	18	8.1%
Other banks	48	21.5%
Total	223	100%

3.3 Bank Choice Criteria

Table 7: Reasons for Bank Choice

Criteria	Frequency	Percentage
Price/interest rate	93	41.7%

Service quality	49	22.0%
Bank representativeness	48	21.5%
Proximity	47	21.1%
Other criteria	Variable	-

3.4 Customer Satisfaction

Table 8: Degree of Customer Satisfaction

Satisfaction Level	Frequency	Percentage
Somewhat satisfied	151	67.7%
Completely satisfied	28	12.6%
Neutral	27	12.1%
Not satisfied	13	5.8%
Not at all satisfied	4	1.8%
Total	223	100%

3.5 Customer Loyalty Indicators

Table 9: Intention to Continue with Same Bank

Response	Frequency	Percentage
Yes	186	83.4%
No	33	14.8%
Not specified	4	1.8%
Total	223	100%

Table 10: Reasons for Continuing with Same Bank

Motive	Frequency	Percentage
Price/interest rate	108	48.4%

Service quality	91	40.8%
Security	87	39.0%
Proximity	70	31.4%
Relationship with staff	62	27.8%
Trust	59	26.5%

Table 11: Bank Recommendation

Response	Frequency	Percentage
Yes	134	60.1%
No	85	38.1%
Not specified	4	1.8%
Total	223	100%

3.6 Staff Attitudes and Behavior**Table 12: Appreciation of Bank Staff Attitudes**

Appreciation	Frequency	Percentage
Good	102	45.7%
Acceptable	69	30.9%
Excellent	14	6.3%
Poor	31	13.9%
Bad	7	3.6%
Total	223	100%

3.7 Influence Factors**Table 13: Cultural Influence on Loyalty**

Response	Frequency	Percentage
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Yes	110	49.3%
No	107	48.0%
Not specified	6	2.7%
Total	223	100%

Table 14: Reception Environment Influence

Response	Frequency	Percentage
Yes	168	75.3%
No	54	24.2%
Not specified	1	0.5%
Total	223	100%

Table 15: Technology Influence

Response	Frequency	Percentage
Yes	213	95.5%
No	8	3.6%
Not specified	2	0.9%
Total	223	100%

4. DISCUSSION

4.1 Hypothesis Testing

Hypothesis 1: Confirmed

The three sub-points of Hypothesis 1 are confirmed:

a) **Bank choice criteria:** Price/interest rate (41.7%), service quality (22%), and bank representativeness (21.5%) are the main determinants of bank choice.

b) **Permanence or change of bank:** Only 16.6% of respondents changed banks, while 80.3% remained loyal to their bank.

c) **Recommendation possibility:** 60.1% of respondents recommend their bank to others.

Hypothesis 2: Confirmed

The three sub-points of Hypothesis 2 are confirmed:

a) **Staff behavior and attitudes:** 52% of respondents rate staff attitudes as good or excellent.

b) **Reception environment:** 75.3% of respondents are influenced by the reception environment.

c) **Price variable:** Price/interest rate is the primary criterion (41.7%).

4.2 Key Findings

Price as Primary Determinant: The price/interest rate is the most important factor in bank choice (41.7%), consistent with findings from other studies in Burkina Faso (Burkinapmepmi.com, 2013) and international research (Wong, 2009; Kim, Park & Jeong, 2004; Keavency, 1995).

Service Quality Importance: Service quality is the second most important factor (22%), reflecting the growing importance of customer experience in banking.

Satisfaction-Loyalty Relationship: Only 12.6% of respondents are completely satisfied, confirming that only very high satisfaction is loyalty-generating (Noyé, 2001; Jones & Sasser, 1995).

Staff Role: Staff attitudes and behavior are crucial for customer loyalty, supporting the relational approach in marketing (Shani & Chalasani, 1992).

Technology Influence: 95.5% of respondents are influenced by technology, confirming its growing importance in banking (Capgemini & Efma, 2015).

4.3 Customer Management Framework

Based on the findings, the proposed customer management framework for bank loyalty in Burkina Faso includes the following elements:

1. **Price/interest rate:** Competitive pricing and transparent communication
2. **Reception environment:** Physical appearance and atmosphere of branches

3. **Representativeness:** Geographic presence and accessibility
4. **Service quality:** Reliability, responsiveness, and professionalism
5. **Customer listening:** Attention to customer needs and feedback
6. **Staff behavior:** Courteous, professional, and customer-focused staff
7. **Technological innovation:** Digital banking services and ATMs

5. CONCLUSION

This empirical study on the determinants of customer loyalty in the banking sector of Burkina Faso reveals several important findings:

1. **Price as Primary Factor:** Price/interest rate is the main determinant of bank choice and loyalty, followed by service quality and bank representativeness.
2. **Satisfaction Levels:** The majority of customers (67.7%) are only somewhat satisfied, indicating room for improvement in achieving complete satisfaction.
3. **Loyalty Indicators:** 83.4% of customers intend to continue with their current bank, and 60.1% recommend their bank to others.
4. **Staff Role:** Staff attitudes and behavior are crucial, with 52% rating them positively.
5. **Technology Influence:** Technology is a major factor (95.5%), highlighting the importance of digital banking.
6. **Hypothesis Confirmation:** Both research hypotheses are confirmed, validating the importance of bank choice criteria, permanence, recommendation, staff behavior, reception environment, and price in customer loyalty.

The proposed customer management framework provides banks with a practical guide for developing effective loyalty strategies in the Burkinabe banking sector. Recommendations include reducing waiting times, training staff in customer reception techniques, improving ATM availability, increasing fee transparency, and strengthening digital banking services.

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