

REPUTATION MANAGEMENT STRATEGIES AND CUSTOMERS' PATRONAGE OF MOBILE LOAN PLATFORMS IN CALABAR, NIGERIA

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Abstract

This study investigated the influence of reputation management strategies on customers' patronage of mobile loan platforms in Calabar, Cross River State, Nigeria. The study was prompted by concerns that despite improved access to credit through mobile lending, issues relating to trust, poor communication, privacy breaches, and harsh debt recovery practices may discourage continued usage. Specifically, the study examined the effects of customer complaint resolution, operational transparency disclosure, and customer privacy assurance on patronage. Cross-sectional survey design was used. The data were obtained from 384 active users of mobile loan platforms through structured questionnaires and analysed with multiple regression using SPSS version 26, after a preliminary descriptive statistics analysis. Results showed that effective complaint resolution, transparent disclosure of operational information, and assurance of customer privacy significantly enhance patronage. The findings suggest that prompt response to complaints, clear communication of loan conditions, and adequate protection of users' data strengthen trust, repeat usage, and positive referrals. It was, therefore, concluded that reputation management is a critical determinant of customer patronage and recommends improved complaint management, greater transparency, and stronger data security measures among mobile loan providers.

Keywords: Reputation Management, Mobile Loan Platforms, Customer Patronage, Complaint Resolution, Operational Transparency, Privacy Assurance.

1.1 Background to the Study

Reputation management involves deliberate efforts by organisations to build and sustain favourable stakeholder perceptions regarding credibility, reliability, and ethical behaviour (Fombrun & Van Riel, 2021; Adegbite & Ogunnaike, 2023). It encompasses transparent communication, effective handling of customer concerns, and protection of sensitive information to foster trust (Rawlins, 2021; Martin & Murphy, 2020). In financial services, where transactions largely depend on confidence and perceived integrity, reputation significantly influences organisational success (Olatunji & Adeyemi, 2023; Ibrahim & Sadiq, 2023). Poor reputation often results in declining customer confidence, reduced service usage,

and sustainability challenges, whereas a positive reputation encourages patronage, particularly in loan services (Akinwale & Kyari, 2020)

Customer patronage refers to customers' continued use of a service, preference for it over competitors, and willingness to recommend it to others (Yusuf & Bello, 2022). Sustained patronage is essential for revenue growth, retention, and competitiveness in the digital finance industry (Effiong & Bassey, 2025). To achieve this, loan providers increasingly employ strategies such as customer complaint resolution, operational transparency disclosure, and customer privacy assurance. Complaint resolution reflects the ability to address customer grievances promptly and fairly (Okon & Mensah, 2021); transparency disclosure involves providing accurate information about service terms and charges (Olatunji & Adeyemi, 2023); while privacy assurance concerns safeguarding customers' personal and financial data from misuse or unauthorised disclosure (Ibrahim & Sadiq, 2023).

The growing adoption of these strategies is driven by intense competition in the fintech industry, rising consumer awareness of data rights, technological expansion, and stronger regulatory emphasis on ethical business practices (Akinwale & Kyari, 2020; Martin & Murphy, 2020; Nwankwo & Kalu, 2021; Adetunji & Bello, 2025). Although mobile loan providers such as Opay, PalmPay, and FairMoney actively implement these practices, empirical evidence regarding their impact on customer patronage remains limited. This study therefore examines how complaint resolution, transparency disclosure, and privacy assurance influence patronage among users of mobile loan platforms in Nigeria.

1.2 Statement of the Problem

The rapid expansion of mobile loan platforms in Nigeria has increased access to credit but has also generated concerns about customer treatment and reputation management. Users frequently complain about high interest rates, short repayment periods, and aggressive debt recovery methods (Okpako et al., 2025). Reports indicate that some providers, including PalmPay, OKash, Opay, and FairMoney, have been linked to repeated calls, threatening messages, and unauthorised disclosure of borrowers' personal information (Adebayo & Oladipo, 2021; Eze & Chinedu, 2022). Such practices erode trust, damage public perception, and discourage repeat usage and recommendations (Ibrahim & Sadiq, 2023; Okon & Mensah, 2021).

Unlike conventional banks that generally adopt more regulated recovery procedures, mobile loan platforms risk losing credibility, customer loyalty, and long-term viability (Ogunleye, 2020; Yusuf & Bello, 2022). Although existing studies have examined fintech adoption, service quality, customer satisfaction, and perceived risk, limited attention has been paid to the role of reputation management in mobile lending (Akinwale & Kyari, 2020; Nwankwo & Kalu, 2021). Specifically, there is inadequate evidence on how complaint resolution, operational transparency, and privacy assurance influence customer patronage (Olatunji & Adeyemi, 2023; Emeh & Ugwu, 2024).

Furthermore, many studies treat fintech as a broad category without focusing on mobile loan platforms as a distinct segment (Effiong & Bassey, 2025; Danjuma & Ali, 2026). This leaves a significant gap in understanding the direct relationship between reputation management

practices and customer behaviour in digital lending. Consequently, this study investigates the effects of complaint resolution, transparency disclosure, and privacy assurance on patronage among active users of mobile loan platforms in Calabar, providing context-specific evidence for improved strategic decision-making.

1.3 Research objectives

The main objective of this study was to investigate reputation management strategies and customers' patronage of mobile loan platforms in Calabar, Nigeria. The specific research objectives were to:

1. determine the effect of customer complaint resolution on customers' patronage of mobile loan platforms in Calabar;
2. examine the effect of operational transparency disclosure on customers' patronage of mobile loan platforms in Calabar;
3. ascertain the effect of customer privacy assurance on customers' patronage of mobile loan platforms in Calabar.

1.4 Research questions

This study was guided by the following research questions:

1. What is the effect of customer complaint resolution on customers' patronage of mobile loan platforms in Calabar?
2. To what extent does operational transparency disclosure influence customers' patronage of mobile loan platforms in Calabar?
3. What is the effect of customer privacy assurance on customers' patronage of mobile loan platforms in Calabar?

1.5 Research hypotheses

In the course of this study, the following null research hypotheses were tested:

1. H_0 : Customer complaint resolution has no significant effect on customers' patronage of mobile loan platforms in Calabar.
2. H_0 : Operational transparency disclosure has no significant effect on customers' patronage of mobile loan platforms in Calabar.
3. H_0 : Customer privacy assurance has no significant effect on customers' patronage of mobile loan platforms in Calabar.

2.0 Literature Review

2.1 Theoretical Framework

This study is anchored on Signaling Theory (Spence, 1973) and Trust Theory (Mayer et al., 1995). Signaling Theory serves as the primary framework, explaining how reputation management practices provide observable cues that reduce information asymmetry and influence perceptions of credibility. Trust Theory complements this by explaining how such cues build trust through perceived competence, integrity, and benevolence, thereby affecting customer patronage.

2.1.1 Signaling Theory

Signaling Theory explains how organisations communicate credibility through observable actions in situations where customers possess limited information (Spence, 1973). In service settings, signals such as transparency, responsiveness, and privacy protection shape perceptions of trustworthiness (Connelly et al., 2019; Kirmani & Rao, 2018). Their effectiveness depends on credibility and consistency (Bergh et al., 2019).

Studies show that transparency improves trust and engagement (Cheng et al., 2021), complaint resolution restores confidence (Wang et al., 2022), and privacy assurance strengthens trust in digital platforms (Martin et al., 2020). In mobile lending, complaint resolution signals fairness, transparency signals honesty, and privacy assurance signals commitment to data protection. These signals influence repeat usage, preference, and referrals, making Signaling Theory highly relevant to explaining customer patronage.

2.1.2 Trust Theory

Trust Theory posits that trust depends on ability, benevolence, and integrity (Mayer et al., 1995). Customers are more willing to engage with service providers they perceive as competent, fair, and ethical (Gefen et al., 2020; McKnight et al., 2019).

Research confirms that transparency and integrity enhance trust and continued usage (Sharma et al., 2021), while reliable service and privacy protection promote loyalty (Kim & Peterson, 2019). In mobile lending, complaint resolution reflects benevolence, transparency reflects integrity, and privacy assurance reflects both competence and integrity. These factors build trust and encourage repeat borrowing, preference, and referrals.

2.2 Conceptual Framework

The study examines the relationship between reputation management strategies (**customer** complaint resolution, operational transparency disclosure, and customer privacy assurance) and customer patronage (repeat usage, preference, and referrals). Complaint resolution reflects responsiveness to customer grievances; transparency disclosure involves clear communication of loan conditions and charges; while privacy assurance concerns safeguarding personal and financial information. The framework proposes that improvements in these reputation management dimensions positively influence customer patronage.

2.2.1 Reputation Management in the Financial Sector

Reputation management refers to efforts aimed at sustaining stakeholder trust through ethical conduct, transparent communication, and reliable service delivery (Fombrun & Van Riel, 2021; Adegbite & Ogunnaike, 2023; Rawlins, 2021). Its importance has increased due to growing fintech competition, customer expectations, regulatory scrutiny, and concerns over fraud and data breaches (Nwankwo & Kalu, 2021; Adetunji & Bello, 2025).

Key strategies include effective complaint resolution (Okpako et al., 2025), transparent disclosure of service information (Emeh & Ugwu, 2024), and customer privacy assurance (Martin & Murphy, 2020). These practices strengthen trust, enhance customer retention, and improve long-term performance.

2.2.2 Customer Patronage of Loan Services

Customer patronage refers to continued usage, preference, loyalty, and referrals arising from positive service experiences (Kim & Peterson, 2019; Sharma et al., 2021; Oliveira et al., 2020). In loan services, patronage supports revenue generation, customer retention, and competitive advantage (Gefen et al., 2020; Ba & Pavlou, 2021).

To improve patronage, providers focus on service reliability, transparent communication, privacy protection, and effective complaint handling (Boulding & Kirmani, 2020; Martin & Murphy, 2020). However, perceived risk, poor transparency, and privacy concerns remain major barriers (Kim & Peterson, 2019; Oliveira et al., 2020).

2.2.3 Customer Complaint Resolution and Patronage

Customer complaint resolution involves addressing customer grievances fairly and promptly to restore satisfaction and trust (Wang et al., 2022; Okon & Mensah, 2021). In financial services, effective complaint handling reduces uncertainty and demonstrates reliability (Connelly et al., 2019).

Timely and transparent resolution of issues such as repayment disputes and service failures enhances customer confidence and encourages repeat usage and referrals (Sharma et al., 2021; Wang et al., 2022). Empirical evidence from Kenya and South Africa confirms that complaint resolution positively influences customer retention and patronage (Maina & Mutua, 2023; Mokoena & van der Merwe, 2022).

2.2.4 Operational Transparency Disclosure and Patronage

Operational transparency disclosure refers to the clear communication of service conditions, pricing, policies, and operational procedures (Rawlins, 2021; Fombrun & Van Riel, 2021). Transparency reduces information asymmetry, strengthens trust, and lowers perceived risk (Connelly et al., 2019).

For mobile loan platforms, disclosure of interest rates, repayment schedules, penalties, and data usage policies helps customers make informed decisions and increases confidence (Cheng et al., 2021). Studies by Pradana and Wijaya (2024) and Sharma and Iyer (2025) found that transparency significantly improves customer loyalty and patronage.

2.2.5 Customer Privacy Assurance and Patronage

Customer privacy assurance involves protecting personal and financial data through secure systems, ethical practices, and confidentiality policies (Martin & Murphy, 2020; McKnight et al., 2019). Because digital lending depends heavily on customer data, privacy protection is essential for trust building (Gefen et al., 2020).

Strong privacy measures reduce fears of data misuse, enhance confidence, and encourage continued usage (Ba & Pavlou, 2021; Sharma et al., 2021). Studies by Nguyen and Le (2021) and Pradana and Wijaya (2024) confirmed that privacy assurance significantly increases reuse intention, loyalty, and customer patronage.

2.3 Review of Empirical Studies

Empirical evidence consistently shows that reputation-related practices positively influence customer and organisational outcomes. Studies in Nigeria found that corporate reputation management enhances organisational performance, loyalty, customer satisfaction, and stakeholder trust (Emueje et al., 2023; Okungbowa et al., 2025; Abdulkareem, 2020; Mustapha, 2023; Garba, 2026; Dirisu & Muhammed, 2025; Omoregbe & Azage, 2022; Udeh et al., 2024; Adeyemi, 2026; Nwankwo et al., 2025). However, these studies focused mainly on banking institutions and did not specifically examine complaint resolution, transparency disclosure, and privacy assurance within mobile loan platforms.

International studies provide stronger evidence regarding these variables. Maina and Mutua (2023) found that complaint resolution and transparency significantly improved customer retention among mobile lending users in Kenya. Pradana and Wijaya (2024) reported that transparency and privacy assurance positively affected loyalty in Indonesian Sharia banking. Similarly, Mokoena and van der Merwe (2022), Nguyen and Le (2021), and Sharma and Iyer (2025) found that complaint handling, transparency, and privacy protection significantly enhanced patronage, loyalty, and reuse intentions. Despite these findings, their focus was outside Nigeria, creating a contextual gap that this study seeks to address by examining the influence of reputation management strategies on customer patronage of mobile loan platforms in Calabar, Nigeria.

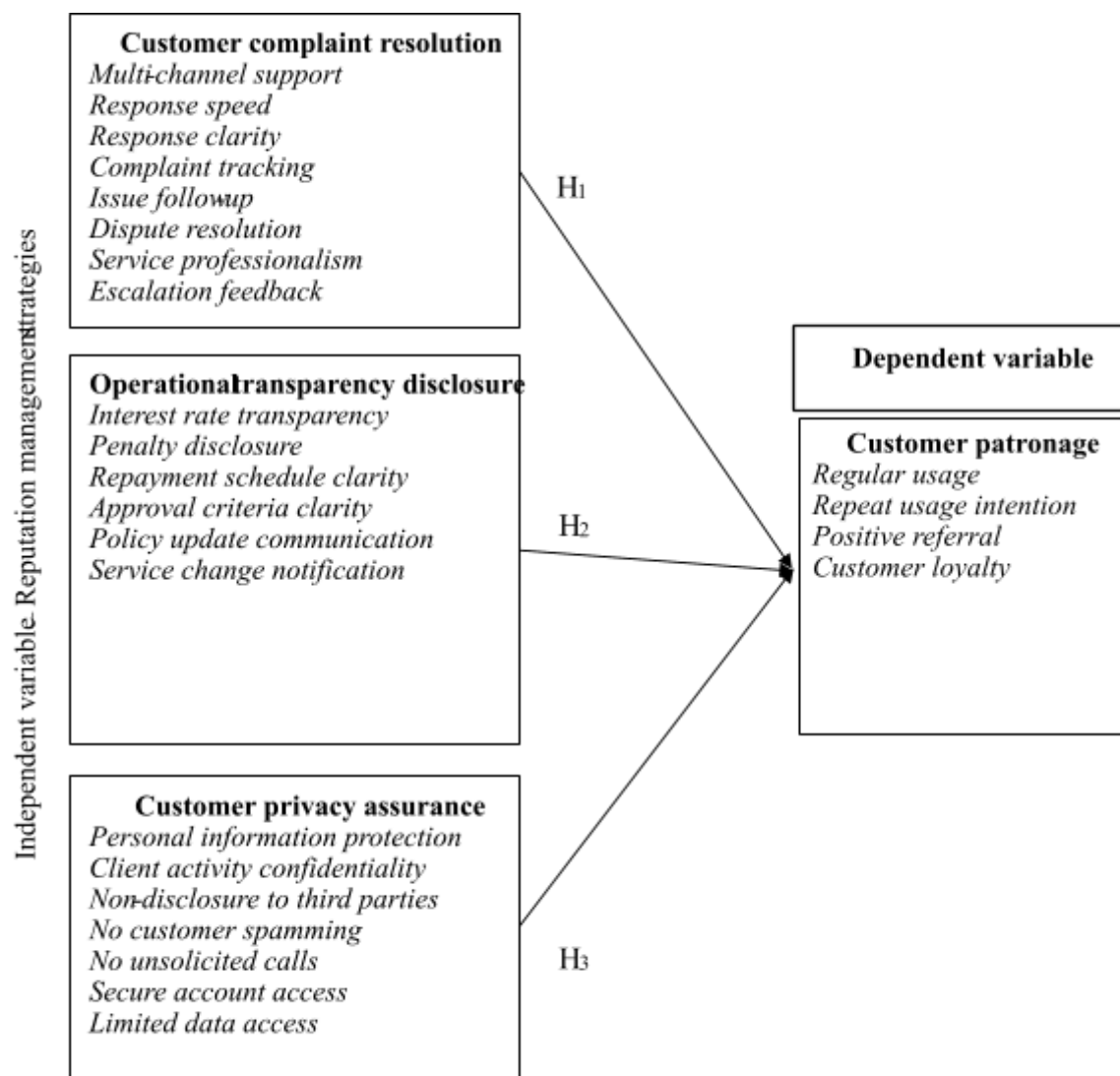


Figure 1: Conceptual model of the study. **Source:** Parameters of independent variable adapted from Maina and Mutua (2023); Pradana and Wijaya (2024; Mokoena and van der Merwe (2022). Parameters of dependent variable adapted from Nguyen & Le (2021).

3.0 Research Methodology

This study adopted a cross-sectional survey design to obtain data from mobile loan platform users in Calabar, Cross River State, at a single point in time. The design was considered appropriate because it enabled the systematic examination of the relationship between reputation management strategies and customer patronage without requiring long-term observation. The target population comprised all active users of mobile loan platforms in Calabar. However, the exact population size was unknown due to the absence of reliable records on the number of users within the study area. Consequently, the Topman sample size determination formula was employed to derive a sample size of 384 respondents:

$$n = \frac{Z^2 \times p \times q}{e^2}$$

Where:

- (n) = required sample size
- (Z) = standard normal variate (1.96)
- (P) = probability of positive response (0.5)
- (q) = probability of negative response (0.5)
- (e) = margin of error (0.05)

To determine the values of P and q, a pilot survey was conducted in March 2026 among 30 randomly selected individuals at the University of Calabar. Fifteen respondents (50%) indicated that they used mobile loan platforms, while the remaining fifteen (50%) did not. Based on these outcomes, $P = 0.5$ and $q = 0.5$. Substituting these values into the formula yielded a sample size of approximately 384 respondents.

A purposive sampling technique was subsequently employed to select respondents with adequate experience in the use of mobile loan platforms. Only individuals who had actively used such platforms for at least one year were included in the study. Data were collected from users located at the University of Calabar campus, Spar Shopping Mall, and major commercial areas along Calabar Road, where mobile finance application usage is relatively high. Screening questions were administered before questionnaire distribution to confirm respondents' eligibility and ensure that only experienced users participated.

Primary data were gathered using a structured five-point Likert-scale questionnaire adapted from previous studies. The instrument's validity was established through expert evaluation, while reliability was assessed using Cronbach's alpha coefficient. Data analysis involved descriptive statistics to summarise respondents' views and **multiple** linear regression analysis using SPSS. This technique was selected because it facilitates the examination of both the individual and combined effects of the independent variables on customer patronage.

The regression model was specified as:

$$[Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e]$$

Where:

- (Y) = Customers' patronage (dependent variable)
- (a) = Constant term (intercept)
- ($\beta_1, \beta_2, \beta_3$) = Regression coefficients
- (X_1) = Customer complaint resolution
- (X_2) = Operational transparency disclosure
- (X_3) = Customer privacy assurance
- (e) = Error term (5% margin of error)

This model was used to determine the extent to which customer complaint resolution, operational transparency disclosure, and customer privacy assurance influence customers' patronage of mobile loan platforms in Calabar.

4.0 Data Presentation and Analysis

4.1 Demographic Characteristics of Respondents

The demographic profile of the 384 respondents indicates that mobile loan platform users in Calabar are predominantly young and economically active individuals. The largest proportion of respondents was within the 25–31 years age bracket (45.6%), followed by those aged 32–38 years (28.6%). Respondents aged 18–24 years accounted for 10.7%, while those aged 39–45 years and 46 years and above represented 10.2% and 4.9% respectively. This age distribution suggests that mobile loan platforms are mainly patronised by young adults and early middle-aged individuals.

Regarding gender, 56.5% of respondents were male, while 43.5% were female, indicating a fairly balanced representation with slight male dominance. In terms of marital status, 60.2% were single and 39.8% were married. Overall, the sample adequately reflects the characteristics of active users of digital financial services.

4.2 Descriptive Analysis of Study Variables

The descriptive statistics show that all study variables recorded mean scores above the benchmark value of 3.0 on the five-point Likert scale, indicating respondents' general agreement with the presence of the examined reputation management practices. Customer complaint resolution recorded the highest mean score (3.7048), suggesting that respondents perceived mobile loan platforms as reasonably effective in addressing complaints and disputes. This was followed by operational transparency disclosure (3.6758), indicating moderate satisfaction with the clarity of loan conditions and service information. Customer privacy assurance recorded a mean of 3.6086, reflecting positive perceptions of data protection practices, while customer patronage had a mean of 3.3587, suggesting moderate levels of loyalty, repeat usage, and recommendation behaviour.

The standard deviation values indicate moderate variation in perceptions, particularly for complaint resolution and transparency, whereas responses relating to privacy assurance and patronage were comparatively more consistent. Overall, the findings suggest that reputation management practices are present among mobile loan providers, although differences in customer experiences still exist.

4.3 Test of Hypotheses

The study tested three hypotheses concerning the effects of customer complaint resolution, operational transparency disclosure, and customer privacy assurance on customers' patronage of mobile loan platforms using multiple linear regression analysis.

4.3.1 Regression Results

The model summary revealed a strong positive relationship between the independent variables and customer patronage ($R = 0.686$). The coefficient of determination ($R^2 = 0.471$) indicates that the three reputation management variables jointly explain 47.1% of the variation in customer patronage, while the remaining proportion is attributable to other factors not included in the model.

The ANOVA results confirmed the overall significance of the regression model ($F = 112.694$, $p = 0.000$), demonstrating that the combined effect of the independent variables significantly predicts customer patronage.

The coefficient estimates further revealed that all three variables exert significant positive effects on customer patronage. Operational transparency disclosure emerged as the strongest predictor ($\beta = 0.718$, $p < 0.05$), followed by customer complaint resolution ($\beta = 0.650$, $p < 0.05$) and customer privacy assurance ($\beta = 0.555$, $p < 0.05$). Consequently, all null hypotheses were rejected, confirming that each reputation management strategy significantly influences customers' patronage of mobile loan platforms in Calabar.

5.1 Discussion of Findings

The findings demonstrated that customer complaint resolution significantly enhances customer patronage. This result corroborates the studies of Maina and Mutua (2023) and Mokoena and van der Merwe (2022), which found that effective complaint handling improves customer retention and patronage. Prompt resolution of grievances strengthens trust, reduces dissatisfaction, and encourages repeat usage and referrals. Conversely, poor complaint management may drive customers toward competing service providers.

The study also established that operational transparency disclosure significantly influences customer patronage. This finding supports the works of Pradana and Wijaya (2024) and Sharma and Iyer (2025), which reported positive relationships between transparency and customer loyalty. Clear disclosure of interest rates, repayment schedules, penalties, and service conditions reduces uncertainty, enhances confidence, and promotes continued platform usage.

Similarly, customer privacy assurance was found to have a significant positive effect on patronage. This result aligns with Nguyen and Le (2021) and Pradana and Wijaya (2024), who reported that strong privacy protection increases customer loyalty and reuse intentions. Protection of users' personal information enhances confidence, reduces perceived risk, and strengthens long-term engagement with digital lending services.

6.1 Summary of Results

The study results can be summarized as follows:

1. Customer complaint resolution significantly and positively influences customers' patronage of mobile loan platforms in Calabar.
2. Operational transparency disclosure significantly and positively affects customers' patronage.
3. Customer privacy assurance significantly and positively enhances customers' patronage.

6.2 Conclusion

This study investigated the relationship between reputation management strategies and customers' patronage of mobile loan platforms in Calabar, Cross River State. The research was motivated by growing concerns regarding trust deficits, privacy issues, and customer dissatisfaction associated with digital lending services. Findings revealed that customer complaint resolution, operational transparency disclosure, and customer privacy assurance each exert significant positive effects on customer patronage.

The study concludes that effective reputation management practices are critical determinants of customer behaviour in the mobile lending sector. By enhancing trust, reducing uncertainty, and strengthening customer confidence, these strategies promote repeat usage, loyalty, and positive referrals. Therefore, improved complaint handling, transparent communication, and robust

privacy protection are essential for sustaining customer patronage and long-term platform success.

6.3 Recommendations

Based on the findings, it is recommended as follows:

1. Mobile loan providers should strengthen complaint management systems through faster response mechanisms, effective follow-up procedures, and well-trained support personnel to enhance customer trust and retention.
2. Operators should improve transparency by clearly communicating loan terms, repayment conditions, fees, penalties, and policy updates in a simple and accessible manner to reduce uncertainty and increase customer confidence.
3. Mobile loan platforms should reinforce privacy protection through stronger data security systems, restricted access to customer information, and strict compliance with ethical data-handling practices to improve user trust, loyalty, and continued patronage.

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