

The Nexus Between Management Control, Accountability and Customer Service Delivery in Deposit Money Banks in Northeastern Nigeria

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Abstract

This study assessed the Nexus between Management Control, Accountability and Customer Service Delivery in Deposit Money Banks in Northeastern Nigeria. The objective of the study is to determine whether management control has a significant effect on accountability and customer service delivery in deposit money banks in Northeastern Nigeria. For the purpose of this study, survey research design was adopted where data were generated from structured questionnaire. 600 respondents were selected in Ecobank, First Bank, Zenith Bank, Skye Bank, Keystone Bank, GT Bank, Union Bank, UBA, Fidelity Bank and Access Bank respectively in Yola, Maiduguri, Jalingo, Damaturu, Gombe and Bauchi in Nigeria. Two hypotheses were formulated for this research. Chi-square at 5% level of significance was used in testing hypothesis 1 while regression was used in testing hypothesis 2 through the use of Statistical Package for Social Sciences (SPSS) version 20. Finding from hypothesis one reveal that there is a high level of significance between Management Control and Accountability while hypothesis 2 reveal that Management Control has a significant effect on Customer Service Delivery by virtue of the analysis showing an R square value of 76.2%. The study recommends that management control should be improved in terms of performance and target achievement so as to facilitate increased accountability and efficiency of customer service delivery.

Keywords: Management, Control, Accountability, Customer Service, Delivery.

Introduction

A nexus is an important connection between the parts of a system or a group of things, or a connection or series of connections linking two or more things. Nexus is all about connections. The word comes from nectere, a Latin verb meaning "to bind" (Merriam-Webster, 2022). Workplaces depend on the strength of those in management positions. In addition to directing employees, managers must communicate with more senior professionals in their organizations to ensure the team meets goals and furthers the organization's mission. Although the duties of managers differ based on their industry and workplace, most fulfill the same basic responsibilities. Management is the coordination and administration of tasks to achieve a goal. Such administration activities include setting the organization's strategy and coordinating the efforts of staff to accomplish these objectives through the application of available resources..

The interconnectivity between management control and accountability has been of paramount importance since the 18th century. In developed countries such as the the United States, various circulars have been issued over the years stressing on management control

and accountability. An example is Circular No. A-123 (initially released in 1982 but revised in 1995) which required employees to develop and implement strategies for reengineering agency programs and operations, and they should design management structures that help ensure accountability for results, and include appropriate, cost-effective controls. This Circular provides guidance to managers on improving the accountability and effectiveness of programs and operations by establishing, assessing, correcting, and reporting on management controls.

Scholars have focused on the management of individual, organizational, and inter-organizational relationships. This implies effective communication: an enterprise environment (as opposed to a physical or mechanical mechanism) implies human motivation and implies some sort of successful progress or system outcome. As such, management is not the manipulation of a mechanism (machine or automated program), not the herding of animals, and can occur either in a legal or in an illegal enterprise or environment. From an individual's perspective, management does not need to be seen solely from an enterprise point of view, because management is an essential function in improving one's life and relationships. Management is therefore everywhere and it has a wider range of application. Communication and a positive endeavor are two main aspects of it either through enterprise or through independent pursuit. Plans, measurements, motivational psychological tools, goals, and economic measures (profit, etc.) may or may not be necessary components for there to be management.

Frink and Klimoski (2004) opined that firstly, without understanding accountability, organizations are likely to fail, and suggest that the better accountability is understood, the better the chances of longer term viability. Secondly, as this special issue bears out, accountability provides an extremely rich and interesting body of thought for investigation and application. This body of thought embraces concepts ranging from the micro domain of cognitive processing to the macro domain of cross-cultural studies. Indeed, some might suggest that our analysis of our accountabilities and our efforts to cope with those accountabilities is the most pervasive element underlying our decisions and actions.

Organizational responses to the need for accountability from its members include the creation of such mechanisms as formal reporting relationships, performance evaluations, employment contracts, performance monitoring, reward systems (including compensation), disciplinary procedures, supervisory leadership training, personnel manuals, etc. In addition to these formal mechanisms, organizations promote several informal sources of accountability. These include group norms, corporate cultural norms, loyalty to an individual's superior and colleagues, even an emphasis on and respect for the customers of one's outputs. What becomes quickly obvious is the potential complexity of the web of accountabilities in which an employee is embedded. To this myriad can be added the notion of selfaccountability (Schlenker & Weigold, 1989). Thus, it can readily be seen that people are constantly influenced by the potential for scrutiny and evaluation, and indeed, they likely expect to be held accountable.

Statement of the Problem

Preliminary interviews conducted by the researchers revealed that in deposit money banks, the management control aspect has not been given the attention it deserves. Staff members entrusted with controlling their respective units either failed to do so or have not made the necessary effort. Lack of proper control by management often leads to low accountability, which in turn results in low customer service delivery (Portny and Portny, 2022). Today, thanks to globalization and advances in technology, there are numerous opportunities that businesses around the world can explore. However, the business environment in the modern world has its challenges. Companies continually look for ways to attract and retain customers, stay ahead of competition, increase market share, and grow revenues and operations. Management control needs to be adequate and timely so as to aid in accountability.

While customer service plays a critical role in helping businesses achieve their goals, the customer has become more discerning, making it important to put in place strategies that will ensure the needs of the target market are met. Customer service is one of the keys to any successful business. This means that companies that do not have it should make it a priority and find ways of improving customer service. However, customer service has evolved over the years, making it important to identify effective customer service strategies that will help you keep customers satisfied and increase sales performance.

It is therefore against the above background that the study will be undertaken to establish the relationship between management control, accountability and customer service delivery and propose recommendations to avert the likely consequences on actions resulting from poor accountability. Thus, there is need for effective managing and control of customer service delivery which are a challenge to deposit money banks.

Objectives of the Study

The objectives of this study are:

- i. To determine whether a nexus exists between management control and accountability in deposit money banks in Northeastern Nigeria.
- ii. To determine the extent to which customer service delivery is influenced by management control in deposit money banks in Northeastern Nigeria.

Research Questions

- i. Does a nexus exist between management control and accountability in deposit money banks in Northeastern Nigeria?
- ii. What is the extent of the relationship between customer service delivery and management control in deposit money banks in Northeastern Nigeria?

Literature Review

Conceptual Framework

In this study, the conceptual framework is focused on how management control affects accountability and customer service delivery in deposit money banks in Northeastern Nigeria.

Control

The word control appears frequently in the management literature. When control is described as a function of management, rather than as a synonym of "power," authors are referring to the things managers do to ensure that their organizations perform well. In broad terms, a management control system is designed to help an organization adapt to the environment in which it is set and to deliver the key results desired by stakeholder groups, most frequently concentrating upon shareholders in commercial enterprises. Managers implement controls, or sets of controls, to help attain these results and to protect against the threats to the achievement of good performance. An organization that is "in control" is likely to achieve good performance against its objectives, regardless of whether these objectives are to maximize shareholder returns, heal the sick, or educate the young (Bright, Cortes and Hartmann, 2019).

Control is a function of management which helps to check errors in order to take corrective actions. This is done to minimize deviation from standards and ensure that the stated goals of the organization are achieved in a desired manner. According to modern concepts, control is a foreseeing action; earlier concepts of control were only used when errors were detected. Control in management includes setting standards, measuring actual performance and taking corrective action in decision making.

One of the first definitions of control formulated as it pertains to management was by Fayol (1949) in Carter (1986), control consists of verifying whether everything occurs in conformity with the plan adopted, the instructions issued, and principles established. Its object is to point out weaknesses and errors in order to rectify them and prevent recurrence. Control of an undertaking consists of seeing that everything is being carried out in accordance with the plan which has been adopted, the orders which have been given, and the principles which have been laid down. Its objective is to point out mistakes in order that they may be rectified and prevented from recurring.

Brech (2002) opined that control is checking current performance against pre-determined standards contained in the plans, with a view to ensure adequate progress and satisfactory performance.

Koontz, Cyril and Heinz (2010) defined controlling as the measurement and correction of performance in order to make sure that enterprise objectives and the plans devised to attain them are accomplished.

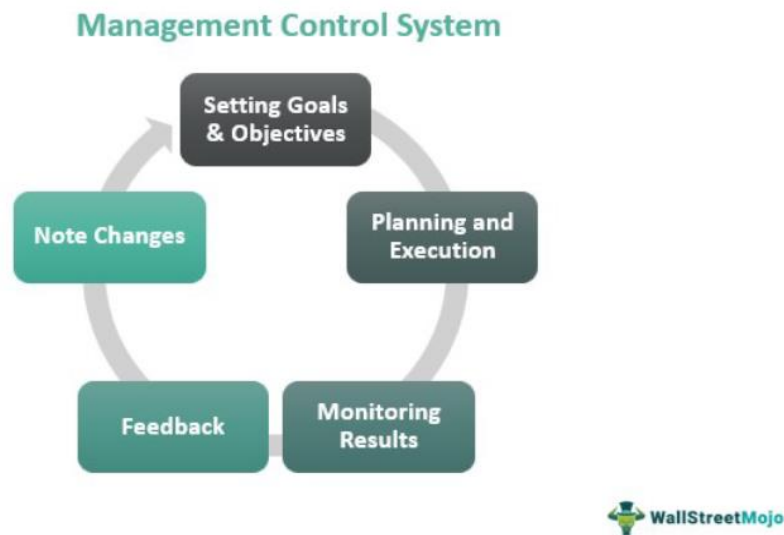
Management Control

By analogy, management control is an approach that enables a company to produce desired results (generally expressed in terms of “performance”) by taking action to achieve those results and by dealing with the dangers brought on by external difficulties (particularly those related to the market, competitors and the economic or political context) and the internal difficulties of the organisation. In other words, management control can be defined as the process whereby a company sets itself performance objectives and strives to achieve them as best it can over time. It is a method for managing the performance of the company (Ilias, Abdulatiff and Mohamed, 2016).

Bright, Cortes and Hartmann (2019) revealed that management involves identifying the mission, objective, procedures, rules and manipulation of the human capital of an enterprise to contribute to the success of the enterprise. Management can also refer to the seniority structure of staff members within an organization (career-advice, 2021). Mockler (1972) defined Management control as a systematic torture by business management to compare performance to predetermined standards, plans, or objectives in order to determine whether performance is in line with these standards and presumably in order to take any remedial action required to see that human and other corporate resources are being used in the most effective and efficient way possible in achieving corporate objective. It is the process of evaluating, monitoring and controlling the various sub-units of the organization so that there is effective and efficient allocation and utilization of resources in achieving the predetermine goals. Thus, the focus of management control is on the managers of organizational sub-units and hence its focus is on line managers responsible for the performance of their departments. Control can also be defined as “that function of the system that adjusts operations as needed to achieve the plan, or to maintain variations from system objectives within allowable limits (MBA Knowledge Base, 2023).

Bronzino (1992) opined that effective managers use the implementation process provided by the organization to enable departmental personnel to contribute successfully to the overall goals of the department. Therefore, to be effective, managers must properly plan, organize, lead and control employee activities and, at the same time, establish good lines of communication with all employees. Interpersonal management skills, team building, mentoring, and motivating others are some concepts that individual managers of people should use to guide their continuing management education. Although each manager has a particular style of managing that is dictated by the personality of both the manager and the personnel being managed, mastery of the specific managerial skills will help ensure that management of the department will occur in an effective manner. Effective leaders must know their staff well enough to utilize effectively their ever-changing abilities and maturities. Followers, as individuals and as groups, develop their own patterns of behavior and ways of operating. Although a leader may use a specific style for a particular work group, that leader may quite often have to behave differently with individual followers because they are at different levels of maturity. At first, one views management functionally, such as measuring quantity, adjusting plans, meeting goals. This applies even

in situations where planning does not take place (Combe, 2014). Social scientists study management as an academic discipline, investigating areas such as social organization, organizational adaptation, and organizational leadership (Cadden and Lueder, 2012). Management control is an approach that is pursued over time: we situate ourselves both before the action, in the planning phase, and after the action in the monitoring and analysis of results phase. The approach is therefore progressive, which is why we speak of the control process. Management accountability is the expectation that managers are responsible for the quality and timeliness of program performance, increasing productivity, controlling costs and mitigating adverse aspects of agency operations, and assuring that programs are managed with integrity and in compliance with applicable law. This is shown in the diagram below:



Control cannot be reduced to a simple exercise of “verification”, because then we would be operating “after the fact”, once the decisions and action had already been undertaken. In such a case the scope of control would be confined to reactions rather than fully effective action. In seeking to control the attainment of desired outcomes and results, it is essential to prepare the action, to organise it, to perform simulations and to anticipate its consequences. The planning phase is therefore crucial.

Accountability

Accountability for financial control purposes is the delegation of authority to qualified persons to initiate, approve, process and review business transactions and the holding of those persons responsible for the validity, correctness and appropriateness of their actions. Managers are accountable for negative results attributable to their failure to maintain reasonable internal control activities (University of Western Sydney, 2014 as cited in Bello, Jacob and Usman, 2022).

According to Frink and Klimoski (2004), organizational responses to the need for accountability from its members include the creation of such mechanisms as formal

reporting relationships, performance evaluations, employment contracts, performance monitoring, reward systems (including compensation), disciplinary procedures, supervisory leadership training, personnel manuals, etc

Definitions of accountability tend to revolve around two specific themes. One theme concerns the context, that is, who and what is involved in a given situation, and the second theme involves the notion of an evaluation and feedback activity in some form (Frink and Klimoski, 2004). The first theme concerns the interpersonal context and focuses on persons in two distinct roles. One is sometimes referred to as the “agent”, and is the focal person whose behavior is subject to evaluation by another. The other is often referred to as the “audience” or “principle,” and is some person or persons having opportunity and reason to observe and evaluate the agent. Schlenker and Weigold (1989) add that people can evaluate their own behavior and therefore self-accountability is a viable concept. Other issues of the interpersonal context include such notions as the structural, social, and interpersonal contingencies which embed the accountability phenomenon.

The second theme concerns the activities that are seen as elements of the accountability phenomenon. In essence, these are activities associated with the observation and evaluation of agents, the determination of the behaviors that the agent may be compelled to defend, justify, or otherwise answer for, and the creation of expectations for such an obligation. Finally, in order for accountability to have an influence on behavior, there needs to be an associated reward or punishment system which makes the evaluations meaningful to the agent (Vance, Lowry and Eggett, 2013). Accountability therefore can be explicit in organizational policies and practices in addition to being implicit in social normative expectations. Thus, a broad conceptualization of accountability includes both formal and informal systems, objective and subjective evaluations and rewards, and internal and external audiences. An important point to note here is that the presence of evaluation mechanisms is not necessarily what directly influences behaviors. Rather, it is the expectations surrounding potential evaluations which are at the root of our responses. The evaluative mechanisms and relationships that exist are used for the basis of perceptions and expectations about future evaluations. Put another way, rather than seeing accountability primarily as a state of affairs, we tend to view it as a state of mind which is derived, in part, from a state of affairs (Frink and Klimoski, 2004).

Theoretical Framework

Accountability Theory

The Theory of Accountability inspires a radical transition in how individuals show up in their own lives to accomplish their purpose and serve others (Silverstein, 2021). For leaders, it facilitates a complete transformation in how they see their people—a shift that creates an organizational culture that actually inspires accountability in team members. This theory was originally developed by Tetlock, Lerner, and colleagues and has been effectively applied in organizational research.

Silverstein's (2021) theory of accountability has nothing to do with physics, the speed of light, or the relationship between space and time. It has everything to do with personal and organizational growth, and with establishing the kind of leadership in your own life that makes excuses a thing of the past...and inspires true commitment from others.

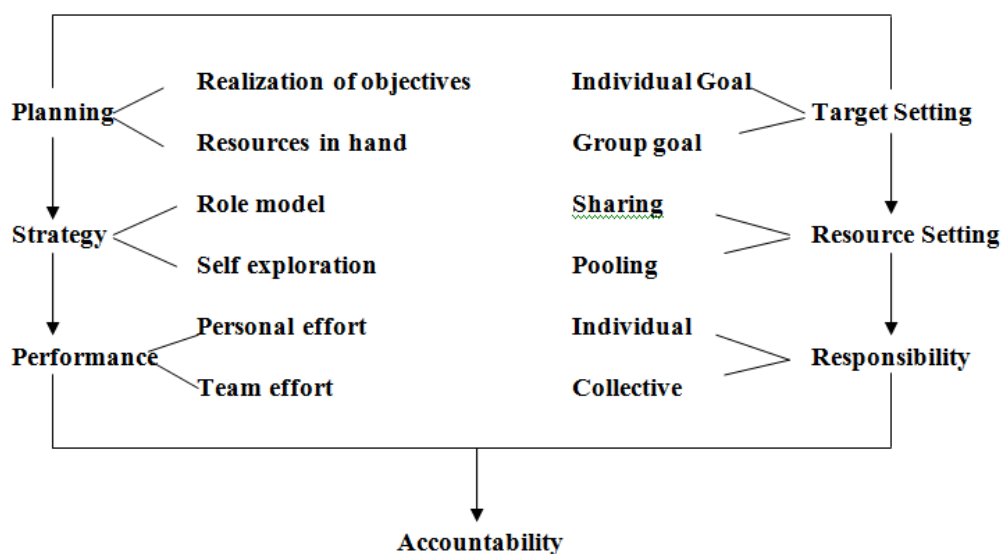
The Theory of Accountability states: Our lived EXPERIENCE is the direct result of our MINDSET and our COMMITMENT SQUARED. The theory examines each of these critical elements in depth, and shows you how to leverage the power of accountability to create a sustainable high-performance life and organization as shown in the formular below:

$$E=mc^2$$

E stands for Experience. Our experience is the results: the outcomes we achieve in our life, in our business, and everywhere else. It is what we produce. Our experience impacts the lives of everyone we come in contact with. The problem is, all too often, our experience is erratic, random, unplanned, and dysfunctional--with results to match.

M stands for Mindset. The accountable mindset is based on a conscious decision to embrace possibility rather than fear. When decisions are driven by fear, our experience and the experience of everyone we come in contact with suffers. On the other hand, when decisions are driven by a set of beliefs that are based on valuing people, and on a foundation of abundance rather than scarcity, our experience improves.

C² stands for Commitment Squared. How do we ensure that our mindset is driven by possibility and abundance, rather than by fear and scarcity? By focusing on our ability to make, keep, and expand specific commitments. There is truly awesome power in commitment. The quality of the results you achieve is always based on two things: how committed you are to people, and how committed you are to your mindset and your core beliefs. These are the two commitments of the accountable person. When both kinds of commitments are in full play, when you are all in, you are living to your full potential. Such commitments are like compound interest, because they produce increasingly greater results over time.



Customer Service

This is one of the most important parts of any business, but it's too often overlooked. Businesses spend so much time focusing on marketing messages or product costs, that they forget to focus on how they're treating their customers. Simply put, good customer service is all about creating a relationship with customers and providing them with a friendly and helpful atmosphere. There are many different avenues and strategies you can follow to provide good customer service. At the end of the day, you're simply trying to give your customers a great experience that will leave a lasting impression. You're not just aiming to help your customers, but to do so in a way that they remember (LTVplus, 2023) .

The main feature of good customer service is the degree to which you'll go out of your way to help. A Quality customer service is one of the key differentiators of good, bad, and indifferent companies. With the important role that good customer service plays in helping to build good relationships with customers, it is necessary to ensure that customers leave with a great impression. This will not only make them feel appreciated and valued but will also make them want to do business with your company in the future. In fact, customers who receive excellent customer service are likely to return often and spend more. By recommending your business to their colleagues, friends, and family, satisfied customers will help you to attract new customers, clients that you will then retain through maintaining high quality standards in customer service.

With customer service evolving so quickly, one of the questions that managers and business owners have is: What is quality customer service? A simple good customer service definition will help to answer this and act as a guide on how companies manage customer interactions.

To start, **provide quick responses**. Customers want answers to their problem right away, whether it's in the middle of the workday or late on a weekend. Constant service isn't always an option for some businesses, but the faster you can respond to your customers, the better experience they will have.

Next, **personalize the experience**. Use a customer's name and keep a record of their past issues or product history. When a customer reaches out to your business, take some time to really get to know them and learn about what issues they are having. Great customer service like a conversation, rather than a transaction.

A part of personalizing your customer service experience is providing omnichannel support. **Omnichannel support** is being able to communicate with customers via multiple channels, and still, provide the same quality of service. For instance, you can easily answer all your customer's questions via website chat, social media or email. All of the communication will be stored in one place and you will be able to see every interaction, question or request. No matter what channel the customer used.

Finally, **proactively reach out to your customers**. If you're able to solve a customer's problem before it arises, this will leave a strong impression in their mind, despite the fact that they have a problem.

Quality customer service involves providing efficient, quick, and friendly service to customers as well as building strong relationships with them. It also entails responding to customers' issues in time and handling any complaints swiftly. This is achieved by understanding customers' needs and meeting them, ensuring quality product design, and offering customers several options for communicating and contacting customer service.

Materials and Methods

Research Hypotheses

H₀₁: There is no nexus existing between management control and accountability in deposit money banks in Northeastern Nigeria.

H₀₂: The extent to which customer service delivery is influenced by management control in deposit money banks in Northeastern Nigeria is low.

Research Design

This study adopts survey research design as data were obtained mainly from primary source. Regression analysis is a method used in statistics that helps to identify which variables exert an impact on a particular experiment topic. The process helps determine which factors matter the most, which are to be ignored, and how the factors influence each other. Research design described how the dependent variable is affected by the independent variable.

Population and Sampling Technique

The population adopted for the study consists of 600 respondents selected from Ecobank, First Bank, Zenith Bank, Skye Bank, Keystone Bank, GT Bank, Union Bank, UBA, Fidelity Bank and Access Bank respectively in Yola, Maiduguri, Jalingo, Damaturu, Gombe and Bauchi in Nigeria.

Method of Data Analysis

Chi-square was used in testing hypothesis 1 while regression analysis was used in testing hypothesis 2 and for this; the Statistical Package for Social Sciences (SPSS) version 20 was utilized. For the regression analysis, a model was formulated for testing the hypothesis. The model is:

$$\text{CustServDelvry}_0 = \alpha + \beta_1 \text{MgtControl}_1$$

Where: CustServDelvry₀ = Customer Service Delivery

α = Intercept of regression model

$\beta_1 \text{MgtControl}_1$ = Management Control

μ = Error

β = parameter

Results And Discussion

This part presents the results from the data analysis. The results and the inferences taken from the hypotheses investigated are presented in this section. As stated earlier, to determine the relationship between the regressors and the dependent variables, Chi Square was used in testing hypothesis 1 while Regression analysis was used in testing hypothesis 2 on the Statistical Package for Social Sciences (SPSS) version 20.

Test of Hypotheses

Hypothesis 1

Table 1: Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Is the level of significance between management control and accountability low?	534	89%	66	11%	600	100%

Table 2: Is the level of significance between management control and accountability low? Mgt Control Cross tabulation

		Mgt Control		Total
		High	Low	
Is the level of significance between management control and accountability low?	Senior Staff	232	8	240
	Middle Level Staff	270	24	294
	Total	502	32	534

Table 3: Chi-Square Tests

	Value	df	Asymptomatic Significance (2-sided)
Pearson Chi-Square	4.2174 ^a	1	.000
Likelihood Ratio	4.2786	1	.000
Linear-by-Linear Association	1.4709	1	.000
N of Valid Cases	534		

Source: SPSS Output, 2023

- The value of the test statistic is 4.2174.
- The 1st column has cell count greater than or equal to 5 while 2nd & 3rd have less: so this assumption (hypothesis) was not met.

- Because the test statistic is based on a 2x2 cross tabulation table, the degrees of freedom (df) for the test statistic is $df = (R - 1) * (C - 1) = (2 - 1) * (2 - 1) = 1 * 1 = 1$
- The corresponding p-value of the test statistic is $p = 0.000$.

Decision

Since the p-value is less than our chosen significance level ($\alpha = 0.05$), we therefore reject the null hypothesis which states that there is no nexus existing between management control and accountability in deposit money banks in Northeastern Nigeria. Rather, we conclude that the level of significance(nexus) between management control and accountability is high.

Hypothesis 2

Table 4: Regression Analysis for the Model

Variables	B	B value	T	P
Management Control	8286.786	0.873	7.598	0.000
R				0.873
R Square				0.762
Adjusted R Square				0.749
F				57.737
Significance				0.000
Constant				0.564

Source: Authors' Analysis (2023)

This table indicates that the regression model predicts the dependent variable very well. The regression Row "Sig" column shows that the statistical significance of the regression model was run. Here, $P=0.0000$, which is less than 0.5, and indicates that, overall, the regression model statistically significantly predicts the outcome variable i.e (it is a good fit of the data).

The table also provides the R and R^2 values. The R value represents the simple correlation and is .873³ (the 'R' column), which indicates a high degree of correlation. The R^2 value (the R square column) indicates how much of the total variation in the dependent variable (customer service delivery) can be explained by the independent variable (management control). Here, 76.2% (.762) can be explained, which is highly significant.

Lastly, the table provides the necessary information to predict customer service delivery from management control, as well as determine whether management control contribute statistically to the model (by making reference to the "Sig" row).

Furthermore, the values in the "B" column under the unstandardized coefficients column can be used to present the equation as:

$$\text{CustServDelvry}_0 = \alpha + \beta_1 \text{MgtControl}_1$$

Substitution into the above equation reveals;

$$\text{CustServDelvry}_0 = 8286.786 + .564$$

From the table, it can be seen that the relationship between management control and customer service delivery is positive (8286.786) and based on the P-value of 0.000, it can be concluded that the relationship is statistically significant. This study also revealed that there is a positive correlation between the management control process and customer service delivery in Northeastern Nigeria. The multiple regression model (R coefficient) shows a good level of prediction and that 76.2% change in customer service delivery is caused or predicted by management control. Therefore, the variable added significantly to the prediction of customer service delivery, meaning that management control surely has an effect on customer service delivery in deposit money banks in Northeastern Nigeria.

Discussion

Findings from the first hypothesis show that a significant nexus exists between management control and accountability in deposit money banks in Northeastern Nigeria as a result of the asymptomatic cell count of the columns in the chi square table being greater than 5 and at p-value less than the chosen significance level ($\alpha = 0.05$). Therefore the null hypothesis was rejected since the level of significance(nexus) between management control and accountability is high.

Findings from the second hypothesis also show that the model fits the data for prediction of customer service delivery from management control activities. The *R* correlation coefficient of 0.873 shows a good level of prediction and the model has positive correlation. The *R*² value of .762 indicates that proportion in the dependent variables explained by the predictor variables. This means that 76.2% change in customer service delivery is predicted by management control.

The multiple regression model comprising the predictor produced $F(1, 18.00) = 57.737$, $p < .0005$. Since management control had a significant positive regression weight, this indicates that proper operation of management control is expected to yield better customer service delivery, after controlling for the other variables in the model.

In addition, the regression coefficient of the predictor variable in the model is significant. The coefficient contributions of management control in the model (.564) are statistically significant with $P < .0005$.

So, the null hypothesis H_0 is rejected on the grounds that at regression and residual value of 1 and 18.00 respectively, the "F" row gives a value of 57.737, and at $p < 0.0005$, the $R^2 = .762$. This means that the variable added significantly to the prediction of customer service delivery at $p < 0$. This simply signifies that the model is fit for the prediction of customer service delivery. Hence, the research concludes that the null hypothesis which states that "The extent to which customer service delivery is influenced by management control in deposit money banks in Northeastern Nigeria is low" is therefore rejected. It can be concluded that the model is fit for improving the efficiency of customer service delivery in deposit money banks in Northeastern Nigeria.

Conclusions

Based on the findings of the study, it is concluded that a significant nexus exists between management control and accountability in deposit money banks in Northeastern Nigeria. On the extent to which management control influences the customer service delivery, the study concludes that the management control component taken as the independent variable significantly predict or influence customer service delivery by virtue of the regression level prediction of .873^a. This means that management control predicts up to 87.3% and the model can be used to improve customer service delivery in deposit money banks in Northeastern Nigeria. Hence it can be concluded that there is a statistically significant linear relationship between management control and customer service delivery in deposit money banks in Northeastern Nigeria.

Recommendation

By virtue of the study revealing that management control of the deposit money banks under study are positively correlated with accountability and efficiency of customer service delivery, the study recommends that:

- management control should be improved in terms of performance and target achievement so as to facilitate increased accountability.
- management should make candid evaluations a priority i.e develop a readily available yardstick for accountability, a measuring tool to make evaluations a fact-based, not emotion-driven, discussion.
- management control should be continuously exercised so as to achieve improved efficiency of customer service delivery.
- management should plan and establish practices, activities and responsibilities of their customer service teams so that the collection, analysis of customer data and communication efforts of acquiring new customers will become easier in the future.

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