

The relationship between digitalization and customer incivility in the banking context: Case of higher learning students in Tanzanian universities

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ABSTRACT

Digitalization has played a critical role in significant transformation of banking sectors in the global context by altering the quality of service delivery. Introduction of digital tool like online banking, automated customer service, mobile applications and customer's chat-boats, has transformed mode of service delivery from traditional face to face interaction in to digital interface although digitalization has various positive impact to both customer and employee, such as convenient, and accessibility, but overdependence on digital interaction, may compromise of service interaction and affect customer satisfaction especially in event of system failure, confusion, scamming and system hackers. This challenge call for attention among practitioners in banking industries, to analyze effectively model under which the digital platform would operate efficiently without compromising quality of services, thus resolve problem of incivility of Digitalization. This study try to explore the relationship between digitalization and customer incivility in banking context based on underdevelopment landscape of third world countries where technology and infrastructure is not well developed. This research adopted Service Encounter Model, Technology Acceptance Model, Aggression Displacement Theory, Cognitive Dissonance Theory and Social Exchange Theory as theoretical frameworks. This study used cross sectional research. Study involved 411 respondents where 381 were bachelor and masters students from Dodoma University (UDOM), Mzumbe University, and Sokoine University of agriculture (SUA). While 30 was staff from National Microfinance Bank (NMB) and Cooperative Rural Development Bank (CRDB). Quantitative data were collected based on the research objectives and analyzed through descriptive statistics and regression analysis was applied for inferential statistics. It was found that there is positive correlation between customer incivility and digitalization especially when customer dissatisfied with the services due to network fail and reduces face to face interaction which might increase anonymity. Study recommend banking personnel to design more efficient system, ensure regular intervention to handle customer complaints and inquiries especially when there is system fail and invest in technological- infrastructure to enhance effectiveness and reliability of their online services so as to stimulate its adoption to their customers.

Keyword: Banking Context, Customer Incivility, Digitalization, Higher Learning Students, Service Encounter Model

I. INTRODUCTION

Rapid development of technology accompanied with globalization has induced significant transformation in the banking sector in both developed and developing countries including Tanzania. Digitalization has played a critical role in dramatic and significant transformation of banking sectors in the global context by altering the quality of service delivery. (Wrigley & Straker, 2019). Introduction of digital tools like online banking, automated customer service, mobile applications and customer's chat-boats, has transformed mode of service delivery from traditional face to face interactions to the digital interface (Fayek & Khalil, 2025).

Correct information about extent at which several dimension of digitalization like usability, accessibility, and compatibility of digital interface as well as effectiveness of automated customer services, shapes the behavior of customer is of paramount importance for deep understanding of root cause of incivility (Bacile, 2020). Having correct knowledge about the cause, will help business analysis to digest workable strategies to deal with incivility in an appropriate manner, without compromising customer care and human dignity.

Despite the rising body of literature focusing on customer behaviors under digital landscape, there exists a gap in research on how these factors trigger incivility among customers in the banking sector. Previous studies are based on positive side of digitalization while others concentrated on incivility in the western context leaving a void in understanding specific situations facing developing countries where there is expectation gap between technology adoption and customer expectations (Zoltners et al., 2021; Wolter et al., 2023; Tsindeliani et al., 2022).

In this regard, we lack research based on how various factors associated with digitalization influence incivility behaviors among Tanzanian customers in banking sector especially for student from high learning universities. Thus there were need for research aimed at providing actionable insights for banking personnel seeking to

enhance customer satisfaction while promoting respective working environment for employee, so as to guarantee service quality and employee wellbeing in rapid advancement of digital banking environment.

Therefore, this study was conducted purposefully to narrow this gap by scrutinizing the relationship between digitalization and customer incivility, so as to contribute in to more nuanced thoughtful (understanding) of this body of knowledge about incivility in the banking context associated with over dependence on digitalization. By evaluating unique factors connected to digital banking that underwrite incivility and identify the effects of limited face to face interaction on quality and behaviors of services and customers respectively.

1.1 Statement of the Problem

Global adoption of digital tools triggered by rapid advancement in technology had improve efficiency and effectiveness in various sectors including banking industry. It has enhance accessibility, convenience, time saving and reduce human unique limitation on customer interaction. Unfortunately, poor infrastructure and inadequate preparation for dramatic changes had impose some problem which associated with overdependence on digitalization in banking sector, especially in developing countries where there is limited infrastructure for technology and low awareness about shift from analogue to digital environment. (Arasli et al., 2018).

Due to some challenges in technology and infrastructure to support smooth operation of digitalization in banking sector, sometimes customer are facing with some challenges that affect their level of utility and satisfaction from digital interface due to internet and system breakdown, lacking feedback on time, some app tends to behave, issue of hackers and crackers as well as incidence of system fail. Once customer facing this challenges and no effective mechanism to intervene the situation, after a period incivility trait developed within an individual. This if not handled with care it may cause poor performance in banking sector, disturb emotion and psychological altitude of customer and undermine mutual respects between individuals (Anderson, & Bushman 2002; Arasli et al., 2018).

Existing studies extensively highlights the positive impact of the digitalization by explaining in deep role of digitalization in improving business operation, service efficiency and customer satisfaction. Yet, undermine the negative impact of digitalization. (Anderson & Bushman, 2002). Having little analysis on customer emotional and psychological implications under incidence of system fail or subpar services and biasness call for critical analysis on negative consequences associated with reliance on digital platform on incivility in customer service relationship (Chaudhuri et al., 2023). If this problem not handled well may affect bank loyalty, and reputation. In the effort to close the gap, this study focused on scrutinizes the relationship between digitization and customer incivility in the banking contexts by focusing on the unique aspects that cultivates incivility behavior among customers.

Therefore, this study will focus on this underexplored side of digitalization to promote reasonable awareness and capability of microfinance practitioner to deal with incivility problem like lack of human empathy, network breakdown, incompatibility, frustration and lack of face to face engagement. Effective handling of these challenges will raise customer retention and loyalty, employee wellbeing as well as overall reputation which promote successful prosperity in the banking sector.

1.2 Research Objectives

- i. To analyze the relationship between digitization and customer incivility in the banking sector.
- ii. To identify the specific factors related to digital banking that contribute to incivility among customers
- iii. To evaluate the impact of reduced face-to-face interactions on customer behavior and service quality.

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Service Encounter Model

This model focuses on the important of interaction between customer and the service provider. According to this model, service quality, customer satisfaction as well as emotional responses play a critical role in ensuring customer loyalty. By highlighting the need for interaction, Service encounter model explain how interaction through digital platform differ from the traditional face to face service model and how these differences claimed to contribute in to incivility (Tran, 2024).

2.1.2 Technology Acceptance Model

This model explains how perception of the customer toward a technology can influence its acceptance. For example; perceived easiness and usefulness of a certain technology, normally promotes positive attitude toward acceptance of technology (Lemon & Verhoef, 2016). On the other hand, incivility may arise when customer perceived digital banking platforms as incompatible with their knowledge or difficult to navigate, or unhelpfully. This model

was used in explaining user acceptance of various technologies including online banking system whereby Venkatesh and Davis (2000) proposed that perceived usefulness and ease to use significantly affect customer satisfaction.

2.1.3 Aggression Displacement Theory

This theory best describe why people react violently or aggressively was first proposed by Dollard et al in 1939, Neo miller in 1941, and Leonard Berkwitz in 1989. All writers agreed that, when an individual is prevented from achieving intended goal, or attain his or her desires, may experience frustration, which can lead to aggressive thoughts feeling or behavior as response to the obstacle encounter. Hence verifying that, aggression is inevitable consequence of frustration (Bani-Melhem et al., 2020). This is since people opt to use aggression to displace their frustration when they are not in best position to address source of their frustration (Schilpzand. et al. 2016).

Moreover, findings from recent studies such as (Jost & Mentovich, 2017) and Tran (2024), support the studies hypothesis and use it to explain various occasional in which frustration influence aggressive behavior ranging from customer performance to violence and hate crime. These writers verify that, this theory can be used to explain why people may react aggressive when stuck with traffic, have bad day at work or preventing from getting something they want.

2.1.4 Cognitive Dissonance Theory

This theory argued that, when there is inconsistency between behavior and expectation, individual feels discomfort. Therefore, if customer expects that digital services should be seamless, but unfortunately encountered difficulties or unresolved issues to the extent of affecting his utility and satisfaction negatively; customers do feel dissonance leading to negative emotional responses that associated with incivility towards service representative. (Jost & Mentovich, 2017).

2.1.5 Social Exchange Theory

This theory proposed that, social behavior is the result of exchange process for to maximizing benefits and minimize cost. So, when customers' expectation is not met due to poor digital services, customers may perceive interaction to be unfair or unfavorable, causing them to respond with incivility. (Jost & Mentovich, 2017).

Although, this has been challenged by De-individual theory which argued that, increased incivility and aggression are triggered by anonymity of online platform as individuals in group felt less accountable for their action making customers to behave more rude than how they would act in face to face setting, yet studies that support correlation between aggressive and frustration outweighs his assumption, making study relevant in explaining incivility in the banking context.

Therefore, despite the propositions laid down by De individual theory and Leonard Berkowitz (1989) in his Neo-Association Model, which argued that frustration is not a strong predictor of aggression due to the presence of other factors that may influence aggressiveness, this hypothesis remains relevant in understanding the root causes of aggressive and violent behaviors. It has also been used in recent studies to explain phenomena such as scapegoating, hate crimes, employee performance, and prejudice (Jost & Mentovich, 2017).

Borrowing ideas from this study, it is obviously that, in our context of digitization, when customers encounter unresolved issues with digital banking services, their frustration can translate into incivility, impacting their interactions with bank staff and other customers. Hence this psychological theory which suggests that frustration leads to aggressive behavior, can best used to explain incivility in this study.

2.2 Empirical Review

2.2.1 Relationship between Digitalization and Customer Incivility

As banking advanced in to full digital platform, there is possibility of customer incivility if proper measures were not taken in to accounts. This is associated with depersonalized services experience as customer felt less connected to staff, potentially triggered frustration and aggressiveness behavior in event of network failure that affect quality of services or increases unnecessary complication in accessing of required services on time. Also, Davis (2012) and Tran (2024) argued that, anonymity provided by digital platform bolster undesirable behavior among customers as individuals might feel unanswerably for their deed in digital interface as compared to face to face interaction.

2.2.2 Factors Related to Digital Banking Contributing to Incivility

Incivility in the digital banking can be induced by various factors such as frustration with technology as explained by Deng and Poole (2010) who proposed that slow response time, irresponsiveness of the system, system error, lack of user friend interface and network breakdown can provoke customer and cause anger and annoyance of the system.

Also, according to Bani-Melhem et al. (2020) interpersonal communication may contribute to incivility as lacking human interaction can cause misunderstanding, limited empathy and poor response that can lead to dissatisfaction and intensify clash. Moreover, service expectation is another factor that can cause incivility especially when the customer has higher expectation than the actual extent that can be disseminated by the services. In the situation in which the customers' expectations are not met it can accelerate incivility (Fayek & Khalil, 2025).

2.2.3 Impact of Reduced Face-to-Face Interactions

The digital transformation has reduced occasional face-to-face interaction in the digital banking landscape. This has led to sharpened customer behaviors and quality of services experienced by the customer. According to Chen and Prentice (2025) under limited personal interaction, a customer may assume to be detached and more probable to express his disappointment through incivility. Also, if the digital landscape is not easily navigable and compactible to users' knowledge and experience, service quality may decline, due to lack of personal engagement to complement the deficiency of the system, consequently leading to customer incivility and frustrations (Demirel, 2022).

III. METHODOLOGY

3.1 Research Design

This study used cross-sectional research where data were collected only once. It incorporates a quantitative approach to determine a deeper understanding of the experience encountered by the customer in the context of increasing application of digital platforms in the banking industry. The quantitative aspect offers statistical insights related to the prevalence of incivility.

3.2 Population and Sampling

This study involved customers and employees in the banking sector whereby customers were selected from university students who were taking their bachelor degree or post graduate degree in one of four major government universities in Tanzania namely Mzumbe University, Sokoine University of Agriculture (SUA), University of Dar es Salaam (UDSM) and University of Dodoma (UDOM).

That means, respondents were students from these universities from the level of First Bachelor Degree to Masters Level, believing that these groups comprise of academicians who can argue critically, have reasonable knowledge about banking digital platforms and all of them owned accounts in various banks. In addition, most of them regularly used digital platforms like mobile banking, online Bank App and chat bot for banking services for various reasons including accessing loan from High Education Loans Student Board.

It is crucial to note that this research limited respondents to bachelor degree level to reduce the impact of teenage peer pressure and emotional response which is normally claimed in many research involving teenagers which was noted as a mediating variable in this research.

In order to have balanced responses, the researcher chose two major banks in which most of the students were likely to own and use bank accounts from those banks due to the nature of banking and education system in Tanzania. Therefore, apart from customers, this research involved 30 employees from the following banks; National Microfinance Bank (NMB) and Community Rural Development Bank (CRDB).

3.2.1 Sampling Techniques

Sample was derived from this population by using stratified random sampling so as to enhance representation across a diverse range of customer demographics such as age, gender and banking usage pattern. On the other hand, purposive sampling was deployed for employees from the department of customer service desk, IT, Management. Overall, this study involved 411 respondents where 381 were bachelor and masters students from Dodoma University (UDOM), Mzumbe University, and Sokoine University of Agriculture (SUA). While 30 were staff from National Microfinance Bank (NMB) and Cooperative Rural Development Bank (CRDB).

3.3 Data Collection Methods

3.3.1 Quantitative Data Collection

This data was collected by using Google surveys form designed to obtain demographic information, experience with digital banking platform services, observed and experienced instances of perceived incivility, as well as customer satisfaction and service quality metrics among customers in the banking industry.

3.3.2 Qualitative Data Collection

This was aided by focus group discussion with customers and application of semi structured interviews to the selected groups of customers and employees so as to explore their altitude and experiences in digit banking and incivility. This helped the researcher to gain insights in to the emotional and behavior aspect of customer interactions

3.4 Data Analysis

3.4.1 Quantitative Data Analysis

This research used descriptive statistic to summarize demographic information and prevalence of incivility among customer and employees and demographic attributes of the sample was described by descriptive statistics whereas inferential statistics like T- test of independence and chi square test used to examine the correlation between usage of digital banking and reported instance of incivility.

3.5 Ethical Considerations

Consent of using this information was obtained from all respondents, and everyone was informed about the purpose of this study

IV. FINDINGS & DISCUSSION

4.1 Demographic Characteristics of Population

4.1.1 Gender of Respondent

From the questionnaire distributed, 92.7% of questionnaires were filled and returned on time, while the rest were not filled properly or returned. (Meaning out of 411 questionnaires 381 were filled and returned on time). But for the banking staff, all 30 were filled and returned. Moreover, in terms of gender participation in this research by properly fill the questionnaires and returned on time, results were as follows; 53% were male while 47% were female, implying that although the government provides more opportunity to female students, males are more active than females in sharing their ideas and taking part in research.

4.1.2 Age Distribution

Since the target was students from universities, their ages was nearly the same, lacking normal distribution. Age group were organized in terms of an interval of 10 that is below 20 years, between 20 -30, between 30 and 40, between 40 and 50 and above 50+. From the findings it was found that 3% of the respondents were below 20 years, 46% were in the age group of 20 years to 30 years , while 31% of respondents fell in ages between 30 years and 40 years whereas 19% of the respondents were between 40 years and 50 years. On the other hand, only 1% of the respondents exceeded 50 years.

This result has been influenced by education system in Tanzania because it needs at least 15 years for students to qualify for joining bachelor degree in higher university that is two or three years for pre unit, seven years for primary education, four years for secondary education and additional two years for advance secondary education making minimum total of 15 years to qualify for joining higher University Education System.

Since sample were drawing from higher education university who are taking either bachelor degree, post graduate degree, from major public high university in Tanzania namely UDOM, MU, UDSM and SUA where entry qualification is best performance in advance level secondary education (A-CSE) in which most of student complete form six after attain an age of 20 years, this finding are correctly representing the entire population.

Moreover; Age group of between 20 and 30 years has higher percentage of respondents because is the reasonable age for high university student in Tanzania due to nature of education system as explained above. The 1% which comprise of student above 50 years normally involve in-service employee who returned back to school for post graduate courses like master. While the age group of between 30 to 50 years normally is student for post graduate student who after their bachelor degree spend some years out of university looking for fund to support their post graduate education while others are employees who had took study leave after at least three years of service.



Table 1
Age and Gender Distribution of Respondents

	Gender					Age (years)										
	Male		Female		Total	Below 21		21- 30		31- 40		41-50		Above 50		Total
Organizations	F	%	F	%		F	%	F	%	F	%	F	%	F	%	
UDOM	75	53	63	47	138	5	4	81	59	55	40	33	24	2	1	176
MU	64	61	41	39	105	4	4	54	51	36	34	22	21	1	1	117
SUA	39	53	34	47	73	3	4	40	55	27	37	17	23	1	1	88
UDSM	48	74	17	26	65	3	5	34	52	22	34	4	6	2	3	65
NMB Bank	8	53	7	47	15	0	0	0	0	6	40	6	40	3	20	15
CRDB Bank	8	53	7	47	15	0	0	0	0	4	27	5	33	6	40	15

4.1.3 The Level of Awareness and Adaptation (Usage) of Banking Digital Platform

From the response, it has been found that 100% of respondent has reasonable awareness about banking digital platform, hence this sample was likely to provide valid results since are aware about the subject matter under discussion. This result is valid since respondent were drawn from high education universities were most of student own bank account particularly for accessing Education loan from High Education Loan Student Board (HELSEB), employee salaries and savings for facilitating their education.

On the other hand, 54% were more likely to use mobile banking for various services including money transfer, checking balances, requesting min statement, making payments and clearing bills. 35% they used mobile banking but not regularly due to some challenges faced when using those services, due to system unreliable, and threat of cyber-crime. 111% of respondent reported that, they don't prefer to use mobile banking services due to threat of scam scribe crime, hackers and poor response when they are in need due to technology infrastructure in Tanzania.

4.1.4 Exploring Perception of Customer towards Incivility and Digitalization in Banking Sector

The first objective was to find the relationship between Incivility and high dependence on digitalization on banking services; results shows that most of respondent are likely to report aggressive when there is poor service delivery arise from extensive relay on digital platform

In this objective researcher aimed to explore relationship between digitalization and incivility among banking customers by asking customers how do they perceive, feel, and respond when they encounter challenges in banking digital platform particularly mobile banking services from the data collected it has been found that there is significant correlation between the increase in dependence of digital platform in banking and prevalence of customer incivility, especially when customer experience technical difficult or network failure

According to this funding 67% of customer report that they are more likely to respond aggressively in situation of poor or no services due to mobile banking network fail, 29% reported that, even if they get frustration, and negative emotional syndrome, they are less likely respond aggressively, but only 4% reported that they have strong heart to deal with challenges faced in banking digital platform without frustration. This results support finding from Deng and Poole (2010) who found that, frustration with technology, and perceived inadequacies in customer support contribute to incivility.

Table 2
Level of Awareness, Usage, Satisfaction and Incivility among Customers

	High		Medium		Low		Total	
	%	F	%	F	%	F	%	F
level of Awareness	95%	362.00	5%	19.00		0.00	100%	381.00
Usage	54%	206.00	35%	133.00	11%	42.00	100%	381.00
Satisfaction	15%	57.00	30%	114.00	55%	210.00	100%	381.00
Incivility Trait	67%	255.00	29%	111.00	4%	15.00	100%	381.00

4.2 Inferential Statistics Results Related to Study Objectives

4.2.1 Relationship between Digitization and Customer Incivility

Study applied regression analysis for 411 respondents whereby results revealed a significant positive correlation between digitalization and customer incivility in the banking sector at a p value of 0.37 which means that as bank increasing digital platform by one unit customer incivility raised by 0.35 units. (p<0.01). This means that,



without adequate support system and measures to promote digital experience, the threat of rudeness increases among customers especially students.

The simple regression equation which best express the relation can be depicted as:

$$\text{Customer Incivility Score} = \beta_0 + \beta_1 (\text{Digitalization}) + \epsilon$$

Where:

Digitalization = level of digitalization measured on the scale

β = Intercept

β_1 = Coefficient of digitalization

ϵ = Error term

Table 3

Regression Results of Relationship between Digitization and Customer Incivility

Variable	Coefficient (β)	Standard Error	T-test	P Value
Intercept	1.24	0.48	2.71	0.006
Digitalization	0.37	0.11	4.30	0.000

4.2.2 Factors related to digital banking that contributes to incivility

From the regression output it was found that, both response time, system error and user-interface had contribution in to incivility at coefficient of 0.29 with P value of 0.01, 0.22 with P value of 0.03 and 0.19 with p value of 0.05 respectively. From the findings it is clearly that response time matter on customer satisfaction and incivility as expectation of customer towards digital banking is built on time saving, reducing waiting and lead-time. People especially students are not ready to wait for a services for long time since they are busy with studies. This results emphasize the need for dealing with technology deficiencies to reduce incivility. Regression model for evaluating the impact of reduced face to face interaction can be expressed as follows:

$$\text{Incivility} = \beta_0 + \beta_1 (\text{Rt}) + \beta_1 (\text{Se}) + \beta_1 (\text{Ui}) + \epsilon$$

Where:

Rt = Response Time

Se= System Error

Ui= User interface

Table 4

Regression Results of Factors Related to Digital Banking that Contributes to Incivility

Variable	Coefficient (β)	Standard Error	T-test	P Value
Intercept	1.5	0.4	3.75	0.0000
Response time (Rt)	0.29	0.08	3.42	0.0001
System error	0.22	0.13	2.81	0.0003
User interface (Ui)	0.19	0.07	3.58	0.0005

4.2.3 Impact of Reduced Face to face Interaction on Customer Behavior and Service Quality

As shown in the table below, coefficient was -0.36 while value of P was 0.007, implies a direct and inverse relationship between person interaction and perceived quality on customer behaviors especially in developing state where infrastructure for technology are not well developed and organized to resolve customer issues on time. From the study it was clearly that 63% of students claimed that lack of face to face communication worsen their banking experience as they felt detached leading to the rise of disappointment and incivility in event of system failure.

Table 5

Regression Results of Impact of Reduced Face to Face Interaction on Customer Behavior and Service Quality

Variable	Coefficient (β)	Standard Error	T-test	P Value
Intercept	3.10	0.50	6.20	0.000
Face to Face Interaction	-0.36	0.15	-2.80	0.007

In summary, quantitative picture showed that digitalization in banking should be well managed to reduce incivility among customers and improve overall service quality

4.3 Discussion

4.3.1 Relationship between Digitization and Customer Incivility

Results highlight significant positive relationship between digitalization and incivility with 0.37 as coefficient of β at P value of <0.001 . This result is consistent with recent research by Bayır and Bozyiğit, (2023) who propose that increased reliance on digital platforms can unconsciously increase customer frustration. Also customer can perceived alienated hence develop sense of incivility in situation of technological embarrassment. Moreover, Rasul et al. (2024) noted that customers who faces technical complexity or difficulty in navigating digital platform are likely to express dissatisfaction and frustration indicating digital experience must be seamless to reduce chances of negative outcomes

In addition, these results are supported by Shahid et al. (2023) who argued that, digitalization can reduce satisfaction through imposing pressure and fear to employee to the extent of influencing work place and customer incivility. Moreover, since digitalization can limit person connection through digital interface, and increased expectation among costumers, it is very easy to stimulate frustration and incivility when the expectations are not met due to technological anomalies (Bacile, 2020).

Example is when customer struggle with a Mobile App or felt ignored by automated service, or fail to get money from ATM, or fail to transfer money on time through mobile app, they may react with anger or rudeness. This can further worsened by anonymity in digital channels particular social media like Facebook

4.3.2 Factors related to Digital Banking Contribution to Incivility

From the result, it was found that, response time reported significant relation to incivility with regression coefficient of 0.29 as compared to user interface and system error which has coefficient of 0.22 and 0.19 respectively. This findings are echoed by Acquaro (2017), who proposed that the use of data analysis and Artificial intelligent (AI) to promote operational efficiency reduced frustration among customers. For example, use of chatboxes can help to reduce waiting time. Also digital platform should be designed with customer in mind as intuitive design improve usability and positive emotional connection with services thereof reduce probability of incivility (Bacile et al., 2018).

4.3.3 Impact of Reduced Face to Face Interaction on Customer Behavior and Service Quality

Result from regression shows a negative effect of reducing face to face interaction on quality of service as shown in the finding section. This results concurred with work of Tran (2024) and Chen and Prentice (2025), who argued that personal interactions are important in factoring trust and rapport with customers in banking services. Limited human touch in digital banking may influence perceived low quality of service. Also customers preferred hybrid models that provides both digital and inter personal options (Wolter et al., 2023) and Rasul et al. (2024). Therefore to resolve incivility, banking digital designers should take in to consideration interface that provide virtual consultations and personalized video call so as to bridge the gap between digital and analogue banking services so as to enhance customer satisfaction and trustworthiness

V. CONCLUSION & RECOMMENDATION

5.1 Conclusion

This study identified a sophisticated correlation between digitalization and customer incivility in the banking landscape, particular amongst university students in Tanzania. According to this study, it was highlighted that while digital revolution offers substantial efficacies, it also leads to some challenges that can escalate incivility, aggressiveness and frustration among customers. Therefore banks should prioritizing user experience and incorporating personal engagement techniques so as to reduce incivility and guarantee strong customer relations which ultimately will promote long term competitive edge in the fast growing market.

5.2 Recommendations

To restructure the banking digital landscape under the context of service quality and customer civility, banking industry should address effectively customer incivility in digital banking platform by investing in innovative ideas like artificial intelligent (AI) powered chatboxes, with ability to deal with customer concern and increase customer satisfaction while reducing extent of incivility among customers in digital banking. Also banks should focus data driven forecasting analysis to promote seamless across various platform for customer interaction and ensure tailor-made services to its customer based on their need and aspirations. Investing on integrated approaches strategies will guarantee cohesive interaction across platform, while allowing comprehensive knowledge hub that can capacitate customers to resolves their concern comfortably. This innovation will promote both user satisfaction and loyalty as well as resolving issue of incivility in an increasing digital landscape

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