

Leveraging customer services technique for organizational and family stability in COVID-19 era: A sociological perspective

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Abstract

This research investigated the extent COVID-19 pandemic affected micro and small businesses that constitutes Nigeria's critical GDP viability and family relationships, and how the amplification of customer service techniques can stabilize such businesses and hence, promote stability-challenged family relationships. The empirical research applies a qualitative approach and obtains information from 90 respondents on their life and livelihood before and during COVID-19, and explores business and family reconstruction efforts with customer service approach. The data reveal that all respondents are negatively impacted economically and psychologically and lifestyles plunged, a situation that facilitates people's ingenuity, in absence of meaningful statutory emergency relief assistance. More than before, most respondents established much stronger relationships with their customers during the pandemic, with both sides embracing unavoidable symbiotic business partnerships. Respondents developed customer service ethos of less argument, more empathy, tolerance, smiling and engaging in customers' business and private events. From the data, the pandemic phenomenon creates an impetus to drive small and micro businesses to sustainability in Nigeria's young and populous environment with guaranteed customer demand, enhanced revenue and household expendable income. However, catalytic customer service approach needs the complement of public sector driven, secure and informal sector business friendly environment for individual, business, family and national development.

Key words: emotional wellbeing, friendliness, micro-business, satisfaction, soft skill, symbiosis

Introduction

The global economy is still facing large levels of uncertainty and there is a risk that recovery will be uneven. The latest projections indicate a persistent work deficit in 2021(ILO, 2020).The spread of the novel pandemics causing severe disruption to societies, businesses in Nigeria and globally(ILO, 2020).The pandemic lockdown protocols particularly restriction of

movements, working from home and external business slump shocks on Nigeria's fragile and crisis ridden businesses, means low manufacturing, sudden high retrenchment of workers and hence reduced income flows for businesses, individuals and families. The National Bureau of Statistics (2021) notes that unemployment rate in Nigeria rose from 27.1% to 33.3% from December 2020 to March 2021. Number of unemployed Nigerians rose to 23.19 million in fourth quarter (Q4) of 2020, in the mist of the pandemic induced job losses and business failures. The number is 6.5 % higher compared to 21.7 million in the last quarter. Nigeria's economy is clustered with micro and small businesses which are all partially or fully closed for business following the country's phased lockdown protocols, thus accounting for the worsening unemployment data.

The family is the micro unit from which all institutions and society derive their existence. Organizations are aggregation of families with various components of skills, knowledge and attitudes pursuing certain goals. In effect, families nourish organizations. In a way also, organizations, though a product of the family, also nourish the family, a situation that was reversed centuries ago with the industrial revolution of the 18th century. Now, family cohesion stands mainly on the socio-economic fortunes it encounters. A situation of diminished income for the family over time, particularly affecting the culturally defined bread winner is bound to generate friction, occasioning possible marital instability since he is practically deemed incapable of fulfilling his customary role of caring for the family. With the pandemic, there is the likely emotional imbalance in family relations. Daniels (2020) notes that so many women in Nigeria especially those in abusive marriages and relationships have no escape because of the restriction of movements and lockdown in most states of the country. Globally, consumers believe they will be living their lives very differently for the foreseeable future. They feel more vulnerable, less secure and less in control than ever before (KPMG, 2020:6). The pandemic turnaround in global, regional and national economies, including Nigeria calls for innovative strategies towards building, rebuilding and sustaining all categories of businesses and families reeling in the occasioned instability of the pandemic. As countries strive to cope with these uncertainties, businesses continues to implement their pandemic response strategies (KPMG, 2020).The pandemic creates opportunities for countries, individuals and families to initiate strategies for business and family survival. Nigeria's GDP insignificantly driven by informal sectors operators; the micro and small enterprises.

Considering people's despondency as the aftermath of the pandemic, Ozili (2020) advises that at the individual level, citizens should not waste this crisis. The author states "It is time for us to enrich our spiritual, physical and emotional health. Learn new skills, visualize and document long term goals and plan to pursue these goals with passion when COVID-19 is over". Ozili's (2020) perspective forms the basis of this research. Through an empirical research, I investigated the logic of how family members, micro and small business organisations, are experiencing and adjusting to the pandemic towards economic survival and family stability through the techniques of customer service. It aims to fill existing gaps on the Nigerian situation where some studies have been carried out early and mid-2020 including Olaseni (2020), Sanddoui, (2020), Daniels (2020), Oyewole, Adebayo and Kehinde (2020), a timing that may not reflect the full impact of the pandemic on society. Again, Obiwulu (2021) concentrated mainly on the pandemic effects on family relations only. This research pursues the specific objectives of understanding the pandemic induced family economic standing, the effects on family lifestyle, respondent's plans towards economic and business reconstruction and extent of their willingness to apply customer service techniques to grow their businesses to sustainability. All organizations (micro, small, medium and large) need these critical moment

last mile interface techniques for survival in this pandemic disruptive economic situation.

The significance of the research is numerous. It will identify how businesses and the family are economically affected by the pandemic in terms of income flow, general welfare and subsequent lifestyle, particularly marital relationships. It will also reveal the peoples' survival strategies towards rising above the pandemic challenges. The research will explore the extent families are reflective and able to learn some pandemic life lessons. Again, customer service as an attitude and behavioral reorientation ideally is costless for all businesses, relative to other inputs like funds, tools, machines, offices and factories, among other production factors. This study will reveal the extent the respondents are employing or are willing to employ customer service as an effective business enhancer. The research will offer family protection policy options to micro and small businesses for growing external shock resistant small businesses for general socio-economic development and family survival. Finally, the study will augment existing literature and guide further researches.

Literature review

Customer service is giving assistance to customers on how to best use the product, troubleshooting any issue, and ensuring they had great buying experiences. Customer care means how well customers are taken care of while they interact with the brand (Forbes, 2018). Engagements in weddings, sympathy gestures and corporate social responsibilities are customer care activities. A customer is multifaceted and involves varying classes of individuals who do business with you, communities, institutions (public and private) and countries who interact with you to satisfy some needs. Service is a system that provides what the public needs, organized by the government or a private company: a business whose work involves doing something for customers but not producing goods (Oxford Adduced Learners Dictionary, 7th edn, nd). Business-wise, service broadly is any value and need creation and satisfaction activity targeted at customers. Service offers non-physical needs, including maintenance of equipment. Service offers satisfaction. Customer service focuses on ensuring that customers get the best from the business. Customer service agents assist customers while shopping, influencing their buying decisions (directinteractions.com, 2020). Customer service is an attitude and a process that attempts to build confidence and trust in customers or end users of any product or service for maximum satisfaction. It is advisory and guides customers' decisions. It is practical, at all levels- planning, execution (face to face interactive levels), monitoring, and evaluation to remediation.

The prime objective of customer service is to identify queries of customers, interact with them and answer their queries (Propofsdsk, 2019; Bolton College (2018), among others, identifies the following customer service aims for service providers: to always acknowledge and process complaints quickly and deal with them effectively; to build successful long term relationships with our customers; to celebrate the success of all customers; promptly assess customers' needs to ensure they are being met and indicate areas for development; and to identify our customers' needs quickly and efficiently, regularly seek our customer's views and use their feedback to improve our services. In essence, Nigeria's micro and small business service providers should also identify with their customers' needs, to a large extent, like large businesses do. They should involve in building up their customers and keeping them satisfied thus: assessment of customers' ability to purchase a brand, e.g., a locally made hand tool (consider customer's income, class etc.); assessment of customer's ability to maintain that brand (income, class etc.); assessment of customer's ability to derive satisfaction from that chosen brand (with Nigeria's low and epileptic electricity supply); ward off conflict occasions,

e.g. due to their generally low education; create customer turnover free occasions, try to retain them; create 80/20 rule business relations with identified cash cows; detect and ward off threats to business, advice customers of any threat to their business.

Broadly, customer service involves knowledge, ideas, skills, goal directed activities in micro and small businesses. Customer service in production and distribution occurs in personal businesses, in offices, workshops or factories. Simple mechanical and electrical tools, iron and aluminum products, glass products, goods- garments, footwear's, fabrics, furniture, agricultural food value chain including processed packaged/ fruit juice foods, dairy products, bakery, restaurant businesses, decorations, drinks, umbrellas, carpets and rugs, culinary equipment's, among others, are avenues where producers and customers interact.

Crisis point is the existence of performance and expectation gap such as delays, faulty products, sales force misbehaviors, unavailability of products, lack of access to products, unaffordability, ineffective communication and customer unawareness, etc. The bottom-line is know your customers, (KYC) - their businesses, needs, emotions, limitations-via questions, observations, official records and establish symbiotic relationships that build up both customers and businesses, considering the above aims and techniques that are highlighted below.

Some customers are difficult to handle and are sometimes angry. All customers need subtleness, patience and professionalism to handle to achieve desired goals. Moss and Tilly (1996:253) express the view that black men are viewed as lacking in soft skills while being better in hard skills of technical knowledge. They define soft skills as abilities and traits on personality, attitudes and behaviors while hard skills are traditional or technical skills: (craftsmanship, task/job basics), factory. Service providers need both skills to succeed.

How to deal with difficult customers (Stubborn, Obstructive and Belligerent (SOBs)- 10 strategies (Anderson, 2007).The author provides some strategies thus:

1. Don't judge a customer as difficult too quickly (first few minutes of encounter).
 2. Understand the three top concerns of the customer:
 - I. Will you waste my time?
 - II. Are you professional?
 - III. Can I trust you?
 3. Provocation. Respond, don't react. Listen with intent to understand.
 4. Not to reply
 5. No, is a fighting word.
 6. Let SOB take a bow-acknowledge his expertise/negotiating skills.
 7. Never say No to a SOB. Battle carefully. Don't win the war and loose the battle.
- Don't major in minor things (Jim Rohn)
8. SOBs want to be followed up with if they don't buy at first time. (Apply discipline and patience).
 9. SOB doesn't like to be rushed. Spend more time on the steps (presentation and demonstration) than on closing the deal.
 10. Internalize above 9 truths. The harder you work, the harder it is to surrender. Be different, astute, and professional, don't be better. Be yourself.

In the Nigeria, COVID-19 caused uncertainty to business and insecure environment,

therefore, to enjoy the best of the customers and survive in business, service providers need to be patient with them, know and assist them well and then, pluck all the fruits, not just the low hanging ones. The pandemic brought uncertainties in business performances and survival for all categories globally, including Nigeria. The ILO (2021) notes that in the pessimistic scenario, working hour job losses in 2021 will remain at 4.6% or 130 million full time employment (FTE) jobs, relative to the 4Q of 2019. With optimistic scenario, which assumes more favorable conditions, a loss of 1.3% of global working hours (36 million FTE) jobs is still expected in 2021 relative to Q4 of 2019. During these uncertain times, companies focusing on customer experiences (CX) may stand the best chance of supporting their customers and protecting their businesses while also laying the seed for future growth (KPMG, 2020). COVID-19 scenario creates a customer first approach for dealing with an unprecedented phenomenon with a complexity and form that cannot be easily explained and controlled. Service providers and consumers are perplexed and stressed and need each other now for emotional support and guidance on products, their prices and values. Being nice and empathetic can unite both service providers and consumers. This calls for a new people focused approach for all work force but especially front line personnel-last mile service providers- sales, maintenance and delivery personnel. Lee, Wang & Dong (2016) did an empirical research on customer satisfaction and noted that customer service is the key factor for success and depends highly on the behavior of frontline service providers.

Fig 1. SMEDAN national policy on MSMEs definitions.

Indicator/size of Enterprise	Micro ent.	Small ent.	Medium ent
No of employees	<10	10>49	50-199
Total	<5million	>5<50million	>50<500 million

Source; PWC 2020

Nigeria's MSMEs account for 96% total number of businesses and contribute about 50% to the national GDP in terms of ownership structure, 73% of MSMEs are sole proprietorship while 14% are private limited liability companies. The balance of 13% is partnerships6%; Faith based organisations5%, cooperatives1% and other 1% (PwC, 2020; 7). Drawing from the above inter alia, the IMF's forecast from October 2020, the baseline scenario projects a continued loss in the country working hours of 3.% in 2021 relative to the 4 Q of 2019 which corresponds to 90 million full-time equivalent(FTE) jobs(ILO,2020). In light of recent events in the Nigerian microeconomic environment, SMEs have compelling growth potentials and like other emerging economies, are likely to contribute a significant portion of GDP in the near future (CBN, 2020:2). The grim unemployment situation compels the need for entrepreneurship and emergence of micro and small businesses in Nigeria considering its teeming young population. A major factor in this scenario is an affective, hence effective customer service, besides main factors of production like capital, labor, entrepreneurship and land. Front line employees need motivation to apply the above aims and techniques to identify, satisfy customers and to lift the organisations to stand the chance of stability in the pandemic era and beyond. Motivation is the power that strengthens behaviors, gives route to behavior, and the tendency to continue (Bartol and Martin, 1998). If the customer service personnel and other individuals who contact the customer do not have the power, authority and information to help eliminate any service gap, no amount of training will help (Thornberry and Hennesy, 1992). In effect, if this customer service necessary last mile interface is not effective, the organizations cannot effectively offer value to customers and dealing with diminishing customer base means less return on

investment, low profitability and possible organizational instability or failure. All MSEs need above techniques. Equally, Nigerian and all MSS need the infrastructure for enhanced operations. Infrastructure - means the systems, structures, policies, procedures, and design features in an organization that are required to deliver either the product or the service, on time, every time, and to the customers' satisfaction (Thornberry and Hennesy, 2007).

Fig 2. Customer service web of an organization

<u>Internal Customers</u>	<u>External customers:</u>
Operations, Marketing, Sales Engineering/Maintenance, HRM, Finance, Administration, Logistics, Purchasing, Warehousing, Others	International agencies, Countries, Private International organisations, Organizes/unorganized private sectors, Ministries, departments and agencies (MDAs) *Interest groups *individuals(MSES)

Source: Researcher.* Our main focus

All businesses have internal and external customers and need to service them to succeed. Among customer Services, customer care and customer relations, there is no difference. The terms are interchangeable. Bottom line is make them come back next time, to only you (Hyken, 2020) cited in New York Times (2020) Step Hyken is a Customer Service expert, bestselling business author. The implication from the foregoing literature is that micro and small businesses will of necessity adopt aggressive customer service friendly techniques to ensure their profitability no matter what their line of legitimate business to enhance their stability and that of their families. The more a business stays stable, the more disposable income for family welfare and stability. Consumers respond in corresponding ways of the service providers. This aligns with the social exchange theory which states that behavior is repeated where there is a reward. Homans (1961) and cited by Online MSW Programme (2020) states that the basic definition of social exchange theory is that people make decision by consciously or unconsciously measuring the costs and rewards of a relationship or action, ultimately seeking to maximize their rewards. These costs and rewards can be material like money, time or a service. They can also be intangible like effort, social approval, love, respect, opportunity and power. Bowen (2009) family system theory suggests that individuals cannot be understood in isolation from one another but rather as a part of their families. He describes the family as an emotional unit. Thus, loss or decreasing income from whatever source constitutes a stressor capable of causing family instability in for of quarrel between husband and wife, parents and children, children withdrawal from school, divorce, and separation, among others. Parsons (1987) Structural Role Theory can also explain family stability and instability. This relates to statuses and roles and behavioral expectations from social actors, in this case, family members of husband, wife, children and sometimes extended family members. Parents are expected to protect the family and enhance its stability and continuity by acting their roles as expected and prescribed by the cultural norms. Where a husband and father fails to provide means for food, health, education and other needs, friction and family instability emerges. In this research, this can occur in a family due to a man's inability to provide the member's needs-

Methods

Study location

This research was carried out in Abuja, capital of Nigeria. The choice of Abuja is based on three main reasons; its rapid population growth, demographics and favorable business environment. Abuja metropolis has the following population data; 3,095,000; 3,278,000; 3,464,000 for 2019, 2020 and 2021 respectively. This translates to growth rates of 6.03%, 591% and 567% for 2019, 2020 and 2021 respectively (Abuja Population, 2021). It constitutes one of the six Area Councils-Abuja Municipal, Bwari, Gwagwalada, Kuje, Abaji and Kwali, It is the most centralized with Maitama and Asokoro as two major zones, the administrative and economic hubs housing the major offices and businesses. Others are Jabi, Garki, Jahi, Gwarimpa, Mpape, Nyanya, New Nyanya, Karu, and Durumi within the city and its fringes housing the micro, small and medium scale industrial. Abuja is an administrative capital without major industries. These demographics constitute factors favorable for the growth of micro and related industries. People between 15 and 60 years of age constitute 60% of Abuja's population (Federal Capital Territory Nigeria, - Population, statistics, Charts and map, Population City Abuja, 2021). So, many residents will be assumed to be engaged in one small business of the other for self and family survival. Economically, Abuja has an attractive business environment capable of providing the impetus for the growth of micro, small and medium scale businesses. The GDP of the territory grew at an average rate of 11% between 2009 and 2014 while the national growth rate was 6.75%. Abuja household consumption has always outpaced that of the national. Its GDP fluctuated after 23.6% in 2013 but after, it recorded 28.8% in 2016 (Oxford Business Group, 2021). All the above data are bases for investigating their businesses and families, and future plans, as economically active members of the Abuja population, following the pandemic.

Population sample

The study identified nine areas namely; Jabi, Garki, Jahi, Gwarimpaa, Mpape, Nyanya, New Nyanya, Karu and Durumi as appropriate for my sample since they are less developed districts which are incomparable with Asokoro and Maitama that are home to the major government investments in Abuja and noted for their affluence. The nine areas were littered with micro, small and medium enterprises, low cost buildings and command less affluence. The residents are expected to have experienced the pandemic shock relative to their life and livelihood, more than Asokoro and Maitama residents, often of the upper class. During the pilot study, very many small business owners indicated interest in the research. This justified the choice of 90 samples instead of the recommended range of 5-50 participants for qualitative research as recommended by Springer (2012). This large pool will offer more data than a small sample on the novel but devastating pandemic peoples' experiences. With these nine clusters, the researcher randomly sampled 10 each of their business owners, irrespective of gender, ethnicity and religion. Only businesses registered with Corporate Affairs Commission and with designated locations or addresses were sampled.

Data collection techniques

Data was collected through interview with a predetermined interview guide and personal observation. The interview guide was successfully subjected to content validity test.

Data was supplemented with respondents' document, secondary data and journal materials. Respondents were well-informed of the essence of the research, anonymity question, confidentiality, and ethics that protect the personal interests of respondents and conform to standard research procedures. Five sociology graduates research assistants collected the in-depth interview data along with the researcher. Interviews were held between February and March, 2021, usually by mid-week, a decision made by many respondents as appropriate for them. Only 90 interviews were completed with the withdrawal of 10 respondents due to time constraints. Consequently, only 90 samples were analyzed using, descriptive statistics of percentages, means and modes.

Results

Table 1. Respondents' gender, religion and marital status

Gender	Frequency	Percentage	Religion	Frequency	Percentage	Marital status	Frequency	Percentage
Male	82	91	Christians	73	81.	Married	69	77
Female	8	9	Muslims	17	19	Single	21	23
LGBT	0	0	ATR	0	0	Separated/divorced	0	0
Total	90	100	Total	90	100	Total	90	100

From table 1, males are 91%, females are 9%. The large male dominance among the respondents reflects Nigeria's general mentality that the place of the women is at home as home makers. Most of the respondents are married at 77% which means that they have families to maintain.

Table 2. Age, education and occupation

Age	Freq.	%	Education	Freq.	%	Occupation	Freq.	%
15-25	0	0	None	0	0	Trading	55	61.
26-35	5	5.5	Primary	15	17	Manufacturing	12	13
36-45	62	69	Secondary	50	55	Services	16	18
45+	23	25.5	Tertiary	25	28	Others	7	8.
Total	90	100	Total	90	100	Total	90	100

From table 2, the mode for education is 69% for the 36-45 age brackets, the heart of the economically active section of any country's labor force. The respondents aged 45 year are in the 4th quartile of the target population More than half of the respondents with a mode of 61% are traders, followed by service providers (pharmaceuticals and medical services, laundry, business center/cyber café, food vending, printing/decoration, household-equipment repairs etc. Manufacturing represents 13% and includes wood, furniture and leather works, fashion design, fabrication of metal products like gates, doors, window frames, aluminum profiles, simple household equipment's, fruit juices, and poultry etc.

Table 3. Income and residence type

Inc. before Pandemic			Inc. in pandemic			RBC			RWC		
N000 pa	F	%	N000	F	%	N000	F		N000	F	%
<3	28	31.	<3	59	66	HD	0	0	HD	0	0
3-5.99	32	36.	3-5.99	25	28	3 BRF	24	27	3 BRF	21	23
6-8.99	16	18.	6-8.99	5	5	2BRF	36	40	2BRF	30	33.
9+	14	15.	9+	1	1.	SC/OR	30	33.	SC/OR	39	44
Total	90		Total	90		Total	90		Total	90	100

Legend: Inc=income; HD=House/duplex; RBC= residence before COVID-19; RWC = residence with COVID-19; BRF=bedroom flat; SC/OR; Self-contained/one room

The modal pre-COVID income of the respondents is 36% (N300, 000-N599, 000) (maximum) per annum, which is almost N50, 000, double the national minimum wage of N18, 000 per month. About 31% of them earn less than N300, 000 (N0 - N25, 000 maximum per month). However with COVID-19, about 66% mode, earn same amount, less than N300, 000 pa. None of the respondents occupied a single house or lived in a duplex before or with pandemic, the pre-COVID-19 major residence was two bedroom flat 40% mode but with COVID-19 the major residence became self-contained or one bedroom apartment, that is, a variance of 11% decline. A respondent, John, 39 years, states that he had to relocate to Mpape with his family since October 2020 due to hardships but does business in Garki. Mpape is a slum, bordering affluent Maitama. There are slums and squatter settlements in the mist of modern beautiful buildings and homes occupied by the more fortunate (New World Encyclopedia, 2020).

Table 4. Welfare and social life

Food before Pandemic			Food in pandemic			Sundry Family Exp. before COVID-19			Sundry family exp. in COVID-19		
Type	F	%	Type	F	%	Level	F	%	Level	F	%
Mainly carbohydrate	45	50	Mainly carbohydrate	62	69	AL	65	72.	AL	25	28
Mainly protein	5	6	Mainly protein	3	3.	AVL	20	22.	AVL	10	11.
Carbohydrate/protein	39	43	Carbohydrate/protein	24	27	BA	3	4.	BA	40	44
Others	1	1.	Others	1	1	Rarely	2	2.	R	15	17
Total	90		Total	90	100	Total	90	100	Total	90	100

Legend: AL= acceptable level; AVL=average level; BA=below average

From table 4, carbohydrate has a mode of 55 as the main food type with both carbohydrates and protein coming second at 43%. Here, fish and meet were described as luxuries and hence scarcely consumed then. With COVID-19, food type consumption assumed a mode of 69% meaning more economic hardships. Family sundry expenses which had a mode of 72% above average level fell to 44% below average level (variance of 44%). World Bank (2021) notes that the pandemic has harmed the poor most and it is threatening to push millions more into poverty. There are pre-pandemic and during pandemic studies showing the potential negative impacts of health emergencies on family feeding and wellbeing and how parents especially fathers can play

important roles to improve the family's feeding conditions (e.g., Ugwuanyi & Chukwuone, 2022).

Table 5. Children welfare

School expenses before Pandemic			School exp. in pandemic			Child sundry exp. before COVID-19			Sundry children exp. in COVID-19		
OS	F	%	OS	F	%	AL	F	%	AL	F	%
Always	45	50	Always	14	15	Always	49	55	Always	19	21.
Often	25	28	Often	16	18	Often	22	24	Often	30	33
Rarely	18	20	Rarely	51	57	Rarely	15	17	Rarely	34	38
Never	2	2	Never	9	10	Never	4	4.	Never	7	8
Total	90		Total	90		Total	90	100	Total	90	100

Legend: OS= on schedule

From table5, pre-COVID-19 era children school affairs (payment of school fees and other related essentials) were always settled on time with a mode of 50%but with covid-19, it was rarely done on schedule mode of 57%. Children sundry expenses (periodic maintenance allowances) before COVID-19 was always made with a mode of 55% but was rarely paid with a mode of 38%.

Table 6. Family relationship

With wife before COVID-19			With wife in pandemic			With children before COVID-19			With children with COVID-19		
Quarrels	F	%	Quarrels	F	%	Quarrels	F	%	Quarrels	F	%
Always	2	2.	Always	8	9	Always	10	11	Always	27	30
Often	8	9.	Often	62	69	Often	15	17	Often	60	67
Rarely	25	28	Rarely	15	17	Rarely	25	28	Rarely	2	2.
Never	55	61.	Never	5	5.	Never	40	44	Never	1	1
Total	90		Total	90	100	Total	90		Total	90	100

From table 6, pre-covid-19 husband and wife relationship never experienced quarrels (abusiveness, name-calling, denials of certain needs and services etc. at a mode of 61% but with covid-19, couples who never quarreled dropped to 5%, a variance of 55%, meaning that quarrels became regular. For example, where quarrels featured only in 2% pre- COVID-19, with COVID-19, they increased to 9%always and from only 9% often pre- COVID-19, it increased to 69% often, a variance of 60% for husband and wife quarrels. With the children, pre-COVID-19 quarrels with parent which stood at 11% always jumped to 30% always with COVID-19. Again, 44% who never quarreled with their parents fell to only1% who never did so with the pandemic.

Table 7. Business stability

Level of business stability						Employment availability					
Before COVID-19			With COVID-19			Before COVID-19			With COVID-19		
Normal activities	F	%	Normal activities	F	%	Accessible.			Accessible.	F	%
Always	60	67	Always	3	3.	Always	3	3.	Always	0	0
Often	28	31.	Often	7	8	Often	2	2.	Often	0	0
Rarely	2	2.	Rarely	9	10	Rarely	40	45	Rarely	5	6
Never	0		Never	71	79	Never	45	50	Never	85	94
Total	90		Total	90		Total	90		Total	90	100

Legend: Acc. = accessible

From table 7, with COVID-19, business was 67% normal (no serious restrictions and Business flow disruptions) but with COVID-19, it was 71% never normal. This was due to the COVID-19 restrictive protocols whereby businesses were partially or wholly closed temporality. Jobs were described as always accessible at 3% but with the pandemic, it was 0% inaccessible. In fact, job was 50% never available before the pandemic but became worse with it at a mode of 94%, a variance of 44%. Many customers are of the opinion that government should offer business loans to small businesses to enable them survive. One respond said: We employ more people than big companies. How many companies operate here? Government should help us financially and reduce taxes to make us grow. Studies suggest that family business and women’s entrepreneurs can help to improve family lifestyles so this must be encouraged as strategy to boost family business stability at all times (Alozie & Ekumankama, 2022); men should not be left all alone to run the family business and be the only business owner and only source of livelihood for the family. In fact, family feeding pattern is an antecedent of healthy adulthood (Olawajaju, Bello, & Gbadebo, 2022).

Table 8. Business plans

Options	Freq.	%	Views of customers as valued business partners					
			Before COVID-19			With COVID-19		
			Highly valued	F	%	Highly valued	F	%
Expand	30	33.	Highly Agree	25	28	Highly Agree	45	50
New type	43	48	Agree	15	16	Agree	15	17
Village	10	11.	Disagree	25	28	Disagree	10	11
Others	7	8	Highly disagree	25	28	Highly disagree	20	22
Total	90	100	Total	90	100	Total	90	100

Source: Survey report, 2021

From table 8, due to business instability, 11% of the respondents plan to relocate to their villages with 48% (mode) expecting to engage in new businesses depending on the skills, market and financial outlay available. 33% plan to expand in areas of available customers, a very vital aspect they emphasized. Before the pandemic, less than half the respondents, only 44% agree that customers are actually business partners but with their covid-19 experiences, 67% agree that customers are business partners, viewing them a very necessary for success. Some respondents helped customers with credit sales, while some customers actually visited and assisted the business people financial and materially at certain critical times, beyond their expectation. One respondent said: Many customers really helped when I needed money and food for my family. I am yet to pay the loan one of my big customers gave me to improve my business, said one major computer business owner who has about 21 workers.

Table 9. Relationship with customers

Reasons why I value customers as business partners	F	%	How to treat customers now	F	%
Source of my revenue	18	20	Listen very well	25	28
Source of my family wellbeing	20	22	Advise of prices & products	15	17
Helpful to me during covid (financially/materials)	31	35	Discuss business & personal issues with them	11	12
Good advisers	20	22	No argument	9	10
Others	1	1	Smile at customers	25	28
Total	90	100	Help in any way	5	5
			Total	90	100

Source: Survey report, 2021

Table 9 shows that despite that 33% did not view the customers as very highly valued business partners in table 8, this minority category generally view them as useful or needful people who are pursuing their interest as revealed in the follow up questions analyzed on table 9. The two follow up questions are therefore for all the respondents. From table 9, the main reason why majority of respondents have favorable views of customers is that they were helpful during the pandemic with 35% mode on a five point list. Helpfulness was expressed as offering financial and material helps to the respondents by customers on request depending on the level of friendliness and trust. Some assistance here involves money for feeding and payment of children school fees on school resumption, plunging into business, medical treatment etc. Respondents also stated that customers are the sources of their family wellbeing (22%), and also good adviser regarding business success. Advice centers on business product lines, marketability, customers; product preferences, and global and exchange rates challenges.

The final question was on how to treat customers now. There was a double mode of 28% listen very well to customers and smile at customers. Also, advise customers on product values and price scored 17%, discuss business and customers 'personal issues with them scored 12%. The respondents believe that friendly attitude attracts and pleases customer which is beneficial to them. According to Abiamuwe et al. (2022), in order to promote customer satisfaction, business owners, especially online vendors, should adopt effective method of delivering goods and services; for goods, the use of reliable courier services seems to be a viable means of service delivery.

Discussion

The concern for this research is the extent the pandemic affected micro and small businesses that constitutes Nigeria's critical GDP viability and how the amplification of customer service techniques can steady the struggling businesses and promote stability challenged family relationships. This concern crystallized from the consideration of the weight of the global economy that is still facing uncertainty and signaling at a continuation of the present Nigeria's high unemployment. Besides, the spread of the novel pandemic is causing severe disruption to societies, businesses in Nigeria and globally (ILO, 2020). With the easing up of the pandemic restrictions, businesses are rebuilding and families are still reeling in the pandemic shock situation. I set out to investigate how micro and small scale businesses are incorporating customer service techniques in their efforts for increase revenue as a popular saying states that "what you need to succeed is in others", in this case, your customers, a business factor which cannot be purchased like other factors of production, but by positive personality traits that invite, rather than repel. We carried out the research in nine predominantly low to middle income Abuja districts that are dotted with micro, small and few medium scale industries with few government establishments unlike Asokoro and Maitama, the hub of governance and business. We interviewed 90 respondents aided by five research assistants, on their life experiences before and with the pandemic in areas of occupation, income, residence types, food choices, family relationships between couples and between parents and children. Finally, they were asked their business plans, relationships with customers before and during the pandemic, and lessons learned, if any, and how they could incorporate their customers into their businesses as business partners in future.

Responses revealed that most of the respondents are mainly youthful males, largely Christians who are engaged predominantly in trading, agribusiness value chain, information technology and wood and metal works manufacturing and services. The pandemic lockdown

protocols particularly restriction of movements and external business slump shocks on Nigeria's businesses, means low manufacturing, sudden high retrenchment of workers and hence reduced income flows for businesses, individuals and families. The pandemic negatively impacted on respondents businesses with reduced activities, sales and manufacturing with consequential income losses which occasioned among others, reduced feeding standards, residence types and general household upkeep cares. Ultimately this created consequential family instability in form of increased quarrels (arguments, fights, name-calling and denials of certain rights between and among nuclear family members. Resultantly, many respondents are yet to stabilize their businesses and families. COVID-19 pandemic has turned everyday life on its head. With the situation changing daily, businesses must act with integrity, and empathy to obviate the current challenges and retain their customers (KPMG, 2020). Businesses that were operating at 67% operated at 'always normal' before the pandemic fell to 3% 'always normal' with the pandemic. Most respondents view themselves and majority of Nigerians as poor. Generally then, most of the respondents are poor. Nigeria has 91 million people living in extreme poverty made up of about 43% males and 43% females (World Data Lab, 2021).

Job availability which was predicted to be fewer with the pandemic equally fell from 3% 'always available' pre-pandemic to 0% with the pandemic. Even where available, jobs in Nigeria are corruptly sold to the highest bidders. One respondent who operates a thriving computer business with 36 employees captured the feelings of many respondents:

None of my three siblings who graduated from the universities for the past ten years has been offered a government job like many of my relations and friends equally experience too, despite attending several public service job interviews. Two of them are working with me and have completely abandoned the idea of working for the government where you have to buy jobs with money or your body. We are doing well in this business and we know and treat our customers, particularly the highly influential and rich ones. I am a graduate and know the values of customers. We can do better with government support. Let government offer us loans and other business support to help us grow and develop Nigeria.

A female respondent with a well-established food vending business expressed the views of some female respondents and enthused:

My husband and I trained our four children to the university with money from this business. When poverty was hitting us hard and two of our children missed their admission due to poverty, my jobless husband reluctantly joined me and today he is very happy he did so. There is great poverty and hunger in Nigeria and the elite care less. Government did not give us any welfare material or money to manage our businesses. I am happy that my customers like our services. We listen to them and provide what they want. It keeps them satisfied and they keep patronizing us. During the pandemic, some of them with children could not feed well and we gave them food. Today, all our known customers are friendly with us more than before because of how we assisted them. I learnt the usefulness of customers as kings at school. They are our strength. Without them, we cannot survive, we all learnt quite a lot from each other with the pandemic. I wish that government will help the poor like most of us who live from hand to mouth. Sometimes our husbands who cannot cope abandon us and their children and return to the villages living us to manage our life and train the children. We can hardly seek divorce in this situation due to our culture and religion that forbids that. The pandemic destabilizes families.

The developments on the edges of the city such as Karu, Durumi, Nyanya and Maraba are slums in the shadow of influence. Many residents in these areas have not seen pipe-bore water; their drinking water comes from either wells, hand pumped water boreholes or even small streams used for bathing (Murray, 2007). Lack of basic life necessities are sources of friction in family relations in Nigeria where by a struggling family may experience temporary or serial destabilization through divorce, separation, either party relocation to the village and family abandonment mostly by men. The pandemic has worsened this situation since respondents reported no visible government welfare assistance. There were no serious marital instability like divorce among the respondents even though quarrels and related incidences occurred among many respondents with the women at the mercy of the males. It is in anticipation and occurrence of this that the UN (2020) backs global action to end violence against women and girls amid the pandemic. World Bank Report (2017) cited in Oxfam International (2017) observes: Economic growth has not led to expanded jobs and other opportunities for all citizens and there is evidence that inequality is increasing and most Nigerians remain poor. This supports the respondents' claim of joblessness and creates the need for creative thoughts towards effectively valuing customers and customer service techniques in our businesses.

By recommendation, we can reference Goodman (2019). Goodman (2019) in his book with focus on managing the customer experience reveals how delightful customer experiences improve an organization's performances. The thirty years research yielded good results for companies on how to leverage the incredible power of customer service to become profitable word of mouth machines that enhance long term loyalty. With focus on positive words, the author identifies such attitudes and behaviors that improved customer loyalty as measured thus; service beyond expectation, 12%, assistance during life event 14%, no unpleasant surprises 22%, 90-second staff interaction 25%, personal relationship over time 26%, tell me of new opportunity 30%, consistently good service 32%, proactively provide information 32%, and many more. Nigeria's small businesses enhance face to face interactions and reduced communication chain with few hierarchies. With these advantages and information technology, particularly the social media, small business owners can attract and retain customers by applying the above customer service techniques for profitability and overall business, family and national development. Do whatever you are doing well to satisfy your customers and retain them. They need what it is that you do or sell (Hyken, 2020), cited in New York Times (2020).

Nigeria's business environment is not small and micro business friendly having been characterized with poor power supply, difficulty in accessing financial aids and generally deplorable road network. It calls for a reorientation toward maximizing the customer service option, an option that generally costs less than other costs, being based mainly on attitudinal and behavioral self-reconstruction. Any organization's staff, from the most junior to the chief executive officer, are customer service practitioners and should assist customers while shopping, advise on prices, functionality of products and assessing customers' ability to purchase and maintain certain products for customers informed decisions. Such agents should speak and project their brands, from the simple cheap ordinary day-to-day local food items to the sophisticated Heinz food import. Customer service staff should always smile and be patient with customers and try to go the extra mile. The last mile effort, any good and possibly extraordinary efforts, normally yields extraordinary results. They should emphasize what is proven good for customers' safety, health,

affordability and comfort. Service providers equally view customers as business partners, source of their revenue, good advisers on people's needs, hence they are disposed now to smile and listen very well to them for a symbiotic relationship that benefits all. Olaseni, Akinsola and Oguntayo (2020) reported the prevalence of insomnia, depression and post-trauma stress symptoms among Nigerians during the pandemic. Similarly, on customers' psychosocial needs, (KPMG, 2020:6) observes that customers are financially constrained, with touchy experiences, and are more thoughtful and selective in their decision making, giving preference to brands they trust. Further, customers have a deeper appreciation to family, friendship and health and are keen to see the pandemic as an opportunity to reset their values in the world while getting value in all they experience. This then calls for great empathy from service providers to grow the micro and small businesses.

Conclusion

In conclusion, the struggling Nigerian micro and small scale business owners should not toe on the pandemic outcomes and consequences but must overcome them with positive thoughts and actions and friendliness with their customers and business partners for enhanced loyalty. Buoyant lower layers of the informal sector can drive development with good customer service practices and government financial assistance, improved business environment with good socio- economic infrastructures and inclusive policies and practice.

Finally, two positions are emphasized for all classes of businesses, irrespective of size and class. Firstly, a philosophy respondent stated that lighting another candle does not diminish its brightness, but rather, it increases the general luminosity. Patience, understanding, empathy, helpfulness, joint discussion of customers problems and needs are our passion. Translated, it connotes disposition towards assistance and collaboration for and with one another for the benefit of all. Secondly, personalization is the strongest pillar in driving customer loyalty in 19 of the 27 markets, we researched, and integrity leads across 6 markets (KPMG, 2020: 6). This success leads for business success. However, governance of inclusion will give impetus to small and micro business drive towards overall national development. Statutory business policies must integrate all sectors and business interests, inclusive of the informal sector's micro and small businesses if Nigeria will attain an appreciable level of development by mid millennium.

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