

A Privacy Control Option for Call Centers in Nigeria's Cashless Economy

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ABSTRACT - Customers' trust has been identified as a factor that must exist for customers to embrace e-commerce. An effective, reachable and responsive call center is one key to gaining this trust for organizations or banks that rely on e-commerce. However, an issue with call centers is the proper identification of the caller so that sensitive information is not divulged to wrong persons. Thus, a second level security check is needed before resolving any issue or divulging any account or transaction related information to the caller. This is seen as a necessary step to guard against privacy intrusion, scam or identity theft. Therefore, this paper proposes the use of a 7-digit identification code issued to customers solely for the purpose of remote communication with the bank. At the point of service rendering, the customer will only need to supply the digits occupying two or three randomly selected positions out of the seven. We believe this will further strengthen the privacy of customers in the banks through the call centers.

Keywords: Call Center, e-Commerce, customer privacy, identification code

I. INTRODUCTION

An effective, reachable and responsive call center cannot be ruled out in any bank or organization that relies on e-commerce-internet banking, online shopping, phone banking etc. Therefore, as Nigeria moves towards becoming a cashless economy based on the pronouncement of the Central Bank of Nigeria (CBN) starting January 2012 (CBN, 2011), an effective call center for each of the banks and other business organizations is inevitable to instantly resolve any issues experienced by customers as at when required. An outstanding call center must be one of the hallmarks of any organization that will succeed in a cashless economy that Nigeria is currently evolving to because clients will need means of instantly reporting any suspicious and authorized transactions or even encountered problem(s) anytime of the day (FITP, 2010).

Consumer trust has been identified as a factor that must exist for consumers to embrace e-commerce (Adel, 2001, Adepoju and Alhassan 2010, Ayo et al., 2010,

Oghenerukevbe, 2008). This is evident from the fact that there are many with internet access, yet, they did not agree to sign up for e-banking talk less of online shopping. Statistically, Shao (Shao, 2007) reported that only 44% of internet users in the United States adopt online banking while in China it was reported to be only 14%. This may be adduced to the fact that these people did not trust the system's security (Dauda et al., 2007, Susanto and Zo, 2011) and reliability enough to embrace e-commerce. Customers are afraid of identity theft through various means (Oghenerukevbe, 2010, Longe and Chiemeke, 2008), hacking, phishing (Adepoju and Alhassan, 2010) and other internet abuse techniques (Oghenerukevbe, 2008), all means of infiltrating systems and stealing sensitive information.

Thus, banks need to further protect their customer's privacy and gain their trust. Trust is a critical factor in an online environment. In order to gain customer trust, banks must build an economic relationship with them (Nor and Pearson, 2007) even in a cashless society. The primary source of such relationship building is a reliable customer care center. An enhanced customer care center will give any bank an edge over others and the power to face the pressure of expansion and growth with limited liability (Genesys, 2008, Adesina and Ayo, 2010). A good call center is important because customer satisfaction is proportional to a bank's growth and cost reduction (Dauda et al., 2000, Adesina and Ayo, 2010). In fact, organizations engaging in e-commerce must be customer-centric to endure and develop (Microsoft, 2003).

A scenario of the call center operation in some countries: the call center agent only requests for the caller's National Identification Number (for citizens) or International Passport Number (for foreigners) to establish identity and access his/her record with the bank. But the use of these may be currently impracticable in Nigeria because not all citizens have either Passport or National Identification Number instead the caller's account number is used.

This information may not actually be enough to establish the true identity of the call. Therefore, there is a need for a secret personal second level identification means before private information or any needed assistance is offered over the phone. Thus, in this paper we propose the use of an assigned identification number as a second level confirmation of identity before rendering any service over the phone. This step we believe will increase the customer confidence in their adoption of e-commerce.

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The paper is organized as follows: section 2 of this paper stresses the importance of call centers, section 3 discussed a scenario of call center operation. In section 4 we presents the private identification code as a means of strengthening customer privacy at call centers, while section 5 provides the concluding remarks.

II. CALL CENTER AND BANK OPERATIONS

Use of Information and Communication Technology (ICT) can improve banking efficiency and effectiveness (Adesina and Ayo, 2010). Thus, in 2004, the Central Bank of Nigeria (CBN) released guidelines for e-banking in Nigeria (CBN, 2003). Since then, Nigerian banks have embarked on vigorous moves to upgrade their facilities and systems taking advantage of the ICT and its available infrastructures to enhance and automate their operations. This move thus necessitated the introduction of central call centers as against the conventional customer care desk officers in each of their branches.

The call centers are essential to resolve as quickly as possible any possible issues that might arise in several areas of bank operations such as online banking and internet transactions. A more sophisticated and responsive call center is even now compulsory with the new CBN directive on the cashless economy. Bank customers engaging in online transactions because of their inability to move cash around due to the new policy must be able to get any arising issue or enquiry resolved on the spot as at when required without necessarily visiting any bank's branch.

The effectiveness of call centers in a cashless economy will go a long way to determine the success of the system and growth of individual organizations. These call centers are important because they provide a bridge between the tri-party of online transactions — the customer, environment and the internal operations of the organization (Mukherjee and Nath, 2003). They actually influence the service quality perception of the customer (Mukherjee and Nath, 2003).

The watchword for service quality should be: reliability, responsiveness, assurance, empathy (Broderick and Vachirapornpuk, 2002) and reachability. Call centers offer comfort and ease of use to customers thereby improving customer experience. They have the potential to replace customer care desks currently found in most banks as more people will prefer to resolve their issues remotely and instantly instead of visiting any branch, thereby, saving cost and time. For example, a report shows that two-third of customer interaction in the United Kingdom occurs through the call center (Mukherjee and Nath, 2003).

III. CALL CENTER SCENARIO

When contacting a call center, the first task is for the agent to identify the caller with as minimum information as possible. As said earlier, in Nigeria the agent will request for the caller's account number to establish his identity and access his/her record. This step needs to be strengthened because unauthorized persons with the knowledge of the

account number can simply extract some information on the account through the call center.

Thus, we believe there is a need for a second level security check before resolving any issue or divulging any account related information to the caller. This is seen as a necessary step to guard against privacy intrusion, scam or identity theft.

Currently in Nigeria, some banks have adopted the second level privacy assurance concept but they request for information like home address or phone number which can still be known to anybody, other than the owner of the account. So, in our opinion, this is not a very strong security check for the purpose though it is a step in the right direction.

IV. PRIVATE IDENTIFICATION CODE

The importance of an effective and efficient call center cannot be over emphasized in a cashless economy. It will help build customer trust; an aspect of the trust is privacy assurance i.e. only necessary account and personal information is exposed even to call center agents. Trust by customers can only be built or determined as seen exhibited in the bank's attitude and policies that guide their operation. For example, customers need assurance that the bank will thoroughly resolve the true identity of the person at the caller end before vital information about personal bank statements or financial issues are divulged. Trust is something that develop with time, therefore, banks should adopt practices that can further strengthen the trust level against risk threshold of customers (Ayo et al., 2010). A research has speculated that billions can be lost in sales in internet related business due to privacy concerns (Moore, 2005). Therefore, e-commerce organizations should show that they take customer privacy seriously (Pan and Zinkhan, 2006) for improved sales and performance.

So, we propose in this paper, the use of a private identification codes as against the request of general information like the phone number or home address as a second level privacy assurance step at call centers.

Apart from username and password used for internet banking or online transaction and ATM card PIN that should not be revealed to anybody by the owner irrespective of their position, banks managing a customer's account and card should issue a randomly generated 7-digit Private Identification Code (PIC) to customers. The customer is expected to keep this number save. It will come handy whenever the customer needs to resolve any sensitive issue through the call center.

The idea here is not for the customer to always repeat all the digits to the agent as a form of identification. When required, the system will automatically generate a prompt for at least two random digits of the seven digits (based on their position) from the PIC. These two digits must be correctly provided at once before any sensitive transaction or financial detail discussion is held with the caller.

We believe this step will add strength to the security trust level of bank customers as they will not only be seen as taking their privacy serious but actually doing it.

V. CONCLUSION

Call centers are an essential part of a cashless society. Usually, customers will want their issues resolved without leaving the point of incident. So, any bank determined to grow in a cashless environment must increase its customers' confidence by taking proper care of its call centers to make them reachable, responsive, and reliable with empathy for customers.

Customer trust is a key issue in online environment and this can be built through displayed customer-centric practices by the bank. Call centers have been identified as one of such factors a bank can use to increase its relationship with customers. But releasing sensitive information to unidentified callers of the call centers can rub off on the relationship it is attempting to build.

Call centers need a second level personality identification means to guard against impostors. Currently, some banks' call centers request for information like phone number or home address as a second level security check. We believe these are still general, so this paper proposed the issuance of a 7-digit personal identification code mainly for remote identification with the bank. Whenever required, the bank's system through its agent will only prompt for the digits occupying two or three positions out of the seven. We believe this will further strengthen the privacy of customers in banks through the call centers.

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