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# E-BANKING SERVICE QUALITY AND CONSUMER SATISFACTION IN MONEY DEPOSITORY BANKS IN NIGERIA

By

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## **Abstract**

*The study examines the influence of electronic banking service on customer satisfaction. Various dimensions of electronic banking service were scrutinized. A descriptive survey research design was adopted. The sample size was 363 respondents. The main research instrument used was questionnaire. Data collected were analyzed using descriptive statistic followed by Pearson correlation, and regression analysis to test the hypotheses. The findings disclosed that there is a significant relationship between customer satisfaction and the various electronic banking service quality dimensions and electronic banking service quality has significant impact on customer satisfaction. Hence, the study concluded that banks have and still are putting in investments into electronic banking infrastructure and as such customer satisfaction is turning into one of the most crucial factors for the success of electronic banking service meaning that the generation of positive customer value on the electronic banking requires the establishment and maintenance of long-standing customer relationship. The study therefore recommended that banks should improve on their e-banking products relentlessly, upgrade their channels and enhance their software application such as online application, e-mobile application.*

**Keywords:** *Electronic Banking, Customer Satisfaction.*

### **1.1 Background to the Study**

Customers are assumed to be the critical stakeholders in any business organization because without the customers, organizations are not likely to succeed. Knowledge of consumer behavior will go a long way in ensuring effective marketing policies towards the interest of customers which will eventually facilitate positive customer attitude towards the organizations. E-service is becoming more critical for companies to retain and attract customers. What brings online customers back to the company's websites is a sense of loyalty that comes from good services offered by companies. Pertinently, effective e-service quality in banking is one of the most important ways to keep customers coming back despite the hurdles in the Nigeria banking sector. The strategies to maintain customers' confidence include responding to customers' complaints in a thorough and timely manner. Above all, bank employees involve themselves in some aspect of customer service. Importantly, it is costly to get new customers than to retain old customers. Keeping customers requires customer service staff in banks to be mature and intelligent. Undoubtedly, banking has ceased to be an entirely armchair profession largely directed by conservative men. In today's world, banking is structured by innovative identification of the needs of the customers. Indubitably, an effective customer service is the process by which an organization delivers its services or products in a way that allows the customer to access them in the most efficient, fair, cost-effective and humanly satisfying and pleasurable manner possible. Obviously, electronic service or e-service as it has become more commonly known is considered one of the critical determinants for successful e-business. Apparently, with an increase of e-service adoption in the business field, the importance of virtually measuring and monitoring e-service quality becomes recognizable. No wonder, over the past two decades, there has been a significant advancement in service quality.

In fact, customer satisfaction is fundamental for the success of service firms especially banks. The quality of service has become an aspect of customer satisfaction, which transforms in to superior performance. Globally, banks are widely acknowledged for high quality service that positively related to the development of developed and developing economies, as well as increasing banks market share (Kenyon & Sen, 2015).

The key roles of financial intermediation play by banks in the financial system assist in smooth running nation's economy. In Nigeria banks quality services is not only assisted in smooth running of the national economy, it is equally essential element in influencing customer satisfaction, as well as determining bank market share and profitability (Khan and Fasih 2014).

Although, service companies regard service quality a valuable tool to maintain competitive advantage in the market place. Banks also have the same perception, but unlike the service companies financial services provide by banks vary in the market using differentiated products, these services are regarded as a mechanism of attaining competitive advantage (Logasuathi and Haitham, 2015). This is suggesting that banks can attract customer through high quality services. Thus, efficient banking system greatly influences customer demand for more bank services.

Although, there are growing challenges in the global financial market due to advent of new technology. It is important for banks to better understand the changing customer perceptions and adopt the latest technology to have competitive advantage and compete effectively in the financial market (Law & Singh, 2014). More so, banks have the

responsibility to provide the best services to their customers in order to have sustainable competitive advantages over others.

Although, services and services quality are dynamic and critical due to its difficulty to measure by service providers. The difficulty of measuring the service quality stems from its intangibility, diversity, and the difficulty of separation (Saghier and Nathan, 2013). In this regard, the service requires an independent framework for explaining and measuring quality. Among the key frameworks, service quality model (SERVQUAL) developed by (Parasuraman, Berry & Zeithaml, 1985, 1988) is the most popular model and is widely used to measure the quality of service in the service industry as well as enhancing service delivery.

According to Adelsalam, Shawky & El-Nahas (2013), improving service delivery in the banking business is expected to affect the quality of service and customer satisfaction. On the other hand, Chen (2010) noted that customer satisfaction is the result of a customer's compares of perceived quality and actual service performance. Their compares may lead to customer satisfaction or dissatisfaction (Kaura, Datta & Vyas, 2012). By providing high quality services, banks can satisfy their customers, which can lead toward sustainable competitive advantages. Customer Satisfaction will not only lead to sustainable growth but will also enhance profitability and market share (Al-Azzam, 2015). According to America Customers index "Customer Satisfaction is greater quality Pull-than price-Pull and Value-Pull". Research suggests that satisfaction results in a positive consumer attitude towards goods and service (Okeke, Ezeh and Ugochukwu, 2015).

Additionally, it also positively affects perceived quality and enhances the customer organizational relationship. Thus, both product and service quality help in attracting and retaining customer (Al-Azzam, 2015). Satisfaction positively affects firm profitability and it is the foundation of customer loyalty, respect purchase and word of mouth communication. Some early studies examining the effect of quality on satisfaction found that dissatisfied customers not only stop purchasing a brand and patronizing a service but also creates negative publicity. On the contrary, satisfied customers are likely to become strong advocates of products and help in creating a positive image for the product (Angelova & Zakiri, 2011).

Therefore, service quality as observed was found to influence customer satisfaction as a satisfied customer stays with the bank and introduce new customers but a dissatisfied customer will not only discontinue their link with the bank, but also keep new customer at bay by speeding negative narratives about their experience with the bank. Therefore, the banking sector must strive to know what determines customer satisfaction, as this finding and knowledge will better equip them to make up for their shortcomings, while also enable them to serve the customers better. Therefore, this study is design to explore whether the banking sector is familiar with the impact of service quality on customer or not, to create satisfaction, and to build loyalty.

## **1.2 Statement of Problem**

In recent past there is growing complain by banks customers regarding the services render by many banks. Reviewed literature related these and many other issues to factors such as, poor customer satisfaction and low service quality (Al-Azzam, 2015; Adelsalam, Shawky and El-Nahas, 2013). Therefore, in today's economic environment, banks are required to become more effective in meeting the client expectation to mitigate for customers dissatisfaction, because service quality is critical for success. While the economic benefits of

quality have long been established, many managers and organizations still ignore them at their own risk. This is especially the case for service quality.

Customer satisfaction has been the single most important issue affecting organizational survival because it has the most important retention effect on customers and it relies mostly on service quality as one of the customer satisfaction factors. The client is the end goal of businesses, since it is the customer who pays for supply and creates demand. Businesses often follow the adage “the customer is always right” because happy customers will continue to buy goods and services. In today’s competitive business world, customer satisfaction is an increasingly important component of an effective organization, therefore, customer satisfaction is a key component of a successful and prosperous organization. It has been linked to a higher profit margin and greater employee satisfaction, customer loyalty, customer retention and repeat purchase.

The problem however, with managers and organizations is that customer satisfaction is seldom expressed in financial terms. Many organizations simply categorize customer satisfaction as a form of “marketing intelligence” instead of using it as a management tool to build the customer into their quality improvement processes and increase profit. As a result, organizations often know the cost of providing good service but rarely know the cost of providing bad service.

Service quality has been viewed as a factor that is linked to customer satisfaction in the banking sector. Studies point to the fact that there are two dimensions affecting customer satisfaction; the quality of the core service which is provided by banks, and the quality of the relationship with the bank (Hanif, Hafeez and Riaz (2010). (Allred, Valentin and Chakraborty, 2010), found that service quality has a positive effect on customer satisfaction in Greek – Cypriot banking sector, while Ehigie (2006) found that both service quality and customer satisfaction were strongly related toward customer loyalty in Nigeria. (Bloemer and De Ruyter, 1998) also found that service quality has both direct and indirect effects on customer loyalty, through customer satisfaction.

Based on the findings above it can be said that service quality and customer satisfaction are two factors that if properly applied, and managed can lead to high patronage by clients in the banking sector. This can further influence customer loyalty and customer retention in the banking sector because a satisfied customer in a bank stays with the bank and introduces new customers. Therefore, the banks must strive to know what quality to infuse into its service with the intention to achieve excellent customer satisfaction, retention and loyalty.

This has justified the need for the investigation on the effect of service quality on customer satisfaction in the money deposit banks is chosen with the aim to explore whether the banking sector is familiar with the impact service quality can have on customers or not, to create satisfaction, and to build loyalty. Therefore, to effectively understand how service quality affects the other variables, it is important to evaluate the attributes that are associated with service quality on overall service quality. Lenka, Suar, and Mohapatra (2009), suggests that it is important for banks to know whether customers are satisfied with the total offering in their banks or to specific service quality attribute or dimensions, such as tangibility, reliability, responsiveness, assurance and empathy. With this, banks will then be ready to decide if and where improvements need to be made among these attributes or variables.

Therefore, this study focuses on ascertaining the extent of the relationship between e-service quality and customer satisfaction with deposit money banks in Nigeria.

## **2.1 Service Quality and Customer Satisfaction**

To maintain competition, firms must understand the importance of service quality and its impact on customer satisfaction. Thus, firms tend to rely on service quality for gaining sustainable competitive advantage. Service studies revealed that satisfaction affects customer loyalty, retention and organizational profitability (Anglova & Zekiri, *ibid*). Customer satisfaction depends on the customer experience while utilizing the service. Therefore, firm ensure that their customer have a memorable and delightful experience while consuming the services. Some studies have argued that since satisfaction depends on transaction, attitudes towards a product will have enduring effect on the image of the firms (Felix, 2017) others believe that since quality has a creator impact on consumer satisfaction than product and price, improved service quality by banks help in developing attitudinal loyalty which is very essential for customer retention. Thus, service quality has a strong influence on customer satisfaction (Hennayake, 2017).

In addition, service quality is also considered an important tool for developing and maintaining sustainable relationship with customer. It is more important for banks and financial institutions as they have few options for creating product differentiation (Al-Azzan, *ibid*). Therefore, according to Mohamed, Muzaffar and Hussaini (2011) lower perceived service quality will result into higher dissatisfaction. While examining the effect of service quality on satisfaction, some studies have found that service quality does not affect satisfaction because already it is an antecedent to satisfaction. Others also maintain that customer satisfaction is the end result of service quality (Ragavan and Moge, 2013). The banking sector thus should continue to make concerted effort for providing premium service to its customers. Firms always measure and monitor their service quality for ensuring that their customers are highly satisfied and remain constantly loyal to them. If banks meet customer demands and expectations then they would not have a problem in having.

## **2.3 Effect of Service Quality on Customer Satisfaction**

To obtain product and service a consumer spends both money and resources, time, energy and effort (Parasuraman et al, 1988). Service or product quality and customer satisfaction both have long been considered crucial for success and survival in today's competitive market. Both are also important to understand what contributes to customer satisfaction that should be a key to achieve competitive advantage. Consumers are now demanding high quality in product than ever before (Leonard and Sasser, 1982). The search for quality is arguably the most important consumer trend from the 1980's (Rabin, 1983). The important feature of service firm is to focus on quality, the way it is seen that continuous improvements in the quality of service perceived accordingly to the customer expectation positively affects the satisfaction level and customer's perception and the organization.

However, it is worth noting that there are several distinct conceptualizations of quality. Just as current quality is expected to have a positive influence on overall customer satisfaction (Curuana, 2012). So, we can say that, the effect of expectations of quality on customer satisfaction is positive and significant (Curuana, 2012). Delivering quality service is considered an essential strategy for success and survival in today's competitive environment (Al-Borie et al, 2013) the primary emphasis of both academic and managerial efforts therefore should be on determining what service quality meant to customers (Zeithaml, Berry & Parasuraman, 1996). Service quality is a determinant of whether a customer ultimately remains with or defects from a company of her brand (Zeithaml et al, *ibid*). In marketing management literature service quality takes a prominent position. It is usually defined as customer's impression of relative inferiority or superiority of service provider. Also, it is



often considered similar to overall attitude of customer towards company. It is also observed that the increase in service quality by the firm is due to the fact that service quality is proved too been beneficial to maintain bottom-line performance of the firm. Both service quality and customer satisfaction terms in widely used by researchers interchangeably (Timothy, *ibid*).

Studies show that the overall experience with the service quality result in customer satisfaction which leads to customer loyalty. Where the overall service quality (as perceived) is viewed as a combination of core and relational aspects. In the service literature, core and relational quality are the most basic elements of services. Where core is what is delivered” and relational is “how it is delivered” (McDougall & Levesque, 1992, 2000).

#### **2.4 Factor Affecting Service Quality and Customer Satisfaction**

For marketers or service provides, achieving customer satisfaction is important because it is supposed to be an important motive for customer loyalty, repeat business (with customer) and positive word of mouth (Bearden and Teel, 1983). However, quality is not the only factor that effects customer satisfaction, there are other factors besides quality like performance, expectation, desires and price factors that affect customer perceptions and the overall satisfaction level (Mohr, 1982). Where quality of service is a descendant of customer satisfaction as described by Cronin & Taylor (1992), service quality is not the only factor that has direct impact on customer satisfaction. Identification of other elements beside quality that affect satisfaction is crucial. The other factors as described by Selvakumar (2015) are value, corporate reputation, image and transaction satisfaction. On the other hand, other factors that affect service quality other than those of intangible nature like human interaction is service delivery, the rest are of tangible nature, design and decoration elements, the effect of atmospherics, employee appearance and appearance of equipment (Suresh chandar, et al 2002). A clear understanding of all these factor that affect the relationship between service quality and customer satisfaction result in overall performance of the firm and can help to ensure better implementation of resources that firm required putting in place.

#### **2.5 Relationship between Service Quality and Customer Satisfaction**

During the past few decades the interest of most academics and researchers has increased to measure the relationship between service quality and customer satisfaction. Both customer satisfaction and service quality are considered as extensive and vast subjects of research and many studies related to customer satisfaction are conducted in the area of service settings (Oliver & Swanm 1989). In marketing theory, the consumer satisfaction category has the main position. It is based on the premise that the profit is made through the process of satisfaction of consumers’ demands (Dubrvoski, 2001). A further debate has considered whether service quality is a cause to customer satisfaction (Cronin & Taylor, 1992), Parasuraman et al. 1985). It then helps to identify a link between both constructs.

The increased level of customer satisfaction, decreases the chances that customers will be pointing the flows in the quality (Khan et al., *ibid*). A great Similarity, between customer satisfaction and service quality is observed, however researchers are careful to say that these two are different concepts (Oliva, Oliver and MacMillan, 1992). In academic, constructs are recognized as distinct and independent (Oliver, 1980). Whereas wide literature studies show that both concepts are distinct conceptually but also are closely related to each other (Parasuraman et al. 1994, Shemwell et al., 1998) and any increase in one (quality) leads to increase in another (satisfaction) (Toelle, 2006). However, there are number of variations found in literature between service quality and customer satisfaction. (Cronin & Taylor, 1994, stated that satisfaction is customer decision after an experience why quality is not.

Similarly, according to Cronin and Taylor (1992) it is important to have this distinction between the two concepts for managers and academics, as there is a greater need to understand either the firm's objective is to perform in a way that satisfies the customer or they should strive to provide maximum level of service quality perceived by its customers. Again, researcher Awour (2014) stated that service quality and satisfaction are distinct constructs, and there is a causal relationship between the two, and the impression about the quality of service influence emotions related to satisfaction which, in turn affect future purchases behavior. Also customer satisfaction is viewed as the overall assessment of the service provider (Bedi, 2010). Literature further related to service quality and satisfaction has emphasized that customers compare the performance of product and services on some standards (Sprong&Mackoy, 1996). Also the quality of service as perceived by the customers is considered as an important factor that affect the level of satisfaction due to its relative importance in the service not text it become a wide debatable topic and focus to research for academic.

Furthermore, literature revealed that the different between perceived service quality and satisfaction is due to the use of different standards of compares (Zeithaml et al., 1993: Parasuraman et al, 1988). Different authors stated that the standard of comparison to form satisfaction depends on customer's feelings regarding what will come out (predictive expectation) where perceived service quality defines what customers believes that a firm should deliver, also it is a result of comparing the performance (Spreng & Mackoy, 1996).

## **2.6 Methods of Measuring Customer Satisfaction**

### **a) Customer satisfaction score**

The customer satisfaction score (CSAF) is a key performance indicator of customer satisfaction. The goal of the CSAT is to determine how satisfied customer are with the service, goods, business, or team. Customers are asked about their level of happiness regarding one or more aspects of the business. The answer are taken from a CSAT are expressed as a percentage between 0-100% as higher percentage indicates higher satisfaction.

### **b) Net promoter Score (NPS)**

The net promoters score measures how likely the customer will act as a brand ambassador and promote the product/service company. The NPS places customers into three categories. Promoters, passives, or detractors.

- i. Promoters are customers who are enthusiastic about the product/service and likely to recommend them to friends and families.
- ii. Passives are those who are satisfied with the product/service but are unlikely to recommend them to friends and families member. Passives do not have brand loyalty and can easily be converted by competitors.
- iii. Detractors are customers who are unsatisfied with the product/service and may damage the company's brand.

### **c) Customer Effort Score (CES)**

The customer effort score measure how much work a customer will do to buy from the company. It measures the effect exerted by a customer to attain the goods/services. If a customer has to go through a lot of work to purchase from the company, they will likely take their business elsewhere, example how easy was it to get the help you wanted?

### **2.7 Effect of Reliability on Customer Satisfaction**

Chang (2015) argued that reliability shows the service provider's ability to perform services in a dependable and accurate manner, furthermore, he noted that it involves doing it right the first time and it is a crucial service component of customers (Messay, 2012). It is noted that being reliable is an exceptionally important quality to have, especially in the banking industry (Ghost & Gnanadhas, 2011). Reliability improvement is key in service quality enhancement efforts. This is because when a firm is unreliable, they communicate less concern to what customers care about. Customers may form a negative perception about the firm and will switch to a competitor without second thoughts (Chang, *ibid*). It is not easy for many types of service businesses to maintain a higher level of reliability day in day out. Customers view, experience and judge mishaps in the service sector immediately they interact with the firm (Bedi, *ibid*). In such a sector, variability occurs largely when services are being offered. It is difficult for service providers to control such variations since each employee is somewhat different from the others in personality, skills and attitudes (Mengi, 2009). The key aspects under reliability include providing service as promised, dependability in handling customer service problems, performing services right at the first time and maintaining error free records (Chang, *ibid*).

### **2.8 Effect of Responsiveness on Customer Satisfaction**

Providing service in a timely manner is highly appreciated by customers. Good service providers understand this aspect (Okoe, et al., *ibid*). Furthermore, firms that value efficiency pay attention to the services that they offer so that they can have an advantage and use this to keep off competitors (Karim & Chowdhury, 2014). Bank customers look for banks that willingly help them in their banking operations. Customer satisfaction may be achieved in the banking sector when the service provider is willing to assist its customers when required Curuana, (*ibid*) also stated that "responsiveness is positively related to customer satisfaction and customers can refer others if satisfied". Therefore, word of mouth (WOM) advertisements are important for the banks. Key aspects under responsiveness include keeping customers informed as to when services will be performed, prompt service to customers, willingness to help customers and Readiness to respond to customers request (Mengi, *ibid*).

### **2.9 Effect of Empathy on Customer Satisfaction**

The basis of empathy is rooted in understanding the needs of customers and giving them individual attention. Employee and customer interactions are reflected through the empathy dimension (Mengi, *ibid*). Service customers have an expectation on how the service provider should understand and be concerned about their individual needs and wants. As a service provider, trying to understand the situation from the customer's point of view gives a clearer picture of what is happening (Toosi & Kohonali, 2011). Showing an understanding and having knowledge to solve customers' problems are key factors in the banking industry. The key aspects under empathy include giving customers' individual attention, employees who deal with customers in a caring fashion and employees who understand the needs of their customers (Bedi, *ibid*).

### **2.10 Effect of Tangibility and Customer Satisfaction**

Tangibility refers to things that have a physical existence, which could be seen, felt and touched. From a banking perspective it included the technological equipment and ambience of branches including employees (Khan & Fasih, 2014). Tangibility is a significant aspect of customer satisfaction in the service industry especially banks. As the products of banks and service industry are intangible, they have to rely heavily on the tangible aspects for satisfying



customers. Customers tend to extensively switch from one bank to another (Nautiyal and Thanushree 2014). One reason for this is that banks are not giving due importance to tangible aspects. Customer satisfaction and retention strongly depends on tangibles including modern equipment, ambience and staff. Therefore, banks must improve these tangible aspects. Tangibles are significant for creating differentiation, customer satisfaction and sustainable growth (Mulat, 2017). Customer satisfaction in banking significantly depends on both tangible and intangible aspects. Therefore, combining both tangible and intangible aspects in the value proposition can lead to greater satisfaction among customers and sustained relationships (Khan, et al, *ibid*). Some studies argue that service quality positively influence the profitability of an entity (Cheng, *ibid*).

Realizing the importance of service quality, General Electric (GE) was able to earn large profits by making huge investments on various service quality aspects. Realizing the importance of tangible aspects, GE made drastic changes in branches that made them more noticeable and appealing to customers. Banks must also improve its tangible and non-tangible aspects. These improvements will enhance customers satisfaction and help foster a long term relationship between banks and clients (Khan et al, *ibid*).

### **2.11 Effect of Assurance and Customer Satisfaction**

Assurance refers to the customer trust and confidence in the firm to give the best possible services to them (Baghla and Garai, 2016,). When employees extend courtesy while providing services, they are indirectly giving assurance to customers that they will solve all their problems (Khan et al, *ibid*). Factors such as employee knowledge and courtesy also help in extending trust (Parasuraman et al, *ibid*). Prior studies suggest that trust positively affects customer satisfaction. Customer trust on employees leads to a higher satisfaction level and positively affects purchase intention (Khan et al, *ibid*).

### **2.12 Customer Satisfaction and Loyalty**

Both the service management and the marketing literatures suggest that there is a strong theoretical foundation for an empirical exploration of the linkages between customer satisfaction and customer loyalty. According to some of these literatures, customer satisfaction with the service experience will lead to high level of customer loyalty. (Horstman (1998), states that there is a high strong and positive relationship between customer satisfaction and customer loyalty. A satisfied customer is six times more likely to repurchase a product and share their experience with five or more people. Gronroos, *ibid*, Zairi, 2000), further stated that unsatisfied customers can tarnish or banish more business from the organization than ten highly satisfied customers can do (Mohdsan, 2011).

With higher customer satisfaction the level of loyalty increase (Tee, 2012) found a significant positive relationship between customer satisfaction and customer loyalty. Other several studies have indeed found satisfaction to be a leading factor in determining loyalty (Suleiman, 2011). Mensha, 2010. He and Song, 2009). These studies have concluded that there is significant relationship between customer satisfaction and loyalty. They assert that high level of customer satisfaction will result in increased loyalty for the firm and is positively associated with purchase intention, positive words of mouth and profitability. On the basis of the empirical literatures, it can be said that customer satisfaction is indicated as a foremost determinant of customer loyalty.

### **2.13 Customer Retention and Customer Satisfaction**

Customer Retention is the activity that a selling organization undertakes in order to reduce customer defections. Successful customer retention starts with the first contact an organization has with a customer and continues throughout the entire lifetime of a relationship. A company's ability to attract and retain new customers, is not only related to its product or services, but strongly related to the way it services its existing customers and the reputation it creates within and across the marketplace. Customer retention is more than giving the customer what they expect, it is also about exceeding their expectations so that they become loyal advocates for your brand. Creating customer loyalty puts 'Customer value rather than maximizing profits and shareholder value at the center of business strategy'. The key differentiator in a competitive environment is more often than not the delivery of a consistently high standard of customer service (Hennig-Thurau & Klee, 1997).

Customer satisfaction with a company's products or services is often seen as the key to a company's success and long-term competitiveness. In the context of relationship marketing, customer satisfaction is often viewed as a central determinant of customer retention. However, the few empirical investigations in this area indicate that a direct relationship between these constructs is weak or even nonexistent.

### **3.0 Methodology**

This study is quantitative in nature as it is meant to collect and analyze data on the relationship between the study variables, that is, electronic banking and customer satisfaction. The study identified four e-banking channels, including automated teller machines, electronic TV/mobile banking, point of sales, and internet banking as indicators of electronic banking in Nigeria; while, the SERVQUAL Model will be used as the indicator of customer satisfaction.

The study used primary data obtained from customers of some selected commercial banks. It is imperative to focus on these banks' branches customers in the locality in that they generally reflect technologies and operations by sister branches nationwide. Hence, the sample of this study is three hundred and sixty three (363) customers of the banks selected. In terms of the sampling technique, the selection of the bank is done using purposive sampling technique, while the bank customers were selected using the simple random sampling technique.

The data collected were analyzed using the Statistical Package for Social Science (SPSS) software. The correlation analysis and regression are used to test the hypotheses developed for the study. The correlation analysis ascertains the relation that exists between the dependent variable and the independent variables while the regression analysis ascertains the impact of the independent variable has on the dependent variables.

### **4.0 Inferential Statistics**

**Ho 1:** There is no relationship between customer satisfaction and the various electronic banking service quality dimensions.

Hypothesis one was tested using Pearson's moment correlation coefficient between customer satisfaction and electronic banking service quality dimensions and this include reliability, responsiveness, assurance, tangibility, and empathy. The results are shown in Table 1 below.

**Table 1: Correlations Matrix for Hypothesis 1**

		CS	RLBTY	RPSN	ASR	TGB	EPTY
CS	Pearson Correlation	1	.688 **	.905 **	.789 **	.807 **	.963 **
	Sig. (2-tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	363	363	363	363	363	363

\*\* . Correlation is significant at the 0.01 level (2-tailed).

From the table 1 above which shows the correlational matrix of the relationship between dependent variables and independents, the result shows that there exist strong relationship between customer satisfaction and e-banking service quality in terms of Responsiveness ( $r = 0.806$ ,  $p = 0.0000$ ), Tangibility ( $r = 0.708$ ,  $p = 0.0000$ ), Empathy ( $r = 0.943$ ,  $p = 0.0000$ ). In addition, the result also shows that there exist moderate and positive relationship between customer satisfaction and e-banking service quality in terms of Reliability ( $r = 0.599$ ,  $p = 0.0000$ ), Assurance ( $r = 0.578$ ,  $p = 0.0000$ ).

Hence, the null hypothesis that states that there is no relationship between customer satisfaction and the various electronic banking service quality dimensions was rejected while its alternative was accepted and this states that there is a significant relationship between customer satisfaction and the various electronic banking service quality dimensions

HO 2: Electronic banking service quality has no significant impact on customer satisfaction

**Table 2: Multiple Regression**

<i>Summary of the Model</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
<i>1</i>	.969 <sup>a</sup>	.930	.916	.20240
<i>a. Predictors: (Constant), EPTY, RLBTY, ASR, TGB, RPSN</i>				

<i>ANOVA<sup>a</sup></i>					
<i>Model</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig</i>
Regression	40.00	6	6.666	211.339	.000 <sup>b</sup>
Residual	3.453	78	0.044		
Total	43.453	84			

- ❖ Dependent Variable: CS
- ❖ Predictors: (Constant), EPTY, RLBTY, ASR, TGB, RPSN

Model 1	<b>Unstandardized Coefficients</b>		<b>Standardized</b>	<i>t</i>	<i>Sig</i>
	<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
(Constant)	.506	.178		3.001	.004
RLBTY	.091	.083	.118	1.260	.216
ASR	.376	.118	.405	3.412	.001
TGB	.576	.108	.578	5.065	.000
RPSN	.017	.080	.018	2.18	.835
EPTY	.871	.089	.766	8.973	.000

❖ Dependent Variable: CS

The table 2 above shows the result of the regression analysis which used the simple linear regression method. From the table, the R-squared which is also known as coefficient of determination measures how the variation in the dependent variable is accounted for by the variation in the explanatory variables that is the independent variables. The R-squared above is 0.920. This means that there was 93.0% variation in customer satisfaction can be explained by variations in e-banking service quality.

The Adjusted R squared is coefficient of determination which tells us the actual variation in the dependent variable due to changes in the independent variable, from the findings in the table 2 the value of adjusted R squared is 0.916, an indication that there was 91.6% variation in customer satisfaction due to changes in e-banking service quality

Furthermore, the F-statistic (202.340) is significant at 5% level since the probability of its value (0.000) is lesser than the 0.05 level of significance. This simply implies that the model is statistically significant, hence to this end the null hypothesis that electronic banking service quality has no significant impact on customer satisfaction was rejected while its alternative was accepted and this states that electronic banking service quality has a significant impact on customer satisfaction.

**5.0 The Study Findings**

The outcomes above show that there is a significant relationship between customer satisfaction and the various electronic banking service quality dimensions. The finding further revealed that, e-banking service quality has the ability to improve satisfaction, and as such improved loyalty. Hence the adoption of the services of electronic banking has consequently ushered in the services of Financial Technology, geared towards improving service delivery and customer satisfaction in Nigeria, as well as a more improved and standardized banking industry.

The findings also demonstrate that e-payment tools and e-banking in customer satisfaction using the Pasargadae bank e-payment company as a case study. The study made use of a correlation-type descriptive-survey regarding methodology. The findings of the study revealed that there is a positive and significant relationship between e-payment constructs and customer satisfaction. On the other hand, in the second hypothesis the study noted that electronic banking service quality has a significant impact on customer satisfaction.

## ***6.0 Conclusion and Recommendations***

Banks have and still are putting in massive investments into electronic banking infrastructure and as such customer satisfaction is turning into one of the most crucial factors for the success of electronic banking service meaning that the generation of positive customer value on the electronic banking requires the establishment and maintenance of long- standing customer relationships.

The basic ways of achieving high customer satisfaction is providing high quality services. To this end it is seen why the study critically assessed the impact of electronic banking on customer's satisfaction in Nigeria with particular reference to customers of commercial banks. Based on the findings the study has shown that there is a significant relationship between customer satisfaction and the various electronic banking service quality dimensions and that electronic banking service quality has a significant impact on customer satisfaction. Hence, following recommendations were made as:

- ❖ Firstly, banks are advised to improve on their e-banking products relentlessly, upgrade their channels (such as ATM, MPOS, and PoS) and enhance their software application (such as online application, e-mobile application).
- ❖ Secondly, the management of Nigerian banks should put in more resources in staff training and development. This will help with quality and timely service delivery. They should also introduce other products that could enhance their customer satisfaction.
- ❖ Finally, in order to eliminate challenges that customers face in the usage of e-banking products, banks are advised to ensure stable power supply, ensure network service availability, improve more on the security of customers' transactions and personal data and create a platform whereby customers and bank management can interface to discuss on the challenges that the former is facing and chart a new course of action so as to stimulate and ensure customers' satisfaction.

## ***7.0 Limitations of the Study***

This study was limited by time constraint and the particular conditions under which the study was carried out. Only 363 respondents were used to analyze and test the hypotheses used to measure e-banking service quality for this study. Though, the reliability and validity of the instrument used in this study had been proven to be reliable, as such it should be accepted as an initial scale and tested further with lager number of respondents.



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