

E-BANKING SERVICE EFFICIENCY AND CUSTOMER SATISFACTION IN THE NIGERIAN BANKING SECTOR

BAKARE, Rasaki Dayisi ^a, OLUFAYO, Thaddeus Ojo^band OMOERA, Charles Ighedoise ^c

^{a,b,c}Department of Business Administration, University of Lagos, Lagos, Nigeria.

^aCorresponding Author's E-mail: adebak2@yahoo.com

Abstract

The paradigm shift in how banking services are done all across the world and Nigeria inclusive has made the increasing use of electronic banking delivery channels inevitable in the banking industry across the world. This trend became unavoidable as global financial practises revolve around online banking, hence its adoption in Nigeria. This paradigm shift has not only provided complete functions of operations but also advanced their electronic service efficiency. This study investigates how well the efficiency of e-banking services will bring about satisfaction among customers of commercial banks in Lagos state, Nigeria. This study adopted cross-sectional survey method using a descriptive research design. A web-based survey instrument was used to elicit information from 217 respondents from an infinite population of bank customers using key informant sampling to draw an initial sample and later snowball sampling to further reach out to respondents. The results obtained showed that bank customers were satisfied with the service delivery of their banks. Since the banking industry is highly competitive, it is therefore recommended that banks must ensure that there is consistency in the delivery of electronic banking services. It is also recommended that policymakers in the sector should ensure that service quality programmes be strictly followed and implemented effectively so that they will not be seen as only focussing on the bank's objective of profits; but must also look into satisfying the needs of the customers as well.

Keywords: Customer satisfaction, Efficiency, Electronic banking services, Nigeria

1. INTRODUCTION

The ability to deliver high quality services to customers remains a key factor affecting the performance of firms (Akinci, Atilgan-Inan, & Aksoy 2010; Aliyu&Tasmin, 2012). The effectiveness and efficiency with which services are delivered will go a long way to determine how satisfied customers will be. It is therefore realistic to state that the service industry is synonymous with competition as a result of continued improvement in the service delivery (Oliveira, Faria, Thomas, & Popovic, 2014). This improvement is a reflection of the high expectations of bank customers. This quest for continued improvement has thus made the banking sector in Nigeria to face enormous challenges of rapid environmental changes which eventually translate to stiff competition among banks (Adewuyi, 2011). This competition equivocally made the banks to jostle for leadership positions in the industry and thus imperative for them to at least meet the target customers' satisfaction with quality of services expected since customers' quest for improved services has become non- negotiable (Wonglimpiyarat, 2014). The essence of this competition bothers on which bank could actually offer customers services or offerings that will be more attractive to customers than that of a competing bank.

The effective conduct of financial transactions using the delivery channels will further propel customer satisfaction. On the basis of the above, this study seeks to find out if ease of use, minimal breakdown of machines and speed of e-banking devices will bring about customer satisfaction. The following hypotheses were put forward: Ease of use e-banking delivery channels will not enhance customer satisfaction; the speed of processing information when using e-banking delivery channels will not enhance customer satisfaction; Minimal breakdown of machines (reliability) will not enhance increased customer patronage.

2. REVIEW OF LITERATURE

Business organization especially the banking industry of the 21st century operates in a complex and competitive environment characterized by changing factors and highly unpredictable climate, thus making information and communication technology to be at the centre of this global curve as an absorber and to provide a cooling effect (Adewuyi, 2011). This section dwells into the theoretical and the conceptual framework which further makes the study more robust.

Theoretical Review

The Unified Theory of Acceptance and Use of Technology (UTAUT)

The Unified Theory of Acceptance and Use of Technology (UTAUT) is a technology acceptance model formulated by Venkatesh et al. (2003). The UTAUT theory holds that four key constructs namely, performance expectancy, effort expectancy, social influence and facilitating conditions are direct determinants of usage intention and behaviour (Venkatesh, et.al 2003; Martins, Oliveira, &Popovic, 2014; Shaikh &Karjaluoto, 2015).

Venkateshet al. (2003) defines the factors as follows: Performance expectancy refers to the extent to which an individual believes that using the system will help him or her achieve better results on the task (Venkatesh et al., 2003; Wang & Wang, 2010). Effort expectancy refers to the extent of ease associated with the use of the system (Venkateshet al., 2003).Social influence refers to the extent to which an individual perceives that important others believe he or she should use the new system (Venkatesh et al., 2003). Facilitating conditions refers to the extent to which an individual believes that an organisational and technical infrastructure exists to support use of the system (Venkatesh et al., 2003).

The most important theory for future study on IT adoption in Information Systems (IS) domain is adjudged to be UTAUT. According to empirical investigations, the model performs better than the TAM model and the other eight different models (Carlsson, Carlsson, Hyvonen, Puhakainen & Walden, 2006). The UTAUT model has also been modernized to research the acceptance of mobile commerce, where it was revealed that novel factors together with trust, privacy, convenience, and cost had an influence on behavior (Min, Ji, and Qu, 2008). For the adoption of information and communication technology and mobile commerce, the proposition has been put to the test.

Empirical Review

The quest for gaining competitive advantage has largely made organizations in the service industry to remain steadfast in their service delivery (Wong, Rexha&Phau 2008).The above was corroborated in the study of Ariff, Yun, Zakuan and Jusoh (2012) where they examined dimensions of electronic Service quality for internet banking services and concluded that delivering effective electronic banking services is crucial to becoming, and remaining competitive in the banking industry hence a determinant for achieving competitive advantage in the banking sector. The above was summarizedby Wong, Rexha, and Phau (2008) where

they defined efficiency as the capacity to deliver the given service consistently and accurately.

Adesina and Ayo (2010) in their study titled 'An empirical investigation of the level of users' acceptance of E-Banking in Nigeria' found out that some measures, such as time for processing of information, immediate and prompt transactions, and efficient money transfer have significant impact on the confidence of customers when using e-banking services. Akinci, Atilgan-Inan and Aksoy (2010) in their paper titled 'Re-assessment of E-S-Qual and E-RecS-Qual in a pure service setting' found out that a user-friendly bank website influences the choice and use of internet banking services, which invariably has a positive impact on users' behavioral intentions toward online banking. Aliyu, Tasmin and Takala (2014) in their paper presented at the International Conference on Innovation, Management and Technology Research in Malaysia titled 'Online Banking and Customer Service Delivery in Malaysia: Data Screening and Preliminary Findings' asserted that effective service delivery of internet banking services is a key indicating index of customer satisfaction.

Customer Satisfaction: An overview

Customer satisfaction can be interpreted as an overall evaluation of service quality attributes or service attribute performance (Boulding, Kalra, Staelin & Zeithaml, 1993). It is invariably the state felt by a person who has experienced a performance or outcome that has fulfilled his or her expectations. Customer satisfaction is one of the best-studied areas in marketing, because it has become a principal factor in achieving organizational goals, and is considered a baseline standard of performance and a possible standard of excellence for any organization (Munusamy&Chelliah, 2011).

As a performance indicator within an organisation, customer satisfaction measures products and services, in meeting customer expectations with respect to service quality (Cheolho, 2010). It is thus imperative that organizations must be abreast of the fact that effective service delivery is sacrosanct. Companies i.e banks must therefore recognize that keeping current customers is more profitable than acquiring new customers to replace those who have been lost to other firms or banks (Oghojafar, Mesike, Omoera&Bakare, 2012).

The evaluations are not made solely on the outcome of a service; they also involve evaluations of the process of service delivery (Parasuraman & Grewal, 2000; Barrera, García, & Moreno, 2014). The issue of service delivery applies to all service industries including the banking sector where firms jostle for customers in a keenly competitive industry. As a result, the quality of electronic banking services (e-banking), e.g Telephone Banking, Point of Sale (POS), Mobile Banking, Automated Teller Machine(ATM), Internet Banking etc, has become a major area of attention among researchers and bank managers due to its strong impact on business performance, customer satisfaction, customer loyalty and profitability (Khan & Khan, 2012). It is therefore germane to look inwards at bank performance and service delivery using efficiency dimension of service quality.

Effective Service delivery and Customer Satisfaction

Gaining competitive advantage in a turbulent marketing environment transcends just delivering services but delivering it with utmost sense effectiveness. In the light of the above, it is germane for banks to recognise that effective delivery of services need complementary functions from the staff that will ensure its certainty. Effective e- service delivery is all about service quality which according to Naeem and Saif (2009), and Santos (2003) is the overall customer evaluations and judgments regarding the excellence and quality of e-service delivery in the virtual marketplace. Keeping in view the significance of service quality as a means of competitive advantage and organizational sustainability, banks pursue multidimensional approaches to improvement in service quality to attract and retain customers (Kandampully, 1997;Shaikh & Karjaluo, 2015). From the aforementioned, it is evident that superior service quality is a weapon of competition and this helps demonstrate that it is a predictor of customer satisfaction .

Satisfying customers in the service industry and the banking sector in particular, is the ultimate goal and objective so that customer retention can be evidently possible. More often than not, it can be quite an issue. It is therefore expedient that banks strive hard to ensure that their teeming customers are satisfied with their service delivery (Adeshina& Ayo, 2010).

It is expedient that banks in Nigeria look inwards to find a very good blend of strategies to reduce customer's rate of dissonance and improve perceived service quality. The implication of the above is that customers may not be too satisfied with the efficiency of online banking service delivery, hence the need for improved service delivery. With the patterns of consumer

behavior changing with the increasing use of technology in the delivery of banking services, there is a need to build customers' confidence in using the tech-based services otherwise the confidence of customers may be eroded. It is therefore logical to state that customers are not satisfied with the service delivery of online banking, but the extent to which customer satisfaction is affected by efficiency of service delivery needed to be investigated, hence the need for this study.

3. METHODOLOGY

This study used descriptive survey research design. The target population for this study comprised of bank customers who are residents in Lagos state and who are knowledgeable about the usage of e-banking delivery channels. The target population of this study therefore includes government officials', civil servants, business men/women, students and others who have considerably good knowledge of e-banking operations among commercial banks. It is of importance to note that getting a definite and statistically sound sample is not feasible thus difficulty in getting the sample frame. Population at this stage is known as hidden in nature (Quillan 2011). For the purpose of this study, the non probabilistic sampling was employed because it is ideal for hidden population (Dragan & Isaic-Manu, 2012). Purposive sampling was used to identify 10 key informants who were used as initial samples before additional 207 were gotten through referral (snowball) sampling. The study adopted the scale developed by Papadomichelaki and Mentzas (2011). The items were measured using 5 point Rensis Likert scale. Content and face validity of the questionnaire were assessed by academic scholars prior to the reliability assessment. Pilot study was carried out to appraise the internal consistency of instrument. The Cronbach alpha of the two variables tested showed that efficiency produced alpha at 0.79 and customer satisfaction at 0.77. The above result was then adjudged to be reliable and showed conformity with assertions from earlier studies (Bryman & Bell, 2011; Rahim & Bakare, 2021).

4. DATA ANALYSIS

Data analysis was based on the data gotten from 217 questionnaires which were collected and collated after been found useable. The SPSS statistical tool was then used to present the results quantitatively. Frequencies and percentages were used while inferential statistics such as Pearson Correlation and multiple regressions were also performed to determine the relationship and prediction of customer satisfaction with e banking efficiency. This study

succinctly develops a regression model to further showcase the extent of relationship between as an e-banking service efficiency and customer satisfaction.

i.e $y = f(\beta_0, \beta_i, x_i, i = 1, 2, 3, \epsilon)$ For this study, the following were put forward: Let:

x_1 , speed, x_2 , ease of use, x_3 , minimal breakdown of machines, ϵ as the error term

The model here is:

$$y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

3.1. Results and Discussion

The section of this study has the report of the results and it is thus presented below.

Table 1: Respondent's socio demographic characteristics of Respondents

| Variables | Frequency | Percentage |
|-----------------------------------|-----------|------------|
| Gender | | |
| <i>Male</i> | 105 | 48.4 |
| <i>Female</i> | 112 | 51.6 |
| Age | | |
| <i>Less than 18 years</i> | 12 | 5.5 |
| <i>18 – 30 years</i> | 121 | 55.8 |
| <i>31 – 43 years</i> | 39 | 18.0 |
| <i>44 – 56 years</i> | 22 | 10.1 |
| <i>57 and Above</i> | 23 | 10.6 |
| Range of Monthly Income | | |
| <i>Below N50,000</i> | 55 | 25.3 |
| <i>N50,000 - N100,000</i> | 21 | 9.7 |
| <i>N100,000- N200,000</i> | 64 | 29.5 |
| <i>N200,000- N300,000</i> | 56 | 25.8 |
| <i>N300,000- N400,000</i> | 19 | 8.8 |
| <i>Above N400,000</i> | 2 | .9 |
| Educational Status | | |
| <i>First School Leaving Cert.</i> | 10 | 4.6 |
| <i>SSCE</i> | 14 | 6.5 |
| <i>OND/ NCE</i> | 12 | 5.5 |
| <i>B.Sc/ HND</i> | 121 | 55.8 |
| <i>M.Sc/ MBA</i> | 51 | 23.5 |
| <i>Ph.D</i> | 9 | 4.1 |

Source: Field survey

Table 1 provides the descriptive statistics of the socio- economic and demographic variables of this study.

Gender Distribution of Respondents

The gender distribution of respondents revealed that there are more female respondents 112 (51.6%) than male 105 (48.4%). This is an extent an indication that females spend more time on the internet than the male especially when their phones are involved. This corroborated the findings from the studies of Avery, Keith, Mathios, Kang and Bell (2006) where they asserted that female showed a tendency of being more likely to participate in online surveys, this is however in contrast to the findings of Chang and Samuel, (2004) and Barre, Garcia and Moreno, (2014) and Bhatt, (2016) where they asserted in their study that online consumers, unlike non-buyers, are mostly male.

Age Distributions of Respondents

The age distribution of respondents showed that respondents who are less than 18 years accounted for 12% of the sample, 121(55.8%) were between the age of 18 and 30 years, 39(18%) were between the age of 31 and 43 year, 22(10.1%) were between the age of 44 and 56, 23(10.6%) were above 57 years. The implication of the above is that most of the respondents are of the younger generation corroborating the study of Zeithaml and Gilly (1987) where they asserted that the younger people are more inclined and inquisitive enough to embrace new technology

Income Status of Respondents

With reference to income level, 55(25.3%) of the respondents were low income earners who earn less than N50, 000 on monthly basis. 21(9.7%) of the respondents earn between N50, 000 and N100, 000. 64(29.5%) of the respondents earn between N200, 000 and N300, 000. 19(8.8%) of the respondents earn between N300, 000 and N400, 000. 2 of the respondents however earn more than N400, 000. This above analysis corroborates the studies of Atkins, Jeffres, and Neuendorf (1998) where they asserted that adopters of computer technology and

as well as online surveys tend to be more affluent, better educated, and younger than non-adopters

Educational Status of Respondents

In terms of educational accomplishment, 10(4.6%) of the respondents have only first school leaving certificate, 14(6.5%) of the respondents have only senior school education (SSCE/NECO). Respondents who are holders of bachelor's degree or its equivalent accounted for 55.8% (121), respondents with M. Sc /MBA degrees accounted for 23.5%(51),4.1% of the respondents however have doctorate degrees. It is therefore worthy to note that 89.9% of the respondents had a minimum of college education signifying that the questionnaire was filled by the educated people.

Hypothesis One: Ease of use of e-delivery channels is not significantly correlated with the degree of customer patronage and satisfaction

Table 2

| Simple Regression Analyses | | | | | | | |
|----------------------------|---------|------|------|------|----------------|--------------------|--------|
| Variables | β | SE | P | R | R ² | R ² Adj | F |
| Ease of use | .370 | .481 | .000 | .458 | .210 | .207 | 57.218 |

Source: Field survey, Dependent Variable: Ease of use; n =217, * correlation is significant at $p < 0.05$

Table 2 tests the correlation between ease of use of e-banking channels and degree of customer patronage and satisfaction for the population under consideration. The results of the test of hypothesis shows that ease of use of e-banking channels is significantly correlated with the degree of customer patronage and satisfaction (**R = 0.458, P < 0.05**); hence the rejection of the null hypothesis (Ho). Therefore, it can be concluded that ease of use of e-banking channels is significantly correlated with the degree of customer satisfaction.

Hypothesis Two: *The speed of processing information when using e-banking delivery channels will not enhance increased customer patronage and satisfaction.*

Table 3: Simple Regression Analyses

| Variables | β | SE | P | R | R ² | R ² Adj | F |
|-----------|---------|------|------|------|----------------|--------------------|--------|
| Speed | .528 | .463 | .000 | .518 | .268 | .265 | 78.912 |

Source: Field survey, *Dependent Variable: Speed*; n =217, * correlation is significant at p<0.05

To investigate that the speed of operating in the e- banking delivery channels is not significantly correlated with degree of customer satisfaction, a hierarchical multiple linear regression was computed. Result showed in the model summary that there exists strong correlation between speed of operation and customer satisfaction (**R= .518**). The ANOVA table further indicated that the speed of processing information on e-banking channels when being used for transaction significantly predict customer satisfaction (**p< 0.005**); hence the rejection of the null hypothesis (Ho).

Table 4: Simple Regression Analyses

Hypothesis Three: Minimal breakdownon e-banking delivery channels is not correlated with customer satisfaction

| Variables | β | SE | P | R | R ² | R ² Adj | F |
|-------------|---------|------|------|------|----------------|--------------------|--------|
| Reliability | .498 | .449 | .000 | .559 | .313 | .310 | 97.842 |

Source: Field survey; *Dependent Variable: Reliability*; n =217, * correlation is significant at p<0.05

Table 4 tests the correlation between customer's reliance on e-banking delivery channels based on minimal breakdownon e-banking delivery channels and degree of customer satisfaction for the population under consideration. The results of the test of hypothesis shows that customer's reliance on e-banking delivery channels is significantly correlated with the degree of customer satisfaction (**R = 0.559, P < 0.05**); hence the rejection of the null hypothesis (Ho). Therefore, it can be concluded that customer's reliance on e-banking delivery channels is significantly correlated with the degree of customer satisfaction.

To further validate the results from the analysis above, it is worthy of note that the one-sample statistics computed and shown below

| | | One – Sample Statistics | | One – Sample Test | |
|-----|-------------|-------------------------|----------------|-------------------|----------------|
| S/N | Variables | Mean | Std. Deviation | t statistics | Sig.(2-tailed) |
| 1 | Ease of use | 4.0015 | .6686 | 22.067 | .000 |
| 2 | Speed | 4.1032 | 0.532 | 30.549 | .000 |
| 3 | Reliability | 3.9332 | .6063 | 22.672 | .000 |

The mean score on customer opinion about ease of use of e- banking channels is shown in the Table above as 4.0015 with a Standard Deviation of 0.6686. This variable (ease of use) was found to be a significant measure of customer satisfaction ($t = 22.067$; $p < 0.05$). The mean score on customer opinion about ease of use of e- banking delivery channels is shown in Table 4.10 as 4.0015 with a Standard Deviation of 0.6063.

The mean score on customer opinion about speed of processing information on e- banking delivery channels is shown above as 4.1032 with a Standard Deviation of 0.53198. This variable (efficiency) was found to be a significant measure of customer satisfaction ($t = 30.549$; $p < 0.005$). The above implied same as Angelova and Jekiri, (2011) when they asserted that delivering high quality service is the key for sustainable competitive advantage in today's competitive environment.

Reliance on the use of e- banking delivery channels was found to be a significant measure of customer satisfaction ($t = 22.672$; $p < 0.05$). The above is in consonance with the study of Auta (2010) when he looked at e-banking in developing economy: empirical evidence from Nigeria using 750 respondents and concluded that most bank customers' sees convenience, speed of operation, and lower transaction cost account as significant reasons why they adopt mobile banking.

Discussion of Results

The rejection of all the three hypotheses put forward signified that bank customers though skeptical are still considerably satisfied with the service delivery of Nigerian banks with regards to electronic banking practices in Nigeria. This corroborated the assertion of Auta (2010) when he conducted a study on e- banking practices in a developing economy:

evidence from Nigeria, and concluded that though customers are skeptical, they still adopt electronic banking practices because there is a feeling of sincerity on the part of the stakeholders (CBN and Policy makers) in the industry to improve on identified shortcomings by the consuming public.

4. CONCLUSION

The phenomenal growth experienced in the Nigerian banking sector as a result of the adoption of electronic banking brought to the fore the emergence of customer-driven tactics by banks since all or most of the banks service the same set of customers. It is thus logical for the banks to ensure that they maintain cordial relationship with their existing customer through effective service delivery and strive to attract potential ones by carving niche for themselves in the banking industry. In this study, speed of operating e-banking delivery channels, ease of use, minimal breakdown of the channels are found to be salient factors why efficiency of e-banking delivery channel bring about customer satisfaction. To remain successfully competitive in service delivery, it is imperative that banks must improve on their performance so that customers can be guaranteed improved service which will afford the banks to compete in a global banking environment that is always technologically evolving.

Recommendations

Based on the findings above, the following recommendations are offered so that the current standard of operation can be surpassed:

- (1) Policy makers in the banking industry should ensure that all the dimensions of efficiency in a service quality program be strictly followed and implemented effectively so that they will not be seen as only focussing on the bank's objective of profits and gains, but more also on satisfying the needs of the customers as well.
- (2) Government, should through CBN, strengthen regulations regarding the conduct of electronic banking in Nigeria so that bank customers' confidence can be boosted.
- (3) Since banks have their policies revolve around customer satisfaction, it is recommended that the management of banks do a periodic review of their performance and that of their employees.

References

- Adesina, A.A. & Ayo, C.K (2010).An empirical investigation of the level of users' acceptance of E-Banking in Nigeria, *Journal of Internet Banking and Commerce*, 15 (1). Retrieved July 03, 2012, from <http://www.arraydev.com/commerce/jibc/>
- Adewuyi, I. D (2011) Electronic banking in Nigeria: challenges of the regulatory authorities and the way forward *International Journal of Economic Development Research and Investment*, 2 (1)
- Akinci, S, Atilgan-Inan, E; Aksoy, S. (2010). Re-assessment of E-S-Qual and E-RecS-Qual in a pure service setting, *Journal of Business Research* 63: 232–240.
- Aliyu, A. A. &Tasmin, R. (2012).The impact of information and communication technology on banks' performance and customer service delivery in the banking industry, *International Journal of Latest Trends Finance and Economy*. 2(1), 80–90.
- Aliyu, A.A, Tasmin, R &Takala, J. (2014).Online Banking and Customer Service Delivery in Malaysia: Data Screening and Preliminary Findings, International Conference on Innovation, Management and Technology Research,Malaysia, 22 – 23 September, 2013 *Procedia - Social and Behavioral Sciences* 129, 562 – 570.
- Angelova, B &Zekiri, J (2013). Measuring Customer Satisfaction with Service Quality Using American Customer Satisfaction Model (ACSI Model),*African Journal of Computing & ICT*, 6(1), ISSN 2006-1781
- Ariff, M.S, Yun, L.O, Zakuan, N and Jusoh, A. (2012).Examining Dimensions of Electronic Service Quality for Internet Banking Services, International Congress on Interdisciplinary Business and Social Science, *Procedia - Social and Behavioral Sciences* 65: 854 – 859.
- Auta, E. (2010). E- Banking in Developed Economy: Empirical Evidence from Nigeria, *Journal of Applied Quantitative Methods*, 5 (2), 212- 222.
- Barrera, R.B., García, A.N., & Moreno, M.R (2014). Evaluation of the e-service quality in service encounters with incidents: Differences according to the socio-demographic profile of the online consumer <http://dx.doi.org/10.1016/j.redee.2014.09.004> 1019-6838/© 2014 AEDEM. Published by Elsevier España, S.L.U.
- Boulding W, Kalra A, Staelin R, &Zeithaml V. A. (1993). Dynamic process model of service quality: from expectations to behavioral intentions. *Journal of Marketing Research*, 30: 7– 27.
- Bryman, A.,& Bell, E.(2011). *Business Research Methods*. Oxford: Oxford University Press.
- Chang, J. and Samuel, N. (2004). Internet Shopper Demographics and Buying Behaviour in Australia, *Journal of American Academy of Business*, 171-176.
- Cheolho, Y (2010). Antecedents of customer satisfaction with online banking in China: The effects of experience, *Computers in Human Behavior*, 26: 1296–1304.
- Dragan, I. M., &Isaic-Maniu, A. (2012). Snowball Sampling Developments Used in Marketing Research. *International Journal of Arts and Commerce*, 1, 214-223.
- Kandampully J (1998). Service Quality to Service Loyalty: A Relationship Which Goes Beyond Customer Services. *Total Quality Management*, 9(6), 431-443.
- Khan AA, Jamwel S, and Sepehri, M.M (2010).Applying Data Mining to Customer Churn Prediction in an Internet Service Provider, *International Journal of Computer Application*, 9(7), 44-51.

- Khan, A &khan, S (2012). Internet versus Mobile Banking: A Study of Peshawar City (Pakistan) *Journal of Internet Banking and Commerce*, (17)3, 37-49.
- Kotler, P & Keller (2006) *Marketing Management*, Prentice Hall inc, New Delhi, India, 11th edition
- Liao, Z. and Cheung, M.T. (2008).Measuring Consumer Satisfaction in Internet Banking: A Core Framework. *Communications of the ACM*, 51, 47-51.
<http://dx.doi.org/10.1145/1330311.1330322>
- Munusamy, J., Chelliah, K., &Mun, H. (2010). Service Quality Delivery and its Impact on Customer Satisfaction in the Banking Sector Malaysia, *International Journal of Innovation, Management and Technology*, (4):398-404.
- Naeem, H. &Saif, I. (2009). Service Quality and its impact on Customer Satisfaction: An empirical evidence from the Pakistani banking sector. *The International Journal of Business and Economics Research*, 8(12), 99-114.
- Oghojafor, B.E.A, Mesike,Bakare, R.D, G.C, Omoera, C.I &Adeleke, I.A (2012).Discriminant analysis of factors affecting telecoms customer churn, *International Journal of Business Administration*, 3(2), 59-67.
- Oghojafor, B.E.A, Mesike, G.C, Omoera, C.I &Bakare, R.D (2012).Modelling telecom customer attrition using logistic regression, *African Journal of Marketing Management*, 4(3), 110- 118, DOI: 10.5897/AJMM11.125 ISSN 2141-2421.
- Oyenyi O.J, &Abiodun A.J (2008). Customer service in the retention of mobile phone users in Nigeria. *African Journal of Business Management* 2(2), 026-031.
- Papadomichelaki and Mentzas (2011). Analysing e- government service quality in Greece, *Electronic Government, an international journal*, 8(4)
-
- Parasuraman, A &Grewal, D.,(2000). The impact of technology on the quality e-value e-loyalty chain: a research agenda, *Journal of Academy of Marketing Science*, 28: 168-174.
- Parasuraman, A., Zeithaml, V &Malhorta, A., (2005). E-S-QUAL: a multiple-item scale for assessing electronic service quality. *Journal of Retailing* 64 (1), 12-40.
- Parasuraman, V, Zeithaml, A. and Berry, L. (1985).A conceptual model of service quality and its implications for future research, *Journal of Marketing*, 49(2), 41-50.
- Rahim A.G &Bakare, R.D (2021).Perceived characteristics of social media Platforms and customer engagement in the automobile industry, *Nigeria Journal of Business Administration, UNIBEN vol. 19(1)*, 166-182.
- Santos, J. (2003). E-service Quality: A Model of Virtual Service Quality Dimensions. *Managing Service Quality* 13(3), 233 - 246.

- Shaikh, A.A., &Karjaluoto, H. (2015). Mobile banking adoption: A literature review. *Telematics and Informatics*, 32; 129–142.
- Wong, D., Rexha, N &Phau, I. (2008). Re-examining traditional service quality in an e-banking era, *International Journal of BankMarketing*, 26(7),526-545Emerald Group Publishing Limited 0265-2323 DOI 10.1108/02652320810913873
- Wonglimpiyarat, J. (2014). Competition and challenges of mobile banking: A systematic review of major bank models in the Thai banking industry. *Journal of High Technology Management Research*, 25: 123–131.
- Zeithaml, V., Parasurman, A. and Malhotra, A. (2002). Service Quality Delivery Through Web Sites: A Critical Review of Extant Knowledge, *Journal of the Academy of Marketing Science*, 30(4), 362-375.