

## **Effect of COVID-19 Management on the Usage of Electronic Banking Products and Customer Satisfaction in Enugu Metropolis, Enugu State, Nigeria**

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### **Abstract**

*This study examined the impact of covid-19 pandemic on E-banking product usage and customer satisfaction in Enugu metropolis, Enugu State, Nigeria. The study adopted survey research design. The population of the study is 773000. The sample sizes of 15 respondents were selected using purposive sampling technique. Structured interview was used for data collection. Data was analyzed using qualitative technique. The findings revealed that covid-19 pandemic has positive impact on E-banking products usage. It was also found that covid-19 pandemic has a negative impact on customer satisfaction. Hence it was recommended that the Central Bank of Nigeria should enforce its operational guidelines on E-banking products to ensure that customers that use these products are not exploited by the banks and private operators and that their complaints are easily resolved. The policy makers and the stakeholders in the banking industry should ensure that policies are made for the continuous expansion of e-banking products in the study area, so as to increase the accessibility to the customers.*

**Keywords:** Covid-19, Pandemic, Banking, Electronic banking product, Customer satisfaction

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### **Introduction**

Today, the whole world is experiencing a new social order which has led economy of many nations into recession. This social order normally refers to as the "new normal" came as a result of efforts of world health organization (WHO), medical experts and political leaders to tackle the novel corona virus pandemic commonly known as covid-19. Corona virus outbreak started in Wuham, China in the late 2019. This virus was hitherto unknown to mankind... The fast rate at which people contract the virus, its mode of transmission and the high number of fatalities recorded so far across the globe made WHO to declare it a pandemic. In a bid to curb the spread of covid-19 WHO outline various measures which include pharmaceutical and non-pharmaceutical methods. The non-pharmaceutical methods are social distancing, use of face mask, washing of hand with soap and sanitizer. These measures were complemented by partial or total restriction on

movement of people, goods and closure of both local and international airports in different countries. Many countries closed their borders to other countries. These measures led to partial or total shutdown of the economy. Various degree of curfew was imposed depending on the rate of spread of the virus. Some businesses such as entertainment, hospitality, transportation, education and so on were totally shutdown.

In Nigeria, almost all the sectors of the economy were negatively affected by these non-pharmaceutical measures put in place to combat the novel corona virus. Banking sector was not excluded from these effects of covid-19. In Enugu State, Nigeria, there was restriction of people and vehicular movement. Also, market, schools and worship Centres were closed and banks were allowed to open for four hours every day. Thus, the four hours allowed for banking operation were only used to attend to few customers, while the majority was denied access to banking hall. Most of the customers that came to the bank to carry out one form of transaction or the other could not have access to the bank, due to the restriction brought about by covid-19. Customers who have one complaint or the other were denied access to the banking hall.

In a bid to access banking products and services, most customers turn to electronic banking (E-banking). E-banking is a term that embodied all the process by which customer carry out banking transaction without visiting a bank. Imiefo and Pedro (2012) opined that E-banking is the delivery of new and traditional banking products and services directly to customers through electronic, interactive communication. E-banking provides customers with the opportunity of using e-banking products and services to carry out their transactions. E-banking products are devices through which banks can deliver their services to their esteemed customers (Iluno, Faruok and Saheed, 2018). These products include automated teller machine (ATM), Point of sale (POS), mobile banking (MB), online banking (OB). According to Farayibi (2016) and Simon and Thomas, (2016) the sale of products and services are made cheaper on E-banking. These innovations are meant to improve efficiency and customer satisfaction.

The profitability of any commercial firm, sustainability and continues existence is a function of her responsiveness to customers' demand. It is widely acclaimed that customers are the main reason for the establishment of any firm. Customer satisfaction should be one of the cardinal mission statements of any organization that wants to experience exponential growth. Nyadzayo (2010) defined customer

satisfaction as the customer fulfillment response. This simply implied that satisfaction is the outcome of comparison between customer expectation regarding quality of the purchased service and the actual performance of the service.

Covid-19 has brought a new way of doing things due to the various measures adopted to curb the spread. Bank customers who cannot access the bank resorted to the use of POS, ATM, and Mobile phone for their banking transaction. The number of POS operators and outlet increased exponentially in Enugu metropolis during the pandemic. These operators fill the large vacuum created by various restriction imposed by the government to tackle covid-19. Customers are at the mercy of these operators, some of whom have no form of training on how to offer quality services to their customers. This has led to dissatisfaction, exploitation, grumbling and avoidable exchange of words between the customers and the operators. Banks also compounded the matter as most of the ATMS are either out of cash or non-functional. In some cases, network downtime hinders the smooth running of E-banking product. Customers with complaint related to E-banking transaction have no one to lay their complaint as the bank hall is difficult to access. The various numbers of ATMs seem to be grossly inadequate to cater for the teeming number of the customers. Lack of digital education on how to use some of these E-banking products has made some of the customers to fall gullible to the activities of the fraudsters. Furthermore, there appear to be lack of synergy among the commercial bank and central bank of Nigeria in creating awareness on the use of E-banking product especially during era of covid-19. This omission or commission on the side of banks has great effect on customer satisfaction and the use of E-banking product. It is against this that the study investigates the impact of covid-19 on the usage of E-banking product and customer satisfaction in Enugu metropolis, Enugu state, Nigeria.

Several studies such as Hammoud, Rima and EL-baba (2018); Ameyaw, Ashalley and Quaye (2015) and Adeyemi, Ola & Oyewole (2014) investigated the effect of E-banking on service quality and customer satisfaction, the studies found that E-banking has enhanced service quality and customer satisfaction. Also, Ameme and Wireko (2016,); Geeta and Surenda (2014) Odusina (2014), Ogunlowore & Oladele (2014) and Moon (2013) studied the relationship between technology innovation and customer satisfaction, it was concluded that technology innovation has a positive relationship with customer satisfaction. However, none of these studies focus on E- banking product usage during a pandemic like covid-19. This has created a gap in the contextual literature. Therefore, it is imperative in this study

to examine the impact of introduction of covid-19 non pharmaceutical measures on e-banking product usage and customer satisfaction on deposit money banks in Enugu metropolis. The non- pharmaceutical measure involves physical distancing between two or more persons, avoidance of crowded space, use of face mask, use of hand sanitizer and use of elbow to cover while sneezing. In order to achieve this, the following questions were raised

- i. Does covid-19 pandemic have any impact on usage of E-banking product at deposit money bank in Enugu metropolis, Enugu state, Nigeria?
- ii. Does covid-19 pandemic have any effect on customer's satisfaction at deposit money bank in Enugu metropolis, Enugu State, Nigeria?

Thus, the study hypothesized that:

H<sub>01</sub>: Covid-19 has no significant impact on the usage of E-banking products at deposit money bank in Enugu metropolis, Enugu State, Nigeria

H<sub>02</sub>: Covid-19 pandemic has no significant effect on customer satisfaction at deposit money bank in Enugu metropolis, Enugu State, Nigeria..

Significantly, this study will bring to limelight the important of E-banking product and the role it played in keeping the banking services accessible to customers during the period of covid- 19 lockdown. It is also intended to contribute to the existing body of knowledge. The findings, suggestions and recommendation will assist the policy makers and other stakeholders in the financial sector to make appropriate laws that will encourage and deepen the use of E-banking product and protect the customers in the era of global health emergency.

This paper is divided into five sectors. Section one is the introduction above, while section two and three focus on literature review and methodology respectively. The last two sections are the data analysis and conclusion of the study.

## **Literature Review**

### **2.0 Concept of Electronic Banking**

Banks in Nigeria traditionally manage their information with the aid of ledger cards and other manual filing systems. Traditional banking system came to an end in early 2000s when most of the banks in Nigeria adopted E-banking. Digitalization of deposit money banks in Nigeria has improved the efficiency of the bank and enhances customer satisfaction. These have resulted to changes in banking attitude

and habit of customers. There is no universal definition of E-banking. Edesiri and Promise (2013), defined E-banking as a commercial service that uses ICT.

Imiefo and Petro (2012) held that E-banking is a general term that denotes a unique or various methods by which customers can perform banking transaction electronically. Also, Lustsik (2004) cited in Addae-Koranya (2014) described E-banking as online banking, telephone banking, T.V based banking, mobile banking and personal banking.

The E-banking product includes automated teller machine (ATM), point of sale (POS), online banking (OLB), and Mobile banking (MB) and so on.

Automated Teller Machine (ATM) is a device that allows a bank customer to carry out financial transaction ranging from cash withdrawal, fund transfer, payment of bills etc. The financial transaction is initiated by a customer using a coded ATM card in any location where ATM facility is deployed.

Point of Sale (POS) is an electronic device use to process credit card transaction. A retail POS system consists of monitor, cash drawer, receipt printer, customer display and a barcode scanner.

Online Banking (OLB) is a word used for banking transaction via internet and computer while Mobile banking is a service which allow bank customer to perform banking transaction through a device such as mobile phone or personal digital assistance (PDA).

## **2.1 Concept of Customer Satisfaction**

Herzberg, Mauser and Synderman (1959) held that customer satisfaction can be considered as internal activities that are meant to satisfy a need through product and service improvement. Firms enhances their customer satisfaction via an internally based processes that put in place standard and culture of excellence of product and services that the firm must strive to achieve. This internally based processes commonly referred to as performance goals and benchmark varies from firm to firm. Firms monitor performance goals and bench mark they set, generate information on product and service performance as it relates to customer satisfaction. The information helps the business not only to meet the need and desires of the customers, but also to improve customers' satisfaction.

Parasuraman, Zeithaml and Berry (1988) defined customer satisfaction as a customer perception of pleasurable fulfillment in a service. They held the view that

satisfaction is emotional or psychological response following a disconfirmation experience. Kano, Seriako, Takahashi and Tsuji (1984) defined customer satisfaction as a quality management tool that can be used to measure customer happiness. They also opined that it is a state at which the customers need or want is fulfilled in a manner that meets their expectation. This assertion was supported by Westbrook and Oliver (1991) that postulates that satisfaction is when a customer cognitively compares actual performance with expected performance. Furthermore, Fecikova (2004) defined satisfaction as the feeling which comes as a result of an assessment of what was obtained against what was expected. Bailey and Pearson (1983) agree that customer satisfaction is embodiment of customer feeling towards several factors of services.

## **2.2 Review of Empirical Literature**

This section focused on the review of related studies on E-banking and customer's satisfaction. Sunith (2019) studied the most popular E-banking services among customers in India. Questionnaire was used for data collection from 172 respondents. Statistical tool such as mode, mean, variance and standard deviation were used for data analysis. It was found that customer inclination towards E-banking when compare with other technology is high, but may change as technology evolved. Hammoud, Rima and El-Baba (2018) examined the relationship between the dimension of E-banking, service quality and customer satisfaction. Data was gathered using the instrument of questionnaire. The data were statistically analyzed using structured equation modeling with statistical package for social sciences. It was found that reliability; efficiency and ease of use, responsiveness, communication, security and privacy all have significant impact. Also, it was found that E-banking has enhanced bank's efficiency. Hossain (2016) examined E-banking product and services of private commercial banks in Bangladesh. Primary data was used through the instrument of questionnaire. The statistical technique for the analysis is the descriptive analysis, ANOVA and chi-square test. The finding revealed that as long as there is advancement in technology, E-banking will remain significant in banking industry. Ameme and Wireko (2016) studied customer satisfaction and the associated cost of E-banking services with specific reference to banking customers in Ghana. The sample size was fifty. Data was collected through the instrument of questionnaire; Cronbach's alpha and chi-square were used to analyze the data. The findings revealed that the cost implication of technological innovation in the bank have increased transactions cost to the detriment of customers. It also revealed that there is significant relationship between customer satisfaction and technological innovation in Ghana banking

industry. Offei and Gyambrah (2016) investigated the contribution of E-banking to customer satisfaction in GBC bank limited, Koforida, Ghana. The study adopts convenient sampling technique and the use of questionnaire for data collection. Statistical tools such as frequency, percentage, mean and standard deviation was use to analyze the data. The findings show that customers are not fully aware of the existence of internet facilities. Also, the cost of internet transaction is high. Simon and Thomas (2016) examined the effect of E-banking and customer satisfaction among the first-tier banks in Nairobi, Kenya. The study adopted a descriptive survey design. Stratified sampling technique was use on 225 respondents. Primary data was obtained using structured questionnaire. The result revealed that flexibility of internet banking influences customer satisfaction to a great extent. Moshood (2015) examined the perception of customers toward internet banking in United Kingdom using respondent survey technique. The data was analyzed using descriptive statistical tools like simple correlation. The result revealed that customers perceived internet banking services as reliable and secured. Adeyemi, Ola and Oyewole (2014) investigated the impact of internet banking on the customer satisfaction level in banking sector in Nigeria.

A structured questionnaire was used to collect data from a sample of eighty respondents. Data were analyzed using regression analysis, the result show that internet banking and quality of service was significant predictor of customer satisfaction. Odusina (2014) investigated ATM usage and customer in Nigeria, The study uses questionnaire for data collection. Chi-square statistical tool was used to analyze the data. The result showed that there is a positive and significant relationship between ATM and customer satisfaction. Ogunlowore and Oladele (2014) examined the impact of E-banking in Nigeria as a result of global economic emergence. Structured questionnaire was use in data collection. The finding revealed that there is a significant relationship between E-banking and customer satisfaction. Moon (2013) studied the tangibility of E-banking services using online survey method and questionnaire on zoomerang panel members who live in USA and purchases online travel products within a period of three years. The finding revealed that there is a significant effectiveness of E-service quality on improving customer satisfaction and loyalty. Onyedimekwu and Oruan (2013) studied electronic evaluation of customer use of E-banking system in Nigeria. The study used survey method and questionnaire for data collection. It was found that most banks customers are not satisfied with ATM quality of service.

### **2.3 Theoretical Issues**

Theoretically, several theories have provided explanation on technology innovation usage and customer satisfaction but for the purpose of this study SERVPERF Model was discussed.

### **Servperf Model**

In the mid- eighties, Parasuraman, Zeithaml and Berry (1988) developed an instrument called Servqual for measurement of quality of services in different service sector. This model measures the quality of services from customer's point of view. Servqual was originally measured on ten aspect of service quality which includes reliability, responsiveness, competence, access, courtesy, communication, credibility, security, Understanding and tangibles. These ten items were reduced into five dimensions commonly known as RATER. The acronym RATER stands for the following:

Responsiveness: Willingness to help and attend to customer's need

Assurance: Ability of staff to inspire trust and confidence on a customer

Tangibles; Physical facilities, equipment, staff appearance and so on

Empathy: The extent to which caring and individualized services is offered to the customers

Reliability: Ability of customers and staff to perform services dependably and accurately.

Based on these five dimensions, two set of questionnaires were developed on five likert scale to measure customer expectation and perception. The difference between the expectation and perception constitutes the service gap.

In response to the critic of servqual, Cronin and Taylor introduced the Servperf instrument which was based solely on performance perception rating and consist of the same factor item structure proposed by Parasuraman, Zeithaml and Berry (1988):. Cronin and Taylor argued that only perception was sufficient for measuring service quality and therefore expectation should not be included as was suggested by Servqual. RATER was used to measure customers' satisfaction based on customers' perception on the usage of these electronic banking products during this Covid – 19 pandemics.

### **Methodology**

Primary source of data was adopted for this study. The study used qualitative approach; hence, a structured interview was adopted. Data was collected through face-to-face interview. The reason for the choice of face-to-face interview is



because it provides the researcher with a deeper understanding of customers' perception on the fall-out of the management of covid-19 pandemic on electronic product usage and customer satisfaction in Enugu state, Nigeria. Interview technique is less rigid and concentrate more on revealing issues and underlying reasoning rather than quantifying customers' attitudes and behavior. Enugu is the capital city of Enugu state, Nigeria. The metropolis has a population of 773000, according to United Nation world population prospects (2019). Purposeful sampling technique was used to select 15 respondents. The justification for using 15 respondents is because a study of this nature that adopt interview needs small number of respondents to be robust. Furthermore, small number of respondents will enable the researcher to effectively manage the limited time and finance set aside for this study. The reason for using purposive sampling technique is because it allows the researcher to choose only those that can assist the study with valuable answers to the research questions. The respondents were selected from ATM galleries of United Bank of Africa, First Bank plc and Union Bank plc. along Okpala Avenue. The justification for the use of these three banks is because they are the first-generation banks in Nigeria and they seem to dominate the banking activities in Enugu Metropolis. The choice of this area is due to the concentration of banks as a result of high economic activities. The researcher used one research assistant to conduct the interview. The confidentiality of the respondents was guaranteed.

### **Data Analysis, Result and Discussion**

The demographic characteristic of this study comprises of 9 males and 6 females. 8 out of the participants are civil servant, 5 of the participants are traders, while the remaining 2 participants are students, 10 of the participants accepted to be interviewed in their offices and business premises, while the rest agreed to meet the interviewer at a guest house in New Haven. The items for the interview were developed from e-banking, customer satisfaction and covid-19 literature. The interview was developed using servpef model and the studies of Odusina (2014) and Hammoud, Rima and El-Baba (2018). The interview was conducted for 3 days, each day, 5 participants were interviewed. Data collected were checked for clarity, organized and analyzed in line with research objective. The analysis of data followed qualitative data analysis procedure.

#### **Human Teller**

All the participants revealed that they hardly carry out over-the-counter transaction except if there is network downtime at ATM and other electronic products. They emphasized that electronic transaction is very convenient and can be carried out at

the comfort of their homes and offices.

### **Type of E-banking Products Used**

7 of the participants said that the only e-banking product they used is ATM. They attributed this to what they described as the safety of their account and the transaction. 5 of the participants revealed that they used all the e-banking products which include ATM, POS, Mobile Banking and On-line banking. Only 3 participants make exclusive use of POS. They attributed their use of POS to its availability and low transaction cost.

### **Mode of Cash Deposit**

5 of the participants who are mainly traders revealed that they always take their cash to the bank instead of using POS operators or ATM. They held that their security and the safety of their money is more guaranteed in the bank than patronizing any e-banking product outlet. The rest of the participants concur with the traders even though they hardly make cash deposit.

### **Covid-19 Pandemic**

All the participants agreed that prior to the outbreak of covid -19 pandemic in Enugu State, Nigeria, the technical problem associated with electronic banking products were not much and are quickly responded to by the bank staff .They all agreed that the pandemic made government to impose lock down and restriction of movement of people and goods from one state to another. Furthermore, they expressed the view that the non-pharmaceutical measures put in place to curb the spread of the virus negatively affected the customers that use e-banking products. They said that during this period, most banks open for banking business between 8a.m and 12 noon. These few hours of banking operation have made it impossible for greater number of bank customers to be able to have access to the banking hall to carry out their transactions. Customers that enjoy human teller are now forced to resort to e-banking products. This has resulted in large number of customers struggling to access few numbers of ATMs. Some of these ATMs are not functioning, while some of the good ones have no cash in their cash dispenser. These have worsened the plight of the customers.

### **Reliability of E-banking Products**

13 of the participants held the view that e-banking product which seemed to be an alternative banking method especially during the pandemic cannot be trusted to function properly at all time. They narrated bitter experience in some of the transactions that were done using e-banking products. They listed some of the

problems to include ATM card seizure, debit without payment, network downtime and so on. Due to large number of customers and few functioning ATMs, customers are asked to queue-up in the sun in front of ATM gallery, thus subjecting customers to undue hardship. All the participants noted that banks in their bid to reduce the number of customers that patronizes ATM give out more POS machines to interested investors thus creating more jobs. These new POS outlets can be seen at every nook and cranny of Enugu metropolis. Most customers now find POS more convenient and it takes lower time from initiation to completion of transaction when compared with other e-banking products. They also believed that POS transactions are cheap and less stressful.

### **Responsiveness of Bank Staff**

All the participants unanimously agreed that bank staff have not shown responsiveness to their customers during this pandemic. They cited the slow pace of handling customers' complaint. They said that it took the bank longer time to fix any technical problem and also to resolve customers' complaint.

### **Empathy of Bank Staff**

All the interviewees agreed that bank staff are no longer empathetic to the plight of the customers. The practice of personalized service and care have gone down due to fear of contracting the virus and also due to the social barrier created by the non-pharmaceutical protocol of covid-19 which both the staff and the customers are observing.

### **Usage of E-banking Products**

All the participants agreed that e-banking products have seen very high patronage than ever before by customers as a result of covid – 19. E-banking products help customers who want to avoid large gathering of people as they resort to use of e-banking product in their homes and offices. Covid- 19 pandemic and the non-pharmaceutical measure have positively increased the use of e- banking products E-banking products usage was positively affected by covid- 19 pandemic. This result agreed with the findings of Ameme and Wireko (2016); Offei and Gyambrah (2016); Uddin et al (2016) Simon and Thomas (2016); Oyewale (2014) and Onyedimekwe and Otuan (2014).

### **Conclusion and Recommendation**

E-banking products such as POS, OLB, MB and ATM are found to be useful in navigating difficult time such as covid-19 period, this was time when most

customers are denied access to the banking hall. The perceived increased in both the number of customers that adopted E-banking products during this period and the exponential increase in the number of POS outlets was evidence. Thus, covid-19 and non-pharmaceutical measure has increased the usage of E-banking products in the area of study. Hence, covid-19 has a positive effect on E-banking product usage. Also, covid-19 and non-pharmaceutical measure has negatively affected customer's satisfaction as the issue of ATM card seizure, debit without payment and network downtime persisted while the affected customers find it difficult to make their complaint due to their inability to access the banking hall. Furthermore, bank staff were found not to be responsive and empathetic to the plight of the customers. Thus, there is a correlation between covid-19, E-banking products usage and customer satisfaction.

In line with the findings of this study, the following recommendations are suggested.

The Central Bank of Nigeria should enforce its operational guidelines on E-banking products to ensure that customers that use these products are not exploited by the banks and private operators and that their complaints are easily resolved. The policy makers and the stakeholders in the banking industry should ensure that policies are made for the continuous expansion of e-banking products in the study area, this is to increase the accessibility to the customers. Finally, banks should address the emotional and psychological challenges of their staff working in a pandemic era through the provision of the service of psychologist. This will boost the health and morale of the workers and they will be more responsive, empathetic and inspire trust and confidence on the customers.

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