

Electronic Banking and Customer Satisfaction: A Study of Fidelity Bank Plc, Southeast Zone, Nigeria

Dr Nwekpa, Kenneth Chukwuma¹, Okoli, Ijeoma Catherine²,
Nwevo, Chimezie Nwikpo³

^{1,2}Department of Business Management and Entrepreneurship, Ebonyi State University, Abakaliki - Nigeria

³Economics Department, Ebonyi State University, Abakaliki – Nigeria

³Corresponding Author: nwevochimezie@gmail.com

Abstract: This paper examined the influence of electronic banking and customer satisfaction: a study of Fidelity Bank Plc, Southeast – Nigeria. The objectives of the study were to: ascertain the influence of fidelity bank's Automated Teller Machine (ATM) on customers' satisfaction in Southeast, Nigeria; examine the contributions of Point of Sales (POS) towards enhancing customers' satisfaction in Southeast Nigeria; find out the impact of Mobile Transfer Banking (MTB) on customers' satisfaction in Southeast Nigeria and evaluate the influence of Internet Banking (IB) on customers' satisfaction in Southeast, Nigeria. The study employed a survey research design, an online questionnaire was used for data collection and the data was analyzed using robust structural regression analysis. The specific model used in the study was Customers Satisfaction (ECS) as the dependent variable with Automated Teller Machine (ATM), Point of Sale (POS), Mobile Transfer Banking (MTB), and Internet Banking (IB) as the explanatory variables. The result shows that 39% of the fidelity bank customers were satisfied with the use of ATMs for financial transactions, 2.3% of the customers were satisfied with POS for financial transactions, mobile transfer banking of the bank has an insignificant influence on customer satisfaction, whereas 37% of the customers were satisfied-with internet banking of fidelity bank in the southeast, Nigeria. The study recommends that: fidelity banks should deploy more ATM services nearer to their customers. Secondly, the bank should deploy more POS to their customers, shops, supermarkets, and institutions to increase customers' preference for POS services. Thirdly, the bank should sensitize their customers on the availability and usage of their mobile transfer banking in the country. Finally, the bank should review upward some of the limits placed on internet banking which are not customers friendly in the country

Key Word: E-banking; ATM; POS; Mobile transfer banking; Internet banking.

Date of Submission: 08-06-2022

Date of Acceptance: 24-06-2022

I. Introduction

The economies of most underdeveloped and developing countries in the world today are cash-driven. This implies that financial and banking transactions are carried out using banknotes. However, this trend as a result of rapid developments in Information Technology (IT) has given way to more robust ways of carrying out transactions through the use of intelligent electronic and digital systems (Ozuru, Chikwe, & Idika, 2010). In developed economies such as the U.S., U.K., Germany, and France, most financial and banking transactions are carried out using modern electronic intelligent systems and software that have been programmed to perform different financial and banking tasks on their independence of the bank Tellers (Elisha, 2010; Ozuru et al. 2010).

The Nigerian banking sector is not an exception to the changes in the way financial and banking transactions are done globally. Nigerian commercial banking, especially the Fidelity bank has witnessed tremendous changes in the use of electronic banking. These changes are a result of the rapid developments in the deployment of E-banking services such as the use of Automated Teller Machine (ATM), Point of Sales (PoS), Mobile Transfer Banking (MTB), and Internet Banking (ITB) in carrying out their banking transaction with the hope of enhancing customers' satisfactions. Unfortunately, rather than enhancing customers' satisfaction which should be one the core reason for the introduction of electronic banking, it appears that the adoption of E-banking by the banking industries appears to be a mere package that does not transmit an increase in customers' satisfaction in the country as evidenced by the increase in frequent customers' complaints about the safety of their funds and poor services quality of electronic banking such as poor and no availability of the network, none availability of cash, online theft, internet fraudsters, hidden charges among others. Given the above-enumerated challenges over the years, this study attempts to find out the impact of e-banking on customers' satisfaction: a study of Fidelity bank plc, Southeast Zone of Nigeria.

1.2 Objectives of The Study

The general objective of this study is to find out the influence of electronic banking on customer satisfaction in Nigeria. Whereas the specific objectives of this study are to:

- (i) ascertain the extent to which Automated Teller Machine (ATM) influences e-banking customers' satisfaction in Nigeria.
- (ii) examine the contributions of Point of Sales (POS) towards enhancing e-banking customers' satisfaction in Nigeria.
- (iii) find out the impact of Mobile Transfer Banking (MTB) on e-banking customers' satisfaction in Nigeria.
- (iv) evaluate the influence of Internet Banking (ITB) on customers' e-banking satisfaction in Nigeria.

1.3 Research Questions

The research question of this study is stated as follows:

- (i) To what extent does Automated Teller Machine (ATM) influence e-banking customers' satisfaction in Nigeria?
- (ii) To what magnitude does Point of Sales (POS) contribute to e-banking customers' satisfaction in Nigeria?
- (iii) To what level does Mobile Transfer Banking (MTB) impacted on e-banking customers' satisfaction in Nigeria?
- (iv) To what point does Internet Banking (ITB) influence customers' e-banking satisfaction in Nigeria?

1.4 Research Hypotheses

The following hypotheses as stated in null forms are formulated to enable us to achieve our research objectives and they are stated thus:

- (i) H_{01} : ATM has no significant influence on e-banking customers' satisfaction in Nigeria.
- (ii) H_{02} : POS has no significant contribution to e-banking customers' satisfaction in Nigeria.
- (iii) H_{03} : Mobile bank transfer has no significant impact on e-banking customers' satisfaction in Nigeria.
- (iv) H_{04} : Internet banking has no significant influence on customers' bank satisfaction in Nigeria.

1.5 Scope of the Study

The study is restricted to Fidelity Bank plc, located in Ebonyi, Enugu, and Abia states in the South-East zone in Nigeria. The reason for choosing this bank depends on the fact that it has over the years adopted all forms of E-banking services that are available to its customers. The choice also remains on the fact that the bank has remained in business despite all the changes that have taken place in the banking sector over the years and has its name retained. More so, fidelity bank is regarded as one of the banks classified under new generation banks, meaning that it has fully adopted all the modern e-banking systems that are operational in the country.

II. Review Literature

2.1 Conceptual Framework

This research offered a conceptual framework for the relationship existing between electronic banking service channels and customer satisfaction as depicted in figure 1.

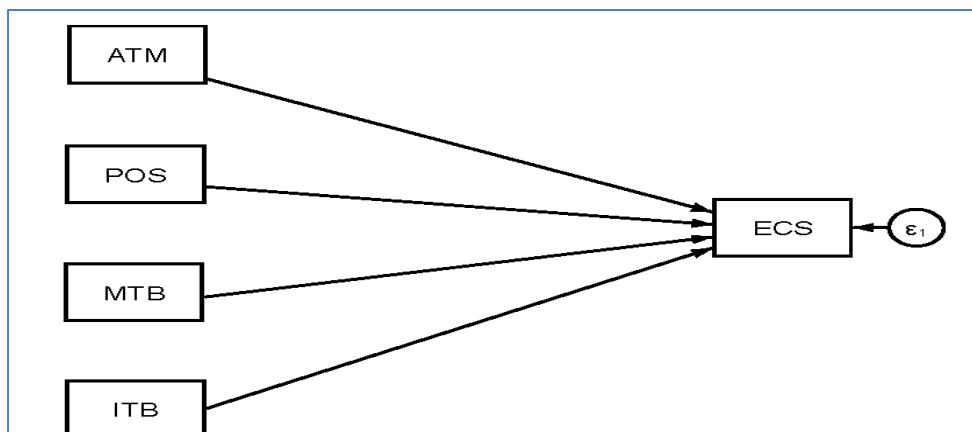


Fig 1: E-banking Channels and Customers' Satisfaction

Source: Researcher's conceptualization, (2022).

Figure 1 shows a linear relationship existing between Automated Teller Machine (ATM) and E-banking Customers' Satisfaction (ECS), Point of Sale (POS) and E-banking Customers' Satisfaction (ECS), Mobile Transfer Banking (MTB) and E-banking Customers' Satisfaction (ECS), Internet Banking (IB) and E-banking Customers' Satisfaction (ECS).

2.2 Component of E-banking Channels

(a) Automated Teller Machine (ATM)

Automated Teller Machine (ATM) as a means of cash transfers, cash withdrawals, and other relevant cash transactions. It has increased the cash base of banks as well as the ease at which bank customers access and make use of their funds at anytime and anywhere there is an ATM without visiting the banking halls. Therefore, it is expected that an increase in the availability of ATMs for customers to use, will in-turn increase customers' satisfaction with the E-banking services of the Fidelity bank

(b) Point of Sale

Point of Sale is also one of the devices of e-banking which is mostly used as a means of payment or purchases of goods and services, cash transfers, cash withdrawals, and cash deposits. POS has helped in achieving the cashless economy as intended by CBN because bank customers now see no reason for carrying cash to the point of purchase. More so, this device system allows the creation and printing out of receipts which serves as evidence of operation to the operator and his client, thereby bringing almost all the transactions performed in the banking halls to the doorstep of the bank's customers. Hence, increasing customer satisfaction and ease of carrying out transactions.

(c) Mobile Banking

Mobile banking is the use of electronic devices in carrying out financial transactions. Mobile banking is mostly used for E-banking services because of its availability to the common man. However, most bank customers find it easier and more reliable to use mobile banking in carrying out their financial dealings in their comfort zone without visiting the banking hall. The creation of smartphones has been of help in achieving this and in turn making the economy cashless in the sense that people move about with their mobile phones and find it more reliable in carrying out financial transactions such as cash transfers, payment of utility bills, purchase of recharge cards, obtaining loans, checking balance and making financial inquiries which includes loan status, loan eligibilities, etc.

(d) Internet Banking

Internet banking as one of the channels of e-banking services of the Fidelity bank is used by the customers to perform all kinds of financial activities on the secured website operated by the bank and other financial institutions which can be a retail or virtual bank, credit union, or society. Therefore, since we are into the internet age, where all things are being done on the internet, it becomes more necessary for banks to increase operating websites through which customers can carry out most if not all financial transactions on the internet without being present in the banking hall. It will not only increase the responsiveness of the bank but also customers' satisfaction.

(e) Customers' Satisfaction

Satisfaction is one of the most important consumer reactions in internet shopping and its importance is reflected in the ability to help build up customer loyalty (Aderson & Srinivasan, 2003). This in return improves the company's market share and profitability (Reicheld & Schefter, 2000). Customer satisfaction has received a great deal of attention for decades now. It is one of the most unassailable concepts of modern management rhetoric. Not only does the idea of satisfying customers have a clear common-sense appeal, but it is also generally believed that customer satisfaction leads to loyalty and translates to higher future profits. For these and other reasons, customer satisfaction practices have become one of the core prescriptions for banks. Indeed, for many banks, customer satisfaction has become the guiding principle as they increasingly initiate all manner of strategies and processes under its banner (Pine et al, 1995). However, corporate customer satisfaction practices, which comprise how customer satisfaction is defined and measured and how the resulting knowledge is used in the organization, seem to be losing their effectiveness for both banks and their customers. In most cases, banks can get stuck in a customer satisfaction rut (Aderson & Srinivasan, 2003). To this end, E-banking customers' satisfaction has been measured with different dimensions in the literature using five manifest variables such as reliability, assurance, responsiveness, tangibility, and empathy.

2.3 Empirical Review

There has been all-encompassing research by scores of researchers coming from diverse economies or countries to evaluate or measure the effect of e-banking on customer satisfaction. Several studies have been done to examine the effects of e-banking on customer satisfaction, but their findings have conflicting views about the impact of e-banking services on customers' satisfaction such as Ebere, Olusegun, Bose, and Balogun (2020) examined electronic banking and customers' satisfaction evidence from some selected deposit money banks in Nigeria from 2013 to 2018. Correlation and pooled regression analysis were used. The results of the study indicated that UBA, First Bank, and Access Bank registered a substantial number of customers' complaints regarding the use of electronic banking. Some of the variables indicated a positive relationship between electronic banking and customers' resolved complaints in deposit money banks in Nigeria. However, there was a negative relationship between electronic banking and total consumer complaints which is significant at a 5% level of significance. The study recommends that all hands must be on deck by the policymakers in the system to ensure effective and efficient management of electronic banking on a sustainable basis.

Saravanan and Leelavathi (2020) investigated the impact of E-banking services on customer attitude and satisfaction with special reference to the Chennai District. The study aimed to provide an analysis of the customer attitude and customer satisfaction toward three banking services technologies: automated teller machines (ATMs), mobile banking, and internet (online) banking. The study used correlation and regression analysis the results of the study revealed that there is a momentous relationship between service quality dimensions and customer satisfaction in E-banking in the Chennai district. The study concludes that service quality in E-banking leads to satisfied customers' needs and wants and thus banks can gain a competitive advantage by offering better quality services to their customers in today's emulous world. The paper provides empirical evidence to show that the internet banking service quality dimensions are an important factor to satisfy the customers since each of them is positively related to customer satisfaction.

Nwekpa, Djoboissie, Chukwuma, and Ezezue (2020) examined the influence of e-banking on customer satisfaction in a study of fidelity bank plc. The paper focused on evaluating the influence of online credit card payment on customer satisfaction as well as assessing the influence of the e-cash system on customer satisfaction. The study used a survey research design and sampled forty-one respondents. Pearson product-moment correlation analysis was used to test the study's hypothesis. The result shows that there is a significant effect of electronic e-cash systems on customer satisfaction in fidelity bank plc. The other variable also indicated a significant effect. The study, therefore, recommends that banks are required to ensure that all challenges of E-banking are resolved.

Ijeoma, Okpara, Akujor, and Mbah (2020) examined the impact of electronic banking on customer satisfaction in commercial banks in Imo State. The study used primary data; the instrument used in gathering the primary data was a questionnaire. The statistical tool of analysis used was the Pearson Product Moment Correlation Technique. The result revealed that there is a positive relationship between electronic banking and customer satisfaction in United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. It also revealed that there was a positive relationship between Automated Teller Machine and Mobile Banking and customer satisfaction in United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. More so, the study shows that there is a negative relationship between point of sale and customer satisfaction in the three (3) banks.

Omodele and Onyeiwu (2019) examined the impact of electronic banking services on customer satisfaction. The study specifically probed the various dimensions of electronic banking service quality as well as the relationship between customer satisfaction and the various electronic banking service quality dimensions. A descriptive survey research design was adopted. The sample size was 93 respondents. The main research instrument used was a questionnaire. Data collected were analyzed using descriptive statistics followed by Pearson correlation, and regression analysis to test the hypotheses. The findings revealed that there is a significant relationship between customer satisfaction and the various electronic banking service quality dimensions and also electronic banking service quality has a significant impact on customer satisfaction.

Nnamani and Makwe (2019) examined the impact of electronic banking on customer satisfaction. The study obtained data from 54 respondents using questionnaires and the obtained data were analyzed using the Chi-square method. The findings showed that electronic banking has improved customer satisfaction in Nigeria. The sample size used in the study may be relatively small to examine the impact of electronic banking on customers' satisfaction.

Altobishi, Erozb, and Podruzsik (2018) carried out a study on e-banking effects on customer satisfaction. The survey on clients in Jordan's Banking Sector. The research aimed at investigating the effect of electronic banking services on customer satisfaction in the light of survey questions in Jordan. The survey questions conducted using six indicators show a positive relationship between the level of customer satisfaction and usage of e-banking among customers. There is a positive relationship between five indicators and the level of customer satisfaction and usage of e-banking

Ekienabor, Akpoguma, and Arilesere (2018) investigated the effect of electronic banking on customer satisfaction in Nigeria. The questionnaire was administered to collect primary data. Hypotheses were formulated, tested, and analyzed using the Chi-square test with the aid of the SPSS package. The results reveal that there is a significant relationship between poor interconnectivity and customers' patronage of electronic banking services. In addition, there was a significant relationship between service outages and customers' patronage of electronic banking services. Lastly, the study found a significant relationship between electronic banking and customers' satisfaction.

Haadi and Ajibola, (2018), examined e-banking services' impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria. The study adopted crosses sectional survey design and sampling Techniques as its methodology. The study used Pearson correlation as the mode of analysis. The findings showed the utilization of electronic banking products (ATM (98%), internet banking (85%), and electronic transfer (97%). Constraints experienced include internet network failure, bank fraud, and business loss due to failed e-transactions. Customers were satisfied with e-banking due to its cashless nature; cash accessibility saves time from bank visitation and seamless transactions.

Jamil, Rima, and Ibrahim (2018) studied the impact of e-banking service quality on customer satisfaction: evidence from the Lebanese Banking Sector. The study uses primary data which were gathered through survey instruments and adopted structural modeling, SPSS, and Amos in the data analysis. The findings revealed that reliability; efficiency; user-friendly; responsiveness and communication; and security and privacy all have a significant impact on customer satisfaction.

Odušina and Onakoya (2017) examined the relationship between the electronic payment system and customer retention in banks. The method of analysis involved a comparative analysis of selected banks in Nigeria based on their long-standing in the industry, competitiveness, and level of ICT compliance. Also, a questionnaire was drawn to capture the grey area of EPS, customer retention, and entrepreneurial development in banks. A total of 200 respondents answered the questionnaire, SPSS was used to analyze the respondents' outcomes and the result showed a positive and significant relationship between Electronic Payment System and the Customers' Retention.

Lemma and Biruk (2017) examined the effect of ATM service quality on customer satisfaction in Ethiopian commercial Banks, using proportional stratified and simple random sampling technique and cross-sectional data collected from 190 customers of Ethiopian commercial banks, in Debre Markos town. The data collected were analyzed using Statistical tools such as mean, standard deviation, correlation, and multiple regression model. The results indicated that assurance, tangibility, reliability, responsiveness, and empathy have a positive effect on customer satisfaction and the customers were most satisfied with the responsiveness dimensions of ATM service quality. Furthermore, the tangibility, reliability, responsiveness, and empathy significantly explained 79.2% of the variations on customer satisfaction level.

Simon and Thomas (2016) investigated the effect of electronic banking on customer satisfaction in some selected commercial banks of Kenya. The study adopted a descriptive survey research design. The target population was 265, 511 customers drawn from five first-tier banks within Nairobi CBN. The research used initial data analysis using descriptive statistical measures. The study also conducted a regression analysis to establish the relationship between the study variables. The findings indicated that the flexibility of internet banking influences customer satisfaction to a great extent. The study also concludes that the convenience of mobile banking affects customer satisfaction to a great. The study concluded that user-friendly ATMs, ease of access to ATMs, and privacy of ATMs affect customer satisfaction to a great extent.

Mwatsika (2016) examined the factors influencing customer satisfaction with ATM banking. ATM card users rated the performance of ATM banking in 25 service quality attributes and further rated their perceived satisfaction with ATM banking. The regression analyses of the performance of the 25 ATM banking attributes and customers' satisfaction first reveal that the 25 attributes adopted from empirical studies provide a perfect model for predicting customer satisfaction. Secondly, reliability and responsiveness are the key service quality dimensions of ATM banking, and thirdly, the analyses revealed 12 key attributes that influence customers' satisfaction with ATM banking and these are: ATM fees charged, ATMs not out of order, cleanliness of ATMs, and ATM stations, the accuracy of ATM transactions, ease of access to ATMs, readable slips, convenient location, employee accessibility to solve ATM problems, privacy at ATM stations, employee speed in solving ATM issues, ease of application process for ATM cards and cash availability in ATMs.

Worku and Tafa (2016) in their study on the impact electronic banking has on customer satisfaction in comparison with traditional brick and mortar banking services. The study was conducted among 402 properly filled and returned questionnaires of e-banking customers and interviews with four branches of the two commercial banks that have started e-banking service in Gondar city when this study was conducted. The study used tables, percentages, chi-square independency test to see the relationship between demographic characteristics and e-banking, independency t-test to see the visits of branches before and after e-banking by customers is significant or not and regression analysis test has been conducted to explain the variables which

determine customers’ satisfaction in e-banking. The results of the study implied that the majority of users of e-banking are young. e-banking has improved customer satisfaction, reduced frequency of bank hall for banking service, reduced waiting time for customers, some customers don’t know the fee charged for being e-banking users, the bank customers’ satisfaction increased after being e-banking users, enabled customers to control their account movements and there is high opportunity to expand e-banking service in the city

Akhtar, Raza Siddiqi, Maqsood, Shouqat, and Ijaz (2016) identified the dimensions of ATM service quality that affect customer satisfaction. In the banking sector data was collected through a questionnaire with a five-point Likert scale and sample size 100 by using the convenience sampling technique. SPSS 20 was used as a statistical test for the analysis of correlation and regression. Regression analysis found a positive and significant result relationship between price, reliability, responsiveness, convenience, security, service quality on customer satisfaction.

Mojares (2014) examined the most vital challenges of the internet as a service delivery channel in providing and maintaining service quality. The study aimed to describe the profile of the respondents with regards to socio-demographic and bank-related variables; to identify the effects of internet banking among its clients in Batangas city; to determine the level of customer satisfaction in terms of speed and accuracy, accessibility and convenience, and security features. The descriptive-correlation method was used in the study. The study revealed that the respondents were generally satisfied with the speed and accuracy, accessibility and convenience, and security features of the internet banking service facility. The study also revealed that it was only speed and accuracy that showed a significant relationship with the effect of internet banking. This shows that as long as the customers are being provided with an excellent service customer loyalty/ relation could still be possibly attained by the bank.

III. Methodology

3.1 Materials

The study employed the online survey research design. This was because it required the collection of opinions of the Fidelity bank customers on their satisfaction concerning the bank’s electronic bank services across fidelity bank customers in Abia State, Enugu State, and Ebonyi State respectively. The study area was the fidelity banks in the southeast zone, in Nigeria. The total population for South-East region was 21,014,655 made up as follows: Abia 2,888,966, Enugu 3,920,208, Ebonyi 4, 098, 3911, Anambra 5,185400, and Imo States 3,218,332. While the sample size was 323. The sample was determined through purposive and random sampling combined, while the final sample size was determined using $n = \frac{Z^2 p(1-p)}{e^2}$. A structured questionnaire was used to gather data from the respondents. The analysis of the data collected was coded using Statistical Package for Social Sciences (SPSS) and the data were imported into Statistical software for data science (Stata) the estimation of the regression result was carried out using robust structural regression analysis. To this end, p-values of the estimated coefficients of the variables of interest with the 5% level of significance were used to accept or reject the stated hypotheses of this study.

3.2 Model Specification

The functional relationship existing between e-banking services (channels) and customers satisfaction is stated as follows

$$ECS = ATM + POS + MTB + IB \tag{1}$$

whereas the regression form of equation (1) is expressed as follows

$$ECS = \beta_1 + \beta_2 ATM + \beta_3 POS + \beta_4 MTB + \beta_5 IB + \epsilon \tag{2}$$

Where, ECS = Customers’ Satisfaction, POS = Point of Sales, MTB = Mobile Transfer Banking, IB = Internet Banking and “ε” = error terms.

IV. Results

4 RESULTS

The regression results of this study is presented in table 1 as follows

Table 1: The result of e-banking service channels and customers’ satisfaction in Nigeria

ECS	Coef.	Robust Std. Err.	Z	P> z	[95% Conf. Interval]	
ATM	0.3955556	0.0815272	4.85	0.000	0.2357653	0.5553459
POS	0.095938	0.0422528	2.27	0.023	0.013124	0.1787521
MTB	0.0630432	0.0569126	1.11	0.268	-0.0485034	0.1745899
IB	0.3734213	0.0711867	5.25	0.000	0.233898	0.5129447

Source: Researcher’s estimate from Stata (2022)

As shown in table 1, ATM has the highest significant and positive influence on Fidelity bank customer’ satisfaction in Nigeria ($\beta = 0.39$, p-value = 0.000). POS has the smallest significant and positive contribution to customers’ satisfaction in the Fidelity bank plc, southeast zone of Nigeria ($\beta = 0.09$, p-value = 0.023). Fidelity

bank Mobil Transfer Banking (MTB) was statistically insignificant and has no significant impact on customers' satisfaction in Nigeria ($\beta = 0.06$, p-value = 0.268). Whereas Internet Banking (IB) of the fidelity bank has the second-largest significant and positive influence on the customers' satisfaction in the Southeast zone, of Nigeria ($\beta = 0.37$, p-value = 0.000).

V. Conclusion

This study examined the available e-banking services/channels in Nigeria and their influence on customers' satisfaction, using fidelity bank plc, southeast zone as the focus of the study. The findings from the regression result of this study indicated that the ATM has the highest positive and significant influence on the fidelity of bank customer satisfaction in the southeast, Nigeria. This implies that 39% of most of the fidelity bank customers in the southeast zone prefer using ATMs in carrying out their financial transactions with other available e-banking services in the country. The findings of this study also revealed that 2.3% of fidelity bank customers made use of POS in carrying out their financial transactions. This implies that POS is least preferred by the fidelity bank's customers when compared with other available e-banking services in the southeast, Nigeria. More so, the finding on mobile transfer banking of the fidelity bank in southeast Nigeria disclosed that mobile transfer banking has an insignificant influence on customer satisfaction of the fidelity bank in the southeast zone. This implies that most of the fidelity bank customers do not show any concern about the fidelity bank's mobile transfer services in southeast, Nigeria. Whereas 37% of the fidelity bank's customers, prefer using internet banking in carrying out their business in the southeast, Nigeria.

The study recommended that firstly, the fidelity bank should make more availability of ATM services nearer to its customers such as in hospitals, and higher institutions, among others. The study also recommends that the bank should increase the number of ATMs in all their branches, to avoid the waiting time customers spend, they can access ATM services. More so, fidelity bank review upwards the limits placed on ATM services. Secondly, the fidelity bank should issue more POS to their customers, shops, supermarkets, and institutions among others to increase more utilization of POS services in the country. Thirdly, the fidelity bank should sensitize their customers on the availability and usage of their mobile transfer banking services in the country. Finally, the fidelity bank should review upward some of the limits placed on internet banking services that are not customers friendly in the country.

References

- [1]. Anderson, R. E. & Srinivasan, S. S. (2003). E-satisfaction and E-loyalty: A contingency framework. *Psychology and Marketing*, 20(2), 123-138.
- [2]. Akhtar, F., Raza, O., Siddiqi, H., Maqsood, O., Shouqat, L. & Ijaz, O. (2016). The role of innovation characteristics and perceived voluntariness in the acceptance of information technology. *Decision Sciences*, 28(3), 557-581.
- [3]. Altobisli T, Erboz G & Podruzsik S (2018). E-Banking effects on customer satisfaction: The survey on clients in Jordan banking sector. *International Journal of Marketing Studies*, 10 (2), 151-161.
- [4]. Ebere, C. E., Olusegun, F.L., Bose J. L. & Balogun, A. S. (2020). Electronic banking and customers satisfaction: Evidence from some selected deposit money banks in Nigeria. *AuBCE*, 16(2); 363-374.
- [5]. Ekienabor, E. Akpoguma, B., & Arilesere, M. S. (2018). The effect of electronic banking on customer satisfaction in Nigeria. *International journal for social studies*, 12 (3), 1-5 Elisha, 2010
- [6]. Ozuru, H. N; Chikwe, J. E & Idika U. (2010). The use of traditional payments and electronic payments systems in Nigeria: A discourse. Proceedings of the 11th Annual Conference of International Academy of African Business and Development
- [7]. Haadi, B. & Ajibola, A. I. (2018). E-banking services impact and customer satisfaction in selected bank branches in Ibadan metropolis, Oyo state, Nigeria. Contents lists available at Growing Science Accounting homepage: www.GrowingScience.com/ac/ac.html.
- [8]. Ijeoma, C., Okpara, J., Akujor, C. & Mbah, J. (2020). Electronic banking and customer satisfaction in Imo state. *European Journal of Business and Management Research*, 5(6), 1-9
- [9]. Jamil, H., Rima M. & Ibrahim E.B. (2018). The impact of e-banking service quality on customer satisfaction: Evidence from the Lebanese banking sector. *SAGE*, 2018(4): 1–12.
- [10]. Lemma, B. & Biruk, K. (2017). The effect of ATM service quality on customer satisfaction: evidence from customers of Ethiopian commercial banks in Debremarkos Town. *European Journal of Business and Management*, 9(7), 109-116
- [11]. Mojares, E. K. B. (2014). Customer satisfaction and loyalty among internet banking users of philippine national bank in Batangas cities. *Asia Pacific Journal of Multidisciplinary Research*, 2 (2), 41-48.
- [12]. Mwatsika, C. (2016). Impact of ATM banking performance on customer satisfaction with the bank in Malawi. *International Journal of Business and Economics Research*, 5(1), 1-9
- [13]. Nnamani, M. U. & Makwe, S. (2019). Impact of electronic banking on customer satisfaction. *IDOSR Journal of Science and Technology*, 4(1), 23-3
- [14]. Nwekpa, K. C, Djobissie, I. C, Chukwuma N. N., & Ezezue, B. O. (2020). Influence of electronic banking on customer satisfaction in a Fidelity Bank plc in Nigeria. *IOSR Journal of Business and Management* 22, (4); 49-58
- [15]. Odusina, O. & Onakoya, A. (2017). Electronic payment system and customers' retention in banks: implications for entrepreneurial development in Nigeria. *Global Journal of Management and Business Research*, 17(6), 9-14.
- [16]. Omodele, T. & Onyeiwu, C. (2019). The impact of electronic banking service quality on customer satisfaction. *International Journal of Economics, Commerce and Management*, 8(8), 302-316.
- [17]. Ozuru, H. N; Chikwe, J. E & Idika U. (2010). The use of traditional payments and electronic payments systems in Nigeria: A discourse. Proceedings of the 11th Annual Conference of International Academy of African Business and Development
- [18]. Pine, J. B, Peppers, D., & Rogers, M. (1995). Do you want to keep your customers forever? *Harvard Business Review*, 73, 103-114.
- [19]. Reichheld, F. F., & Scheffer P. (2000). E-loyalty: Your secret weapon on the web *Harvard Business Review*, 78, 105-113.

- [20]. Saravanan, N., & Leelavathi, R (2020). Impact of e-banking services with customer attitude and satisfaction with special reference to Chennai District. *European Journal of Molecular and Clinical Medicine*, 7 (10), 2585-2596.
- [21]. Simon V. T., & Thomas A. S. R. (2016). Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. *International Academic Journal of Resource and Business Administration*, 2 (2); 41-63.
- [22]. Worku, G. & Tilahun, A. (2016). The Impact of Electronic Banking on Customers' Satisfaction in Ethiopian Banking Industry (The Case of Customers of Dashen and Wogagen Banks in Gondar City). *Journal of Business & Financial Affairs*. 5. 10.4172/2167-0234.1000174

Dr Nwekpa, et. al. "Electronic Banking and Customer Satisfaction: A Study of Fidelity Bank Plc, Southeast Zone, Nigeria." *IOSR Journal of Business and Management (IOSR-JBM)*, 24(06), 2022, pp. 01-08.