



Electronic Banking: A Sustainable Tool for Customer Satisfaction in the Nigerian Banking Sector

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Abstract. Electronic banking has grown remarkably in Nigeria because customers view it as a way out of poor-quality services rendered on the counter which is labelled with the system of banking in Nigeria. The study seeks to assess the impact of electronic banking on customer satisfaction in the Nigerian banking sector while the precise objectives include; (i) determining the impact of mobile banking app on customer satisfaction of users of GT Bank within Ilorin Metropolis, and (ii) assess the influence of Web banking on customer satisfaction of users of GT Bank within Ilorin Metropolis. The descriptive survey design was adopted by the study, and a sample size of 397 was arrived at using the Taro Yamane technique for sample size determinant for an infinite population. The method employed for data analysis is linear regression analysis. The study outcome reveals that mobile and web banking significantly affect customer satisfaction. The study, concludes that electronic banking is significant on customer satisfaction, on of GT bank. The bank's engagement in electronic banking tends to incur an increase or change in customer satisfaction. The study recommends that GTB should constantly ensure a very friendly App that will be easy to understand for their subscribers and a very secure web to ensure that customers' transactions are save.

Keywords: Banking App, Customer Satisfaction, Electronic-banking, Mobile banking, Web banking.

1. Introduction

The recent consolidation exercise in the Nigerian Banking industry has led to the emergence of e-banking in Nigeria (Ogunlowore & Oladele, 2014). New technology adoption cannot be ruled out in the banking industry to deliver effectively and efficiently to customers. The emergence of e-banking resulted from globalization (Kadir & Poddar, 2015). In most

developed countries, the banking sector has established the area of e-services and has been actively involved in developing it to meet the ever-changing needs and to satisfy modern customers (Hammoud, Bizri, & Baba, 2018).

The Nigerian banking industry has not only adapted the electronic payment strategies but has also progressed by the surge in the volume of shares and worth of dealings received from ATM, POS, Mobile Phones, etc. For instance, the volume of transactions executed with the ATM was put at N548.60 million in 2009 and this increased to N74.9 trillion in 2016 (Adegbesan, 2017). E-banking has tremendously gained ground in every nook and crane of Nigeria, especially in the centres of cities and towns. It has proffered solutions to so many challenges encountered on the counter before now.

Electronic banking adoption by commercial and financial institutions has made it easy for the head offices of banks to control the branch offices directly with ease thereby increasing the banking operation at convenience. Raza, Umer, Qureshi, and Dahri (2020) assert that online banking enables customers to make use of several banking services, pay bills, and even invest which is a real pattern of e-commerce. On average, all national banks engage in one kind of electronic banking service or the other including those in the rural areas. Online banking services are now being used as a strategic tool in developed and emerging parts of the world (Al-Dmour, Algharabat, Khawaja, & Al-Dmour, 2019).

Customer satisfaction leading to the grip of loyal corporate customers can be accomplished by facilitating the implementation of electronic banking processes, awareness, and adoption of electronic banking as well as delivering high-quality services and

service availability of electronic banking (Areeba, Mudassir, Talha, Shoaib & Adnan, 2016).

1.1 Statement of the Problem

In trying to meet up with the developments around the world and advance the quality-of-service delivery to enhance customer satisfaction, banks have made a lot of investment in technology; and have broadly accepted electronic and telecommunication networks in conveying additional value to customers.

Nonetheless, frequent technical glitches, such as mobile app crashes and slow loading times, disrupt the ease of performing transactions. Users also cite difficulties with the app's interface, which can be confusing and non-intuitive, making it hard for customers to navigate and complete banking tasks efficiently (Su, Fan, Chen, Liu, Xu, Pu, & Su, 2020). Additionally, concerns about security and privacy when using the mobile app can lead to apprehension among users, further diminishing their overall satisfaction with mobile banking services.

Web banking offers the promise of convenience, but bank users have encountered several issues with the usage and navigation through banks' websites. The main problems include website downtime and slow performance, which hinder customers from accessing their accounts and completing transactions when needed. Navigation issues and a complicated user interface can also frustrate users, making it challenging to locate and utilize various banking services online (Jadhav, 2022). Additionally, concerns about online security and the potential for fraud can deter customers from fully embracing web banking, negatively influencing their overall satisfaction with GT Bank's online services.

1.2 Research Questions

The research questions developed include:

- In what way does the mobile banking app impact customer satisfaction of the users of GT Bank within Ilorin Metropolis?
- In what way does Web Banking affect customer satisfaction of the users of GT Bank within Ilorin Metropolis?

1.3 Objectives of the Study

The study aims to assess the impact of electronic banking on customer satisfaction in the Nigerian banking industry; the precise objectives are to:

- determine the effect of the mobile banking app on customer satisfaction among the users of GT Bank within Ilorin Metropolis; and
- assess the influence of Web banking on customer satisfaction among the users of GT Bank within Ilorin Metropolis.

1.4 Research Hypotheses

The study proposed the following hypotheses in line with its objectives:

H0₁: The mobile banking app does not have significant impact on customer satisfaction among the users of GT Bank within the Ilorin Metropolis.

H0₂: Web banking does not have significant impact on customer satisfaction among the users of GT Bank within Ilorin Metropolis.

2. Conceptual Review

2.1 Concept of E-banking

Mohammad and Asaad, (2018) defined e-banking as delivering banks' information and services to customers via different platforms. E-banking services delivery could be done in several means, for example through smartphones or personal computers but they rely on internet accessibility before they can function. E-banking is very important for both individuals and organizations and keeps improving continuously. For instance, it can improve monetary transactions and deliver them quickly (Alshurideh, Mohammad, Al-Hawary, & Al Kurdi, 2017). Timothy (2019) electronic banking refers to using the Internet as a remote delivery channel for providing services, such as opening a deposit account, transferring funds among different accounts, and electronic bill payment.

2.2 Mobile Banking apps

Accessibility to mobile phones on a Worldwide basis has helped in developing mobile apps that can bond organizations to their customers. Also, most banks and other financial institutions enable customers to manage their accounts via banking apps. Supporting this, Santhosh and Raghavendra (2015) noted that financial institutions want more people to try banking on mobile banking apps. According to Islam, Mustafi, Rahman, Nower, Rafi, Mayisha, and Hassan (2018), mobile banking app requires a smartphone to perform online banking tasks such as monitoring account balances, transferring funds between accounts, bill payments, and locating and buying call credit. Aleksandra (2018) noted that mobile banking app development has led to high accessibility and

flexibility of banking services. In fact this has made it possible for customers to be able to carry out instant and safe dealings anywhere they are without holding cash at hand or credit card. Haselton (2017) noted that using the mobile banking app requires the user to download the desired app and set up the app using card details either manually or through a mobile phone camera. After successfully setting up mobile banking apps, they can be used for bill payment, account transfers, peer-to-peer transfers, proximity and remote payments, discounts, and mobile ticketing (Oliveira, Thomas, Baptista, & Campos, 2016). Santhosh and Raghavendra (2015) noted that as good as access to mobile banking apps may be for customers, it is essential to understand the primary problems associated with their usage to improve customers' mobile banking experiences.

2.3 Web Banking

According to Liu, Bao, Liu, & Wang (2011), web banking refers to a site that provides bank users with online information and information-related services, such as account management functions, credit and debit features, commerce offerings, personal productivity applications, and a channel of communication with the bank and their customers. Web banking is creating a site that provides information online and services related to information to customers, with a form of design that is planned, artistic, coherent, purposeful, and useful (Flavian, Gurrea, & Oru, 2018). Web banking expresses the features of the bank's website which assists the users to carry out their actions and responsibilities. In the online banking system, attitudinal disposition and web features can predict electronic banking adoption (Ndubisi & Sinti, 2016). Accessibility to and the convenience of using the features on websites is seen as a way of satisfying the users. Factors including speed, availability, service fees, and bank operation management were described as critical factors despite their lower level than the major factors (Poon, 2018).

Web banking shows the power of corporation in the online pattern for performing bank processes; and also takes the attention of some determinants such as usability, ease of use, aesthetic design, interactivity, layout, navigation, checkout, search strength, and quality of information (Alkhouli & Samer, 2017). Through web banking, customer reliability is guaranteed by ensuring the conveyance of services as promised to the customers at the appropriate time. Customer support through web banking appears to be the corporation's capability to respond to the client's requests and complaints and commit the level of the corporation's preparedness to seriously solve and deal

with its user's requirements (Alhanatleh, 2021). Reliability is defined in terms of the quality of the website's operation and applies in particular to the technical functions of the website, its availability, and its proper functionality (Khatoon, Zhengliang, & Hussain, 2020). Pooya, Abed-Khorasani, and Gholamian-Ghouzhd (2020) opined that the ease of websites and apps is among the most critical things to be considered in internet banking. Also, easy usage is the main consideration in accepting any form of innovation by customers. More so, customers prefer the option of service that will require less stress by them in the usage.

2.4 Theoretical Review

2.4.1 Theory of Reasoned Action

The Theory of Reasoned Action was developed by Martin Fishbein and Icek Ajzen in 1975. The theory of Reasoned Action (TRA) was developed to give a better understanding of the relationships between attitudes, intentions, and behaviours (Fishbein, 1976). It is among the best essential theories that help in elucidating the behaviours of human. Behavioural intention to use technology is explicated by the attitudes and individual standards toward that behaviour. Intensified competition and deregulation have led many services and retail businesses to seek profitable ways to differentiate them; one strategy related to success in these businesses is the provision of high-service quality (Cheah, 2011). So, service quality has become a significant research topic in the past decade due to high revenues, increased cross-sell ratios, higher customer retention, purchasing behaviors, and expanded market share (Kaynak & Harcar, 2015).

As electronic banking is becoming more prevalent, so is the level of customer satisfaction hanging in the scenario of the technological environment (Hamisah, 2013). The part e-banking plays in ensuring quality services at a reduced cost cannot be overestimated. When satisfaction increases, mutual understanding also increases, leading to the ability to retain customer due to trust which brings about a tie amid customer and the bank. The level of customer expectation and service quality delivered by an organization is a role of customer satisfaction; e-banking plays a critical part in satisfying customers for it seals the gap between the service quality expected and perceived.

TRA is relevant to this study in the sense that the theory made us understand that, individuals' intentions to engage in a behavior, such as utilizing electronic banking services for instance, are determined by their

attitudes toward the behavior and individual norms, influenced by social pressure.

2.5 Empirical Review

Ismaila and Akintola (2023) assessed the effect of electronic banking on customer satisfaction in selected deposit money banks in Ogun state, Nigeria. The study adopted the descriptive survey research design. The population of the study comprises the customers of the selected deposit money banks in Ogun state, which are listed on the Nigerian Stock Exchange as of December 2020 (CBN, 2020). Primary data was used to obtain data from 9589 respondents through a structured questionnaire. Regression analysis was used in analyzing the data, and the result shows that electronic banking has a significant effect on customer satisfaction. The study concludes that there is a significant effect of electronic banking on customer satisfaction among the selected deposit money bank customers in Ogun State.

Zelege and Chauhan (2022) examined the effect of e-banking service on customer satisfaction with reference to the Commercial Bank of Ethiopia in the Hawassa City administration. The study was a descriptive research design with a quantitative research method. The study relied on both primary and secondary sources for gathering data. A structured questionnaire, measured on a Likert scale was distributed to 400 respondents of which 343 were retrieved. The study adopts correlation analysis to analyze the data. From the result of the study, it was discovered that responsiveness, empathy, convenience, reliability, and assurance have a positive effect on customer satisfaction in the study area leaving out tangibility which has no effect on customer satisfaction. The study concludes that there is a significant effect of e-banking service quality on customer satisfaction.

Raji, Zamani, and Abdulwakil (2021) assessed the effect of electronic banking on customer satisfaction in Nigerian banking industry, Kwara State. The study consists of 390 respondents which were reached through Google form questionnaire; regression and correlation was used in analysing the data collected. The result for the correlation indicates a positive correlation between the variables and the result of the regression analysis also shows significant impacts of the variable used. Therefore, it was concluded by the study that there is a significant effect of electronic banking on customer satisfaction.

Aduaka and Awolusi (2020) assessed the impact of electronic banking on profitability in the Nigerian

banking industry. Survey research design was adopted, which involve the use of primary data to collect information from respondents through a structured questionnaire. Secondary data was also harvested from the company's financial statement which runs through 2010-2017. The population include 25 staff members each and the customers of the selected banks. Both the descriptive and inferential statistics were use in analysing data and multiple regression analysis was use in testing the hypotheses. The study indicates that cards play a great part compared to other channels, followed by ATM. It was also, noticed that E-Banking channels contributed to the Bank's profitability, meaning e-banking influences retention and loyalty of the bank's customers, also, quality of service, security, reliability, and efficiency significantly impact the usage of the services of e-banking. The study recommends that Nigerian banking industry should invest more in card products, followed by ATM amongst other electronic channels; as they generate more revenues for the bank.

3. Methodology

3.1 Research Design

The descriptive research design was adopted by the study. The research design is considered suitable because it centres on creating data via the views of respondents about a particular study.

3.2 Population of the Study

The users of GT banks withing the Ilorin Metropolis makes up the population of the study. It includes the existing customers of GT banks within the Ilorin Metropolis.

3.3 Sample and Sampling Technique

The customers were randomly picked through a random sampling technique. The total number of the customer base of the GT bank within the Ilorin Metropolis are infinite, therefore, Taro Yamane's (1967) statistical formula was applied;

$$n = \frac{N}{1 + (e)^2}$$

Where:

n = sample to be determined

N = population size

1 = constant

e = margin of error (which is normally chosen) or significant level which is assumed to be 5% or 0.05. Therefore, $e^2 = 0.0025$, an error margin of 0.05 or 5%

implies a 95% confidence level. In calculating the sample size, the following result was obtained

$$n = \frac{53,000}{133.5}$$

$$n = 397$$

Therefore, the sample size = 397

3.4 Research Instrument

A structured questionnaire was used to elicit data on e-banking and customer satisfaction. The questionnaire used was measured on a 5-point Likert's scale which ranges from strongly disagree (1 point) to strongly agree (5 points).

3.5 Validity and Reliability of the Instrument

The study adopted a content validity method by giving the questionnaire to experts in the area. A pilot study was also carried out by testing and pre-testing the questionnaire with a few respondents from the study area.

The Cronbach's Alpha value for the questionnaire items for e-banking with 5-item questions on a five-point Likert scale was tested for accessing e-banking on customer satisfaction to confirm the reliability of the study.

Test of Hypotheses

H0₁: There is no significant impact of the mobile banking app on customer satisfaction of users of GT Bank within the Ilorin Metropolis

Table 1.1 Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.168 ^a	.028	.026	.792

a. Predictors: (Constant), Mobile banking app

Source: Researcher's Field Work, 2024.

Table 1.1 model summary shows the correlation coefficient $r = 0.168$ which implies that a relationship exist between customer satisfaction and mobile banking app which are predictors. The table also reveals that $r^2 = 0.028$. This denotes that a 2.8% change in customer satisfaction can be explained by mobile banking apps but the remaining 97.2% is explicated by other variables that are not reflected in the model.

Table 1.2 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	7.050	1	7.050	11.237	.001 ^b
	Residual	239.674	382	.627		
	Total	246.724	383			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Mobile banking app

Source: Researcher's Field Work, 2024.

The ANOVA table 1.5 shows an overall significance of 0.000 which is less than the p-value of 0.05; this infers that the model is fit.

3.6 Method of Data Collection

The data collected was self-administered and retrieved questionnaire. Questionnaires was distributed to users of GT bank within Ilorin Metropolis and retrieved back after filling by the researcher.

3.7 Method of Data Analysis

The inferential statistics, specifically, the regression analysis was used in analysing the data with the aid of Statistical Package for Social and Management Sciences (SPSS).

Model Specification

In assessing the effect of electronic banking on customer satisfaction, the relevant model was developed. The model is given as:

$$Y = F(X_1, X_2) + e$$

Where Y is the dependent variable representing customer satisfaction, and X is the independent variable representing electronic banking features given as:

X₁ = Mobile apps

X₂ = Web banking

Table 1.3 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.694	.132		12.861	.000
	Mobile banking app	.210	.063	.169	3.352	.001

a. Dependent Variable: Customer satisfaction

Source: Researcher's Field Work, 2024.

From the coefficient table 1.3, the overall significant level = 0.000 which is less than 0.05 (the alpha level).

This implies a significant effect of mobile banking app on customer satisfaction therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. The Beta value of 0.168 for the mobile banking app (independent variable) denotes that an increase in the usage of the mobile banking app will lead to a 16.8% change in customer satisfaction in GTB.

H0₂: There is no significant influence of web banking on customer satisfaction of the users of GT Bank within the Ilorin Metropolis.

Table 1.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.189 ^a	.043	.040	.791

a. Predictors: (Constant), Web banking

Source: Researcher's Field Work, 2024.

Table 1.4 model summary shows the correlation coefficient $r = 0.189$ indicating that relationship exist between customer satisfaction and web banking which are predictors. The model summary also shows $r^2 = 0.43$. This infers that a 4.3% change in customer satisfaction can be explained by web banking while the remaining 95.7% is described by other variables that are not reflected in the model.

Table 1.5 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.822	1	7.822	12.507	.000 ^b
	Residual	238.902	382	.625		
	Total	246.724	383			

a. Dependent Variable: Customer satisfaction

b. Predictors: (Constant), Web banking

Source: Researcher's Field Work, 2024.

The ANOVA table 1.5 shows an overall significance of 0.000 which is less than the p-value of 0.05; this infers that the model is fit.

Table 1.6 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.574	.158		9.963	.000
	Web banking	.281	.079	.189	3.536	.000

a. Dependent Variable: Customer satisfaction

Source: Researcher's Field Survey, 2024.

From the coefficient table 1.6, the overall significant value = 0.000, is less than the alpha level of 0.05, indicating a significant effect of web banking on customer satisfaction. Therefore, the null hypothesis is

rejected and the alternative hypothesis is accepted. The Beta value of 0.189 for web banking denotes that an improvement in web banking gives rise to a 19%

positive change in customer satisfaction with GT Bank.

4. Discussion of Findings

The first objective of the study is to determine the impact of mobile banking apps on customer satisfaction of GT Bank users at the University of Ilorin. Findings from the coefficient table 1.1 shows an overall significance of 0.000 which is less than the alpha level of 0.05, this implies that the mobile banking app has a significant effect on customer satisfaction among the users of GT Bank within the Ilorin Metropolis. This is in tandem with the outcomes of Raji, Zamani, and Abdulwakil (2021) on the adoption of mobile banking apps which has a positive and significant impact on customer satisfaction. Furthermore, Ismaila and Akintola (2023) also revealed significant effects of electronic banking on customer service security experience, customers' user friendliness experience, accessibility experience, and availability experience.

The findings from the second objective also show an overall significance of 0.000 from the coefficient table 1.6, which infers that web banking, has a significant effect on customer satisfaction among the users of GT Bank within the Ilorin Metropolis. This is in line with the empirical findings of Aduaka and Awolusi (2020) which revealed that E-Banking channels contributed to the Bank's profitability and that E-banking services (EBS) had an influence on the retention and loyalty of the bank's customers.

5. Conclusion

This study assessed the effect of electronic banking on customer satisfaction in the Nigerian banking sector. Based on the outcome of the study, it was revealed that the mobile banking app has a significant and positive effect on customer satisfaction of GT bank users. Apps have significantly enhanced customer satisfaction by providing suitable access to banking services anytime, anywhere.

Also, it was revealed that web banking has a significant influence on customer satisfaction; the flexibility to access web banking, the convenience of managing accounts, payment of bills, and online transfer of funds has significantly increased customer satisfaction.

The study, therefore, concludes that electronic banking on a general note has a significant effect on customer satisfaction among the users of GT bank within the Ilorin Metropolis. The ability to carry out

electronic banking tends to incur an increase or change in customer satisfaction of GTB users.

6. Recommendations

Based on the findings of the study, it is, therefore, recommended that:

GT bank in general, should improve more on certain mobile banking app features such as easy navigation, secure login options like biometric authentication, and an inclusive array of services including transfer of funds, payment of bills, and mobile check deposits etc. to increase their security, and make mobile App a fun to the users.

GT bank should try to offer a user-friendly website interface, easy navigation, and understandable features for even a lay man to understand and operate without compromising the security of the user's account to invite more users of Web banking through the delivery of maximum satisfaction to present users.

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