CUSTOMER'S SATISFACTION WITH ELECTRONIC BANKING PRODUCTS AND SERVICES IN DEPOSIT MONEY BANKS (DMBs) IN NIGERIA

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Abstract

This study empirically examined customer's satisfaction with Electronic (E)-banking products and services in Nigeria. Data were collected from 246 e-banking users, sampled from Nigeria tier 1 or FUGAZ acronym for the quintet Deposit Money Banks (DMBs), and quoted in the Nigeria Stock Exchange (NSE) in Warri, Delta State, Nigeria. The data obtained were analyzed using descriptive statistics, fixed effect panel data multiple regression and Pearson product moment correlation which were computed electronically by the use of Statistical Package for Social Sciences (SPSS) version 24. The study found out that demographic characteristics (age and number of banks) had significant influence on customer satisfaction with e-banking products and services, while demographic characteristics (sex, experience with e-banking and education level) do not significantly influence customer's satisfaction with e-banking products and services. Pearson product moment correlation results reveal a positive and significant relationship between usage and security associated with customer's satisfaction with e-banking products and services. The study recommends that DMBs should increase their advertorial efforts at their present and potential customers to enhance their satisfaction; continue to upgrade their e-banking security, and enlighten customers of these efforts to boost their confidence in using e-banking platforms.
Keywords: E-banking, Customer, Products, Services, Security, Demographic

Introduction

E-banking is often referred to as the regular economic products and services, such as Internet/e-banking, credit/debit cards, mobile banking, electronic money, virtual recharge for Private Telephone Operators (PTO), Electronic Funds Transfer (EFT), Society for Worldwide Interbank Financial Telecommunication (SWIFT) and Automated Teller Machines (ATMs) among others (Ovia, 2005). E-banking gives customers the opportunity to access banking products and services from the ease of their homes and offices and also be able to do most of their transactions which would have been done in the banking halls (Addai, Ameyaw, Ashalley & Quaye, 2015). The evolution of e-banking dates back to 1986 when the banking sector in

Nigeria was deregulated (Oluwagbemi, Abah & Achimugu, 2011). The outcome of this deregulation brought extensive transformation through computerization and improved bank service delivery and networking. Robinson (2000) opines that one of the ways of achieving high customer's satisfaction is for banks to offer high quality services through the provision of e-banking products and services which will facilitate banks to set up and broaden their relationship with their present and potentials customers.

Customer's satisfaction occurs when customers' expectations are met or exceeded and this is highly dependent on the fulfillment of expectations (Anderson & Fornell, 1994). Church and Suprenant (1982) considered satisfaction as an outcome of purchase and use resulting from customer's comparison of the rewards and costs of the purchase in relation to anticipated significances. Okeke and Okpala (2014) argued the fact that demographic variables are dynamic in nature and require persistence survey.

Statement of the Problem

Banking activities in present times are conducted on sophisticated banking systems which are unlike the traditional method of banking. The process of adapting global technology to local requirement is very challenging as a result of inadequate infrastructure, human capacity building, information security, regulations, risks and so forth (Ovia, 2005). Worku, Tilahum and Tafa (2016) stated that the introduction of e-banking into the banking sector is customer's satisfaction driven and motivational. They also posited that e-banking is providing the competitive advantage compared to ordinary banking system by lowering the cost and providing best satisfaction of customer requirements.

However, in this research the study of three main subject which include e-banking, customer's satisfaction and demographics makes it unique as little have be done considering the study in developing countries like in Nigeria. Most studies have actually examined Internet banking unlike e-banking which is larger in concept (Obi, 2011). There is the need to examine customer's satisfaction in e-banking sector in Nigeria. In order to fill this gap, it is in this line that the researchers, intends to find out how bank's customers are satisfied with the presence of Information and Computer Technology (ICT) in the banking sector in Nigeria.

Objectives of the Study

The main objective of the study is to empirically examine customer's satisfaction with electronic banking products and services in Deposit Money Banks (DMBs) in Nigeria. Specifically, the study sought to:

a. Identify the demographic characteristics of e-banking users in relation to customer's satisfaction in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

b. Assess the level of customer's satisfaction with the usage of e-banking products and services in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

c. Examine the extent of customer's satisfaction over security associated with e-banking in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

Research Hypotheses

In line with the research objectives, this study seeks to test the following null hypotheses:

H$_{o1}$: Demographic characteristics are not significantly associated with customer's satisfaction with e-banking products and services in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

H$_{o2}$: There is no significant relationship between the level of usage of e-banking products and services with customer's satisfaction in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

H$_{o3}$: Security does not significantly affect customer's satisfaction with e-banking products and services in Nigeria tier 1 DMBs in Warri metropolis in Nigeria.

Scope of the Study

This study is limited to five Nigeria tier 1 DMBs in Warri metropolis, Delta State, Nigeria. The sample size was three hundred respondents. Respondents were expected to have used e-banking products and services for at least one year.

Significance of the Study

The adoption of e-banking system as a phenomenon in Nigeria banking sector will be of benefit to the following stakeholders.

Management of DMBs

The findings will enable DMBs management to build a customer focused banking services with new improved processes, modern technology, competitive varieties of products for delivery and focusing on services delivery towards customer's satisfaction.

DMBs Customers/publics: This study will be of relevance to bank customers and publics in the ability that their loyalty will be enhanced as a result of their usage and security of the e-banking products and services in the DMBs.

Government and regulatory authorities/bodies

It will be of importance to the regulatory agencies of DMBs in Nigeria such as the Central Bank of Nigeria (CBN), Nigeria Stock Exchange (NSE), Nigeria Deposit Insurance Corporation (NDIC), National Insurance Commission (NAICOM), Securities and Exchange Commission (SEC) to ensure that the safety and satisfaction of DMBs customers is guaranteed.

Institutional Investors

This study will be relevant to institutional investors in order to invest their portfolios in the banking sector with the assurance of high return of their investment.

Academics and other researchers

This study will also be benefit to academicians in management sciences and other related disciplines as it will provide information and empirical evidence for further research in this area and others.

Literature Review
Electronic Banking

E-banking has introduce a standard modification in banking operations to the level that banks embrace ICT to enhance effective and extensive delivery of wide range of value added products and services in the bid to achieve customer satisfaction (Oyewole, Abba, El-maude, Gambo, Abam, 2013).

Oluwagbemi, Abah and Achimugu (2011) stated that e-banking can be described as the act of carrying out the business transaction of a bank using electronic devices. Examples of electronic devices that are used include computer systems, Global System for Mobile Communication (GSM) mobile phones, ATMs, Internet facilities, Optical Character Recognition (OCR), smart cards and so forth. In other words, a move has been made towards using e-delivery channels/products such as the Internet, telephone and mobile phone in private banking (Maduku, 2013).

Abid and Noreen (2006) opined that e-banking refers to the use of ICT and electronic devices as means by banks to conduct transactions and have interaction with stakeholders including customers. Kaleem and Ahmad (2008) observed that e-banking is the latest in the series of technological phenomena of the recent past and that ATMs, tele-banking, Internet banking, credit cards and debit cards among others, have emerged as an effective delivery channels for banking products and services.

Many studies have identified security risks as one of the most critical barriers for e-banking customers' who are expected to make online transaction (Laukkanen & Pasanen, 2008). Also, studies have indicated that security and privacy are key issues and antecedents of purpose to use the website (Abu-Shanab & Abu-Baker, 2011). Present studies on e-banking recognizes that factors that drive customer satisfaction are security/trust, design, availability, convenience and reliability with availability, convenience and reliability being the most influential factors of e-banking on customer satisfaction (Zavareh, Ariff, Jusoh, Zakuan, Bahari & Ashourian, 2012).

Customer Satisfaction

Oliver (1997) defines satisfaction as the consumer's fulfillment response, a post-consumption judgment by the consumer that product and/or a service provide a pleasing level of consumption-related fulfillment, including under or over fulfillment. Customer's satisfaction practices have become important in the business field because when customers are satisfied, it will provide the profitable business to the industry (Deng, Lu, Wei & Zhang, 2009).

Kotler (2010) describes customer's satisfaction as feelings of pleasure or disappointment resulting from comparing a product's/service's perceived performance (or outcome) in relation to his/her expectation. In essence, customer satisfaction is something that includes apparent assessment of all the products and services (Leem & Yoon, 2004). It is the emotional state of an individual after consumption of the service or good an organization deals on (Jung, Han, & oh, 2017).

Customer satisfaction is the phrase commonly used to summarize the phenomenon that customers use to search for different organizations and stay with those that fulfills their needs (Hill & Allen, 2007). Customer satisfaction occurs when customers' expectations are met or exceeded and this is highly dependent on the fulfillment of expectations (Anderson & Fornell, 1994).

Electronic Banking Products/Services and Customer Satisfaction in Nigeria momentum

In Nigeria, e-banking products and services are increasingly gaining momentum as many customers received them as panacea to problems of poor service delivery that has been bedevilling many banks for a long time. Experts posit that the rate at which Nigerians accept the products is far below expectation (Michael, 2007). It is on this that DMBs in Nigeria are

gradually but surely embracing the products and services and aggressively changing the Nigerian financial landscape and the growth of e-banking products and services has been extraordinary especially immediately after the consolidation exercise of the Nigerian banking system (Ovia, 2005 cited in Ogunlowore & Rotimi, 2014).

Agboola (2004) argue that e-banking is perceived to improves the competitive edge of banks, improve relationship with customers and assist in solving operational and planning problems. Ahasanul (2009) asserted that e-banking is the latest delivery channel (products) of banking services. Nigeria's e-payment and high technology banking landscape is on a new threshold with banks, switching and transaction companies, vendors of ATMs, Point of Sales (POS) and third party companies shoving to expand the scope of the market. Okeke and Ezeh (2015) argued that the future of the electronic payment and online banking system is hopeful.

Demographic Characteristics

The demographic environment is of major interest to marketers because it involves people and people make up the markets (Kotler & Armstrong, 2018). Kotler and Keller (2011) asserted that demographic segmentation divides the market into group based on variables such as age, gender, family size, family life cycle, income, occupation, education, religion, race, generation, nationality and so forth. They also stated that demographic factors are the most popular base for segmenting customer groups.

Mwirigi, Maina and Kimencu (2018) carry out a study on moderating role of demographics on the relationship between Customer Relationship Management (CRM) and satisfaction of commercial banks' account holders in Kenya and found out that age; gender and income have a positive and statistically significant moderating effect on the relationship between CRM and satisfaction of account holders in Kenya.

Kombo and Nguyen (2016) examine how demographics factors determine banking satisfaction: Czech and Kenya case study. Their study revealed that that gender is a determinant of customer satisfaction and quality e-banking services satisfy more bank clients with higher education. Min and Khoon (2013) conducted a study on demographic factors in the evaluation of service quality in higher education. The results revealed that, among the demographic variables, gender, nationality and the present level of study are influential in the evaluation of service quality, but the age factor does not make any significant difference in the key elements of the service quality evaluation.

Methodology

This study is descriptive in nature and for this purpose; a survey research design was adopted. The population of this study consists of e-banking users of Nigeria tier 1 or FUGAZ acronym for the quintet of First Bank of Nigeria Limited, United Bank for Africa Plc., Guaranty Trust Bank Plc., Access Bank Plc. and Zenith Bank Plc., DMBs quoted in the Nigeria NSE in Warri metropolis. Warri is a commercial city in Delta State, also known as the oil city is located in south-south geo political region of Nigeria.

A purposively sample was used due to the inability to get the total number of e-banking users from the selected banks, which is classified as confidential information. Therefore, the researchers decided to use 60 e-banking users per bank resulting to a total of 300 respondents. Respondents were randomly selected to ensure fair representative that made up the sample size. Descriptive statistical tools were used to present the demographic characteristics of the

respondents, while the fixed effect panel data multiple regression and Pearson product moment correlation were used to test the formulated hypotheses which was computed electronically by the use of Statistical Package for Social Sciences (SPSS) version 24.

Data Analyses and Presentation
Descriptive Statistics

This section presents and analyzes the data generated for the study in tables. A total of 300 copies of the questionnaire were administered to respondents but 246, that is, 82% copies of questionnaire were duly returned and usable and subsequently analyzed.

Table 1: Demographic characteristics of respondents

Variable	Category	Frequency	Percentage
Age of respondents	Below 20 years	17	6.9
	21 – 24 years	54	22.0
	25 – 29 years	66	26.8
	30 – 34 years	59	24.0
	Above 35 years	50	20.3
	Total	246	100
Sex of respondents	Female	97	39.4
	Male	149	60.6
	Total	246	100.0
Experience with e-banking	Below 2 years	40	16.3
	2 – 4 years	89	36.1
	5 – 10 years	27	11.0
	11 – 15 years	76	30.9
	Above 16 years	14	5.7
	Total	246	100
Educational qualification of respondents	SSCE/GCE	100	40.7
	ND/NCE	75	30.5
	HND/First Degree	46	18.7
	Master's Degree	18	7.3
	Ph.D.	7	2.8
	Total	246	100.0
Number of bank(s) of respondents	1 – 2 bank(s)	149	60.6
	3 – 4 banks	93	37.8
	Above 4 banks	4	1.6
	Total	246	100.0

Source: Researchers' Fieldwork (2021)

Inferential statistics
Table 2: Fixed Effect Panel Data Multiple Regression Results

```
. xtset panel
        panel variable:  panel (unbalanced)

. xtreg satisfaction age sex exp edu nob, fe

Fixed-effects (within) regression          Number of obs     =        246
Group variable: panel                      Number of groups  =         12

R-sq:  within  = 0.0831                     Obs per group: min =         17
       between = 0.0482                                    avg =       20.5
       overall = 0.0452                                    max =         23

                                           F(5,229)          =       4.15
corr(u_i, Xb)  = -0.1557                    Prob > F          =     0.0013
```

satisfaction	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
age	1.728596	.5054032	3.42	0.001	.7327613	2.724431
sex	-1.908652	1.159874	-1.65	0.101	-4.194042	.3767374
exp	-.9176602	.5307487	-1.73	0.085	-1.963435	.1281151
edu	-.4378277	.62931	-0.70	0.487	-1.677806	.8021504
nob	1.591727	.5975267	2.66	0.008	.4143739	2.76908
_cons	34.74018	2.649536	13.11	0.000	29.5196	39.96077

```
    sigma_u |  4.3343062
    sigma_e |  8.5053554
        rho |  .20615353   (fraction of variance due to u_i)

F test that all u_i=0:      F(11, 229) =     4.90          Prob > F = 0.0000
```

Source: Researchers' computation (2021)
Correlations is significant at the 5% level

Table 2: Correlations of customer satisfaction and usage of e-banking products and services

		Frequency of e-banking products utility (total)	Satisfaction with e-banking (total)
Frequency of e-banking products utility (total)	Pearson correlation	1	.466[*]
	Sig. (2-tailed)		.000
	N	246	246
Satisfaction with e-banking (total)	Pearson correlation	.466[*]	1
	Sig. (2-tailed)	.000	
	N	246	246

Source: Researchers' computation (2021)
*Correlation is significant at the 0.05 level (2-tailed)

Table 3: Correlations of customer satisfaction and security associated with e-banking products and services.

		Level of security with e-banking (total)	Satisfaction with e-banking (total)
Level of security associated with e-banking (total)	Pearson correlation	1	.389[*]
	Sig. (2-tailed)		.021
	N	246	
Satisfaction with e-banking (total)	Pearson correlation	.389[*]	1
	Sig. (2-tailed)	.021	
	N	246	246

Source: Researchers' computation (2021)
Correlation is significant at the 0.05 level (2-tailed)

Test of Research Hypotheses

The results in Table 1 was used to test hypotheses one, Table 2 to test hypotheses two and Table 3 to test hypotheses three. The decision rule was to accept the hypotheses formulated if it is statistically significant at 5% otherwise we reject the hypotheses.

Test of Hypothesis One

In Table 1 age result stood at t-statistic value of 3.42 and p-value of 0.001 is significant at 0.05 while the critical p-value was 5% level of significance (95% confidence), while number of banks result stood at t-statistic value of 2.66 and p-value of 0.008 is significant at 0.05 while the critical p-value was 5% level of significance (95% confidence) The result indicated that age and number of bank(s) are statistically significant and their coefficient value was positive. With reference to the decision rule stated earlier, we therefore reject the null hypothesis formulated.

However, gender result stood at t-statistic value of -1.65 and p-value of 0.101 is insignificant at 0.05 while the critical p-value was 5% level of significance (95% confidence), while experience with e-banking result stood at t-statistic value of -1.73 and p-value of 0.085 is insignificant at 0.05 while the critical p-value was 5% level of significance (95% confidence), lastly education level result stood at t-statistic value of -0.70 and p-value of 0.487 is insignificant at 0.05 while the critical p-value was 5% level of significance (95% confidence), The result indicated that sex, experience with e-banking and education level are statistically insignificant and their coefficient value was negative. With reference to the decision rule stated earlier, we therefore accept the null hypothesis formulated.

Test of Hypothesis Two

The result in Table 2 shows the Pearson product moment correlation of usage of e-banking products and services and customer satisfaction. With p-value 0.000 less than 0.05 significance level, it reveals that there is a significant relationship between the level of usage of e-banking products and services and customer satisfaction. With reference to the decision rule stated earlier, we therefore reject the null hypothesis formulated.

Test of Hypothesis Three

The result in Table 3 shows the Pearson product moment correlation of security and customer satisfaction with e-banking products and services. With p-value 0.021 less than 0.05 significance level, it reveals that there is a significant relationship between security and customer satisfaction with e-banking products and services. With reference to the decision rule stated earlier, we therefore reject the null hypothesis formulated.

Discussions of Finding

The study reveals that there is a significant relationship between age and number of banks and customer satisfaction with e-banking products and services. This finding is supported by Kotler and Keller (2011) who opined that demographic factors are the most popular base for segmenting customer groups. The findings of this study also reveals that sex, experience with e-banking and education level does not have a significant impact on customer satisfaction with e-banking products and services. In a study conducted by Kombo and Nguyen (2016) it contradict their study as it revealed that sex is a determinant of customer satisfaction and quality e-banking services satisfy more bank clients with higher education.The findings of this study also reveal that there is a significant relationship between the level of usage of e-banking products

and services and customer satisfaction.

According to Ahasanul (2009) who stated that e-banking is the newest delivery channel (products) of banking services. As further supported by Agboola (2004) who contend that e-banking is perceived to improves the competitive edge of banks, improve relationship with customers and assist in solving operational and planning problems.

Lastly, the finding of this study also reveals that there is a significant relationship between security and customer satisfaction with e-banking products and services. This finding is supported by the position of Abu-Shanab and Abu-Baker (2011) who observed that studies have indicated that security and privacy are key issues and antecedents of purpose to use the website.

Conclusion

Several reasons were found to favour customers' satisfaction but such factors as age, experience with e-banking and number of banks held were fundamental. Some security concerns were also expressed by the customers such as electronic frauds and activities of internet hackers, whose activities have been on the rise. Therefore, there is no doubt that e-banking is now part of modern society to carry out banking transactions both within the country and across the borders on e-banking platforms.

The sustainability of this banking system is predicated on customers' acceptance, which is a function of their utility and satisfaction. This study investigated customers' satisfaction with e-banking platform and revealed a general satisfaction with e-banking products and services.

Recommendations

- There is therefore, the need for DMBs to increase their advertorial and capacity development efforts on their present and potential customers in order to enhance their satisfaction.

- DMBs must continuously upgrade their e-banking security to international standard and equally important; continue to enlighten customers of these new developments to boost their confidence in using e-banking platforms.
- Also, DMBs should intensify their efforts at encouraging customers to adopt e-banking products and services in Nigeria.
- DMBs should create a separate department to resolve any e-banking disagreements both locally and internationally.
- Lastly, government and regulatory authorities such as the CBN, NSE, SEC, NDIC, NAICOM should come up with stringent rules and regulations to regulate and supervise the activities and processes of e-banking products and services and severely deal with hackers and fraudsters.

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