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INVESTING ON THE DRIVERS OF INNOVATIVE ELECTRONIC BANKING SERVICES TOWARD IMPROVING CUSTOMER SATISFACTION IN DEPOSIT MONEY BANKS IN SOUTH-EASTERN NIGERIA

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ABSTRACT

This study focused on influence of drivers of e-banking services delivery on customer satisfaction in South-eastern Nigeria. Specifically, the study aimed at determining the influence of performance expectancy of e-banking service on customer satisfaction with commercial banks, to ascetain the nature of the relationship between effort expectancy and customer satisfaction with deposit money banks and to ascertain the extent to which secuirty/safety influence customer satisfaction in deposit money banks. Population of the study consists of all e-banking customers in South-eastern, Nigeria. A sample of 690 target respondents was obtained from the unknown population. Descriptive research design was adopted for the study. Three formulated hypotheses were tested using Pearsons product moment correlation (r). The findings indicated that, performance expectancy of e-banking services (PE) is significantly positively correlated to customer satisfaction (CS). Effort expectancy was found significantly and positively correlated to customer satisfaction. Security (S) of use of e-banking services is significantly, positively correlated to customer satisfaction (CS) in deposit money banks. Based on these outcomes, it is obvious that electronic banking services provision has become a necessary surviving strategy for deposit money banks in South-eastern, Nigeria. Therefore the management of deposit money banks in the South-eastern zone should regularly monitor global practices in e-banking services delivery with a view to appropriately developing the action-

plan for more valued, easy, secured service delivery, and enhanced user-efficacy towards improving customer satisfaction.

Keywords: Electronic Banking, Customer, Customer Service, Performance Expectancy, Effort Expectancy, Safety, Customer Satisfaction, Theory of Planned Behaviour

Introduction

Electronic banking (e-banking) can be taken to be an offspring of electronic commerce (e-commerce). Electronic commerce is termed a revolution in the market place, which set in motion a revolution in the banking sector for a payment system compatible with the demands of the electronic marketplace. This made many companies including the banks to take to global marketing and have had some reshape of their strategies, redesigned their whole system of doing business (Nwaizugbo & Onyeke, 2013) hence electronic banking is among the strategies of doing business globally. No doubt customers' insatiable appetite for efficient services has compelled financial institutions, especially the banks, to move fast to a more radical transformation of their business systems and models by embracing electronic banking service provision (Worku, Tilahun & Tafa, 2016; Salawu & Salawu, 2007).

It is believed that, before the emergence of modern banking system, bank operations were done manually, which led to a slowdown in settlement of transactions (Onodugo, 2015). To catch up with global developments and improve the quality of their service delivery, Nigerian banks seem to have invested much on information system and communication technology. Of course, it can be observed nowadays that, electronic banking services delivery have begun to appear quite extensively as an electronic channel of conducting financial transactions (Okechi & Oruan, 2013). It is worthy of note that the increasing progress in technology seem to have made service companies like the banks to provide e-banking services, in order to access the competitive advantage and secure much market share to themselves (Ali, Sacid, Reza, & Hamed, 2016). Thus e-banking has become a life line for nearly all business transactions, and the strong potential of e-banking is generally believed to be in the areas of cost reduction, fast transaction and ultimately in satisfying consumer needs. However, electronic transactions through internet banking remains a fraction of what is performed through bank branches or other traditional methods, such as counter-tellers, automated teller machines (ATMs) or telephone banking (Bradley & Stewart, 2003). In order to enhance customer satisfaction and command their loyalty, portals are required to put a strong emphasis on their customers' quality demands, which are steadily increasing over time due to the growing competition in the internet banking industry (Sathye, 2015).

Customer value, in other words customer satisfaction, is considered central to acquiring a competitive advantage and long-term success of a company, through good services delivery system (YanMa & Ding, 2010). One of the most important of these services is the electronic services that can contribute significantly in reducing the distance between customers and their banks (Almazari & Siam, 2008). Customer satisfaction in the banking industry plays a vital role in creating a healthy business status being a service-based industry. It is believed that satisfied customers can mean a long-term profitable business since they stay loyal to the

business (Gumesson, 2002). Durkin, (2004) argued that, the benefit of e-banking services, is the fact that, customers can access banking services whenever and wherever they want without some of the complications of interpersonal exchanges in the bank. Hawkins, (2001) asserted that online channel enables banks to offer low-cost, high value-added financial services to their customers and also benefit from promotional opportunity to sell auxillary products, such as credit cards and loans. Electronic banking is considered as the cheapest distribution channel for standardized bank operations (Polasik & Wisniewski, 2009).

Banking is deemed to be one service that is information intensive and an ideal centre for successful development of e-commerce, because it provides the opportunity to use the internet and e-commerce, to facilitate quick business transactions that result in customer satisfaction (Kardaras & Papathanassiou, 2001). That is why e-banking can be defined as the deployment of banking services and products over electronic and communication networks directly to customers (Singh & Malhotra, 2011). Today, almost all the banks have adopted e-banking as a mean of enhancing service quality of their business using electronic communication networks for information exchange. In other words, banks are providing e-banking based e-services to their customers, which are called as e-banking, internet banking or online banking, etc. It brings convenience, customer centricity, enhances service quality and cost effectiveness in the banking services delivery and increasing customers' satisfaction in banking services (Vijay, 2011).

Practically, Nigerian deposit money banks continuously increase the awareness of the benefits of the electronic banking thereby accounting for a fast growth in the number of e-banking users, as well as the desire of the target market to gain access to what they want and when they want it. This has led Nigerian deposit money banks to offer financial services, via the internet or "internet banking" or "online banking" as they respond to the needs of bank customers (Komwut & Nopadol, 2014). However, despite the positive contribution of e-banking, there is negative effect of e-banking on Nigeria's bank customers which in the process discourage some Nigerians from making e-banking transactions (Adewoye, 2013). Ali et al. (2016) tried to determine the effects of e-banking service quality on customers' satisfaction and loyalty in Agricultural Bank of Khuzestan Province (Iran). Worku et al. (2016) carried out a study on the impact electronic banking has on customer satisfaction, in comparison to traditional brick and mortar banking services, its relationship with that of age, occupation and education of the customers, its impact on branch visits, the level of customer understanding about e-banking and the opportunities and challenges of e-banking.

From the review of related literature, studies were conducted in different areas of the service industry, brick and mortar service institutions in Iran and Gorder City, while others focused on banking sector in European and other western counties. Very few studies conducted in Nigeria, were restricted or confined to mobile banking, application of information technology, relationship marketing and business performance of banks, over-view of e-banking, and benefits of e-banking. Customer satisfaction was neglected and South-eastern, Nigeria was not captured equally. In the light of the above, the current study considers some of the multidimensional approaches to measuring customer satisfaction, by focusing on performance

expectancy (otherwise called perceived usefulness) of the e-banking services, effort expectancy (perceived ease of use), security of use, self-efficacy and self-service facilities. This is the knowledge gap this study attempts to bridge, by investigating the relationship between e-banking service delivery and customer satisfaction in South-eastern, Nigeria.

The deposit money banks in the South-eastern, Nigeria joined their counterparts in the country in offering e-banking services to their customers whose satisfaction is the concern of this study. These banks especially First Bank of Nigeria Plc, Gtbank Nigeria Plc, United Bank for Africa Plc, Zenith Bank Nigeria Plc and Access Bank Nigeria Plc, are among the 25 deposit money banks that survived the 2005 financial restructuring with #25b minimum capital base. Salawu and Salawu (2007) noted that the restructuring brought remarkable consolidation for foreign competition which brought innovation and modernization in banking operations to face increased market pressure and customer demand for improved service delivery. So, the traditional tally, ledger entry, etc systems gave way to full computerized linked/connected banking operations that gave birth to e-services delivery such as electronic banking (e-banking).
Furthermore, with advanced and dynamic growth of technological services provision, there is increased demand for more profits, turnover of resources, and guaranteed customer satisfaction. All depend on how well consumers are satisfied with firms' product (goods and services) offer which is a new vision for strategic breakthrough in a competitive banking environment. As a result, many banks in Nigeria have engaged themselves in creating interfaces; and building portals becomes more of a competition and ego-massage rather than offering customers the value-added services, to make transaction very easy for them (Salawu & Salawu, 2007; Worku et al., 2016). The connecting sub-systems and entry points seemed to be the focus instead of really satisfying the customers. The assumed benefits of e-banking are believed to be numerous and that its use would increase the potential of business to attain greater productivity and profitability as transactions would be carried out faster, via communication networks, and distance would no longer be a barrier to effective transactions.

But despite the acclaimed benefits of e-banking services, some people are still shy to use the ATMs and some other delivery channels (Aghadale, Karimi & Abasaltian, 2015). The pace at which e-banking service technology proceeds do not match with the customers' usage rate of e-banking services, and banks are more interested in differentiating themselves in the competitive market while customer usage is lagging behind (Egland, Furst & Robertson, 2014). It becomes questionable as to whether the fault is at the end of e-banking service delivery point or consumer's expectation. Worku et al. (2016) also reported in their study, carried out in Nigeria that, only 47% of customers who use electronic banking products and services are satisfied with the quality of products and efficiency of the delivery. Although Nigerian banks, have attempted full implementation of e-banking services, its adoption and continuous use by consumers have not been total, perhaps because consumers are not fully aware or are reluctant using them because of some seeming problems associated with online banking.

Adigun (2016) stated that, so many challenges still beset the system, particularly in accessing the platform for payment. Though the coming of e-banking has, to an extent, made it possible

to conduct financial transactions online, it has been subjected to abuse with rising incidence of cybercrimes. Some of the banks have lost credibility before their customers, e-banking implementation notwithstanding (Ayo, Adewoye & Oni, 2010). One problem associated with this financial innovation is fraud and financial losses occur as customers utilize these avenues of e-banking service delivery (Kozak, 2015; Egland et al., 2014; Aragba-Akpore, 2015). Juma (2013) noted that, over-the-counter transactions are still preferred by many clients, and concluded that one problem associated with this financial innovation is fraud.

Ogunlowore and Oladele (2014) analyzed electronic banking and customer loyalty in Lagos, Nigeria; Onodugo, (2015) wrote on the over-view of e-banking in Nigeria; Adewoye, (2013) examined the impact of mobile banking on service delivery in the Nigerian deposit money banks, Gurau (2002) studied e-banking in transition economies: The case of Romania**,** in an attempt to identify the main elements that influence the successful introduction and functioning of e-banking services; Karjaluoto (2002) studied electronic banking in Finland: consumer beliefs, attitudes, intentions, and behaviors. Most researchers confined their studies to e-banking adoption, bankers' perspective, application of information technology to banking, and influencing factors in comparison to brisk and morter transaction (Polasik & Wisniewski, 2009; Sharma, 2011; Olorunsegun, 2010; Agboola, 2011; Berger (2013). Studies conducted in Nigeria were mostly in the west and restricted to mobile banking and service delivery channels, neglecting customer satisfaction. Secondly, South-eastern, Nigeria is not included in their study area. The few existing literature on e-banking services in Nigeria indicates that, despite the growing adoption and usage with many banks attempting to be technologically driven, no significant effort has been made to understand whether the customers whom the e-banking service are meant for, are satisfied or not, and what factors determine their satisfaction. It is against this background that, this current study was taken to narrow the gap in literature on predictors of e-banking customer satisfaction in South-eastern, Nigeria using multidimensional approaches to customer satisfaction, denoted by Decomposed Theory of Planned Behaviour (DTPB) and Unified Theory of Acceptance and Use of Technology (UTAUT), given performance expectancy, effort expectancy, security, self-efficacy and facilitating condition.

Review of Related Literature and Hypotheses

Electronic Banking (e-Banking)

Several definitions of e-banking have been provided by many scholars, all viewing electronic banking (e-banking) as a technology in services provision. It can be taken to be the provision of banking services to customers, through internet technology (Ayo, Adewoye & Oni 2010). Lustsik (2004) describes electronic banking as a variety of the following platforms: Internet banking, telephone banking, TV-based banking, mobile phone banking, and PC banking. To Abid and Noreen (2006), electronic banking is any use of information and communication technology and electronic means by a bank to conduct transactions and have interaction with stakeholders. Addae-Korankye (2014) asserts that banking through internet has emerged as a strategic resource for achieving higher efficiency, control of operations and reduction of cost by replacing paper based and labour intensive methods, with automated processes, thus to higher productivity and profitability.

Salehi and Zhila, (2008) indicate that e-banking involves an electronic connection between bank and customer, in order to prepare, manage and control financial transactions of the customer by the bank. Jamal (2004), defines electronic banking as the delivery of banks' information and services by banks to customers, via different delivery platforms that can be used with different terminal devices, such as, a personal computer and a mobile phone with browser, or desktop software, telephone or digital television. Internet banking can be defined as the delivery of banking services to customers through the Internet network (Yiu, Grant & Edgar, 2007). Keivani, Jouzbark and Sourkouhi (2012) describes electronic banking as an umbrella term for the process by which a customer may perform banking transactions electronically without visiting a brick-and-mortar financial institution. Most specialists agree that e-banking ensures 24-hour-a-day, 7-day-a-week accessibility, through a type of advanced information system (Aghadale et al., 2015).

Nadiri, Kandampully and Hussain (2009) concluded that increase in service quality of the banks, can satisfy and develop attitudinal loyalty, which can in turn retain valued customers. Thus, higher level of perceived service quality results in increased level of customer satisfaction. Conversely, when perceived service quality is less than expected service quality, customer will be dissatisfied (Jain & Gupta, 2004; Berger, 2013). To provide various banking services directly to customers around the clock, banks offer a wide range of these services that can be used by electronic tools, such as, ATM, cell phone, cards, point of sales and internet (Sadekin & Shaikh, 2016). Al-Hajri (2008) added that Banks must make adjustments in their service delivery to meet customer needs, by providing an excellent service to customers, through e-banking products. E-banking is expected to provide faster and reliable services to the customers for which they are relatively happy. E-banking services not only can create new competitive advantages, it can also improve banks' relationships with customers (Jannatul, 2010). Vijay, (2011) conducted a study on factors (i.e. service quality, brand perception and perceived value) affecting customers' satisfaction in e-banking service settings, Adewoye, (2013) aimed at examining the impact of mobile banking on service delivery in the Nigeria deposit money banks, Gurau,(2002) under the title E-banking in transition economies: The case of Romania, attempted to identify the main elements that influence the successful introduction and functioning of e-banking services, Karjaluoto, (2002) investigated Electronic banking in Finland: consumer beliefs, attitudes, intentions, and behaviours.

Electronic banking (e-banking) is an umbrella term for the process by which a customer may perform banking transactions electronically, without physical visit to the banking hall (Adeyemi, Ola & Oyewole, 2014). E-banking services fast track banking operations at fixed costs, by replacing employees with technologies that provide the opportunity for fast, convenient, lower or no fee, twenty-four hours a week (24/7) available service, but proposed higher interest rates, have a positive impact on customer satisfaction (Dos-Santos, 2013). Ho and Ko (2008) quipped that choosing to use electronic banking services by customers can mean easier, lower-cost, around-the-clock availability, and time-saving in managing of financial services, and can also mean anxiety, complexity, risk and difficulties in accessibility, which might in turn, lead customers to refuse to continue using e-banking services. E-banking is further described as a financial service platform where the bank customers perform balance inquiry, credit transfer, and other businesses according to an instruction sent through various e-banking channels (Amin, Baba, & Muhammad, 2007).

From the above various definitions, it can be summarily stated that, e-banking is the convergence of all electronic devices, designed to enable customers perform financial transactions independent of their respective banks. These electronic devices are believed to provide the information and communication technological platform, for bank customers to do their financial transactions anytime and anywhere they want. On the other hand, this electronic ICT platform enables the deposit money banks to offer services to their customers without requiring their physical presence in the bank. However, the extent to which bank customers are satisfied with these services delivery remains worrisome.

Concepts of e-Banking Service

Shikher (2017) identified six (6) main channels, which otherwise consist of the variables, used for the delivery of banking services including: ATM Channel of banking, branch banking, mobile banking, mobile banking or phone banking, tele-banking, PC banking, self-service banking, internet banking, online banking.

Drivers of E-Banking Services Delivery

Performance Expectancy (PE):

Yogesh, Nripendra, Anand, Marc and Michael (2017) defined performance expectancy as the degree to which an individual believes that using the system will help him or her to attain gains in job performance. Lai (2017) viewed performance expectancy, as perceived usefulness, explaining that perceived usefulness is the degree to which a person believes that using a particular system, would enhance his or her job performance. The importance of perceived usefulness has been widely recognized in the field of electronic banking (Guriting & Ndubisi, 2006). To these researchers, usefulness is the subjective probability that, using the e-banking services would improve the way a user could complete a given task. Perceived usefulness refers to consumers' perceptions regarding the outcome of the experience. Lai, (2017) defined perceived usefulness (PU), otherwise known as performance expectancy (PE) of Venkatesh, Morris, Davis, & Davis (2003) model, as the individual's perception that, using the technological service will enhance or improve her/his performance. Similarly, Lanlan, Ahmi and Popoola (2019) defined perceived usefulness as the extent to which a person deems a

particular system to boost his or her job performance. Juma, (2013) added that, awareness of electronic banking services and its benefits, has a positive impact on customer's perceived usefulness of the system. It is therefore tentatively stated that:

H1: Performance expectancy of e-banking services has no siginficant influence on customer satisfaction with deposit money banks in South-eastern, Nigeria.

Effort Expectancy (EE):

Effort expectancy can be defined as the degree of ease associated with the use of the system (Venkatesh et al., 2003). This is a case of ease of use, and perceived ease of use of e-banking (PEOU) is concerned with the convenience and comforts that customer should get from banks, the elements being convenient locations of the ATMs, the branches provided and prominent locations of the branches being used (Ankit, 2011). The main impulse for internet banking is convenience in terms of 24/7 access and time-savings (Khrais, 2013). Perceived ease of use is the extent to which a person accepts as true that, using an exacting method would be at no cost to that individual (Gefan & Straub, 2000). Jahanjir and Begum (2008) affirmed that perceived ease of use, is the term that represents the degree to which an innovation is perceived, not to be difficult to understand, learn or operate. He further stated that, perceived ease of use is the degree to which consumers perceive a new product or service as better than its substitutes. Lai (2017) and (Olushola & Abiola 2017) reviewing technology adoption models and theories captured effort expectancy as perceived ease of use.

Perceived ease of use is the consumer's perception that banking on the internet will involve a minimum of effort (Malhotra & Singh, 2011). Similarly, Hosseini, Fatemifar and Rahimzadeh (2015) noted that, perceived ease of use, refers to the ability of consumers to experiment with a new innovation and evaluate its benefits easily. It was also affirmed that, the drivers of growth in electronic banking, are determined by the perceived ease of use, which is a combination of convenience provided to those with easy internet access, the availability of secured high standard electronic banking functionality, and the necessity of banking services. Customer's perceived ease of use has a significant impact on his/her perceived usefulness of e-banking (Juma, 2013). Based on this, the hypothesis is stated thus:

H_2: There is significant relationship between the effort expectancy and customer satisfaction.

Safety/security of Use of e-Banking (S):

The importance of security/safety and privacy for the acceptance and continuous use of online banking has been noted in many banking studies (Sathye, 2015). Precisely, lack of privacy and security, were found to be significant obstacles to the adoption of online banking (Abukhazam & Lee, 2010). People have a weak understanding of online banking security risks, although they are aware of the risks. It can be noted that, although consumers' confidence in their bank was strong, their confidence in the e-banking service was weak**.** As the amount of products and services offered via the Internet grow rapidly, consumers are more and more concerned about safety and privacy issues (Opera, Olotu & Maclayton, 2010).

E-fraud is fast becoming a potent threat to the Nigerian banking industry, and that the Central Bank of Nigeria underscored the seriousness of this matter recently, when it reported a N2.19 billion loss, by the country's deposit money banks, to e-fraud in the 2016 fiscal year. He further reported that, e-fraudsters had invaded the Nigerian banking environment,

deploying over 185 fake mobile applications on websites of 15 banks, with which they are extracting customers' personal and financial information with the intent to steal. Other methods of attack include, e-mails spamming, targeting both banks and customers' e-mails, to steal financial data, so also, fake apps, claiming to come from banks, of which, once a customer downloads and enters his or her financial information, including credit/debit cards details and personal identification number (PIN), he or she may become a victim of e-fraudsters. Juma, (2013) stated that, statistics obtained on number of over-the-counter transactions are still preferred by many clients. One problem associated with this financial innovation is that, fraud and financial losses occur as customers utilize these avenues of e-banking service delivery (Kozak 2015; Egland et al., 2014; and Aragba-Akpore, (2015). Based on this, the hypothesis is stated thus:

H_3: There is significant relationship between security/safety of use of e-banking services and customer satisfaction in deposit money banks.

Customer Satisfaction

The customer is the private or corporate person at the center around which every business revolves, whether profit or not for-profit establishment. Marketing management recognizes that a customer does not only buy or use a product (goods and services) for its own value but also, the service benefits (value satisfaction that the total product offering would provide) for which the buyer is willing to pay (Mojekeh, 2018). The concept of customer or user satisfaction therefore, is a key performance indicator, user satisfaction being the sum of his/her feelings and attitudes, toward several factors that affect the usage situation (Ankit, 2011). Customer satisfaction can be seen as an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals, or desire (Worku et al., 2016). End user experience, has become an important factor in internet-based businesses because the end user often pay for the majority of new products and services characteristics such as perceived ease of use, aesthetics, quality and appeal, and value for money must match or exceed customer expectations of the product (Worku et al., 2016).

Consumer is at the center of all marketing activities, and the success is determined by the extent to which consumer satisfaction is achieved (Nwaizugbo & Onyeke, 2013). Customers are viewed as a group, whose satisfaction with the enterprise must be incorporated in strategic planning efforts. Forward-looking companies are finding value in directly measuring and tracking customer satisfaction (CS) as an important strategic success indicator. Evidence is mounting that placing a high priority on CS is critical to improved organizational performance in a global marketplace**.** The meaning of satisfaction is in various ranges to individuals, but, it generally seems to be a positive assessment of the product (goods and service). Worku et al., (2016) stated that, satisfaction can be associated with feelings of acceptance, happy, relief, excitement and delight. Agboola, (2011) recognized that, banks gaining customer satisfaction will have greater revenue, increased cross-sell rations, higher customer retention, and bigger market share. Dash & Mahaptra, (2016) called it contentment/happiness, relief, achieving aims, being happy with outcome and no hassles enhanced by the usefulness, ease of use, safety/security, self-efficacy and technological facilities for self-services of the enterprise or business organization. Venkatesh et al. (2003) called these indicators performance expectancy,

effort expectancy and facilitating conditions, in addition to, security/safety of e-banking services and self-efficacy/viability of the user.

Theoretical Review

The Decomposed Theory of Planned Behavior (DTPB)

The study is anchored on the decomposed theory of planned behavior (DTPB) developed by Taylor & Todd (1995). The DTPB is one of the founding theories of this work because of self-efficacy of the user which emanates from subjective norm and behavior control, so also the security of e-banking arising from attitude (positive or negative feelings). The theory postulates that, the intention to use a certain technology is influenced by attitude, subjective norm and perceived behaviour control. An attitude is defined as an individual's positive or negative feeling about performing the targeted behaviour. It is related to behavioural intention, because people form intentions to perform behaviours, toward which they have positive feeling. Subjective norms refer to the person's perception that most people who are important to him think he should or should not perform the behavior in question. Yogesh et al (2017) called this social influence, as in Venkatesh et al. (2003).

Perceived behaviour control is concerned with the difficulty or simplicity, especially, as it is related to internal constraints, as most important factors. DTPB has several dimensions, of which those related to attitudes, are perceived usefulness of e-banking service, perceived ease of use and security. Some of these dimensions of DTPB are the domain of this study on e-banking services and customer satisfaction with deposit money banks in South-eastern, Nigeria.

Methodology

Presentation and Analysis of Data

Table 4.6: PERFORMANCE EXPECTANCY OF E-BANKING SERVICES AND CUSTOMER SATISFACTION IN DEPOSIT MONEY BANKS IN SOUTH-EASTERN, NIGERIA

	Options	SA	A	D	SD	N	Total
1.	Customer satisfaction can easily be achieved when customers expect the usefulness of their performance or use of the ATMs.	285 (57.11%)	199 (39.89%)	5 (1%)	10 (2%)	0 (0%)	499 (100%)
2.	Performance expectancy (usefulness) of the POS encourage customer usage of a particular e-banking service channel.	268 (53.71%)	218 (43.69%)	7 (1.40%)	6 (1.20%)	0 (0%)	499 (100%)
3.	Customers feel happy when they expect that they will gain using mobile banking services.	300 (60.12%)	188 (37.68%)	8 (1.60%)	3 (0.60%)	0 (0%)	499 (100%)
4.	Performance expectancy of credit card service siginficantly influence cusomer satisfaction in deposit money banks	311 (62.32%)	176 (35.27%)	5 (1%)	7 (1.41%)	0 (0%)	499 (100%)

Source: Field Survey, 2019

The table 4.6 above, revealed that, 285(57%) of the respondents strongly agreed (SA) to the statement that, customer satisfaction can be achieved when customers expect the usefulness of their performance or use of e-banking services. While 199(40%) of the respondents agreed (A), 10(2%) strongly disagreed (SD) and 5(1%) disagreed (D) with the assumption. This shows that, almost all the respondents agreed that performance expectancy give them satisfaction when using e-banking services. For responses to the fact that, performance expectancy encourage customers' usage of a particular e-banking service channel, we have, SA: 268(53.71%), A: 218(43.69%), SD: 7(1.40%) and D: 6(1.20%). It can adduced that, most customers patronize some e-banking services more because of their expected gain. Again, 300(60.12%) of the respondents strongly agreed (SA) that, customers feel happy if they expect to gain some value using e-banking services. While 188(37.68%) agreed (A), 8(1.60%) strongly disagreed (SD) and 3(0.60%) disagree (D). This indicates that, performance expectancy influence customers' satisfaction with e-banking services.

Table 4.7: EFFORT EXPECTANCY OF E-BANKING AND CUSTOMER SATISFACTION WITH DEPOSIT MONEY BANKS

	Options	SA	A	D	SD	N	Total
1.	Effective use of POS, ATM or other e-banking services channels encourage customer satisfaction.	438 (87.78%)	53 (10.62%)	5 (1%)	3 (0.60%)	0 (0%)	499 (100%)
2.	Customer satisfaction can be achieved through educating and encouraging customers on easiest method of using e-banking service.	382 (76.55%)	106 (21.25%)	9 (1.80%)	2 (0.40%)	0 (0%)	499 (100%)
3.	Accurate and fast usage e-banking service promote customer satisfaction	399 (79.96%)	90 (18.04%)	6 (1.20%)	4 (0.80%)	0 (0%)	499 (100%)
4.	There is a positive relationship between expected ease of use and customer satisfaction in deposit money banks	359 (71.94%)	128 (25.65%)	3 (0.60%)	9 (1.80%)	0 (0%)	499 (100%)

Source: Field Survey, 2019

As shown in table 4.7, 438(87.78%) and 53(10.62%) of the respondents respectively opted for strongly agreed (SA) and agreed (A). On the hand, 5(1%) disagreed, so also 3(0.06%) strongly disagree (SD) that, the effective use of functional POS, ATM or other e-banking services channels build customer satisfaction. To the view that, customer satisfaction can be achieved through educating and encouraging users of e-banking services on the easiest method, 382(76.55%) of the respondents indicated strongly agree (SA), 106(21.25%) agree (A), while 2(0.4%) strongly disagree (SD), 9(1.80%) disagree (D). For expected accurate and fast usage of e-banking services, 399(79.96%) indicated strongly agree (SA), 90(18.04%) agree (A), where 4(0.80%) strongly disagree (SD), 6(1.20%) disagree (D) with other respondents. However, there is a general agreement that expected accurate and fast completion of e-banking promote customer satisfaction. Table 4.7a further revealed 359(71.94%) for strongly agree (SA), 128(25.65%) for agree (A), 9(1.80%) opted for strongly disagree (SD) and 3(0.60%) of the respondents disagree to the fact that, positive relationship exist between the expected ease of and customer satisfaction.

Table 4.8: SECURITY OF USE OF E-BANKING SERVICES AND CUSTOMER SATISFACTION WITH DEPOSIT MONEY BANKS

	Options	SA	A	D	SD	N	Total
1.	Special chips in POS machine and electronic cards serves as security which boost customer confidence.	242 (48.50%)	247 (49.50%)	6 (1.20%)	4 (0.80%)	0 (0%)	499 (100%)
2.	Assurance that their funds are secure with their banks promotes customers' satisfaction.	251 (50.30%)	238 (47.70%)	7 (1.40%)	3 (0.60%)	0 (0%)	499 (100%)
3.	E-banking customers patronize banks that protect their customer with good interest rate and low bank charge.	214 (42.89%)	280 (56.11%)	2 (0.40%)	3 (0.60%)	0 (0%)	499 (100%)
4.	Security/safety significantly influence e-banking customer satisfaction in deposit money banks.	230 (46.09%)	257 (51.51%)	6 (1.20%)	6 (1.20%)	0 (0%)	499 (100%)

Source: Field Survey, 2019

Table 4.8 above presents the respondents' views on security/safety and customer satisfaction with e-banking services in South-eastern, Nigeria. A total of 242(48.50%) of the respondents indicated strongly agree (SA) that, special chips in POS device and electronic cards serves as security which boost customer confidence. 247(49.50%) agree (A), 4(0.80%) strongly disagree (SD) and 6(1.20%) disagree (A) with the belief. To the second option, 251(50.30%) indicated strongly agree (SA), 238(47.70%) agreed (A). While 3(0.60%) strongly disagree (SD), 7(1.40%) disagreed (D) with the claim that, e-banking customer satisfaction is promoted by the assurance that their funds are secured with their banks. To the third view, 214(42.89%) strongly agree (SA) and 280(56.11%) agree (A). Meanwhile, 3(0.60%) strongly disagree (SD) and 7(1.40%) disagree (D) that, customers patronize banks that protect their customers with good interest rate and low bank charges. Table 4.8a further revealed that, 230(46.09%) strongly agree (SA) and 257(51.51%) agree (A) to the view that, security/safety assurance is significant to customer satisfaction with e-banking services. However, 6(1.20%) is indicated for each of strongly disagree (SD) and agree (D). The implication is that, majority of the respondents are in agreement.

Test of Hypotheses

Hypotheses' testing is necessary in order to ascertain the authenticity or negativity of the assumption or claims made by the researcher before the actual investigation was carried out. As earlier stated in chapter three, the statistical tool adopted for testing the hypotheses formulated for the study is Pearson Product Moment Correlation Method.

Decision Rule: In interpreting the strength of relationship between the x and y variables, we have: from 0.0 - 0.2 = slight/no correlation, 0.2 - 0.4 = low correlation, 0.6 - 0.8 = strong correlation, and 0.9 - 1.0 = very strong/perfect correlation (Osisioma, 2005).

Table 4.11: CORRELATIONS FOR E-BANKING SERVICE DELIVERY AND CUSTOMER SATISFACTION

		PE	EE	SS	SE	FC	CS
PE Pearson Correlation		.563**	.566**	.476**	1	.720**	.865** CS
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	499	499	499	499	499	499
EE **Pearson Correlation**		.555**	.613**	.539**	.720**	1	.863** CS
	Sig. (2-tailed)	.000	.000	.000	.000	-000	.000
	N	499	499	499	499	499	499
SS Pearson Correlation		.511**	.561**	1	.476**	.539**	.707** CS
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	499	499	499	499	499	499

****. Correlation is significant at the 0.01 level (2-tailed).**

Note: key

PE = Performance Expectancy

EE = Effort Expectancy

SS = Security/Safety of Use

Hypotheses 1

H_1: There is significant relationship between performance expectancy of e-banking services and customer satisfaction with deposit money banks in South-eastern, Nigeria

The result of Pearson Product Moment Correlation analysis provided in table 4.11 shows that performance expectancy of e-banking services (PE) is significantly positively correlated to customer satisfaction (CS). The result shows a coefficient of .865 at p =0.05 (r =. 865, p< 0.05) which means that the two constructs, PE and customer satisfaction are positively related. The coefficient of determination (r^2) shows that there is a significant positive relationship of 86.5%. Therefore the hypothesis was accepted and states that there is significant relationship between performance expectancy of e-banking services and customer satisfaction with deposit money banks in South-eastern, Nigeria

Hypotheses 2

H_2: There is significant relationship between the effort expectancy and customer satisfaction

The result of Pearson Product Moment Correlation analysis provided in table 4.11 show that effort expectancy is significantly, positively correlated to customer satisfaction. The result shows a coefficient of. 863 at p =0.05 (r =. 863, p< 0.05) which shows that the two constructs, effort expectancy and customer satisfaction are positively related. The coefficient of determination (r^2) shows that there is a significant positive relationship of 86.3%. Therefore, the hypothesis was accepted which states that there is significant relationship between the effort expectancy and customer satisfaction.

Hypotheses 3

H_3: There is significant relationship between security/safety of use of e-banking services and customer satisfaction in deposit money banks

The result of Pearson Product Moment Correlation analysis provided in table 4.11 shows that security/safety of use of e-banking services (SS) is significantly, positively correlated to customer satisfaction (CS) in deposit money banks. The result shows a coefficient of .707 at p =0.05 (r =. 707, p< 0.05) which shows that the two constructs, security/safety of use of e-banking services and customer satisfaction in deposit money banks are positively related. The coefficient of determination (r^2) shows that there is a significant positive relationship of 70.7% Therefore, the hypothesis was accepted which state that there is significant relationship between security/safety of use of e-banking services and customer satisfaction in deposit money banks.

Discussion of Results

Hypothesis one was tested with Pearson's Product Moment Correlation Coefficient to determine theinfluence of performance expectancy (PE) on customer satisfaction with e-banking services in commercial banks. The result revealed that there is significant relationship between performance expectancy of e-banking services and customer satisfaction with deposit money banks in South-eastern, Nigeria. (r =. 865, p< 0.05; which shows that the two constructs, PE and customer satisfaction are positively related). This outcome is in line with the studies carried out by Nadim and Noorjahan (2008) and Lai (2017) stating that performance expectancy, perceived usefulness, privacy and customer attitude are significantly and positively related to customer adaptation, continuous use and satisfaction with e-banking service.

Hypothesis Two (H_2)

H_2 was tested using Pearson's Product Moment Correlation Coefficient to see if there is a significant relationship between effort expectancy (EE) and customer satisfaction with e-banking services. The result reveal that there is a significant and positive relationship between EE, which is perceived ease of use, and customer satisfaction in deposit money banks (r =.798, P < .05). Nadim and Noorjahan (2008) agreed that, ease of use, and privacy, and customer attitude are significantly and positively related to customer adaptation. Yogesh et al. (2017) also found out that, effort expectancy given perceived expectations, perceived quality, perceived value, perceived usefulness and perceived ease of use have major positive effect on customer satisfaction with e-banking services.

Hypothesis Three (H_3)

H_3 was tested with Pearson's Product Moment Correlation Coefficient to ascertain the extent to which security/safety (SS) influence customer satisfaction with e-banking services technology. The result showed that there is significant relationship between security/safety of use of e-banking services and customer satisfaction in deposit money banks. This indicates that security/safety (SS) sigificantly and positiviely influence customer satisfaction in deposit money banks (r =. 707, p< 0.05). Studies by Khrais (2013), Nadim and Noorjahan (2008) confirm this result, that security and privacy, and customer attitude are significantly and positively related to customer adaptation and satisfaction. Aliyu and Takala (2014) supported that security has a significant and positive influence on the satisfaction of online bank customers. Vijay (2011) also revealed that, Perceived value, Brand perception, Cost

effectiveness, Ease of use, Convenience, Problem handling, Security/Assurance and Responsiveness are important factors in customers satisfaction in e-banking service delivery.

Summary of Findings

Descriptive analysis e-banking customer responses, a total responses representing SA and A stood at 1,786 against 51(SD and D) for the question items on performance expectancy. This showed that, almost all the respondents agreed that performance expectancy give them satisfaction when using e-banking services. It can be adduced that, most customers patronize some e-banking services more because of their expected gain. Effort expectancy showed total favourable responses of 1,578 (SA and A) against 41 responses for SD and D. This implied general agreement that effort expectancy influence customer satisfaction. Performance expectancy of e-banking services (PE) is significantly positively correlated to customer satisfaction (CS). The result shows a coefficient of .865 at p =0.05 ($r = .865$, $p < 0.05$).

i. Effort expectancy showed total favourable responses of 1,578 (SA and A) against 41 responses for SD and D. This implied general agreement that effort expectancy influence customer satisfaction. Effort expectancy is significantly, positively correlated to customers satisfaction (The result shows a coefficient of .863 at p = 0.05 ($r = .863$, $p < 0.05$).

ii. The study further revealed security use of e-banking services to have positive responses totaling 1,959 for SA and A, while 37 responses is for SD and D. Majority of respondents agreed that security is significant to customer satisfaction. Security of use of e-banking services (SS) is significantly, positively correlated to customer satisfaction (CS) in deposit money banks (The result shows a coefficient of .707 at p = 0.05 ($r = .707$, $p < 0.05$).

Conclusion

The study concluded that, electronic banking services have become a necessary survival weapon, and is fundamentally changing the service delivery of the banking industry worldwide. Today, the click of a mouse offers bank customers services at a much lower cost and empowers them with unprecedented freedom, in choosing vendors for their financial service needs. Currently, electronic banking services in South-eastern states and Nigeria in general, have changed the way bank services are delivered by the banking sector to their customers. Much as electronic banking services have been expected to, lower operating costs, improved customer services delivery, retained customer, reduced branch traffics, and downsize the number of branch staff, the working of the customer's mind is a mystery difficult to solve. So, understanding the nuances of what constitutes customer satisfaction is still a challenging task as some users of e-banking services are still not satisfied with the performance expectancy, effort expectancy, security and facilitating conditions of the services being rendered to them.

Furthermore, deposit money banks in South-eastern states and Nigeria in general, should regularly monitor global practice as regard to e-banking services delivery, so that they can train

their workers with a view to meeting and exceeding the performance expectancy of e-banking customers. In other words, the banks are to continually strive towards enhancing customers' perceived usefulness of e-banking services. This will strongly encourage the actual users and potential customers, as well as, satisfy them.

Also, deposit money banks' management should provide e-banking service channels that are more accessible and easier to use, convenient and time-saving for the customers. The customers will then have the ability to fully experiment with the e-banking service technology and evaluate its benefits easily. Definitely, the minimum effort expected or required in using the e-banking service channels, will increase customers' satisfaction as they experience no hassles, in their financial transactions.

Finally, lack of security/safety and privacy were found to significantly influence e-banking customer satisfaction. Deposit money banks in the study area, and Nigeria as a whole (that is, the CBN, NeFraud, NCC and GSM service providers), should therefore, ensure that any network they are using to render e-banking services to their customers, must be safe, strong, and stable so as to uphold the contentment and confidence of their customers. Adequate measures, such as face and finger print reader, must be put in place to identify and authenticate the authorized users/customers before payment, thereby denying access to fraudsters. This will surely offer a big relief to e-banking service users.

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