

An evaluation of electronic banking on customer service relations in Edo State

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Abstract

It is no longer news that technological advancement has revolutionized the way and manner in which organizations carry out their activities which has virtually affected all aspects of human endeavour. For contemporary business organizations like banks to actualize their set goals and objectives as well as profit maximization, it must embrace recent technological innovations in delivery of their services. However, application and usage of these modern technologies have not been free from certain challenges especially in sub-Saharan African countries. The introduction of ICTs has positively impacted the nature and processes in which commercial banks render their services to a seemingly increasing customer base and a fierce competitive financial market. Likewise improving their profitability as they gain more customers' loyalty. This research examined electronic banking and its immeasurable benefits to customers. The study found that there is a significant relationship between electronic banking and customer service relations. Also, that electronic banking has been well accepted by many except for few who still have challenges coping with the fear of insecurities pertaining their accounts information. A total of 400 questionnaires and interviews were drawn from customers of both Guaranty Trust Bank Plc and Zenith Bank Plc and with the use of tables, percentage and chi-square were analysed to discover that despite the fear of insecurities constantly being faced as a challenge by customers, a higher population insists that their major problem with electronic banking is the problems of network issues usually encountered with the various electronic channels and if it can be addressed then the banking sector will continuously enjoy profit maximization and be able to retain its customers' loyalty.

Keywords: Electronic banking; Customer satisfaction; Information and Communication Technology; Service Delivery; Competitive Advantage

1. Introduction

Modern banking is now technology driven. It has moved from the drudgery associated with manual methods to a more sophisticated method that is purely digitalized. These changes have resulted in new patterns of transactions in the banking system.

Timothy (2012) posits that three or four decades ago, banking was a simple business; consumers saved their money with and received their financial services from banks. When customers open a savings account, they received passbook from the bank with which the account would be operated; and when it is a current accounts, they received cheque books for the same purpose. Today, the banking industry has moved into an era of menu-driven ultra robust specialized

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software programs called banking applications. These applications can carry out virtually all banking functions relying heavily on information collection, storage, transfer and processing. The application of electronic banking products/services to banking operations has become a subject of fundamental importance and concerns to all banks operating within Nigeria and indeed a condition for local and global competitiveness (Ezeoha, 2006; Ikechukwu, 2000). The consolidation exercise in Nigerian banking sector has drawn the attention of many banks to application of various technological devices in promoting/achieving better customer service delivery that guaranteed customer satisfaction that translates into increase profitability and higher return on investment.

We therefore can never have said enough when it comes to the value of the customer to any organization. No wonder the banking industry would stop at nothing in ensuring that customers are treated like the “king” that they are, having it in mind that they are the reason for being in business. Truth be told, all the banks have almost the same products to offer, but their services can never be the same. Mostly with the advent of technology and globalization, a highly competitive stage has been set for organizations and any organization that will live above board and survive this 21st century competitive edge must be decked on the horn with strategies and tactics of customer loyalty and customer retention.

Timothy (2012), also holds the view that customer satisfaction holds the potential for increasing an organization’s customer base, increase the use of more volatile customer mix and increase the firm’s reputation. Consequently, obtaining competitive advantage is secured through intelligent identification and satisfaction of customer’s needs better and sooner than competitors and sustenance of customer’s satisfaction through better products/services. Technology is then essential in providing faster and more efficient services to customers. Technology acquisition must be based on actual needs and the proven ability to deliver customer – friendly solutions. But with globalization, Nigerian banks have no choice but to adopt electronic banking services to enhance effective service delivery that transcends to customer satisfaction, if they really want to stay in the business race, let alone be profitable (Madueme, 2009). Electronic banking, enabled by Information and Communication Technology (ICT), allows service providers and customers in developing economies to enjoy services similar to those in developed societies. This has given banks the opportunity to impress and retain customers. Nowadays, nearly all banks, even in remote areas, offer some form of electronic banking service.

However, every technology has its challenges, and electronic banking is no exception. These technologies can impact customer experiences both positively and negatively. This study aims to investigate the role of electronic banking in customer service relations.

1.1. Statement of the Problem

Banks adopted e-banking to enhance service delivery, reduce queues, enable 24/7 cash withdrawals, facilitate international payments, track transactions, request online statements, and transfer deposits. However, customers frequently complain about issues such as malfunctioning ATMs, network downtime, online theft, unavailability of services, hidden costs like SMS alerts, mandatory ATM cards, and the non-acceptance of Nigerian cards internationally.

Effective organizations prioritize customer interactions and address complaints promptly. They communicate operational changes clearly and explain challenges to gain customer trust and understanding.

This study aims to assess customer perceptions of e-banking services, understand the reasons behind continuous complaints, and identify challenges and potential solutions for effective e-banking implementation.

1.2. Objectives of study

The primary objective of this study is to appraise electronic banking services to banks’ customers in Nigeria. A search light will therefore be beamed on the banking sector to help us to illuminate challenges faced by banking industry with regards to rendering e-banking services to their respective customers.

The study aims at investigating the impact of electronic banking on customers’ satisfaction. The specific objective of this study is to:

- To find the perception of customers on electronic banking.
- To ascertain if customers truly get the deserved and desired customer service experience they wanted.
- Find out customers knowledge about online banking platforms available in Zenith and Guarantee Trust Banks.
- Find out the reason for persistent complaints from customers as regards electronic banking in Nigeria;
- Identify the challenges facing effective implementation of electronic banking system in Nigeria; and

- Proffer solutions to the identified challenges of electronic banking by customers.

1.3. Research Questions

In attempting to establish a relationship between electronic system and customer

Service relation, the following research questions are imperative:

- What is the perception of customers about electronic banking services in the sampled banks?
- What is the level of customer's satisfaction about the electronic banking platforms?
- What is the impact of electronic banking on customers' service delivery?
- What are the challenges facing effective implementation of electronic banking system in Nigeria?

1.4. Research Hypothesis

Ho: Electronic banking impacts significantly on customers' satisfaction.

H02: The challenges of electronic banking limit the satisfaction of bank customers.

1.5. Significance of the Study

The study would be of significance in the following ways:

The outcome of this study will be of immense benefit to the management of Zenith Bank Nigeria Plc and Guarantee Trust Bank Nigeria Plc, since it will help identify most of the challenges faced by the banks as well as the complains tabled by the customers.

Solutions will then be proffered on these identified challenges. This will go a long way to help the bank achieve its stated objectives, and in the long run increase shareholder's wealth.

Furthermore, the study would enable banks executives and indeed the policy makers of the banks and financial institutions to be aware of electronic banking system as a product of electronic commerce with a view to making strategic decisions.

Also, this study would be of immense benefit in the implementation of the cashless policy which the central bank has not incorporated in all states of the federation knowing well that persons in the rural areas have not fully grasped the use of these e-channels. Successful completion of this work will in turn help us understand how advancement in technology has not only sharpen our lives but equally how it is gradually taking our place in terms of relationship management which we have always attributed to human communication and feedback. Therefore commercial banks would buckle up and improve on the areas that need be, having the knowledge of how beneficial the electronic banking would help build a stronger relationship with their customers.

This research work would equally extend to helping the governments understand that a lot needs be done in the area of improving its focus on employment challenges as the future of electronic banking would render a lot of bank workers jobless.

1.6. Scope of Study

The study is restricted in scope to Zenith Bank and Guarantee Trust Bank Branches in Edo State. There are sixteen (16) branches of Zenith Bank in the state, while GT bank has nine (9) branches in the state inclusive of their e-centres. The study will focus on online banking and customer relationship issues in both banks. However, the study sampled depositors in Auchi, Ekpoma and Benin City which are the commercial nerve centres of the state.

1.7. Limitation of Study

A number of challenges were encountered in the study. First, respondents who were sent electronic mail to respond to the questionnaire did not return them. Secondly, some of the questionnaires were not properly filled in.

1.8. Definition of Terms

Electronic Banking – This refers to the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to earn profit through the use of advanced technological devices and channels.

Customer Service Relations- this is the way and manner a business relates to its customers.

Evaluation – This is usually used for appraisals of a subject matter.

2. Literature review

2.1. Introduction

This chapter basically looks at the various studies and research previously done on the topic of electronic banking in relation to customer satisfaction. The chapter also focuses at the various electronic channels available in Nigeria commercial banks, its positive impact and drawbacks.

2.2. ICT and growth of Electronic Banking in Nigeria.

Globalization has made the world a dynamic place and as such the world is evolving everyday which in turn is transforming the different facets of our daily lives. This evolution has given way for a transition in which the new is phasing out the old. It thus infers that for any sector of the economy to grow it cannot feign ignorance of the current trends. Amuchie (2001, p. 48) asserts that, “in a world that has become a global village, any country that stands aloof, whether out of ignorance or lack of appreciation of this basic necessity will certainly contend with backwardness”

This indeed would be the simple logical explanation why nations all over the world are investing so much in technological based approaches to their operations. One of the most vibrant sectors of any economy is the banking sector, and as such cannot be left out of this change if it must stay in business. The banking industry has always being a competitive market. Among the commercial banks, each one of them devise means by which they can best satisfy their customers in order to win their loyalty. Customers’ insatiable appetite for efficient service had compelled financial institutions to move fast to a more radical transformation of their business systems and models by embracing internet banking (Ovia, 2001). This can also be said to mean advancement in information communication and technology popularly known as ICT. This has helped banks come up with great technological innovation which in turn has facilitated the bank’s organisational structure, business strategy and customer services. No matter the distance, ICT has made it possible for banks to reach the geographically distant and diversified market (Onivefu et al, 2023 b,c)

In the 1980s, Nigeria witnessed an astronomical increase in the number of banks both merchant and commercial banks. This of course was assisted by the deregulation measure introduced at that time. By 1989, the number of banks had increased from 32 to 81 which also include numerous non-bank financial institutions. However, the consolidation strategy introduced in 2005 during the period of Charles Soludo, who then was the Governor of the Central Bank of Nigeria [CBN] reduced the number to just 25 commercial banks in the country. The aim of the restructuring which necessitated 25 billion naira as minimum capital base was to strengthen the financial sector and to enable them to face foreign competition at all times. The restructuring of banks in Nigeria has paved way for an interesting experience. It created a highly competitive environment among the financial institutions, then arose the need for innovative and modernized banking operation in the face of increased market pressure and customers’ demand for improved service delivery and increased convenience. The adoption of electronic banking therefore became vital.

Today the state of the financial institutions is entirely different. Banks have not only adopted electronic measures but have advanced from simple and basic retail operation of deposit and cash withdrawals as well as cheque processing to delivery of sophisticated product such as foreign exchange and internet rate swaps which is effectively enhanced through electronic means. As suggested by Rafiu and Mary Salawu (2007) The main objectives of electronic banking includes:

Customers can verify their account online without leaving the comfort of their offices, homes and wherever there is a phone and computer system.

- To provide real-time access information to customers.
- To provide a secure communication line between the customers and the banks.

- To reduce loss resulting from physical cash handling.
- To erase all forms of difficulty it takes to perform a banking transaction.

With the banks' drive for increased profits, turnover of resources, guaranteed customer's satisfaction as well as new vision for strategic breakthrough in a competitive market, the financial institutions therefore cannot afford to slack in developing more ways of maintaining a formidable edge out there.

Years ago, it would have been almost impossible to achieve some outlined banking activities in a day or better still a lot of quality time would have been lost to achieve it. Today, ICT which is the bedrock of electronic banking would ensure that all of these could be carried out in the comfort of your living room, car or anywhere at all with so much ease. ICT is assisting banks to be more customer focused by building a solid ground for more effective customer relationship management. Everyday, the population of internet users is on the rise and definitely will continue in that trend. This is because as the number of online users keeps rising, the need for online transactions against the traditional method of doing banking processes would definitely change. The banks have shifted from just being banks characterized by long queues and difficult ways of processing transactions but a service industry which competitively needs to stay ahead of its peers.

2.3. Perspectives on Electronic Banking.

According to Abid and Noreen, (2006) electronic banking is defined as any use of information and communication technology, and electronic means which a bank uses to conduct transactions and have interaction with stakeholders. In Arunachalam and Sivasubramanian (2007) view, electronic banking is a banking process where customers can access his or her bank account via the internet using PC or mobile phones and web browser. Similarly, Daniel (1999) contends that electronic banking is 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 personal computers and mobile phone with browser or desktop software, telephone or digital television. Also, the Basel Committee Report on Banking Supervision (1998) advanced that e-banking involves the provision of retail and small value banking products and services (e.g. deposit-taking, lending, account management, the provision of financial advice, and electronic bill payment) through electronic channels.

Further, Thornton and White (2001) in a study of customer orientations and usage of financial distribution channels in the Australian financial industry, revealed that due to the competitive pressure following the deregulation in the 1980s, most financial institutions adopted Information Technology (IT). In addition, Rafiu (2007) asserted that the challenge to expand and maintain banking market share has influenced many banks to invest more in making better use of the Internet. The emergence of e-banking had made many banks rethink and review their IT strategies in the competitive markets. This translates to the fact that e-banking services have significant effect on banking operations. Stan (1997) also defined electronic payment as a system of payment whereby transaction takes place electronically without the use of cash.

In a much encompassing definition of the term, Saleh, Nsouli and Schaechter (2002) defined electronic banking as banking based on the chart below with the summation that electronic banking is making provision for banking products and services through the electronic delivery channels.

Ayo (2006) investigated the prospects of e-commerce based on Ability, Motivation and Opportunities (AMO) model and observed that virtually all companies have an online presence. The paper reported the motivation and opportunities for e-commerce as low based on lack of e-Payment infrastructure and access to Information and Communication Technology (ICT) facilities.

Electronic Banking or Electronic Business is the use of Internet facilities to connect, facilitate and empower business process activities and effective flow of communication and collaboration within an organization and organization with its customers, suppliers, other business stakeholders and the outside world electronically. E-business as a tool has transformed traditional business practice and virtually every organization at present is an active user. The advent of the Internet has empowered consumers. Consumers can access a virtually unlimited selection of products, brands and sellers.

In summary, we can say that electronic banking is simply the delivery or processing of transactions through the use of electronic based channels or means. For quite a while the electronic means of payment has been there in the form of automated teller machine popularly known as the ATM, and gradually, with the growth in technological advancement

other electronic means of transaction consummation came up. These include the Point Of Sale (POS), internet banking platforms, mobile banking etc. electronic banking is a major innovation in the field of banking

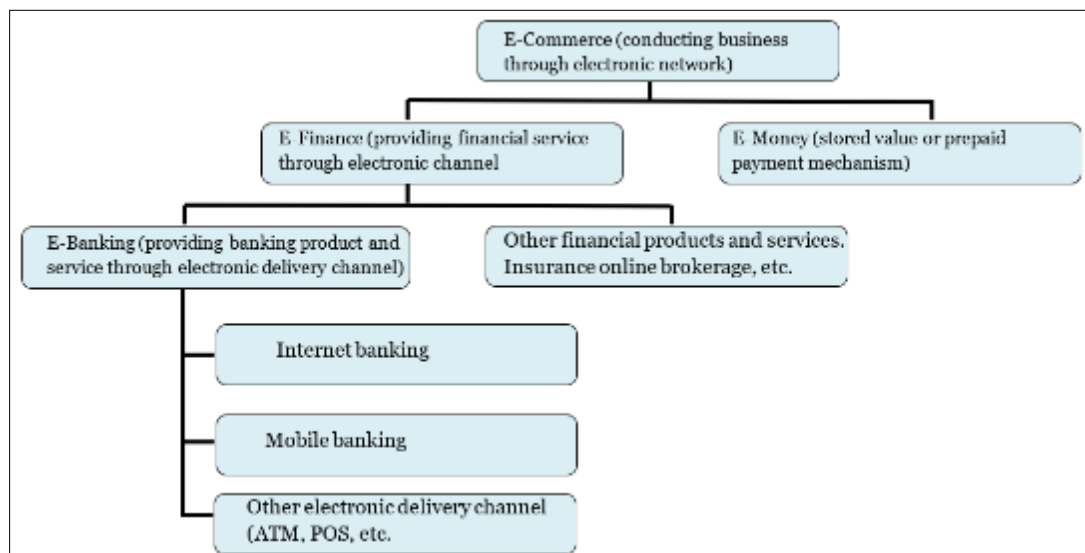


Figure 1 Flow Chart of E-Commerce (Conducting Business through electronic network)

In Nigeria however, the earliest form of electronic banking was the use of ATM. It was introduced in 1989 and was first installed by the National Cash Registrars (NRC) for the defunct Societe Generale Bank of Nigeria (SGBN) in the same year. Since its introduction, many Nigerian banks have installed ATM in response to the changing nature of modern banking operations. Until 2003, a small number of banks operate their own propriety ATM fleets. The main share ATM network in First Bank of Nigeria [FBN]. Today, however, the story is significantly different from what it used to be in the early 2000. Other super ways of electronic banking have evolved, and the pace is not going to change.

2.4. Electronic Banking Services in Nigeria

There are a number of electronic banking services in use in Nigeria. They include:

2.4.1. Automated Teller Machine [ATM]

This of course is the foremost means of electronic banking which allows a customer to withdraw cash from his account via cash dispenser [machine] and the account is immediately debited. The essential advantage of the ATM is that it can be found in any location at all not entirely within the banking premises. Banks now have E-commerce centers and ATM galleries everywhere where customers can conveniently do their banking transactions. The ATM also allows for other forms of transactions like transfers, airtime top-up, bills payment etc. The ATM is a 24 hours/7 days accessible banking service. ATM has been given different names in different countries such as automated banking machine, cash point, cash line, mini bank, cash machine, cash dispenser etc. It is an electronic telecommunications device that enables the customer of a financial institution to perform financial transactions, particularly cash withdrawal, without the need for a human cashier, clerk or bank teller and the Indians call it 'all-time money'. According to the ATM Industry Association [ATMIA], there are now close to 3.5 million ATMs installed worldwide. On most ATMs terminals, the customer is identified by inserting a plastic ATM card with a chip that contains a unique card number and some security information such as an expiry date or card verification code CVV. The customer provides authentication by entering a personal identification number [PIN] which must match the PIN stored in the chip on the card. The Automated Teller Machine has shown itself to be most handy and all inclusive as it can be easily accessed in any part of the world, and it allows for most card holders. In Nigeria, ATMs are mostly located around banking areas and customer convenient areas. This allows customers to drive up and complete financial transactions without ever leaving the safety of their belongings. Automated Teller Machines [ATMs] are interconnected to allow anyone with a bank card to have access anywhere in the world because each system is connected to an interbank such as PULSE, PLUS, CIRRUS and LINK to name few.

2.4.2. Mobile Banking

This is one of the easiest and most effective kinds of electronic banking. It is highly secured as personal experiences with bank users have complaints of security intrusion in their bank accounts using the mobile banking application. It is most available to android and Smartphone users who can download the application from their respective play store or

Google store or the bank's site. Once the application has been successfully installed, the bank customer often times needs not visit the bank for set-up as it is easily understood to start the entire process. The mobile banking as a form of electronic banking allows the greatest access to perform banking transactions in the simplest form. It connects the user directly to the bank's server for complete bank functionality without having to navigate a mobile web browser.

For the customers, mobile banking is a terrific way to efficiently manage the occasional administrative task on the go for small and mid-size business owners. Mobile banking gives the precious gift of time – closing a sale, meeting new customers or waiting in line at the bank to deposit a wad of cheques.

For the banks, mobile banking is a brilliant opportunity to simultaneously meet new customers while pairing operational costs. By responding to the innovations in mobile banking technology, banks are effectively saying they are paying attention to the needs of their customers while at the same time streamlining a number of processes to meet the fast-paced demand of the 21st century. The mobile banking application is so beautiful that it combines both the features of internet banking in some of the bank's designs. Apart from the normal cheques of account enquiry, the customers can request cheque books online, and can equally block the cheque if missing. The customer can request a debit card and also de-activate when missing without having to rush down to the bank or put a call through. The application in some banks is equally designed to help you locate branches that are close to you. The mobile banking in summation is easy banking no doubts. Its design or make-up is ultimately consumer friendly and hardly will you see a young android or Smartphone user without the application on the screen.

2.4.3. Telephone banking

This is a service rendered by a financial institution that allows customers to perform transactions on their telephones without the need to visit a bank's branch. Security measures are most times imposed by banks who can choose to put restrictions on which limits are placed on the amount that can be transacted. This is because it is easily prone to fraud as anyone who has access to the customer's phone at that time can consummate transactions without the knowledge of the account holder.

Today it is popularly called USSD banking. USSD stands for Unstructured Supplementary Service Data. It is sometimes referred to as 'short codes' or 'quick codes'. The USSD banking is a national unified platform offered on a short code. The service allows every banking customer to access banking services with a single number across all banks irrespective of the telecom service provider, mobile handset make or the region. USSD banking has shown to be the easiest form of making transactions amongst customers after the mobile banking application but in terms of security, it cannot be equaled. It has, however, been widely accepted because of its simplicity. Any layman can understand how it works. With USSD banking, you do not need to have an internet connection access to make your transfers.

Examples of this USSD banking codes include; Guarantee Trust Bank *737#, Fidelity Bank *770# , First Bank *894#, Wema Bank *945#, Skye Bank *833# , Sterling Bank *822#, Diamond Bank *710#, Eco Bank *326#, Zenith Bank *966#, FCMB *389# , Unity Bank *389# ,UBA Bank *322# , Union Bank *389#, Heritage Bank *322#, Keystone Bank *533#, Access Bank *901# among others.

All you need do is dial your bank's USSD code and your convenient banking begins.

2.4.4. Internet Banking

This is a banking process in which transactions are performed electronically via the internet. Internet banking of today is a higher version of mobile banking. It was due to changes in the digital world that is constantly evolving and banks always willing to keep up with the latest trend that is making banking simpler. Internet banking as a more sophisticated form of mobile banking allows customers of a financial institution to conduct banking transactions on a secure website operated by the institution. The internet banking as a platform of a financial institution does much more of banking transactions than other kinds of electronic applications.

2.4.5. POS

In full, it stands for point of sale. The POS terminal allows a customer do all manner of transactions wherever it is located. It allows for the creation and printing of receipts. Just like the automated teller machine, it creates the possibility for payment cards with those who have them. For the customer who wants a safe solution on how to increase sales and get value for their businesses, POS is the quick answer.

In summary, the POS terminal is a portable device that facilitates payments for goods and services at merchant locations using payment cards issued by all banks on the network. POS terminals play a key role in the actualization of the cashless banking objective as they become a more popular means of receiving payments and transacting business. With the POS, one can make payment for purchases, balance enquiry, accept all cards, other value added services (bill payments, airtime vending) and also gives the merchant access to view transaction real online. Unlike the ATM, which takes a lot to construct and equally get the perfect location, the POS can be located anywhere and quite easy to set-up, thus giving cardholders a flexible means of making payments.

2.5. Customer service and relationship management

The term Relationship Management started surfacing around 1980 (Berfenfeldt,2010). It is composed of the compound 'Relationship and management'. The term management as defined by Fayol (1916), is to manage is to forecast and to plan, to organise, to command, to co-ordinate and to control. Peter Drucker (2012) saw the basic task of management as twofold: marketing and innovation. Nevertheless, innovation is also linked to marketing (product innovation is a central strategic marketing issue). Peter Drucker identifies marketing as a key essence for business success, but management and marketing are generally understood as two different branches of business administration knowledge.

The idea was to work more with direct customer relationships. Firms realized that this let them learn more about and better tailor to their customers as well as create additional value for both their customers and themselves. Relationship Management is a group of methodologies and terms that describes how corporations should strive for: long term relations, work with quality goods strive for good customer service. (Levitt, 1983) Grönroos (2004) puts the main arguments behind relationship building as:

- Offer more security.
- Feeling of control
- Sense of trust
- Minimized risks
- Reduced costs of being a customer

After the introduction by Levitt in 1983 Relationship Management was rapidly accepted among marketers. The popularity however soon fell as it was found that the information needed to work with R.M. was mostly missing as corporations were still much aimed at product and segmented marketing (Peelen, 2005).

Interest was however rekindled during the 1990"s when organizations realized that customer relations were something that had to be given a more holistic view. It was found that customers do not solely interact with the marketing department, but instead all parts of the organization. The entire organization needed to be aimed at pleasing customers, not just marketing. Many organizations that had previously been built around factories tried refocusing their attention on customers, aiming more on finding the right customers and creating relations in which both parties profited (Berfenfeldt,2010). With the introduction of more advanced Information Technologies it has come back with a new name, Customer Relationship Management (Peelen, 2005). With the introduction of advanced IT systems entire databases of customer information can be made available at all points in the organization, enabling every member of the organization to have a complete view of each customer (Xu, Yen, et al, 2002).

Today many definitions of CRM exist. According to the Gartner Group, one of the biggest consultant firms in the CRM market, the definition of CRM is:

"CRM is an IT enabled business strategy, the outcomes of which optimize profitability, revenue and customer satisfaction by organizing around customer segments, fostering customer-satisfying behavior and implementing a customer-centric process." (Gartner group, 2008. pg 2)

- Bose gives another definition of CRM according to his findings:

"CRM is an integration of technologies and business processes used to satisfy the needs of a customer during any given interaction. More specifically, CRM involves acquisitions analysis and use of knowledge about customers in order to sell more goods or services and to do it more efficiently" (Bose. 2002. pg 1)

- Another definition according to Lancaster & Jobber is:

“Customer Relationship Management is a term for the methodologies, technologies and e-commerce capabilities used by firms to manage customer relationships. In particular, CRM software packages aid the interaction between the customer and the company, enabling the company to co-ordinate all of the communication efforts so that the customer is presented with a unified message and image” (Lancaster & Jobber. 2006. p.357).

According to Drucker (1996) knowledge is the only meaningful resource and the only real competitive differentiator. Xu & Yen et al (2002) further state that successful companies will use customer information systems to build relationships on the levels that customers want them, and by organizing the information about each customer a singular view can be made of each client throughout the company no matter how many customers they have. The realization of the benefits of CRM are also noted in the market of related software products, in 2008 the C.R.M. market reached 8.9 billion USD, and by 2012 it is expected to reach 13.3 billion (Gartner Group, 2008).

It is often said that the customer is king, the customer is always right and for people in the banking industry, they say the customer is the reason for being in business.

Customer service simply put is the provision of service to customers, before, during and after a purchase. Davidson and Uttal, (1990:19) says that “customer service is whatever enhances customer satisfaction”. They also argued further that “customer service means all features, acts and information that augment the customer’s ability to realize the potential value of a core product or service”.

Customer service is a process of providing competitive advantage and adding value in order to retain the customer and keep him with you as a loyal customer.

As with personal relations, the organisation must seek to create and maintain a relationship with the customer, who is free to relate issues and differences about services provided by the organisation.

A complaint from the customer is a crucial “moment of truth” in the customer relationship. If the company gets it right, it is an opportunity to improve customer loyalty. The human touch is critical in this, customers want to feel they are valued.

Also, employees play a vital role in the customer relationship. Links between the employee attitude, customer satisfaction and the bottom line have been consistently proven. Employees with poor morale not only damage operations but also impacts on the customer experience. Employees need to be empowered and enabled to play their part in building and maintaining strong relationships. Customer Relationship Management is a strategic approach whose goal is to get everyone in the organisation, not just the marketer or customer service department to understand the importance of customers (Berfenfeldt,2010). This is accomplished in part by ensuring that a customer receives accurate information and that a consistent and satisfying experience every time he/she interacts with the organisation.

While Customer Relationship Management is mostly used to manage existing customer, it also has application for other customer group. For example, CRM can be used to identify former customers that may hold potential to become customers again. This is basically possible due to the much of information that is obtained and consequently retained when former customers were considered as existing customers. CRM can also serve as an integral part in helping to identify potential customers as existing customers who have been well managed can bring good referrals to the organisation. According to Paul Greenberg (2009,33).

CRM is a philosophy and business strategy, supported by a technology platform, business rule workflow process and social characteristics, designed to engage the customer in a collaborative conversation in order to provide mutually benefiting value in a trusted and transparent business environment.

2.6. Types of customer service

There are different types of customer relations. They are:

Face to face customer service: This is a customer service type that allows for direct contact with the customer. This could be through the organisations sales representatives or any other employee of the organisation. Because this form of customer service relation requires facial communication, caution needs be taken because facial disposition can cause a firm its customer.

Online customer service: This type of customer service can come in ways such as websites instructions. This allows the customer access instructions or guidelines on how to use the product or services they have purchased.

Knowing where globalization, information and technology and the new media have taken us, there has been a drastic shift from the face to face customer services experience to online customer care assistance. This is because of the comfort it gives and also erases all forms of physical interaction with anyone, which often times does not end in beautiful experiences mostly when there are no win-win ground on both the customer and the organisation.

On these, the financial institutions have greatly adopted knowing fully, that it would reduce the rate of crowd in the banking halls, and equally solve issues of customer service with its staff on a daily basis. The direction of customer service in this 21st century has no doubt towed the line of the internet. Just like the introduction of the internet contributed significantly to every field of human endeavor, so immensely has it touched the area of customer service experiences across organisations. With the advent of social media, marketing is more competitive and customer service too has become a potential tool for competitive advantage for mostly organisations that are into service delivery. Taylor (2012 :) “23% of our time is spent online. If in way back 2012, we have 23% of the population of Americans online, then you can imagine what the percentage has increased to five years down the line.

2.7. ICT and Relationship Maintenance in the Banking sector

The information and communication technology ICTs have brought to limelight the phenomenon of electronic banking and has also been able to enhance relationships between banks and their customers as a result of the following basic features.

Interactivity, that is ICTs are effective two-way communication mechanism which allows for dissemination of information and feedback, which is an important means by which banks can effectively maintain customer loyalty. Because without a feedback on the part of the customers the banks might never be able to ascertain to what extent it is servicing its customers. And also to what areas it needs to improve its services.

Permanent availability. The new ICTs are available 24 hours a day. This signifies that customers can interact with their banks anytime. They can also transact their accounts at any time of the day as deem it convenient. For example, the mobile banking Applications such as Zenith Mobile App and GT mobile are fast and reliable channels of making transactions like transfers, payment of bills and so much more at all times of the day.

Global reach. ICTs have been able to bridge geographical distances, especially in the banking sector. The use of this new ICTs makes it possible for a customer who is in London for instance to be able to do businesses with a customer in Lagos. The do not have to see face to face to exchange funds needed to consummate such business within the shortest possible time.

Reduced cost. Gone were the days when many would have to take the risk travelling, holding on to huge sums of money to do deposit in the bank or to make withdrawals to pay for goods and services. But with wireless systems brought about by ICTs, these scenarios have been reduced to the lowest level.

The unprecedented rate of adoption and spread of ICTs in the banking sector is not unconnected with the benefits inherent in its application. The communication model in the banking sector used to be a one (bank) to many (customers) approaches. This model had the feedback challenge and as such the relationship with the customers was weak and not service centred. ICTs which brought about electronic banking has practically changed the dimension to many (customers) to one (bank). No wonder banks of today are customer focused and friendly, technology driven and creating a platform for interactivity and feedback between banks and their teeming customers.

2.8. The Benefits of Electronic Banking

A study by Jackson (1989) sought to examine the relationship between the social composition of top management teams and innovation adoptions were examined in a sample of 199 banks. The following characteristics of top management teams were examined: average age, average tenure in the firm, education level, and heterogeneity with respect to age, tenure, educational background, and functional background. In addition, the effects of bank size, location (state of operation), and team size were assessed. Results indicate that more innovative banks are managed by more educated teams who are diverse with respect to their functional areas of expertise.

A study by Pikkarainen (2008) observed that advances in electronic banking technology have created novel ways of handling daily banking affairs, especially via the online banking channel. The author therefore Investigated online

banking acceptance in the light of the traditional technology acceptance model (TAM), which is leveraged into the online environment. On the basis of a focus group interview with banking professionals, TAM literature and e-banking studies, the author developed a model indicating online-banking acceptance among private banking customers in Finland. The model was tested with a survey sample (n=268). The findings of the study indicate that perceived usefulness and information on online banking on the Web site were the main factors influencing online-banking acceptance.

In the study by Ming-Chi Lee (2009) he observed that Online banking (Internet banking) has emerged as one of the most profitable e-commerce applications over the last decade. The research explored and integrated the various advantages of online banking to form a positive factor named perceived benefit. In addition, drawing from perceived risk theory, five specific risk facets – financial, security/privacy, performance, social and time risk – are synthesized with perceived benefit as well as integrated with the technology acceptance model (TAM) and theory of planned behavior (TPB) model to propose a theoretical model to explain customers' intention to use online banking. The results indicated that the intention to use online banking is adversely affected mainly by the security/privacy risk, as well as financial risk and is positively affected mainly by perceived benefit, attitude and perceived usefulness. The implications of integrating perceived benefit and perceived risk into the proposed online banking adoption model are discussed.

Another study by Jayawardhena (2000), he observed that the Internet is gaining popularity as a delivery channel in the banking sector. At the same time, customer needs are changing. A total of 12 Internet banking operations in the UK were analysed under customer empowerment functions and Internet banking Web attributes. Their findings indicated that Internet banking renders location and time irrelevant, and empowers customers with greater control of their accounts. Banks achieve cost and efficiency gains in a large number of operational areas.

For Sathye (1999) he sought to quantify the factors affecting the adoption of Internet banking by Australian consumers. The sample for this survey was drawn from individual residents and business firms in Australia shows that security concerns and lack of awareness about Internet banking and its benefits stand out as being the obstacles to the adoption of Internet banking in Australia and suggests some of the ways to address these impediments. Further suggests that delivery of financial services over the Internet should be a part of overall customer service and distribution strategy. These measures could help in the rapid migration of customers to Internet banking, resulting in considerable savings in operating costs for banks.

In a study on the understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application by Martins, Oliveira and Popovic (2014). They developed a conceptual model that combines unified theory of acceptance and use of technology (UTAUT) with perceived risk to explain behavior intention and usage behavior of Internet banking. To test the conceptual model, we collected data from Portugal (249 valid cases). Our results support some relationships of UTAUT, such as performance expectancy, effort expectancy, and social influence, and also the role of risk as a stronger predictor of intention. To explain usage behavior of Internet banking the most important factor is behavioral intention to use Internet banking.

The advancement in Technology has played an important role in improving service delivery standards in the Banking industry. In its simplest form, Automated Teller Machines (ATMs) and deposit machines now allow consumers carry out banking transactions beyond banking hours. With electronic banking, individuals can check their account balances and make payments without having to go to the banking hall. This is gradually creating a cashless society where consumers no longer have to pay for all their purchases with hard cash. For example: bank customers can pay for airline tickets and subscribe to initial public offerings by transferring the money directly from their accounts, or pay for various goods and services by electronic transfers of credit to the sellers account. As most people now own mobile phones, banks have also introduced mobile banking to cater for customers who are always on the move. Mobile banking allows individuals to check their account balances and make fund transfers using their mobile phones (Amedu, 2005).

2.9. Drawbacks of Electronic Banking

Despite the fact that the electronic banking has come to revolutionize the whole way banking is transacted in modern times, it is not free from criticism. The following are some of the drawbacks of electronic banking;

Security Challenges: The dangers of safety problem security threats on the electronic banking leads to perception of electronic banking as an unsafe channel. This dissuades the customers in making popular use of the electronic channels (Worku,2010; Kumar,2015).

Regulatory Challenges: Recognizing that electronic banking and payment services are still at the early stages of development in Nigeria, Central Bank of Nigeria released its guidelines on electronic banking in Nigeria. The guideline

considered the banks liable for fraud arising from card skimming and computer feiting except where it is proven that the merchant is negligent. However, the card holder will be liable for frauds arising from pin issue (Sulaiman & Wee, 2005, Worku, 2010).

Increase in the Rate of Cyber Crime: The increasing significance of electronic banking has attracted the attention of both legitimate and illegitimate online banking practices. Hackers, as they are popularly called now hack banks in Nigeria using certain methods. This has enabled them to hack into the database of some banks causing loss of funds. Cyber criminals focus on stealing online banking credentials because the username and the password is relatively easy to acquire and then relatively equally easy to fraudulently access an account and commit financial fraud (Ezeoha, 2006).

Marketing Challenges: The proliferation of electronic banking throws a challenge to the banking sector in that it warrants banks to undertake changes in current structures and functional processes so as to allow for the provision of effective banking service. It then becomes difficult for the banks to deliver information as quickly as they are trapped by unaligned organizational structure and legacy systems (McCusker, 2006).

Sustainability: Electronic banking creates perfect market conditions where customers have access to more information and can more readily compare rates and financial product offerings. This would pose considerable problems for banks as it would be difficult for them to differentiate the quality of customer service pricing and reliability through electronic channels. This would ultimately affect the bank's sustainability as regards profit margins.

Low Level of electronic channel Literacy: It is a fact, that Africa and indeed Nigeria is still battling with education and literary issues. And because the basic form of literacy has not been gotten by account holders, they are easily susceptible to giving out their passwords and pins to authorized users who claim to be bank officials. This makes users of electronic banking gullible to electronic fraud always (Sulaiman & Wee, 2005).

Job Insecurity: According to Olusegun, Ishola and Hammed (2011), the transformation from the traditional banking to electronic banking has been a 'leap' of change, there is however a high level of job insecurity among employees in the modern day banking industry. In other words, the modern-day banking services place more emphasis on technological innovation to improve service delivery and high level of customers satisfaction, and this no doubt increases the level of employees job security by rendering some skills obsolete and demanding high level of skill in promoting electronic banking engendered by information technology evolution or development. It is no wonder that Nigeria recently witnessed large number of staff retrenchment in the banking sector.

2.10. Empirical review of related studies.

Celik (2008) in a study of determinants of Turkish customers' acceptance of internet banking sought to provide an insight into the determinants of customers' internet banking acceptance. A research model reflecting the effects of perceived risk (PR), perceived playfulness (PPL) and perceived behavioral control (PBC) on TAM constructs is proposed. The partial least squares (PLS) procedure is used to analyze 161 cases collected from individual Internet Banking users through a web-based survey. The results indicate that perceived usefulness and perceived ease of use are immediate direct determinants of customers' attitudes towards using Internet Banking attitudes. Perceived usefulness, Perceived risk and attitude determine the large proportion of behavioral intentions to use Internet Banking. Although perceived playfulness positively.

Sharma (2011) sought to investigate bankers' perspective on e-banking. The study conducted an empirical investigation with the objective of investigating bankers' views regarding e-banking. It covers bankers' perspectives on e-banking activities of respondents, impact of e-banking and promotional measures used by banks to promote e-banking. The survey data used in this research are collected through a questionnaire in Northern region of India by administering to 192 bankers. The enquiry reveals that customers generally use e-Banking services on persuasion of bankers. User-ship is mostly concentrated on professionals, business class and males belonging to middle age. The bankers are convinced that e-banking helps in improving the relationship between bankers and customers and that it will bring patent improvement in the overall performance of banks. So far as promotional avenues are concerned, print media is at the top.

Daniel (1999) investigated Electronic or online banking in the UK and the republic of Ireland. The study aimed to quantify the current provision of electronic services by major retail banking organisations in the UK and the Republic of Ireland. By use of a mailed questionnaire, it was found that 25 per cent of the banks in the UK and the Republic of Ireland which responded to this survey are already offering online transactional services to consumers in their homes. The largest group of respondents (50 per cent) is those that are currently testing or developing such services, while just

25 per cent of the respondents were in organizations not providing or developing such services. It is also found that the organization's vision of the future, their prediction of customer acceptance, which tends to be very low, and their organizational culture of innovation are the most important of the suggested factors in their adoption of electronic delivery.

2.11. Theoretical Framework

Technological determinism theory: Technological determinism (TD), simply put, is the idea that technology has important effects on human lives. It invokes the ideas of determinism and technology as well as their conjunction. Technological determinism has been asserted at several levels of analysis. One prominent variant of Technological determinism was proffered by Woodward and Burns and Stalker (1961). They highlighted the role of technology in shaping organization structure. The technological determinism theory will be used to explain this research work. The technological determinism theory states that technologies shape how individuals in a society think, feel, act and how a society operates as we move from one technological age to another (Griffin 2000), corroborating McLuhan's theory, that we learn, feel and think the way we do because of the message we receive through the current technology that is available. (McLuhan 1962). The theory basically explains the fact that changes in technology produce profound change in our societal order.

Relationship management theory: Relationship management theory represents a fundamental change in the function and direction of public relations. Its focus moves from focus of "communication" to "relationships". After Broom et al.'s (1997) call for a definition of the organization-public relations (OPR), several scholars began to examine the concept more closely. Bruning and Ledingham (1999) felt that the OPR is a state where actions by either side of the relationship impact the economic, social, cultural, or political wellbeing of the other party. Broom et al. (2000, p. 18) noted that relationships are "represented by the patterns of interaction, transaction, exchange, and linkage between an organization and its publics, both parties can thus be described at a single point in time and tracked over time". Inspired by this theory, a number of scales have been developed (Hon and Grunig, 1999; Hon and Brunner, 2002; Ki and Hon, 2007; Jo, 2006) Bruning and Ledingham (1999) created a scale that focused on respondent personal, professional, and community attitudes. Hon and Grunig's measures focused on four dimensions of relationship quality: trust, commitment, satisfaction, and control mutuality. Additionally, it also examined whether the nature of the relationship was communal where both parties provide benefits to the other due to mutual concern for their well-being or exchange where a party provides benefits because it is expected to do so due to prior benefits exchange. Trust, quite simply, refers to one party's confidence that it can be open and honest with another party. Hon and Grunig's trust scale measures three dimensions, including integrity, which centres on the belief that both parties involved in the relationship are fair and just; dependability, which is primarily concerned with whether the parties involved in the relationship follow through with what they say they will do; and competence, which focuses on whether the parties have the abilities to do what they say they will do. Trust was an important component in the scale created by Bruning and Ledingham (1999), and Coombs (2001) noted that public relations studies examining relationships were most promising when they have explored measures derived from interpersonal communication

3. Research methodology

3.1. Research Design

In order to generate data for the study, the study adopted survey research design. Wimmer R. D & Dominick J. R. (2000, p.101) observe that survey has certain well-defined advantages. First, they can be used to investigate problems in realistic settings. Second, the cost of a survey is reasonable, considering the amount of information that can be gathered. Thus, in survey research, the researcher can control expenses by selecting from four major types of surveys-questionnaire, telephone, personal interview and group administration. The third advantage is that a large amount of data can be collected with relative ease from a variety of people. The survey technique allows researchers to examine many variables – demographic and lifestyle information, attitudes, motives, intentions and so on and to use different statistics to analyze the data (Oshireku et al., 2023).

The survey technique is used to generate quantitative data from respondents in GuarantyTrust Bank and Zenith Bank Plc. The choice of survey as a technique for generating quantitative data springs from the fact that it is a potent method of measuring data relating to attitudes, opinion and perception. Similarly, interview methods will be used to generate qualitative data from respondents in the two banks. The interview will facilitate the questionnaire design. Kendall, 2008: p. 133 Point out that Interview often gather more in-depth insights on participant attitudes, thoughts, and actions. Interview data are based on personal interactions which lead to negotiated and contextually based results.

3.2. Population of the Study

The population of the study According to Ohaja (2003, p.75) population refers to all those persons or things that fall under the umbrella of the topic or that can be examined to address the research problem to meet the research objectives. This is the total number from which the researcher will draw samples.

There is an average number of two hundred (200) depositors in GT Bank, branches in Benin, Ekpoma and Auchi while Zenith Bank also records an average of similar figures within the same location. The relationship department in these two banks in the branches comprised of four staff for GTBank and five for Zenith respectively in each of the branches within the selected location. A survey will be conducted taking a total number of 400 depositors to ascertain how their complaints are handled. An interview will be conducted on the banks customer service heads to find out how they handle customer complaints in their relationship.

3.3. Sample Size

The researcher used a sample of 400 respondents, with 200 respondents randomly drawn at alternate days from both banks. While interview was conducted on senior relationship heads in the select branches of the two banks.

Being a multivariate study, Wimmer and Dominick (2006, p. 101) citing Comrey and Lee (1992) view that “one guideline recommended for multivariate studies is as follows: 50= very poor; 100= poor; 200= fair; 300= good; 500= very good; 1000= excellent.”

To calculate the sample size, Cochran (1963:75) developed a statistical formula for the determination of sample size. The formula below was used as follows:

$$N_o = \frac{Z^2 PQ}{e^2}$$

Where:

| | | |
|-------|---|--|
| N_o | = | Initial estimate of sample size |
| Z | = | The abscissa of the normal curve that cuts off an area at the tails. |
| P | = | The estimated population under consideration. |
| e | = | The desired level of precision or margin of error. |

Note:

If N_o is negligible, then N_o is satisfactory, if

Population

Note: N is obtained as follows:

$$N = \frac{N_o}{1 + \frac{N_o - 1}{N}}$$

Where:

n = Sample size and

N = Population

Using the cochran formula, the sample size will be calculated as follows:

$$N_o = \frac{Z^2 PQ}{e^2}$$

Where: Z = 1.68 (from normal distribution table)
 P = 40% or 0.4 (Assumed)
 Q = 1-0.4 = 0.6
 E = 100% - 99.96% or 0.04%
 N =

The choice of this formula is informed by the fact that the study has a heterogeneous and finite population.

Bowley's (1962) formula will be used to determine each stratum;

$$nh = \frac{nNh}{N}$$

where,

nh = the number of units allocated to each category of respondents.

Nh = number of items in each stratum in the population,

n = the total sample size,

N = total population,

3.4. Sampling technique

The sampling technique refers to the method that the researcher employs to arrive at the sample. To determine and select the 400 respondents, the researcher used simple random and purposive sampling. Simple random sampling was used to draw respondents from each branch while the purposive sampling technique was used to select the respondents for the interview. The choice of purposive in the selection of respondents from the relationship demands of the banks stems from the fact that they understand the complaints, they relate directly with the customers and handle their complaints.

3.5. Description of data collection instruments.

The research instruments the researcher used in the collection of data include the questionnaire and interview schedule guide. The questionnaire contained dichotomous responses, Likert scale questions and few open-ended questions.

3.6. Validity of research instruments

To ensure that the instrument for the study measured what it set out to measure, experts in mass communication, public relations and the research supervisor will examine and scrutinize the instruments in line with the study objectives and determine how valid the instrument is in collecting data for the study. This is why (Wimmer and Dominick, 2006) assert that a valid measuring device measures what it is supposed to measure.

3.7. Method of data presentation and analysis

The convergence model of triangulation design was employed in analyzing the data. In this model, quantitative data and qualitative data were analyzed separately. Both data were then used to answer the research questions raised in the study. However, the data generated was analyzed using SPSS 16.0, Statistical Package for Service Solutions (SPSS). The questionnaire was analyzed in frequency tables, simple percentages and text. The formula for the simple percentage is:

$$\text{Percentage} = \frac{X * 100}{N}$$

Where X = Individual sum in the group or responses

N = Total response.

4. Results

This chapter is dedicated to the presentation, analysis and discussion of findings. The researcher distributed 400 questionnaires across respondents in Guaranty trust bank and Zenith bank in the area of study. Below is the presentation of the socio demographic details of respondents.

4.1. Socio-demographic profile of respondents

Table 1 Gender distribution of respondents

| | | Bank | | Total |
|--------|--------|---------|-------------|--------|
| | | GT Bank | Zenith Bank | |
| Gender | Male | 114 | 104 | 218 |
| | | 57.0% | 52.0% | 54.5% |
| | Female | 86 | 96 | 182 |
| | | 43.0% | 48.0% | 45.5% |
| Total | | 200 | 200 | 400 |
| | | 100.0% | 100.0% | 100.0% |

The gender distribution of respondents indicates that 218 of respondent are male (54.5%) while 182 respondents are females (45.5%)

Table 2 Age distribution of respondents

| | | Bank | | Total |
|---------------|---------------|---------|-------------|--------|
| | | GT bank | Zenith Bank | |
| Age | 18-25 years | 50 | 50 | 100 |
| | | 25.0% | 25.0% | 25.0% |
| | 26 – 34 years | 32 | 27 | 59 |
| | | 16.0% | 13.5% | 14.8% |
| | 35 -55 years | 64 | 67 | 131 |
| | | 32.0% | 33.5% | 32.8% |
| 56 - 64 years | 54 | 56 | 110 | |
| | 27.0% | 28.0% | 27.5% | |
| Total | | 200 | 200 | 400 |
| | | 100.0% | 100.0% | 100.0% |

Respondents who fall between the intervals of 18 to 25 years are 100 in number (25.0%). Those who are in the interval of 26 to 34 years are 59 in number (14.8%). The respondents who fall between the ages of 38 to 55 years are 131 in number (32.8%) while those aged 56 and above account for 110 respondents (27.5%).

Table 3 Marital status

| | | Bank | | Total |
|----------------|---------|---------|-------------|--------|
| | | GT bank | Zenith Bank | |
| Marital status | Married | 93 | 122 | 215 |
| | | 55.7% | 61.0% | 58.6% |
| | Single | 74 | 78 | 152 |
| | | 44.3% | 39.0% | 41.4% |
| Total | | 167 | 200 | 367 |
| | | 100.0% | 100.0% | 100.0% |

Two hundred and fifteen respondents (215) are married (58.6%) while 152 respondents are single (41.8%). The educational distribution of respondents indicates that 202 respondents have a secondary school qualification while 165 respondents 45% have tertiary certification.

Table 4 How long have you been a customer of the bank?

| | | Bank | | Total |
|--|---------------|---------------|---------------|---------------|
| | | GT bank | Zenith Bank | |
| How long have you been a customer of the bank? | 1-2 years | 14 | 14 | 28 |
| | | 8.9% | 7.0% | 7.8% |
| | 3- 4 years | 43 | 46 | 89 |
| | | 27.2% | 23.0% | 24.9% |
| | 5- 6 years | 66 | 95 | 161 |
| | | 41.8% | 47.5% | 45.0% |
| | Above 6 years | 35 | 45 | 80 |
| | | 22.2% | 22.5% | 22.3% |
| <i>Total</i> | | <i>158</i> | <i>200</i> | <i>358</i> |
| | | <i>100.0%</i> | <i>100.0%</i> | <i>100.0%</i> |

The distribution of length of banking with the respective banks indicates that 28 respondents have about 1 to 2 years banking experience with their banks which are 7.8% of the sample. 89 respondents have been banking for between 3 to 4 years which is 24.9% the sample 161 respondents have been banking with their respective banks for within 5 to 6 years (45%) while those who have been banking for more than 6 years 80 in number which is 22.3% disaggregating the respondents by bank, Zenith bank who have about 1 to 2 years experiences are 14 in number (7.0%) customers. 46 have between 3 to 4 years of banking experience (23%), those with 5 to 6 years experience account for 161 respondents (45.0%) while 80 zenith bank respondents have over 6 years of banking experience (22.3%) for customers of GT Bank, 14 respondents have between 1 to 2 years banking experiences (8.9%), 43 have between 3 to 4 years banking experience (27.2%) those who have 5 to 6 years banking experience are 66 in number (41.8%) just as those in the over 6 years experiences account for 35 respondents (22.2%).

Table 5 Are you aware of electronic banking system in your bank?

| | | Bank | | Total |
|--|-----------------|---------|-------------|--------|
| | | GT bank | Zenith Bank | |
| Are you aware of electronic banking system in your bank? | Unaware | 2 | 0 | 2 |
| | | 1.3% | 0.0% | 0.6% |
| | Partially aware | 34 | 43 | 77 |
| | | 21.5% | 21.5% | 21.5% |
| | Aware | 122 | 157 | 279 |
| | | 77.2% | 78.5% | 77.9% |
| Total | | 158 | 200 | 358 |
| | | 100.0% | 100.0% | 100.0% |

$\chi^2=2.550, df=2, P>0.05$

The table above shows the distribution of respondents on awareness of electronic banking. The chi-square values indicates no significant difference on awareness by bank of respondents ($\chi^2=2.550, df=2, P>0.05$). Only 2 respondents indicated that they are not aware of electronic banking. 77 respondents held that they are partially aware while 279 respondents are aware which is 77.9% of the sample respondents.

Table 6 How did you get to know about electronic banking?

| | | Bank | | Total |
|---|--------------------|---------|-------------|--------|
| | | GT bank | Zenith Bank | |
| How did you get to know about electronic banking? | Television | 9 | 8 | 17 |
| | | 5.4% | 4.0% | 4.6% |
| | From the Bank | 75 | 81 | 156 |
| | | 44.6% | 40.5% | 42.4% |
| | from advertisement | 20 | 19 | 39 |
| | | 11.9% | 9.5% | 10.6% |
| From friends | 64 | 92 | 156 | |
| | 38.1% | 46.0% | 42.4% | |
| Total | | 168 | 200 | 368 |
| | | 100.0% | 100.0% | 100.0% |

The table above shows source of information about electronic banking. There is no significant difference in source of knowledge in e-banking by banking of respondents ($\chi^2=2.578, df=3, P>0.05$). Most respondents got to know of e-banking from their bank (42.4%) and from friends (42.4%) other noted sources are from the television (4.6%) and from advertisements (10.6%). The implication of this finding is that the banking themselves do promote electronic banking to a large measure towards their customer base. It also indicates that word of mouth is also an effective marketing tool for E-banking.

Table 7 E-banking products used by respondents

| | GT Bank | | Zenith | | Total | | X ² Value |
|------------------|------------|-------------|-----------|-------------|------------|-------------|----------------------|
| | Yes | No | Yes | No | Yes | No | |
| Internet Banking | 20 (10%) | 180 (90.0%) | 19 (9.5%) | 181 (90.5%) | 37 (9.8%) | 361 (90.2%) | 0.028 |
| Mobile Banking | 400 | 0 | 400 | 0 | 400 | 0 | - |
| ATM | 400 | 0 | 400 | 0 | 400 | 0 | - |
| POS | 103(57.5%) | 97 (48.5%) | 96 (48%) | 104 (52%) | 199(49.8%) | 201 (50.2%) | 0.490 |
| USSD | 132 (66%) | 68(34%) | 130 65%) | 70(35%) | 262(65%) | 138(34.5%) | 0.044 |

From the table above, the distribution of responses on the use of specific electronic banking products is displayed. Few respondents use internet banking across the banks as only 10% indicated use of internet banking in GT Bank and 9.5% in Zenith Bank all respondents use mobile banking and ATM some use point of sale electronic banking as 48.5% of GT Bank customers indicated that they don't use P.O.S as opposed to 51.5% who do, as well as 52% of Zenith Bank customers who use P.O.S terminal in the use of USSD code, 66% of GT Bank customers indicated that they do use the USSD codes and 65% in Zenith Bank also claimed to use USSD code which implies that a large proportion of the sample use one or more electronic banking product. Electronic banking is the entrenched in banking practices of consumers across the two banks.

Table 8 What are your reasons for the usage of electronic banking?

| | | Bank | | Total | |
|--|--------------------|---------|-------------|--------|--------|
| | | GT bank | Zenith Bank | | |
| What are your reasons for the usage of electronic banking? | Curiosity | 1 | 0 | 1 | |
| | | 0.5% | 0.0% | 0.2% | |
| | convenience | 27 | 0 | 27 | |
| | | 13.5% | 0.0% | 6.8% | |
| | Safe and secure | 37 | 88 | 125 | |
| | | 18.5% | 44.0% | 31.2% | |
| | Low service charge | 39 | 40 | 79 | |
| | | 19.5% | 20.0% | 19.8% | |
| | Time Factor | 96 | 72 | 168 | |
| | | 48.0% | 36.0% | 42.0% | |
| | Total | | 200 | 200 | 400 |
| | | | 100.0% | 100.0% | 100.0% |

The most indicated reason for the use of electronic banking is time factor as 42.0% of respondents indicated, other reasons adduced for using electronic banking platforms is conscience as 31.2% of respondents indicated, low services charge accounted for 19.8% responses. Only one respondent indicated that the reason for use is curiosity. In the frequency use, 117 respondent held that they use E-banking facilities daily (29.2%), 150 respondent noted that they use it weekly while 33.2% indicated that they use it anytime.

Table 9 Benefits of E-banking

| | Undecided | Disagree | Agree | Strongly agree | Total |
|--|-----------|------------|------------|----------------|-----------|
| E-banking facilities business activities | - | 34(8.5%) | 83(20.8%) | 283(70.8%) | 400(100%) |
| E-banking has minimized regular visit to the bank | 44(11.0%) | 62(15.5%) | 38(9.5%) | 256(64%) | 400(100%) |
| E-banking enhances your relationship with customer service agent | 240(60%) | 122(15.5%) | 38(9.5%) | - | 400(100%) |
| E-banking reduces crowd and time spent in banking hall | - | 64(16%) | 175(43.8%) | 161(40.2%) | 400(100%) |
| E-banking enable account monitoring | 1(.2%) | 49(12.2%) | 58(14.5%) | 292(73%) | 400(100%) |
| It is easy to use or operate by customers | 16(4%) | 16(14%) | 107(26.8%) | 261(65.2%) | 400(100%) |

Consideration for use of E-banking facilities formed the basis for the set of responses above. Most respondents (70.8%) strongly agreed that E-banking facilitates business activities with 20.8% agreeing. Respondents of 64% held that E-banking minimized regular visits to the bank while 60% respondents were undecided on the statement that E-banking enhanced their relationship with customer service agent. Also 43.8% respondents agreed and 40.2% strongly agreed that E-banking reduced crowds and time spent in the banking hall. Most respondent (65.2%) held that E-banking is easy to use or operate by customers as 26.8% agree. The implication of these responses is that E-banking presents benefits to customers such as enhancing business activities, minimizing bank visits, enable account monitoring and is easy to use and operate.

Table 10 Challenges to E-banking

| | Undecided | Disagree | Agree | Strongly agree | Total |
|--|-----------|----------|------------|----------------|-----------|
| Few numbers of E-banking centres | - | 27(6.8%) | 115(28.8%) | 258(64.5%) | 400(100%) |
| Available machine force banking often malfunction | - | 16(4%) | 212(53%) | 172(43%) | 400(100%) |
| Poor availability of network affect patronage | 9(2.2%) | 9(2.2%) | 116(29%) | 266(66.5%) | 400(100%) |
| Payment of high cost for SMS alert | - | 36(9%) | 180(45%) | 184(46%) | 400(100%) |
| Long queue in available machines | - | 7(1.8%) | 23(5.8%) | 370(92.5%) | 400(100%) |
| Online theft, fraud and pin maneuvers are of high side | - | 48(12%) | 69(17.2%) | 283(70.8%) | 400(100%) |

Noted challenges to E-banking are long queues at ATM (92.3%) online theft, fraud and pin maneuvers on the high side (as 70.8% strongly agreed), poor availability of network affecting patronage (66.5%), high cost of sms alert (46%) and the malfunctioning of available machines as challenges to the use of E-banking facilities. By implication, the infrastructure for E-banking is inadequate for the public.

Table 11 Response to satisfaction with e-banking across banks

| | | GT Bank | Zenith | Total |
|--|----------------|-------------------|-------------------|-------------------|
| I am satisfied with E-banking platform provided by my bank | Undecided | 17(8.5%) | 24(12.0%) | 41(10.2%) |
| | Disagree | 54(27%) | 42(21%) | 96(24%) |
| | Agree | 34(17%) | 0(0%) | 34(8.5%) |
| | Strongly Agree | 95(47.5%) | 134(67%) | 229(57.2%) |
| <i>Total</i> | | <i>200 (100%)</i> | <i>200 (100%)</i> | <i>400 (100%)</i> |

$X^2 = 43.337$ df = 3 P<0.05

There is a significant difference in responses by bank of respondents as the chi-square value indicates. Respondents of 67% of Zenith Bank indicated that they strongly agree that they are satisfied with E-banking platform provided by their bank. This is in contrast of 47.5% who strongly agree among GT Bank respondents while 17% of GT Bank respondents agree, none among Zenith Bank indicated agree 27% if GT Bank staff disagree that they are satisfied with E-banking platform provided in their bank while 21% of Zenith Bank respondents hold same view. 8.5% of GT Bank respondents were undecided as 12.0% of Zenith Bank respondents also were undecided.

Table 12 A crosstabulation of responses on satisfaction by frequency of use of electronic banking

| | | How often do you make use of electronic banking | | | Total |
|---|-----------|--|---------------|----------------|---------------|
| | | Daily | Weekly | Anytime | |
| I am satisfied with the E-Banking platform provided by your bank | Undecided | 3 | 15 | 23 | 41 |
| | | 2.6% | 10.0% | 17.3% | 10.2% |
| | Disagree | 34 | 28 | 34 | 96 |
| | | 29.1% | 18.7% | 25.6% | 24.0% |
| | Agree | 10 | 17 | 7 | 34 |
| | | 8.5% | 11.3% | 5.3% | 8.5% |
| Strongly agree | 70 | 90 | 69 | 229 | |
| | 59.8% | 60.0% | 51.9% | 57.2% | |
| Total | | 117 | 150 | 133 | 400 |
| | | 100.0% | 100.0% | 100.0% | 100.0% |

$X^2 = 20.411$ df=6, P≤0.05

There is a significant relationship between customers’ satisfaction and the frequency of use of E-banking facilities. The chi-square calculated indicates a significant association as the chi-square value is significant at the P<0.05 level. Respondents who use e-banking facilities weekly largely reported higher rates of satisfaction (60.0% strongly agree and 11.3% agree) when compared to those who use the facility weekly (5.3% agree and 51.9% strongly agree) and daily (59.8% strongly agree and 8.5% agree). There is thus a significant impact of electronic banking on customer’s satisfaction.

From the Pearson correlation coefficient series above, only responses on poor availability of network affecting patronage correlated negatively with customers’ satisfaction (r =-.107 P<0.05) all other challenges did not correlated with customers satisfaction.

Table 13 Pearson correlation coefficient test on the relationship between satisfaction and response on challenges

| | I am satisfied with the E-Banking platform provided by your bank | P values |
|--|---|-----------------|
| Few numbers of E-banking centers | R=.050 | .318 |
| Available machines fore-banking often malfunction | R= -0.60 | .230 |
| Poor availability of network affects its patronage | R= -.107 | .032 |
| Payment of high cost for SMS alert etc | R= .018 | .717 |
| Long queue in available machines | R=.044 | .316 |
| Online theft, fraud and pin maneuvers are of high side | R=.117 | .117 |

*. Correlation is significant at the 0.05 level (2-tailed); **. Correlation is significant at the 0.01 level (2-tailed).

4.2. Research Questions

4.2.1. What is the perception of customers about electronic banking services in the sampled banks?

In table 8, The most indicated reason for the use of electronic banking is time factor as 42.0% of respondents indicated, other reasons adduced for using electronic banking platforms is convenience as 31.2% of respondents indicated, low services charge accounted for 19.8% responses. Only one respondent indicated that the reason for use is curiosity. In table 9, most respondents (70.8%) strongly agreed that E-banking facilities business activities with 20.8% agreeing. An amount of 64% of respondents held that E-banking minimized regular visits to the bank 60% respondents were undecided on the statement that E-banking enhanced their relationship with customer service agent. 43.8% of respondents agreed and 40.2% strongly agreed that E-banking reduced crowed and time spent in the banking hall. Most respondent (65.2%) held that E-banking is easy to use or operate by customers as 26.8% agree. The implication of these responses is that E-banking presents benefits to customers such as enhancing business activities, minimizing bank visits, enable account monitoring and is easy to use and operate.

4.2.2. What is the level of customer satisfaction about the electronic banking platforms?

In table 11, there is a significant difference in responses by bank of respondents as the chi-square value indicates. Respondents of 67% of Zenith Bank indicated that they strongly agree that they are satisfied with E-banking platform provided by their bank. This is in contrast of 47.5% who strongly agree among GT Bank respondents while 17% of GT Bank respondents agree, none among Zenith Bank indicated agree 27% if GT Bank staff disagree that they are satisfied with E-banking platform provided in their bank while 21% of Zenith Bank respondents hold same view. 8.5% of GT Bank respondents were undecided and 12.0% of Zenith Bank respondents also are undecided.

4.2.3. What is the impact of electronic banking on customers' service delivery?

In Table 12, there is a significant relationship between customers' satisfaction and the frequency of use of E-banking facilities ($X^2=20.411$ $df=6$, $P\leq 0.05$). The chi-square calculated indicates a significant association as the chi-square value is significant at the $P<0.05$ level. Respondents who use e-banking facilities weekly largely reported higher rates of satisfaction (60.0% strongly agree and 11.3% agree) when compared to those who use the facility weekly (5.3% agree and 51.9% strongly agree) and daily (59.8% strongly agree and 8.5% agree). There is thus a significant impact of electronic banking on customer satisfaction.

4.2.4. What are the challenges facing effective implementation of electronic banking system in Nigeria?

The noted challenges to E-banking are long queues at ATM (92.3%) online theft, fraud and pin maneuvers on the high side (as 70.8% strongly agreed), poor availability of network affecting patronage (66.5%), high cost of SMS alert (46%) and the malfunctioning of available machines as challenges to the use of E-banking facilities. By implication, the infrastructure for E-banking is inadequate for the public.

4.2.5. Research Hypothesis

Ho: Electronic banking impacts significantly on customers' satisfaction.

There is a significant relationship between customers' satisfaction and the frequency of use of E-banking facilities. The chi-square calculated indicates a significant association as the chi-square value is significant at the $P < 0.05$ level. Respondents who use e-banking facilities weekly largely reported higher rates of satisfaction (60.0% strongly agree and 11.3% agree) when compared to those who use the facility weekly (5.3% agree and 51.9% strongly agree) and daily (59.8% strongly agree and 8.5% agree). There is thus a significant impact of electronic banking on customer satisfaction.

H02: The challenges of electronic banking limit the satisfaction of bank customers.

From the Pearson correlation coefficient series above, only responses on poor availability of network affecting patronage correlated negatively with customers' satisfaction $r = -.107$ ($P < 0.05$) all other challenges did not correlate with customers satisfaction

5. Discussion of finding

All over the world, technology has revolutionized various aspects of our lives - private and public including the economic system. However, one segment that has immensely benefitted from the waves of these technological advancements is the banking sector. Gone are the days when banking was associated with long queues and so many other difficulties customer's experience just to consummate a banking transaction. It was even said that a few years back in the 2000s, customers do come to the bank to take tag numbers, go back home and get back later in the day to be attended to. Being a banker in itself was not an enviable profession most especially for the female folks because of the late nights closure. However, the proliferation and advancements in internet-based technologies have resulted in fundamental changes in how banking operations are carried out.

The research topic will therefore be undertaken to:

Investigate the factors that influence the level of satisfaction.

From the findings, the perception of customers about e-banking indicated that it is a technology that is convenient, and time saving, they also held that it became beneficial as it has reduced visit to banks, facilitates businesses, enhanced relationship with customer service agents with a reduction in crowds at banking hall. This is in line with the findings of Celik (2008) in positive attitudes to E-banking by Turkish customers. This shows that transactions with customers are eased with the introduction of technology in the workplace much is the key assumption in the technology determinism theory.

A larger proportion of respondents expressed satisfaction with E-banking platform as 67% of Zenith Bank respondents strongly agreed that they are satisfied with E-banking products. While 47.5% of GT bank customers strongly agree. This is indicative of an acceptance of the work organization shift in the banking industry with ramification for the way work will be organized in the future. Noted challenges of e-banking product delivery were related to crime, cost and poor infrastructure base for e-banking, such challenges have been noted by number of scholars (Celik, 2009), Ezeole, 2006, Worku, 2010 and Kumar, 2015). This indicates that e-banking platform is not perceived to be free from the problems that plague the general society. The finding that the frequency of e-banking use affects customers' satisfaction implies that the use of such facilities is subject to the challenges identified. In line with this becomes the situation that the challenges can affect user experience. This is in line with the observation of Celik (2008).

6. Conclusion

The study set out to investigate the relationship between electronic banking and customer service relations. The author observed that E-banking was adopted by banks so as to improve their service delivery, decongest queues in the banking hall, enable customers withdraw cash 24/7, aid international payment and remittance, track personal banking transaction, request for online statement, or even transfer deposit to a third-party account. Despite the effort of banks to ensure that customers reap the benefits of e-banking, the bank is met with complaints from customers as regards, malfunctioning Automated Teller Machines (ATMs), network downtime, online theft and fraud, non-availability of financial service, payment of hidden cost of electronic banking like Short Message Services (SMS), for sending alert, mandatory acquisition of ATM cards, non-acceptability of Nigerian cards for international transaction amongst others. It is difficult to gauge the perception of electronic banking customers on electronic banking services available and if the

customers truly get the deserved and desired customer service experience they wanted. While it is easy for customers to complain, there is the need to find out from the banks the reasons for the continuous complaints from depositors and the challenges associated with the effective implementation of electronic banking services and what measures can be taken to address them. This is what the study seeks to ascertain. In line with this observation, the following objectives were raised;

- To find the perception of customers on electronic banking,
- To ascertain if customers truly get the deserved and desired customer service experience they wanted.
- Find out customers knowledge about online banking platforms available in Zenith and Guarantee Trust Banks
- Find out the reason for persistent complaints from customers as regards electronic banking in Nigeria;
- Identify the challenges facing effective implementation of electronic banking system in Nigeria; and
- Proffer solutions to the identified challenges of electronic banking by customers.

To generate data for the study, the study adopted survey research design. The survey technique was used to generate quantitative data from respondents in Guarantee Trust Bank and Zenith Bank. The researcher used a sample of 400 respondents. 200 respondents randomly drawn at alternate days from both banks. The data generated was analyzed using, Statistical Package for Service Solutions (SPSS) 16.0. findings indicated that the most frequently cited reason for the use of electronic banking is time factor as 42.0% of respondents indicated, other reasons adduced for using electronic banking platforms is convenience as 31.2% of respondents indicated, low services charge accounted for 19.8% responses.

Most respondents (70.8%) strongly agreed that E-banking facilities business activities with 20.8% agreeing .64% of respondents held that E-banking minimized regular visits to the bank 60% respondents were undecided on the statement that E-banking enhanced their relationship with customer service agent. 43.8% of respondents agreed and 40.2% strongly agreed that E-banking reduced crowd and time spent in the banking hall. Most respondent (65.2%) held that E-banking is easy to use or operate by customers as 26.8% agree. The implication of these responses is that E-banking presents benefits to customers such as enhancing business activities, minimizing bank visits, enable account monitoring and is easy to use and operate.

There is a significant difference in responses by bank of respondents as the chi-square value indicates. 67% of Zenith Bank respondents indicated that they strongly agree that they are satisfied with E-banking platform provided by their bank. This is in contrast of 47.5% who strongly agree among GT Bank respondents while 17% of GT Bank respondents agree, none among Zenith Bank indicated agree 27% if GT Bank staff disagree that they are satisfied with E-banking platform provided in their bank while 21% of Zenith Bank respondents hold same view. 8.5% of GT Bank respondents were undecided as 12.0% of Zenith Bank respondents also are undecided.

There is a significant relationship between customers' satisfaction and the frequency of use of E-banking facilities ($X^2=20.411$ $df=6$, $P\leq 0.05$). The chi-square calculated indicates a significant association as the chi-square value is significant at the $P<0.05$ level. Respondents who use e-banking facilities weekly largely reported higher rates of satisfaction (60.0% strongly agree and 11.3% agree) when compared to those who use the facility weekly (5.3% agree and 51.9% strongly agree) and daily (59.8% strongly agree and 8.5% agree). There is thus a significant impact of electronic banking on customer satisfaction.

The noted challenges to E-banking are long queues at ATM (92.3%) online theft, fraud and pin maneuvers on the high side (as 70.8% strongly agreed), poor availability of network affecting patronage (66.5%), high cost of SMS alert (46%) and the malfunctioning of available machines as challenges to the use of E-banking facilities. By implication, the infrastructure for E-banking is inadequate for the public.

Responses on poor availability of network affecting patronage correlated negatively with customers' satisfaction $r = -.107$ $P<0.05$) all other challenges did not correlate with customers' satisfaction.

7. Conclusion

The study attempts to investigate electronic banking and its effects on customer service relations findings indicated that e-banking correlates with customer experience. Hence, the perception of customers reflects the perception of bank services such as e-banking products and outcome.

Recommendations

- In line with the finding of this research the following recommendation are made
- E-banking facilities should be made more accessible with wider deployment
- There is the need for refresher courses on customer's expectations to ensure e banking product satisfaction in line with the demands of relationship management theory
- There is the need for massive investment in the infrastructure for e-banking across banks
- Banks should regularly ensure effective feedback mechanisms on e-banking platforms.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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