**IMPACT OF ELECTRONIC BANKING ON CUSTOMER SATISFACTION**

**CHAPETR ONE**

**INTRODUCTION**

1.1        Background of the study

1.2        Statement of problem

1.3        Objective of the study

1.4        Research Hypotheses

1.5        Significance of the study

1.6        Scope and limitation of the study

1.7 Definition of terms

1.8 Organization of the study

**CHAPETR TWO**

**2.0   LITERATURE REVIEW**

**CHAPETR THREE**

3.0        Research methodology

3.1    sources of data collection

3.3        Population of the study

3.4        Sampling and sampling distribution

3.5        Validation of research instrument

3.6        Method of data analysis

**CHAPTER FOUR**

**DATA PRESENTATION AND ANALYSIS AND INTERPRETATION**

4.1 Introductions

4.2 Data analysis

**CHAPTER FIVE**

5.1 Introduction

5.2 Summary

5.3 Conclusion

5.4 Recommendation

Appendix

**Abstract**

This study is on impact of electronic banking on customer satisfaction. The total population for the study is 200 staff of the GTB Edo state. The researcher used questionnaires as the instrument for the data collection. Descriptive Survey research design was adopted for this study. A total of 133 respondents made are human resource managers, accountants, customer care managers and marketers were used for the study. The data collected were presented in tables and analyzed using simple percentages and frequencies

 **CHAPTER ONE**

**INTRODUCTION**

* 1. **Background of the study**

The rapid changes in business operations in contemporary times in the form of technological improvement require banks in Nigeria to serve their customers electronically. Traditionally, banks have been in the forefront of harnessing technology to improve their products and services. The banking industry and its environment in the 21st century is highly complex and competitive and therefore the need for information and communication technology to take centre stage in the operations of banks (Stevens, 2002). Electronic banking is critical in the transformation drive of banks in areas such as products and services and how they are delivered to customers. Thus, it is seen as a valuable and powerful tool in the development, growth, promotion of innovation and enhancing competitiveness of banks (Gupta, 2008; Kamel, 2005). Given the significant role of electronic banking in the developmental drive of banks, information technology has been found to lead to improvement in business efficiency and service quality and hence attract customers as well as retain them (Kannabiran & Narayan, 2005) According to Chang, (2003), Electronic banking contributes significantly to the distribution channels of banks such as automated teller machine (ATM), Phone –banking, Tele-banking, PC-banking and now internet banking (Chang, 2003). In addition, transfer of funds, viewing and checking savings account balances, paying mortgages, paying bills and purchasing financial instruments and certificates of deposits processes have improved significantly as a result of internet banking (Mohammed et al., 2009). This implies that, Electronic banking has resulted in efficiency in service delivery in the banking sector because customers can transact business from one side of the country to another and from both long and short distance. Other scholars argued that, electronic banking has transformed traditional banking practices to the extent that it has been found to create a paradigm shift in marketing practices resulting in positive performance in the banking sector (Gonzalez, 2008; Maholtra & Singh, 2007). This shows that the delivery of efficient and quality service is facilitated by information technology. Similarly, Christopher et al. (2006) indicated that electronic banking provides an important channel to sell products and services of banks and is perceived to be a necessity for banks to be successful. Therefore, service quality and efficiency in the banking industry has increased tremendously worldwide in the world due to the integration of information technology into banking operation. The present study seeks to investigate the extent to which the electronic banking concept has impacted on customer satisfaction in Commercial Banks

 **1.2 STATEMENT OF THE PROBLEM**

All banks compete with each other to attract their customers in different ways through providing convenient, accessible and acceptable services or/and products to their customers. One of the most important of these services is the electronic services that have contributed significantly to increase the distance between costumers and the bank (Almazari and Siam, 2008). 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. This study is aimed at finding out the reason why these problems occur and in most cases persist, and then to make recommendations based on the outcome of the study.

**1.3 OBJECTIVE OF THE STUDY**

The general purpose of the study is to investigate the impact of electronic banking on customer satisfaction in Guarantee Trust bank plc. However, the study specifically seeks to:

1. Identify the Electronic banking services offered by GTB and its usage by customers
2. To determine the impact of electronic- banking services on Customer Value.
3. Examine the impact of electronic banking on service delivery;
4. Identify customers‟ level of satisfaction with service delivery given the introduction of electronic banking services.
5. Identify the benefits to customers for using e- banking services.
6. Identify the challenges facing effective implementation of electronic banking system in Nigeria

**1.4 RESEARCH HYPOTHESES**

For the successful completion of the study, the following research hypotheses were formulated by the researcher;

**H0:** Electronic banking products and services have not significantly improved customers satisfaction

**H1:** Electronic banking products and services have significantly improved customers satisfaction

**H02:** there is no impact of electronic- banking services on Customer Value.

**H2:** there is impact of electronic- banking services on Customer Value.

**1.5 SIGNIFICANCE OF THE STUDY**

The introduction of electronic into the banking industry has affected service delivery in the service industry. Many banks are shifting gradually from the traditional way of banking and are gradually introducing electronic technologies into their service delivery. The outcome of this study will be of immense benefit to the management of GTB Bank Nigeria Plc, since it will help identify most of the challenges faced by the banks as well as the complains table by the customers. Solutions will then be proffered on theses 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.

 **1.6 SCOPE AND LIMITATION OF THE STUDY**

The scope of the study covers impact of electronic banking on customer satisfaction. The researcher encounters some constrain which limited the scope of the study;

 **a) AVAILABILITY OF RESEARCH MATERIAL:** The research material available to the researcher is insufficient, thereby limiting the study

**b) TIME:** The time frame allocated to the study does not enhance wider coverage as the researcher has to combine other academic activities and examinations with the study.

**c) Organizational privacy**: Limited Access to the selected auditing firm makes it difficult to get all the necessary and required information concerning the activities

 **1.7 DEFINITION OF TERMS**

 **Electronic banking:** The definition of e-banking varies amongst researches partially because electronic banking refers to several types of services through which a bank’s customers can request information and carry out most retail banking services via computer, television or mobile phone (Lustsik, 2004).

Electronic banking can be defined as the provision of information or services by a bank to its customers, describes it as an electronic connection between bank and customer in order to prepare, manage and control financial transactions (Karjaluoto, 2002).

**CUSTOMER SATISFACTION:** Customer satisfaction (often abbreviated as CSAT, more correctly CSat) is a term frequently used in marketing. It is a measure of how products and services supplied by a company meet or surpass customer expectation.

**1.8 ORGANIZATION OF THE STUDY**

This research work is organized in five chapters, for easy understanding, as follows

Chapter one is concern with the introduction, which consist of the (overview, of the study), historical background, statement of problem, objectives of the study, research hypotheses, significance of the study, scope and limitation of the study, definition of terms and historical background of the study. Chapter two highlights the theoretical framework on which the study is based, thus the review of related literature. Chapter three deals on the research design and methodology adopted in the study. Chapter four concentrate on the data collection and analysis and presentation of finding. Chapter five gives summary, conclusion, and recommendations made of the study

**CHAPTER TWO**

**REVIEW OF RELATED LITERATURE**

**2.1 INTRODUCTION**

On-line, real-time banking services have now become a birth right of the customer as the customer demands the flexibility of operating an account in any branch of a bank irrespective of which branch the account was domiciled (BankAway, 2001). Through Internet banking, customers would enjoy sitting in the comfort of their homes and offices and with a PC log onto their banks’ servers and transact banking activities. Banks customers’ taste and desire have begun to raise the stakes of expectation of exceptional services. Customers want to transact their banking transactions at any time and location convenient for their life-style. They want to pay their regular household bills, buy and sell stocks and shares (Carse, 1999). The efficiency, growth and the need to satisfy a growing tech-survey consumer base are three clear rationales for implementing E-banking in Nigeria. The four forces - customers, technology, convergence and globalization have the most important effect` on the Nigeria financial sector and these changes are forcing banks to refocus their activities and relationship with their customers. The success of electronic banking, as agued by many researchers, depends probably on bank service quality, customer preferences and satisfaction. Recent studies found that consumer behaviour is changing partly because of more spare time. The way of use of financial services is characterised by individuality, mobility, independence of place and time, and flexibility (Seitz and Stickel, 2004). Historically, banks have taken the attitude that they will provide customers with the services and products that they, the banks, wish to provide. Buyer power, as evidenced by the increase in wealth and sophistication of the most profitable customers, now dictates that such customers will determine with whom they will bank, which products they will use, what pricing they will accept and which delivery channels they choose to use. Banks not recognising these requirements could rapidly lose between 30-50% of their customers, especially the most profitable customers including the 'magic' top10%. It has been proven that the least profitable clients will be the least likely to move. Banks are therefore being forced to adopt a strategy towards their customers that is focused on buyer driven desires. In order to survive both from domestic and the increasing level of global cross-border competition, banks need to change their process of servicing their customers. Firstly, to capture and retain the most profitable customers and secondly to redirect unprofitable customers into service channels which can limit the costs and maximise potential revenues (Mols, 1998). Success in the electronic-banking era is measured in the eyes of the customer. A bank has to profitably meet the needs of customers and continuously improve its ability to do so. It has to be accurate, reliable, helpful and understanding. The goal is not simply to satisfy customers but to positively delight them. The specific things that delight the customer vary from industry to industry and from product to product. But most customers want the same things. According to (Balachandher, 2001),

1. Customers are interested in quality

 2. They desire good and effective service delivery

 3. They want flexibility so that the specific product or service be obtained

 4. They covet value by not wanting to pay a price that exceeds the value received from the product

Researches conducted in some countries on customers’ perception of and reaction to electronic banking products and services, and others on customer satisfaction concluded that the few e-banks that face liquidity problem in so-called advanced countries is as a result of the negative perception their customers have of the services. In fact, in some countries, E-banking products and services are not very popular because customers do not consider them as better alternative to traditional banking services (Balachandher, 2001). Worst still, findings of few researches reveal that some customers view these e-developments as nothing to talk about. What are ebanks expected to do? Lustsik (2004) adds that an important factor indicating an urgent need for change is that the Pareto 80/20 rule appears to be no longer valid. Recent analysis shows that instead of 20% of customers generating 80% of profits, 10% of customers are generating over 100% of profits. This of course means that the remaining 90% are unprofitable. Many banks are only just realising that they are unable to measure profitability accurately enough to tell the difference between their profitable and unprofitable business. The tendency at these banks is therefore for all senior managers to claim that their business responsibility area is profitable in the absence of reliable management statistics that can demonstrate otherwise. A fundamental realisation in the context of all these developments is that banking is changing from a seller driven process to a buyer driven process. Thus, the success of E-banking depends squarely on customers’ satisfaction of the e-products and e-services. E-banks need therefore, to make a lot of effort in creating awareness among existing and prospective customers about the benefits of these products and services. In Nigeria, electronic banking products are increasingly gaining ground as many customers received them as panacea to problems of poor service delivery that has been bedevilling many banks for a long time. However, experts posit that the rate at which Nigerians accept the products is far below expectation. This according to some research findings is due to lack of awareness about the products, inadequate legal framework and low technology. Hence, for the new delivery channels to succeed, both e-banks and the regulatory authority in Nigeria have to sensitise the public of the beauties of the e-products. Banks in particular, need rebuild a customer focused banking with new improved processes, modern technology, a competitive range of delivery channels and focusing services on the best customers. This of course requires the radical remodelling of the banks delivery channels and business process engineering resulting in significantly improved: process excellence, speed of delivery, and value to customers. Through these, customers’ perception of and reaction to electronic banking products and services would be positive. There are a number of lessons learned from our review of literature pertaining to electronic banking and customer satisfaction. The most striking one is that electronic products and services have a long history as means of delighting customers and improving performance

 **2.2 ELECTRONIC BANKING**

Daniel (1999) defines electronic banking as the delivery of banks' information and services by banks to customers through different delivery channels that can be used with different electronic devices such as computer and a mobile phone with browser software, telephone or digital television. Pikkarainen et al (2004) defines electronic banking as an "internet portal, by which customers can use different kinds of banking services ranging from bill payment to making investments". Apart from withdrawals of cash, electronic banking gives customers access to distinctive sorts of banking transaction just by the snap of a mouse (De Young, 2001). In fact the use of electronic banking as an option for the dissemination of financial institutions has turned into a competitive tool rather than only an approach to accomplish competitive advantage of preference with the appearance of globalization and fiercer rivalry (Flavián et al, 2004; Gan and Clemes, 2006. Timothy (2012) electronic banking alludes to the utilization of the Internet as a remote conveyance channel for giving administrations, for example, opening a bank account, transferring funds among diverse accounts and electronic bill presentment and payment. This can be offered in two principle ways. A bank with physical offices can build up a Website and offer these services to its clients notwithstanding its customary conveyance channels. Second, is to set up a virtual bank, where the PC server is housed in an office that serves as the lawful location of such a bank. The banks offer their clients the capacity to make deposits and withdraw funds by means of ATMs (Automated Teller Machines) or other remote conveyance channels claimed by different foundations, for which an administration expense is acquired. Ahasanul (2009) Electronic banking is modern delivery channel of banking services.

**2.3 FORMS OF ELECTRONIC BANKING**

**Automated Teller Machines (ATMs)**

Rose (1999) as cited in Abor, describes ATMs as follows: “an ATM combines a computer terminal, database system and cash vault in one unit, permitting customers to enter the bank‟s book keeping system with a plastic card containing a PIN or by punching a special code number into the computer terminal linked to the bank‟s computerized records 24 hours a day”. It offers a great deal of banking services to clients. They are mostly situated outside the banks. They were introduced initially to serve as cash dispensing machines. However, as a result of the rapid increase in technology, ATMs go to the extent of given accounts balances and bill payments. Banks use this electronic banking device, to gain competitive advantage. The combination of automation and human tellers gives more productivity for the bank during banking hours. It additionally spares time in customer service delivery as customers do not queue in banking halls, and along these lines can invest such time spared into other productive activities. ATMs are efficient method for yielding higher profitability as they accomplish higher efficiency per duration of time than human tellers (a normal of around 6,400 exchanges for every month for ATMs contrasted with 4,300 for human tellers (Rose, 1999). Furthermore, ATMs ability to work after banking hours provide continue productivity

**Telephone Banking**

"Telephone Banking (Telebanking) can be considered as a form of remote or virtual banking, which is essentially the delivery of branch financial services via telecommunication devices where the bank customers can perform retail banking transactions by dialing a touch-tone telephone or mobile communication unit, which is connected to an automated system of the bank by utilizing Automated Voice Response (AVR) technology” (Balachandher et al, 2001). As indicated by Leow (1999), telephone banking offers several advantages for customers and banks. It provides convenience, easy access and customers also saves time. On the part of the banks telephone-banking services are less costly than those of branch based services. It has almost all the benefits of ATMs, except that it lacks the productivity generated from cash dispensing by the ATMs. Customers get access to banking services at their various offices and homes.

**Personal Computer Banking**

 Personal Computer Banking is a sort of service which provides the bank's clients to access their banking data through a restrictive system, through software installed on their personal PC. By having access the customer can perform a great deal of banking services. The significance of PC proficiency has brought about expanding the utilization of PCs. This positively bolsters the development of PC banking. Customers have access banking services even at their homes and offices (Abor, 2005)

**Internet banking**

According to Essinger (1999) internet banking is: “to give customers access to their bank accounts via a web site and to enable them to enact certain transactions on their account, given compliance with stringent security checks”. To the Federal Reserve Board of Chicago‟s Office of the Controller of the Currency (OCC) Internet Banking Handbook (2001), Internet banking is described as “the provision of traditional (banking) services over the internet”. Internet banking provides convenient and flexible services to customers. It enables customers to transact almost all their banking transactions online. One could check accounts, query the bank and also transfer funds to other people on different accounts, it is the most financially savvy innovative method for yielding higher profitability. Another feature of internet banking is that, it gives a 24/7 access to customers.

**Branch Networking**

 Networking of branches can be depicted as the computerization and between associating of geographically diverse stand-alone bank branches, into a framework of Wide Area Network (WAN) for making and sharing of solidified client data (Abor, 2005). It provides quick inter- branch transactions and hence the effect of time and distance are eliminated. Almost all banks in Ghana have various branches across the country networked. Regardless of where a customer opened his or her accounts, he or she can access it anywhere

**Mobile Banking**

 A very recent addition to the electronic banking products in Ghana is the mobile banking. Literally this is banking on the mobile phone. Mobile banking is a system or platform in which customers are automatically updated on any changes in their account. These changes are may come in the form of account debits and credits or any charges to the account. All it needs for mobile banking is a mobile phone with a well-functioning text messaging system. SMS banking falls under this category. This system uses short text messaging system to inform customers of their account (Chovanova, 2006).

**2.4 BENEFITS OF E-BANKING**

 The benefits of electronic banking cannot be over emphasized. This is to say that it provides a lot of benefits both to the customer and the bank itself. To begin with a foremost benefit e-banking service is competitive branding and as well as better appreciation to the market demands. As such banks that provide services are known to be leaders in technology implementation and advancement. Thus, the better image brand they enjoy The other advantages may be measured in terms of money. The primary objective of every institution is to increase profits with which banks cannot be excluded. Many contend that E-banking can do away the hitherto laborious and less viable methods for banking. As indicated by perspectives communicated by Mols (1998) it was opined that the Internet is a revolution that will do away the old request holds much influence. The internet revolution in electronic-banking transaction is much less expensive than branch or even telephone transactions. According to Jen and Michael (2006) electronic-banking has made common open doors for banks and businesses around the world, and that is clear in the way they sort out financial transaction. Although opportunities to banks, there are various difficulties such as the innovation of IT applications, the obscuring business sector limits, rupturing modern boundaries, the passage of emerging competitors, and the development of new plans of action (Liao and Cheung 2003). Studies by Rikya (2007) and Han (2008) on the presentation of internet banking and prospects for Bangladesh presumes that the coming of advances have truly gotten data upheaval the general public and that Internet Technology is rightly viewed as the third flood of upset after the farming and mechanical unrests. The approach and adoption of the internet by businesses has uprooted the constraint of time, distance and communication making the globe really a little village. Han (2008) likewise discovered the good effect of informational technology on SME finance. SMEs that adapt ebanking are more productive that those that utilize conventional channel. According to Rotchanakitumnuai and Speece (2003) E- banking provides various benefits to both banks and customers. With electronic banking customers can check accounts, transfer money and can have access to numerous banking products and services. There is no need for Customers to visit banks to make transactions, (Cheng et al., 2006). Electronic banking assumes a vital part in the economy helping buyers and sellers to make financial worth via the exchange of goods and services by avoiding physical contacts (Bakos, 1998). Through electronic banking, banks have the capacity to draw in versatile clients which give to a great degree huge profit by giving portable money related services. Wind (2001), demonstrated that numerous banks are roused to actualize E-banking by components identifying with augmenting their profit through expansion market scope. The increase use in credit card is attributable to electronic banking. Customers are able to shop worldwide without the need of carrying paper money.

**2.5 CHALLENGES OF E- BANKING**

A research by Daft (1982) demonstrated that the rise of E-banking may be a smart thought however with respect to customers they may confront some risk connected with the specific type of innovation. Daft identified what he described Strategic Risk. Management of financial institutions should know and understand risks associated with e- banking and provide remedies for it. Poor E-banking planning and investment decisions can increase a financial institution’s strategic risk. The costs of establishing e-banking services are high. Establishing a trusted brand is very costly as it requires the purchase of expensive technology. Some of the problems that customers face in using electronic banking services include risk arising from fraud, network and system errors and other unanticipated events resulting in the organization's inability to convey banking products and services. This risk could be inherent in different products and services (Earl, 2000) Earl further commented that banking activities can expand their activities of establishment's and the amount of its transaction or operational risk, particularly if the organization is putting forth imaginative administrations that have not been institutionalized. Financial institutions should therefore provide reliable services to help customers gain easy access at all times. Another security issue associated with E-banking as introduced by the Economist journal (1999) recounts that E-banking insecurities is classified into three categories, firstly those associated with fraud and theft secondly those by hackers‟ and lastly flaws in systems design or set up leading to security breaches (genuine users seeing / being able to transact on other users‟ accounts). All of these insecurities have financial and legal reputations. Other challenges associated with electronic banking spans from the type of technology selected, lack of knowledge and lastly implementation. Earl (2002) furthermore identified that while managers understand their business and operational process, their employees mostly lack the skills and experience to adapt to software technologies and educate their customers. In other to embrace global technology, there ought to be a satisfactory level of infrastructure and human capacity building before developing nations can receive the global technology for their nearby necessity. The society for worldwide interbank financial telecommunications (SWIFT) to the internet shows that in many developing countries full migration has not occurred as a result of inadequate infrastructure, required technical expertise and working capital. Many corporate and consumers in some developing countries do not have access to the necessary infrastructure to enable them process electronic payments. There are a few ramifications of international electronic banking. It is for all intents and purposes realized that low transactional cost possibly make it much less demanding to conduct international banking electronically. For some banks, cross-border operations offer a chance to harvest economies of scale. But it requires a higher level of supervision. In response, many financial institutions have already modified their regulations to achieve their main objectives, ensuring the safety and soundness of the domestic banking system, promoting market discipline, and protecting customer rights and the public trust in the banking system.

**2.6 EMPIRICAL REVIEW**

The review of empirical literature gives an evidence-based and factual analysis of related works done in the country or outside and in the same area of study or related. Using the technology acceptance model (TAM) model put forward by Davis (1989) and the use of questionnaires, Ankra (2012) conducted a survey in the Greater Accra region with a sample size of 6 banks and 360 customers. He finds that all the banks are engaged in internet banking and had business websites. Customers of the banks are also found to be generally enthused and satisfied with the banks. However the study finds out that most the customers do not visit the websites of the banks and do not patronize the SMS banking though all the banks had this product (Abor, 2005). Customers are also found not to be patronizing the internet banking platform of the banks. Though most of the customers do not use the internet products and services, they are satisfied with banks with state of the art technology. In 2008, Woldie, Hinson, Iddrisu, and Boateng, (2008) conducts a study to examine how internet banking can improve the relationship between clients (firms) and banks in Ghana. A sample of 180 firms is used. The results indicates that, as at then only 68% of the respondent firms have heard of internet banking whiles about 33% have never heard of it. 55% of the firms indicate they do not patronize internet banking because of the fear of security. Majority of them indicates that even with the adoption of electronic/internet banking; they would still love to bank manually. In Nepal, Khatri and Upadhyay (2013) uses data from five banks and 60 of their customers to analyze internet banking. They find out that though majority of the sampled customers of the banks use the internet generally and have some knowledge about internet banking, they had not developed completely the attitude to make use of the internet banking facility. Khatri and Upadhyay (2013) points out that the underutilization of the internet banking in the country is as a result of inadequate awareness and the fear of security. Bad internet infrastructural development in the country was also cited as the major challenge of internet banking in the country. Ahmad and Al-Zu‟bi (2011) study the adoption of electronic banking in Jordan and the impact it has customer satisfaction, loyalty and positive word of mouth. In using purposive sampling, they selected 179 customers from 24 commercial banks. The study finds a positive effect of internet banking on customer satisfaction, loyalty. In using the four major commercial banks in Botswana (Barclays Bank, First National Bank, Bank of Baroda and Standard Chartered Bank) and 100 customers from these banks, Mobarek (2007) studies electronic banking practices and customer satisfaction. The study focuses on the use of automated teller machines, internet and telebanking. 98% of the respondents are satisfied and saw the use of the automated teller machine to be good. Though 88% of them do not use telebanking, 62% of the respondents do not see telebanking as important. 78% see internet banking to be important. On a whole, 72% of the respondents prefer electronic banking to the manual type of banking. The study also finds out that electronic banking is more patronized by younger folks and business persons. Mohammed Ariff, Yun and Zakuan (2013) examine the relationship and effect of electronic service quality on electronic loyalty in the internet banking industry in Malaysia. Specifically the study is conducted on a particular commercial bank and 265 internet banking customers of the bank. The study finds positive relationship between internet banking satisfaction and aesthetics (attractiveness and appearance of website) assurance and the rate at which customers are responded to. However it finds a negative relationship with privacy. Aghaei, Biglar, Jamshidian and Asadollah (2013) using 384 customers in Tehran investigates the effect of electronic banking on customer satisfaction finds a positive relationship between electronic banking services provided by the surveyed banks and customer satisfaction. A positive correlation between customers‟ income and satisfaction of electronic banking services is found. Customers‟ positive experience with electronic banking is positively related to electronic banking customer satisfaction. The study however finds a negative relationship between customers‟ education and their satisfaction of electronic banking services. Also customers' satisfaction with services of electronic banking is negatively related to their acquaintance with the services provided by banks Bello (2005) uses some banks in Nigeria (First Bank Nigeria Plc, Zenith Bank Plc and Guaranty Trust Bank Plc) and 155 customers that maintain current account with these banks, finds the impact of electronic banking on customer satisfaction. The study finds out though most of the respondent customers patronize electronic banking, they still patronize the going of the bank branches to have encounter with the officials. It also finds out that users of electronic banking of the banks are not satisfied with the quality and efficiency of services. In analyzing customers‟ loyalty to banks in Ghana, specifically the Wa Municipality, Mumin, Nkegbe and Kuunibe (2012) uses 130 bank customers and find out that satisfaction, bank type, distance, automated teller machine, time to transact, switch cost, loan commitment, other facilities and auxiliary banking are the significant determinants of customers‟ loyalty to their main banks.

**2.7 THEORETICAL REVIEW**

 **Innovation Diffusion Theory**

This theory developed by Roger in 1983 explains individuals’ intention to adopt a technology as a modality to perform a traditional activity. The critical factors that determine the adoption of an innovation at the general level are the following: relative advantage, compatibility, complexity, trialability and observability. It is concerned with the manner in which a new technological idea, artefact or technique, or a new use of an old one, migrates from creation to use. According to (IDT) theory, technological innovation is communicated through particular channels, over time, among the members of a social system. The stages through which a technological innovation passes are: knowledge (exposure to its existence, and understanding of its functions); persuasion (the forming of a favourable attitude to it); decision (commitment to its adoption); implementation (putting it to use); and confirmation (reinforcement based on positive outcomes from it). Early users generally are more highly educated, have higher social status, are more open to both mass media and interpersonal channels of communication, and have more contact with change agents. Mass media channels are relatively more important at the knowledge stage, whereas interpersonal channels are relatively more important at the persuasion stage. Innovation decisions may be optional (where the person or organization has a real opportunity to adopt or reject the idea), collective (where a decision is reached by consensus among the members of a system), or authority-based (where a decision is imposed by another person or organization which possesses requisite power, status or technical expertise). Important characteristics of an innovation include: relative advantage (the degree to which it is perceived to be better than what it supersedes); compatibility (consistency with existing values, past experiences and needs); complexity (difficulty of understanding and use); trialability (the degree to which it can be experimented with on a limited basis); observability (the visibility of its results). Different adopter categories are identified as: innovators (venturesome); early adopters (respectable); early majority (deliberate); late majority (skeptical); laggards (traditional). Earlier adopting individuals tend not to be different in age, but to have more years of education, higher social status and upward social mobility, be in larger organizations, have greater empathy, less dogmatism, a greater ability to deal with abstractions, greater rationality, greater intelligence, a greater ability to cope with uncertainty and risk, higher aspirations, more contact with other people, greater exposure to both mass media and interpersonal communications channels and engage in more active information seeking. Important roles in the innovation process include: opinion leaders (who have relatively frequent informal influence over the behavior of others); change agents (who positively influence innovation decisions, by mediating between the change agency and the relevant social system); change aides (who complement the change agent, by having more intensive contact with clients, and who have less competence credibility but more correctly or trustworthiness credibility). The change agent functions are: to develop a need for change on the part of the client; to establish an information-exchange relationship; to diagnose the client problems; to create intent to change in the client; to translate this intent into action; to stabilize adoption and prevent discontinuance; and to shift the client from reliance on the change agent to self-reliance.

**CHAPTER THREE**

**RESEARCH METHODOLOGY**

* 1. **Research design**

The researcher used descriptive research survey design in building up this project work the choice of this research design was considered appropriate because of its advantages of identifying attributes of a large population from a group of individuals. The design was suitable for the study as the study sought impact of electronic banking on customer satisfaction

* 1. **Sources of data collection**

Data were collected from two main sources namely:

(i)Primary source and

(ii)Secondary source

**Primary source:**

These are materials of statistical investigation which were collected by the research for a particular purpose. They can be obtained through a survey, observation questionnaire or as experiment; the researcher has adopted the questionnaire method for this study.

**Secondary source:**

These are data from textbook Journal handset etc. they arise as byproducts of the same other purposes. Example administration, various other unpublished works and write ups were also used.

* 1. **Population of the study**

Population of a study is a group of persons or aggregate items, things the researcher is interested in getting information impact of electronic banking on customer satisfaction. 200 staff of GTB, Edo state was selected randomly by the researcher as the population of the study.

* 1. **Sample and sampling procedure**

Sample is the set people or items which constitute part of a given population sampling. Due to large size of the target population, the researcher used the Taro Yamani formula to arrive at the sample population of the study.

n= N

 1+N (e) 2

n= 200

1+200(0.05)2

= 200

1+200(0.0025)

= 200 200

1+0.5 = 1.5 = 133.

**3.5 Instrument for data collection**

The major research instrument used is the questionnaires. This was appropriately moderated. The secretaries were administered with the questionnaires to complete, with or without disclosing their identities. The questionnaire was designed to obtain sufficient and relevant information from the respondents. The primary data contained information extracted from the questionnaires in which the respondents were required to give specific answer to a question by ticking in front of an appropriate answer and administered the same on staff of the two organizations: The questionnaires contained structured questions which were divided into sections A and B.

* 1. **Validation of the research instrument**

The questionnaire used as the research instrument was subjected to face its validation. This research instrument (questionnaire) adopted was adequately checked and validated by the supervisor his contributions and corrections were included into the final draft of the research instrument used.

* 1. **Method of data analysis**

The data collected was not an end in itself but it served as a means to an end. The end being the use of the required data to understand the various situations it is with a view to making valuable recommendations and contributions. To this end, the data collected has to be analysis for any meaningful interpretation to come out with some results. It is for this reason that the following methods were adopted in the research project for the analysis of the data collected. For a comprehensive analysis of data collected, emphasis was laid on the use of absolute numbers frequencies of responses and percentages. Answers to the research questions were provided through the comparison of the percentage of workers response to each statement in the questionnaire related to any specified question being considered.

Frequency in this study refers to the arrangement of responses in order of magnitude or occurrence while percentage refers to the arrangements of the responses in order of their proportion. The simple percentage method is believed to be straight forward easy to interpret and understand method.

The researcher therefore chooses the simple percentage as the method to use.

The formula for percentage is shown as.

% = f/N x 100/1

Where f = frequency of respondents response

N = Total Number of response of the sample

100 = Consistency in the percentage of respondents for each item

Contained in questions

**CHAPTER FOUR**

**PRESENTATION ANALYSIS INTERPRETATION OF DATA**

**4.1 Introduction**

Efforts will be made at this stage to present, analyze and interpret the data collected during the field survey. This presentation will be based on the responses from the completed questionnaires. The result of this exercise will be summarized in tabular forms for easy references and analysis. It will also show answers to questions relating to the research questions for this research study. The researcher employed simple percentage in the analysis.

**DATA ANALYSIS**

The data collected from the respondents were analyzed in tabular form with simple percentage for easy understanding.

A total of 133(one hundred and thirty three) questionnaires were distributed and 133 questionnaires were returned.

Question 1

Gender distribution of the respondents.

TABLE I

|  |
| --- |
| **Gender distribution of the respondents** |
| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 77 | 57.9 | 57.9 | 57.9 |
| Female | 56 | 42.1 | 42.1 | 100.0 |
| Total | 133 | 100.0 | 100.0 |  |

From the above table it shows that 57.9% of the respondents were male while 42.1% of the respondents were female.

Question 2

The positions held by respondents

TABLE II

|  |
| --- |
| **The positions held by respondents** |
| Response | Frequency | Percent | Valid Percent | Cumulative Percent |
| **Valid** | HRMS | 37 | 27.8 | 27.8 | 27.8 |
| Customer care officers  | 50 | 37.6 | 37.6 | 65.4 |
| Accountants  | 23 | 17.3 | 17.3 | 82.7 |
| Marketers  | 23 | 17.3 | 17.3 | 100.0 |
| Total | 133 | 100.0 | 100.0 |  |

 The above tables shown that 37 respondents which represents27.8% of the respondents are human resource managers respondents which represents 37.6 % are customer care officers 23 respondents which represents 17.3% of the respondents are accountants, while 23 respondents which represent 17.3% of the respondents are marketers

**TEST OF HYPOTHESES**

Electronic banking products and services have not significantly improved customers satisfaction

 **Table III**

|  |
| --- |
| **Electronic banking products and services have not significantly improved customers satisfaction .** |
| Response  | Observed N | Expected N | Residual |
| Agreed | 40 | 33.3 | 6.8 |
| strongly agreed | 50 | 33.3 | 16.8 |
| Disagreed | 26 | 33.3 | -7.3 |
| strongly disagreed | 17 | 33.3 | -16.3 |
| Total | 133 |  |  |

|  |
| --- |
| **Test Statistics** |
|  | Electronic banking products and services have not significantly improved customers satisfaction .  |
| Chi-Square | 19.331a |
| Df | 3 |
| Asymp. Sig. | .000 |
| a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 33.3. |

Decision rule:

There researcher therefore rejects the null hypothesis Electronic banking products and services have not significantly improved customers satisfaction as the calculated value of 19.331 is greater than the critical value of 7.82

Therefore the alternate hypothesis is accepted that Electronic banking products and services have significantly improved customers satisfaction

 **TEST OF HYPOTHESIS TWO**

There is no impact of electronic- banking services on Customer Value.

 Table V

|  |
| --- |
| **there is no impact of electronic- banking services on Customer Value..** |
| Response  | Observed N | Expected N | Residual |
| Yes | 73 | 44.3 | 28.7 |
| No | 33 | 44.3 | -11.3 |
| Undecided |  27 | 44.3 | -17.3 |
| Total | 133 |  |  |

|  |
| --- |
| **Test Statistics** |
|  | **there is no impact of electronic- banking services on Customer Value.**  |
| Chi-Square | 28.211a |
| Df | 2 |
| Asymp. Sig. |  .000 |
| a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 44.3. |

Decision rule:

There researcher therefore rejects the null hypothesis there is no impact of electronic- banking services on Customer Value as the calculated value of 28.211 is greater than the critical value of 5.99

Therefore the alternate hypothesis is accepted that state there is impact of electronic- banking services on Customer Value.

**CHAPTER FIVE**

**SUMMARY, CONCLUSION AND RECOMMENDATION**

**5.1 Introduction**

It is important to ascertain that the objective of this study was to ascertain impact of electronic banking on customer satisfaction. In the preceding chapter, the relevant data collected for this study were presented, critically analyzed and appropriate interpretation given. In this chapter, certain recommendations made which in the opinion of the researcher will be of benefits in addressing the challenges of electronic banking on customer satisfaction

* 1. **Summary**

This study was on impact of electronic banking on customer satisfaction. Six objectives were raised which included: Identify the Electronic banking services offered by GTB and its usage by customers, to determine the impact of electronic- banking services on Customer Value, examine the impact of electronic banking on service delivery, identify customers‟ level of satisfaction with service delivery given the introduction of electronic banking services, identify the benefits to customers for using e- banking services, Identify the challenges facing effective implementation of electronic banking system in Nigeria. In line with these objectives, two research hypotheses were formulated and two null hypotheses were posited. The total population for the study is 200 staff of the GTB Edo state. The researcher used questionnaires as the instrument for the data collection. Descriptive Survey research design was adopted for this study. A total of 133 respondents made are human resource managers, accountants, customer care managers and marketers were used for the study. The data collected were presented in tables and analyzed using simple percentages and frequencies

**5.3 Conclusion**

From the study, customers admitted they prefer banking halls to the electronic banking services in spite of the longtime they waste in queues. They cited among other things the difficulty in accessing the electronic banking services and products as well as the perceived insecurity associated with its usage as some of the main reason responsible for their decision. This claim authenticated the reports of several other studies Chung and Paynter (2000); DIC, (2005) and Westland (2001). The study again, brought to the fore that customers were highly aware of the existence of electronic banking services and products. This claim was overwhelmingly confirmed by the respondents from the bank workers. Majority of the respondents indicated that they will rate their patronage of the electronic banking services as high and very high, they access the services on daily, weekly and monthly basis. The study acknowledged that insecurity, erratic power supplies, as well as difficulty in transacting business electronically were the main challenges associated with electronic banking. As such amelioration of these obstacles especially allaying the fears of insecurity will boost customers‟ confidence and eventually lead to high patronage. In spite of all these, the study identified some strength in electronic banking services. These include the speedy nature of the services especially ATM. Respondents also confirmed that some of these services are safe and convenient.

 **5.4 Recommendation**

The study revealed that majority of the bank staff were males. This is unfair, especially in a country where feminist groups are fighting for women empowerment. It is therefore, recommended that the banks take notice of this phenomenon and revert it to at least create some gender balance in their future employments. The study indicated that majority of the customers were aware of the existence of varied electronic products in the banks. This was a positive phenomenon and as such the researcher recommends that giant step should be taken in sustaining the high awareness level. It should be however, stated that the awareness was not hundred per cent as such the banks should not be complacent as there is always more room for improvement. The findings further revealed that sizeable number of respondents stated that they prefer the banking hall to e-banking products because of the cumbersome nature of some ebanking platforms. Based on this finding it recommended that the banks need to incorporate into such products mechanisms that will make it possible for clients to understand how to use them with very little effort. This is so because complicated procedures increase the likelihood of clients making mistakes which may have severe financial consequences. The study established that ATM usage was high among customers. This was positive and encouraging. The researcher therefore recommends that more user friendly automated teller machines be put not only at the bank premises but also around vantage points within the metropolis to boost business transactions. Again, frantic efforts should be made to acquiring cash deposits ATM machine as done in some parts of the world. Further, the study revealed that ignorance on the part of the customers with regard to the use of electronic banking services was a challenge. The only „cure‟ to ignorance is education. Based on this it is recommended that the banks should embark on rigorous mass public education to sensitize the customers on the usage of electronic banking services. This can be done on public forums, print media, television shows to mention a few

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**QUESTIONNAIRE**

**INSTRUCTION**

Please tick or fill in where necessary as the case may be.

Section A

1. Gender of respondent

A male { }

B female { }

1. Age distribution of respondents
2. 15-20 { }
3. 21-30 { }
4. 31-40 { }
5. 41-50 { }
6. 51 and above { }
7. Marital status of respondents?
8. married [ ]
9. single [ ]
10. divorce [ ]
11. Educational qualification off respondents
12. SSCE/OND { }
13. HND/BSC { }
14. PGD/MSC { }
15. PHD { }

Others……………………………….

1. How long have you been in GTB
2. 0-2 years { }
3. 3-5 years { }
4. 6-11 years { }
5. 11 years and above……….
6. Position held by the respondent in GTB
7. HRM{ }
8. Accountant { }
9. Customer care officer { }
10. Marketer { }
11. Electronic banking is not working in GTB
12. 0-2 years { }
13. 3-5 years { }
14. 6-11 years { }
15. 11 years and above……….

SECTION B

1. E banking is an easy way of operation
2. Agrees { }
3. Strongly agreed { }
4. Disagreed { }
5. Strongly disagreed { }
6. E banking really satisfies customers.

(a) Agrees { }

(b) Strongly agreed { }

(c) Disagreed { }

(d) Strongly disagreed { }

1. E banking is the best way of banking
2. Agreed { }
3. Strongly agreed { }
4. Disagreed { }
5. Strongly disagreed { }
6. GTB only operating e banking?
7. Agreed { }
8. Strongly agreed { }
9. Disagreed { }
10. Strongly disagreed { }
11. There is no impact of e banking on customer satisfaction.
12. Agreed { }
13. Strongly agreed { }
14. Disagreed { }
15. Strongly disagreed { }
16. There is no electronic banking products of Guaranty Trust Bank Nig Plc
17. Agreed { }
18. Strongly agreed { }
19. Disagreed { }
20. Strongly disagreed { }
21. Has the introduction of e-banking significantly affected service delivery of Guaranty Trust Bank Nig Plc
22. Agreed { }
23. Strongly agreed { }
24. Disagreed { }
25. Strongly disagreed { }
26. Has e-banking positively affected service delivery in Guaranty Trust Bank Nig Plc
27. agreed { }
28. Strongly agreed { }
29. Disagreed { }
30. Strongly disagreed { }
31. There is possible solutions to e-banking challenges in Nigeria
32. Agreed { }
33. Strongly agreed { }
34. Disagreed { }
35. Strongly disagreed { }