



International Journal of Arts and Humanities: ISSN-2360-7998 (Print) and Open Access: DOI/ijah/10.54978

Abbreviated Key Title: Int. J. Arts Humanit.

ISSN: 2360-7998 (Print) and Open Access

Volume-13 (Issue): 6, June, Pp. 183-191, 2025

**Full Length Research**

# Impact of E-Distribution Channels on Customers' Satisfaction: An Empirical Analysis of Nigerian Banking Industry

Umar Garba

Sharda University India

Author's E-mail: umargarbadeba@gmail.com

## Abstract

*As a result of the intense competition that characterizes the Nigerian banking industry, banks have embraced the adoption of E-distribution channels as a strategic stance for building desirable customer satisfaction and competitive positioning. However, there seems to be a lack of the existence of any empirical evidence regarding the ability of this adoption to achieve these feats. This study examined the impact of e-distribution channels on customer satisfaction is examined. Primary data were elicited from a total of one hundredseventy-five customers of Polaris Bank Limited, Kano. Furthermore, through statistical analysis, it was found that the three major E-distribution channels: ATM services, online banking services, and mobile banking services have a positive and significant impact on customer satisfaction. Since these electronic channels can be employed as drivers for fostering customer satisfaction, it was recommended that banks should strive to put more effort into improving the quality inherent in them while also doing this by being customer-centered.*

**Keywords:** Bank website, Customer satisfaction, Customer-oriented, E-distribution, Information and communication technology, Online banking,

Accepted 12/6/2025

Published 24/6/2025

## INTRODUCTION

The rapid advancement of information and communication technologies has tremendously impacted people's lives, behaviours, and social events. Moreover, this advancement is also bringing numerous successes to human society (Shree, Pratap, Saroy, & Dhal, 2021). One of the most significant developments that has raised society's awareness is the ability to acquire a large amount of diverse information (Simon, Thomas, & Senaji, 2016). Information technology has broken the intellectual and pragmatic boundaries in traditional societies and created a favourable environment for the development of innovation and the dynamic nature of business (Singh, Supriya, & Joshna, 2013). It is now impossible to optimise corporate affairs for all current and long-term vocations and activities without the use of information technology (Santos, 2003). Time, speed, place, and distance all have

new connotations in this era of technology-driven communication, and the world has become a small, intimate virtual community (Oney, Guven, & Rizvi, 2017). In this new community, information and communication technology has greatly merged with social and economic activity, creating a digitalised community (Hassan et al., 2020). Digital economy, electronic business and commerce, and electronic banking are examples of modern uses of new technology and the expanded global network (Okifo & Igbunu, 2015a).

The rapid changes in business operations in contemporary times in the form of technological improvement and the intense competition in the banking sector in the 21st century and the need to cut down the personnel overhead and provide efficient services to catch up with global changes have necessitated a radical

transformation from the tedious traditional way of banking to a more efficient modern electronic system (Fatonah & Wibowo, 2018). Electronic banking services, also referred to as electronic banking operations, have become a popular way of conducting banking operations (Gholami et al., 2010). The fundamental change in business activities globally today is mainly due to the emergence of electronic banking operations (Fatonah et al., 2018; Oyelami, Adebisi & Adekunle, 2020). Financial transactions become easy due to the use of electronic payments. Customers, financial institutions, people, and businesses can all benefit from Internet banking, as it provides access to account information needed to do business over a public or private network (Yu, Hsi & Kuo, 2002). The implementation of electronic payment methods minimises the significant danger associated with carrying physical currency or paper checks by using mobile devices or the internet to conduct financial transactions (Ladhari, 2009). Compared to cash-in-hand procedures, electronic banking ensures transactions are quick, fair, efficient, and well secured (Abrazhevich, 2004). Customers can select any electronic payment method thanks to the abundance of available options and today's knowledge of information and communication technology (ICT), which enables them to select any platform (Okifo & Igbunu, 2015a; Wang, Lo & Hui, 2003).

Nigerian banks' performance was incredibly slow and inefficient due to manual processes, like manually maintaining records of transactions and customers' information and data sheets (Patience, 2013; Ugwuanyi, Ugwunta, & Ugwuanyi, 2013). The implementation of the Electronic Payment System has improved the provision of services in the banking sector and significantly advanced the Nigerian banking sector (Chukwu, Ubah & Njideka, 2021). However, several issues have arisen since the adoption of this electronic payment system, among them being low internet penetration, money laundering, high maintenance costs for e-payment devices, incorrect customer identification and account verification for online purchases, concerns about risks, and literacy issues (Gholami, Ogun & Koh, 2010).

The confidence and contentment of bank clients with the products and services provided by the banks determine the performance of the Nigerian banking system (Chukwu et al., 2021). The expectations and perceptions of the services provided serve as the foundation for customer happiness (Ololade & Ogbeide, 2017). With the number of services that financial institutions offer to their clients, electronic payment systems have improved customer satisfaction. Because most tasks can now be completed at the customer's convenience and the banking hall no longer has a queue, customers find operating in contemporary banking to be highly simple and satisfying (Rabiu, Ladan, Usman, & Garba, 2019).

The E-banking system enables the customer to carry out banking activities through electronic devices such as Automated Teller Machines (ATMs), debit cards, Point of

Sale Terminals (POS), and mobile phones (mobile banking & mobile money), amongst others. In the present world, customers are also concerned about the satisfaction derived from e-banking through efficient, fast, and convenient banking services. Given this, Polaris Bank Limited embraced the use of information and communication technologies in their service provision. Huge amounts of money have been invested in implementing self- and virtual banking services to improve the quality of service (Ayo & Adewoye, 2010).

The main objective of the study is to examine the impact of e-distribution channels on customers' satisfaction; however, the research has the following specific objectives: to identify the most used electronic banking services offered by Polaris Bank and to examine the impact of electronic banking on service delivery.

## LITERATURE REVIEW

Akbarian and Vakili (2011) emphasise the pivotal role of electronic payment systems in fostering economic development, particularly in emerging economies, by enhancing access to financial services. These systems facilitate seamless money transfers between accounts. According to Abrazhevich (2004) and Havinga, Smit, & Helme (1996), e-payment systems are broadly classified into three categories: traditional monetary transactions, digital currency, and credit-based payments. These systems must fulfil various criteria, including robust security measures, user-friendly interfaces, cost-effectiveness, strict control mechanisms, traceability, and advanced encryption protocols.

Electronic banking, as articulated by Daniel (1999), entails banks providing a spectrum of services and information to customers through diverse delivery platforms such as personal computers, mobile devices, telephones, and digital television. Magemhe and Shemi (2002) characterise electronic banking as a subset of e-business, specifically within the banking domain.

E-banking serves as the umbrella term encompassing the delivery of banking services and products through electronic channels like telephone, Internet, and mobile devices (Bhosale, 2015). This mode of banking, identified by Santos (2003) as a substitute provision channel, presents numerous opportunities for the growth and advancement of financial institutions. By offering financial services over the Internet, e-banking caters to the evolving needs of customers (Santos, 2003). Research by Wang, Lo & Hui (2003) focusses on the importance of providing high-quality services and products to customers in today's competitive banking landscape. Customer satisfaction, intricately linked with service quality, hinges on customers' perceptions of the online banking experience. Therefore, it's crucial for online banks to prioritise the quality of their services to not only retain existing customers but also attract new ones and enhance

their competitive edge (Wang, Lo, & Hui, 2003; Ladhari, 2009).

Moreover, the study by Dulaimi, Stewart, and Fenn (2006) emphasises the value of cultivating trust among customers in electronic banking channels. Gaining the trust of customers is identified as a critical factor in the success of electronic banking initiatives, ultimately contributing to the endurance and profitability of financial institutions.

### Theoretical literature

The Theory of Reasoned Action, initially formulated by Ajzen and Fishbein (2000) and further explored by Fatimah et al. (2018), seeks to elucidate the connection between attitudes and behaviours in human actions. Altawallbeh et al. (2015) have concluded that individuals' behavioural intention to adopt technology is influenced by their attitudes towards the behaviour and subjective norms. In response to intensified competition and deregulation, businesses in various sectors, including services and retail, are striving to differentiate themselves profitably, with a focus on delivering high service quality (Whah & Guan, 2017).

In contrast, Everett Rogers' Innovation Diffusion Theory (1983) posits that innovation diffusion is the process through which a new idea spreads among members of a social system over time through specific channels. Dopfer (2012) further argues that not all innovations, even if beneficial, are readily adopted; the adoption process may take time. Rogers identifies four key elements influencing the spread of new ideas: the innovation itself, communication channels, time, and the social system. This theory primarily concerns the trajectory of a new technological idea, technique, or application as it transitions from conception to widespread use.

### Empirical Literature

The impact of e-distribution channels, particularly electronic banking services, on customer satisfaction has been an area of interest for researchers and practitioners alike. E-banking services offer customers convenience and accessibility, which can enhance their overall satisfaction with the banking experience (Akbarian & Vakili, 2011). Identifying the most widely used e-banking services is crucial to understanding customer preferences and tailoring them accordingly.

Several studies have explored the adoption and usage of various e-banking channels. For instance, Tan & Teo (2000) highlighted the growing popularity of internet banking, particularly among younger demographics. Understanding customer preferences for specific e-banking services can help banks prioritise their offerings and improve customer satisfaction (Magemhe & Shemi, 2002). Hoehle, Scornavacca, & Huff (2012) and Maduku (2014) found that ATMs and mobile banking apps were

the most commonly used e-banking services among customers.

Moreover, the impact of electronic banking on service delivery has been extensively studied. (Firdous Farooqi, 2017; Odhiambo & Ngaba, 2019) argued that e-banking services have revolutionised the banking industry, enabling faster transactions, improved accessibility, and enhanced customer convenience. However, Magutu, Ogoro & Nyamwange (2010) cautioned that technical glitches, security concerns, and lack of user-friendliness can negatively impact the quality of e-banking service delivery, leading to customer dissatisfaction.

Service quality has been identified as a key determinant of customer satisfaction in the e-banking context (Santos, 2003). Udo, Bagchi & Kirs (2010); Zeglat, Shrafat & Al-Smadi (2016); and Zehir & Narcikara (2016) emphasised the importance of factors such as website design, ease of use, and responsiveness in influencing customers' perceptions of e-service quality. Wang et al. (2003) suggested that providing top-notch e-banking services can enhance customer satisfaction and loyalty, ultimately contributing to the bank's competitive advantage.

Furthermore, Ladhari (2009) highlighted the significance of delivering quality e-banking services to retain existing customers and attract new ones, while also improving the bank's corporate image and profitability. Building customer trust in e-banking channels has also been recognised as a critical factor for successful e-banking adoption and customer satisfaction (Dulaimi et al., 2006).

It can be seen that the literature underscores the importance of understanding customer preferences for e-banking services, ensuring high-quality service delivery through e-channels, and fostering customer trust to enhance overall satisfaction with e-banking experiences.

### METHODOLOGY

The study is primarily based on a field survey of the five branches of Polaris Bank Limited, Nigeria. The purposive sampling method has been used to collect the data from different branches of the bank. The population of this study is the retail customers of Polaris Bank Nigeria Limited Kano, who are active users of the e-distribution channels made available by the bank. Due to the unavailability of data on the total number of customers in this category, this study assumes that they are infinite in terms of numerical strength. Because of the time and financial limitations imposed on the researcher, the total number of samples collected from each branch is thirty-five, and hence the total sample size is one hundred seventy-five. A scheduled interview has been conducted with those customers who are using e-banking services. After the interview and recordings of respondents' responses, the questionnaires are appropriately used for

statistical analysis. Descriptive statistics was employed for the analysis of the study.

## RESULTS AND DISCUSSIONS

Table 1 reveals that 67 percent of the respondents are males and 33 percent are females. More than 50 percent, i.e., 52 percent, of the total respondents are in the age group of 20–25, and 17 percent are in the age group of

26–31, whereas only 9 percent of the respondents fall in the age group of 32–37. The table reveals that most of the respondents, i.e., 37 percent, are graduates, 21 percent are postgraduates, and 30 percent have senior secondary school certificates. It can be seen from the table that the majority (i.e., 47 percent) of the respondents are from the northwestern part of the country, followed by the northeastern, north-central, and south-south parts of the country.

**Table 1:** Demographic Characteristics of Respondents

Social Factors	Categories	Frequency	Percentage
Gender Distribution	Male	118	67%
	Female	57	33%
	<b>Total</b>	<b>175</b>	<b>100%</b>
Age Distribution	20 – 25	90	52%
	26 – 31	30	17%
	32 – 37	16	9%
	38 – 43	19	11%
	44 and above	20	11%
	<b>Total</b>	<b>175</b>	<b>100%</b>
Education Qualification	SSCE	52	30%
	OND/NCE	21	12%
	Graduate	65	37%
	Postgraduate	37	21%
Region of the Respondents	<b>Total</b>	<b>175</b>	<b>100%</b>
	North West	82	47%
	North East	31	18%
	South West	22	13%
	South East	6	3%
	North Central	26	15%
	South- South	8	4%
	<b>Total</b>	<b>175</b>	<b>100%</b>

**Source:** Field Survey, 2020.

It can be seen from the table 2 that more than 52 percent of the customers are only ATM cardusers among the available e-distributions provided by the bank. While 9 percent use ATMcards, USSD, and Polaris experience.

17 percent of the total respondents use Polaris mobile, Polaris experience USSD, ATM, and POS, and 11 percent of the total respondents use only Polaris mobile.

**Table 2:** Types of E-distribution Facility utilized by Customer

E-Distribution	Frequency	Percentage
Polaris Mobile, Polaris experience, USSD, and ATM	10	6%
ATM and POS	8	5%
Polaris mobile only	20	11%
Polaris Mobile, Polaris experience, USSD, ATM and POS	30	17%
ATM, USSD, and Polaris Experience	15	9%
ATM only	92	52%
<b>Total</b>	<b>175</b>	<b>100%</b>

**Source:** Field Survey, 2020.

The first dimension for the effectiveness of E-distribution, entitled "Influence of Banking Services on Ease of Doing Business," is represented in Table 3, which shows that around 61 percent of the respondents agreed and 23 percent strongly agreed with the statement that banking services ease their businesses, whereas 6 percent disagree and 3 percent firmly disagree with the assertion. The second dimension for the effectiveness of E-distribution is titled "Influence of ATM Machine on Convenience." The table reveals that 58 percent agree and 25 percent strongly agree with the assertion that ATMs are convenient to use, whereas 5 percent disagree and 5 percent strongly disagree with this assertion. 55 percent of respondents agree and 28 percent of respondents strongly agree with the assertion that there is guaranteed security at ATM centres. The fourth dimension of the effectiveness of E-distribution, entitled "The Reliability of Mobile Banking Services," has been shown in the table. The table reveals that 47 percent of the respondents agreed and 41 percent strongly agreed with the assertion that the mobile banking services provided by the bank are reliable, whereas 6 percent of respondents disagree with the same. 49 percent of the respondents agreed with the assertion that the website of the bank is customer-orientated, and 3 percent of the total respondents disagreed with the assertion. It can be seen

from the table that 44 percent of respondents agree, and 12 percent strongly agree with the statement that a website has a constructive impact on cash transactions. 54 percent of the respondents agreed that there is a good internet network when accomplishing transactions across e-distribution channels provided by the bank, while 13 percent of the total respondents strongly agreed with the assertion.

For the eighth dimension for the effectiveness of e-distribution, entitled "Issue of service failure on the website of the bank," 34 percent of the respondents agreed that there is no service failure when using the website of the bank, while 11 percent disagreed with the statement. 45 percent of the total respondents agreed that the bank's website could be easily accessed via mobile phones, while 4 percent disagreed with this statement. The tenth dimension for the effectiveness of e-distribution, entitled "Bank operates their E-Distribution as per customer's expectation," is presented in Table 3. There are 55 percent of respondents who agree and 3 percent of respondents who disagree with this assertion. 42 percent of the total respondents agree and 25 percent strongly agree with the statement that using bank e-distributions is cost-effective, while 6 percent disagree with this assertion.

**Table 3:** Assessment of E-distribution Facility Offered by Banks in Nigeria

Sr.No.	Dimensions	Responses	Frequencies	Percentages
1	Influence of e-Banking Services in ease of doing Business	Strongly disagree	6	3%
		Disagree	10	6%
		Not-sure	13	7%
		Agree	106	61%
		Strongly agree	40	23%
		<b>Total</b>	<b>175</b>	<b>100%</b>
2	Influence of ATM Machines on convenience	Strongly disagree	8	5%
		Disagree	8	5%
		Not-sure	13	7%
		Agree	102	58%
		Strongly agree	44	25%
		<b>Total</b>	<b>175</b>	<b>100%</b>
3	Guaranteed security at ATM centres	Strongly disagree	4	2%
		Disagree	9	5%
		Not-sure	16	10%
		Agree	97	55%
		Strongly agree	49	28%
		<b>Total</b>	<b>175</b>	<b>100%</b>
4	The Reliability of Mobile Banking services	Strongly disagree	6	3%
		Disagree	11	6%
		Not-sure	34	20%
		Agree	83	47%
		Strongly agree	41	24%
		<b>Total</b>	<b>175</b>	<b>100%</b>
5	Costumer-oriented Bank's Website	Strongly disagree	7	4.00%
		Disagree	5	3%
		Not-sure	50	29%

188. Int. J. Arts Humanit.				
6	The constructive impact of the website on cash transaction	Agree	86	49%
		Strongly agree	27	15%
		<b>Total</b>	<b>175</b>	<b>100%</b>
		Strongly disagree	9	5%
		Disagree	9	5%
		Not-sure	59	34%
		Agree	76	44%
7	Responsiveness of Internet network in proceeding transaction	Strongly agree	22	12%
		<b>Total</b>	<b>175</b>	<b>100%</b>
		Strongly disagree	8	5%
		Disagree	10	6%
		Not-sure	39	22%
		Agree	95	54%
		Strongly agree	23	13%
8	Issue of service failure on the website of the bank	<b>Total</b>	<b>175</b>	<b>100%</b>
		Strongly disagree	10	6%
		Disagree	20	11%
		Not-sure	58	33%
		Agree	60	34%
		Strongly agree	27	16%
		<b>Total</b>	<b>175</b>	<b>100%</b>
9	Easy to access the website via Mobile App	Strongly disagree	4	2%
		Disagree	7	4%
		Not-sure	34	19%
		Agree	78	45%
		Strongly agree	52	30%
		<b>Total</b>	<b>175</b>	<b>100%</b>
		10	Bank operates their E-Distribution as per customer's expectation	Strongly disagree
Disagree	10			6%
Not-sure	18			10%
Agree	96			55%
Strongly agree	45			26%
<b>Total</b>	<b>175</b>			<b>100%</b>
11	Satisfaction with the overall product/service quality			Strongly disagree
		Disagree	12	7%
		Not-sure	22	13%
		Agree	88	50%
		Strongly agree	46	26%
		<b>Total</b>	<b>175</b>	<b>100%</b>
		12	Cost-effectiveness follows in the provision of banking services	Strongly disagree
Disagree	11			6%
Not-sure	30			17%
Agree	74			42%
Strongly agree	42			25%
<b>Total</b>	<b>175</b>			<b>100%</b>

**Source:** Field Survey, 2020.

When looking at the research and the existing literature, it shows that all banks in Nigeria provide some type of e-banking services, which is supported by survey results indicating that customers use different e-banking options like ATMs, mobile banking, USSD, and internet banking (Table 2). According to the literature, e-banking was introduced in Nigeria to provide efficient and quality services (Abaenewe et al., 2013; Me, 2017). The survey findings corroborate this, as a majority of respondents (61% agreed, 23% strongly agreed) stated that e-banking services ease their business operations (Table 3). The

literature mentions challenges like inadequate security, network connectivity, and power supply issues hindering the maximum use of e-banking (Chemtai et al., 2019). The survey findings reflect these concerns, with only 55% agreeing and 28% strongly agreeing that there is guaranteed security at ATM centres (Table 3). Furthermore, only 54% agreed and 13% strongly agreed that the internet network is responsive for transactions (Table 3).

Moreover, the literature highlights the importance of technological innovation for performance improvement

(Chemtai et al., 2019). The survey results support this, showing that many respondents felt mobile banking services were reliable (47% agreed, 24% strongly agreed) and that bank websites were focused on customer needs (49% agreed, 15% strongly agreed) (Table 3). The literature does not explicitly discuss the cost-effectiveness aspect, but the survey findings reveal mixed responses on this, with 42% agreeing and 25% strongly agreeing that using e-banking services is cost-effective, while 10% strongly disagreed and 6% disagreed (Table 3).

## Summary

Electronic payment systems are regarded as one of the key mechanisms of economic development, especially in developing countries, and they help immensely to strengthen the provision of financial services. The electronic payment system is a mechanism that facilitates the transfer of money from one account to another account. In this study the most used electronic banking services offered by Polaris Bank are identified, and the impact of electronic banking on service delivery has been examined. Descriptive analysis has been done to achieve the objectives, and the study found that the majority of the customers are ATM card users. Most of the customers believed that e-banking has positively affected the ease of doing business, and it is more convenient for them to use the ATM cards for cash withdrawals rather than go to banks and wait in queues. Moreover, the customers believe that it is easier to access the website via mobile app, and the majority of the sampled customers are satisfied with the quality of service provided to them by the banks.

## Conclusion

The research indicates that electronic payment systems, particularly those offered by Polaris Bank, play a significant role in facilitating economic development, especially in developing countries. The study highlights that electronic banking services, such as ATM cards and mobile apps, are widely used by customers and are perceived positively in terms of convenience and ease of access. Most customers prefer using ATM cards for cash withdrawals over traditional bank visits, indicating a shift towards digital banking channels. Additionally, customers are satisfied with the quality of service provided by the bank through electronic channels.

## Recommendation

1. Investment in Electronic Banking Infrastructure: Polaris Bank should continue investing in and improving its electronic banking infrastructure to meet the increasing

demand and expectations of customers. This could involve enhancing mobile app features, improving website accessibility, and ensuring the reliability and security of electronic payment systems.

2. Customer Education and Awareness: While the majority of customers are already using electronic banking services, there may still be a segment of the customer base that is hesitant or unfamiliar with digital channels. Polaris Bank could focus on educational campaigns and initiatives to raise awareness about the benefits and functionalities of electronic banking services, thereby encouraging more customers to adopt them.

3. Continuous Improvement in Service Quality: Customer satisfaction with electronic banking services is crucial for retaining existing customers and attracting new ones. Polaris Bank should continuously monitor customer feedback and strive to address any issues or concerns raised promptly. This could involve regular updates to improve user experience, faster resolution of technical issues, and providing personalised support to customers when needed.

4. Promotion of Cashless Transactions: Given the positive perception of electronic payment systems by customers, Polaris Bank could actively promote cashless transactions to further drive the adoption of digital banking channels. This could include incentives such as cashback rewards, discounts, or exclusive offers for customers who frequently use electronic payment methods.

## REFERENCES

- Abaenewe, Z. C., Ogbulu, O. M., &Ndugbu, M. O. (2013). Electronic banking and bank performance in Nigeria. *West African journal of industrial and academic research*, 6(1), 171-187.
- Abrazhevich, D. (2004). *Electronic payment systems: A user-centered perspective and interaction design*. Dennis Abrazhevich.
- Ajzen, I., &Fishbein, M. (2000). Attitudes and the attitude-behavior relation: reasoned and automatic processes. *European review of social psychology*, 11(1), 1-33. <https://doi.org/10.1080/14792779943000116>
- Akbarian, R., &Vakili, T. (2011). Evaluation of factors affecting electronic payment systems by customers. In the first regional conference on new approaches in computer engineering and information technology, Rudsar.
- Altawallbeh, M., Soon, F., Thiam, W., &Alshourah, S. (2015). Mediating role of attitude, subjective norm and perceived behavioural control in the relationships between their respective salient beliefs and behavioural intention to adopt e-Learning among instructors in Jordanian universities. *Journal of Education and Practice*, 6(11), 152-159.

- Ayo, C. K., & Adewoye, J. O. (2010). The state of e-banking implementation in Nigeria: A post-consolidation review. *Journal of emerging trends in economics and management sciences*, 1(1), 37-45.
- Bhosale, M. (2015). internet banking technology in banking industry. *international journal of advanced research in computer science*. retrieved February 19, 2024, from [https://search.ebscohost.com/login.aspx?direct=true&profile=ehost&scope=site&authtype=crawler&jrnl=09765697&AN=108556417&h=40%2BLwZn7M5LelwyLduE0e1XjBPSHREMEJhimr7Gmhi62swrYSdHCHYRfTbP%2F1j7zF54TWWVaMeSbsiUN%2BgkdA%3D%3D&crl=c&casa\\_token=LAvpm9O1FdQAAAAA:WJOM9HRK7IVM3OgJpZUFafd4sAmLidVM9rvMEIMyOriSr1XBZ6F2JBXLzpxJeWb03AOmKw3Mx1RcxA](https://search.ebscohost.com/login.aspx?direct=true&profile=ehost&scope=site&authtype=crawler&jrnl=09765697&AN=108556417&h=40%2BLwZn7M5LelwyLduE0e1XjBPSHREMEJhimr7Gmhi62swrYSdHCHYRfTbP%2F1j7zF54TWWVaMeSbsiUN%2BgkdA%3D%3D&crl=c&casa_token=LAvpm9O1FdQAAAAA:WJOM9HRK7IVM3OgJpZUFafd4sAmLidVM9rvMEIMyOriSr1XBZ6F2JBXLzpxJeWb03AOmKw3Mx1RcxA)
- Chemtai, F., Okumu, F. O., & Kimutai, G. K. INTERNATIONAL JOURNALS OF ACADEMICS & RESEARCH.
- Chukwu, K. O., Ubah, C. B., & Njideka, E. C. Ubah, C. (2021). Electronic Payment System and Customer Satisfaction in Nigerian Banking System. *International Journal of Scientific and Management Research*, 4(05), 30-48.
- Daniel, E. (1999). Provision of electronic banking in the UK and the Republic of Ireland. *International Journal of Bank Marketing*, 17(2), 72–83. <https://doi.org/10.1108/02652329910258934/FULL/HTML>
- Dopfer, K. (2012). The origins of meso economics: Schumpeter's legacy and beyond. *Journal of Evolutionary Economics*, 22, 133-160.
- Dulaimi, M., Stewart, I., & Fenn, P. (2006). Strategy: The motivation for innovation. *Construction Innovation*, 6(3), 173–185. <https://doi.org/10.1108/14714170610710703/FULL/HTML>
- Fatonah, S., Yulandari, A., & Wibowo, F. W. (2018). A review of e-payment system in e-commerce. *Journal of Physics: Conference Series*. <https://doi.org/10.1088/1742-6596/1140/1/012033>
- Firdous, S., & Farooqi, R. (2017). Impact of internet banking service quality on customer satisfaction. *Journal of Internet Banking and Commerce*, 22(1).
- Gholami, R., Ogun, A., Koh, E. (2010). Factors affecting e-payment adoption in Nigeria. *Journal of Electronic Commerce in Organizations (JECO)*. Retrieved February 19, 2024, from <https://www.igi-global.com/article/factors-affecting-payment-adoption-nigeria/46947>
- Hassan, M. A., Shukur, Z., Hasan, M. K., & Al-Khaleefa, A. S. (2020). A review on electronic payments security. *Symmetry*, 12(8), 1344.
- Havinga, P., Smit, G., & Helme, A. (1996). Survey of electronic payment methods and systems. University of Twente, department of Computer Science.
- Hoehle, H., Scornavacca, E., & Huff, S. (2012). Three decades of research on consumer adoption and utilization of electronic banking channels: A literature analysis. *Decision Support Systems*, 54(1), 122-132.
- John, O. A., & Rotimi, O. (2014). Analysis of electronic banking and customer satisfaction in Nigeria. *European journal of business and social sciences*, 3(3), 14-27.
- Ladhari, R. (2009). Assessment of the psychometric properties of SERVQUAL in the Canadian banking industry. *Journal of Financial Services Marketing*, 14(1), 70–82. <https://doi.org/10.1057/FSM.2009.2>
- Maduku, D. K. (2014). Customers' adoption and use of e-banking services: the South African perspective. *Banks & bank systems*, (9, Iss. 2), 78-88.
- Magutu, O. P., Ogoro, T., & Nyamwange, S. O. (2010). Technology and Service Quality in the Banking Industry (Importance and performance of various factors considered in electronic Banking services).
- Me, A. (2017). Empirical analysis of retail customers' adoption of internet banking services in Nigeria. *Journal of Internet Banking and Commerce*, 22(1).
- Odhiambo, S. O., & Ngaba, D. (2019). E-banking services and financial performance of commercial banks in Kenya. *International Academic Journal of Economics and Finance*, 3(4), 132-153.
- Okifo, J., & Igbunu, R. (2015a). Electronic Payment System in Nigeria: Its Economic Benefits and Challenges. *Journal of Education and practice*, 6(16), 56-62.
- Ololade, B., & Ogbeide, S. (2017). E-banking in Nigeria: issues and challenges. <http://repository.elizadeuniversity.edu.ng/handle/20.500.12398/906>
- Oney, E., Guven, G. O., & Rizvi, W. H. (2017). The determinants of electronic payment systems usage from consumers' perspective. *Economic research-Ekonomska istraživanja*, 30(1), 394-415. Retrieved February 19, 2024, from <https://hrcak.srce.hr/file/266562>
- Oyelami, L. O., Adebisi, S. O., & Adekunle, B. S. (2020). Electronic payment adoption and consumers' spending



growth: empirical evidence from Nigeria. *Future Business Journal*, 6, 1-14. <https://doi.org/10.1186/s43093-020-00022-z>

Patience, A. C. (2013). Title page the effects of computerized accounting system on the performance of banking industry in Nigeria (study of selected banks in enugu (doctoral dissertation, caritas university).

Rabiu, I. D., Ladan, S., Usman, H. A., & Garba, M. (2019). Impact of E-banking on the Operational Efficiency of Banks in Nigeria. *Int J Acad Res Business SocSci*, 9(2).

Rogers, E. M., & Williams, D. (1983). *Diffusion of Innovations* (Glencoe, IL: The Free Press, 1962).

Santos, J. (2003). E-service quality: A model of virtual service quality dimensions. *Managing Service Quality: An International Journal*, 13(3), 233–246. <https://doi.org/10.1108/09604520310476490/FULL/HTML/1000>

Shemi, A. P., & Magembe, B. A. S. (2002) Challenges and opportunities for adopting Electronic commerce in a developing country: The Botswana Perspective. In Muuka, GN (ed.) (2002) *IAABD Conference Proceedings* (pp. 174-180). Retrieved February 19, 2024, from [https://scholar.google.com/scholar?hl=en&as\\_sdt=0%2C5&q=Magemhe+S%2C+Shemi%2C+A.P.+%282002%29+Challenges+and+opportunities+for+adapting+electronic+commerce+in+developing+country%3A+The+Botswana+perspective.+IAABD+Conference+proceedings%2C+Port+Elizabeth.&btnG=](https://scholar.google.com/scholar?hl=en&as_sdt=0%2C5&q=Magemhe+S%2C+Shemi%2C+A.P.+%282002%29+Challenges+and+opportunities+for+adapting+electronic+commerce+in+developing+country%3A+The+Botswana+perspective.+IAABD+Conference+proceedings%2C+Port+Elizabeth.&btnG=)

Shree, S., Pratap, B., Saroy, R., & Dhal, S. (2021). Digital payments and consumer experience in India: a survey based empirical study. *Journal of Banking and Financial Technology*. <https://doi.org/10.1007/S42786-020-00024-Z>

Simon, V. T., Thomas, A. S. R., & Senaji, R. (2016). Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. *Academic Journal of Human Resource and Business Administration*, 2(2), 41–63. Retrieved February 19, 2024, from [http://iajournals.org/articles/iajhrba\\_v2\\_i2\\_41\\_63.pdf](http://iajournals.org/articles/iajhrba_v2_i2_41_63.pdf)

Singh, P. R. I. Y. A. N. K. A., Supriya, N., & Joshna, M. S. (2013). Issues and challenges of electronic payment systems. *International journal for research in management*

and pharmacy, 2(9), 25-30. Retrieved February 19, 2024, from [http://www.raijmr.com/ijrmp/wp-content/uploads/2017/11/IJRMP\\_2013\\_vol01\\_issue\\_09\\_03.pdf](http://www.raijmr.com/ijrmp/wp-content/uploads/2017/11/IJRMP_2013_vol01_issue_09_03.pdf)

Taiwo, J. N. (2017). The role of E-banking on organization performance in Nigeria-case study of commercial banks. *Basic Research Journal of Business Management and Accounts*, ISSN, 2315-6899.

Tan, M., & Teo, T. S. (2000). Factors influencing the adoption of Internet banking. *Journal of the Association for information Systems*, 1(1), 5.

Udo, G. J., Bagchi, K. K., & Kirs, P. J. (2010). An assessment of customers'e-service quality perception, satisfaction and intention. *International Journal of Information Management*, 30(6), 481-492.

Wang, Y., Lo, H. P., & Hui, Y. V. (2003). The antecedents of service quality and product quality and their influences on bank reputation: Evidence from the banking industry in China. *Managing Service Quality: An International Journal*, 13(1), 72–83. <https://doi.org/10.1108/09604520310456726/FULL/HTML>

Whah, C. Y., & Guan, B. T. C. (2017). Malaysia's protracted affirmative action policy and the evolution of the Bumiputera Commercial and Industrial Community. *SOJOURN: Journal of Social Issues in Southeast Asia*, 336-373.

Yu, H. C., Hsi, K. H., & Kuo, P. J. (2002). Electronic payment systems: an analysis and comparison of types. *Technology in society*, 24(3), 331-347. Retrieved February 19, 2024, from <https://www.sciencedirect.com/science/article/pii/S0160791X0200012X>

Zeglat, D., Shrafat, F., & Al-Smadi, Z. (2016). The impact of the E-service quality (E-SQ) of online databases on users' behavioural intentions: a perspective of postgraduate students. *International Review of Management and Marketing*, 6(1), 1-10.

Zehir, C., & Narcikara, E. (2016). E-service quality and e-recovery service quality: Effects on value perceptions and loyalty intentions. *Procedia-Social and Behavioral Sciences*, 229, 427-443.