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Implications of Electronic Banking Characteristics on Customer Satisfaction in Selected Deposit Money Banks in Nigeria

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Abstract
To keep up with global development, increase service delivery, and lower transaction costs, Nigerian banks have substantially invested in technology and widely adopted electronic and communications networks to supply a wide range of value-added goods and services. This study looked at the relationship between electronic banking services and customer satisfaction in a sample of Nigerian deposit money institutions. The hypotheses were developed in accordance with specific objectives, the service quality model was chosen as the study's theory, and the survey research design was used because the data was a primary source. Data were collected from respondents using an instrument questionnaire during the time period under review. Frequencies and percentages were employed, and the hypotheses were tested using ordinary least squares regression analysis The findings show that service reliability of electronic banking has no significant impact on customer satisfaction, whereas transaction efficiency and service performance of electronic banking have a significant positive impact on customer satisfaction in selected Nigerian deposit money banks. The study's findings suggest that electronic banking has a beneficial impact on consumer satisfaction. The study thus recommended that banks improve the reliability, efficiency, and service performance of electronic banking channels by providing robust customer support via various channels such as live chat, email, and phone support to ensure that customer inquiries and issues are resolved quickly and efficiently. By focusing on these areas, banks and financial institutions can greatly improve consumer satisfaction with electronic banking services, promoting client loyalty and providing a competitive advantage in the market.
Keywords: *Electronic Banking, Mobile Banking, Internet Banking, Website Banking, Point of Sale Terminal, Customer satisfaction.*

INTRODUCTION

Background to the Study

Nigerian banks have spent substantially in technology to keep up with global development, improve service delivery, and lower transaction costs, and have widely adopted electronic and communications networks to supply a wide range of value-added goods and services. As a result, the majority of them have switched from traditional armchair banking to Electronic Banking (E-Banking) systems, which allow consumers to meet their demands through self-service channels such as Automated Teller Machines (ATM), Point of Sale (POS), and the Internet. According to Timothy (2012), three or four decades ago, banking was a basic business: people saved their money and received financial services from banks.

When customers open a savings account, the bank provides them with a passbook to use to administer the account; when they open a current account, they are given chequebooks to do the same. Today, the banking industry has transitioned to menu-driven, ultra-robust specialized software programs

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known as banking applications. These programs can do almost all banking functions that rely substantially on information gathering, storage, transfer, and processing. The use of electronic banking products/services in banking operations has become a critical issue and concern for all Nigerian banks, as well as a requirement for local and worldwide competitiveness. Customer satisfaction holds the potential to increase an organization's customer base, increase the use of a more volatile customer mix and increase the firm's reputation. Consequently, obtaining competitive advantage is secured through intelligent identification and satisfaction of customer's needs better and sooner than competitors and sustenance of customer satisfaction through better products/services. Technology is then essential in providing faster and more efficient services to customers. Technology acquisition must be based on actual needs and the proven ability to deliver customer–friendly solutions. But with globalization, Nigerian banks have no choice but to adopt electronic banking services to enhance effective service delivery that transcends to customer satisfaction, if they want to stay in the business race, let alone be profitable. These services allow consumers of financial institutions, individuals, or businesses to access accounts, conduct business, or obtain financial product data via online communication networks. According to Aliyu et al. (2012), Nigerian banks have made significant investments in improving E-Banking services to increase consumer satisfaction.

With the advancement in technology, one of the latest technologies adopted by banks is e-banking electronic banking). E-banking, one of the channels of e-banking helps bank customers to perform their financial transactions electronically over the internet through their personal computer or laptop at a time convenient to them, without having to be restricted to regular bank operating hours. E-banking is an innovative distribution channel that offers less waiting time and higher spatial convince than traditional branch banking with a significantly lower cost structure than traditional delivery channels. As a result, e-banking is very attractive to banks and customers, who are adopting new technologies (Barri Segal & Laura Woods 2018). Online banking has become so prevalent that clients expect accounts to feature free online banking, and many banks only operate on the Internet, effectively cutting overhead expenses to offer more competitive rates on savings accounts and enjoy better profit margins. Customers are the most important contributors to the success and survival of any organization, including the banking sector. As a result, it is necessary not only to satisfy but also to retain customers in order for banks to grow profitability and perform better. In this day and age, technology has an impact on everyone's life, and Internet banking is one of the fastest developing technologies in banking practice.

Banks in Nigeria have adopted e-banking to improve service delivery, reduce queues, facilitate international payments, track personal transactions, request online statements, and transfer deposits to third-party accounts. However, some challenges remain for both banks and prospects. There is the issue of constantly failing systems and unreliable internet access. This has had a negative influence on bank operations, including productivity and profitability. Similarly, banks frequently experience system redundancy as a result of rapid technology advancements, resulting in increased costs and poorer profitability.

Again, the issue of vulnerability and loss of privacy caused by hacker activity is another impediment to banks fully utilizing the benefits of electronic banking. These could result in financial and capital losses due to inaccurate transaction processing, data privacy and confidentiality breaches, and unauthorized access or intrusion into financial institutions' systems and transactions, all of which will have a significant impact on their profitability and overall performance. Customers also complain

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about malfunctioning Automated Teller Machines (ATMs), network downtime, online theft and fraud, non-availability of financial services, payment of hidden costs of electronic banking such as Short Message Services (SMS) for sending an alert, mandatory acquisition of ATM cards, and the inability of Nigerian cards to be accepted for international transactions, among other issues. Despite the fact that several studies on the title "effect of e-banking on customer satisfaction" have been undertaken in other nations, the conclusions may not be applicable to our countries. Understanding the situation in other countries may shed light on the subject, but it is not entirely applicable. This is due to differences in client preferences and satisfaction levels based on demographics, culture, reliability, transaction efficiency, service performance, affordability, and IT penetration between countries. Thus, there is a huge study gap regarding the impact of e-banking on consumer satisfaction. As a result, the proposed study seeks to address this research gap by investigating the effects of e-banking on customer satisfaction in selected Nigerian deposit money institutions (Anyigba case study).

Objectives of the study
The study's goal is to look into how electronic banking affects customer satisfaction in selected Nigerian deposit money Banks. The precise study objectives will be:
  i.   To determine the implication of reliability of e-banking on customer satisfaction in selected deposit money banks in Nigeria.
  ii.   To ascertain the implication of transaction efficiency of e-banking on customer satisfaction in selected deposit money banks in Nigeria.
  iii. To determine the effect of service performance of e-banking on customer satisfaction in selected deposit money banks in Nigeria

Research Hypothesis
Ho_1: Reliability of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria.
Ho_2: Transaction efficiency of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria.
Ho_3: Service performance of e-banking does not have a significant effect on customers' satisfaction in selected deposit money banks in Nigeria.

REVIEW OF RELATED LITERATURE

Conceptual Review

Electronic Banking
Significant changes in global business ethics have increased customer demand for banking services. Due to this development, the banking industry is now well-positioned to offer a payment system that meets the requirements of the electronic market Attitudes and customers' needs change as the day goes by and banks continue to improve their products and services to their needs. Through E-Banking, banks reach out to and meet the demands of non-bank customers. According to Abid and Noreen (2006), electronic banking is defined as any use of information and communication technology and electronic means by a bank to conduct transactions and interact with stakeholders. Over the past 20 years, e-banking has developed into a significant way of growing financial organizations. (Karjaluoto, Mattila, & Pento, 2002). Lustsik (2004) sees E-Banking services as a variety of e-channels for online banking, telephone, TV, mobile, and computer banking.

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As technology develops, banking customers have higher expectations for the service. Nowadays, the customer wants to be able to work and conduct their banking business without having to physically visit a bank, at any time without restriction due to the bank's operating hours, and make payments quickly and efficiently. To fulfil these desires, the quality of financial services must be defined by independence, freedom, and flexibility. E-banking has long existed with ATMs and phone transactions, but more lately, it has been transformed by the Internet - a new delivery system that has helped bank and customer transactions.

Types of E-banking Channels
There are many electronic banking delivery channels to provide banking services to customers. Among them, ATM, POS, mobile banking and Internet banking are the most widely used and discussed below:

Automated Teller Machine (ATM)
This is a machine where cash withdrawals can be made over the machine without going into the banking hall. It also sells recharge cards and transfers funds; it is very accessible with account balance enquiry (Fenuga, 2010).

Internet banking
Internet banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or society. It may include any transactions related to online usage. Banks increasingly operate websites through which customers are not only to inquire about account balances, interest and exchange rates but also to conduct a range of transactions. Unfortunately, data on Internet banking are scarce, and differences in definitions make cross-country comparisons difficult (Timothy, 2012).

Point of Sale (POS)
The word "POS" is an acronym for point of sale. POS is a commercial term used to refer to a place in a shop where a product is passed from the seller to the customer. POS banking refers to a method whereby people can access banking services via card terminals. POS banking, also known as agent banking involves the transfer of funds, withdrawal of funds, sales of recharge cards and bill payments such as Gotv, DSTV and electricity bills (Chebii, 2013).

Mobile Banking
Mobile banking (also known as M-banking) is the process of doing balance checks, account transactions, payments, credit applications, and other financial operations using a mobile device such as a phone or Personal Digital Assistant (PDA). SMS banking was one of the first mobile banking services to be launched. Mobile banking is used in many parts of the world with limited or no infrastructure, particularly in remote and rural areas.

Customer Satisfaction in E-Banking
The development of E-Banking in recent years has significantly changed the laws and regulations in the banking sector. The number of customers using the new E-banking services has increased dramatically over the years. E-banking services contribute significantly to the growth of the banking sector by increasing customers' satisfaction and dependability (Al-Zadjali et al., 2015). Customer satisfaction is crucial in all industries, but particularly in the service industry (Pooya et al., 2020) customer satisfaction is closely associated with the people who purchase the goods or services and those who utilize them (Ling et al., 2016). Customer opinions and preferred service quality determine

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banks' success (Gupta & Bansal, 2012). Customer satisfaction enables firms to increase their sales revenue and achieve a competitive edge over competitors, as well as it leads to long-term profits by gaining customer loyalty. Therefore, customer satisfaction originates from the recognition that firms have to interact with changing environments consistent with customer behaviour to sustain their longevity and stability in the competitive market

Theory Relevant to the Study
This study will be adopting the SERVQUAL model, as it provides a useful framework for understanding service quality in the context of electronic banking. By examining the dimensions of tangibility, reliability, responsiveness, assurance, and empathy, researchers and practitioners can identify key factors that influence customers' satisfaction with electronic banking services. Moreover, studies suggest that maintaining high service quality levels across these dimensions is essential for enhancing customers' satisfaction and loyalty in the electronic banking sector.

Empirical Review
Ogundipe et al. (2023). The study's primary data was analyzed by descriptive and inferential statistics. Multiple regression and SPSS econometric methods were used to evaluate the demographic variables, frequency distribution tables, and study data. The study's findings were as mentioned in Hypothesis 1. ATMs have a positive but substantial effect on customer satisfaction ($\beta = 1.066$, $t = 10.288$, $P<0.05$), with an $R2$ of 0.417. Hypothesis 2 also found a significant association between ATM network efficacy and customer contentment. Hypothesis 3 found a significant relationship between ATM services and customer reliability ($\beta = 0.906$, $t = 8.873$, $p<0.05$), with an $R2$ of 0.347 and Hypothesis 4 found a positive correlation ($\beta = 0.875$, $t = 9.610$, $p<0.05$) with an $R2$ of 0.384 between ATM operation and customer expectations. Based on the study hypotheses' findings, it was concluded that ATMs have a positive relationship with customer satisfaction and thus recommended that more ATM terminals be located in busy areas for proximity purposes, that bank management ensure cash availability in ATMs at all times, and that a constant and efficient maintenance culture be implemented to improve cash dispensation to users.

Ayinaddis et al (2023) investigate the impact of e-banking service quality on customer satisfaction in Ethiopia's growing banking market. A closed-ended structured questionnaire was used to collect data from 385 participants who were recruited using a convenience sampling technique. The quantitative data were analyzed using frequencies, percentage distributions, group modes, standard deviations, Chi-square correlations, and multinomial logistic regression. The findings revealed that the variables responsiveness, reliability, security and privacy, speed, and convenience all had a substantial impact on customer satisfaction. Similarly, customer satisfaction with electronic banking service quality has a major impact on client loyalty. In contrast, system availability, ease of use, and service charges have no statistically significant impact on customer satisfaction. As a result of the study's findings, it is recommended that banks prioritize elements such as responsiveness, reliability, system availability, and speed in order to increase client happiness and loyalty. The use of an electronic banking service that gives a substantial assurance, resolves problems quickly, delivers services exactly as promised, is always available, and has speedy delivery allows clients to be more satisfied, resulting in devoted and loyal customers.

Anyadighe et al (2022) investigated the service quality automation (SQA) and customer satisfaction of deposit money banks (DMBs) in Calabar, Cross River State, Nigeria. The survey included 329 respondents. Multiple regression analysis was utilized to examine the data and get the F-statistics in each of the hypotheses. The findings revealed that DMB automation had a positive effect on customer

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satisfaction due to its consistency (accuracy, dependability, and availability), queue management (prompt service and time-saving), safety (security, privacy, trust, and confidence), and quality service enjoyment (convenience, ease of use, usefulness, easy access, and minimal cost) To enhance client satisfaction, DMBs should ensure that bank automation transactions are accurate (proper statement of account) and dependable (no network outages, ATM dispensing new notes, and no cash shortages). To maintain consumer trust, DMBs should offer speedy automated cash transfers and withdrawals, as well as prevent balance reductions without payment in electronic banking activities. Customers should also have easy access to electronic financial transactions. Finally, DMBs shall not charge customers exorbitant fees in electronic banking transactions that exceed the government's specified rates.

Defni et al (2021), analyze the impact of perks and customer experience on mobile banking re-use using customer happiness and trust as mediating variables. This survey included 280 respondents chosen using a purposive selection technique based on preset criteria. Data were acquired via an online questionnaire. The analysis was performed using Structural Equation Modeling with LISREL version 8.80. The findings suggest that the benefits provided and the customer experience have a substantial impact on satisfaction. Satisfaction has a substantial influence on trust and re-use intention, whereas trust has a large impact on re-use intention. The managerial implications that can be adopted in the organization include maintaining deeper Islamic and social features, collaborating with fintech, improving network quality and capacity, and continuing to innovate mobile banking services.

Loganathan et al (2020) conducted a survey to assess customer satisfaction with mobile banking services in Tamil Nadu. A questionnaire was created and circulated to clients of the major mobile banking service providers in Tamil Nadu. Primary data were acquired online using the Google Form method from 67 respondents, all of whom have public and private bank accounts. The findings indicate that the majority of respondents are 'very satisfied'/'satisfied' with the mobile banking services offered by public and private banks in Tamil Nadu State.

Chimaobi (2020) Imo State commercial banks' customer satisfaction was investigated in relation to electronic banking. The goal is to investigate the relationship between electronic banking and customer satisfaction in several commercial banks in Imo State. The study relied on primary data, which was gathered using a questionnaire. The Pearson Product Moment Correlation Technique is the statistical instrument used in this investigation. The findings showed that there is a favorable association between electronic banking and customer satisfaction at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. It also indicated that Automated Teller Machines and Mobile Banking have a favorable impact on customer satisfaction at United Bank for Africa Plc, Access Bank Ltd, and Keystone Bank Ltd. Furthermore, the study found that there is a negative association between point of sale and customer satisfaction in the three banks. This indicates that any rise in charges put on electronic banking systems will result in a fall in consumer satisfaction, and vice versa. The study thus recommends the following: banks should continuously improve in the advance of Automated Teller Machines for speedy transactions when used by customers; financial institutions (banks) and non-financial institutions should strive to make POS machines available at a low cost to some small business outlets to help in the achievement of cashless economy; Banks should ensure that more internet security is implemented in internet and mobile banking to prevent customers from losing money as a result of fraudulent activities. Finally, continuous advancement and reengineering of information communication technology should play an important role in the overall synergy of financial institution operations (banking). It is becoming increasingly necessary

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for bank leaders to enhance their investment in ICT items in order to provide faster, more user-friendly, and faultless services. These would make Nigerian banks stand solid in terms of efficiency, profitability, reliability, and competitiveness among their worldwide competitors, as well as endure challenges and changes that may occur in an ICT controlled globalised economy.

Addisse (2020) The influence of Mobile Banking on Customer Satisfaction at Selected Commercial Bank of Ethiopia Branch Locations in Addis Ababa Districts was examined. To accomplish the research purpose, the study employed an explanatory and descriptive research design. Purposive sampling was used in four Addis Ababa districts to choose eight grade four branches. The sample included 28,810 users who actively used mobile banking services, with 380 chosen using the convenience sampling approach. A 5-point Likert scale and an open-ended questionnaire were also sent. A total of 320 sample respondents responded adequately to the questionnaire. Data were evaluated using statistical techniques such as multiple linear regression to find out the satisfaction of clients on mobile banking services at Commercial Bank of Ethiopia, according to the study. Accessibility, customer assistance, transactional efficiency, and reliability all had a favourable impact on consumer satisfaction with the bank's mobile banking. Accessibility, followed by customer support, has the most beneficial impact on satisfaction. The impact of service security on customer satisfaction was minimal. To keep consumers satisfied, the bank must prioritize service security in such a way that they feel protected when using mobile banking. The bank shall build a mobile banking service that allows clients to transact between accounts located in various banks.

Vetrivel et al (2020) investigated the factors of Internet banking service quality and their impact on consumer satisfaction. The study is based on a theoretical model that includes five Internet bank service quality aspects and one exogenous variable. Data were collected from 250 bank customers. 250 Internet Bank customers participated in the survey and supplied information. The researchers utilized convenience sampling to acquire data from respondents. The outcomes of factor analysis revealed five characteristics of Internet bank service quality: responsiveness, trust, convenience, website efficiency, and security. Among the Internet bank service quality dimensions, trust and efficiency of a website were found to positively affect customer satisfaction. These study findings would help policymakers in general, bank officials in particular to develop suitable policies relating to Internet bank service quality.

Uwalaka and Eze (2020) investigated the effect of mobile banking on customers' satisfaction in selected commercial banks in Anambra State. Specifically, the study examined the effect of the security of mobile banking service, mobile banking technology proficiency, ease of use, and responsiveness of mobile banking applications on customer satisfaction. Four hypotheses were formulated for the study. Relevant conceptual, theoretical and empirical literature were reviewed. The study was anchored on the theory of reasoned action. The study adopted a survey research design. The population of the study consists of all the customers of the five selected commercial banks in Anambra State. Cochran's formula was employed to determine the sample size of 384. Primary data sourced through structured questionnaires were used in the study. Frequency tables, percentages and multiple regression analysis were employed in presenting and analyzing the data. The study found that the responsiveness of mobile-making applications has a significant effect on customer satisfaction. The study also found that ease of product use has a significant effect on customer satisfaction. The study further found that mobile banking technology proficiency has a significant effect on customer satisfaction. Finally, the study found that the security of mobile banking has a significant effect on customer satisfaction. The study concludes that mobile banking has a significant effect on customer satisfaction in selected commercial banks in South East Nigeria.

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The study recommends amongst others that banks should provide adequate security for mobile banking transactions. That way, bank customer confidence in mobile banking would be more secure. Anusi and Igbodika (2019) investigated the effect of mobile banking on customers' satisfaction in selected commercial banks in Anambra State. Specifically, the study examined the effect of the security of mobile banking service, mobile banking technology proficiency, ease of use, and responsiveness of mobile banking applications on customer satisfaction. Four hypotheses were formulated for the study. Relevant conceptual, theoretical and empirical literature were reviewed. The study was anchored on the theory of reasoned action. The study adopted a survey research design. The population of the study consists of all the customers of the five selected commercial banks in Anambra State. Cochran's formula was employed to determine the sample size of 384. Primary data sourced through structured questionnaires were used in the study. Frequency tables, percentages and multiple regression analysis were employed in presenting and analyzing the data. The study found that the responsiveness of mobile-making applications has a significant effect on customer satisfaction. The study also found that ease of product use has a significant effect on customer satisfaction. The study further found that mobile banking technology proficiency has a significant effect on customer satisfaction. Finally, the study found that the security of mobile banking has a significant effect on customer satisfaction. The study concludes that mobile banking has a significant effect on customer satisfaction in selected commercial banks in South East Nigeria. The study recommends amongst others that banks should provide adequate security for mobile banking transactions. That way, bank customer confidence in mobile banking would be more secure.

Mchomba (2018) the impacts of electronic banking on customer satisfaction in Tanzania's banking industry were investigated using NMB Bank as a case study. The study examined the influence of electronic banking on consumer satisfaction in Tanzania's banking industry, including the benefits and drawbacks of using e-banking. The availability of E-banking to Tanzanian bank customers, the convenience of regular bank customers in Tanzania, if e-banking is secure enough for E-banking consumers, and the hazards that customers face when using e-banking in Tanzania. The study included 52.8% males and 47.2% females. The data was collected using questionnaires. The study demonstrated many implications on bank consumers who utilize e-banking services and products, including accessibility, time factor, availability, user friendliness, and security. It was also discovered that education and income levels have a stronger influence on consumer satisfaction. The findings revealed that 63.6% of respondents said they spent less time using E-banking. There were several e-banking issues disclosed, including network failure, a limited withdrawal amount, no immediate assistance in the event of a transaction failure, and insufficient cash on ATMs, particularly on weekends. Customers favor ATMs over other e-banking products and services due to their convenience, time savings, and availability. It was suggested that customers be given information on e-banking services to promote and attract more bank customers to use the services and products.

Okeke et al (2015) The study examined the relationship between service quality parameters and customer satisfaction with Nigerian banks' online/e-banking services. The study covered seven service dimensions: reliability, assurance, responsiveness, perceived risk, tangibility, security, and price. The study used a sample of 400 respondents, with 258 responding to the questionnaire. The seven service quality characteristics and the dependent variable were all measured using several items on a five-point Likert scale. The analysis was carried out using Multiple Linear Regression (MLR), and the results suggest that five of the seven factors, namely price, security, perceived risk, responsiveness, and assurance, are significant in improving customer satisfaction with Nigerian bank websites. The remaining two criteria, dependability and tangibility, are not substantial and warrant

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more investigation. The study gives valuable insights for bank management in increasing consumer involvement by improving service quality, minimizing risk, and boosting operational security.

METHODOLOGY

Research Design
This study adopted a survey research design. The focus of this method is to gather quantitative data through the administration of a questionnaire instrument. The purpose of this survey is to examine the implications of electronic banking characteristics on customer satisfaction in selected deposit money banks in Nigeria. The total population will be active users of e-banking customers of selected deposit money banks in Anyigba Kogi State. They include First Bank, First City Monument Bank, Access Bank, United Bank of Africa and Zenith Bank. The population of this study include customers of FirstBank, Zenith Bank and United Bank of Africa who have been using these services for at least year one, where the total number of customers using electronic banking platforms is six thousand eight hundred fifty-six (6,856) as obtained from the banking institutions in Anyigba.

The sample size for this study is determined using Taro Yamane's (1973) sampling technique. This technique is applied when the population for the study is known. The formula for Taro Yamane is applied below:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample Size
N = Population Size
e = Degree of Tolerance Error.

With a significance level put at 95%, the degree error term will be 5% (i.e. 0.05)

Therefore: $n = \dfrac{6,856}{1 + 6,856(.05)^2}$

$n = \dfrac{6,856}{1 + 6,856(.0025)}$

$n = \dfrac{6,856}{1 + 17.14}$

$n = \dfrac{6,856}{18.14}$

$n = 377$

The sample of three hundred and seventy-seven (377) respondents was arrived at based on the sampling technique. The questionnaire was administered to only electronic banking users. This is because the subject matter under study is directly related to them. Therefore, they stand a good chance of providing the required information needed to carry out this study.

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Table 1 Proportionate distribution of population and sample Per bank

S/N	Bank	Population Size for each Bank	Total Study Population	Sample Size	Proportionate Sample Size
1	First Bank	2285			126
2	Zenith Bank	1924			106
3	United Bank of Africa	2647	6, 856	377	145

Primary sources of data are basic sources used in receiving or gathering first-hand information about the subject matter. The fact that they are capable of giving more accurate and current information has justified their usage in this research work. The instrument of data collection is a questionnaire. The questionnaire has two parts. All the questions in Part A provided demographic characteristics of the respondents while the remaining questions in Part B addressed the research objectives. A five-point Likert scale of Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree was used. There are forty (21) questions in the questionnaire to address the objectives. Data were presented using tables. The frequencies and percentages were used to interpret the respondents' responses. Responses to the questionnaire were ranked across a five (5) point Likert scale of Strongly Agree (SA), Agree (A), undecided (UD), Disagree (D) and Strongly Disagree (SD). Statistical Package for Social Sciences (SPSS) version 21.0 was used to analyse the data while multiple regression analysis was used to estimate the model and test all the null hypotheses formulated. The functional linear equation model is as follows:

$$CS = \beta_0 + \beta_1 RIEB + \beta_2 TREB + \beta_3 SPEB_t + \mu$$

Where;
CS = an indicator representing customers' satisfaction
B_0 = Intercept term (a constant)
B_1 = coefficient of reliability of e-banking services
B_2 = coefficient of transaction efficiency of e-banking services
B_3 = coefficient of service performance of e-banking services
RIEB = Reliability of electronic banking services
TREB = transaction efficiency of electronic banking services
SPEB = service performance of electronic banking services
μ = error term of the model
f = functional relationship
A-priori expectation: B_1, B_2, > 0, B_3, < 0

DATA PRESENTATION AND ANALYSIS

Data Presentation and Discussion
This chapter deals with the presentation and analysis of data collected in response to the questionnaire administered. The questionnaire was divided into two sections with the first section focused purely on questions that generate demographic data of the respondents while the second section was geared towards getting data for addressing the objectives and testing of the formulated hypotheses. Three hundred and seventy-three (377) copies of the questionnaire were administered to customers using electronic banking channels of First Bank, Zenith Bank and United Bank of Africa and three hundred and sixty-eight (368) copies were correctly completed and returned for this study. The conclusion was drawn on the hypotheses based on the three hundred and sixty-eight (368) copies of the questionnaire that were returned. Tables were used to present the data generated through the questionnaire instrument.

Table 4.1: Demographic Characteristics of the Respondents

Category	Frequency (368)	Percentage (100)
Age of the Respondents		
Below 30 Years	66	17.9
30-40Years	101	27.4
41-50 Years	72	19.6
51-60Years	66	17.9
61 Years and above	63	17.1
Sex		
Male	130	35.3
Female	238	64.7
Marital Status		
Single	112	30.4
Married	158	42.9
Divorce	98	26.6
Educational Background		
O level	90	24.5
Graduate	131	35.6
Postgraduate	147	39.9
Work experiences		
Below 5 Years	73	19.8
5-10 Years	89	24.2
11-15 Years	86	23.4
16-20 Years	47	12.8
21 Years and above	73	19.8

Source: Field Survey (2024).

Table 1 above shows that 17.9% of the total respondents were below the age of 30 years, 27.4% of the total respondents were within the age bracket of 30-40 years, 19.6% of the total respondents were within the age bracket of 41-50 years, 17.9% of the total respondents were within the age bracket of 51-60 years, while 17.1% of the total respondents were within the age bracket of 61 years and above. This shows that the majority of the respondents fall within the age bracket of 30-40 years. The table also shows that 35.3% of the total respondents were male while 64.7% of the total respondents were female. This shows that the majority of the respondents were female. The table further shows that 30.4% of the total respondents were single, 42.9% of the total respondents were married and 26.6% of the total respondents were divorced. This shows that the majority of the respondents were married. The table showed that 24.5% of the total respondents had an O level, 35.6% of the total respondents were graduates, and 39.9% of the total respondents were postgraduates. This implies that the majority of the respondents were postgraduates. The table further shows that 19.8% of the total respondents had work experience below 5 years, 24.2% of the total respondents had work experience within 5-10 years, 23.4% of the total respondents had work experience within 11-15 years, 12.8% of the total respondents had work experience within 16-20 years, while 19.8% of the total respondents had work experience within 21 years and above. This shows that the majority of the respondents fall within the age bracket of 5-10 years. Finally, the results from the data and their various statistics are presented below. This starts with the reliability test using Cronbach's Alpha, the frequencies, percentages and inferential statistics of multiple regression analysis to test all the null hypotheses formulated. The Cronbach's Alpha test of 74% shows a satisfactory result as presented below.

Reliability Statistics

Cronbach's Alpha	N of Items
.738	21

Source: Researchers' Computation Using SPSS 21.0 Version

Table 2: Responses on Electronic Banking channel performed its service right the first time I used it

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	67	18.2	18.2	18.2
	Disagree	100	27.2	27.2	45.4
	Undecided	14	3.8	3.8	49.2
	Agree	82	22.3	22.3	71.5
	Strongly Agree	105	28.5	28.5	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 2 above shows that 18.2% of the total respondents strongly disagreed that Electronic Banking channel performed its service right the first time I used it, 27.2% of the total respondents disagreed, 3.8% of the total respondents were undecided, 22.3% of the total respondents agreed while 28.5% of the total respondents strongly agreed that Electronic Banking channel performed its service right the first time, I used it. This means that electronic banking channel performed their service right the first time they used it.

Table 3: Responses on Electronic banking channels provide services all the time

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	48	13.0	13.0	13.0
	Disagree	112	30.4	30.4	43.5
	Undecided	19	5.2	5.2	48.6
	Agree	85	23.1	23.1	71.7
	Strongly Agree	104	28.3	28.3	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 3 above shows that 13% of the total respondents are of the view that electronic banking channels provide services all the time, 30.4% of the total respondents disagreed, 5.2% of the total respondents were undecided, 23.1% of the total respondents agreed while 28.3% of the total respondents strongly agreed that employee diversity enhances teaching quality. Electronic banking channels provide services all the time.

Table 4: Responses on the Electronic banking channel service at promised speed and quickly

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	51	13.9	13.9	13.9
	Disagree	98	26.6	26.6	40.5
	Undecided	31	8.4	8.4	48.9
	Agree	87	23.6	23.6	72.6
	Strongly Agree	101	27.4	27.4	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 4 above shows that 13.9% of the total respondents are of the view that e-banking channel service at promised speed and quickly, 26.6% of the total respondents disagreed, 8.4% of the total respondents were undecided, 23.6% of the total respondents agreed while 27.4% of the total

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respondents strongly agreed that employee diversity enhances library services. This means that E-banking channel service at the promised speed and quickly

Table 5: Responses on Electronic Banking channels maintain an error-free record

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	154	41.8	41.8	41.8
	Disagree	150	40.8	40.8	82.6
	Undecided	11	3.0	3.0	85.6
	Agree	23	6.3	6.3	91.9
	Strongly Agree	30	8.2	8.2	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 5 above shows that 41.8% of the total respondents are of the view that Electronic Banking channels maintain error-free records, 40.8% of the total respondents disagreed, 3% of the total respondents were undecided, 6.3% of the total respondents agreed 8.2% of the total respondents strongly agreed that e-banking is error-free. This means Electronic Banking channel records are not error-free.

Table 6: Responses on Electronic Banking channels provide complete help functions

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	4.1	4.1	4.1
	Disagree	53	14.4	14.4	18.5
	Undecided	14	3.8	3.8	22.3
	Agree	132	35.9	35.9	58.2
	Strongly Agree	154	41.8	41.8	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 6 above indicates that 4.1% of respondents strongly disagree, 14.4% disagree and 3.8% are undecided about whether Electronic Banking channels provide complete help functions, On the positive side, 35.9% of respondents agree, and 41.8% strongly agree with the statement. This shows a significant percentage (77.7%) of respondents supporting the view that Electronic Banking channels provide complete help functions.

Table 7: Responses on Electronic Banking Channel is easy and fast

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	23	6.3	6.3	6.3
	Disagree	61	16.6	16.6	22.8
	Undecided	17	4.6	4.6	27.4
	Agree	114	31.0	31.0	58.4
	Strongly Agree	153	41.6	41.6	100.0
	Total	368	100.0	100.0	

Source: Researcher's Computation Using SPSS 21.0 Version
Table 7 above illustrates that 6.3% of respondents strongly disagree, 16.6% disagree, and 4.6% are undecided about the statement that Electronic Banking Channel is easy and fast. On the supportive side, 31.0% of respondents agree, and 41.6% strongly agree. This suggests that a majority (72.6%) of respondents believe that Electronic Banking Channels are easy and fast

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Table 8: Responses on Electronic banking channel is the cheapest way of making a transaction

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	4	1.1	1.1	1.1
	Disagree	27	7.3	7.3	8.4
	Undecided	6	1.6	1.6	10.1
	Agree	156	42.4	42.4	52.4
	Strongly Agree	175	47.6	47.6	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 8 above shows that 1.1% of the total respondents strongly disagreed with the view that electronic banking channel is the cheapest way of making transactions, 7.3% of the total respondents disagreed, 1.6% of the total respondents were undecided, 42.4% of the total respondents agreed while 47.6% of the total respondents strongly agreed E-banking channel is the cheapest way of making transaction. This means that the E-banking channel is the cheapest way of making transaction

Table 9: Responses on Electronic Banking are provided in multiple languages.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	140	38.0	38.0	7.1
	Disagree	133	36.1	36.1	21.7
	Undecided	15	4.1	4.1	25.8
	Agree	54	14.1	14.1	62.0
	Strongly Agree	26	7.1	7.1	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 9 above demonstrates that 36.1% of respondents strongly disagree, 38.0% disagree, and 4.1% are undecided about whether gender-diverse teams outperform gender-homogeneous teams in problem-solving and decision-making. However, a large proportion of respondents, 7.1%, agree, and 14.70% strongly agree with the statement. This indicates that a majority (74.1%) of respondents do not believe that Electronic Banking is provided in multiple languages.

Table 10: Responses on electronic banking service provide 24-hour 7 days services

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	3.5	3.5	3.5
	Disagree	17	4.6	4.6	8.2
	Agree	154	41.8	41.8	50.0
	Strongly Agree	184	50.0	50.0	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 10 above indicates that 3.5% of respondents strongly disagree, 4.6% disagree, and no respondents were undecided about electronic banking service provided 24 hours 7 days service. On the positive side, a substantial percentage of respondents, 41.8%, agree, and 50.0% strongly agree with the statement. This suggests overwhelming support (91.8%) for the idea that electronic banking services provide 24-hour 7 days services.

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Table 11: Responses on Electronic banking channels allow transferring between different banks in Nigeria

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	24	6.5	6.5	6.5
	Disagree	30	8.2	8.2	14.7
	Undecided	13	3.5	3.5	18.2
	Agree	150	40.8	40.8	59.0
	Strongly Agree	151	41.0	41.0	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 11 above shows that 6.5% of respondents strongly disagree, 8.2% disagree, and 3.5% are undecided about whether electronic banking channels allow transferring between different banks in Nigeria. On the positive side, 40.8% of respondents agree, and 41.0% strongly agree with the statement. This indicates that the majority (81.8%) of respondents support the view that electronic banking channels allow transferring between different banks in Nigeria.

Table 12: Responses on I am satisfied with the services of electronic banking channels provided by the bank.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	21	5.7	5.7	5.7
	Disagree	32	8.7	8.7	14.4
	Undecided	6	1.6	1.6	16.0
	Agree	147	39.9	39.9	56.0
	Strongly Agree	162	44.0	44.0	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 12 above shows that 5.7% of respondents strongly disagree, 8.7% disagree, and 1.6% are undecided about whether they are satisfied with the services of electronic banking channels provided by the bank. Conversely, a large proportion of respondents, 39.9%, agree, and 44.0% strongly agree with the statement. This suggests a clear majority (83.9%) support the idea that they are satisfied with the services of electronic banking channels provided by the bank.

Table 13: Responses on the Overall service of electronic banking meet my expectations.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	30	8.2	8.2	8.2
	Disagree	22	6.0	6.0	14.1
	Undecided	13	3.5	3.5	17.7
	Agree	130	35.3	35.3	53.0
	Strongly Agree	173	47.0	47.0	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 13 above shows that 8.2% of respondents strongly disagree, 6.0% disagree, and 3.5% are undecided about whether the Overall service of electronic banking meets my expectations. On the supportive side, 35.3% of respondents agree, and 47.0% strongly agree with the statement. This

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indicates a large majority (82.3%) of respondents support the idea that Overall service of electronic banking meets their expectations.

Table 14: Responses on I am satisfied with electronic banking channels than the traditional banking service

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	3.5	3.5	3.5
	Disagree	16	4.3	4.3	7.9
	Undecided	6	1.6	1.6	9.5
	Agree	147	39.9	39.9	49.5
	Strongly Agree	186	50.5	50.5	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 14 above indicates that 3.5% of respondents strongly disagree, 4.3% disagree, and 1.6% are undecided about whether they are more satisfied with electronic banking channels than traditional banking services. On the supportive side, a large proportion of respondents, 39.9%, agree, and 50.5% strongly agree with the statement. This shows a strong majority (90.4%) of respondents support the idea that they satisfied with electronic banking channels than traditional banking services.

Table 15: Responses on Electronic banking service help me in controlling my account.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	41	11.1	11.1	11.1
	Disagree	48	13.0	13.0	24.2
	Undecided	17	4.6	4.6	28.8
	Agree	128	34.8	34.8	63.6
	Strongly Agree	134	36.4	36.4	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version
Table 15 above indicates that 11.1% of respondents strongly disagree, 13.0% disagree, and 4.6% are undecided about whether electronic banking services help me in controlling my account. On the supportive side, 34.8% of respondents agree, and 36.4% strongly agree with the statement. This shows a majority (71.2%) of respondents support the idea that electronic banking services help them in controlling their accounts.

Table 16: Responses on Electronic banking are recommendable to friends and people you know.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Disagree	58	15.8	15.8	15.8
	Undecided	9	2.4	2.4	18.2
	Agree	126	34.2	34.2	52.4
	Strongly Agree	175	47.6	47.6	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version
Table 16 above indicates that 15.8% of respondents disagree, 2.4% are undecided, 34.2% agree, and 47.6% strongly agree that electronic banking is recommendable to friends and people they know. This demonstrates a strong majority (82.8%) of respondents support the idea that electronic banking is recommendable to friends and people they know

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Table 17: Responses Based on my previous online experience, I feel electronic banking channel service characteristics are good.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	1	.3	.3	.3
	Disagree	29	7.9	7.9	8.2
	Undecided	11	3.0	3.0	11.1
	Agree	154	41.8	41.8	53.0
	Strongly Agree	173	47.0	47.0	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 17 above indicates that only 0.3% of respondents strongly disagree, 7.9% disagree, and 3.0% are undecided about how their previous online experience affects how they feel about whether electronic banking channel service characteristics are good. On the supportive side, 41.8% of respondents agree, and 47.0% strongly agree with the statement. This demonstrates a large majority (88.8%) of respondents support the idea that electronic banking channel service characteristics are good based on their online experience.

Table 18: Responses on in my view, electronic banking services are customer-oriented.

		Frequency	Per cent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	57	15.5	15.5	15.5
	Disagree	38	10.3	10.3	25.8
	Undecided	11	3.0	3.0	28.8
	Agree	109	29.6	29.6	58.4
	Strongly Agree	153	41.6	41.6	100.0
	Total	368	100.0	100.0	

Source: Researchers' Computation Using SPSS 21.0 Version

Table 18 above shows that 15.5% of respondents strongly disagree, 10.3% disagree, and 3.0% are undecided about whether electronic banking services are customer-oriented. On the supportive side, 29.6% of respondents agree, and 41.6% strongly agree with the statement. This indicates a large majority (71.2%) of respondents support the idea that electronic banking services are customer-oriented.

Results of Regression
Table 19: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.987ª	.974	.974	1.25406

 a. Predictors: (Constant), SPEB, RIEB, TREB

The R-square value of .974 in Table 4.19 indicated that the components of the independent variable have a combined effect of 97% on the dependent variable while the adjusted R-square value of .974 also indicated the accurate influence of the combined effect of reliability, transaction efficiency and service performance of 97% on customer satisfaction.

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Table 20: ANOVA Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21535.857	3	7178.619	4564.644	.000[b]
	Residual	572.447	364	1.573		
	Total	22108.304	367			

a. Dependent Variable: CS
b. Predictors: (Constant), SPEB, RIEB, TREB

The F-Statistics value of 7178.619 and the corresponding sig. level of .000 in Table 4.20 signified that the model is fit and significant at a 5% level. This means that the model is fit and admissible for decision-making.

Table 21: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.362	.318		-1.140	.255
	RIEB	-.042	.035	-.029	-1.194	.233
	TREB	2.023	.061	.848	33.003	.000
	SPEB	.444	.095	.172	4.663	.000

a. Dependent Variable: CS

Test of Hypotheses
To examine the implications of electronic banking and customer satisfaction in selected deposit money banks in Nigeria, the formulated hypotheses were tested using multiple regression.
Ho₁: Reliability of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria.

Table 21 shows the result of the t-statistic value of -1.194 and the corresponding sig. level of 0.233 which is not significant at a 5% level of significance indicating that reliability has an insignificant effect on customer satisfaction of selected deposit money Banks in Nigeria. Based on this, the null hypothesis, which says the reliability of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria.

Ho₂: Transaction efficiency of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria.

Table 4.21 also shows that the result of the t statistic value of 33.003 and the corresponding sig. level of 0.000 which is significant at a 5% level of significance, indicating that the Transaction efficiency of e-banking has a significant implication on customer satisfaction in selected deposit money banks in Nigeria. Based on this, the null hypothesis two, which says that transaction efficiency of e-banking does not have a significant implication on customer satisfaction in selected deposit money banks in Nigeria., is rejected.

Ho₃: Service performance of e-banking does not have a significant effect on customers' satisfaction in selected deposit money banks in Nigeria.

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Table 4.21 shows that the result of the t statistic of 4.663 and the corresponding sig. level of .000 which is significant at a 5% level of significance, indicating that the Service performance of e-banking has a significant effect on customers' satisfaction in selected deposit money banks in Nigeria. Based on this, null hypothesis three, which says, the service performance of e-banking does not have a significant effect on customers' satisfaction in selected deposit money banks in Nigeria., is rejected.

Discussion of Findings
This study revealed that the reliability of electronic banking has an insignificant negative effect on customer satisfaction in Nigeria. This means that the combined effect of maintaining an error-free record, service at the promised speed and quickly, providing services all the time and performing its service right the first time I used it, does not result in a significant change in customer satisfaction. This finding is not in line with the prior expectation of the researcher because the reliability of electronic banking results in customer satisfaction. The finding is also not in line with the SERVQUAL model, as it provides a useful framework for understanding service quality in the context of electronic banking. By examining the dimensions of tangibility, reliability, responsiveness, assurance, and empathy, researchers and practitioners can identify key factors that influence customers' satisfaction with electronic banking services. Moreover, studies suggest that maintaining high service quality levels across these dimensions is essential for enhancing customers' satisfaction and loyalty in electronic banking. This finding is supported by the findings of Okeke et al (2015). However, it is not in line with the findings of Addisse (2020), Moges (2021) and Anusi and Igbodike (2019).

The study also revealed that the transaction efficiency of electronic banking has a positive effect on customer satisfaction in Nigeria. This includes beliefs that electronic Banking channels provide complete help functions, electronic Banking channels are easy and fast and electronic banking channels are the cheapest way of making transactions resulting in a significant increase in customer satisfaction. This finding is in line with the a-priori expectation of the researcher because transaction efficiency of electronic banking services has a significant effect on customer satisfaction in selected deposit money banks in Nigeria. The finding is also in line with the SERVQUAL model, which provides a comprehensive framework for understanding and measuring service quality from the customer's perspective. By focusing on these five dimensions (tangibility, reliability, responsiveness, assurance, and empathy), organizations can identify areas for improvement and develop strategies to enhance service quality and meet customer expectations effectively. The transaction efficiency of electronic banking has a significant effect on customer satisfaction in selected deposit money banks in Nigeria. This finding is supported by the findings of Uwalaka and Eze (2020), Vetrivel *et al* (2020) and Addisse (2020). However, it is not in line with the findings of Defni *et al* (2021).

The study further revealed that service Performance of electronic banking has a positive significant effect on customer satisfaction in selected deposit money banks in Nigeria. This means that the combined effect of electronic Banking is provided in multiple languages, electronic banking services are provided 24 hours 7 days services and electronic banking channels allow transferring between different banks in Nigeria resulting in a significant effect on customer satisfaction in selected deposit money Banks in Nigeria. This finding is in line with the apriori expectation of the researcher because service performance has a positive effect on customer satisfaction in selected deposit money banks in Nigeria. The finding is also in line with the SERVQUAL model, which provides a structured framework for assessing and enhancing service quality This finding is supported by the findings of

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Anyadighe *et al* (2022), and Uwalaka and Eze (2020). However, it is not in line with the findings of Mchoba (2018).

Conclusion
In conclusion, the study underscores the importance of transaction efficiency and service performance as key drivers of customer satisfaction in electronic banking services. Banks and financial institutions should prioritize these aspects to enhance customer experiences. While ensuring reliability is crucial, focusing on improving transaction efficiency and service performance will likely yield higher levels of customer satisfaction and loyalty in the competitive landscape of electronic banking.

Recommendations
Based on the findings of this research, the following recommendations can be made to banks and financial institutions to enhance customer satisfaction with their electronic banking services:
   i.   Improve reliability of electronic banking channels by providing robust customer support through various channels such as live chat, email, and phone support to ensure that customer inquiries and issues are resolved promptly and efficiently.
   ii.   Optimize transaction speed by investing in technology and infrastructure that reduce processing times for transactions, ensuring that transactions are swift and hassle-free which can significantly enhance customer satisfaction.
   iii.   Gather and analyse Feedback by regularly collecting customer feedback on service performance, use this feedback to identify areas for improvement and measure the effectiveness of implemented changes.

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