Electronic Banking Services and Customer Pattern of Behaviour in Selected Banks in Ilorin Metropolis

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Abstract
The study examined electronic banking services and customer pattern of behaviour in selected banks in Ilorin metropolis. Multistage sampling method was used for the selection of 210 e-banking customers as respondents for the study and data were collected using a closed ended structured questionnaire. Multiple regression analysis using STATA version 11 was employed. Findings revealed a significant effect between e-banking service and customer switching behaviour in the selected commercial banks. It was concluded that e-banking customers of commercial banks were highly satisfied with electronic banking service with some little improvements. The paper recommends that the management and the board of banks should strive to maximize the benefits of electronic banking system to deliver improved service to their e-banking customers.

Key words: *Electronic Banking, Customer switching Behaviour, Customer Satisfaction, National Banks, International Banks.*

Introduction
The dynamics in information and communication technology (ICT) have great impact on personnel, policies, products and service delivery. The application of new technology improves efficiency in terms of quality service and satisfaction (Irefin, Abdul-Azeez & Tijani, 2012). The banking institutions in Nigeria have explored paradigm shift in technology from the non-digital to digital era. The Automated Teller Machine (ATM), Debit and Credit Cards, Telephone Banking service, Mobile Banking service and Internet Banking service are sources of banking system that inclined and adopted to this paradigm shift (Central Bank of Nigeria, 2003). Al-Hajri (2008) opined that banks must make adjustment in the delivery of service to meet customers' satisfaction by providing qualitative service

by exploring electronic banking facilities. This will in no small measure assist in the realization of having an effective banking service especially within Ilorin and its environs.

Electronic banking service is aimed to improve transaction, delivery, and marketing through the internet. This technique of financial transaction gives room for current opportunities to banks and as well creates new innovations of information technology (IT) applications, opening of market boundaries and the breaching of industrial barriers. This gives room for the beginning of new business competitors and the development of new business models (Liao & Cheung, 2003). Going by the above assertions, Holland & Westwood (2001) submits that the speed at which this technology is embraced, the level of the postulated problem are increasing rapidly with the wider spread of internet services and the broadening of informational economy.

Though, e-banking has several challenges, but its globalised banking concept lead to a successful outcome (Southard & Siau, 2004). Without this understanding, attempts to migrate to e-banking may be doomed to failure. Banks that have quality concept of e-banking system should be able to take a better decision on how to change them into e-banks and to make the e-banking system to be operational in contemporary period (Southard & Siau, 2004).

The banks, through the web-enabled data base encourages customer self-service such as: access account, generate specific information and possibly carry out transactions from a local area like home and (or) the workplace. The traditional branch patterned of bank now gives place to an alternative delivery routes with different forms of e-banking. The branches of the banks are connected with one another with the use of unlimited satellite links (Ramya, Rajam, Usha Rani & Sivasubramanian, 2013).

The fast advancing global information infrastructure (including information technology) and computer networks such that the internet and telecommunication systems enable the beginning of electronic commerce at a global level (Mahmood & Steve, 2009). The universal connectivity which the internet embraces made it inestimable business tool. These advancements have created a new economy, which is call the-digital economy.

In the banking industry, customer satisfaction measures how products or services meet or surpass customer expectations. It constitutes various strategies intended at keeping, meeting or exceeding customers’ expectations. Saha and Zhao (2005) defined customers’ satisfaction as a collection of outcome of perception, evaluation and psychological reactions to the consumption experience with a product or service. In other words, it is a result of a cognitive and affective evaluation where some consumption standard is compared to the actually perceived performance. Thus, if the performance perceived is less than expected, customers will be dissatisfied which would lead to negative behaviour and where the perceived performance exceeds expectations, customers are fulfilled and this would lead to positive behaviour or outcome (Saha & Zhao, 2005). This pattern of behaviour will lead to either a customer being satisfied or dissatisfied with the services offered. Because behaviour is inherent, people living in Ilorin are not classified distinct from this narrative. Therefore, in any banking operations, the customer is seen as key to its success or failure that every reasonable organisation (banking oriented) would like to achieve or overcome.

Various banking institutions are confronted with challenges technology. Customer satisfaction is an integral part of any organization success and it is pertinent to note the key success factors that influence customer satisfaction. Liao and Cheung (2002) found out that the major attributes underlying perceived usefulness of electronic banking are: accessibility, availability, accuracy, security, network speed, user-friendliness, user involvement and convenience. Banks initiation to deliver better services to customers has been witnessed. Customers are responding positively, but many bank customers are now wearing faces of discontent over the electronic services rendered by banks. Some complained of non-accessibility to their cash for so many hours due to network failure, poor customer services, poor internet banking, and not too good facilities. Many others are disappointed because of internet fraud. Others witness problem of account debit without releasing the cash expected which all result to frustration and host of many others (Ojokuku & Mustapha, 2015).

The works of Ojokuku & Sajuyigbe (2012) investigated on the impact of electronic banking on human resources (HR) performance in Nigerian banking industry. The results indicated among others that bank customer relationship and customer satisfaction was found to have been greatly enhanced and that the introduction of electronic banking has a positive impact on the banks human resources performance. Agboola (2006) further investigated information and communication technology in baking operations in Nigeria. The result showed that between 1990 and 2005 there were fundamental changes in the content and quality of banking business in Nigeria. Fozia (2013) compared customer perception towards e-banking services from selected private and public sector bank in India. The study concluded that demographic factors impacted significantly on internet banking behaviour, specifically age and occupation.

Doddaraju (2013) also conducted another investigation on customer satisfaction towards public and private sector banking services in Anantapur district of AndraParadesh. The results revealed that income and occupation profile of customer do not impact on the level of satisfaction as the significance value between these two variable is 0.001, when P value is less than 0.05. In the study of Surabhi & Renu (2011) banking services and customer satisfaction in public, private, and foreign banks were compared. The study was conducted in Delhi using five zones (East, West, North, South, and Central) with one branch of private, public, and foreign bank in any of the zone. The results showed that the customers of nationalized banks were not satisfied with the employee behaviour and infrastructure. In addition, the respondents of private and foreign banks were not satisfied with high charges, accessibility and communication.

The vacuum in the above works reveal non-stratification of banks operation into Regional, National and International banks. The National banks are statutory licensed to carry out banking business operations within the country. In addition, such National banks must have capital base of N25 billion, while International banks are authorized to execute its business projection within and outside the country with N100 billion capital base. The Regional banks' operations are confined to minimum of five to maximum of twelve contiguous states with a minimum of N15 billion capital base (Sanusi, 2010). In view of the apparent differences in the banks' performance, the objectives of research are to:

Research Objectives

The specific research objectives are to:

i. Identify the effect of e-banking service on customers' switching behaviour
ii. Determine the relationship between quality of e- banking service delivery and customer satisfaction of commercial banks in Nigeria

Research Hypotheses

The specific research hypotheses are as follows:

i. E-banking services have no significant effect on the customers switching behaviour
ii. There is no significant relationship between quality of e- banking service delivery and customer satisfaction of commercial banks in Nigeria

Literature Review

Concept of Electronic Banking

Electronic banking (e-banking) are conceptualized as utilization of cards and electronic accessory performance for banking transactions. Electronic banking includes online, virtual, web, internet, cyber, PC, interactive, Mobile and local area electronic banking services. E-banking provides various services to customers. These can be utilized to execute retail banking transactions with the use of computer, cell phone or television (Daniel, 1999). Electronic banking brings bank and customer into electronic platform where the duo can am put information on financial transactions. The transactions are carried out through internet or web banking service, debit card, ATM or mobile banking services (Burr, 1996).

Benefits of E-banking

The new horizon of modern banking services in Nigeria evolved electronic banking to facilitate efficiency, development of human resources and quality of service delivery. E-banking is responsibly utilized in resent time because of its limitation in error, its affordability in cost and reduction in paper work (Al-Sukkar & Hassan, 2005). Thornton & White (2001) elucidated the importance of electronic banking service:

There is percentage reduction in bank congestion due to opportunities available to customers to make a wide range of queues among contending banking services.it as afford customers to make price comparisons across service provider as fast as possible and causes low price.

Electronic Banking Products

Ojokuku & Sajuyigbe (2012) identified the following e-banking products:

The Card System: The provisions of smart card, electronic wallet or electronic purse greatly enhance self-service banking. It is designed for card holder who is authorized to withdraw cash, pay bills and transfer funds on the ATM. The credit or debit card is a device, enable the card holder to make transaction and settlement of financial obligation in restaurants, petrol station, hotel, airline, supermarkets others.

Telephone/Mobile Banking: This device makes Provision for customer to obtain the necessary information relating to banking products and services. They can use this medium for bank payment system and request for example stock market transaction.

SMS Banking: The use of short text message passing information about account balance and after performing certain operations. Operations that can be performed on SMS banking are: get BVN, get statement and airtime payment.

Automated Teller Machine (ATM): a banking facility that enable a bank customer to withdraw and transfer cash from his account through cash dispenser machine, and the account will be debited immediately and SMS alert will be sent instantly for notification of transaction. The self-service technology can found in different locations like stores, shopping malls, fuel stations, restaurants etc. It is convenient and saves time, in service delivery.

Home Banking: Customers' perform financial transaction at home or in the office. Home banking benefits includes: security, control, easy to use, openness of the system, wide communication potential, networking, and automated data diffusion and to define a combined signature specimen. A home banking is classified into bank computer software and software in the client's computer.

Point of Sale Terminals: POS is a form of e-banking that handles card activation, cheque verification, credit authorization, cash deposit and withdrawal, and cash payment. Electronic cash transfer is made at the POS terminal. EFT on POS assists a customer's account to be debited instantly with the cost of goods bought in an outlet such as a supermarket or petrol station. It deals with institutions for processing. The cost of goods is debited on the buyer's account and credited on the seller's account.

Internet Banking: web banking encourages customer to perform financial transaction at home, office and (or) internet café, although the latter is not recommended for security reasons. Customers will handle his account with the use of internet browser such as MS Explorer, fire fox, opera and so on. A maximum of services are provided with an internet banking service.

Electronic Cheque Presentment (ECP): This is electronic transfer of cheque information to the client bank. This will enabled to fasting the cheque clearing process in which a digital image of the check will sent electronically instead of the active, which allows banks to minimize costs in cheque sending and storage.

Electronic Bill Payment Presentment (EBPP): The process of billing and collecting from customers with the use of internet or means of electronic communication. The billing may be done directly by the firm through its website or through an online collection agency.

Customer Banking Behaviour and Electronic Banking

Afridi, Ammar, Wajid and Waseem (2024) conducted an investigation on embracing green banking as a mean of expressing green behaviour in a developing economy, exploring the mediating role of green culture. The study was purposely examined the green banking as a means of demonstrating ecological responsible conduct in a developing nations. Information were source from 280 respondents via human contact and internet through a survey questionnaire. Smart PLS was used to analyse the data. The study revealed that customers adoption of green banking practices is significantly influenced by their level of environmental consciousness and attitude and green culture exhibit mediating influence between the independent variables and green behaviour and has a positive significant effect on green behaviour. It was established that customers' apparent control is negative and as well cognitive connection between behaviour and culture is weak and insufficient to forecast behaviour. The study will be useful for policy maker into are working of green education.

Mistrean (2023) investigated on the factors influencing customer loyalty in the retail banking sector. The purpose was to identify the nature of loyalty and factors that determine the customers of banking services in the Republic of Moldova. 365 customers of financial banking services was extracted in the country, counted and analyzed. The findings revealed that loyalty to a bank services is similar to interpersonal relationship it lasting partnership over time due to proper behaviour. It was recommended that the research could assist the bank mangers in making managerial decisions to prevent customer from migrating to competitors and establish long term relationship with them.

Rahi, Alghizzawi & Ngah (2023) Investigated on the understanding consumer behaviour toward adoption of e-wallet with the moderating role of pandemic risk: an integrative perspective. The researcher conceptualized task technology fit (TTF) model, diffusion of innovation (DOI) theory and protection motivation theory towards the adoption of e-wallet services. Pandemic risk is the moderating variable between the relationships of e-wallet and use of e-wallet banking among banking customers. The study used cross-sectional design and deductive level of theory to formulate hypotheses. Survey research design was adopted with 280 responses from respondents. The data was analyzed with PLS-SEM. The finding revealed that compatibility is one of the most influential factors in deter-mining individual behaviour to adopt e-wallet. Also, the predictive power to predict adoption of e-wallet services was substantially disclosed. Policy maker should pay attention to boost e-wallet adoption.

Dewi and Zulkifli (2024) conducted an investigation on the e-banking technology: A comprehensive study on customer satisfaction and bank services. The study focuses on the following variables: cloud services, bank system security, service quality and e-learning initiatives. A total of 125 students were study respondents using e-banking services. The study investigated the frequency and pattern of e-banking usage through comprehensive descriptive analysis offers insights on customer satisfaction in e-banking. The study aimed at enhancing comprehension of the factors influencing customer satisfaction of e-banking

Ozigagu (2024) conducted an investigation on the evaluation of electronic banking on customer service relations in Edo State. The purpose was to embrace resent technology innovations in delivery of their services in Sub-Sahara Africa countries. Information communication technology (ICT) has positive impact on processes in which commercial banks render their services to customer and competitive financial market and as well improve their profitability as they gain more customers' loyalty. This research examined electronic banking and customer service relations. A total of 400 questionnaire and interview was distributed, collected and analysed to found that despite the fare of insecurity constantly being faced by customer. Majority insist that network is the only problem of electronic channel. The banking sector will continuously enjoy profit maximizasation and be able to retain their customer loyalty.

In an investigation of Fejza, Livoreka & Bajrami (2017) conducted on customer behaviour in banking sector of Kosovo. The aim was to study and analysed the customer behaviour models in the banking system of Kosovo. Both primary and secondary data were used. Survey research method was adopted with the use of online questionnaire through email and social network with a sample of 500 respondents. The study revealed that there is a weak negative correlation between the two variables which means the two selections are not necessarily related. Therefore, the correlation lies in the low significant value ($P < 0.005$). It was concluded that customers of selection banks may vary based on the manner in which they chose to evaluate different attributes.

Baicu, Gârdan, Gârdan and Epuran (2020) conducted an investigation on the impact of covid-19 on consumer behaviour in retail banking in Romania. Survey research design was used among the Romania consumers in retail banking. The study revealed that covid-19 pandemic effect on consumer's lifestyle has influence the attitude towards internet and mobile banking services. It was recommended that banks should increase their initiatives to offer financial education and online tutorials to familiarize customers with the use of digital channels.

Pirzada, Nawaz, Javed and Asab (2014) investigated on the factors influence the customers switching behaviour. The aim was to determine the factors the influence customers switching behaviour. Primary data was used with the aid of questionnaire. The study revealed and exposes the number of bank branches, quality of service, profit or interest rate offered by banks, the attitude and a particular ways of customer behaviour. The study recommended that the banks should concentrate on improved service quality for better customer perception, satisfaction and loyalty.

Relationship between e-banking and customer satisfaction

Almansour, and Elkrghli (2023) Investigated on the factors Influencing Customer Satisfaction on e-banking services in Libyan Banks. The study focused on perceived usefulness, perceived ease of use, perceived credibility and customer attitude in banks. Quantitative research design was adopted through online questionnaire distributed to 215 e-baking users. The findings of the study revealed a significant positive impact of perceived usefulness, perceived ease of use, perceived credibility and customer satisfaction with e-banking services. Customer satisfaction was found to be most important factor among others.

Abdulrazaq, Yinusa and Ajadi (2024) investigated the effect of e-banking services on customer satisfaction in university of Ilorin, Kwara State. The aim was to examine the influence of electronic banking on customer satisfaction using commercial banks in university of Ilorin. Survey research design was adopted. Multistage sampling technique was used to select bank in the study area. A total of 99 respondents were selected from the total population of 12005 customers of the bank. PPMC and linear regression was used to analyse the data obtained. The findings revealed a positive significant relationship between ATM service and customer satisfaction, also, POS has a positive effect on customer satisfaction. The study recommends that banking industry should improve the quality of service through effective monitoring of customer transaction to guarantee safety of funds.

Chilsedaobi, Akujor, and Mbah (2020) conducted an investigation on the impact of electronic banking on customer satisfaction in commercial banks in Imo State. The aim of the study was to determine the relationship between electronic banking and customer satisfaction. Primary data was used in the study. Pearson Product Moment Correlation technique was used to analysed the data. The study revealed that there is a positive relationship between automated teller machine (ATM) and mobile banking and customer satisfaction, while there is a negative relationship between point of sales and customer satisfaction in the sampled banks. It was recommended that automated teller machine should be improved and POS should be made available at minimum cost to all businesses.

Ekienabor, Akpoguma and Arilesere (2018) conducted an investigation on the effect of electronic banking on customer satisfaction in Nigeria. The aim was to examine the relationship between poor interconnectivity and customer patronage of e-banking services. The relationship between service outages and customer patronage of e-banking services and relationship between e-banking services and customer satisfaction were investigated. Primary data was used with the aid of questionnaire. The study revealed that there is a significant relationship between poor interconnectivity and customer's patronage of electronic banking services, there is a significant relationship between service outages and customer patronage of electronic banking service. While, there is a significant relationship between electronic banking and customer satisfaction. It was recommended that the government should provide adequate regulation framework to ensure customer protection and security of transaction.

Addai, Ameyaw, Ashalley and Quaye (2015) in their investigation on the impact of electronic banking service delivery on customer satisfaction in Ghana. A purposive sampling technique was used. SPSS statistical tool version 21 was used to analysed the primary data. Multiple regression analysis was performed. The study revealed a positive correlation between customer satisfaction and electronic banking availability, reliability and convenience was established. The study recommended that banks should provide customers with uninterrupted, reliable and convenient e-banking services in order to satisfy and retain customers.

Concept of Customer Satisfaction

Customer satisfaction is the assessment of products performance in relation to customers' standard of satisfaction. Customer satisfaction is also strategies intended at keeping, meeting or exceeding customer expectations. Saha & Zhao (2005) explained customer's satisfaction as a collation of outcome of assessment and reactions to the consumption experience with a product or service. It is a result on a cognitive and affective assessment where some consumption standards are compared to the actually perceived performance. Also, if the performance perceived is less than expectation, customers are at disadvantage. This would result in negative behaviour and where the perceived performance is above expectations, customers are satisfied and this influence customer to positive behaviour (Saha & Zhao, 2005).

Alabar (2012) opined that customer satisfaction is fundamental to increasing an organization customer base, increase the use of potential customers and heighten the firm's image. Oliver (1981) opined that the expectancy disconfirmation model for customer satisfaction in the retail and service industry that customers form their satisfaction with a total product or service as a result of direct comparisons between their expectations and perceptions. Expectations and assessment as have been found to be a source of influence to customer satisfaction as well as subjective disconfirmation under various circumstances (Churchill & Surprenant, 1982). Customer satisfaction is a person's views on pleasure or disappointment that result from comparing a product's perceived performance (or outcome) to their expectations (Oliver, 1980).

A satisfied customer tends to be loyal, takes less time, less sensitive to prices and pays less attention to competitors advertising (Stum & Thiry, 1991). Umorok (2009) in his study argued that satisfied customers would not only continue their patronage, but would keep on referring prospect and potential customer to the company and that such persistence patronage is likely to slow down the retention elasticity of the industry. Therefore, understanding the level of customer satisfaction is necessary to the bank because satisfaction in consumer contexts amounts to beliefs and thoughts about the outcomes of purchasing.

Methodology

This study focused on the commercial banks in Nigeria using the three categories of licensed deposit money banks namely National, International and Regional banks respectively. Three banks were selected based on world ranking and Capital base using multistage random technique. Ilorin is the focus of the study because; it is the commercial nerve centre of Kwara State and convenience.

Survey research design was used in this study. As a result of infinite population, seventy (70) e-banking customers from customer service, account opening and teller section respectively were randomly selected in the banking hall from the 3 chosen banks making a total of two hundred and ten (210) e-banking customers. A total of 210 copies of questionnaire were administered, however, only 198 were completed and retrieved from the respondents, given a retrieval rate of 94%. The questionnaire entitled "Customer Satisfaction in Electronic Banking Service Questionnaire (CSEBSQ) contained 25 items. The rating scale used was five points Likert scale of strongly agree (5 points), agree (4 points), undecided (3 points), Disagree (2 points) and strongly disagree (1 point). The data were analysed using multinational logistic regression and multiple regression analytic tools with the aid of STATA version 11.

Results and Discussions

Multiple Regression Results

The multiple regression analysis techniques obtained in the examination of the effect of e-banking services and customers' switching behaviour indicate that the coefficient of determination R^2 is 0.9532. This implies that the explanatory variables account for 95% of the variation in the dimensions that influenced customer switching behaviour. The adjusted R^2 is 95% with P-value of 0.001**.at 5% level of significance. The result indicates that the overall model is statistically significant (F=1400.30, P=0.001**). Furthermore, all predictor variables are statistically significant. The null hypothesis was therefore rejected and the alternative hypothesis which stated that E-banking services have significant effect on the customers switching behaviour was accepted. This is in line with previous studies of Pirzada, Nawaz, Javed and Asab (2014) and Afridi, Afridi, Ammar, Wajid and Waseem (2024).

Table 1: Multiple Regression Analysis Showing the Influence of E-Banking Services on Customers' Switching Behaviour

Model	R Square		Adjusted R Square		Root MSE	
1	0.9532		0.9529		0.12425	
Source	**Sum of square**	**Df**	**Mean square**	**F**	**Sig**	
Model	180.4414866 5	6	30.07358114	1400.30	0.001*	
Residual	3,896896846	191	0.0204026009			
Total	184.3383834 96	197	1.8857278365			
Variable		**Coef.**	**Std. Error**	**T**	**p>/t/**	**B**
Service quality delivery		.2851880	.0730286	3.71	0.000	.4292343
Bank reputation		.5624722	.0539014	9.91	0.000	.6687908
Network issues		.1036204	.0358095	2.74	0.003	.1742535
(Constant)		.2236293	.0462004	4.59	0.000	.3147578

Source: Researcher's Analysis (2024) using STATA.

Multiple Regression Analysis Result on Relationship between Quality of E-Banking Service Delivery of Commercial Banks and Customer Satisfaction

The regression analysis results on the determination of the relationship between the quality of e-banking service delivery of commercial banks and customer satisfaction indicates that the coefficient of determination R^2 is 0.9789. This implies that the explanatory variables account for 98% of the variation in the dimensions that influenced customer satisfaction. The adjusted R^2 is 97% with P-value of 0.0000** at 5% level of significance. The result indicates that the overall model is statistically significant (F=1474.01, P=0.0000**). Furthermore, all predictor variables are statistically significant except for ease of use (0.371).The null hypothesis was therefore rejected and the alternative hypothesis which stated that there is significant relationship between quality of e-banking service delivery of commercial banks and customer satisfaction in the selected banks, was accepted. This is in line with previous studies of Ibok and Itoro (2012), Maryam, Bahrus, Saeed and Zahra (2012), Doddaraju (2013) and Surabhi and Renu (2011).

Table 2: Multiple Regression Analysis Showing Relationship between Quality of E-Banking Service Delivery and Customer Satisfaction

Model	R Square		Adjusted R Square		Root MSE	
1	0.9789		0.9782		0.14655	
Source	**Sum of square**	**Df**	**Mean square**	**F**	**Sig**	
Model	189.938407	6	31.6564012	1474.01	0.0000*	
Residual	4.10199668	191	0.021476422			
Total	194.040404	197	1.98497667			
Variable		**Coef.**	**Std. Error**	**T**	**p>/t/**	**B**
Convenience		.3001979	.0768723	3.91	0.000	.4518256
Accessibility		.5920761	.0567384	10.44	0.000	.7039904
Interrelationship		.1090742	.0376943	2.89	0.004	.1834248
Security		.1660638	.0652411	2.55	0.012	.2947494
Network		.6062162	.0788818	7.69	0.000	.7618076
Ease of use		-.0482567	.0538613	-0.90	0.371	.0579827
(Constant)		.2353993	.048632	4.84	0.000	.3313241

Source: Researcher's Analysis (2024) using STATA.

Conclusion

The result of multiple regression analysis revealed that collectively, the entire coefficient is statistically significant which means electronic banking services have significant effect on the customer switching behaviour. This study revealed that indeed electronic banking services have a significant positive effect on the customer switching behaviour which lead to customer satisfaction and loyalty.

Recommendations

The study therefore recommends that management of the banks should be improve and well maintain greater service quality delivery to attract and retain potential customers. Similarly, relationship is vital to keeping a customer in a bank which can only be through satisfactory services. Therefore, satisfactory services should not in any way be compromised by the bank to continue to move on with the business of banking in Ilorin, Kwara State.

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