World Academic Journal of Management
Vol.**13**, Issue.**1**, pp.**01-10**, March **2025**
E-ISSN: 2321-905X
Available online at: www.isroset.org

Research Article

Impact of E-Service on Customer Satisfaction in the Nigerian Banking Industry: An Empirical Review

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Received: 23/Jan/2025; **Accepted**: 25/Feb/2025; **Published**: 31/Mar/2025

Abstract— In an increasingly digital financial landscape, understanding the factors that drive customer satisfaction with e-banking platforms is crucial for enhancing customer satisfaction and competitiveness among Nigerian banks. This study examines the impact of e-service on customer satisfaction in the Nigerian banking industry. The research also addresses the challenges faced by banks in ensuring consistent service delivery, particularly in remote and underserved areas, where issues like network failures and poor internet connectivity exacerbate customer dissatisfaction. Data was collected from customers of eight banks with international authorization in Bauchi State, Nigeria. A sample size of 384 customers was obtained using the Krejcie and Morgan (1970) formula. A questionnaire on a five-point Likert scale was used in data collection. Data were analysed using descriptive and inferential statistics via Statistical Package for Social Sciences (SPSS) version 23.0, while multiple regression coefficients were employed. The findings revealed that interactivity, customer support and customer technology adoption does not have significant influence to customer satisfaction, and robust security measures significantly contribute to customer satisfaction. However, inconsistent service delivery and security concerns remain significant barriers. The study highlights the importance of improving digital infrastructure and service to meet evolving customer expectations. It provides practical recommendations for Nigerian banks should invest in advanced security measures to protect customer data and develop intuitive, user-friendly platforms for real-time engagement. Proactive and personalized customer support is essential to meet individual needs effectively. Accessible mobile and online platforms for all technological skill levels will enhance inclusivity and customer satisfaction.

Keywords—E-Service, Customer, Satisfaction, Banking, Industry.

1. Introduction

Customer satisfaction is a crucial factor in the long-term success of e-service platforms, particularly in the dynamic and competitive Nigerian banking sector. It reflects how well customer expectations are met by digital banking services and encompasses both the quality of the service and the overall user experience [1]. This study focuses on determining the impact of e-service on customer satisfaction in the Nigerian banking industry, specifically among customers of eight banks with international authorization in Bauchi State, Nigeria [2]. The period of this study spans 2024, a time marked by significant e-service transactions, providing an adequate timeframe to gather relevant data [3]. E-service was chosen due to its emerging prominence as a banking trend in Nigeria, where most banks have adopted this model. Moreover, the accessibility of the internet in Nigeria, particularly among literates who own multi-purpose phones and email addresses, further underscores the relevance of e-service in contemporary banking [4], [5].

Research shows that customer satisfaction is directly linked to how well digital banking platforms align with customer needs, especially as technology evolves [6]. Despite significant technological advancements, many Nigerian banks still struggle to deliver satisfactory e-service experiences, mainly due to inefficient user interfaces, lack of real-time interactivity, and inadequate customer support, resulting in customer dissatisfaction [7]. Interactivity plays a key role in enhancing customer satisfaction in e-services. Features like real-time communication, chatbots, and live support systems contribute to positive experiences by responding promptly to inquiries [8]. Research shows that banks with intuitive and user-friendly platforms that facilitate seamless navigation and access to services significantly improve customer satisfaction

[9]. However, poor interactivity can lead to frustration and dissatisfaction [10].

Customer support is another critical factor for ensuring customer satisfaction in the banking sector. Quick resolutions and proactive assistance are highly valued, especially with the integration of AI-driven support systems [11]. Personalized services that anticipate customer needs also foster satisfaction [12]. On the other hand, failure to address issues promptly can lead to negative experiences and reduced satisfaction levels [9]. The ease of technology adoption is directly related to customer satisfaction. Banks that simplify their digital platforms to cater to both tech-savvy and less-tech-savvy customers are more likely to experience higher satisfaction levels [6]. Easy-to-navigate apps with clear instructions help customers feel more confident and satisfied [20]. However, complex or poorly designed interfaces can alienate customers, leading to dissatisfaction [13].

Security is a fundamental aspect of customer satisfaction in Nigerian e-banking. Customers must trust that their personal and financial information is protected. Advanced security measures, such as encryption and two-factor authentication, increase customer trust and satisfaction [14]. Banks that fail to prioritize security may lose customers' trust and experience lower satisfaction [15]. Despite these advancements, Nigerian banks still face challenges that hinder full customer satisfaction in e-banking. Issues such as service downtime, network failures, and inconsistent platform performance often lead to dissatisfaction, especially when customers are unable to complete transactions or access services promptly [16]. These problems are even more pronounced in remote areas, where connectivity issues exacerbate dissatisfaction [13].

This study aims to fill the gaps in research by examining how factors such as interactivity, user experience, security, and service consistency influence customer satisfaction in Nigerian e-banking platforms. It also explores the challenges faced by banks in remote areas, offering a nuanced understanding of the barriers to satisfaction. The findings will provide practical recommendations for Nigerian banks to enhance their digital platforms, improve customer trust, and foster long-term customer satisfaction, particularly in underserved regions [18]. This research is timely and critical given the growing importance of digital banking in Nigeria. By addressing the challenges of user experience, security, and regional disparities in service delivery, this study offers valuable insights that can help Nigerian banks improve their e-banking services and customer satisfaction. This research contributes to the academic literature by offering a holistic view of the factors influencing customer satisfaction in e-banking in a developing market like Nigeria. Additionally, it provides actionable insights for banking practitioners and policymakers, contributing to a more inclusive financial ecosystem and greater financial inclusion across the country [19].

2. Related Work

Customer Satisfaction

Customer satisfaction represents the degree to which customers feel their expectations have been met or exceeded by a product or service. It serves as a critical indicator of business performance, influencing loyalty, retention, and profitability. Modern definitions emphasize customer satisfaction as a blend of emotional and cognitive evaluations of their experiences, shaped by factors such as service quality, product performance, and price perception [20]. In 2024, customer satisfaction is increasingly influenced by technological advancements, personalization, and sustainability practices. Businesses now prioritize seamless customer experiences by leveraging artificial intelligence (AI) to predict needs, address complaints proactively, and provide tailored interactions [21]. Moreover, the rise of ethical consumerism underscores the importance of aligning business practices with sustainability and social values, which significantly contribute to satisfaction levels.

A satisfied customer is more likely to exhibit loyalty, engage in positive word-of-mouth referrals, and resist competitive offers. For instance, customers perceiving high value from their purchases often become brand advocates, boosting business profitability [22]. However, achieving customer satisfaction requires careful expectation management and consistent delivery of quality and value. Technological innovations, such as AI-driven service systems, play a pivotal role in addressing real-time concerns and enhancing overall satisfaction [20].

In 2024, businesses face unique challenges and opportunities in maintaining customer satisfaction amidst rapidly evolving consumer behaviors and market dynamics. By integrating advanced technologies, prioritizing customer-centric approaches, and aligning with sustainability, businesses can effectively meet customer expectations and sustain competitive advantages in the marketplace [21].

Customer satisfaction remains a critical focus for banks in 2024, driven by rapid technological advancements and evolving customer expectations. Satisfaction is no longer limited to the fulfillment of basic banking needs but has expanded to encompass a seamless, secure, and personalized service experience. [13] emphasize that banks adopting innovative digital solutions, such as AI-driven chatbots and predictive analytics, have witnessed significant improvements in customer satisfaction. These technologies not only enhance service efficiency but also create tailored interactions that resonate with individual customers.

Security has also emerged as a fundamental driver of satisfaction. Customers now prioritize banks that implement robust cyber security measures, such as multi-factor authentication and advanced encryption. [23] found a strong correlation between perceived security and customer trust, with secure banking platforms fostering higher levels of satisfaction and long-term loyalty. Additionally, ease of use plays a pivotal role, as customers demand intuitive platforms with minimal complexity. [5] highlight that mobile banking applications with optimized interfaces and real-time functionality contribute significantly to positive customer experiences.

Inclusivity is another growing concern in 2024, as banks strive to cater to diverse demographics. Simplified interfaces and multilingual support systems ensure accessibility for customers with varying levels of digital literacy. [25] report that efforts to include underserved segments, such as older adults and rural populations, have markedly improved overall satisfaction.

Despite these advancements, challenges persist. Poor internet infrastructure, service inconsistencies, and a lack of personalized customer support remain barriers to achieving comprehensive satisfaction. [26] argue that addressing these issues requires a concerted effort to align service quality with customer expectations across all touchpoints. As competition intensifies in the banking sector, the ability to deliver an exceptional and secure customer experience will be critical for sustained satisfaction and loyalty.

E-service

E-service refers to the delivery of services through electronic channels, primarily facilitated by the internet and mobile technologies, allowing businesses to provide services to customers in a digital format [27]. In the context of banking, e-service encompasses a wide range of digital banking solutions, including mobile banking, online banking, and other digital platforms that enable customers to perform transactions, access financial services, and interact with banking institutions remotely [13]. These platforms have become a cornerstone of modern banking, offering greater convenience, accessibility, and speed compared to traditional banking methods [28]. E-service has significantly transformed how banks engage with customers, making banking services more efficient and customer-centric [29].

Dimensions of E-Service in Nigeria

Interactivity

Interactivity is a key dimension of e-service, particularly in the context of digital banking, as it enables real-time communication and engagement between customers and service providers. It refers to the ability of customers to actively participate in the service process, providing feedback, asking questions, and receiving timely responses [13]. In e-banking, interactivity is facilitated through features such as live chat, chatbots, interactive FAQs, and other communication tools that allow customers to interact with bank representatives or automated systems instantly [11]. This dimension is crucial in fostering a sense of involvement and control, which can enhance customer satisfaction by providing personalized, responsive, and efficient services [30].

In the Nigerian context, where digital literacy levels and infrastructure may vary, interactivity plays an even more crucial role in ensuring that users can effectively engage with banking platforms [31]. Interactive features help bridge the digital divide by providing users with the support and guidance they need to navigate complex banking services. Consequently, banks that invest in enhancing interactivity on their platforms are more likely to improve customer retention and loyalty, as interactivity directly correlates with enhanced customer experiences and perceptions of service quality [32].

Customer Support

Customer support is a vital component of e-service, particularly in the context of digital banking, where customers often require assistance navigating complex platforms or resolving issues quickly. Effective customer support encompasses multiple channels, such as live chat, telephone support, email assistance, and increasingly, AI-driven solutions like chatbots [6]. In the banking sector, where transactions and sensitive financial data are involved, customers expect prompt, helpful, and secure support services. Research indicates that a high-quality customer support experience is closely linked to greater customer satisfaction and retention in e-banking environments [26].

In the Nigerian context, the role of customer support is especially critical due to issues like inconsistent service delivery and varying levels of digital literacy among customers. Banks that focus on providing effective, customer-centric support systems are better positioned to overcome these challenges and ensure a positive user experience [17]. The integration of AI-based support solutions, combined with human intervention, ensures that customers receive accurate, timely assistance while benefiting from the efficiency of automation. As the Nigerian banking sector continues to evolve, banks must prioritize robust customer support mechanisms to enhance customer satisfaction and loyalty [13].

Customer Technology Adoption

Customer technology adoption is a critical factor in the success of e-service platforms, particularly in the banking sector, where the use of digital banking solutions requires customers to embrace and effectively utilize new technologies. The acceptance and usage of e-banking platforms depend heavily on factors such as perceived ease of use, perceived usefulness, and trust in technology [28]. Studies have shown that customers' willingness to adopt new banking technologies is influenced by their level of technological literacy, cultural attitudes toward technology, and past experiences with digital platforms [13]. When banks provide intuitive, user-friendly interfaces and offer comprehensive guidance on how to use digital banking services, they enhance the likelihood of successful adoption by customers [8].

The adoption of new technology in Nigerian banks has been uneven, with some customers embracing digital platforms quickly, while others remain hesitant due to concerns about security, lack of technical knowledge, or limited access to digital infrastructure [33]. This divide has resulted in a gap in service utilization, with certain customer segments continuing to rely on traditional banking methods. However, as digital literacy rates improve and banks offer more accessible, easy-to-use solutions, technology adoption is expected to increase, improving overall customer satisfaction [18]. Furthermore, the integration of mobile banking applications, internet banking, and other digital tools has made it easier for customers to access financial services at their convenience, driving the shift toward more technology-driven banking solutions [17].

Security
Security is a fundamental concern for customers using e-service platforms, especially in the banking sector where financial transactions and sensitive personal data are involved. The perceived security of a platform directly impacts customer trust and satisfaction, making it a critical determinant of the success of e-banking services. Customers expect banks to implement robust security measures that protect their data from cyber threats, including encryption, two-factor authentication (2FA), and fraud detection systems [7]. In the Nigerian banking context, where concerns about cybersecurity breaches and identity theft are prevalent, securing digital banking platforms has become even more crucial for maintaining customer loyalty [13].

Studies show that when banks prioritize security, they build stronger relationships with their customers by reassuring them that their personal and financial information is safe [1]. However, banks that fail to invest in advanced security technologies or overlook security in their digital banking offerings risk losing customer trust, which can lead to dissatisfaction and disengagement from e-services [8]. Research by [34] indicates that poor security practices, such as weak encryption protocols or insufficient monitoring of transactions, can expose customers to data breaches, resulting in reputational damage for the bank and potential legal consequences.

Customer Satisfaction
Customer satisfaction is a critical determinant of the success of e-service platforms, particularly in the banking sector, where competition is fierce, and customers have multiple options for accessing financial services. Satisfaction refers to the extent to which customers' expectations are met by the services provided, encompassing not only the functionality of the service but also the overall experience customers have when interacting with the platform [28]. In the context of e-banking, customer satisfaction is influenced by various factors, including the usability of the platform, the quality of service delivery, security measures, and customer support [13]. Research has shown that customers are more likely to remain loyal to digital banking platforms that consistently meet or exceed their expectations in terms of user experience and responsiveness [12].

The role of customer satisfaction in driving loyalty and retention in the banking sector is well-documented. Banks that provide seamless, user-friendly digital platforms that allow for efficient transactions tend to enjoy higher levels of customer satisfaction [33]. However, when customers face difficulties, such as poor system performance, slow response times, or security concerns, their satisfaction declines, leading to negative perceptions and potential disengagement from the platform [30]. Furthermore, studies have highlighted that customer satisfaction is not just about the functional aspects of a service but also the emotional connection customers form with the brand, especially in digital services where trust and convenience are paramount [29].

Empirical Review
Many scholars have empirically investigated this area of study due to the relevance of e-service for retaining customer satisfaction.
[35] examine e-service quality and customer loyalty in Deposit Money Banks in Nigeria. Interactivity and customer support were the independent variables, while customer loyalty was measured with problem tolerance as the dependent variable, with the moderating variable being customer technology adoption. Their aim was to assess the level of relationship between e-service quality and customer loyalty of deposit money banks. A quasi-experiment research design was adopted using a cross-sectional survey. Four hundred and eleven (411) customers, which form the sample size, were given questionnaires and were analysed using AMOS. The study found that interactivity, customisation and customer support can increase customer loyalty among bank customers. Furthermore, the level of awareness of the internet's importance and benefits will encourage e-banking, retention, and loyalty among customers.

[36] examine the extent of the relationship between e-service quality and customer satisfaction with deposit money banks in Nigeria. Customisation and customer support were the independent variables, while customer loyalty was measured with repurchase intention and referral as the dependent variables. Their aim was to assess the level of relationship between e-service quality and customer satisfaction of deposit money banks. A cross-sectional survey research design was adopted. Three hundred and eighty-four (384) customers, which form the sample size, were given questionnaires and were analysed using [37] formula. The Spearman correlation was used to test the hypotheses formulated for the study. The findings revealed a significant relationship between customisation and repurchase intention, customisation and referral, customer support and repurchase intention, and customer support and referral of deposits money bank. The study implies that bank executives will use the findings from this study to make proper decisions.

[36] focused on the impact of internet banking on customer loyalty in Nigerian banks. Using a mixed-methods approach, the study revealed that internet banking significantly influences customer satisfaction through the provision of secure, user-friendly services. The researchers highlighted that the perceived ease of use and reliability of internet banking platforms were essential in fostering customer loyalty. Additionally, customer trust in online security measures, such as data encryption, was a key determinant of customer retention.

[7] found that user-friendly interfaces and seamless navigation significantly enhance customer satisfaction in Nigerian e-banking platforms. Their study suggests that when e-banking

platforms are intuitive and easy to navigate, customers report higher levels of satisfaction and are more likely to continue using the platform.
[8] demonstrated that interactive communication features, such as chatbots, live support, and instant responses, help build trust and satisfaction among customers.

[6] who argued that interactive features improve the overall service quality perception and contribute to stronger customer loyalty. Interactivity not only addresses customers' immediate concerns but also helps in creating a more personalized and engaging experience, which is a critical driver of satisfaction.
[4] explored the role of digital customer support systems in promoting customer loyalty in Nigerian banks. The study used both qualitative and quantitative methods and found that effective digital customer service, including chatbots and online assistance, contributed significantly to customer satisfaction. The convenience of having readily available support in real time helped reinforce customer trust, leading to improved customer loyalty.

[31] examined the role of cybersecurity measures, such as encryption and two-factor authentication, in enhancing customer trust. They concluded that customers are more likely to stay loyal to platforms that they perceive as secure, which, in turn, boosts satisfaction. Conversely, when security issues such as data breaches arise, customer trust and satisfaction significantly decline, as evidenced by [6], who found that security concerns are often the primary cause of dissatisfaction among e-banking users.

[11] noted that the integration of advanced technologies like AI-driven support systems and mobile banking applications significantly improves the customer experience, particularly by offering faster response times and more efficient problem-solving. However, barriers to adoption, such as complex user interfaces or poor internet connectivity, can hinder customer satisfaction.

[17] highlighted that unreliable internet connections and inconsistent service delivery lead to customer frustrations, reducing satisfaction levels and potentially discouraging further use of e-banking services.

[39] conducted a study on the impact of financial technology on banking service delivery, focusing on Point of Sale (POS), Automated Teller Machines (ATM), and online web payment technologies. The study used an ex post facto design and autoregressive distributed lag (ARDL) model, revealing that these digital tools significantly enhance banking performance and customer satisfaction. Improved service delivery through these digital channels positively influenced customer loyalty, as customers experienced faster, more convenient banking services.

[10] highlighted the need for proactive, personalized customer support systems that can anticipate and address customer needs before issues escalate. The ability to resolve problems promptly and effectively has been shown to contribute to higher levels of customer satisfaction and loyalty.

3. Theory/Calculation

Rogers Innovation Diffusion Theory
Rogers's innovation diffusion theory is one of the most popular theories for studying the adoption of information technologies (IT) and understanding how IT innovations spread within and between communities. According to this theory (2003), innovation is an idea, process, or technology that is perceived as new or unfamiliar to individuals within a particular area or social system. Diffusion is the process by which information about innovation flows from one person to another over time within the social system.

Technology Acceptance Model (TAM)
The technology acceptance model (TAM) is a theory that is majorly used in the field of information systems. It focuses on modelling computer users and showing them how they can accept and adopt new technology. It was designed to predict the technology adoption decisions of users. The technology acceptance model is usually used to predict. It indicates that only two components determine the user's acceptance of a computer system. The two components that determine computer acceptance are the perceived usefulness and the perceived ease of use of the system. The main aim of this model is to emphasise the users' potential. In other words, it underscores, for example, when a developer of a given technology believes that his or her system is friendly to the users. Inversely, the system is not accepted by the users unless the developers share the benefits and advantages of the technology system, as stated by [40].

Conceptual Framework
Having extensively reviewed the model of [35] on e-service quality and customer loyalty of deposit money banks, the researchers came up with Figure (1) as a model of the relationship between electronic service quality with dimensions as interactivity and customer support while customer loyalty was measured with problem tolerance with the moderating variable as customer technology adoption.

The model of [35] was adapted for this study. It is modified by removing customers' technology adoption as a moderating variable, including it as an independent variable, while removing problem tolerance and including customer satisfaction as measured.

The model for this study assumes the relationship between some e-service variables that influence or determine the level of their performance on customer satisfaction in the Nigerian banking industry. The model specifies the dependent variable measured with customer satisfaction (CS) as dependent on Interactivity (INT), Customer Support (CS), Customer Technology Adoption (CTA) and Security (SC), which represent the independent variables.

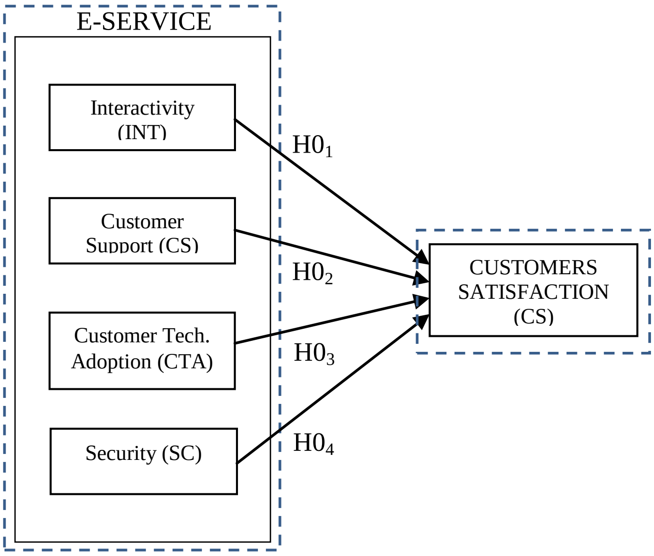

Figure 1: Conceptual Framework impact of e-service on customer satisfaction in the Nigerian banking industry, adapted from [35].

The model for this study assumes the relationship between some e-service variables that influence or determine the level of their performance on customer satisfaction in the Nigerian banking industry. The model specifies the dependent variable measured with customer satisfaction (CS) as dependent on Interactivity (INT), Customer Support (CS), Customer Technology Adoption (CTA) and Security (SC), which represent the independent variables.

4. Experimental Method/Procedure/Design

The methodology section outlines the procedures for data collection and analysis, providing justification for the chosen approach. A quantitative research approach was adopted, using a survey design method suitable for examining deterministic relationships between independent and dependent variables. This approach allows for numerical analysis through standardized statistical methods, ensuring objectivity. A cross-sectional survey design was chosen to collect data from a representative sample of e-banking customers at a specific point in time [45]. The population of the study comprised e-banking customers in Nigeria's banking industry, estimated at over 4 million [2]. The sample size of 384 respondents was determined using [37] table, drawn from customers of selected banks in Bauchi State, Nigeria. Convenience sampling was employed, targeting easily accessible respondents [42]. Primary data were collected using self-administered questionnaires, which consisted of two parts: demographic information (age, gender, education, bank) in part one, and e-service quality and customer loyalty in part two. E-service quality was measured using four dimensions: interactivity, customer support, technology adoption, and security. The questionnaire was validated by experts, and a reliability test was conducted to ensure its reliability. Descriptive statistics were used to analyze demographic data, while inferential statistics, specifically multiple regression analysis, were applied to examine the relationship between e-service quality and customer loyalty. SPSS version 23.0 was used for analysis, with multiple regression helping to identify relationships between variables and provide insights into causal links [41]. The regression model used was $Y = \beta0 + \beta1x1 + \beta2x2 + ... + \beta nxn + e$, where Y is the dependent variable, x1, x2, ..., xn are the independent variables, β0, β1, β2, ..., βn are the coefficients, and e is the error term [43].

5. Results and Discussion

Table 1: Questionnaire Response Rate

Questionnaire	Number	Percentage (%)
Total number of questionnaires distributed	384	100
Total number of questionnaires returned	365	92.7
Total number of invalid questionnaires	NIL	0
Total number of valid questionnaires	384	100

Using the above table, the questionnaire return rate for this study is 100%, while the response rate is 92.7%, as shown in the table above. This tremendous rate was achieved as a result of the questionnaire administration used, simplicity of language, patience and perseverance shown by the researcher. Three hundred and eighty four (384) sets of questionnaires were administered, and three hundred and sixty five (365) responses were received, as shown in the table above.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.518[a]	.668	.534	.56870	7.961	.000[b]

a. Predictors: (Constant), security, Customer Support, Interactivity, Customer Tech Adoption
b. Dependent Variable: Customer Satisfaction

The regression analysis reveals that security, customer support, interactivity, and customer technology adoption significantly influence customer satisfaction. The multiple correlation coefficient (R) of 0.518 indicates a moderate positive relationship between these predictors and customer satisfaction. Furthermore, the coefficient of determination (R^2) shows that 66.8% of the variance in customer satisfaction is explained by the predictors, while the adjusted R^2 value of 53.4% suggests that the model remains robust even after accounting for the number of predictors included. The standard error of the estimate, at 0.56870, reflects the average deviation of observed values from the regression line, indicating a reasonable fit for the model. The F-statistic of 7.961 demonstrates that the predictors collectively have a statistically significant effect on customer satisfaction, with a p-value (Sig.) of 0.000, confirming the model's overall significance. This result highlights that the included variables play a critical role in shaping customer satisfaction in e-banking services, though additional factors outside the model may also contribute to customer satisfaction and warrant further exploration.

Table 3: Coefficients

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1(Constant)	1.270	.492		2.579	.012		
Interactivity	-.008	.115	-.008	-.069	.945	.712	1.404
Customer Support	.170	.114	.165	1.488	.140	.682	1.467
Customer Technology Adoption	.178	.122	.169	1.459	.148	.629	1.590
Security	.332	.103	.331	3.217	.002	.796	1.256

a. Dependent Variable: Customer Satisfaction

The regression analysis highlights the impact of interactivity, customer support, customer technology adoption, and security on customer satisfaction. The constant value (B = 1.270, Sig. = .012) indicates a baseline level of customer satisfaction, which is statistically significant. Among the predictors, security emerges as the most significant driver, with an unstandardized coefficient (B = 0.332) and a p-value (.002), indicating a strong and statistically significant positive relationship. This suggests that improving security measures in e-banking platforms significantly enhances customer satisfaction.

In contrast, customer support (B = 0.170, Sig. = .140) and customer technology adoption (B = 0.178, Sig. = .148) show positive effects on customer satisfaction, but their relationships are not statistically significant. This implies that while these factors may contribute to satisfaction, their influence is not strong enough in this context to be conclusive. Meanwhile, interactivity (B = -0.008, Sig. = .945) has a negligible and statistically insignificant negative effect on customer satisfaction, suggesting that interactivity, as measured in this study, does not play a critical role.

The collinearity statistics (Tolerance values ranging from 0.629 to 0.796 and VIF values between 1.256 and 1.590) confirm the absence of multicollinearity issues, ensuring the reliability of the regression model. Overall, the findings underscore the pivotal role of security in driving customer satisfaction in e-banking services, while other factors such as customer support and technology adoption, though important, may require further exploration to understand their nuanced impacts. This indicates a need for Nigerian banks to prioritize robust security measures while also enhancing other aspects of e-service delivery to improve overall customer satisfaction.

Test of Hypotheses

This section tested the hypotheses of the study already formulated in chapter one of the research work based on the multiple regression results presented in Table 2 and Table 3 above. From the outcomes, the four hypotheses formed at the beginning of this study were subjected to a test in this part in order to either be accepted or rejected using a 5% significance level.

The results reveal that interactivity has an unstandardized coefficient of B = -0.008 and a p-value of .945**,** indicating a negligible and statistically insignificant relationship with customer satisfaction. This finding suggests that interactivity, as conceptualized and measured in this study, does not have a meaningful impact on customer satisfaction in the Nigerian banking sector.

The results show that customer support has an unstandardized coefficient of B = 0.170 with a p-value of .140, which exceeds the significance threshold of 0.05. This indicates that the relationship between customer support and customer satisfaction is not statistically significant in the Nigerian banking industry.

The analysis revealed that customer technology adoption has an unstandardized coefficient of B = 0.178**,** and a p-value of 0.148**,** which exceeds the significance threshold of 0.05. This suggests that, in this study, there is no statistically significant relationship between customer technology adoption and customer satisfaction in the Nigerian banking industry.

The analysis revealed that security had an unstandardized coefficient of B = 0.332**,** with a p-value of 0.002**,** which is less than the significance threshold of 0.05. This indicates that security has a statistically significant and positive relationship with customer satisfaction.

Discussion of Findings

This subheading presents an explanation and discussion of major findings in light of past literature and an interpretation of the results. This study attempted to answer Four (4) research questions on the impact of e-service on customer satisfaction in the Nigerian banking industry.

The findings revealed a negative, yet statistically insignificant relationship between interactivity and customer satisfaction (β = -0.008, p = 0.945). This is contrary to the positive effects highlighted in previous studies such as [8], where interactivity was shown to enhance customer satisfaction. One possible explanation for this discrepancy is that customers may not prioritize interactive features like live support or chatbots in the Nigerian banking context, or that these features might not be implemented effectively across all platforms. It is also possible that other factors, such as ease of use or security, may play a more significant role in driving satisfaction than interactivity alone.

Customer support showed a positive but statistically insignificant relationship with customer satisfaction (β = 0.165, p = 0.140). This suggests that while customer support is a critical component of the overall banking experience, its direct impact on satisfaction may vary. Similar studies, such as those by [11], underscore the importance of customer support but also highlight that its effectiveness depends on factors such as responsiveness, personalization, and availability. The findings suggest that Nigerian banks may need to improve the quality and availability of support to create more meaningful impacts on customer satisfaction.

The relationship between customer technology adoption and satisfaction was also positive but statistically insignificant (β = 0.169, p = 0.148). This contrasts with previous research, such as [7], which found that adopting new technologies typically leads to greater customer satisfaction. The insignificance of this relationship in the current study may reflect the diversity in digital literacy levels among Nigerian customers. While some customers may be highly engaged with digital platforms, others may find them difficult to navigate or less reliable, affecting their overall satisfaction.

A significant positive relationship was found between security and customer satisfaction ($\beta = 0.331$, $p = 0.002$). This aligns with the findings of [14], who emphasized the vital role of security in fostering customer trust. Security measures such as encryption, two-factor authentication, and fraud prevention significantly contribute to customer satisfaction by ensuring that users feel their financial information is safe. The results highlight the need for Nigerian banks to prioritize security as part of their digital transformation strategy to enhance customer trust and satisfaction.

6. Conclusion and Future Scope

This study investigated the impact of e-service on customer satisfaction in the Nigerian banking industry, focusing on four key factors: interactivity, customer support, customer technology adoption, and security. The findings suggest that security plays a crucial role in enhancing customer satisfaction, with a significant positive relationship observed between security measures and customer trust in e-banking platforms. In contrast, the results for interactivity, customer support, and customer technology adoption were either negative or statistically insignificant, indicating that while these factors are important, they may not be as directly influential on customer satisfaction in the Nigerian context.
The study's findings emphasize that Nigerian banks must prioritize security as a foundational element in their digital banking platforms. While banks are making progress in incorporating advanced security features, such as encryption and two-factor authentication, continued focus on these measures is critical to building and maintaining customer trust. However, the limited impact of interactivity, customer support, and technology adoption suggests that Nigerian banks should invest further in improving user interfaces, providing proactive and personalized support, and developing digital banking systems that cater to a broad range of technological proficiencies.

Recommendations
Based on the findings of this study, several recommendations are proposed for Nigerian banks to enhance customer satisfaction through improved e-service offerings:

i. The study highlights the critical role of security in influencing customer satisfaction. Nigerian banks should continue to invest in advanced security measures, such as encryption, two-factor authentication, and fraud detection systems, to ensure that customer data is protected. Banks should also promote awareness about these security features to reassure customers and build trust in their digital banking platforms.

ii. While interactivity did not show a strong direct effect on customer satisfaction in this study, it remains an essential aspect of digital banking platforms. Banks should invest in creating intuitive, user-friendly interfaces that allow for real-time engagement with customers. Incorporating interactive features such as live chat support, AI-driven assistants, and responsive FAQs can enhance the customer experience and foster greater satisfaction.

iii. Customer support was found to be a significant factor in influencing satisfaction, yet it was not as strongly impactful as expected. Banks should focus on providing proactive and personalized customer support. This could involve expanding the use of AI-driven chatbots for faster responses and ensuring that customer support agents are well-trained to resolve issues promptly and efficiently. Offering multi-channel support, including social media, email, and phone support, can also improve accessibility for customers.

iv. While customer technology adoption did not exhibit a strong relationship with satisfaction, making digital banking accessible to a broad customer base is crucial. Nigerian banks should invest in developing mobile and online platforms that are easy to use for customers with varying levels of technological proficiency. This can include simple navigation, clear instructions, and consistent performance across devices.

Suggestions for Further Research

i. Future studies could focus on the specific role of mobile banking in shaping customer satisfaction. Given the increasing popularity of mobile banking in Nigeria, understanding how mobile-specific features, such as app usability and mobile transactions, affect customer experiences would offer valuable insights for improving mobile platforms and services.

ii. As this study highlighted inconsistencies in service delivery across regions, further research could investigate how factors such as geographic location, infrastructure, and digital literacy influence customer satisfaction with e-banking. A comparative study between urban and rural areas could provide a more nuanced understanding of regional differences in satisfaction and suggest targeted improvements for underserved areas.

Contribution to knowledge
This study contributes to the literature by offering a detailed examination of the roles of interactivity, customer support, technology adoption, and security in shaping customer satisfaction in Nigerian banks. It underscores how these factors interact to influence customer perceptions and loyalty, adding a comprehensive perspective to e-service quality in the banking sector. By focusing on the Nigerian banking industry, this study provides context-specific insights into the challenges and opportunities for improving e-service platforms. It highlights the impact of regional disparities, security concerns, and technological adoption, thereby contributing to a deeper understanding of customer satisfaction in developing economies.

Conflict of Interest
This manuscript is not under consideration for publication elsewhere and has not been previously disseminated. There are no conflicts of interest to disclose.

Funding Source
No external funding was received for this study.

Author Contributions
All authors contributed equally to the completion of this research paper. Each author reviewed and approved the final version of the manuscript.

Acknowledgments
We give thanks and praise to God for His guidance. Our heartfelt appreciation goes to our families for their unwavering support, as well as the staff of the Faculty of Economics and Management Sciences, Bayero University Kano, – Nigeria, for their encouragement throughout the course of our study.

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