

E-Banking Use Behaviour: E-Service Quality, Attitude, and Customer Satisfaction.

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Abstract

Advances in electronic service technology have created great opportunities as well as threats to organizations including the banking sector. Nigerian banks have invested immensely on electronic services as a measure to meet up with the global standard, reduce transaction cost, provide better services to customers and promote efficiency. While e-banking services are numerous, there is not enough evidence of its acceptance among customers as the volume of cash transaction continues to be on the increase. This study aims at investigating factors affecting e-banking usage based on electronic service (e-service) quality. The survey instrument employed involved administering survey questionnaires to a total of 400 respondents within the Lagos metropolis and its environs. E-services quality integrated with diffusion of innovations (DOI) theory was developed as a conceptual framework for analyzing the factors influencing customer satisfaction and usage of e-banking. The model employed reliability, responsiveness, availability, service portfolio and competence as extensions to the constructs of DOI: complexity, compatibility, and relative advantage to better reflect the users' views. Our result reveals that perceived e-service quality alone had a strong relationship with customer satisfaction and use which means that greater quality of e-service has the potential to increase satisfaction and consequently in more use of e-banking. However, in this research finding, competence of e-service support staff, system availability, service portfolio, responsiveness and reliability, in that order, were found to be most significant in rating e-service quality.

Keywords: SERVQUAL ; Nigeria ; Customer attitudes ; Quality ; Customer Satisfaction ; Customer behavior

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