EFFECT OF PERCEIVED EASE OF USE AND SECURITY OF E-BANKING ON CUSTOMER SATISFACTION

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Abstract

E-Banking has transformed the banking industry in Nigeria with several new products and ways of conducting the banking business. This has led to increase competition in the banking sector and also to need to better satisfy bank customers. Therefore, there is a need to explore options that can improve customer satisfaction. The aim of this study is to examine the effect of perceived ease of use and security of e-banking on customers' satisfaction in Abuja. The data of this study was collected from primary source using questionnaire to obtain responses frombank customers. The collected data was the analyzed using correlation and regression analysiswith the SPSS version 20. Consequently, the findings from the study showed that perceived ease of use and security positively and significantly influence customers satisfaction of first bank customers in Abuja. The correlation analysis showed that there is a significant and positive relationship between E-banking attributes and customer satisfaction.

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Therefore, the study recommends that banks should improve the user friendliness of their e-banking channels and increase the level of encryption of their security to improve customers experience and increase satisfaction.

Keywords: Perceived, ease , use, Security and customer

1.0 Introduction

The advancement in Information Communication Technology has also led to a fast growth and development of the service sector, making the sector one of the leading worldwide. In recent times, developments in information technology and the responding progress of Internet banking have naturally changed the ways in which banks carry out their business and consumers conduct their everyday banking exercise. Employment of information and communication technology procedures, processes, policies, and execution strategies in banking services has turned a critical and timely issue for all banks, as well as a necessary prerequisite for global and indigenous banking competitiveness. The market climate in the fiscal sector is largely competitive as a result of this technological advancement, observing drastic changes and forcing banks to deliver online support to their customers while using internet banking (Singh & Kaur, 2013) as cited by (Raji, Zameni, & Mansur 2021).

The period of globalization in the 21st Century has been transubstantiated by technological revolution. All phases of business are greatly affected by the Internet and electronic business is no longer a choice for companies but has become a demand (Bezhovski, 2016). The technological invention of electronic channel of service delivery has brought in a level playing field for businesses by barring geographical, supervisory, and industrial barricades that were existing before now (Zafar, Zaheer, Saleem-ur-Rahman and Rehman, 2021). Banking services are pertinent for the development of an economy. In recent years, banks have been experiencing operating difficulties owing to the ever-changing technology and

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expectancies of the bank customers. As a result, to deliver effective customer services, banks have used technology as a tool to deliver financial services. The competitions are accelerating in the banking sectors and customer expectations towards banking services have also increased (Murerwa&Tarus, 2021). In the stoutly changing banking sector, product variation is delicate as most banks offer resembling services.

Hence, it becomes essential for the banks to differ from other banks by means of service quality (Stamenkov and Dika, 2015) to enhance customer fulfillment. According to Ahmad (2016), for enhanced banking results, technology is the backbone and having advanced technology will have a huge benefit for all banking sectors. The banking situation presently requires nonstop creativity to carter for the desires and wishes of frequently delicate clients. Banks will have to integrate both recently created products and services with state-of-the- art technologies snappily and efficiently. As a result, numerous major banks have shifted their goals to concentrate on customer retention and engagement by better service delivery, furnishing banks with a competitive advantage through minimizing operating costs and offering the loftiest possible client satisfaction. Banks that don't deliver internet banking have high eventuality to lose market share to their competitions.

According to Silas, Kubba and Yunana (2017) in Nigeria it has become gradually tough for Deposit Money Banks to satisfy and maintain their customers due to limited network between most banks and their branches, high cost connected with electronic banking execution; customers are forced to stand by long line for hours due power failure or outages. Though the internet has drastically changed

the global banking climate, there are glaring challenges, some of which differ across boundaries depending on factors like infrastructural capacity, institutional quality, human capital development, etc. Over the years, scholars across different boundaries have conducted researches to identify the impact of electronic banking on bank performance. Nonetheless, while a good number of these studies concentrated on the profit performance of banks;Hassan(2013); Abaenelwe, Ogbulu and Ndugbu(2013); Eze and Egoro(2016), some others concentrated on efficiency (see, Babatunde and Salawudeen, 2017; Taiwo and Agwu, 2017). Research on performance, with respect to customer satisfaction, particularly sub-Saharan Africa is rather sparse. This study contributes to the growing body of literature in this area, more so when it isn't in skepticism that it's customer satisfaction that sustains continued allegiance and patronage which are crucial drivers of profitability.

While research one-banking and consumer satisfaction has been carried out in Nigeria, affiliated studies have also been carried out in other countries. Still, there's little attestation that e-banking systems have effects on customer retention or satisfaction. To fill the void, this study aims to probe the effect of perceived ease of use ofe-banking on customer satisfaction of First Bank customers in Abuja.

The main aim of this study is to examine the effect of perceived ease of use ofe-banking on the customer satisfaction of First bank Plc. Specifically, the study intends to achieve the following goals.

i. To determine the effect of perceived ease of use on customer satisfaction of First Bank Nigeria Plc customers.

ii. To dissect the effect of security on client satisfaction of First Bank Nigeria Plc customers.

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2.0 Literature Review

Concept of Electronic Banking

Raza et al (2020) defines online banking as a type of e-banking that allows customers to use multiple banking services, pay bills and make investments as an effective scheme of ecommerce and as a partner. Banks have introduced internet banking to enhance customer service and offer dual benefits at discounted prices these days. It's rare to come across a national bank that doesn't have any kind of electronic banking service, even in the most remote parts of the country. Alsajja and Dennis, (2010) has described internet banking as the medium by which customers conduct transactions remotely through electronic equipment. In other words, internet banking involves the provision of banking services via technology-enabled platforms without employing the physical resources of both the bank and customers. According to Abrol (2014), internet banking entails a system that allows the customer of a bank to access accounts and generic information on bank products and services via a personal computer or other gadgets. Internet banking products and services encompass both wholesale and retail products that target different classes of the bank's customers. The aforementioned definitions suggest that internet banking involves a remote access to services ranging from information push services, through information-download services to full-transaction services.

Ease to Use

Ease to use and/or user friendliness is considered an important concept in e-banking as it significantly affects the satisfaction of customers. According to Jaspal and Parminderjit (2013) ease to use is measured as the degree to which an individual feels it is easy to use a

specific service. Pooya, (2020) also suggested that one of the most significant factors to be considered is the ease of use of internet banking websites and Apps. Furthermore, the study indicates that one of the most important characteristics of a customer's acceptance is the ease of use of an innovation. It also indicates that customers choose different service options based on the effort expended to use the service. While Kundu (2015) suggests that attributes of ease of use and user friendliness are considered to be acceptable and are included in the initiative and difficulty attributes.

Security

The security of e-banking entails ensuring the records and information of customers are kept safe on the website (Hossain et al., 2014). Security can be ensured by providing information about the security of confidentiality and procurement mechanisms, as well as the display of reliable third-party logos. For instance, showing a trusted partner logo gives a certain level of safety and has an important effect on how consumers perceive the reliability of e-sellers (Hossain et al., 2014). A number of factors have been identified and investigated by researchers in terms of privacy and safety, including retaining confidentiality of transactions, preventing the exchange of individual data and ensuring a great level of safety for client data. Security is another essential determinant in the decision of consumers to use Internet banking. Strong issues on security are a common concern to individuals hence their unwillingness to use internet banking (Madu, 2002).

According to Mei et al (2016), protection has had a huge effect on the satisfaction of clients. Another important factor that clients really worry about is privacy. Customers often think that when

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performing transactions through Internet banking, banks should secure their personal and financial details. According to Safi and Awan (2018), Security plays an important role in Internet banking. With many cyber security protocols for encrypted data packets, customers are unaware of encryption. Due to limited security, some banks only use popular websites. Some versions of browsers are acceptable.

Concept of Customer Satisfaction

Customer satisfaction is an output, resulting from the customer's pre-purchase comparison of expected performance with perceived actual performance and incurred cost (Churchill & Surprenant, 1982). Considering that customer satisfaction is the eventual objective of businesses, it is an imperative hypothetical along with a factual consideration for marketers and researchers of consumer behaviour since firms occasionally do not have full knowledge of the customer's perceptions. The theory of consumer satisfaction is similarly significant for the service industry as well with banks not being an exception. Therefore, it can be concluded that, satisfaction is not just the complete assessment of a service experience, rather, an influence of diverse mechanisms of the service (Dixit and Datta, 2010). Considering the advancement of information and technology in the financial services sector, clients opt to transact with their bank online due to the upsurge in the use of technology influencing the quality of customer satisfaction. In addition, online banking helps to make cost-effective decisions service providers to boost service, gain customer loyalty and expand presence in this generation of progressive competitive business. It therefore brings about customer satisfaction as well as customer loyalty (Liao &

Cheung, 2008).

Cumulative customer satisfaction is an overall evaluation based on the total purchase and consumption experience with a good or service over time. Whereas transaction specific satisfaction may provide specific diagnostic information about a particular product or service encounter, overall satisfaction is a more fundamental indicator of the firm's past, current and future performance (Anderson et al., 1994). This is because customers make repurchase evaluations and decisions based on their purchase and consumption experience to date, not just on a particular transaction or episode (Johnson et al., 2001).

Review of Empirical Literature

Murerwa & Tarus, (2021) examined the effect of internet banking on quality service. The study was guided by Technology Acceptance Model. Explanatory research design was adopted while the study sample size was 149 customers. The study utilized questionnaire as a data collection instrument and analyzed using inferential statistics. The results revealed that internet banking had a positive and significant effect on quality services. Mohsin and Ramesh, (2017) conducted an investigation on the effect of e-banking on customers' satisfaction in financial services in Karnataka. The study adopted descriptive statistics and used structured questionnaire to collect data from respondents. The questionnaire was administered among 175 respondents selected by using judgmental sampling. The study applied correlation and regression analysis for data analysis. The results obtained from descriptive statistics, correlation and regression analysis revealed that there is a significant impact on customer satisfaction while using e-banking as it is affirmed

statistically that e-banking services enhance substantially the Perceived usefulness, Perceived ease of use, Perceived credibility, and Customer attitude regarding various services offered by financial institutions or banks of Karnataka region in India.

Furthermore, Olannye, Dedekuma and Ndugbe, (2017) investigated the relationship between electronic service delivery channels and customer retention in some selected banks in Asaba Metropolis of Delta State, Nigeria. The study employed a sample of 235 employees from the banks with the aid of a cross sectional survey design method, correlation and multiple regression analysis. It was discovered from the study that point of sales service, online banking service and mobile banking have significant relationships with customer retention in the selected banks.

Hussein and Elyjoy (2018) examined how internet banking and operational performance of commercial banks were related in Nakuru County, Kenya with the application of structured questionnaires on 56 employees of the commercial banks. Correlation and regression analysis was used to address the objective of the study. The study found that internet banking has a positive significant effect on operational performance of the commercial banks. Similarily, Babatunde and Salawudeen (2017) assessed impact of electronic banking on financial institutions and banking industry in Nigeria with the employment of both descriptive and inferential statistics in analysing the data. The study concluded that electronic banking emergence facilitated the efficiency, effectiveness and productivity of the banks in the country.

'Sini et al., (2015) also investigated the effect of e-banking on customers' satisfaction in financial services in Saudi Arabia. The data

for the study was collected from both international and national Saudi banks' customers. The collected data was analyzed using the SPSS version 20. Consequently, the results showed that the perceived usefulness, perceived ease of use, perceived credibility, and customer attitude are positively and significantly affect customers satisfaction in Saudi Arabia. The correlation analysis showed that there is a significant and positive relationship between E-banking factors and customers satisfactions in Saudi Arabia. Maharani, (2020) assessed the influence of perceived ease of use, perceived usefulness and trust on interest in using BNI mobile banking in KCU Jakarta Pusat. The study processed data using the SEM-PLS (Structural Equation Modeling-Partial Least Square) method. A sample of 97 respondents was the focus of the study. From the findings of the study showed that trust has a positive and significant influence more dominant on interest, meaning that the more the customer trusts in the security provided by the BNI mobile banking application, the greater the interest in using the application .

Waithaka et al., (2015) undertook a study to understand the effect of customer perceptions on usage of internet banking in commercial banks in Kenya. The study used descriptive research design using a stratified random sampling technique to select select respondents to represent the target population which was made up of 1,837,312 customers of commercial banks within Nairobi County. An estimated 384 respondents were targeted to participate in the study. 272 questionnaires representing a 71% response rate were received and analyzed. Based on the findings of the research it was concluded that customers have perception that have an effect on usage of internet banking.

Raji et al., (2021) investigated the effect of electronic banking on customer satisfaction in Nigeria's banking industry, specifically, in Kwara State. The study determined the attributes of e-banking services that are crucial to customers, and examined the impact of e-banking attributes on customers' satisfaction using correlation and regression analyses. The study distributed questionnaires to 390 respondents through Google survey form. The correlation result shows a positive correlation between all the independent variables and customer satisfaction. Similarly, the regression result shows that security, transactional speed, ease to use, reliability, and responsiveness have a positive and significant impact on customer satisfaction.

Selase and Benedict, (2021) assessed customer attitude towards Internet Banking in Ghana by gathering data from customers of all the commercial banks in Ghana to identify benefits, difficulties and essential success factors for the adoption of internet banking in the Ghanaian banking industry. Utilizing a selected sample size of 167 respondents, the study established that the introduction and adoption of internet banking is a response to changes in customer needs and changing trends in the banking industry. As such, perceived ease of use, perceived usefulness, and trust were found to be the key drivers influencing customers' attitude toward Internet Banking. The evidence from literature shows that there is need to further establish the between e-banking ease of use and customer satisfaction.

The Technology Acceptance Model

The technology Acceptance Model was developed in 1989 by Fred Davis. The model was originally designed to predict user's

acceptance of Information Technology and usage in an organizational context. The model posits that user acceptance is determined by two key beliefs, namely perceived usefulness and perceived ease of use. Perceived usefulness (PU) is defined as the extent to which a person believes that using a particular technology will enhance her/his job performance, while perceived ease of use (EOU) is defined as the degree to which a person believes that using a technology will be free from effort, Davis, (1989). The theory argues that the consumers' attitude towards using modern technology is influenced by perceived usefulness and perceived ease of use. The theory uses psychometric scales to measure usefulness and ease of use. Perceived usefulness is measured on scales of whether work is done more quickly, job performance, increased productivity, effectiveness and usefulness. Perceived ease of use scales included whether the technology is easy to learn, clear and understandable, easy to become skillful, easy to use, controllable and easy to remember. TAM also proposes that external factors affect intention and actual use through mediated effects on perceived usefulness and perceived ease of use. TAM has been criticized for its failure to take to account the costs involved in acquiring a modern technology. The organization may be willing to adopt a modern technology but may not have the necessary resources (financial or human) to do so. Despite this short coming, TAM is still one of the most useful models in explaining the adoption of technology in the organizational context. This theory is relevant in the adoption and deployment of e-banking facilities in Nigeria.

3.0 Research Methodology

The study is cross sectional in nature and a survey research

design was used. This is because the researcher used a structure questionnaire which was administered to the participants. The population of the study constitutes customers of First Bank Plc within Abuja. This study will define a bank customer as any person that uses the services being provided by the bank whether or not there are account holders. Therefore customers of the bank cannot be easily estimated. The researcher cannot study the entire population, this therefore gave rise to sample.

The researcher couldn't determine the actual number of bank customers that make use of the services provided by the bank. Therefore, the population of this study is considered to be infinite. The study used Rose, Spinks and Canhoto (2015) sample size formula for an infinite population. The formula is:

$$NR = \frac{4pq}{d2}$$

Where:

NR= required sample size, p = proportion of the population having the characteristic, q = 1 – p, and d = degree of precision.

Since it will be difficult to determine the actual number of bank customers that use the safe token device, p was set at 0.5, q = 1 – 0.5 = 0.5, d = 0.05, which means the present study utilized 5% as the acceptable margin of error. These figures were substituted into the formula below:

$$nr = \frac{4 * 0.5 * 0.5}{0.052} = \frac{1}{0.025} = 400$$ respondents are required

The required sample size is 400. However, the researcher increased it to 520 by adding extra 30%, because according to Israel (2013), 30% could be added as addition sample to make up for some

that may not be returned valid. Thus, 30% of 400 is 120 and when you add 120 to 400 it makes 520 respondents.

For the analysis of data, the statistical package for social sciences (SPSS) will be used. The statistical tools that will be used to analyze the data include the following: descriptive analysis using frequency tables and percentages. Also, multiple regression analysis in respect to the study hypothesis was used to measure the degree of the effects of independent variables on the dependent or outcome variables.

4.0 Data Presentation

This section provides details of the results from data analysis and findings of the study. Firstly, it presents an overview of the demographic analysis and then proceeds to examine the relationship between the independent variables and the dependent variable using correlation and regression analysis.Demographic Aspects of the Respondents, personal characteristics of respondents are discussed and they include:

Distribution of Respondents by Age

Table 4.1 presents the results of the respondent's age. It is clear that the majority of respondents, 241(46.4%) were in the age range of 25-30 years, this was followed by 104 (20.0%) in the age range of 31-35, followed by 64 (12.0%) in the age range of 36- 40, then 79 (15.2%) in the age range of below 25 years while the least age range was 41+year which was represented by only 34 (6.4%). This meant that the majority of respondents (who took part in the study) were aged 25-30years.

Table 1: Age Distribution

Age category	Frequency	Percentage %
Less than 25 years	79	15.2
25-30	241	46.4
31-35	104	20.0
36-40	62	12.0
41 + years	34	6.4
Total	520	100.0

Source: Field survey, 2022

Distribution of Respondents by Gender

Table 4.2 presents the distribution of the respondents by gender. It is clear that the majority of the respondents, 337 (57.5%), were male as opposed to females who were 183 (42.5%). This presupposes that generally, the margin between males and females is minimal. This implied that there was fairly equal representation of the male and female employees in Bank of Africa.

Table 2: Gender Distribution

Category	Frequency	Percentage %
Male	337	64.8
Female	183	35.2
Total	520	100.0

Source: Field survey, 2022

Distribution of Respondents by Education Level

Table 3 presents the results of the sample distribution by education level. Results show that the majority of respondents 295 (56.8%) were Bachelor's degree holders while Higher diploma and masters holders tied at 20.8% and 12.8%, the diploma/certificates

holders were the least represented with only 50 (9.6%) representation. This implies that most respondents were in a position to give a very fair assessment of their performance as well as that of the leadership style of the immediate supervisor.

Table 3: Educational Distribution

Education level	Frequency	Percentage %
Certificate/diplomas	50	9.6
Higher Diploma	108	20.8
Bachelor Degree	295	56.8
Master	67	12.8
Total	520	100.0

Source: Field survey, 2022

Distribution of Respondents by Employment Status

The distribution below shows that 116 (22.4%) respondents were unemployed, 171 (32.8%) were employed, and 233 (44.8%) were self-employed. From this result, it can be deduced that about a half of the respondents were self- employed.

Table 4: Respondents' Employment status

Employment status	Frequency	Percentage %
Unemployed	116	22.4
Employed	171	32.8
Self-employed	233	44.8
Total	520	100.0

Source: Field survey, 2022

Distribution of Respondents by years with the bank

The distribution of their year with bank reveals that 253 respondents (48.8%) had less than 5 years, 146 respondents (28.0%) have spent 5 to 10 years with the bank, whereas 24 respondents have

spent above 121 years (23.2%).

Table 5. Respondent's years with the bank

Number of years with the bank	Frequency	Percentage
Less than 5 years	253	48.8
5-10 years	146	28.0
Above 10 years	121	23.2
Total	520	100.0

Source: Field survey, 2022

Table 6: Response on Types of Accounts Held by Respondents

Type of Accounts Held	Frequency	Percentage
Savings	253	70
Current	146	26.7
Fixed deposit	121	3.3
Total	520	100.0

Source: Field survey, 2022

At 70% Savings account is the most preferred by customers because of the terms and conditions that are customer friendly especially to small scale businesses and students. They enjoy services such as no minimum balance needed while opening this account is free. Current account is the second preferred with 26.7% because it is also fairly favorable with features such as access to credit and other extended services which are convenient. Fixed deposit account got only 3.3% because it is meant for high income clients who are very few among the populace.

Reliability of Research Instruments

Cronbach's alpha method of reliability was used for measuring the

reliability of this research work. The literature reveals that acceptable reliability should fall between 0.70 and above, however 0.60 may be acceptable. A high value of Cronbach's alpha test means that the stability, reliability and certainty of the instrument used in measurement is very assured (Singh & Masuku, 2014). The reliability score of the constructs yielded a Cronbach's alpha of 0.7 and above for all the independent variables and 8.36 for customer satisfaction as shown below in the table below.

Table 7: Results of Reliability Test for the Instruments

Variable	No. of items		Comments
Perceived ease of use	7	0.885	Reliable
Security	5	0.823	Reliable
Customer Satisfaction	5	0.836	Reliable

Source: SPSS output

Table 8: Correlation matrix

variables	CUS	EOU	SER
CUS	1.000	0.300	0.600
EOU	0.300	1.000	0.624
SEC	0.600	0.624	1.000

Source: SPSS Output

Table 8 shows the relationship between customer satisfaction, perceived ease of use and security during the period under study. The results revealed that all the independent variables had a positive

relationship with the dependent variable i.e. customer satisfaction and all relationship are significant at 1 and 5% level of significance.

Table 9: Summary of Regression Results

Variables	BETA Coefficients	Standard Errors	T-statistics	P-values	VIF
Ease to Use	0.0842	0.0411	2.04	0.042	2.99
Security	0.0782	0.0351	2.27	0.024	2.21
Constant	0.3114	0.0752	4.13	0.000	
R Square	0.744				
Adjusted R^2	0.741				
F-Statistics	15.345			0.001	

Source: SPSS Output

The table above shows an R square of 0.741 which shows that 74% of changes in customer satisfaction can be explained with the independent variables (perceived ease of use and Security). The F-statistics also shows the fitness of the model for the analysis because it is statistically significant at 1%.The coefficient (0.0842) for ease of use shows a positive influence on the customer satisfaction and is also statistically significant at 5%. This could be attributed to the fact that customers feel more satisfied when the e banking method are easy to use and does not require too much effort since their product are greatly improved which makes transaction activities easier and convenient, and therefore has also greatly increased the customer satisfaction. This finding indicates that the ease of use of e-banking has influence on first bank's customer satisfaction in Abuja and is consistent with the study of (Raji et al., 2021). The coefficient

(0.0782) related to security provided by the bank is positively related to customer satisfaction and is statistically at 5%. This means that security provided by the bank on the e-banking platform shows a positive and significant influence on customer satisfaction. This is attributable to the fact that when the trust in using e-banking has increased in the sense that the bank has improved the security system and bank secrecy system, the interest in using e-banking will also increase and customers will be more satisfied believing that their personal data and transactions are safely maintained. The findings of this study contradicts the study of Hosein, (2009) and Banu and Mohamed(2019).

5.0 Conclusion and Recommendations

This study evaluated the effects ease of use of electronic banking on consumer satisfaction in Abuja using First bank as a case study. This study has shown that the majority of customers attribute their satisfaction to User friendliness and trust, which is consistent with the findings that the efficiency of e-banking has a major effect on customer satisfaction among e-banking users in Abuja. This is a source of concern and a line of action for the banks to continue to innovate as well as improve the user interface and security of their e-banking services. Generally, this study concludes that user-friendliness and security have a strong relationship with customer satisfaction, which indicates that the relationship of the dependent variable and the independent variables are sufficient to explain the persistence use of e-banking services. This study is also agrees with premise of technology acceptance model (TAM) which points out that the utility perceived and perceived ease of use of an innovation

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may influence the attitudes of individuals in favor of their intention to use an invention to mediate the actual use of the method. Therefore, this study will recommends that the bank should make an effort to improve user friendliness of their e-banking methods and increase the level ofencryptions of their security to reduce fraud and increase customers trust in their services in order to maintain a healthy relationship with their customers.

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