

Effects of E-Banking Service Qualities on Customer Satisfaction among Agripreneurs in Obio/Akpor Local Government Area of Rivers State, Nigeria

Ugwuja V.C.¹, Odum F.N.² and Amanye A.B.¹

¹Department of Agricultural Economics and Extension, University of Port, Harcourt, Rivers State, Nigeria

²Department of Agricultural Economics and Extension Delta State University Asaba Campus. Delta State, Nigeria

E-mail of corresponding author: vivian.ugwuja@uniport.edu.ng +2348037747971

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ABSTRACT

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Customer satisfaction in any business is very essential for sustainability and growth of the enterprise. Hence, customers are regarded as cardinal points in every business. To this effect, this study accessed the effect of e-banking service qualities on customer satisfaction among agripreneurs in Obio/Akpor Local Government Area of Rivers State, Nigeria. Two-stage sampling technique was used to select 90 agripreneurs. Data were analysed using descriptive statistics and Ordinary Least Square Regression model. SERVQUAL Model was used to estimate the e-banking service qualities. The result from the socioeconomic characteristic showed that 53.3% of the respondents were male and 46.7% were female. Commonly used e-banking products were ATM and POS. The study identified the benefits of E-banking services as convenience in transaction, easy online remittance and shopping, swift transactions. Reliability and responsiveness were the service qualities that were significant in influencing customer satisfaction. Constraints to electronic banking were identified as hacking of customers' accounts and long queue at the ATM. The study recommends that banks should train their staff on how to show courtesy to their customers, convey trust and confidence, and learn how to give individual attention to customers since Assurance and Empathy as service quality variables were not significant.

1.0 Introduction

In recent times, banking institution and other sectors including the agricultural sector have experienced drastic technological development with measurable compensation to make available suitably acceptable services to the customers electronically. The use of information technology techniques, policies, and implementation strategies to banking services has become a topic of critical relevance and concern for all banks, as well as a requirement for both local and global banking. According to Oyedijo (2012), one of the recent developments in management organization with adoption of information technology is that banks have been in the fore front to improve their product and services. Banks have recognized that, rather than traditional banking systems, the banking of the future demands more computerised financial transactions. In other words, electronic transactions are gradually replacing paper transactions. The degree to which a bank invests in IT and uses it creatively determines whether or not it will be successful.

E-banking, according to Shahriari (2014), is the automated distribution of new and traditional banking products and services to customers using electronic, interactive communication channels. E-banking is defined differently among academics in terms of thinking and viewpoints; hence, it refers to a number of e-channels for conducting financial transactions via the internet, telephone, mobile, and computer (Hammoud, Bizri and Baba, 2018).

Agricultural techniques, production processes and procedures have greatly changed due to contemporary modifications in the agro-allied sectors which has mounted so much support to the agricultural industry. As a result, farmers are provided banking services in electronic formats to ensure their satisfaction with current banking business strategies.

Customer satisfaction is critical for every organization's long-term sustainability around the world. (Toor, Hunain, Hussain, Ali & Shahid, 2016). Customer satisfaction has the potential to boost the

customer base of an organization as well as increase the adoption of new ideas by subscribers and also increase the reputation of a firm.

In today's industry, customer satisfaction is a highly prized commodity. Customers want more than just a good deal; they want technology that is functional, dependable, and consistent. Banks have used e-banking to improve service delivery, decongest banking hall, aid international payment and remittance, transfer deposit to a third party account, allow customers to withdraw cash 24 hours a day, and track personal banking transactions. Despite the banks' efforts to ensure that consumers are satisfied with the benefits of e-banking, customers continue to voice their dissatisfaction.

As it has been adopted, electronic banking offers various advantages, but the limits make it impossible to achieve its goals. In terms of risk exposure, the advent of electronic banking has posed significant hurdles to the banking industry Ekienabor et al (2018). They further stressed that one of the biggest obstacles to e-banking is the erosion of good value principles, and that corruption is the leading cause of increased cyber-crime among Nigerians. Another difficulty with e-banking is the capacity to adapt global technology to local needs (Ekiabor et al, 2018).

Since, benefits and constraints contribute to electronic banking service quality with respect to customer satisfaction; it becomes essential in the presence of competitive banking atmosphere to provide excellent service to customers.

1.1 Service Quality Model

Service Quality (SERVQUAL) model is a dimension of measurement of service quality developed by Parasuraman, Zeithaml and Berry, in 1988. The model, as a paradigm to this study, considers five areas of measuring service quality from the customer's view point. This model is shown in figure 1, while the explanation is shown in Table 1 below:

Table 1: Dimensions of SERVQUAL Model

Dimensions	Explanation
Tangibility	These are the buildings, equipment, employees, and communication materials.
Reliability	It refers to a firm's ability to deliver on its promises consistently and precisely.
Responsiveness	It refers to a service provider's willingness to assist customers and deliver prompt service.
Assurance	It has to do with employees' ability to convey trust and confidence through their knowledge and courtesy.
Empathy	It refers to providing customers with compassionate and personalized service.

Source: Sang-Lin & Seung (2004)

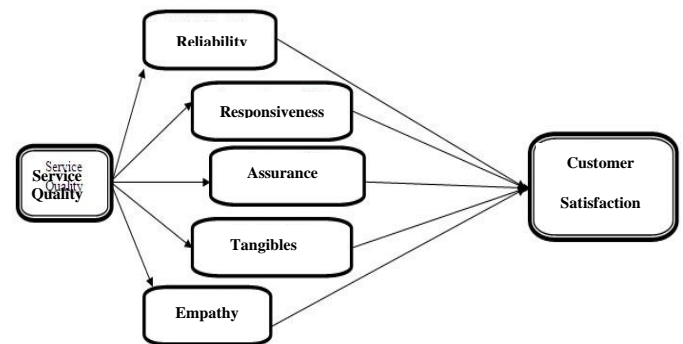


Figure 1: SERVQUAL MODEL
 Source: Worku et al, (2016)

One of the most difficult aspects of internet banking is striking the right balance between convenience, speed, and security. The challenge is to create products that strike a mix between competitive pricing and functionality while also keeping up with changing client needs and innovation. However, the problem of customer satisfaction with e-banking services in relations to agripreneurs has been adopted to improve the banks service delivery, manage long queues in the banking arena, facilitate international transactions (payment and remittance) among agripreneurs, easy cash withdrawal - 24/7, monitoring of personal transactions through online and mobile banking statement. While the banks work so hard to meet the utility status of the customers via internet banking, customers are in turn faced with functionality problems from network, Automated Teller Machines (ATMs) malfunctioning or unavailability of fund in the ATM, internet fraud, etc. (Ogunlowore & Oladele , 2014). Hence, this study is designed to examine if customers are satisfied with e-banking services.

1.2 Objectives of the Study

The specific objectives of the study were to:

- i. describe the socio-economic characteristics of agripreneurs in Obio/akpor Local Government Area.
- ii. identify the commonly used E-banking product and services in the study area
- iii. identify the benefits of E-banking from customers' point of view
- iv. evaluate the effect of E- banking service qualities on customer satisfaction among agripreneurs in Obio/Akpor Local Government Area.
- v. identify the constraints to E-banking among agripreneurs in the Study Area.

1.3 Hypothesis of the Study

Ho: There is no significant relationship between e-banking service qualities and customer satisfaction among agripreneurs in Obio/Akpor LGA.

2.0 Research Methodology

The Study Area was Obio/Akpor Local Government Area (L.G.A.) of Rivers State, Nigeria. Obio/Akpor is located in the metropolis of Port Harcourt and it is one of the major centres of economic activities in Rivers State as well as Nigeria, and one of the major cities of the Niger Delta. The population of study comprised all the agripreneurs in Obio/Akpor Local Government Area of Rivers State, Nigeria. Two stage sampling procedure was adopted; the first stage was a purposive selection of six communities. The selection is based on high concentration of economic activities which are agro based and availability of financial institutions. Second stage was a purposive selection of 15 agripreneurs from each of the communities, making a total of 90 agripreneurs for entire the study. Ordinary Least Square Multiple Regression model was applied in the examination of service quality dimensions on customer satisfaction in e-banking.

Model Specification

The SERVQUAL Model was used in the regression analysis to determine if there is significant effects of the individual's independent variables for assessing customer satisfaction in e-banking. The basic model that is used to estimate customer satisfaction on service quality developed by Parasuraman, Zeithaml, and Berry (1988) was adopted as follows:

$$CS_{EB} = \alpha + \beta_1 X_{RY} + \beta_2 X_{RS} + \beta_3 X_{AS} + \beta_4 X_{TN} + \beta_5 X_{EM} + e$$

Where, CS_{EB} = Customer Satisfaction in E-Banking (pooled)

α = constant

β = Estimated Coefficients

SERVQUAL (Reliability, Responsiveness, Assurance, Tangibility and Empathy were achieved by pooling statements)

X_{RY} = Reliability

X_{RS} = Responsiveness

X_{AS} = Assurance

X_{TN} = Tangibility

X_{EP} = Empathy

e = error term

The relationship between the dependent and each of the independent variable was examined by using the

four functional forms, Linear, semi-log Exponential and double-log

Linear function:

$$CS_{EB} = \alpha + \beta_1 X_{RY} + \beta_2 X_{RS} + \beta_3 X_{AS} + \beta_4 X_{TN} + \beta_5 X_{EM} + e$$

Exponential function:

$$CS_{EB} = \alpha + \beta_1 \text{Log} X_{RY} + \beta_2 \text{Log} X_{RS} + \beta_3 \text{Log} X_{AS} + \beta_4 \text{Log} X_{TN} + \beta_5 \text{Log} X_{EM} + e$$

Semi-log function:

$$\text{Log} CS_{EB} = \alpha + \beta_1 X_{RY} + \beta_2 X_{RS} + \beta_3 X_{AS} + \beta_4 X_{TN} + \beta_5 X_{EM} + e$$

Double-log function:

$$\text{Log} CS_{EB} = \alpha + \beta_1 \text{Log} \beta_1 X_{RY} + \beta_2 \text{Log} \beta_2 X_{RS} + \beta_3 \text{Log} \beta_3 X_{AS} + \beta_4 \text{Log} \beta_4 X_{TN} + \beta_5 \text{Log} \beta_5 X_{EM} + e$$

The criteria that were used in selecting the lead equation that was best fit for regression are Highest R^2 value, highest number of significant variables, highest F-value and conformity to apriority expectations of the coefficient.

3.0 Results and Discussion

3.1 Socio-economic characteristics of farmers

From table 2, it shows that 53.3% of the respondents were male while 46.7% of the respondents were females. Among the age range, the study revealed that 1.1% of the respondents were in the age bracket of 15-20 years, 12.2% falls within 21-25 years, 2.2% is between the ages of 26-30 years, 38.9% ranges between the ages of 31-35, about 38.9% is between the ages of 36-40 and 32.2% are above 40. A greater percentage of the respondents falls within the age brackets of 31-35 years. This indicates that they are in their middle active ages of production.

In terms of the educational level of the respondents; 7.80% of the respondents had First School Leaving Certificate, 46.70% had Senior School Certificate, 15.60% had Ordinary National Diploma, 24.40% had Bachelors Degree, and 5.60% had no formal education. This means that most of the respondents were Senior School Certificate Holders (46.70%).

The distribution of the household size of the respondents indicated that 24.40% of the respondents had a household size of 1-3 persons, 55.60% had a household size of 4-6 persons, 18.9% had a household size of 7-9% and 1.1% had a household size of above 9 persons. The implication of the result is that majority of the respondents had a household size of 4-6 persons.

Based on the type of agribusiness, 30.0% of the respondents were crop farmers, 24.4% were crop

marketers, 23.3% were livestock keepers and 22.2% were livestock marketers. This implies that most of the respondents were crop farmers.

On the basis of years of business experience in agribusiness, 35.6% of the respondents have spent 1-5 years in agribusiness, 47.8% have spent 6-10 years in agribusiness, 15.6% have spent 11-15 years and 1.1% have spent 21-25 years in agribusiness.

The income distribution of the respondents indicated that 51.1% had an estimated annual income of 100,000 – 500,000 Naira, 34.40% had an estimated annual income of 501,000 – 1,000,000 Naira, 4.40% had an estimated annual income of 1,001,000–1,500,000 Naira and 10.0% had an estimated annual income of 1,501,000–2,000,000. The implication of this result is that majority of the respondents had estimated annual income of 501,000–1,000,000 Naira.

The distribution of banks utilized by respondents in the study area are; about 18.9% of the respondents access e-banking services from UBA, 21.1% of the respondents access e-banking services from ACCESS BANK, ECOBANK is being used by 7.8% of the respondents, POLARIS BANK being used by 2.2% of the respondents, FIRST BANK is being used by 16.7% of the respondents, about 3.3% of the respondents access e-banking from FCMB, FIDELITY BANK is being used by 7.8% of the respondents, GTB is being used by 14.4% of the respondents, ZENITH BANK is being used by 3.3% of the respondents and STERLING BANK is being used by 4.4% of the respondents. The implication of this result is that a greater percentage of the respondents use ACCESS BANK for E-Banking transactions.

On the duration of access to e-banking services, about 31.1% of the respondents have used E-banking services for 1-3 years, 55.6% of the respondents have used E-banking services for 4-6 years, 12.2% of the respondents have used E-banking services for 7-9 years and 1.1% of the respondents have used E-banking services for 10-12 years. This implies that 55.6% of the respondents which is the greater percentage have used E-banking services for 4-6 years.

Based on the preferred electronic banking method, 10.0% preferred using the internet for e-banking, 44.4% preferred using the ATM, 35.6% preferred using the POS and 10.0% preferred using USSD for e-banking transactions.

Table 2: Distribution of socio-economic characteristics of agripreneurs in the study area

Variable	Frequency (N=90)	Percentage (%)
Gender		
Male	48	53.3
Female	42	46.7
Age		
15 – 20years	1	1.1
21 – 25years	11	12.2
31 – 35years	2	2.2
36 – 40years	35	38.9
Above 40years	12	13.3
Educational Level		
No Formal Education	5	5.6
FLSC	7	7.8
SSC	42	46.7
OND	14	15.6
BSc.	22	24.4
Household Size		
1 - 3 persons	22	24.4
4 – 6 persons	50	55.6
7 – 9 persons	17	18.9
Above 9 persons	1	1.1
Type of Agribusiness		
Crop farmers	27	30.0
Crop marketer	22	24.4
Livestock keeper	21	23.3
Livestock marketer	20	22.2
How Long Have You Been in Agribusiness?		
1-5 years	32	35.6
6-10 years	43	47.8
11-15 years	14	15.6
21-25 years	1	1.1
Estimated annual income		
100,000NGN - 500,000NGN	46	51.1
501,000NGN - 1,000,000NGN	31	34.4
1,001,000NGN - 1,500,000NGN	4	4.4
1,501,000NGN - 2,000,000NGN	9	10.0
Bank accessed		
UBA	17	18.9
Access Bank	19	21.1
Eco-Bank	7	7.8
Polaris Bank	2	2.2
First Bank	15	16.7

Variable	Frequency (N=90)	Percentage (%)
FCMB	3	3.3
Fidelity Bank	7	7.8
GT Bank	13	14.4
Zenith Bank	3	3.3
Sterling Bank	4	4.4
How long have you been using electronic banking services?		
1-3 years	28	31.1
4-6 years	50	55.6
7-9 years	11	12.2
10-12	1	1.1
Preferred electronic banking services		
Internet	9	10.0
ATM	40	44.4
POS	32	35.6
USSD	9	10.0

Source: Field Survey, 2021.

Commonly Used E-Banking Product in the Study

Agripreneurs in the study area were identified accessing the following e-banking products and services; internet, ATM, POS and USSD. The electronic banking product and services as presented in figure 1 were identified as the commonly used financial products among Agripreneurs which the ATM was identified as the most frequently used at 44.5% followed by POS at 35.6%. The customers using internet and USSD share the remaining 20% at 10% each. This finding corroborates with report of Ugwuja and Adesope (2021), which states that ATM was majorly accessed by female heads of household in Southern Nigeria.

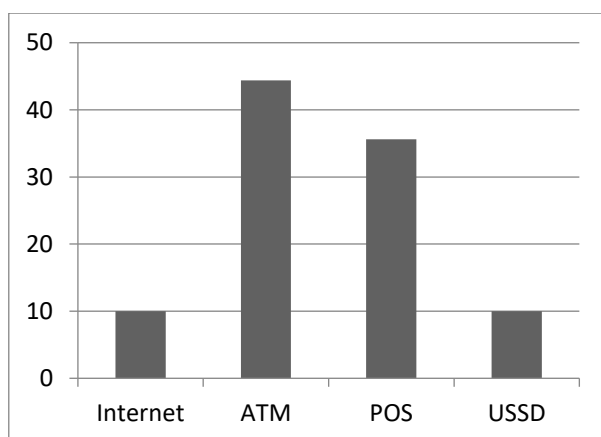


Figure 1: A chart showing the commonly used e-banking products and services in Obio/Akpor Local Government Area.
Source: Field Survey, 2021.

Benefits of E-banking from customers' point of view

Table 2 shows the benefits of E-banking from customer point of view. The result indicates that among the benefits of E-banking from the customer perception are; customers do not have to visit the banking hall if not for large cash amounts or serious complaint about a transaction with acceptance response of 96.7%, the platform is secure with acceptance response of 88.9%, E-banking is a convenient 24/7 transaction with acceptance response of 88.9%, customers do transaction in some seconds instead of hours with acceptance response of 91.1%, Electronic banking services are many with an acceptance response of 96.7%, easy online remittance and shopping using E-banking platforms with an acceptance response of 95.6% and customers see their account balance after each transaction with an acceptance response of 81.1%. This implies that bank customers enjoy all the benefits of E-banking.

Table 3: Distribution of Benefits of E-banking from customers' point of view

Variable	Frequency (N=90)	Percent (%)
I don't have to visit the banking hall if not for large cash amounts or serious complaint about a transaction.		
Yes	87	96.7
No	3	3.3
The platform is secure.		
Yes	80	88.9
No	10	11.1
Convenient 24/7 transaction.		
Yes	80	88.9
No	10	11.1
I do transaction in some seconds instead of hours.		
Yes	82	91.1
No	8	8.9
Electronic banking services are many.		
Yes	87	96.7
No	3	3.3
Easy online remittance and shopping.		
Yes	86	95.6
No	4	4.4
I see my account balance after each transaction.		
Yes	73	81.1
No	17	18.9

Source: Field Survey, 2021.

Effect of Electronic Banking Service Qualities on Customer Satisfaction among Agripreneurs in Obio/Akpor Local Government Area

The effect of electronic banking services in the study area was evaluated based on SERVQUAL model. Customer satisfaction as a dependent variable was regressed with respect to five independent variables which includes: reliability, assurance, tangibility, empathy and responsiveness. The table 4 below shows the significant relationship between the variable used in the measurement.

The four functional forms presented in Table 4, explains the significant relationship between customer satisfaction and the independent variables. The double-log functional form was selected as the lead equation because it presents the highest R² value (0.451) and bears more significant coefficients as well

Table 4 Regression result for customer satisfaction on electronic banking service quality

Variables	Linear	Semi-log	Exponential	Double-log
Constant	13.619(3.087)	2.698(20.386)	-14.15(-1.098)	1.507(3.920)
Reliability X _{RY}	0.496 (2.461)**	0.021(3.549)***	8.032(2.153)**	0.345(3.103)***
Assurance X _{AS}	0.063 (0.654)	0.003(0.884)	1.702(0.702)	0.063(0.872)
Tangibility X _{TN}	0.083 (0.153)	0.004(0.912)	1.453(0.531)	0.079(0.965)
Empathy X _{EP}	-0.016(0.093)	0.000(-0.124)	0.132(0.063)	0.010(0.166)
Responsiveness X _{RS}	0.086 (0.085)	0.004(1.431)	2.931(1.285)	0.120(1.765)*
R ²	0.308	0.425	0.331	0.451
F-value	1.758	3.709***	2.070**	4.283***

Source: Field survey, 2021 ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level, Values in parenthesis are the t-value.

Constraints to E-banking among agripreneurs

Table 5 shows the constraints to E-banking among agripreneurs in the study area. The result indicates that the constraints to E-banking in the study area are; E-banking services are risky due to increasing cyber-crimes with an acceptance response of 91.1%, the bank accounts of customers have been hacked before with an acceptance response of 88.9%, high rate of bank charges with an acceptance response of 76.7%, high cost of electronic banking gadgets with an acceptance response of 82.2%, customers have misplaced their phone or ATM cards with an acceptance response of 52.2%, long queue at the ATM gallery with an acceptance response of 98.9%, it takes long time for unsuccessful fund transfer to be refunded with an acceptance response of 75.6%, internet connection is often poor, making electronic banking difficult with an acceptance response of 67.8%, POS is difficult to acquire with an acceptance response of 58.9%, payments made via POS but the transaction was not approved yet my bank account

as highest F-ratio of 4.283 which is significant at 1%, and conformed to the proposition of the regression coefficients theoretically.

The coefficient of Reliability (X_{RY}) was positive and statistically significant at 1%. This implies that customers are more likely to be satisfied with electronic banking having the capacity to deliver services as promised. The coefficient of Responsiveness (X_{RS}) was positive and significant at 10%, implying that customers who accessed electronic banking products and services were more likely to be satisfied with prompt delivery of services in electronic banking. This finding agrees with the work of Ugwuja and Ogbo (2019) who reported that Responsiveness was a significant variable in service quality delivery in electronic banking among farmers in Eleme Local Government Area of Rivers State.

was debited with an acceptance of 76.7%, USSD does not render complete service with an acceptance response of 62.2%, delayed transaction delivery because of network with an acceptance response of 80.0% and complicated application procedures for electronic banking errors with an acceptance response of 74.4%.

On the other hand, the following; no formal education so I cannot read and write, with a rejection response of 73.3%, I do not know how to use the ATM, with a rejection response of 60%, I see my account balance after each transaction, with a rejection response of 76.7%, my ATM card is always getting stuck inside the ATM, with a rejection response of 76.7% and mobile transfers are always unsuccessful with a rejection response of 66.7% in the study area.

Table 5: Distribution of Constraints to E-banking among agripreneurs

Statements	Frequency	Percentage
No formal education so, I cannot read and write.		
Yes	24	26.7
No	66	73.3
Risky because of increasing cyber-crimes.		
Yes	82	91.1
No	8	8.9
My bank account has been hacked before.		
Yes	80	88.9
No	10	11.1
High rate of bank charges.		
Yes	69	76.7
No	21	23.3
High cost of electronic banking gadgets.		
Yes	74	82.2
No	16	17.8
I don't know how to use the ATM.		
Yes	36	40
No	64	60
I see my account balance after each transaction.		
Yes	21	23.3
No	69	76.7
I misplaced my phone or my ATM card.		
Yes	47	52.2
No	43	47.8
Long queue at the ATM gallery.		
Yes	89	98.9
No	1	1.1
The ATM does not dispense cash 24/7.		
Yes	74	82.2
No	16	17.8
My ATM card is always getting stuck inside ATM.		
Yes	21	23.3
No	69	76.7
Mobile transfer always unsuccessful.		
Yes	30	33.3
No	60	66.7
It takes long time for unsuccessful fund transfer to be refunded.		
Yes	68	75.6
No	22	24.4

Statements	Frequency	Percentage
Internet connection is often poor, making electronic banking difficult.		
Yes	61	67.8
No	29	32.2
POS is difficult to acquire.		
Yes	53	58.9
No	37	41.1
I made payment via POS but the transaction wasn't approved, yet my bank account was debited.		
Yes	69	76.7
No	21	23.3
My bank USSD banking code is complex		
Yes	37	41.1
No	53	58.9
USSD does not render complete service		
Yes	56	62.2
No	34	37.8
Delayed transaction delivery because of network.		
Yes	72	80.0
No	18	20.0
Complicated application procedures for electronic banking errors		
Yes	67	74.4
No	23	25.6

Source: Field Survey, 2021.

4.0 Conclusion

With the advancement in technology, the nature of banking has changed radically as a result of bringing convenience to the customers through electronic banking services. The results from the finding revealed that the most commonly accessed electronic banking product is ATM card, Majority of the Agripreneur customers agreed that one of the benefits of electronic banking is conducting transaction without visiting the banking hall. Reliability and Responsiveness were the two service quality variables that were significant. This means that customers are more likely to be satisfied with electronic banking having the capacity to deliver services as promised and more likely to be satisfied with prompt delivery of services respectively. The study also revealed that the major constraints to electronic banking is hacking of customers account and long queues at ATM Gallery. The study recommends that banks should adopt modern encryption technique to minimize risk associated with electronic banking in terms of hacking



customers' accounts. The study also recommends that banks should train their staff on how to show courtesy to their customers, convey trust and confidence, and learn how to give individual attention to customers since Assurance and Empathy as service quality variables were not significant

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