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ELECTRONIC BANKING AND CUSTOMERS' SATISFACTION IN KOGI STATE

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Abstract
This study titled electronic banking and customers' satisfaction is written to examine the relationship between electronic banking and customers in Kogi State. The research adopts descriptive research survey and fundamentally, the study reached respondents who are customers of commercial banks in Kogi State. The population of the study is infinite considering g the fact that respondents are both infinite and mobile hence the Godden sample size statistical formula was adopted in determining the sample size. Thus, the respondents reached were 384 through a structured questionnaire but only 309 questionnaires were duly completed and returned giving 80X retrieval rate. In addition, the study adopts descriptive and inferential statistics in reaching analyzing data. Specifically, the study adopts a five point likert scale using mean value of 3.00 and above as the decision criterion. More so, the hypotheses were tested using linear regression technique with the aid of statistical package for social sciences. This study revealed that there is positive relationship between the electronic banking and customers' satisfaction. This implies that an electronic banking service enhances customers' convenience while accessing the banking products and services. Based on the finding, the research recommends that considering the fact that significant relationship exist between electronic banking and customers' satisfaction commercial banks in Kogi State automated teller machine services should be upgraded so that customers could be able to utilize electronic banking services conveniently and at minimal charges. Additionally, the study recommends that basic facilities for telephone services should be upgraded to enable customers maximally utilize the services while bank personnel especially those at the customers care units should be engaged in periodic training to enable them possess the requisite skills to handle customers' complaints to ensure customers satisfaction.

Keywords: Electronic, Banking, Customers, Satisfaction.

Introduction

Before to the introduction of modern banking system, banking activities was carried out traditionally which lead to a slow pace in settlement of transactions. This traditional method involves posting transactions from one ledger to another which manual handles. Thus, counting of money which should be carried out through computers or electronic devices were computed and counted manually which could not guarantee complete accuracy thereby resulting to human errors (Milton 2017). During this era most banks then use only one computer in carrying out transactions which ameliorate the sluggish nature of banking transactions.

Nigeria as well most developing economies do not embrace electronic banking early compared to developed countries. Fundamentally, Nigeria in particular embraced electronic banking system in 2000 and during the introduction of electronic banking system, the use of cash was said to have bred corruption in the public service as well as the public space thus, Yohannes (2010) and Uddin and Akhter (2012) argued that this

had resulted to the perpetual quest for immediate cash characterized by cash proliferation by the political class. Consequently, this led to electronic banking as well as linking of various bank customers to bank verification number (BVN) with the view to curbing corrupt practices in both public and private sectors.

Electronic banking is seen as the application of computer technology to banking especially the payment (deposit transfer) aspects of banking (Muhammad etal, 2016). Therefore, the electronic banking entails a systematic approach of banking technique involving virtual means of communication having an integrated on-line chronological technique of instantaneous credit as well as debit funds transactions with the aid of an electronic network. This implies that electronic banking involves an extensive exchange of electronic signals between and among deposits money banks where liquid cash, bank instruments or cheque are applied for such transactions (Worku etal 2016).

Consequently, this system of bank transactions entails a structural technique where funds are transferred with the aid of an online, real line or computerized approach even without necessarily using a cheque booklet. It is on this basis that Worku etal (2016), concluded that electronic banking system entails all or any of an automated teller machine, global system of mobile telecommunication, visual card system, and point of sales terminal, which aids banking transactions.

Thus, the study observed that despite efforts by commercial banks to provide electronic banking transactions with the focus of accessing better services so as to satisfying their customers in Kogi state, these customers seems not to be fully satisfied. Thus, the thrust of this study is to examine the extent to which electronic banking services in Kogi state have been able to meet customers' satisfaction.

Objectives of the Study

This research broadly examine how electronic banking influences customers satisfaction in Kogi State.

However, the study is set to achieve the following specific objectives as given thus:

1. To examine the relationship between Automated Teller Machine (ATM) services and customers' satisfaction in Kogi State.
2. To evaluate the relationship between mobile banking and customers' satisfaction in Kogi state.

Statement of Hypotheses

This study postulates the following research hypotheses in their null forms:

H_1:An automated Teller Machine (ATM) service has no significant relationship with customers' satisfaction in Kogi state.

H_2: Mobile banking has no relationship with customers' satisfaction in Kogi state.

Conceptual Framework

Electronic banking according to Paul (2013) has long been acknowledged to play a pivotal role in strengthening the economic fortunes considering the needfulness to improving the liquidity transactions as well as financial intermediation in the banking sector. This implies that the electronic banking techniques is capable of creating an avenue for accelerated financial transactions. This therefore, implies that the electronic banking system aids in assuaging the burden of handling physical liquidity in the banking sector thereby propelled economic sustainability both on the immediate and long term basis. Though, the electronic banking system is unarguably beneficial to the nation's economy, such benefits could undoubtedly be amputated if it is not well integrated with high degree of prudency, efficiency and

the required economic and social architecture. Therefore, it is on such premises that the central bank of Nigeria (CBN) initiated and institutionalized several approaches aimed at regulating various electronic banking transactions with the aim of strengthening a virile economic sustainability.

The Nigerian economic activities over the years has been largely anchored on cash transactions most especially the private sector. However, considering the impact of globalization and its attendant consequences on financial integration both within and outside the nation, it becomes imperative for most enterprises to strengthen their business by transacting through the electronic banking system.

One of the major reasons that propel financial deregulation and liberalization is anchored on the needfulness to strengthen the payment system with the view to efficiently mobilizing funds rapidly both between and among individuals and institutions. To this end, the electronic transactions do not only play a dominant role in facilitating economic activities but also economic development.

Nigeria payment systems as noted by Worku etal (2016) are paper-based and this accounts for the high level of cash circulation in the economy. Thus, the Nigerian payment structure is integrated with having key players being able to effectively transact within the legal and regulatory framework.

Additionally, the theoretical postulations by Anyanwaoloro (1999) on banking transaction argued that banking involves a structural approach where financial dealings are transacted with the aid of a computerized system, the digital or electronic cards or credit cards with the aim of facilitating banking transactions in the most efficient manner.

Electronic Banking

The electronic banking known as the (E-banking) is all about using the basic infrastructure of the digital age to create opportunities both local and global. E-banking which enables the dramatic covering of transaction cost and the creation of new types of banking opportunities that addresses the barriers of time and distance Bultum (2012) noted that the significance of banking electronically involves array of functionalities like improves and strengthening of communication, initiation of mutual trust between transacting partners as well as greater efficiency in banking transactions. Additionally, the technical application of electronic banking is capable of facilitating information exchange between the banks and the banking public which propel the nation's economy; it also enables efficient transactions in the most cost effective manner with the aim of building confidence and customers' loyalty.

E-business

Through Information Technology (IT) today, E-business, E-commerce is not about routine information communication management or automation, it is all about adopting these unique tools to create entrepreneurial opportunities create new markets, new processes and growth or increase the creation of e-wealth. This implies that, the E-banking system must monitor both the immediate and global entrepreneurial environment with the view to ensuring that the transacting partners are well abreast of such transactions. To this end, Charkrabarty (2006) and Worku (2016) argued that its immense potentials can only be realized if bank management and staff are sufficiently enlightened on its present and potential benefits. Thus, the technical speed of change as well as with the need for a well integrated orientation for the e-world makes training even more of a necessity.

For E-banking to be effective, IT based service associated with e-banking increases the need for security therefore, in electronic banking the core security scope should be aggresively addressed especially that of privacy. Security in online banking is typically provided through the use of ID and password, therefore, all

these and other security techniques must be effective in order not to prevent only the breach of privacy, but other security concerns like the alteration of data.

Electronic Card

The electronic card refers to a plastic items designed by financial institutions that is offered to customers to enable them transact with the banks without physically going to the banking hall.

Therefore, the electronic or digital card can severally be applied using the point of sales device, automated teller machine etc. and such cards are linked to local bank accounts and offer instantaneous confirmation of payment while credit line and can be used for are linked to a credit line and can be used for accessing local and international networks and were widely accepted in most nations of the world, the underlying infrastructural as well as operational rules are basically provided by global trusted techniques in addition to local lines. Debit cards are the dominant card mechanism in Nigeria, they are also known as ATM cards and ATM usage is wider than pos transactions given the current limited deployment of pos terminals.

Mobile Banking

Mobile banking refers to all kinds of services carried out by money deposit banks which aid the banking public to transact with the aid of mobile phones or other kinds of smart phones to facilitate instantaneous transactions. Therefore, it means that the mobile banking activities entails an integrated borderless banking services which apart from promoting efficiency in banking transactions also creates avenue to promoting economic activities. Thus, Zahra et al (2012) argued that mobile banking is transacted through the instrumentality of a wireless communication channels and such facilitates improved entrepreneurial activities thereby creating an avenue for intimacy, trust and affinity between the banks and their customers. To this end, Zahra et al (2012) noted that the mobile banking services are among others include both credit and debit alerts, payment of bill alerts, electronic bill payment, statement of account, cheque book requests and transaction history that consequently enables the customers to enjoy maximum privacy, convenience and flexibility in utilizing transactions.

Though, mobile banking transactions is characterized with huge cost of internet services, charges, loss of mobile phones by the customers and the proneness to phone theft all these associated risks cannot be quantified with the economic driven motive, time savings as well as the social benefits that are grossly attached to mobile banking.

Therefore, Purnima and Preety (2011) noted that mobile banking undoubtedly increases customers' loyalty considering the fact that such device fundamentally attracts both social and economic fortunes to both the customers and the banks offering such services. Though, Zahra (2012) revealed that short message service was one of the major forms of mobile banking which started in the United States of America banking system its genealogical applications has gone through several approaches and such has been able to strengthen the banking sector across the globe including Nigeria.

Concept of Customer Satisfaction

A customer refers to the person who either uses banking services directly or indirectly, while Milton etal (2017) added that customer satisfaction refers to the integrated outcome of psychological and perceptual reactions customers experience and expressed while using banking products or services. In the view of Walidin (2007) the satisfaction of customers could be the feeling by customers toward banking products or services when such products or services have been utilized. Thus, these products or services could be in form or tangibility, reliability, empathy, assurance and responsiveness. Though, Kombo (2015) argued that

customers' satisfaction involved the valence state of mind towards the bank over a period of time Narteh and Kuada (2014) noted that customers' satisfaction is identified to be worthwhile when they positively communicate their past experiences aimed at promoting the image and goodwill of the banking products and services. Customers are the critical stakeholders in the banking industry considering the fact that banking services fundamentally relied on their patronage to competitively strive in the industry hence banks must consciously adopt both technical and managerial approach to ensure that customers perceived values are perpetually met.

Therefore, customers could only be satisfied at the instance of promptness or responsiveness, reliability, tangibility, mutual trust as well as provision of adequate basic infrastructure necessary to facilitate the provision of such services.

Theoretical Framework

The Stakeholder Theory
The stakeholder theory as noted by Edward Freeman in 1984 revealed that a group of persons having common interest in the organization have the tendency to pursue the firm and individual objectives if they could come together and work in harmony. Therefore, Igbokwe and Jekelle (2016) noted that the stakeholder theory can be disintegrated from firms and also be integrated into the organizational operational manual but the main target of the theory is that all stakeholders can come together fundamentally to accomplish their immediate and strategic objectives which enable them to continually strive to establish and maintain contractual relationship by all the stakeholders within an organization. This was further supported by Hefternan and Dundon (2016) who revealed that such approach leads to monetary compensation, increased investment prospects, high degree of performance, mutuality of trust and returns. Therefore, this theory is relevant to the research on Electronic banking and Customers satisfaction because both the firms as well as customers are stakeholders who would want to integrate through adequate use of human and material resources as well as goodwill to achieve their common goals.

Research methodology
The research adopted a descriptive survey research design which involves surveying the respondents with the view to collecting their responses for the purpose of analysis. More so, this study which examines electronic banking and customers' satisfaction involved collecting data through primary sources. The primary data obtained were through a structured questionnaire. Finally, the data were subjected to descriptive and inferential statistical analysis.

The population of this study comprised the entire customers in Kogi State. Thus, considering the fact that the population for this study is infinite and mobile, it becomes impossible to study the entire population. Hence, obtaining sample from the entire population becomes necessary. This research adopted Godden' statistical formula which is a statistical technique appropriate for determination of sample size for an infinite population.

The Godden (2004) formular denoted as.:)

$$SS = \frac{Z^2 (P)(1 - P)}{C^2}$$

Where SS = Sample size
Z = Confidence level 95 %
P = Percentage of population (50%)
C= Confidence interval = 5 % (0.05)

$$SS = \frac{1.96^2 \ (0.5)\ (1-0.5)}{0.05^2}$$

$$SS = \frac{3.8416 \ (0.5)\ (1-0.5)}{0.0025}$$

$$SS = \frac{0.9604}{0.0025}$$

$$SS = 384$$

Therefore, the sample size = 384
However, out of the total questionnaire distributed only 309 were duly completed and returned giving a retrieval rate of 80%.

The researchers collected data using the primary sources. The questionnaire was the major source of primary data therefore; the study designed a 12 item structured questionnaire. The questionnaire was close ended questionnaire with a five- point Likert-scale responses of strongly agree, Agree, Undecided, Disagree and strongly disagree used. More so, the decision criterion is to accept any mean value of 3.00 and above otherwise it will be rejected. The study adopted both descriptive and inferential statistics in analyzing the data. The inferential or parametric statistics was used in testing the hypotheses earlier formulated that is, the simple regression analysis.

Data Presentation and Analysis

Table 1: Descriptive statistics on Automated Teller Machine (ATM)

S/N		5 Strongly Agreed	4 Agreed	3 Undecided	2 Disagreed	1 Strongly Disagreed	
	Automated teller machine						**Mean**
1	Banks operation are fully computerized	61 (20%)	52 (16%)	34 (11%)	84 (27%)	78 (25%)	2.79
2	There are ATM services at the bank	63 (20%)	48 (16%)	41 (13%)	85 (28%)	72 (23%)	2.82
3	Banking services are being enhanced through the use of ATM	59 (19%)	47 (15%)	39 (13%)	91 (29%)	73 (24%)	2.77
4	There are computer based on- line transactions through the use of ATM	96 (31%)	89 (28%)	65 (21%)	20 (6%)	39 (12%)	3.59
	Average Mean						2.99

Source: Research survey (2020)

Table 1 shows the responses to the Likert – scale question and the mean. For the question on whether banks operation are fully computerized the responses show that 61 (20%) of the respondents strongly agreed that banks operation are fully computerized, 52 (16%) agreed, 34 (11%) were undecided, 84 (27%) disagreed while 78 (25%) strongly disagreed. The Mean is 2.79 which means that most of the respondents disagreed that banks operation are fully computerized since the mean value is > 3. 00.

For the question on whether there are ATM services at the bank 63(20%) of the respondents strongly agreed, 48 (16%) of the respondents agreed, 41 (13%) of the respondents were undecided, 85 (28%) of the respondents disagreed while 72 (23%) of the respondents strongly disagreed. This shows that most of the respondents disagreed that there are ATM services at the bank; since the mean value is 2.82.

In addition, for the question on whether banking services are being enhanced through the use of ATM59 (19%) of the respondents strongly agreed, 47 (15%) of the respondents agreed, 39 (13%) of the respondents were undecided 91 (29%) of the respondents disagreed while 73 (24%) of the respondent strongly disagreed. This shows that most of the respondents disagreed that banking services are being enhanced through the use of ATM since the mean value is 2.77.

Finally, for the question on whether there are computer based on- line transactions through the use of ATM96 (31%) of the respondents strongly agreed, 89 (28%) of the respondents agreed, 65 (21%) of the respondents were undecided, 20 (6%) of the respondents disagreed while 39 (12%) of the respondents strongly disagreed.

Therefore, the mean is 3.59 which show that most of the respondents agreed that there are computer based on- line transactions through the use of ATM since the mean value is ≥ 3.00. Therefore, on the average the mean value is 2.99 which indicate that responses on automated teller machine are rejected.

Table **2** **Descriptive Statistics on Telephone banking**

	Mobile banking	SA 5	A 4	U 3	D 2	SD 1	(x) mean
5	There are adequate infrastructure to facilitates telephone banking	42 (14%)	50 (16%)	71 (23%)	104 (33%)	42 (14%)	2.83
6	My bank regularly educates me about the usage of its products and services.	30 (10%)	58 (19%)	19 (6%)	108 (34%)	94 (31%)	2.42
7	My bank is connected to telephone banking.	88 (29%)	97 (31%)	71 (23%)	31 (10%)	22 (7%)	3.64
8	I do use my phone for online shopping and other transactions.	80 (26%)	46 (15%)	46 (15%)	64 (21%)	73 (23%)	2.99
	Average mean						2..77

Source: Research survey (2020)

Table 2 shows the responses to the Likert scale questions and the mean. For the question on whether there are adequate infrastructure to facilitates telephone banking the responses shows that 42 (14%) of the respondents strongly agreed, 50 (16%) of the respondents agreed, 71 (23%) of the respondents were undecided, 104 (33%) of the respondents disagreed while 42 (14%) of the respondents strongly disagreed. The mean is 2.83 which mean that most of the respondents disagreed that there is adequate infrastructure

to facilitates telephone banking since the mean value is < 3.00. For the question on whether their banks regularly educate them about the usage of their products and services.30 (10%) of the respondents strongly agreed, 58 (19%) of the respondents agreed, 19 (6%) of the respondents were undecided, 108 (34%) of the respondents disagreed while 94 (31%) of the respondents strongly disagreed. The mean is 2.42 which mean that most of the respondents disagreed since the mean value is < 3.00. For the question on whether their banks are connected to telephone banking, 88 (29%) of the respondents strongly agreed, 97 (31%) of the respondents agreed, 71 (23%) of the respondents were undecided, 31 (10%) of the respondents disagreed while 22 (7%) of the respondents strongly disagreed. The mean value is 3.64 which mean that most of the respondents agreed that their banks are connected to telephone banking since the mean value is≥ 3.00. For the question on whether customers do use their phones for online shopping and other transactions 80 (26%) of the respondents strongly agreed 46 (15%) of the respondents agreed, 46 (15%) of the respondents were undecided, 64 (21%) of the respondents disagreed while 73 (23%) of the respondents strongly disagreed, the mean value is 2.99 which shows that most of the respondents disagreed. Therefore, on the average the mean value is 2.77 which is < 3.00 indicating that responses on mobile banking is low.

Table 3 Descriptive Statistics on Customers satisfaction

	Customer satisfaction	SA 5	A 4	U 3	D 2	SD	Mean
9	I am satisfied with the services being offered to me by my bank	32 (10%)	20 (7%)	94 (30%)	102 (33%)	61 (20%)	2.55
10	The bank promptly attend to my complaints	34 (11%)	42 (14%)	51 (16%)	102 (33%)	80 (26%)	2.51
11	I trust the bank in terms of reliability of their product and services	71 (23%)	80 (26%)	59 (19%)	49 (16%)	50 (16%)	3.24
12	The bank do give me adequate empathy whenever I render my complaint	99 (32%)	90 (29%)	52 (17%)	30 (10%)	38 (12%)	3.59
	Average mean						2.97

Source: Research survey (2020)

Table 3 shows the responses to the Likert – scale question and the mean (x). For the question on whether customers are satisfied with the services being offered to them by the banks the responses shows that 32 (10%) of the respondents strongly agreed, 20 (7%) of the respondents agreed, 94 (30%) of the respondents were undecided, 102 (33%) of the respondents disagreed while 61 (20%) of the respondents strongly disagreed. The mean value is 2.55 which mean that most of the respondents disagreed since the mean value is < 3.00.

For the question on whether the bank promptly attend to customers complaints, 34 (11%) of the respondents strongly agreed, 42 (14%) of the respondents agreed, 51 (16%) of the respondents were undecided, 102 (33%) of the respondents disagreed while 80 (26%) of the respondents strongly disagreed. The mean value is 2.51 which means that most of the respondents disagreed since the mean value is < 3.00. For the question on whether customers trust the banks in terms of reliability of their product and services 71 (23%) of the respondents strongly agreed, 80 (26%) of the respondents agreed, 59 (19%) of the respondents were undecided, 49 (16%) of the respondents disagreed while 50 (16%) of the respondents strongly disagreed. The mean value is 3.24 which mean that most of the respondents agreed. Finally, for the question on

whether the banks do give customers adequate empathy whenever they render complaint 99 (32%) of the respondents strongly agreed, 90 (29%) of the respondents agreed, 52 (17%) of the respondents were undecided, 30 (10%) of the respondents disagreed while 38 (12%) of the respondents strongly disagreed. The mean value is 3.59 which mean that most of the respondents agreed that the banks do give them adequate empathy whenever they render complaint since the mean value is ≥ 3.00. Therefore, on the average the mean value is 2.97 which mean that the response on customers' satisfaction is low.

Data Analysis and Results

The study tests two hypotheses using the linear regression statistical analysis with the aid of Statistical Packages for Social Sciences (SPSS). The independent variable is electronic banking and it proxies automated teller machine (ATM) and telephone banking while the dependent variable is customers satisfaction. In addition, in other to enable the study make valid inferences the results include model summary and coefficients. The decision rule is to accept P. value if the alpha value is ≥0.05 otherwise the null hypothesis be rejected.

Test of Hypotheses

Hypothesis 1

H_1: An automated Teller Machine (ATM) service has no relationship with customers' satisfaction.

Table 4

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.813[a]	.778	.764	.40421	.127

a. Predictors: (Constant), automated teller machine
b. Dependent Variable: customers satisfaction

The model summary table reports the strength of relationship between the independent and dependent variables. The result of R stood at 0.813 indicating a strong relationship between the dependent variable electronic banking and the explanatory variable customers' satisfaction. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .778 showing that 78% of the variances in customers satisfaction explained by the automated teller machine while the remaining 22% (i.e. 100 – 78) of the variations could be explained by other variables not considered in this model.
The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is 89% showing that if the entire population is used, the result will deviate by 3.5% (i.e. 81.3 – 77.8), with the linear regression model, the error of the estimate is considerably low at 0.40421. The result of Durbin Watson test shows 0.127 therefore it shows that there is no auto correlation.

Table 5 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.769	.081		13.225	.000
	Automated teller machine	.924	.018	.823	32.512	.000

a. Dependent Variable: Customers satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.924 giving a predictive value of the dependent variable when all other variables are zero. The coefficient of automated teller machine0.769 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between automated teller machine and customers' satisfaction is rejected.

Hypothesis 2

H_2: Mobile banking has no relationship with customers' satisfaction.

Table 6 Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.926[a]	.865	.843	.54226	.018

a. Predictors: (constant), Mobile banking
b. Dependent variable: customers satisfaction

The model summary table reports the strength of relationship between the independent and dependent variable. The result of R stood at 0.926 indicating a strong relationship between the dependent variable customers' satisfaction and the explanatory variable mobile banking. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .865 showing that 87% of the variances is explained by customers satisfaction while the remaining 13% (i.e. 100 – 87) of the variations could be explained by other variables not considered in this model. The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is 84% showing that if the entire population is used, the result will deviate by 9.2% (i.e. 92.6 – 84.3). With the linear regression model, the error of the estimate is considerably low at 0.54226. The result of Durbin Watson test shows 0.018 therefore it shows that there is no auto correlation.

Table 7 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.214	.079		2.412	.000
	Mobile banking	1.217	.043	.767	23.267	.000

a. Dependent Variable: customers' satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.214 giving a predictive value of the dependent variable when all other variables are zero. The coefficient of mobile banking is 1.217 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between mobile banking and customers' satisfaction is rejected.

Conclusions and Recommendations

This study shows that there is positive relationship between electronic banking and customers' satisfaction. This implies that an electronic banking service enhances customers' convenience while accessing the banking products and services. Therefore the Central bank of Nigeria and other financial authorities have a role to play in enhancing the system through regulating effective banking and momentary policies, efficiency and stability. Furthermore, to sustain the electronic payment system, certain strategic measures must be taken to reduce adverse effects of the identified obstacles to the effective operations of the system.

Therefore, based on the findings from this study the research recommends that considering the fact that significant relationship exist between electronic banking and customers' satisfaction commercial banks in Kogi state automated teller machine services should upgraded so that customers could be able to utilize electronic banking services conveniently and at minimal charges. In addition, the research recommends that basic facilities for telephone services be upgraded to enable customers maximally utilize the services. In addition, bank personnel especially those at the customers care unit should be engaged in periodic training to enable them possess the requisite skills to handle customers' complaints to ensure customers satisfaction.

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