



The mediating role of internet banking in the relationship between service quality and customer satisfaction

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Abstract

The study aims to investigate the mediating role of internet banking in the relationship service quality and customer satisfaction within the financial sector in Nigeria. Explanatory design was employed to examine the relationship between internet banking and service quality (independent variables) and customers' satisfaction (dependent variable). Questionnaire was personally administered to elicit data from 280 customers of selected financial institutions in Nigeria. The Statistical Package for Social Sciences (SPSS) version 23 was used for data analysis. The study showed a significant relationship between internet banking and customer satisfaction.

Also, the result of the study found a positive significant relationship between service quality and customer satisfaction. Managerial implications and suggestions for future studies are discussed.

Keywords: Internet banking, service quality, customer satisfaction, banks, Nigeria

Introduction

The emergence of technology such as the internet has transfigured the way we reason, transact businesses, manufacture, consume, and even disseminate information (Kask, 2024) ^[17]. Thus, using technology, the internet has become an important factor in the world, proving to be a very vital factor in productivity, growth and innovation (Shahada *et al.*, 2023). According to the Internet World Statistics report, the internet witnessed expansion on a global level at an average rate of 4.627 billion in 2020 to 5.35 billion in 2024 and currently, an estimated around 5.56 billion people are on the internet. This means that consumers have been exposed to tones of information on daily basis providing them with enough room to make informed purchase decisions. In order to court consumers' attention, organizations in different industry around the globe have had to embrace the power of the internet to transact businesses and even to disseminate information (Branzoli *et al.*, 2024) ^[7]. According to Branzoli *et al.* (2024) ^[7], the adoption of the internet has seen a significant rise in the new millennium which hitherto was alien to businesses and majority population of the world; the banking sector has not been left out in this new age of internet as banks are able to communicate effortlessly with customers (Von Solms & Langerma, 2022) ^[45]

Naeem & Ozuem (2021) ^[26] defined internet banking as "a network technology making it possible to combine different computers together globally". The significance of banking in our society and economy today cannot be overemphasized considering its enormous contribution to economic development. With the heightened competition in the banking sector, the firms have had to grapple with the realities of the internet to provide innovative services to customers and to differentiate themselves from competitors. With this novelty, Rahi *et al.* (2020) ^[33] posited that the firms in the banking sector can leverage on the power of internet to woo potential customers who are "internet lovers".

Safari *et al.* (2022) ^[37] are of the belief that internet banking has become a competitive requisite instead of just a way to

achieve competitive advantage due to the advent of globalization and fiercer competition. To buttress this, Sharma *et al.* (2020) ^[40] intimated that banking is no longer bound to time and geography as transaction can be performed any day at any time. With the click of the mouse, consumers who felt that branch banking took too much time and effort are now able to transact business effortlessly. Banks equally benefit from minimizing cost, access to new customers in a different segment of the market (Ly & Ly, 202), efficiency, enhancement of brand image and reputation and the delivery of quality customer service leading to customer satisfaction (Rahi *et al.*, 2020) ^[33].

Given the numerous internet advantages to businesses around the globe, firms in the Nigeria banking sector have also embrace this new development. The banks use the internet to offer services to both domestic and foreign consumers, to extol service benefits, disseminate information and offer innovative services to court consumers' attention. Ofosu-Boateng & Acquaye (2020) ^[28] stressing on the importance of service quality, posited that service providers must focus on offering quality service in order to satisfy customers; to induce loyalty".

Extant literature is replete with studies on internet banking (Almaiah *et al.*, 2022; Rahi *et al.*, 2021) ^[2], service quality and customer satisfaction (Ayinaddis *et al.*, 2023) ^[5]. Despite the substantial body of literature on internet banking, service quality and customer satisfaction, several research gaps remain, particularly the internet banking mediation in the relationship between service quality and customer satisfaction within the context of Nigeria financial sector. More so, most of these studies have been conducted in Western environments, limiting the generalizability of findings to non-Western settings

This study seeks to fill this gap in knowledge by investigating the mediating role of service quality in the relationship between internet banking and customer satisfaction within the financial sector in Nigeria, thus contributing to the existing academic literature on the subject.

Outcome of the study will contribute towards broadening the knowledge and understanding of players and stakeholders in the financial institutions particularly the banking sector in Nigeria. Bank managers would appreciate the significant role of internet in banking service and how it mediates the relationship between service quality and customer satisfaction. It is also hoped that readers will be exposed to the benefits of internet banking thereby enhancing its usage during banking. Additionally, the study will contribute significantly to existing body of knowledge

Statement of Hypotheses

The following null hypotheses have been formulated to guide the researchers in the pursuit of the study

1. internet banking will positively impact customer satisfaction in the banking sector of Nigeria
2. service quality will significantly impact customer satisfaction in the banking sector of Nigeria
3. internet banking will significantly mediate the relationship between service quality and customer satisfaction in the banking sector of Nigeria

Scope of the Study

Contextually, the study focuses on internet banking, service quality and customer satisfaction within the financial sector in Nigeria the geographical scope of the study is Lagos in Nigeria. Lagos was considered because of the relatively densely number of banks in relations to other states

Literature Review

The Concept of Internet Banking

The concept of inline banking rise from the Global Finance Houses whose primary objective was to ensure that customers were tuned to their finances from any part of the world. Though it started in the 1980s, it was only in the mid-nineties that Internet Banking really caught on. The last decade has witnessed a significant growth in Internet Banking transactions. White & Nteli (2004) [46] defined Internet Banking as an "Internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments". Internet Banking can mean the setting up of a web page by a bank to give information about its products and services; at an advance level, it refers to banking transactions carried out between banks and their clients through internet (White & Nteli, 2004) [46]. Internet Banking enables banks to provide interactive services such that customers can access account summary information, pay bills and access other banking products/services.

Service Quality

Literature abounds on service quality. Notwithstanding, there has not been a general consensus pertaining to its definition Darzi *et al.* (2023) [9]. As a result, the subject has generated a myriad of definitions. For instance, Chiang *et al.* (2022) [8] define the subject "as the difference between what a customer expects to receive and his/her perceptions of actual delivery. Malik *et al.* (2020) [21] defines service quality "as the comparison between what customers expect and the perception of the service they received. Tuncer *et al.* (2021) [44] contend that service quality is how a customer can perceive a service. Parasuraman *et al.* (2002) [31] define service quality as "the measurements of organizations' service and the outcome or the expectations of the perceived

service. Zeithaml & Parasuraman (2004) [47] defined quality as "conformance to requirements". Service quality can be defined as customers' perception of how well a service meets or exceeds expectations.

Service Quality Dimensions

The work of Parasuraman *et al.* 1985 [29] identified ten determinants of service quality: tangibility, reliability, responsiveness, communications, access, competence, courtesy, credibility, security and understanding/knowledge of customers. These were later compressed to five: tangibility, responsibility, reliability assurance and empathy which is also referred to as SERVQUAL (Parasuraman *et al.*, 1988) [30]. Interestingly, marketing students formed an acronym RATER from the first capital letter of every dimension.

Tangibility: Appearance of the physical facilities, equipment, personnel and communication materials. **Reliability:** Ability to perform the promised service dependably and accurately. Reliability means that the company delivers on its promises. **Responsiveness:** Willingness to assist customers and provide prompt service. The dimension emphasizes attentiveness and promptness in dealing with customer's requests, questions, complaints and problems. **Assurance:** Ability to inspire trust and confidence. Assurance is defined as employees' knowledge of courtesy and the ability of the firm and its employees to inspire trust and confidence. **Empathy:** Providing caring individualized attention the firm provides its customers.

Concept of Customer Satisfaction

Customer satisfaction has a rich history of over seventy years. According to Lester (1936), the concept was first referenced in the Journal of Marketing Management; since then, customer satisfaction has been recognized as the antidote for organizations' success. The subject, however, has faced greater challenge regarding unanimous definition acceptance. As a result, different definitions have emerged from different authors. For instance, Hamzah & Shamsudin (2020) [12] defined customer satisfaction as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services exceeds specified satisfaction goals" Kurdi *et al.* (2020) [18] viewed customer satisfaction as a result of a cognitive and affective evaluation, where the author contended that some comparison standard is compared to the actually perceived performance by the customer. According to Eckert *et al.* (2022) [10], customer satisfaction is an important factor to evaluate how good an organisation is performing as satisfied customers will convey their good service experience to others. Satisfied customers contribute to customer retention and reducing churn.

Internet Banking and Customer Satisfaction

Customer satisfaction has become indispensable for sustainable competitive advantage in that customer satisfaction does not only defines the image of the products/services but does as well with the company which customers have in mind (Ofosu-Boateng & Agyei, 2020) [28]. Defined as "the difference between customers' experience with the product/service and expectations" (Ly & Ly, 2022) [20], the internet has provided a myriad of opportunities for businesses to thrive and according to Rajasulochana (2022) [34], firms can provide various services to customers around

the globe effortlessly. The 21st century customer is fastidious about time and the opportunity granted to attend banking needs online could trigger customer satisfaction. In the study of Raza *et al.* (2020) [35], the authors found a relationship between internet banking and customer satisfaction. Also, the study of Jahan *et al.* (2020) [15] found out that internet banking has the potential to improve customer satisfaction. However, Nguyen (2020) [27] shared otherwise. According to the authors, the internet has rather become a torn in the flesh of both customers and financial institutions (banks) worldwide which has become inimical to businesses which could injure customer satisfaction.

H1: internet banking will positively impact customer satisfaction in the banking sector of Nigeria

Service Quality and Customer Satisfaction

Parasuraman *et al.* (1985) [29] defined service quality “as the dissimilarity between customer expectations and customer perceptions. The desire of customers is to see service providers providing tailor-made services to meet their wants. According to Parasuraman *et al.* (1988, 1985) [29, 30], service quality revolves around customers. This means that banks can improve service delivery to delight customers and do away with the unpleasant experience of customers. Aripin *et al.* (2023) [3] shared in this submission and opine that the banks can achieve customer satisfaction when they offer high quality service. The study of Mir *et al.* (2023) [23] found service quality to be an important input into customer satisfaction. Also, the study of Gonu *et al.* (2023) [11] found that service quality on customer satisfaction. However, Balinado *et al.* (2021) [6] could not agree entirely with the work of Gonu *et al.* (2023) [11] and Mir *et al.* (2023) [23]. In the study of Balinado *et al.* (2021) [6], the authors found only two (reliability and empathy) of the service quality dimensions were found to have significant relationships to the satisfaction of customers. Interestingly, tangibles, responsiveness, and assurance were found to have no significant relationships to customer satisfaction

H2: service quality will significantly impact customer satisfaction in the banking sector of Nigeria

Internet banking mediation in the relationship between Service Quality and Customer Satisfaction

Regin *et al.* (2022) [36] defines internet banking as “electronic connection between a bank and customer in order to prepare, manage and control financial transaction”. Internet banking or online banking allows customers to use all the banking services from a computer which has internet access. Customer can perform financial transactions on a secure website operated by banks. With the internet, banks can offer innovative services to customers as innovation is seen not only as a catalyst for development but also the means by which organizations (banks) can churn out tailor-made products/services to meet the growing and sophisticated needs of consumers. A high service quality can be delivered as a result of the use of the internet to enhance customer satisfaction. Hence, internet banking mediates service quality and customer satisfaction. One of the main elements of customer service quality is customer satisfaction (Zygiaris, 2022) [48] which can be enhanced with the use of internet to induce purchases (Kabir & Carlsson, 2017). Sheu & Chang (2022) [41] is of the view that such enhancement in high service quality resulting from the use of internet will impact significantly on customer

satisfaction. This view is corroborated by Mosimanegape *et al.* (2020) [24] who posited that service quality can offer benefits such as low staff turnover, customer satisfaction and retention, operating cost reduction, rise in share price, positive word of mouth, and increase profit as well as improvement in the overall financial performance. Inferring from the literature, the study hypothesis that

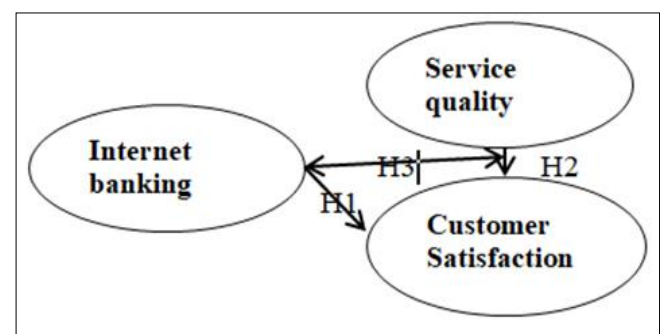
H3: internet banking will significantly mediate the relationship between service quality and customer satisfaction in the banking sector of Nigeria

Brief History of the Study Area The Banking Sector in Nigeria

In 1892, the African Banking Corporation and the Bank of British West Africa, now the First Bank of Nigeria, were established in Nigeria. In 1925, Due to some difficulties the bank folded up its activities and the Bank of British West Africa Limited (BBWA) was established to take over the activities of the African Banking Corporation. The Bank of British West Africa Limited opened its first branch in Lagos in 1894; in the later part of the same year the name of the bank was changed to Standard Bank of Nigeria known as the First Bank of Nigeria Limited [now a public limited company, PLC. The Anglo-Egyptian Bank and the National Bank of South Africa gave birth to Barclays Bank in Nigeria. In 1948, the British and French Bank for Commerce and Industry started operations in Nigeria, which metamorphosed into the United Bank for Africa. The first domestic bank in Nigeria was established in 1929 and called the Industrial and Commercial Bank

Conceptual Framework

The study sought to test the relationship between internet banking and customer satisfaction, service quality and customer satisfaction and the mediation role of internet banking in the relationship between service quality and customer satisfaction. As a result, a construct is formulated as depicted in figure 1



Author's Construct, 2025

Fig 1: Conceptual Framework

Methodology

The study employs the explanatory design. According to Saunders (2009) [38], explanatory design helps a researcher to obtain information about a situation or problem in order to explain the relationship among variables; since the study intends to investigate the relationships between the stated variables, the adopted design is considered appropriate. The population for this study consists of customers of three (3) banks (i.e. Access Bank, United Bank for Africa and Zenith Bank) offering internet banking services in Nigeria.

A simple random sampling technique) was used to elicit data from the customers of these three selected banks offering internet banking services in Nigeria. A sample size of 280 was selected to represent the entire population of the three (3) selected banks. According to Adcock (1997) ^[1], a sample size of one hundred (100) and beyond is sufficient for quantitative research. However, Singh & Masuku (2014) ^[42] suggested not less than two hundred (200) sample-size for quantitative research. Since the sample-size is beyond 100 and 200, the chosen sample-size is considered appropriate.

Field survey was used to solicit data from respondents. Questionnaires administration was carried out for data collection.

The study employed the use of Statistical Package for Social Sciences (SPSS) version 23.0 for the data analysis. Presentations of the findings was tabulated and discussed with reference to existing studies to ensure easy understanding.

Reliability suggests the degree to which measurements are conducted effectively. To ensure reliability, the Cronbach Alpha (α) was used. Cronbach alpha coefficient should be above 0.7. Cronbach alpha values above 0.7 are acceptable and values that are above 0.8 are preferable (Saunders, 2009) ^[38]. The validity of the study was also ensured by pre-testing the questionnaire. More so, participants were encouraged to participate at will. Additionally, confidentiality and anonymity were ensured

Results and Discussion

Demographic Characteristics of Respondents

The study showed a preponderance of male customers on internet banking as against women in the Nigerian banking sector. Male customers recorded 71.4% as against 28.6% of women customers. Obviously, the male customers on internet banking are the majority.

The age group 20-29(140) was the majority followed by the age group 30-39(100). The age groups 40-49 and 50-59 recorded (25) and (15) respectively. From the study, it is apparent that the younger generations are enthused with internet banking services than the aged.

Findings of the study revealed that customers with other certificates are the majority (120) followed by master degree holders (90). Bachelor degree holders were (46) whilst the least being professional certificate holders (24). From the study, the attainment of education was obvious albeit varied certificates. This was good for the study as respondents' understanding contributed immensely to the success of the study

Reliability Statistics

The stability and internal consistency of the responses was ascertained using the Cronbach Alpha (α). Devellis (2003) posits that the Cronbach Alpha coefficient should be above 0.7 and that Cronbach Alpha of 0.7 is found reliable and

values that are above 0.8 preferable. The coefficient value of Cronbach Alpha realized for the three variables of the study is 0.860 which is higher and preferable. This is evident in Table 1.

Table 1: Reliability of variables

Cronbach Alpha	Number of Items
0.860	3

Source: Researcher's Field Work, 2025

Model Hypothesis

According to Queirós *et al.* (2017) ^[32], correlation helps to identify the strength and direction relative between two or more variables. Correlation also helps to show the relationships between two or more variables. The correlation analysis was carried in order to make the result scientific

Hypothesis One: Internet Banking will positively impact Customer Satisfaction in the Banking Sector of Nigeria

The statistics shows an adjusted R square of 0.45% which explains that internet banking will influence customer satisfaction by 45% while about 55% remaining is attributed to other variables. Also, the coefficient of 0.52 implies that if internet banking is increased by 1 unit, customer satisfaction will have a corresponding increase of 52%. More so, the intercept has additive influence but the influence is considered meaningful only when the relationship is significant. The significance can be tested by the t-statistics results. The t-statistics result of the model is 12.74. A significant t-statistics should be above 1.96 and below -1.96 and since the t-statistics of the study is above 1.96, it can be concluded that the relationship is significant. We can therefore accept the null hypothesis of the study: internet banking will positively impact customer satisfaction in the banking sector of Nigeria and reject the alternative hypothesis. Table 2 presents the results

The result of the study is in consonance with prior studies. For instance, the result of Rajasulochana (2022) ^[34] implicated that internet banking has significant impact on the customer satisfaction of internet banking customers in India. Similarly, the study of Raza *et al.* (2020) ^[35] in Pakistan among banking customers revealed positive and significant influence of internet banking on customer satisfaction. Given that the 21st century customer is fastidious with time, internet banking as a concept has increasing prominence across the globe. Due to digitization, the concept of internet banking has gradually made inroads into the hearts of customer by saving time and avoiding the traditional long queues accustomed with traditional banking. Also, studies have shown that the availability of assistance through online banking transaction to customers, website design user friendly and ease of navigate to online customers saves time (Arshad Khan, & Alhumoudi, 2022; Rahi *et al.*, 2020) ^[4, 33] hence, its adoption by customers

Table 2: Internet Banking and Customer Satisfaction Relationship

Hypothesis	Independent variable	Dependent variable	Adjusted R Square	Coefficient of independent variable	Intercept	Model	T Stats	Results
1	Internet banking	Customer satisfaction	0.45	0.52	1.84	Y=0.82x+1.64	12.74	Accepted

Hypothesis Two: service quality will significantly impact customer satisfaction in the banking sector of Nigeria

The statistics shows an adjusted R square of 0.80% which explains that service quality will influence customer

satisfaction by 80% while about 20% remaining is the contribution of other variables. Also, the coefficient of 0.82 implies that if service quality is increased by 1 unit, customer satisfaction will have a corresponding increase of 82%. More so, the intercept has additive influence but the influence is determined by its significance. The significance can be tested by t-statistics results. The t-statistics result of the model is 14.44. A significant t-statistics should be above 1.96 and below -1.96 and since the t-statistics of the study is above 1.96, it can be concluded that the relationship is significant. We can therefore accept the null hypothesis of the study: service quality will significantly impact customer satisfaction in the banking sector of Nigeria and reject the alternative hypothesis. Table 3 presents the results

Table 3: Service Quality and Customer Satisfaction Relationship

Hypothesis	Independent variable	Dependent variable	Adjusted R Square	Coefficient of independent variable	Intercept	Model	T Stats	Results
1	Service quality	Customer satisfaction	0.80	0.82	1.88	$Y=0.64x+1.84$	14.44	Accepted

Hypothesis Three: internet banking will significantly mediate the relationship between service quality and customer satisfaction in the banking sector of Nigeria

The results of the statistics revealed an adjusted R square of 0.85%. The adjusted R square of 0.85 percent implies that internet banking mediates 85% relationship between service quality and customer satisfaction while about 15 percent mediation is attributed to other variables. The intercept has additive influence which must be determined by its significance. The t-statistics is used to test the significance. The t-statistics result of the model is 16.62. A significant t-statistics should be above 1.96 and below -1.96. Since the t-statistics of the study is above 1.96, we can conclude that the mediation is significant. Therefore, the null hypothesis of the study: *internet banking will significantly mediate the relationship between service quality and customer satisfaction in the banking sector of Nigeria* is accepted as we reject the alternative hypothesis of the study. Table 4 presented the results

In consonance with previous findings, Li *et al.* (2021) [19] found significant mediation of internet banking between

service quality and customer satisfaction. Service quality is pivotal in shaping customer satisfaction. Internet banking as emphasized by scholars (Minhaj & Khan, 2025; Rahi *et al.*, 2020) [22, 33] can be used by banks to enhance service quality provision to engender satisfaction. Recognizing the mediating function of service quality, scholars emphasize the continuous need for banks to elevate service quality to sustain high levels of customer contentment and satisfaction via the internet platforms. In the complex web of customer-business relationships, service quality emerges as a vital bridge connecting customer satisfaction, underscoring the critical role of the internet (Mir, 2023) [23]. To secure enduring success, banks should prioritize holistic strategies that augment service quality and customer satisfaction and the use of internet (Hassan & Farmanesh, 2022) [13]. Understanding the mediating role of service quality emphasizes the imperative for banks to direct efforts toward efficient and reliable service provision, directly contributing to heightened customer satisfaction and, consequently, bolstering the use of the internet (Ayinaddi *et al.*, 2023)

Table 4: Internet Banking mediation between Service Quality and Customer Satisfaction

Hypothesis	Independent variable	Dependent variable	Adjusted R Square	Coefficient of independent variable	Intercept	Model	T Stats	Results
1	Internet banking	Service quality and Customer satisfaction	0.85	0.84	2.08	$Y=0.72x+1.86$	16.62	Accepted

Conclusion

The purpose of the study was to investigate the mediating role of internet banking in the relationship service quality and customer satisfaction within the financial sector in Nigeria. The use of explanatory design was employed to examine the relationship between internet banking and service quality and customers' satisfaction.

The findings of the study showed that the banking sector in Nigeria have a preponderance of male customers on internet banking than women

From the study, it is apparent that the younger generations are enthused with internet banking services than the aged. This is evident with the age groups 20-29 and 30-39 recording 50% and 35.7% respectively. The age group 40-49 recorded 8.9% whilst the least age group was 50-59 recording 5.3%.

The results of the study revealed that customers on internet banking in Nigeria have attained education with varied certificates. Other certificates holders are the majority representing 42.8%. This was followed by master degree holders representing 32.1%. Bachelor degree holders accounted for 16.4% whilst the least customer group was professional certificate holders representing 8.6%. This was envisaging in that internet banking requires some level of education

The findings of the study showed a significant positive relationship between internet banking and customer satisfaction. With an adjusted R square of 0.45 percent, the study concludes that internet banking influences customer satisfaction by 45 percent while about 55 percent remaining is attributed to other variables.

The results of the study also showed a significant relationship internet banking and customer satisfaction. With an adjusted R square of 0.45 percent, the study demonstrates 45% influence of internet banking customer satisfaction. As stated by literature (Rajasulochana, 2022)^[34] internet banking provides opportunities which banking firms can leverage on to provide various services to customers around the globe effortlessly.

Findings of the study further demonstrated a positive significant relationship between service quality and customer satisfaction. With an adjusted R square of 0.80, the study explains 80% of service quality influence on customer satisfaction. Literature considers service quality indispensable in the service sector because it can lead to higher customer satisfaction, profitability, cost reduction, customer loyalty and retention (Ofosu-Boateng & Acquaye, 2020)^[28].

Additionally, the study found a significant mediation of internet banking in the relationship between service quality and customer satisfaction. The evidence of adjusted R square of 0.85 percent suggests 85 percent mediation of internet banking in the relationship between service quality and customer satisfaction

Managerial Implications

This study has important implications for the bank's managers given that the 21st century customer is fastidious about time; internet banking is making it possible for customers to access the bank's products wherever they find themselves in the globe. Therefore, bank managers should leverage on internet banking to provide innovative services to meet the growing needs of customers. Additionally, customer satisfaction is seen as a key differentiator in the banking space, the internet should not be seen as a mere communication tool. Bank managers should focus on the added advantage of the internet to chum out innovative services to customers and to enable them differentiate themselves from competitors. Thus, the application of the internet and the delivery of superior service quality by bank managers should be geared towards customer satisfaction.

More so, the heightened competition in the banking space called for the delivery of high service quality (Tuncer *et al.*, 2021)^[44]. It is argued that delivering quality service to satisfy the customer is indispensable and non-negotiable since customers are becoming more sophisticated. Bank managers should, therefore, consider the delivery of high service quality as paramount input into customer satisfaction. This is because, service quality is considered to have a strong association with satisfaction (Gonu *et al.*, 2023)^[11]

Suggestions for Future Studies

The study investigates the mediating role of internet banking in the relationship service quality and customer satisfaction within the financial sector in Nigeria. Future studies can be replicated in service sectors other than the banking sector to ascertain the nexus between internet banking service quality and the customer satisfaction. Again, future studies can be conducted with larger sample size using a state with relatively different characteristics from that of Lagos.

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