

E-Banking Users' Behaviour: E-Service Quality, Attitude, and Customer Satisfaction

Charles K. Ayo

Department of Computer and Information Sciences,
Covenant University, Ota, Nigeria

Aderonke A. Oni*

Department of Computer and Information Sciences,
Covenant University, Ota, Nigeria

Oyerinde J. Adewoye

Department of management and Accounting,
Ladoke Akintola University of Technology, Ogbomose, Nigeria

Ibukun O. Eweoya

Department of Computer and Information Sciences,
Covenant University, Ota, Nigeria

* Corresponding Author's email: ronke.oni@covenantuniversity.edu.ng

Abstract

Purpose - This study investigates factors affecting e-banking usage based on electronic service (e-service) quality, attitude and customer satisfaction.

Design/methodology/approach - A conceptual model to investigate factors that influence e-banking usage was developed based on review of existing literature. The model employed e-services quality variable, diffusion of innovation construct and self-efficacy to better reflect the users' views of e-banking usage. Data collected from 254 e-banking users was used to test the model. The data were analyzed based on PLS-SEM using SmartPLS 3.0.

Findings - Our result reveals that perceived e-service quality has a strong influence on customer satisfaction and use of e-banking, which means that greater quality of e-service has the potential to increase satisfaction and consequently in more use of e-banking. In this research findings, competence of e-service support staff, system availability, service portfolio, responsiveness and reliability, in that order, were found to be most significant in rating e-service quality.

Practical implications – This offers financial institutions and professional relevant information e-banking services that will promote greater customer satisfaction and use of e-banking.

Originality/value – This paper contributes to knowledge advancement in bank marketing by providing insight into motivational factors of e-banking services quality and personal characteristics.

Keywords: e-Service Quality, Attitude, Satisfaction, Actual use, e-Banking, self-efficacy, Nigeria.

Paper type: Research paper