



**Electronic banking and customer satisfaction in IMO state (a study of some commercial banks in IMO state)**

<sup>\*1</sup>Ijeoma Chimaobi, <sup>\*2</sup>Akujor Jane Chinyere <sup>\*3</sup>Mbah Jacintha Chikamnele

<sup>\*1</sup>Department of Banking and Finance, Michael Okpara University of Agriculture Umudike, Abia State, Nigeria

<sup>\*2</sup>Department of Financial Management Technology, Federal University of Technology Owerri, Imo State, Nigeria

<sup>\*2</sup>Department of Banking and Finance, Federal Polytechnic Nekede Owerri, Imo State, Nigeria

**Abstract:**

This study was carried out to examine the impact of electronic banking on customer satisfaction in some commercial banks in Imo State. The aim is to determine the relationship between electronic banking and customer satisfaction in some commercial banks in Imo State. The study used primary data, the instrument used in gathering the primary data was questionnaire. The statistical tool of analysis is the Pearson Product Moment Correlation Techniques. The result revealed that there is positive relationship between electronic banking and customer satisfaction in United Bank for Africa Plc, Access Bank Ltd and Keystone Bank Ltd. It also revealed that there is positive relationship between Automated Teller Machine and Mobile Banking and customer satisfaction in United Bank for Africa Plc, Access Bank Ltd and Keystone Bank Ltd. More so, the study shows that there is a negative relationship between Point of Sale and customer satisfaction in the three (3) banks. This implies that increase in charge levied on those electronic banking system will have a corresponding decrease in customer satisfaction, vice-versa. This study recommends the following; The maintenance of high level of electronic banking and customer satisfaction in Nigeria and beyond. It is advised that banks should improve continuously in the advance of Automated Teller Machine for speedy transaction when being used by customers; financial institution (banks) and non-financial institutions should endeavour to make available POS machines at a minimal cost to some small business outlets in order to help in the achievement of cashless economy. Banks should ensure that there is creation of more internet security in internet and mobile banking so as to avoid loss of cash by customers as a result of fraudulent activities and finally, continuous advancement and reengineering of



Information Communication Technology should play a vital role in the overall synergy of financial institution operations (banking). It becomes more important for bank leadership to deepen investment in ICT products to increase speed, user friendly and perfect services. These will make Nigerian banks to stand firm in terms of efficiency, profitability, reliability and competitiveness among its global competitors and to withstand challenges and changes that may occur in ICT controlled globalised economy.

**Biography:**

Ijeoma Chimaobi is working at Department of Banking and Finance, Michael Okpara University of Agriculture Umudike, Abia State, Nigeria

**Recent Publications:**

- [1] Analytical Instrument in Trace Evidence Analysis used in Forensic Sciences, J Forensic Sci & Criminal Inves 5(3), ISSN : 2476-1311 (2017) by Mukesh Sharma et al. 42. Forensic Engineering helps in Accident Cases Analysis: A Review , J Forensic Res, ISSN 2157-7145 JFR (2017), Mukesh Sharma et al. (Review article: invited to write from Journal)