

# **Effect of Electronic Banking on Customer Satisfaction in Kwara State, Nigeria**

**Abdulmalik Ajibola Raji**  
**Abdolhossein Zameni**  
*Segi University, Malaysia*

**Muhammad Mansur Abdul Wakil**  
*University Putra Malaysia, Malaysia*

The Effect of Electronic Banking on Consumer Loyalty in Nigeria's Kwara State was the topic of this report. The aim of this study was to decide the attributes of e-banking services that are essential to consumers, to explore the influence of e-banking attributes on customer loyalty, and to investigate the challenges associated with electronic banking use in the Nigerian banking industry. A total number of 390 respondent were included in the study, which involved (55.9%) male and (44.1%) female. Google survey form (questionnaires) was the method used in data collection. The statistical software used for the data analysis for the research is SPSS 25 and STATA 15 and descriptive statistics of frequency and percentages were used for the analysis of demographic data. The study used security, reliability, ease to use and user-friendly, transactional speed, responsiveness as the independent variables while customer satisfaction as the dependent variable. The study applied regression analysis and correlation analysis, the results show a positive relationship between all the variable level of service and customer satisfaction, while testing for regression analysis the finding shows that transactional speed, reliability and responsiveness are all significant at 1% while security and ease to use are significant at 5% and it also shows that there is correlation among all the variables, the finding shows that all the variables are significant at 1% and the respondent also mention the challenges in which they all face while using their E-banking App. Finally, the researcher would recommend that the bank managers should look into the challenges mentioned by the respondent in other for them to improve on their customer satisfaction.

***Keywords:*** *Customer Satisfaction, E-banking, Mobile App, Kwara State Nigeria*