IMPACT OF E-SERVICE QUALITY ON CUSTOMERS LOYALTY IN THE NIGERIAN BANKING INDUSTRY

LAWAN GARBA[1], PROF. S. I. NINGI[2], PROF. ADO AHMED[3]

[1](Student) Master Of Science (Msc) Banking And Finance Department Of Accounting And Finance, Faculty Of Management Sciences, Abubakar Tafawa Balewa University Bauchi, Pmb. 0248 Ningi/Kano Road Gubi Campus, Bauchi – Nigeria

[2](Senior Lecturer) Department Of Accounting And Finance, Faculty Of Management Sciences, Abubakar Tafawa Balewa University Bauchi, Pmb. 0248 Ningi/Kano Road Gubi Campus, Bauchi – Nigeria

[3](Senior Lecturer) Department Of Accounting And Finance, Faculty Of Management Sciences, Abubakar Tafawa Balewa University Bauchi, Pmb. 0248 Ningi/Kano Road Gubi Campus, Bauchi – Nigeria

*Corresponding author: LAWAN GARBA

(Student) Master Of Science (Msc) Banking And Finance Department Of Accounting And Finance, Faculty Of Management Sciences, Abubakar Tafawa Balewa University Bauchi, Pmb. 0248 Ningi/Kano Road Gubi Campus, Bauchi – Nigeria

Abstract

The study examined impact of e-service quality on customer's loyalty in the Nigerian banking industry. Its aim was to assess the level of relationship between e-service quality and customer loyalty in the Nigerian banking industry. In line with the objective of the study, four null hypotheses were formulated to guide the research. The theoretical foundation of the study was based on Rogers innovation diffusion theory and technology acceptance model (TAM) theories. The study adopted cross-sectional survey research design. The population size was drawn from the customers of eight (8) banks with international authorization in Bauchi State, Nigeria. A sample size of 384 customers was obtained using Krejcie and Morgan (1970) formula. A convenience sampling technique was further utilized in picking the respondents. A questionnaire of five point likert scale was used in data collection. Data were analyzed using descriptive and inferential statistics via Statistical Package for Social Science (SPSS) version 23.0, while multiple regression coefficients were employed in testing the hypotheses formulated for the study. All the null hypotheses were rejected. The research therefore revealed that; a significant relationship exist between interactivity and on customer's loyalty in the Nigerian banking industry, a significant relationship exist between customer support and customer loyalty in the Nigerian banking industry, a significant relationship exist between customer technology adoption and customer loyalty in the Nigerian banking industry, as well that there is a significant influence of website design on the relationship between e-service quality and customer loyalty. It was concluded that, quality of e-service have help to improved customer loyalty in the Nigerian banking industry. It was therefore recommended amongst others that, banking industry should develop their websites by making it more interactive, online banking should be made easier for customers to make use of, and that more awareness should be given to customers on the need for e-banking.

INTRODUCTION

It is understood that the goal of any organization is to meet the needs and demands of its stakeholders. Customers are considered one of the most important stakeholders in any business because they are unlikely to succeed without them. Understanding consumer behavior can greatly help ensure effective customer profit making policies and ultimately promote a positive customer attitude towards the business. Especially, the customer's behavioral intention is a powerful indicator of actual behavior (Uwabor & Ugwuonah, 2020).

As Ignou explains, with the advent of recent technologies, the ever-evolving behavior of customers in 2020 has dramatically changed the needs, preferences, requirements and expectations of all industries exponentially. Banks are no exception. Today's customers want first-class services from financial institutions and service providers, including uninterrupted and seamless access to their bank accounts. In the wave of online shopping, payment is the focus of all activities that customers seek a seamless experience, from e-commerce beginners to online shopping. New trends in the Internet of Things, cloud computing, biometrics, ubiquitous artificial intelligence, and machine learning etc., have affected the way of customers' interaction with the service providers (Ignou, 2020).

The banking sector experienced a boom as a result of the liberalization of Nigeria's financial sector in the 1980s. The low entry requirements of supervisors and the high premiums from the foreign exchange business have led to the rapid entry of new players into the profitable banking industry. Between 1985 and 1993, the number of licensed banks increased astronomically from 41 to 120 (CBN, 1995), increasing the sector's contribution to GDP and employment. Nigeria's banking sector has changed rapidly in the last few years. These changes are based on recent reforms in the banking sector. Nigeria's banking reforms began in July 2004 and peaked after August 2009. Prior to the reforms, trends in the banking sector showed various developments in bank performance. About 10 banks dominated the industry, accounting for about 50% of the industry's total assets / liabilities. Also, most banks operating in the country were capitalized at less than $ 10 million (Okafor, 2013).

Statement of the Problem

The dynamic nature of the financial system and its business environment is creating the need to focus more on the customer rather than the product in order to be competitive. The banking industry is characterized by the emergence of various banking channels such as ATMs, PoS terminals, telephone banking, internet banking, and global competition, requiring bankers to investigate the importance of customer loyalty and maintain lasting customer relationships (Uwabor & Ugwuonah, 2020).

Customers want efficient, fast and convenient service. Customers want a bank that meets their specific needs (personalized banking) and provides services that support their business goals, which results in the establishment of several electronic service channels and creating of digital banking platforms to serve customers better. Though, digital banking platforms (for example mobile apps and software) are adopted by all banks but customers want a better

Despite the use of various electronic banking channels, the use of better interactive platform like interactive teller machines (ITM) which provides a proven efficiency alongside an improved customer service is limited. Moreover, bank customers are sometimes frustrated while expecting an immediate response to their request from the bank, this a times is as a result of network or the ineffective use of the electronic banking platform. This sometimes demeans the customers and makes them lose their loyalty to the bank (Farrell, 2019).

Customers expect banking services that would integrate them with their real needs, so banks must ensure that they keep supporting their customers to attain their needs and goal for them to maintain their loyalty. In most cases, banks are only concerned with their own benefit to the expense of customers goal and this discourage customers from banking with such banks when they realized that their banks are not giving them the required support (Daly, 2020).

There have been numerous reported cases of hardware malfunction due to lack of maintenance. Most times, the customers are always at the receiving end. There have been rigorous media campaigns to sensitize Nigerians on the possible security risks associated with using digital banking. This is due to the recent rise in cases of identity theft and card cloning. These campaigns have further discouraged the set of customers that were skeptical as well as those that have fallen victim to these fraudulent acts. A lot of Nigerians now shy away from owning debit cards or having the mobile banking apps on their phone as there are raising reports of phone and debit card snatching at gun point with the owners forced to reveal their pins after which withdrawals will be made in moments (David, 2018).

The rapid advancement of technology and the ever-increasing reliance on the internet have transformed websites into crucial tools for businesses, organizations, and individuals to establish their online presence and effectively communicate with their target audience. However, despite the availability of numerous website design principles and guidelines, many websites fail to achieve their intended goals and provide an optimal user experience (Daly, 2020).

Objective of the Study

This study focuses on determining impact of e-service quality on customer's loyalty in the Nigerian banking industry.

Hence, the objectives of the study are as follows:

1. To examine the extent of the relationship between interactivity and customer trust in the Nigerian banking industry.
2. To evaluate the relationship between customer support and customer trust in the Nigerian banking industry.
3. To determine the impact of customer technology adoption on customer trust in the Nigerian banking industry.
4. To evaluate the impact of website design on customer trust in the Nigerian banking industry.

Research Questions

In this section of the study, the following research questions were derived;

1. To what extent does interactivity influence customer trust in the Nigerian banking industry?
2. Does the customer support influence customer trust in the Nigerian banking industry?
3. What are the impacts of customer technology adoption on customer trust in the Nigerian banking industry?
4. Does the website design have a positive and significant impact on customer trust in the Nigerian banking industry?

Statement of Hypotheses

$H0_1$: There is no significant relationship between interactivity and customer trust in the Nigerian banking industry.

$H0_2$: There is no significant relationship between customer support and customer trust in the Nigerian banking industry.

$H0_3$: There is no significant relationship between customer technology adoptions on customer trust in the Nigerian banking industry.

$H0_4$: There is no significance relationship between website design and customer trust in the Nigerian banking industry.

REVIEW OF RELATED LITERATURE

The premise of e-service quality as the competitive edge in gaining market leadership has gained significant attention from both practitioners and scholars. The banking industry, in particular, recognized the need not only to attract customer but also to maintain a long-term relationship with customers in order to create a competitive edge in an ever-growing business environment. This aspect of the study covers the review and discussion of published researched materials relating to e-service quality and customer loyalty. The review of literature in this study will include an emphasis on the conceptual, empirical, theoretical foundation and conceptual framework carried out on e-service quality and customer loyalty in the field of customer relationship marketing.

Theoretical Review

This study is anchored on two theories namely; Rogers Innovation Diffusion Theory and Technology Acceptance Model (TAM)

Rogers innovation diffusion theory is one of the most popular theories for studying adoption of information technologies (IT) and understanding how IT innovations spread within and between communities. According to this theory, innovation is an idea, process, or a technology that is perceived as new or unfamiliar to individuals within a particular area or social system (Rogers'& Singhal, 2003).

Technology acceptance model (TAM) is a theory majorly used in the field of information system. It focuses on modeling computer users and showing them on how they can accept and adopt a new technology. It was designed to predict the technology adoption decisions of users. Technology acceptance model is usually used to predict. It indicates that there are only two components that determine the users' acceptance of a computer system (Ibrahim *et al.,* 2017).

Figure 1 Conceptual Framework Adopted
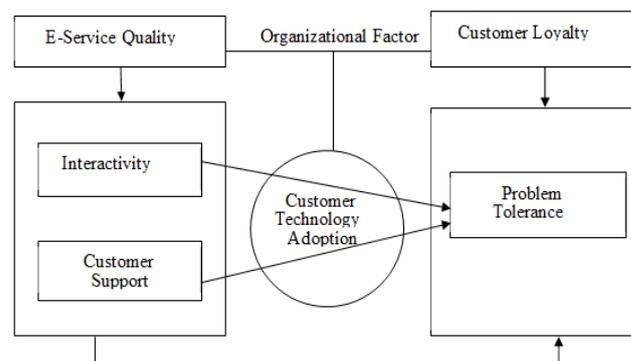
Source: Osagie and Geraldine, (2020).

Figure 2 Conceptual Framework impact of e-service quality on customer loyalty in the Nigerian banking industry
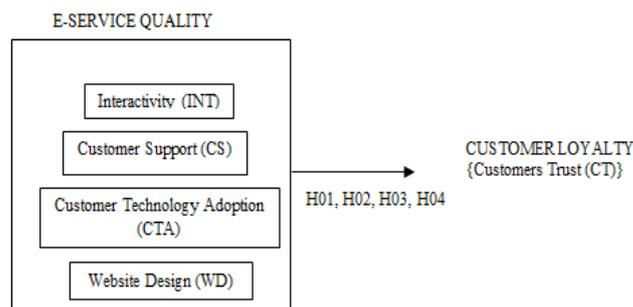
Adapted from Osagie and Geraldine (2020)

Having extensively reviewed the model of Osagie and Geraldine (2020) on e-service quality and customer loyalty of deposit money bank, the researchers came up with figure (1) as a model of the relationship between electronic service quality with dimensions as interactivity and customer support while customer loyalty was measured with problem tolerance with the moderating variable as customer technology adoption.

E-service Quality

E-service quality is a field in which there is a possibility to provide efficient and effective services to users through electronic media. Masika, (2014) also regard e-service quality as ranges on which electronic media leads to the ease of efficient and effective shopping, purchasing and delivery of real products and the review of literature and service. In another opined, the feature of the fulfillment of customer needs efficiently and effectively called the electronic service quality (Asgari *et al.,* 2014). E-service quality was regard as the overall excellence or superiority of the service (Rita *et al.,* 2019).

Measurement of E-Service Quality

For this research study, consideration was given to four dimensions of e-service quality thus: interactivity, customer support, customer technology adoption and website design.

a. Interactivity

The word interactive is often employed as a synonym for new media such as the world wide web. Advertising practitioners and researchers use the phrase "interactive advertising" to describe Internet or Web-based advertising. However, despite widespread uses of such terms, scholars have noted that interactivity is often either undefined or under-defined. According to Cyr *et al.,* (2009) also opined website interactivity as permitting users to control and to retrieve

information of the website in distinct manners. A comparable definition is proposed by (Wu, 2011), who defined Website interactivity as a psychological state undergone by a site-visitor during the interaction process. According to Gao *et al.,* (2009) interactivity in the context of mobile advertisement as a communication process that presents mobile users' active control, two-way communication, synchronicity, and playfulness.

b. Customer Support
Customers are the heart of every successful business and therefore businesses need to be more concentrated on customers rather than the product in order to be competitive. Except those who donate blood voluntarily, one is either selling a service or a product for a living. Politicians, bankers, clerks, messengers, bus conductors, ticket agents, market women and everyone who provides a trade or service has a customer Uwabor *et al.,* (2021).

c. Customer Technology Adoption
Technological developments have removed repetitive, time consuming tasks, reduced human error and extended access to banking related facilities. Technology also provides customer information that would be much more expensive to provide on a person to person basis. Telephone banking facilities allow non-cash transactions to be carried out which would have required a visit to a branch earlier (Zairi, 2003).

d. Website Design
Website design is a crucial aspect of creating an engaging and successful online presence. It plays a vital role in attracting and retaining visitors, conveying information effectively, and achieving specific goals such as driving conversions or increasing brand awareness (Rita *et al.,* 2019).

Customer Loyalty
Customer loyalty is defined as customers repeated patronage over a certain period of time. Also defined service loyalty as the degree to which a customer exhibits repeat purchasing behavior from a service provider possesses a positive attitudinal disposition toward the provider and considers using only this provider when a need for this service arises (Leninkumar, 2016). **Measurement of Customer loyalty**

a. Customer trust
Customer trust is a fundamental aspect of any successful business. It plays a crucial role in building long-term relationships, driving customer loyalty, and ultimately, contributing to the overall success and growth of a company. Trust is not something that can be easily earned, but rather a delicate balance that requires consistent effort and transparency (Rita *et al.,* 2019).

METHODOLOGY
The study adopted a cross-sectional survey research design because it relies on a sample of elements from the population of interest measured at a single point. The population was drawn from e-banking customers of quoted deposit money banks with international authorization in Nigeria because of their involvement in e-service banking. The target population of the bank customers under review in Bauchi state, Nigeria is over 4,000,000 (CBN, 2021). Therefore, Krejcie and Morgan (1970) formula was used to determine the sample size of 384. The source of data is primary while the instrument of the study was the questionnaire. The instrument was checked for reliability and validity. The Cronbach alpha regression coefficient is averagely 0.880 which established the internal consistency of the instrument. Four experts validated the research instrument which enabled the researchers to proceed for the main survey. Multiple regression coefficients were used in testing the hypotheses formulated for the study at 0.05 level of significance. Multiple regression coefficients were used to test the hypotheses. The decision rule is to reject null hypothesis if the p-value is less than 0.05 whereas, if the p-value is greater than 5%, null hypothesis is supported and accepted.

Result/Findings

Demographic Characteristics
The demographic information of the respondents was collected. The frequency and percentage analysis were carried out and the results presented to explore the respondents' profile. A total of Three hundred and eighty four (384) set of questionnaires were administered and three hundred and fifty-six (356) responses were received. **Gender** shows that 63.5% representing 226 respondents are male and 36.5% representing 130 respondents are female. **Marital Status** shows that 55.3% representing 197 respondents are married, while 44.7% representing 159 of the respondents are single. **Age** shows that 37.1% representing 132 respondents are 18-30 years, 37.9% representing 135 respondents are 31-40 years, 14.3% representing 51 respondents are 41-50 years, and 10.7% representing 38 respondents are above 50 yrs. **Level of Education** shows that 53.1% representing 189 respondents are First degree level of education, 5.6% representing 20 respondents Masters Level of education, 1.4% representing 5 respondents are PhD holders level of education, 39.9% representing 142 respondents are others level of education. **List of Banks with International Authorization in Nigeria** shows that 12.9% representing 46 respondents are access bank, 11.8% representing 42 respondents are fidelity bank, 12.6% representing 45 respondents are first bank, 12.1% representing 43 respondents are guaranty trust bank, 13.5% representing 48 respondents are union bank, 11.8% representing 42 respondents are united bank of Africa, while 11.8% representing 42 respondents are zenith bank.

Table 1: Mean and Standard Deviation of Responses on Interactivity items

	Mean	Std. Deviation	Variance
My bank e-service platform has interactive features which help me accomplish my task.	4.03	.742	.551
My bank e-service platform tells me what to do if my transaction is not processed.	4.27	.758	.575
The online service offers the ability to speak to a live person if there is a problem.	4.21	.865	.749

Items	Mean	Std. Deviation	Variance
My bank website has customer service representatives available online.	4.17	.882	.777
In my bank, e-service platform allow me to interact with it to receive tailored information.	4.13	1.028	1.056
Interactivity (INT)	4.162		

Source: Field Survey, 2023.

Interactivity construct was measured using five questionnaire items which were developed on a five-point Likert scale. The item labels are shown above. The mean of the five items was calculated to obtain the overall mean response on the interactivity construct (INT). The overall mean response on the items (4.16) shows that the interactivity on the bank electronic platform is judged fairly well. My bank e-service platform has interactive features which help me accomplish my task (4.03).

Table 2: Mean and Standard Deviation of Responses on Customer Support Items

Items	Mean	Std. Deviation	Variance
The administrators of my online banking platform will tell me exactly when the service will be available.	3.99	1.060	1.124
My bank e-service web enables the firm customers to perform online transactions that meet their needs.	4.04	.968	.936
The online service provides a telephone number to reach the bank.	4.06	.999	.999
My banking service website caters to the specific needs of our customers.	3.92	1.028	1.058
My bank e-service quality offers me real time solution.	3.99	1.048	1.099
Customer Support (CS)	4.00		

Source: Field Survey, 2023.

Customer support was measured using five questionnaire items which were developed on a five-point Likert scale. The item labels are shown above. The mean of the five items was calculated to obtain the overall mean response on the customer support construct (CS). The overall mean response on the items (4.00) shows that my

banking service website caters to the specific needs of our customers is fairly good.

Table 3: Mean and Standard Deviation of Responses on Customer Technology Adoption

Items	Mean	Std. Deviation	Variance
In my bank, technology makes it possible for customers to easily access their banks online platform and perform online transactions.	4.00	1.008	1.017
Customers with ICT skills encourage my bank to adopt technology based activities from bank's e-service channels.	3.99	.983	.966
The online service has customer service representatives available online.	4.04	.938	.880
In my bank, customers can figure out new high-tech products and services of their bank without help from an information technology expert.	3.95	1.029	1.059
At my bank, clients tend to find it less difficult to understand how to effectively adopt new technologies and use them in their e-service business.	3.92	1.110	1.232
Customer Technology Adoption (CTA)	3.98		

Source: Field Survey, 2023.

Customer technology adoption construct was measured using five questionnaire items which were developed on a five-point Likert scale. The item labels are shown above. The mean of the five items

was calculated to obtain the overall mean response on the customer technology adoption construct (CTA). The overall mean response on the items (3.98) shows that the customer technology adoption on their banks electronic platform is judged good. Therefore, clients tend to find it less difficult to understand how to effectively adopt new technologies and use them in their e-service business (3.92).

Table 4: Mean and Standard Deviation of Responses on Website Design Items

Items	Mean	Std. Deviation	Variance
The information on the website is pretty much what I need to carry out my tasks.	3.96	1.002	1.004
The website displays a visually pleasing easy to read content.	4.10	.989	.978
The website adequately meets my information needs.	4.01	1.037	1.076
The text on the website is easy to read.	4.08	.939	.882
The information on the website is effective.	3.93	1.091	1.190
Website Design (WD)	4.016		

Source: Field Survey, 2023.

Website design was measured using five questionnaire items which were developed on a five-point Likert scale. The item labels are shown above. The mean of the five items was calculated to obtain the overall mean response on the website design construct (WD). The overall mean response on the items (4.02) shows that the information on the website is effective is fairly good.

Table 5: Mean and Standard Deviation of Responses on Customer Trust Items

Items	Mean	Std. Deviation	Variance
One can expect good advice from this online service.	4.02	1.040	1.081
This online service is genuinely interested in customer's welfare.	3.99	.984	.969
If problems arise, one can expect to be treated fairly by this online service.	4.13	.930	.866
I am happy with the standards by which this online service is operating.	4.12	.929	.863
This online service operates scrupulously.	4.16	.920	.847
Customer Trust (CT)	4.084		

Source: Field Survey, 2023.

Customer trust construct was measured using five questionnaire items which were developed on a five-point Likert scale. The item labels are shown above. The mean of the five items was calculated to obtain the overall mean response on the customer trust construct (CT). The overall mean response on the items (4.08) shows that the customer trust on the bank electronic platform is judged fairly well. This online service is genuinely interested in customer's welfare (3.99).

Regression Analysis

The section captured the model summary and ANOVA of the impact of e-service quality on customer's loyalty in the Nigerian banking industry with the e-service quality provided in the Nigerian banking industry.
The table below shows the summary of the findings.

Table 6: Model Summary and ANOVA

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	.473a	.224	.215	.42764	25.339	.000b

a. Dependent variable: Customer Trust

Table 6 shows the multiple linear regression analysis which was calculated to predict the impact of e-service quality on customer's loyalty in the Nigerian banking industry with the e-service quality provided in the Nigerian banking industry. The model produces R value of .473 and R square value of .224 with F statistics of 25.339 which shows a highly significant value of .000 which means that P is less than 0.05 which really means ($P<0.0005$). This study reveal that the model as a whole predict about 47.3 percent of variance in customer trust. The table also present the goodness fit of the model which shows that the model produces a moderate R value with a P value of .000.

From the model summary, the R value 0.473 which indicate that, 47.3% of variation in the dependent variable (customer trust) is caused by the explanatory variable (interactivity, customer Support, customer technology adoption, and website design) included in the mode summary. Whereas the remaining 52.7% are explain by other variable that are not included in the model but also impact the dependent variable. By implication, the model is fit for the research, since the R value is close to 1 which indicate the fitness to the model, because the result is showing that 47.3% variation in model is explain by explanatory variables

Also from the ANOVA table which is used to test statistical significance is 0.000b which is less than P value 0.05.this implies that interactivity, customer support, customer technology adoption, and website design significantly impact customer trust but also have positive impact on customer trust. This implies that an increase will positively increase customer trust.

Test of Hypotheses

This section tested the hypotheses of study already formulated in chapter one of the research work based on the multiple regression results presented. From the outcomes, the four hypotheses formed at the beginning of this study will be subjected to test in this part in order to either accept or be rejected using 5% significant level.

H0₁: There is no significant relationship between interactivity and customer trust in the Nigerian banking industry.
The multiple regression result as presented in the table title coefficient, Beta value under interactivity is 0.160 which is a unique contribution of interactivity to the dependent variable

customer trust. In this case interactivity has a significant level of 0.003 which is less than P value 0.05 and the results reveal that the interactivity has a positive and significant impact on customer trust. It can be concluded that there is significant increase between interactivity and customer trust. Therefore, the alternative hypothesis was accepted and the null hypothesis which state that there is not significant increase between interactivity on customer trust is rejected. This implies that, the finding contradicts the null hypothesis earlier stated in chapter one, in this case, the null hypothesis is rejected

H0₂: There is no significant relationship between customer support and customer trust in the Nigerian banking industry.

The results concerning the Beta value of customer support is 0.104 which indicate its contribution to the dependent variable customer trust with probability value showing the significant value of 0.004 is less than 0.05 therefore, the alternate hypothesis which state that, there is significant impact of customer support on customer's trust is accepted. As such the null state that there is not significant impact between customer support and customer's trust should be rejected. It can be concluded that the customer support contributed lesser contribution to the customer trust.

H0₃: There is no significant relationship between customer technology adoptions on customer trust in the Nigerian banking industry.

Similarly, the results concerning the Beta value representing customer technology adoption is 0.172, which indicate high contribution to the dependent variable customer trust which is 0.001, is less than the P value 0.05. Therefore, the alternative hypothesis was accepted and null hypothesis that state that there is not significant impact between customer technology adoption and customer trust should be rejected. It is concluded that, customer technology adoption has significant impact on customer's trust in Nigeria. In view of the findings, it can be said that hypothesis number three, which initially stated that the customer technology adoption has no impact on customer's trust is hereby rejected.

H0₄: There is no significance relationship between website design and customer trust in the Nigerian banking industry.

From the table title coefficient, Beta value under website design is 0.222 which indicates that there is positive influence represented by website design to the dependent variable customer trust. In this case website design has a significant level of 0.000 which is less than P value 0.05 and also it has positive increase to the customer trust. It can be concluded that there is significant increase between website design and customer trust. Therefore, the alternative hypothesis was accepted and the null hypothesis which state that there is not significant increase between website designs on customer trust is rejected.

DISCUSSION OF RESULTS

This subheading presents explanation and discussion of major findings in light of past literatures as well as interpretation of the results. This study attempted to answer Four (4) research questions on the impact of e-service quality on customer's loyalty in the Nigerian banking industry. The discussion of findings provides the critical analyses of the results and their implications.

The findings were discussed based on the order of the research questions as follows.

To examine the extent of the relationship between interactivity and customer trust in the Nigerian banking industry.

As observed from Table, the findings reveal positive and significant R value statistics at 5% levels of significance in all the models, this indicates that the models are statistically fit to predict customer's loyalty in the Nigerian banking industry by interactivity. Meaning that, the variables used in the study are appropriate to predict the dependent variable. Furthermore, interactivity indicators explained 47.3% of the variation in the models. Looking at the contribution of each of the e-service quality indicator in the model, interactivity had significant contribution to customer trust with coefficient values of 0.160, and probability values of 0.003 and 0.0000 respectively.

This became necessary particularly because of the facts that the purpose of the study was to examine the study focuses on determining impact of e-service quality on customer's loyalty in the Nigerian banking industry. Therefore, in the course of conducting the study, reports the results of all the relevant inferential statistics.

The observation made in the course of carrying out this study agrees with the study of Yu, *et al*., (2012), Osagie & Geraldine (2020) in their study as stated. On the other part, the result contradicted the previous studies of Das (2009) who all discovered the existence of negative impact in his study.

To evaluate the relationship between customer support and customer trust in the Nigerian banking industry.

The finding shows that customer support has a positive impact but statistically significant influence on customer trust with coefficients value of 0.104 and probability value of 0.004, which is below the 5% level of significance. The results are not in accordance with what was earlier expected going by the hypotheses statement in chapter one. This finding is in line with the results of Uwabor *et al*., (2021). Bowen & Chen (2001), Asgari *et al.,* (2014) and Osagie & Geraldine, (2020), who discovered that customer support, has a positive significant influence on customer trust. This observation disagrees with the study of Fornell (1992) and Anton (1996).

To determine the impact of customer technology adoption on customer trust in the Nigerian banking industry.

The findings also showed that customer technology adoption has a positive and significant influence on the customer trust in the Nigerian banking industry where the customer loyalty measured by customer trust for the study period. This is because the probability values for depicted in table under the robust standard error are all less than 5% level of significance, as can be seen 0.001. The result is agreement with the prior studies such as Samer (2018), Shih & Fang (2003), Osagie & Geraldine, (2020), that found a positive significant influence of customer trust. The results are not in accordance with what was earlier expected going by the hypotheses statement in chapter one. The result is in disagreement with the prior studies such as Laforet & Li (2005) in their study.

To evaluate the impact of website design on customer trust in the Nigerian banking industry.

Objective number four (4) is the last objective for this study. It is to evaluate the impact of website design on customer trust in the Nigerian banking industry. Table shows the multiple linear regression analysis which was calculated to predict the impact of website design on customer trust in the Nigerian banking industry. A significant regression equation was found $F_{(25.339)}$ to be 2, 5339 and a p-value 0.000 with an R value of 0.473. This indicated that website design on customer trust in the Nigerian banking industry hence, were having strong influence on customer trust.

This finding is in line with the results of (Rita *et al.,* 2019) and Asgari *et al.,* (2014), who discovered that website design has a positive significant influence on customer trust.

SUMMARY, CONCLUSION AND RECOMMENDATIONS
This chapter presents the summary of the work, conclusion based on the outcome of the result and recommendations made based on the findings of this study, which examined the impact of e-service quality on customer's loyalty in the Nigerian banking industry.

Summary

This research was conducted to investigate the impact of e-service quality on customer's loyalty in the Nigerian banking industry. The study is divided into five (5) chapters. The first chapter discussed the background issues which led to developing four (4) objectives and formulating four (4) hypotheses for the research with a scope covering May to June, 2023. The review of literature on the impact of e-service quality on customer's loyalty in the Nigerian banking industry was carried out. Also the concept and measurement of e-service quality was discussed as well as the review of the relationship between each of the proxies of the independent variables and the dependent variables.

Cross sectional research design was used in measuring the relationship among the variables of the study. Data was collected from primary through the structure questionnaire sampled of three hundred and eighty four (384) was drawn from customers of the selected banks out of a population over four million (4million). Multiple regression analysis was used to test the four (4) hypothesis formulated by the study. The result of the descriptive statistics and inferential statistics were presented, analyzed and discussed in chapter four.

Conclusion

The study concluded as follows

i. It was discovered that interactivity, customer support, customer technology adoption as well as website design significantly increase positively to customer's trust in the Nigerian banking industry.

ii. It was discovered that website design has highest contribution to customer trust in the Nigerian banking industry. It can be concluded that with e-service quality customers can now have access to their account outside working hours to make payment and withdrawal through e-banking. This has also resulted in higher customer trust. Based on the above conclusion,

iii. It was also discovered that the customer support contributed lesser contribution to the customer trust in the Nigerian banking industry.

iv. Also, the research has proven that interactivity, customer support, customer technology adoption and website design can increase customer loyalty among bank customers. Furthermore, the level of awareness towards the importance and benefits of internet will encourage e-banking among customers, retention and loyalty.

Recommendations

In line with the findings of the study, the following recommendations are made:

i. The study recommendation that interactivity, customer support, customer technology adoption and website design can increase customer trust among bank customers. Furthermore, the level of awareness towards the importance and benefits of internet will encourage e-banking among customers, retention and loyalty.

ii. Banking industry should develop their websites, by making it more interactive and simply, as this will encourage more patronage.

iii. The study recommendation that as customer gets maximum trust with a particular service due to the quality offered, the more such customer spread the news to family members, friends and well-wisher which leads to high customer involvement in the usage of such service and this leads to customers loyalty. So therefore providing high service quality bridges the gap existing between customer expectations and service delivered which will help to enhance customer loyalty in the banking industry, since it is profitable to keep loyal customer than to acquire new ones.

iv. Online banking should be made easier for customers to make use of. The websites should be developed to suit individual needs

Areas for further research

The following research areas are hereby recommended.

i. The study covered only list of banks with international authorization in Nigeria for the period of May to June, 2023. Therefore, there is need for further research using other banks and more years in Nigeria.

ii. Researchers in the area can carry out similar studies using other customers loyalty measures such as commitment as their dependent variables to assist in providing a clear guidance to the Nigerian banking industry in providing appropriate e-service quality that could optimize the value of a bank as most of the previous studies have been based on evidence from foreign countries.

iii. There is need to expand the scope of this study in future research to cover other geographical zones in Nigeria in order to broaden the frontier of knowledge since the survey was done in Bauchi state of Nigeria.

Contribution to knowledge

The findings of the study have theoretical framework, practical, policy and managerial implications. The strong significant contributions of the study constructs have provided an opportunity for proper decisions making by the bank executives and managers. It would enable the managers to make strategies policies for better customers' loyalty. Practitioners and other stakeholders will use the findings from this study to communicate the benefits associated e-service quality for improved customer loyalty and patronage.

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