

Electronic Banking and Customer Satisfaction in Nigeria Money Deposit Banks

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The banking sector in Nigeria has experienced turbulent times following the collapse of the economy of the country. In order to minimize their operational costs, commercial banks have adopted internet banking including ATMs, mobile banking and internet banking where customer can access their accounts on their personal computers. Mobile banking offers millions of people a potential solution in emerging markets that have access to a cell phone, yet remain excluded from the financial mainstream. It can make basic financial services more accessible by minimizing time and distance to the nearest retail bank branches as well as reducing the bank's own overheads and transaction- related costs. The objective of this study was to determine the effect of e-banking on customer satisfaction in three GTBank, branches in Abuja Nigeria. The study applied survey research design. The target population included 2400 active customers and 100 staff of GTBankPlc, Kubwa, Wuse and Central Business District FCT Nigeria. The study used primary data. The sample size for the study was 345 and this would be served with the questionnaire. Regression and correlation analysis will be used to test the postulated hypotheses and all the calculations will be done through SPSS (Statistical Package for Social Sciences) version 25. The results of the regression model show that there is a positive and significant effect of Automated Teller Machine on customer satisfaction in GTBank, branches in Abuja Nigeria. Second, the results show that there is a positive and significant effect of Point of sale (POS) and customer satisfaction in GTBank, branches in Abuja Nigeria. Third, Mobile Banking also established to have significant positive impact on customer satisfaction in GTBank, branches in Abuja Nigeria. The study recommends that the policy makers take mobile banking awareness creation into consideration when drafting policies on the operations of banks in Nigeria. The study also recommends that policy makers keep a keen eye on the developments of mobile banking as it is a new platform for competition among commercial banks as the world moves into a digital age.

Keywords: *Automated Teller Machine, Banking, Electronic, Mobile Banking, Point of Sale*