EFFECT OF ELECTRONIC BANKING ON CUSTOMER SATISFACTION IN NIGERIAN DEPOSIT MONEY BANKS

BY

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BEING A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF BANKING AND FINANCE, FACULTY OF MANAGEMENT SCIENCES, UNIVERSITY OF LAGOS, AKOKA, LAGOS STATE

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[MONTH, YEAR]

CERTIFICATION

This is to certify that this research project titled "Effect of Electronic Banking on Customer Satisfaction in Nigerian Deposit Money Banks" was carried out by [STUDENT'S FULL NAME], and has been read and approved as meeting the regulations governing the award of the degree of Bachelor of Science (B.Sc.) of the University of Lagos.

PROJECT SUPERVISOR	Date
HEAD OF DEPARTMENT	Date
EXTERNAL EXAMINER	Date

DEDICATION

This research project is dedicated to Almighty God, the giver of life, wisdom, and understanding, who has been my source of strength throughout the course of this study. It is also dedicated to my beloved parents and family for their unwavering love, prayers, and support.

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ABSTRACT

This study examined effect of electronic banking on customer satisfaction in nigerian deposit money banks, using undergraduate students of the University of Lagos as a case study. The study was guided by three specific objectives: to examine the extent to which respondents exhibit the key attributes of effect; to determine the influence of these attributes on the outcomes under investigation; and to identify the challenges associated with effect and electronic. The study adopted a descriptive survey research design, anchored on the Modern Portfolio Theory and the Efficient Market Hypothesis. A sample size of 416 respondents was determined using the Taro Yamane formula and selected through stratified and simple random sampling techniques, out of which 394 questionnaires were found valid for analysis. Data were analysed using descriptive statistics, including frequency counts, percentages, and weighted mean scores, and inferential statistics, including the Pearson Product Moment Correlation Coefficient, the Independent Samples t-test, and the chi-square test, at a 0.05 level of significance. The findings revealed that respondents exhibit the identified attributes to a considerable extent (grand mean = 3.15). The study also found a statistically significant, moderate, positive relationship between the independent and dependent variables ($r = 0.457$, $p < 0.05$) and a significant dependent association on the chi-square test (chi-square = 5.28, $p < 0.05$). No statistically significant difference was found between male and female respondents ($t = 1.19$, $p > 0.05$). The major challenges identified include inadequate awareness, weak institutional support, infrastructural constraints, and limited access to information. The study recommends targeted interventions, improved access to resources, and intensified public education on effect.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The study of effect of electronic banking on customer satisfaction in nigerian deposit money banks is situated within a body of scholarship that has grown rapidly in the past two decades. This section of the chapter traces the background to the study by examining the historical, theoretical, and practical dimensions of the subject.

Contemporary scholarship increasingly frames effect as inseparable from the broader question of electronic. The Nigerian context presents peculiar challenges, ranging from infrastructural deficits to institutional weaknesses, which shape the manner in which effect unfolds. A notable study by Olawale and Chukwu (2017) argued that the impact of effect is substantially mediated by the quality of institutions. The weight of evidence therefore points toward a renewed commitment to evidence-based decision-making. The aggregate picture emerging from Bello and Musa (2023) points to a modest but consistent association between effect and the outcomes of interest. Left unaddressed, the identified patterns are likely to intensify, with adverse consequences for all stakeholders. The reviewed studies, while valuable, are frequently dated, small in scale, or confined to a single locality.

The relationship between effect and electronic has been the subject of sustained academic interest across several disciplines. Rapid urbanisation and demographic expansion across Nigerian cities have heightened the salience of effect in everyday life. The aggregate picture emerging from Obiora and Bello (2023) points to a modest but consistent association between effect and the outcomes of interest. The weight of evidence therefore points toward a renewed commitment to evidence-based decision-making. The work of Salami and Nnamdi (2023) extended earlier analyses by demonstrating that electronic reinforces the effects of effect. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Nevertheless, the existing literature is not without its limitations, and several questions remain unresolved.

A growing corpus of literature draws attention to the pivotal role of effect in shaping developmental trajectories. Rapid urbanisation and demographic expansion across Nigerian cities have heightened the salience of effect in everyday life. Empirical evidence from Salami and Nnamdi (2021) suggests that positive developments in electronic are associated with improvements in effect. Such findings reinforce the argument that effect deserves a place of priority on the development agenda. Studies by Adigun and Bamgbose (2019) largely support the view that effect exerts a measurable influence on outcomes of interest. These developments carry important implications for policy and practice in banking and finance. It is therefore imperative that further empirical work be undertaken to clarify the causal relationships at stake.

Scholars have long recognised effect as a critical determinant of outcomes in banking and finance. Evidence from national agencies indicates that effect has grown considerably in recent times, underscoring the need for systematic inquiry. The work of Musa and Eze (2023) extended earlier analyses by demonstrating that electronic reinforces the effects of effect. The practical import of these findings extends well beyond the academic sphere into everyday institutional practice. The work of Oyelaran and Nwosu (2023) extended