

**SCHOOL OF POSTGRADUATE STUDIES  
UNIVERSITY OF LAGOS**

**This is to certify that the Thesis: E-Banking Service Delivery and  
Customer Satisfaction in Selected Commercial Banks in Lagos  
State, Nigeria.**

Submitted to the school of postgraduate studies for the award of

**DOCTOR OF PHILOSOPHY**

is a record of original research carried out by

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## CERTIFICATION

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## **DEDICATION**

I dedicate this thesis to Almighty Allah for his mercies on me all through the sojourn of this academic pursuit. I also dedicate this work to my parents Prince Lateef Adetola Bakare and my mother Mrs. Kehinde Bakare for their unflinching support despite being educationally uncertified. To my wife Balquis Ashabi Adetutu who permitted me to stay away from home to complete this programme and my children Aminat, Ikhmat, Balquis Ayomikun, Anjolaoluwa Soliat, Isay thank you so much.

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## ABSTRACT

*The increasing availability of electronically mediated self-service technologies in the banking industry across the world and Nigeria in particular, has changed the way banks ensure satisfaction of their customers. This trend became inevitable as global financial practises revolve around online banking, hence its adoption in Nigeria thereby signalling a step in the right direction. This paradigm shift has not only provided complete functions of operations but also advanced their electronic service quality. The broad aim of this study was to investigate the effect of electronic banking service delivery on customer satisfaction in commercial banks in Lagos state, Nigeria. This study adopted cross-sectional research design using survey method as research strategy. A web-based survey instrument was used to elicit information from 217 respondents from a hidden population of bank customers using non probabilistic sampling technique. Purposive sampling was used to draw initial sample and these initial samples were used to generate other members of the final sample using chain-referral and respondent-driven mechanism concurrently to bring about validly representative findings. Pilot test was conducted to determine the reliability of the research instrument and the result showed Cronbach alpha of 0.753 while the validity of the instrument was tested through internal and external validity test by experts in the field of marketing. Eight hypotheses were tested at 5% level of significance using linear and multiple regression analysis and the results obtained showed that bank customers were satisfied with the service delivery of their banks in the conduct of banking transactions. Conclusion which arose from the findings was that banks must ensure that consistency in the effective delivery of electronic banking services is achieved. It is thus recommended that policy makers in the sector should ensure that all the dimensions in a service quality program be strictly followed and implemented effectively so that they will not be seen as only focussing on the bank's objective of profits and gains, but must also look into satisfying the needs of the customers as well.*

*Key word: Customer service, Electronic banking, Customer satisfaction, Service delivery, Nigeria*

