A REVIEW OF CUSTOMER SATISFACTION WITH MOBILE BANKING APPLICATIONS: EMPIRICAL STUDY FROM SELECTED DEPOSIT MONEY BANKS (DMBS) IN KADUNA.

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Abstract

This paper assessed the effect of mobile banking services on customer satisfaction in Kaduna, Nigeria. The study employed survey research design. For the purpose of this study, 384 copies of questionnaire were administered to GT Bank, Access Bank and Eco Bank customers that were randomly selected. The data collected from the respondents was analyzed using multiple regression. Empirical results revealed that mobile banking positively and significantly influence customer satisfaction in terms of funds transfer, buying airtime and balance inquiry. However, the results also indicated that the customer satisfaction was insignificantly influenced by the loan offer. The study recommend that the bank should focus more on lending to customers through mobile banking as this will improve their satisfaction on the usage of mobile banking.

Key words: *Mobile banking, customer satisfaction, funds transfer, buying airtime, money deposit banks.*

INTRODUCTION

Information technology has impacted every spread its wings in all commercial industry, especially, banking, where various channels are providing high quality services to customers to keep them happy. Mobile banking is among the most popular channels. Bank customers can access financial services and account information via their mobile phone, often known as M-banking. It is the ability to carry out financial transactions via a mobile device (Jannat & Ahmed 2015). Additionally, despite the fact that there are other banking services such as ATMs, mobile banking is one latest mobile technological innovations that has brought mobility to how banks provide services to their customers (Mohammadi, 2015)..

Although internet banking and traditional banking channel provide effective delivery channels, but they do not cater for bank users who are on the move. As a result, mobile banking gives customers the freedom to conduct banking transactions anywhere and anytime while on the move (Shaikh & Karjaluoto, 2015). Similarly to this, Masrek et al., 2012; Akturan and Tezcan, (2012) described mobile banking as an innovative communicative channel that enables customers to interact with a bank via portable devices. Customers can utilize their mobile phones to access banking services through a platform called mobile banking (Shaikh & Karjaluoto, 2015). It is a service that allows customers conduct banking transactions on their phone devices and have 24/7 access to their bank accounts thanks to this service (Afshan & Sharif, 2016).

Furthermore, Masamila, (2014) defined mobile banking as a banking channel that allows customers to withdraw and deposit money without physically visiting a banking. Customers of banks benefit from M-banking since it eliminates the need to travel to and wait in the queue at the ATM locations (Afshan & Sharif, 2016). It benefits customers in terms of easy, tremendous engagement, instant connectivity, time optimization and convenience (Malaquias & Hwang, 2016). These could potentially increase customer satisfaction. M-banking enables customers to conduct financial transactions anyplace and anytime as well as to easily and quickly connect to banking services via mobile devices (Shaikh & Karjaluoto, 2015).

The current study examined the effect of mobile banking services on customer satisfaction in selected deposit money banks (DMBs) in Kaduna state, Nigeria.

Statement of the Problem

The management of a bank must make the ultimate decision to serve customers quickly. The use of mobile banking is becoming a common phenomenon since it is understood that services like bill payment, buying airtime, balance inquiry, and funds transfer improve efficiency and customer satisfaction in a number of different ways. The mobile banking seek to decongest banking halls while improve customer satisfaction. The Nigerian banking management has started promoting mobile banking to encourage users to utilize it because it is convenient, reliable, fast and secure. This promotion is carried out through education and presentation on the importance of using of mobile banking.

Nevertheless, there is little information on how customers recognize the functionality of mobile banking introduced by the banks and how this has affected their use of such services despite the availability of mobile banking facilities. Additionally, the bank customers have not fully taken advantage utilized there facilities, despite the fact that they have reduced their human resource strength. As a result, banking halls are overcrowded, which makes in customer unhappy. Adoption of mobile banking also poses some challenges for banks and their customers, such as operational difficulties brought on by processing errors, wireless network failure, virus attacks and customer awareness, or other unforeseen circumstances.

These problems affects the level customer satisfaction while using mobile banking and make it difficult for the bank to provide services as intended.

In order to better understand how mobile banking applications affect customer satisfaction, the study specifically looks at Guaranty Trust Bank, Access bank and Eco bank in Kaduna metropolis. The study considered only customers of these three selected banks in Kaduna Metropolis who make use of mobile banking services.

The reason behind the choice of Kaduna metropolis is to have a reasonable number of respondents so that the questionnaire can be administered more easily. To achieve this, the following objectives were formulated:

Objectives of the study

The broad objective of the study is to is to determine whether mobile banking significantly influence customer satisfaction in selected deposit money banks (DMB) in Kaduna metropolis.
The specific objectives are as follows:
 i.   To determine whether funds transfer via mobile banking significantly influence customer satisfaction.
 ii. To determine whether buying airtime via mobile banking has significant influence customer satisfaction.
 iii. To determine whether balance inquiry using mobile banking significantly influence customer satisfaction.
 iv. To determine whether loan offer via mobile banking has significant influence customer satisfaction.

LITERATURE REVIEW

This section discusses relevant literature on mobile banking and customer satisfaction. The section is divided into two main parts namely: Literature review and theoretical framework. The literature review is divided into four sections. The first section dealt with the literature on the concept of customer satisfaction, the second section dealt with measures of customer satisfaction. Section three gives empirical review and section four dealt with theoretical review and theoretical framework.

Concept of Customer Satisfaction

A person who is using any or all of the services provided by the bank is called a bank customer (Surabhi & Runu, 2011). Generally speaking, customers often assess the quality of a service before and after using it (Jenet, 2011). Satisfaction is defined as a person's feeling of pleasure of a product's perceived outcome in relation to with his/her expectations.

It is widely believe that customer satisfaction is the most essential component of any business, since satisfied customers not only contribute profit to the business but also recommend more of their friends and family (Adeniran, Burodo & Suleiman, 2022). According to Kotler and Armstrong (2014), customer satisfaction is the net value of services resulting from a provisional source that is either positive or negative. One of the most important factors that determines the success of an organization's products and services is how customers perceive it (Kotler & Armstrong, 2014).

The major factor that will determine whether or not the business survives in the future is providing good customer service (Surafel, 2016). However, in order to encourage customers to have a positive opinion about banking services, it is important to understand how how they view bank-customer relations as well as the degree to which their demands are satisfied (Burodo, Adeniran & Ibrahim, 2022).

Everywhere you look, banks, offer essentially the same services. Banks must understand what drives satisfaction in order to improve customer satisfaction and differentiate themselves from other competitors through service quality (2014). Customer satisfaction in this study is defined as the degree to which of service quality performances meets customer expectations. Hence, the following are the factors used to determine the yardsticks for measuring customer satisfaction.

Ease of Use
The user's perception of the effort required to utilize the system or degree to which a user believes that using a particular technology would be effortless is referred to as ease of use (Odusina, 2014). Similar to this, Consult, (2012) defined ease of use as consumers' ability to investigate new innovations and easily assess its benefits. The actual ease of use which is a combination of convenience offered to those with easy internet access, high functionality of electronic banking, the availability of security and the necessity of banking services, determines the drivers of growth in electronic banking such as mobile banking (Dawit, 2018).

Usefulness
Usefulness as a key factor when recognizing the connections between computers and information systems (Fonchamnyo, 2013). Therefore, if the technology is useful, customers may be encouraged to utilize the facilities and services frequently which will improve their level of satisfaction (Sindani, Muturi & Ngumi, 2019). According to Kahandawa and Wijayanayake, (2014) Usefulness has an impact on customer satisfaction.

Accessibility
Accessibility is the level at which service environment is available to the greatest of people. (Karjaluoto, Mattila & Pento, 2002). It refers to how easily a customer can access information and services related to his/her bank account online (Tasaw, (2019). In light of this, it is postulated that accessibility improves customer satisfaction towards using mobile banking technology (Gabriel el al, 2015).

Charges
Charges have a significant influence customer's willingness to acquire product or services. This suggests that fees and charges have impact on customer satisfaction (Jannatul, 2010). In order for customers to use technologies, the cost of using technology needs to be reasonable when compared to other alternatives. Otherwise, from the opinion of customer, the adoption of the new technology might not be viable (Al-Sukkar & Hassan, 2005).

Privacy
According to Flavian and Guinaliu (2006), privacy is the user's perception of protection against security threats and control over their personal data information in an online environment. However, the absence of privacy was discovered to be a major obstacles to the adoption of mobile banking. (Polatoglu & Ekin, 2001).

Empirical Review
An empirical review of authorities who conducted studies in the area of discussion is required to support the claims of any study. However, the following studies of a similar nature were reviewed:

Legesse (2020) studied the impact of Mobile Banking on Satisfaction of Commercial Bank of Ethiopia. Explanatory and descriptive research designs were used in the study. Using purposive sampling, four branches were chosen from each of the four Addis Ababa districts. In this study, the population and the sample size are 28,810 and 380 respectively. Convenience sampling technique was employed in the study to select a sample from the population. A total of 380 copies of questionnaire were administered to the customers of the four branches of the banks, but only 320 copies were returned by the respondents. Multiple liner regression was used to analyse the data in order to determine the level of satisfaction of customer with mobile banking services of commercial banks in Ethiopia. The findings showed that customer satisfaction with mobile banking services was positive influenced by accessibility, customer support, transactional efficiency and reliability. However, the effect of service security on customer satisfaction was insignificant. The study recommended that the bank should place priority on service security in order to ensure that customers should feel secure while using mobile banking. Despite the study's contribution to knowledge, but the study is sorely focused on Ethiopia, therefore, it cannot be generalized, because the results cannot be applied to other countries. Additionally, all the variables considered are measure of customer satisfaction not mobile banking services such as funds transfer, buying airtime, balance inquiry and offering loan which are crucial for improving customer satisfaction.

Mtui (2020) examined the effectiveness of Mobile Banking on Customer Satisfaction using a case study of CRDB Bank Dar Es Salaam. The purpose of the study is to evaluate the challenges users of mobile banking services facing. The study used both quantitative and quantitative research methods. The instrument used for data collection was questionnaire. In order to analyse the data, the study employed both descriptive and inferential statistics. The effectiveness of mobile banking on customer's satisfaction was assessed using descriptive statistics. However, the data was analysed using Pearson's correlation analysis and regression analysis techniques with a help of computer software called Statistical Package for Social Sciences (SPSS). A sample of 120 respondents was used in the study.

The results showed that there is a strong positive correlation between mobile banking services and customer satisfaction. Customer satisfaction is statistically significantly influenced by the balance inquiry and airtime purchases by 0.130 and 0.098 respectively. Additionally, network cut-off (system inaccessibility), high service charges (fees), lack of information about services and wrongful money transfers were identified as the main challenges for customers, which reduced usage frequency and customer satisfaction level. The study, recommended that, maximum withdrawal amount or fund transfer should be increased in order to meet customers need. As an alternative, the bank can set up a procedure for receiving formal requests from the customers who need their withdrawal or transfer amounts to be increased. However, the study did not include other mobile banking services like loan offerings and bill payment, which would have improved customer satisfaction, instead, it only included balance inquiry, airtime purchases and funds transfer.

Yong, Yen, Chi and Theng (2020) conducted a study on the effect of mobile banking on customer satisfaction in Perak, Malaysia. This study is aimed at determining whether the independent variables which include transaction speed, service quality, brand trustworthiness, and security have an effect on customer satisfaction with mobile banking in Perak, Malaysia. The study uses primary data through questionnaire surveys to collect data from respondents in Perak who use mobile banking. In order to anlyse the data, the study used both descriptive and inferential statistics. The Statistical Package for the Social Sciences (SPSS)

software was used to analyse the data. However, the reliability test, Pearson's correlation test, multiple linear, regression model, and Analysis of Variance (ANOVA) test were used to test hypothesis. The findings discovered that four independent variables (transaction speed, brand trustworthiness, service quality, and security) have positive significant relationship with one another. The study recommended that different age groups should be targeted rather than younger generations (students) between the ages of 20-29. This is due to the possibility that different age groups might have different views on customer satisfaction with mobile banking. This study suffered the same weakness of the previous study conducted by Legesse (2020). Geographically, the study is restricted to Malaysia, hence its findings and conclusions might not be applicable to Nigerian situation.

Jamil (2020) examined Customer Satisfaction and the Service Quality of Mobile Banking Applications in North Lebanon. This study objective of this study is to better understand how customer satisfaction in the Lebanese setting, specifically North Lebanon is impacted by the service quality of mobile banking applications. 157 usable responses to a distributed online questionnaire were gathered. SPSS was used to analyse the study's data. The hypotheses were also tested using correlations and regression analysis techniques. The findings showed that, satisfaction is positively impacted by assurance, convenience and ease of use, privacy/security, responsiveness, sociality and reliability. However, since Lebanon was the only geographical considered in the study, no broad conclusions can be drawn. Because, the findings might not be applicable to Nigerian situation. Additionally, while the study took into account some aspects of ATM service quality and measure of customer satisfaction such as assurance, convenience and ease of use, privacy, security, responsiveness, sociality and reliability, it neglected to include mobile banking services like cash funds transfer and balance inquiry, buying airtime and offering loan which would have improved customer satisfaction.

Chuan, Tan, Cheah and Yew (2012) incorporate the Technology Acceptance Model (TAM) with demographic characteristics and subjective norms in investigating the intention to adopt mobile banking in Malaysia. A response rate of 48.25% resulted from 193 of the 400 questionnaires were validly returned. Multiple regression and factor analysis were used to anlyse data. Education and income among the four demographic factors were discovered to be positively correlated with PU. However, only education and gender were positively correlated with PEOU. The results also confirmed the mediating effect of PEOU on PU. Similarly, PEOU, PU and SN have a positive impact on Malaysian's intention to adopt mobile banking. However, the study primarily focused on Malaysia, it cannot be generalized because the condition and the period under which the research was conducted may be different from Nigeria.

From the empirical studies review, there exists empirical weaknesses as none of the studies mentioned above utilized all the dimensions of mobile banking, including funds transfer, buying airtime, balance inquiry and loan offering.

Additionally, in terms of geographical gap, to the best of the Authors' knowledge, no academic journal has published on this topic using three banks such as GT bank, Access bank and Eco bank, specifically using funds transfer, buying airtime, balance inquiry and loan offering in Kaduna metropolis as defined in this study.

In view of these identified gaps, the current study intends to fill in some of these gaps by assessing customer satisfaction with mobile banking technology in selected Deposit Money Banks (DMBs) in Kaduna Metropolis.

Theoretical perspectives on customer satisfaction
In the banking area, this section discusses theories on mobile banking and customer satisfaction. To justify the selection of the research topic these theories are applied.

Technology Acceptance Model (TAM)

The Theory of Reasoned Action (TRA) by Ajzen and Fishbein's (1980) served as the inspiration for the Technology Acceptance Model (TAM). It makes the claim that individuals' intentions to act are influenced by their beliefs and attitudes. According to TRA, an individual's attitude toward an action is influenced by their behavioral beliefs about the consequences of that behavior (based on the information that has been made available to them or presented to them) and their affective assessment of those consequences. Beliefs are defined as the individual's anticipated likelihood that performing in a particular behavior will result in a particular consequence.

Davis (1989) developed and introduced the TAM paradigm to address the issue of how users come to accept and use a technology.

Perceived usefulness and perceived ease of use are two key TAM variables that are considered to be essential predictors of user acceptance. The TAM states that actual user acceptance of a technology is determined by their behavioral intentions. The user's attitude towards technology affects their behavioral intentions. According to Davis (1989), perceived usefulness and perceived ease of use are two beliefs that influence attitudes and intentions towards accepting and using technology.
Theory of Reasoned Action (TRA) is far broader than the TAM, which was specifically designed particularly to apply to computer usage behaviour (Davis, Bagozzi, & Warshaw, 1989).

KANO Model

To better understanding customer needs and how they affect customer satisfaction, Noriaki Kano and his colleagues proposed Kano's model (Kano, Seraku, Takahashi & Tsuji, 1984). The Kano's model was inspired by Frederick Hertzberg in the "Motivator-Hygiene Theory" of (Berger et al., 1993; LoÈfgren and Witell 2008; Chen & Lee, 2009), which has its origins in social psychology. Many prior definitions of quality, like Hertzberg, were one-dimensional and linear in nature. Linearity refers to the when level of any service attribute increase (or decrease), customer satisfaction should increase (or decrease) more or less linearly. (Huiskonen and Pirttila, 1998).

This study extensively anlysed the Technology Acceptance Model (TAM), which incorporates two key indicators for potential adopters: perceived usefulness and perceived ease of use, after a thorough review of relevant theoretical models. TAM able to define and assess the relationship between mobile banking services and customer satisfaction. TAM is the appropriate model for explaining the study's assumptions and this study is hinged on the assumptions of the theory, unlike kano model which is unable to provide a direct or categorical linkage between their assumptions and the need for the research in such a way that an appropriate and detailed explanation can be drawn.

METHODOLOGY

The current study uses a survey approach to collect data from the respondents. The population of the study includes all the customers of GT bank, Access bank and Eco bank in Kaduna metropolis who use mobile banking services. 384 copies of questionnaires were randomly administered to customers who visited the selected banks for the study. Additionally, inferential statistics was used to analyse the data. Multiple regression analysis was utilised in the study to determine the relationship between mobile banking components and customer satisfaction. The four dimensions of mobile banking in this study include funds transfer, buying airtime, balance inquiry and offering loan and were utilised as independent variables to assess the level of customer satisfaction as illustrated in Figure 1.

In Kaduna metropolis, the population of customers that use mobile banking services is considered unlimited (essentially infinite). In the majority of statistical studies, population parameters are usually be estimated from the sample because they are typically unknown (Heizer, Render, 2004).

According to Kriejcie and Morgan (1970), the following formula can be used to determine the sample size for an infinite population:

$$SS = \frac{Z^2 P(1-P)}{C^2}$$ Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

P = population proportion (expressed as decimal) assumed to be 0.5 (50%), it is the margin of error

C = confidence level = 0.05

Hence, given P = 0.5, Z = 1.96 and C = 0.05

The above formula returns a sample size of:

$$SS = \frac{1.96^2 \times 0.5(1-0.5)}{0.05^2}$$

$$= \frac{3.8416 \times 0.5(0.5)}{0.0025}$$

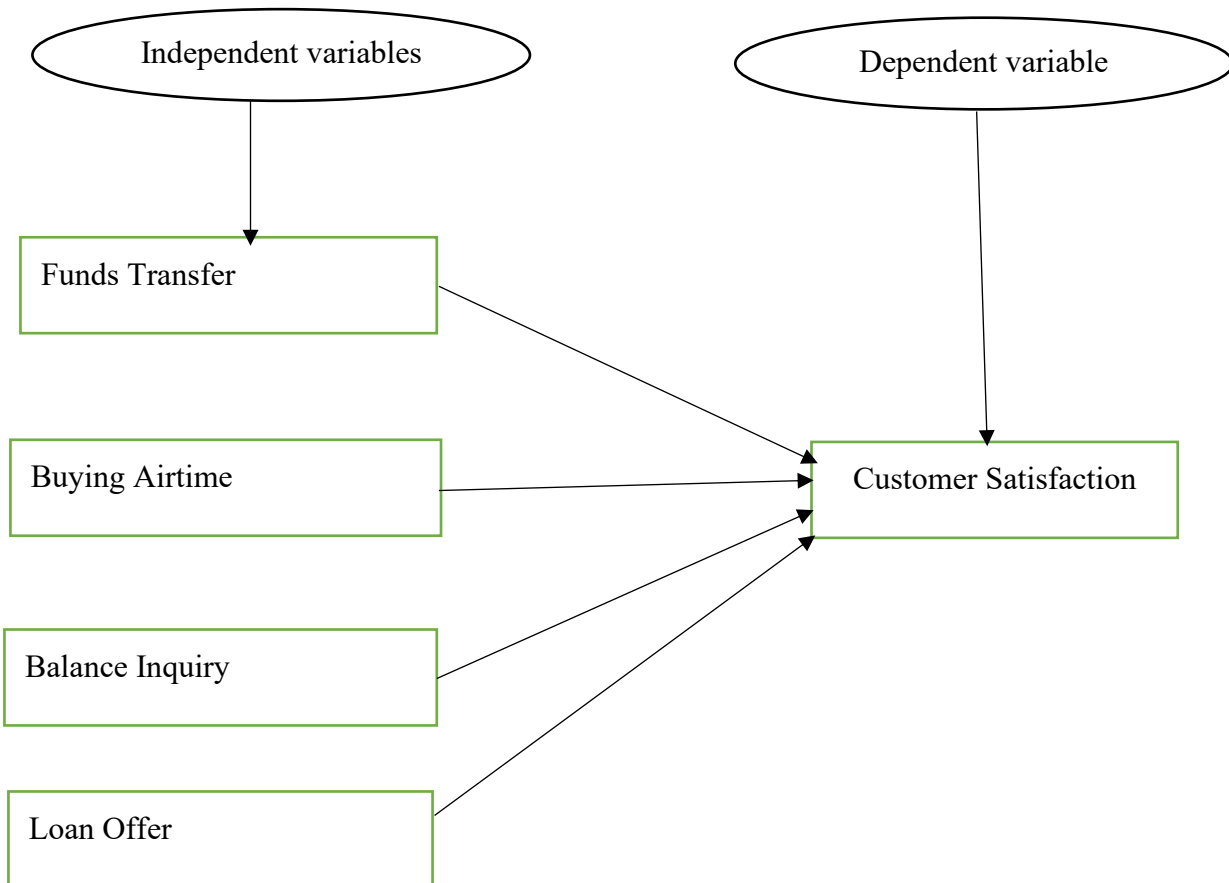$$= \frac{3.8416 \times 0.25}{0.0025}$$

$$= 384.$$

Figure 1: Research Model

RESULT AND DISCUSSIONS

Multiple regression model was used to establish the relationship between the customer satisfaction and independent variables namely funds transfer, buying airtime, balance inquiry and offering loan. The multiple regression measured the impact of the independent variables to the dependent variable.

Table 1: Predictors of Customer satisfaction on ATM services

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.145	.354		6.056	.000
	Funds transfer	.246	.071	.276	3.450	.001
	Buying airtime	.273	.110	.183	2.476	.014
	Balance inquiry	.600	.075	.742	8.044	.000
	Offering loan	.061	.057	.077	1.080	.282

a. Dependent Variable: Customer Satisfaction

The table below shows the predictors of customer satisfaction. It shows that all the predictors namely funds transfer, buying airtime, checking balance and offering loans have positive relationship with customer satisfaction. This implies that customers derived satisfaction with these mobile banking services. While the p-values for funds transfer, buying airtime and balance inquiry are all less than 5% as they show a significant relationship with the customer satisfaction. On the other hand, offering loan has a positive but insignificant relationship with the customer satisfaction.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596[a]	.356	.339	.84085

a. Predictors: (Constant), funds transfer, buying airtime, balance inquiry and offering loan

Table 2 shows the summary of the model in table 1 which indicates how much of the variance in the dependent variable (customer satisfaction) is explained by the ability to transfer cash, purchase airtime, check balance and apply for loans using mobile banking. The R square in this case is 0.356 expressed by a percentage, this indicates that the funds transfer, airtime purchase, balance inquiry and loan offer of mobile banking account for 36% of the variance in the customer satisfaction.

Discussion of Findings

The study examined the effect of mobile banking services on customer satisfaction selected in Deposit Money Banks (DMBs) in Kaduna Metropolis.

Results from the multiple regression model showed that banks' customers are significantly satisfied with mobile banking services which include funds transfer, buying airtime and balance inquiry in Kaduna metropolis. However, offering loans through mobile banking has no significant influence on customer satisfaction. This study supports the findings of the previous studies by Wambui (2017) who discovered a significant relationship between mobile banking and customer satisfaction.

CONCLUSIONS AND RECOMMENDATIONS

The study concludes that utilizing mobile banking for funds transfer, buying airtime and balance inquiries greatly influenced customer satisfaction, but using it for offering loan insignificantly influenced customer satisfaction. Therefore, customers are satisfied with mobile banking services in Kaduna metropolis.

Based on the conclusions drawn, the study recommended the bank to concentrate more on offering loans to the customers through mobile banking as this will improve their satisfaction on the usage of mobile banking.

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APPENDIX

S/N	Variables	1	2	3	4	5
	BALANCE INQUIRY					
BI1	Checking account balance via mobile banking is faster than checking account balance across the cashier counter					
BI2	Mobile banking allows me to view my account balance 24-hours a day					
BI3	I am informed from my bank to use mobile banking system in checking account balance					
	FUND TRANSFER					
FT1	There are no transaction error while transferring money via mobile banking.					
FT2	The mobile banking enables me for faster transfer than the cashier counter.					
FT3	I need not to travel with cash with funds transfer using mobile banking.					
FT4	Mobile banking funds transfer smoothens business operations.					
	BUYING AIRTIME					
BA1	I feel comfortable to buy airtime via mobile banking.					
BA2	Buying airtime via mobile banking saves time					
BA3	Buying airtime via mobile banking is free from banking charges.					
BA4	With mobile banking, I need not to travel to airtime.					
	LOAN OFFERING					
LO1	Offering loan via mobile banking is faster than offering loan through the counter.					
LO2	I feel encouraged to offer loan via mobile banking.					
LO3	My bank has informed me to use mobile banking system in offering loan.					
LO4	I feel protected to offer loan via mobile banking.					
	CUSTOMER SATISFACTION					
CS1	I am very satisfied with the mobile banking service as it is convenient to use.					
CS2	Mobile banking provides me with easy access to transact business with bank.					
CS3	I find a mobile banking useful, because it ensures logical protection of customer data.					
CS4	Mobile banking service is useful to me due to the less charges in transaction.					
CS5	Mobile banking system has improved my trust in using the facilities.					
CS6	I find mobile banking system useful, because it ensures logical protection of customer data.					