E-Service Quality and Customer Satisfaction in Deposit Money Banks

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Abstract
The study examined the extent of relationship between e-service quality and customer satisfaction with deposit money banks in Nigeria. The study adopted a cross-sectional survey research design. The population size was drawn from the customers of quoted deposit money banks with international authorization in Nigeria. The sample size was 384. The instrument used is the questionnaire. The Spearman correlation was used to test the hypotheses formulated for the study. The findings revealed that; a significant relationship exist between customization and repurchase intention, customization and referral, customer support and repurchase intention, customer support and referral of deposits money bank. The implication of the study is that bank executives will use the findings from this study to make proper decisions. Also, the study will enable the service providers to have standardised service delivery strategies that will reduce costs, expand the delivery options and improve productivity as well as satisfaction for their customers. If the quality of e-service is improved in deposit money banks, customer satisfaction will improve. Also, online applications should be made easier for customers to make use of. This study is the first study that supplied empirical evidence on the extent of relationship between e-service quality and customer satisfaction in south-south Nigeria which portrayed the uniqueness of this study.

Keywords: Electronic, Service Quality, Customer satisfaction, Deposit money banks, Nigeria.

1. Introduction

Customers are presumed to be one of the most critical stakeholders in any business organization because without the customers, organizations are not likely to succeed. Knowledge of consumer behaviour will go a long way in ensuring effective marketing policies towards the interest of customers which will eventually facilitate positive customer attitude towards the organisations. E-service is becoming more critical for companies to retain and attract customers. What brings online customers back to the company's websites is a sense of loyalty that comes from good services offered by companies. Pertinently, effective e-service quality in banking is one of the most important ways to keep customers coming back despite the hurdles in the Nigeria banking sector. The strategies to maintain customers' confidence includes responding to customers' complaints in a thorough and timely manner. Above all, bank employees involve themselves in some aspect of customer service. Importantly, it is costly to get new customers than to retain old customers. Keeping customers requires customer service staff in banks to be mature and intelligent. Undoubtedly, bankind has ceased to be an entirely armchair profession largely directed by conservative men. In today's world, banking is structured by innovative identification of the needs of the

customers. Indubitedly, an effective customer service is the process by which an organisation delivers its services or products in a way that allows the customer to access them in the most efficient, fair, cost-effective and humanly satisfying and pleasurable manner possible. Obviously, electronic service or e-service as it has become more commonly known is considered one of the critical determinants for successful e-business (Jamie and Aron, 2010). Apparently, with an increase of e-service adoption in the business field, the importance of virtually measuring and monitoring e-service quality becomes recognisable. No wonder, over the past two decades, there has been a significant advancement in service quality (Brady, Robertson and Cronin, 2001).

Shankar, Smith and Rangaswamy (2003) maintain that online consumers have a wider range of choices in selecting products and highly competitive prices. As a result, competition between different websites is high in order to attract the users' attention and make them repeat a visit. In this situation, it is generally not easy for online retailers to gain competitive advantages based solely on a cost leadership strategy. Interestingly, the application of technology in services provisions also means the appearance of a new concept such as electronic services. The contributions made in the literature about the study of e-services originated in the areas of marketing services (Janda, Trocchia and Gwinner, 2002). Rust (2001) sees the concept as a service offered by an organization through an electronic system. Colby and Parasuraman (2003) suggest that "electronic services are services offered by an electronic means –normally Internet – and which refer to transactions begun and to a great extent controlled by the consumer. Fassnacht and Koese (2006) state that there are "those services that are offered using information and communication technologies in which the consumer only interacts with a user's interface. Two fundamental properties of e-services stand out. Firstly, they are services offered through an electronic system (ATMs, telephonic banking, automatic billing in hotels through interactive television and vending machines). Secondly, e-services are technological self-services or self-service based on technology (Bitner, Brown and Meuter, 2000).

Accordingly, the contribution of services industry and specifically the banking sector in Nigeria warrant investigation in order to enhance the sector's continuous growth which will eventually result in the better performance of the economy. However, it is important to note that one of the ways through which banks can meet the expectations of their customers who are the anchor of the banks' business is via the understanding of the customers' behaviour. Base on the relevance of e-service quality for retaining customer loyalty, researchers have empirically investigated this area of study. For instance, Sohn and Tadisina (2008) studied "Development of e-service quality measure for the Internet-based financial institutions. Lin and Lee (2005) examined "Customer perceptions of e-service quality in online shopping. Thus, this study offers a more holistic framework of two dimensions of e-service quality and isolated the effect of each on the measures of customer satisfaction. Our point of departure is, therefore, to empirically investigate the relationship between e-service quality and customer satisfactions with deposit money banks using Nigeria point of reference.

Statement of the Problem
The banking industry has been characterised by the emergence of different channels of banking such as internet banking, automated teller machines (ATM), phone banking, mobile banking and global competition that are forcing bankers to explore the importance of customer satisfaction and maintaining long term relationships with customers. Banks management needs to develop strategies that will give them competitive advantage and differentiate them from their competitors. Competitive advantage can be created through the delivery of highe-service quality. E-service quality has been proven to lead to customer loyalty (Caruana, 2002). Excellence in e-service quality is a key to achieve customer

satisfaction which is the primary goal of business organisations, due to the advantages of customer retention (Ehigie, 2006). Salem and Rashid (2011), in their study concluded that customer satisfaction has not been explicitly studied for banking sector firms for technology adoption called for an informed empirical investigation. Evidence from extant literature shows that the quality of services influences customer satisfaction (Osagie and Ugwuona, 2020).

Previous studies such as Yousaf and Steen (2011) found that e-service quality presence and intensity can predict higher productivity and profits on hotel performance and customer satisfaction. In the light of the above, it is likely that the benefits of the application of electronic service quality in the marketing of bank services could also improve the level of customer satisfaction in deposit money bank. Incidentally, empirical literature in the area of the effect of e-service quality and customer satisfaction of deposit money banks in Nigeria is very scanty due to limited research in this area. Notwithstanding that Osagie and Geraldine (2020) have examined e-service quality and customer loyalty in deposit money banks. Regrettably, there are very few scholarly inquiries that simultaneously measure e-service quality against online customer satisfaction in deposit money banks. Therefore, this study attempts to bridge such knowledge gap. Having discovered this, there is need to fill the knowledge gap in existing literature. Given the uncertainty of electronic service quality and the problem of online customer satisfaction in the banking industry, this study seeks to ascertain the extent to which e-service quality has affects online customer satisfaction of banks. It is against this backdrop that the researchers investigate the extent of the relationship between e-service quality and online customer satisfaction with deposit money banks in Nigeria.

Objectives of the Study
This study focuses on ascertaining the extent of the relationship between e-service quality and customer satisfaction with deposit money banks in Nigeria. The specific objectives of the study are as follows:

1. To ascertain the extent of the relationship between customization and repurchase intention.
2. To evaluate the extent of the relationship between customization and referral.
3. To assess the extent of the relationship between customer support and repurchase intention.
4. To ascertain the extent of the relationship between customer support and referral.

Research Questions
1. To what extent does customization relate with repurchase intention?
2. What is the extent of relationship between customisation and referral?
3. To what extent does customer support relate with repurchase intention?
4. What is the extent of relationship between customer support and referral?

2. Literature Review and Hypotheses Development
E-Service Quality
E-service quality is the difference between expected service and the perceived service. Zeithaml, Parasuraman and Malhotra (2002) defined e-service quality as the extent to which a website facilitates efficient and effective shopping, purchasing and delivery of products and services. The conceptualisation of service quality has its roots in the expectancy disconfirmation theory. Thus, the evaluation of service quality results from comparing the perception of service received to the prior expectation of what the service should provide (Choi, Cho, Lee and Kim 2004). Yang and Jun (2002) posit that E-service quality gained

considerable attention in the last decades due to its strong effect on business performance in many aspects such as profitability, lower costs, customer satisfaction and loyalty. Measuring online service quality becomes industry or context-dependent in which it may increase the difficulties to constitute a global measure. A particular domain then is required to define the significant effects of e-service quality. The success of the provided e-services depends significantly on their quality.

Measures of E-service Quality
a. Customization
Over the past decades, there has been a growing recognition among scholars and practitioners that product and service differentiation represents a source of competitive advantage. The core idea of differentiation is to identify profitable market segments and to design products and services to satisfy the needs of the target segments optimally. As a more extreme form of differentiation, the concept of customisation – that means the degree to which the firm's offering is tailored to meet heterogeneous customers' needs (Anderson, Fornell, and Rust, 1997). Customization aims at satisfying as many needs as possible for each customer, in contrast to conventional techniques, which try to reach as many customers as possible while satisfying a somewhat limited number of customer needs (Fiore, Lee and Kunz, 2004). The term customisation refers to the adaption of a product or service according to specific customer needs (Kotler and Armstrong, 2011). Moreover, the increasing digitalisation and engagement of customers in Social Media support the dialogue between companies and customers in order to discover individual needs and wishes (Sashi, 2012). Examples of customisation are the selective placement of product propositions for individual customers on webpages e.g. Amazon or the possibility to configure products during the buying process by the customer, as it is possible for automobiles or clothing items (Garcia and Winkelhues, 2016). Through customisation, products or services inherit a personal character for the customer; the emotional bond is, therefore, stronger (Sashi, 2012). The assumption is that customised products increase satisfaction and thus indirectly also loyalty, i.e. repurchasing behaviour. It is discovered that personalised offers correlate with a higher level of satisfaction as well as an increased customer loyalty (Bock, Mangus and Garretson, 2016; Coelho and Henseler, 2012).

b. Customer Support
Customers are the heart of every successful business and therefore businesses need to be more concentrated on customers than more ever. Bankers, clerks, ticket agents and everyone who provides a trade or service has a customer. Scott (2002) sees customer support service as a series of activities designed to enhance the level of customer satisfaction, that is, the feeling that a product or service has met the customer expectation. In today's business world, customer support has become one of the significant functions for every company. The recent competitive market has compelled feel necessity to every company either service provider or manufacturing based company, almost all of them are offering customer support in their marketing practices. Regardless of the numerous presence of such a service, though understanding of how customers' involvement its use in their relations with companies is vague. Service can merely be a general matter or considered as company-specific (Edvardsson, Enquist and Johnston, 2005). Customer support is important in order to achieve customers' satisfaction (Athaide, Meyers and Wilemon, 1996). Customer support provides a competitive advantage over other homogeneous products and services (Goffin, 1998). It can increase the success rate of services and can directly contribute to competitive advantage. Apparently, some firms have shifted the attention of many customers towards the service providers. As a result, some companies have established a separate support system

department and call centres. However, core service is still substantial because this is the reason for customers to contact customer support service (Roos and Edvardsson, 2008).

Customer Satisfaction

A cognitive model for characterizing antecedents and consequences of satisfaction was developed by Oliver in 1980; customer satisfaction has been widely developed in both theory and practice (Oliver 1980). Gremler (1995) defined Satisfaction as a mindset stemming from disconfirmed expectation together with emotions resulting from previous experience of customer (Gremler, D.D., 1995). So satisfaction can be considered as a result of regular assessment of experience one having with a product or service in relation to purchase and consumption of it. Here satisfaction can be considered as favorable feeling of customer associated with banks electronic services as a result of the customer dealings with it. Customer satisfaction has historically been identified in the previous literature, as the critical concept in shaping loyalty (Anderson and Mittal, 2000; Eriksson and Vaghult, 2000). It is commonly believed that satisfied customers are more likely to display loyalty behaviour, i.e. repeat purchase and willingness to refer others with positive word of mouth (Bennett and Rundle -Thiele, 2004; Schultz, 2005). The importance of e-loyalty and e-satisfaction, and the close relationships among them have also been a critical issue in the study of e-commerce (Yang and Peterson, 2004). In previous studies, e-satisfaction has been determined to influence e-loyalty. Anderson and Srinivasan (2003) emphasized the impact of satisfaction on e-loyalty and noted that a satisfied customer is more likely to build a closer relationship with the online retailer.

Measures of Customer Satisfaction
a. Repurchase Intention

Repurchase is a consumer's actual behaviour resulting in the purchase of the same product or service on more than one occasion. Repurchase intention refers to the willingness of consumers who already completed an initial purchase and continues to use and buy from same website or company at a later time under consideration of present and possible situations (Kuan, Bock and Vathanophas, 2008). Synonymous to repurchase intention include; repeat purchase intention, rebuying intention, re-patronage intention, and continuance intention, return intention and revisit intention (Argyriou, 2012). Prior experience from the past transaction such as price consideration, relationship, competition, and performance criteria will influence consumers' willingness to perform a repeat purchase (Li and Hong, 2013). Jiang and Rosenbloom (2005) capture that consumers with higher satisfaction tend to engage in repeat purchase activities; contribute higher revenue to the company with higher consumption amount; recommend to friends; less likely to switch to competitors. Furthermore, consumers will reduce their price sensitivity and are willing to pay higher prices when they are satisfied with the products that fulfil their requirements (Hill and Alexander, 2000). Consumers' retention is more important than attracting new consumers because the cost incurred to retain the current consumers is lower than gaining new consumers (Pfeifer, 2005). Customers buy similar products repeatedly from similar sellers, and most purchases represent a series of events rather than a single event.

Retention is another common term for repurchase (Hennig-Thurau 2004). Repurchase is the actual action, repurchase intent is the customer's decision to engage in future activities with the retailer or supplier (Hume, Mort and Winzar, 2010). In a competitive business environment, maintaining customer repurchase intention and avoiding switching behaviour is very important. The cost of attracting a new customer is as many times as preserving current customers (Kuo and Yang, 2013). Chang and Wang (2014) opine that the process of keeping

an old consumer is easier than getting a new one. The repurchase intention represents three types of purchases: trial, repeat and long-term commitment purchases (Osagie and Ugwuonah, 2020). In service context, repurchase intention is defined as the individual's judgment about buying a designated service again from the same company, taking into accounts his current situation and circumstances (Hellier, Guersen, Carr and Richard 2003). Seiders, Glenn, Voss and Andrea (2005) define repurchase intentions as the customer's self-reported likelihood of engaging in future repurchases behaviour. From online purchasing view, repurchase intention refers to the subjective probability that an individual will Continue to purchase products from the online vendor or store in the future (Chiu and Solarek, 2009). Also, repurchase intention may be the result of customer attitude and commitment towards repurchasing a particular product (Abdul Samad, 2014).

b. Referral

Word of mouth, and more specifically customer-initiated referrals originate from current or former customers freely advocating their satisfaction or dissatisfaction with their purchase or experience whereas traditional marketing activities may stimulate word of mouth (Trusov, Bucklin and Pauwels, 2009).Referral marketing describes the strategic method of maximizing word of mouth in order to promote products or services to potential buyers. Many product and service providers proactively try to intervene in the natural process of Word Of Mouth in order to stimulate and manage it more effectively (Buttle, 1998). After following the referral marketing method of a German bank, the conclusion drawn shows that referred buyers were not only more profitable and loyal than regularcustomers but also had higher retention rates. Kumar and Shah (2004) revealed that personal referrals have a powerful effect on consumers. They further said that marketing researchers, using the term "word-of-mouth," have studied the impact of references for decades and those researchers' credits interpersonal communication with far greater influence over consumer attitudes and behaviour than either conventional advertising or neutral print sources, and that the value of personal referrals can constitute a significant portion of a customer's value. Some scholars see word-of-mouth communication as a signalling game in which consumers learn about the quality of a product through friends, and the firm tries to manipulate the information consumers receive, either through hired "trendsetters" (Chatterjee and Dutta, 2014) or launch strategies (Campbell, 2015). In particular, the medium through which customers communicate with each other has implications both for the cost of making referrals and the value the firm derives from referrals. Pertinently, a firm can employ a referral incentive program in order to expand its customer base and increase profits. When a consumer makes a purchase, he or she is offered a code or a link to share with her friends. When a friend uses that code or link to make a purchase, the original consumer may receive a reward from the firm.

Relationship between Customization and Customer Satisfaction

Establishing customer satisfaction and customer loyalty are among the main goals of companies in order to ensure competitiveness – that is their economic viability. One aspect influencing the goals mentioned above is the customisation of products (Kown and Kim, 2012). Customers widely wish for products or services which are tailored exactly according to their needs (Piller and Moeslein, 2004). Customisation means offering an individual product for a single customer, is therefore not just a trend, but becoming an inevitable premise for companies in order to meet the market demands. This development raises technical challenges, e.g. the necessity of offering a highly diversified product portfolio, which in turn is implying flexible manufacturing technologies (El Maraghy et al., 2013). In order to tackle these challenges, customer-centric development paradigms such as mass customisation, personalisation or even co-creation between supplier and customer have been

observed (Kown and Kim, 2012; Piller and Moeslein, 2004). Besides their increasing demand for individualisation, it is noticeable that products become obsolete before reaching their technical life expectancy, resulting in shorter product use time on the customer side, as well as shorter product life cycles on the company side.

In addition, society's ecological awareness and the issue of waste have been increasing simultaneously throughout the last decades (Hübner, 2014), creating a dilemma for companies: They have to launch new products frequently to motivate their customers, but convey ecological awareness and consider scarcity of resources at the same time. Customer satisfaction refers mainly to cross-buying or re-purchasing behaviour (Nufer and Prell, 2011). Regarding customer retention and securing sales, it is most relevant to elaborate which preconditions explain the phenomena of satisfaction towards a product or brand (Uncles, Dowling and Hammond, 2003). In literature, the concept of customer satisfaction is widely used to explain loyalty. A customer who is satisfied with a product or service throughout the use-phase is thus more likely to repurchase the same brand again (Grønoldt, Martensen and Kristensen, 2000). In the context of customer relationship management, other factors such as customer loyalty programs or the availability of products regarding an exclusive supplier are additional explanatory variables (Sashi, 2012).

Examples of customisation are the selective placement of product propositions for individual customers on webpages (Garcia and Winkelhues, 2016). Customisation especially when customers play an active role is of particular interest concerning satisfaction and loyalty. Through customisation, products or services inherit a personal character for the customer; the emotional bond is, therefore, stronger (Hi, 2012). The assumption is that customized products increase satisfaction and thus indirectly also loyalty, i.e. repurchasing behaviour. Studies support this statement: Concerning services has been discovered that personalised offers correlate with a higher level of satisfaction as well as an increased customer loyalty (Bock, Mangus Garretson and Folse, 2016). Also, the focus lay on service customisation and e-commerce. Customer requirements evolve during the use-phase, i.e. the relevance of specific product features in the use-phase can differ significantly from the importance of features at the moment of purchase (Amini, Falk, Hoth and Schmitt, 2016). Additionally, new requirements can occur from a customer's perspective, leading to either the perception of obsolescence of the current product in use or the need for user-driven adjustment of the product in order to overcome the lack of satisfaction (Cooper, 2004).

$H0_1$:   There is no significant relationship between customization and repurchase intention.

$H0_2$:   There is no significant relationship between customization and referral.

Relationship between Customer Support and Customer Satisfaction

Positive customer support enables a company to keep existing customers which costs substantially less to the company than acquiring new ones. Most customers leave a company because they feel they are not satisfied with the service or product support offering (Rust 2001). Hoyer and MacInnis (2001) said that customer support is associated with feelings of acceptance, happiness, relief, excitement, and delight of a service. Also, to achieve satisfaction and retention, customer needs and wants must be fulfilled and such achieved through positive customer support. Bowen and Chen (2001) opine that extremely customer support and consequent satisfaction leads to customer satisfaction. Thus, delighted customers are less prone to offers from competition (Fornell, 1992). Similarly, Anton (1996) asserts that "customer support is usually prone to satisfaction and satisfaction is positively associated with repurchase intentions and the likelihood to recommend a product or service offering. Furthermore, Anton (1996) revealed that several alternatives are available in the marketplace for customers to fulfil their specific needs. Therefore, it is a significant challenge for every company to create sustainable competitive advantage. Firms are making their maximum

effort to build a strong relationship with the customer. The retention of old customers bears less cost to a company rather than approaching new ones. Thus an essential issue in strategic level decision making on how a customer can be retained for the long term. The commitment and trust are two bases which influence customer loyalty to the service provider. The satisfaction and quality services bind customer for long-term with the service provider and finally converts in a loyal customer. The above discussions indicate that satisfaction is the product of positive customer support which is in turn, a determinant of customer retention to service organization like a bank. An organisation needs to ensure that customers are satisfied in order to enhance their repurchase decision. The customer support services contribute to building strong relationship and bases to satisfaction for a long-term relationship between the firm and their customers.

H0₃: There is no significant relationship between customer support and repurchase intention

H0₄: There is no significant relationship between customer support and referral.

Theoretical Foundation

This study is anchored on two theories namely; Data Envelope Analysis Service Quality theory (Soteriou and Stavrinides, 2000) and Evaluated performance and Normalised Quality theory (Teas 1993).

### Data Envelope Analysis Service Quality theory (Soteriou and Stavrinides, 2000)

Soteriou and Stavrinides (2000 opine that service quality is an essential factor that is to consider when assessing a bank branch performance. The branch may report a high volume of products and services offered as well as profits, but lose its long-term advantage owing to eroding service quality. The authors presented a service quality model that can be used to provide directions to a bank branch for optimal utilisation of its resources. The model does not aim to develop the service quality measures. Instead, it guides how such measures are considered for service quality improvements while pointing out poor utilization of resources. The inputs to the model consist of two sets: consumable resources such as personnel, space, time and the number of accounts in different categories. The output of the model is the level of service quality perceived by the personnel of the branch. The data envelope analysis (DEA) model compares branches on how well they transform these resources (inputs) to achieve their level of service quality (output) given the client base. The DEA model will identify under-performers and suggest ways for their improvement. The input minimisation DEA model will provide information on how much reduction can occur with consumable resources while delivering the same level of service quality.

Evaluated Performance and Normalised Quality Model (Teas, 1993)

Teas (1993) opines that the conventional disconfirmation model has conceptual, theoretical and measurement problems. He pointed out the some issues in the measurement of service quality as ambiguity; theoretical justification of expectations in the measurement of service quality; the usefulness of the probability specification in the evaluated performance (EP) measurement; and link between service quality and consumer satisfaction and dissatisfaction. Teas (1993) proposed the following two frameworks for service quality. Evaluated performance (EP) framework: with the assumption that an individual evaluates object I with perceived certainty and that the object I has a constant amount of each attribute. Assuming the perceived ability of the product to deliver satisfaction can be conceptualised as the product's relative congruence with the consumer's ideal product features.

The Proposed Conceptual Model
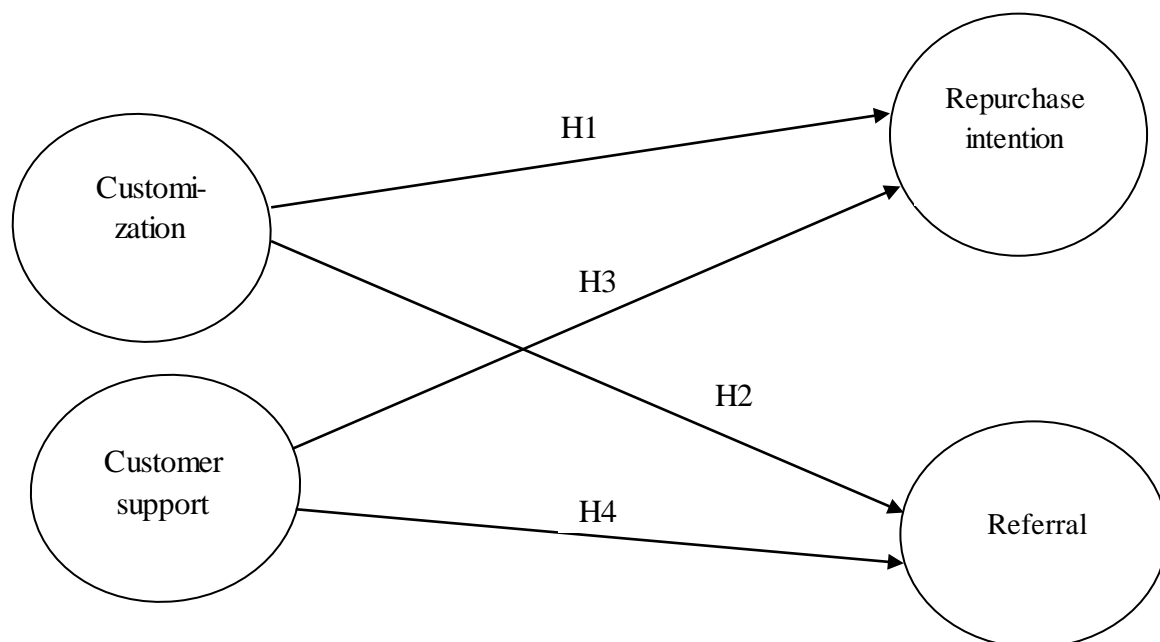
(E-service quality: Independent variables) (Customer satisfaction: dependent variable)
Figure 1: Conceptual model of the study
Source: Adapted from Osagie and Ugwuonah (2020).

3. 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 south-south part of Nigeria is 4,203,503 (CBN, 2020). 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 correlation coefficient is averagely 0.822 which established the internal consistency of the instrument. Three experts validated the research instrument which enabled the researchers to proceed for the main survey. Spearman rank order correlation coefficient was used in testing the hypotheses formulated for the study at 0.05 level of significance. Spearman rank order correlation coefficient was used to test the hypotheses. This is because it is more effective in ascertaining if the two non-parametric data samples with ties are correlated. It is also good in analysing ordinal data. 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.

4. Results

Demographic Characteristics

A total of three hundred and eighty-four (384) copies of questionnaire were distributed to the customers of deposit money bank with international authorization in South-South, Nigeria but only 366 were used for analysis. The researcher discovered that the entire questionnaire returned where correctly filled. The returned copies of the questionnaire from the bank customers were as follows: Union = 39, FCMB = 41, FBN = 40, Access = 42, Skye = 40, UBA = 41, Fidelity = 39, Zenith = 42, Guaranty = 42. Based on the demography, 157(43%) of the respondents were male while 209(57%) of the respondents were females. 90(25.59%) of the respondents were less than 30 years of age, 182(49.73%) of them were between 31-40years, 74(20.22%) of them were between 41-50 years while 20(5.46%) of them were above 50 years of age. 45(12.30%) of the respondents had WAEC as their highest educational qualification, 78(21.31%) of them had OND/HND, 119(32.51%) of them had B.Sc./BA, 81(22.13%) of them had M.Sc./PhD while 43(11.75%) of the respondents had other educational qualification.

Table 1: Mean and Standard Deviation of Responses on Customization

Items	Mean	Std. Dev.
The website of the bank give personal attention to the bank's online customers	3.404	1.1109
Through the e-service platform of the banks, customers are able to carry out e-banking activities in ways that meets their needs	3.832	1.0005
Bank e-service website usually shows an understanding of the specific needs of customers	3.594	1.0463
Customers are well satisfied with their bank's e-service channels if it allows them to perform online transactions without difficulties	3.878	1.0108
Customization (CUTM)	3.6802	.86042

Source: Field Survey, 2020

Customization construct was measured using four questionnaire items which were developed on a five point Likert scale. The item labels are shown above. The mean of the four items was calculated to obtain the overall mean response on the customization construct (CUTM). The overall mean response on the items (3.68) shows that the customization on the bank the electronic platform of the banks is judged fairly well. The customers see the platforms as serving the purpose of enabling them to carry out their e-transactions without having many opportunities on personal needs.

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

Items	Mean	Std. Dev.
Bank website usually gives personal attention to customers	3.515	1.0377
Bank e-service web enables the firm customers to perform online transactions to meet their needs	3.946	.9750
Bank e-service website is suitable for the specific needs of their customers	3.840	.9921
Bank administrators of our online banking platform tell you exactly when the services will be performed	3.388	1.2105
Customer Support (CSTM)	3.6753	.84366

Source: Field Survey, 2020.

Customer support was measured using four questionnaire items which were developed on a five point Likert scale. The item labels are shown above. The mean of the four items was calculated to obtain the overall mean response on the customer support construct (CSTM). The overall mean response on the items (3.67) shows that the support the customers receive from the banks in the use of their electronic platform is fairly good.

Table 3: Mean and Standard Deviation of Responses on Repurchase Intention

Items	Mean	Std. Dev.
Customers patronise a particular e-service package because it satisfies their needs	3.734	1.0674
Customers are more interested in a bank that satisfies their e-service needs than others	4.002	1.0360
Customers consider their bank the first choice whenever they need a professional banking services	3.944	1.0726
Customers intend to patronize their preferred bank in future whenever the need arises	4.034	1.0079
Repurchase Intention (R1TM)	3.9293	.84920

Source: Field Survey, 2020.

Repurchase intention construct was measured using four questionnaire items which were developed on a five point Likert scale. The item labels are shown above. The mean of the four items was calculated to obtain the overall mean response on the repurchase intention construct (RITM). The overall mean response on the items (3.93) shows that the customers repurchase intention on their banks electronic platform is judged fairly good. Therefore, customers patronise a particular e-service package not because it satisfies their needs (3.73).

Table 4: Mean and Standard Deviation of Responses on Referral

Items	Mean	Std. Dev.
Customers always say positive things about the products and services	3.888	1.0512
Customers would always recommend their bank to any other person	4.005	1.0878
Customers often tell their friends and neighbours about the effectiveness' of their bank in executing online banking services.	3.902	1.0960
Customers encourage relatives and friends to do business with their bank'	3.900	1.1138
Referral (RFTM)	3.9265	.99115

Source: Field Survey, 2020.

Referral construct was measured using four questionnaire items which were developed on a five point Likert scale. The item labels are shown above. The mean of the four items was calculated to obtain the overall mean response on the referral construct (RFTM). The overall mean response on the items (3.93) shows that the customer's referral on their banks electronic platform is judged fairly good. The customers do not always say positive things about the products and services (3.89).

Test of Hypotheses

The hypotheses stated in this study were tested using Spearman Correlation Coefficient. The result of the statistical testing was used to either accept or reject the null hypothesis formulated at 5% level of significance.

Table 5: Spearman Rank Correlation between customization and repurchase intention of deposit money banks in Nigeria

			Customization	Repurchase Intention
Spearman's rho	Customization	Correlation Coefficient	1.000	.770**
		Sig. (2-tailed)	.	.000
		N	366	366
	Repurchase Intention	Correlation Coefficient	.770**	1.000
		Sig. (2-tailed)	.000	.
		N	366	366

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Computation Output, 2020.

Based on result on table 5, the correlation coefficient (r = 0.770) between customization and repurchase intention of deposit money banks is strong and positive. The coefficient of determination (r^2 = 0.59) indicates that 59% change in repurchase intention of deposit money banks can be explained by customization. The significant value of 0.000 (p< 0.05) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant strong relationship between customization and repurchase intention of deposit money banks in Nigeria.

Table 6: Spearman Correlation between customization and referral of deposit money banks in Nigeria

			Customization	Referral
Spearman's rho	Customization	Correlation Coefficient	1.000	.855**
		Sig. (2-tailed)	.	.000
		N	366	366
	Referral	Correlation Coefficient	.855**	1.000
		Sig. (2-tailed)	.000	.
		N	366	366

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Computation Output, 2020.

Based on result on table 6, the correlation coefficient (r = 0.855) between customization and referral of deposit money banks is strong and positive. The coefficient of determination (r^2 = 0.73) indicates that 73% change in referral of deposit money banks can be explained by customization. The significant value of 0.000 (p< 0.01) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant strong relationship between customization and referral of deposit money banks in Nigeria.

Table 7: Spearman Rank Correlation between customer support and repurchase intention of deposit money banks in Nigeria

			Customer Support	Repurchase Intention
Spearman's rho	Customer Support	Correlation Coefficient	1.000	.805**
		Sig. (2-tailed)	.	.000
		N	366	366
	Repurchase Intention	Correlation Coefficient	.805**	1.000
		Sig. (2-tailed)	.000	.
		N	366	366

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Computation Output, 2020.

From table 7 result, the correlation coefficient (r = 0.805) between customer support and repurchase intention of deposit money banks is strong and positive. The coefficient of determination (r^2 = 0.65) indicates that 65% change in repurchase intention of deposit money banks can be explained by customer support. The significant value of 0.000 (p< 0.01) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a strong significant relationship between customer support and repurchase intention with deposit money banks in Nigeria.

Table 8: Spearman Rank Correlation between customer support and referral of deposit money banks

			Customer Support	Referral
Spearman's rho	Customer Support	Correlation Coefficient	1.000	.743**
		Sig. (2-tailed)	.	.000
		N	366	366
	Referral	Correlation Coefficient	.743**	1.000
		Sig. (2-tailed)	.000	.
		N	366	366

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Computation Output, 2020.

Based on table 8 result, the correlation coefficient (r = 0.743) between customer support and referral of deposit money banks is strong and positive. The coefficient of determination (r^2 = 0.55) indicates that 55% change in referral of deposit money banks can be explained by customer support. The significant value of 0.000 (p< 0.01) revealed a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a strong significant relationship between customer support and referral of deposit money banks in Nigeria.

5. Discussion

The findings revealed a strong significant relationship between customization and customer satisfaction. This was validated by the fact that website of their bank gives personal attention to them, through the e-service platform of their bank, they are able to carry out e-banking activities in ways that meets their needs, their bank's e-service website usually shows an understanding of their specific needs and they are satisfied with their bank's e-service channels if it allows them to perform online transactions without difficulties. Through customisation, products or services inherit a personal character for the customer; the emotional bond is, therefore, stronger (hi, 2012). The assumption is that customized products increase satisfaction and thus indirectly also loyalty, i.e. repurchasing behaviour. Furthermore, it has been discovered that personalised offers correlate with a higher level of satisfaction as well as an increased customer loyalty (Bock, Mangus and Garretson-Folse, 2016; Coelho and Henseler, 2012). By implication, the higher the customisation of products, the more satisfied the customer is.

The findings revealed a strong significant relationship between customer support and customer satisfaction. This was validated by the fact that their bank website usually gives personal attention to them, their bank's e-service web enables them to perform online transactions to meet their needs, their bank's e-service website is suitable for their specific needs and their bank administrators of online banking platform tells them exactly when the services will be performed. Bowen and Chen (2001) opined that extremely customer support and consequent satisfaction leads to customer loyalty. Thus, delighted customers are less prone to offers from competition (Fornell, 1992). Similarly, Anton (1996) asserted that "customer support is usually prone to satisfaction and satisfaction is positively associated with repurchase intentions and the likelihood to recommend a product or service offering. These assertions all agree with the findings of the present study. This implies that when customers are not satisfied with the service or product support offering they leave the company. Through positive customer support, customer needs and wants are fulfilled, thereby bringing about satisfaction and retention. Also, by firm's continuous support to customers, they retain their old customers, which is instrumental to getting new customers.

6. Conclusion and Recommendations

Based on the findings of the study, conclusion is reached. Conclusively, the study has been able to provide a comprehensive knowledge that e-service quality strongly relates to customer satisfaction. Therefore, when the quality of e-service is improved in deposit money banks; it tends to increase customer satisfaction with banking services. Also, the research has verified that customization and customer support can significantly increase customer satisfaction with bank services by bank customers. Furthermore, the level of awareness towards the importance and benefits of internet services positively encourages e-banking services by bank customers. It also improves overall customers' retention, satisfaction and patronage. Based on the conclusion drawn from the findings of this study, the following recommendations are made;

1. Deposit money banks should develop their websites, by making it more interactive and simply, as this will encourage more patronage.
2. Online banking should be made easier for customers to make use of. The websites should be developed to suit individual needs
3. More awareness and sensitization programmes should be given to customers on the need for e-service banking. The benefits should be emphasized continuously.
4. Banks should make their websites more secured to encourage larger patronage and customer satisfaction.

7. Limitations and direction for further research

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 south-south part of Nigeria. There is need for the application of other second generation multivariate statistical techniques in further research like Structural Equation Modeling in order to compare its result with the findings of this study.

8. Implication and Contribution

The findings of the study have managerial, practical and theoretical 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' satisfaction. Practitioners and other stakeholders will use the findings from this study to communicate the benefits associated e-service quality for improved customer satisfaction and patronage. The study has provided theoretical groundings for constructs foundations and anchorage thereby advancing the literature.

The Structural Model Showing the Result of the Correlation
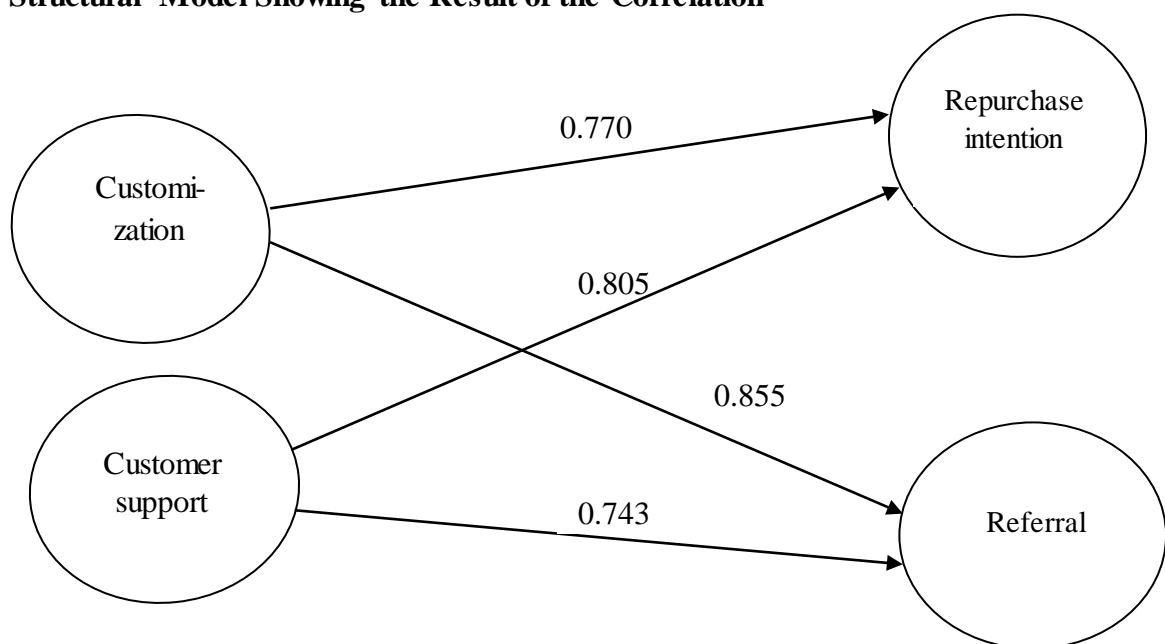
Figure 2: The Result of the Structural model showing the Strong Relationship between the studies constructs.
Source: Adapted from Osagie and Ugwuonah (2020).

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10. References

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