

Examination and Appraisal of the Economic Implication of Electronic Banking in Access-Diamond (ACd) BANK PLC, JALINGO

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Abstract

The current research study was carried out to examine and appraise the economic implication of electronic Banking in Access-Diamond Bank PlcJalingo. In this study, a survey research design was adopted. The population of this study was carved out of the entire staff of Access Bank plcJalingocutting across the Top, Middle and lower level management. Hence primary method of data collection were used where a sample of 50 close ended questionnaires were prepared and administered to the respondent in the case study that were selected using the Yaro Yamani Sampling method. For the purpose of analysis, the study uses simple percentages in form of tables to analyses respondent information while chi-square (X^2) technique were used to test and provides answers to the three hypothesis formulated based on the research questions. However, evidence from chi-square (X^2) test results clearly indicates that: ATM as a component of E-Banking have significant impact on the profitability of Access Bank PLC Jalingo as indicated by the chi-square (X^2) result of the First hypothesis. The test result from the second formulated hypothesis suggested that, POS has significant impact on the profitability of Access Bank PlcThe study also reveals that the use of internet Banking have assist the operation of Access Bank Plcat ($P < 0.05$) significance level. The study concludes that, e-banking has improved customer satisfaction than ordinary banking, and the system has enabled customers to control their account better than the ordinary banking. The study recommends amongst others that, banks should work much in increasing the number of users of electronic Banking from all aspects that is from gender, age, educational status, occupationally.

Keywords: *e-Banking, customer satisfaction. Access-diamond, Appraisal, point of sales(ATM) Internet*

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I. Introduction

Technology is making a tremendous impact upon service companies in general and the financial services sector is no exception. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all financial institutions (banks) and indeed a prerequisite for local and global competitiveness in banking industry. As a result of this technological improvement business environment in financial sector is extremely dynamic and experience rapid changes and demands banks to serve their customer electronically. The evolution of e-banking started from the use of Automatic Teller Machine (ATM) and Finland is the first country in the world to have taken a lead in e-banking, (Omotayo, 2017).

E-banking has been widely used in developed countries and in developing economies however, the spread of e-banking is much limited. As suggested by Claessens, Glaessner and Klingebiel, (2013). Developing countries in general have an advantage as they can learn from the experience of advanced economies. Today, almost all banks are adopting electronic banking as a means of enhancing service quality of banking services. They are providing electronic banking to their customers to increase customers' satisfaction in banking service, (Abraham 2012).

Electronic banking is in an embryonic stage in the country. The current e-banking services being delivered in the country are Automatic Teller Machine (ATMs) POS (Point of Sale) Online book transfer, mobile transaction banking service and online Banking. But there are more mobile transaction banking service and online Banking services in Nigeria to facilitate the payment of the banking system and also the use of electronic banking will enable banks to provide mobile transactions, internet and card banking services, (Kumbhar 2011). However, Nigeria does not embrace electronic banking early compared to developed countries. Nigeria adopted electronic banking system in the early 2000s. During the introduction of electronic banking

system, the use of raw cash was said to have bred corruption through the “cash and carry syndrome” usually linked with the swift movement of Ghana-must go” bags by some politicians. Such bags as some analyst say, are a major source of corrupt practices as dubious persons seek to bribe their way to avoid been checked in some sensitive areas or places in a corrupt society. Therefore it is based on the above aforementioned Background that this research is designed to evaluate and assess the positive or negative effects/impact of electronic banking in Access Bank Jalingo for the period of two years (2018-2020).

Statement of the Problem

The introduction of electronic banking into the banking sector is to bring customer satisfaction there by to enhance the banks’ profitability. As earlier pointed out, there is delay in payment of cheques which lead to the adoption of electronic banking system. Adoption of electronic banking which supposed to ease banking transactions rather resulted to economic woes to customers. Most people complain of time wasted in banks. This occurs when there is power failure in banks resulting to slow down in operation. Another problem that emerged was that banks do not have information backup to fall back on should there be any computer break down. Equally in investing in electronic banking, the country will need a large amount of financial resources in computer technology to fill in their various E-banking devices such as ATM, POS, and other mobile outlets, obviously the resource is in short supply in Nigeria, couple with high level of poverty.

To this effect there have been a number of studies with mixed outcomes on the impact of electronic Banking on customer satisfaction in commercial Banks in Nigeria. Most of the empirical studies have been carried out in developed countries (Hope and Kang, (2006), Robyn and Graeme 2009), but relatively few studies in developing countries like Nigeria (Abolaji 2015, Grossman, Smith, and Tervo, (2016). In fact, the extend of literature review shows that none or only few of the studies has examined the impact electronic Banking on financial performance of Nigerian deposits money banks adopting Access Bank plc Jalingo as the case study. Therefore, this establishes an important gap in the literature making a research of this kind significant.

Objectives of the study

The main objective of this study is to examine and appraise the economic implication of electronic Banking in Access Bank Plc Jalingo. While the specific objectives are to:

1. Examine the impact of ATM as a component of Electronic-Banking on the profitability of Access Bank PLC Jalingo.
2. Examine the role of POS on the profitability of Access Bank Plc Jalingo Branch.

Research Questions

In a quest to achieve the above research objectives, the following research questions are raised:

1. Does ATM as a component of E-Banking have any significant impact on the profitability of Access Bank PLC Jalingo?
2. What is the significant impact POS on the profitability of Access Bank Plc Jalingo Branch?

Research Hypotheses

In view of the above stated objectives, the following hypotheses are formulated in null form to guide the study.

Ho1: ATM as a component of E-Banking does not have any significant impact on the profitability of Access Bank PLC Jalingo

Ho2: There is no significant impact of POS on the profitability of Access Bank Plc Jalingo Branch

II. Literature Review

2.1 CONCEPTUAL LITERATURE.

The Concept of E-Banking

The concept of electronic banking has been defined in many ways; Daniel, (2010) defines electronic banking as the delivery of banks’ information and services by banks to customers via different delivery platforms that can be used with different terminal devices such as personal computers and mobile phone with browser or desktop software, telephone or digital television (Moutinho L, Smith 2012).

According to Abid, (2016) defined electronic Banking as any use of information and communication technology and electronic means by a bank to conduct transactions and have interaction with stakeholders. Stan (2010) also defined electronic payment as a system of payment whereby transaction takes place electronically without the use of cash.

Magembe BAS and Shemi AP (2014) defined electronic banking (e-banking) is nothing but e-business in banking industry. E-banking is a generic term for delivery of banking services and products through electronic channels, such as the telephone, the internet, the cell phone, etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of

banking services considerably, Prasad R (2011). Ovia(2016) argues that electronic banking is a product of e-commerce in the field of banking and financial services. In what can be describe as business to consumer domain for balance enquiry request for cheque books recording stop payment instruction balance transfer instruction account opening and other forms of traditional banking service. Banks are also offering payment services on behalf of their customer whose shop indifferent e-shops.

Saleh M Nsouli and Andrea (2010) also defined electronic banking as per the following chart concluding that e-banking is providing banking products and services through electronic delivery channels. In simple words, e-banking implies provision of banking products and services through electronic delivery channels. Electronic banking has been around for quite some time in the form of automatic teller machines (ATMs) and telephone transactions. In more recent times, it has been transformed by the internet – a new delivery channel that has facilitated banking transactions for both customers and banks.

Types of e-banking

According to Reibstein, (2010) there are many electronic banking delivery channels to provide banking service to customers. Among them ATM, POS, mobile banking and internet banking are the most widely used and discussed below:

1. **ATM:** Automated Teller Machine (ATM) is a machine where cash withdrawal can be made over the machine without going in to the banking hall. It also sells recharge cards and transfer funds; it can be accessed 24 hours/7 days with account balance enquiry.
2. **Internet banking:** Internet banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual Bank, credit union or society. It may include of any transactions related to online usage. Banks increasingly operate websites through which customers are able not only to inquire about account balances, interest and exchange rates but also to conduct a range of transactions. Unfortunately, data on Internet banking are scarce, and differences in definitions make cross-country comparisons difficult, (Deribie, 2012)
3. **POS:** Point of sale (POS) also sometimes referred to as point of purchase (POP) or checkout is the location where a transaction occurs. A 'checkout' refers to a POS terminal or more generally to the hardware and software used for checkouts, the equivalent of an electronic cash register. A POS terminal manages the selling process by a salesperson accessible interface. The same system allows the creation and printing of the receipt. Because of the expense involved with a POS system, the eBay guide recommends that if annual revenue exceeds the threshold of \$700,000, investment in a POS system will be advantageous. POS systems record sales for business and tax purposes. Illegal software dubbed 'zappers' is increasingly used on them to falsify these records with a view to evading the payment of taxes.

Challenges and opportunities of e-banking

According to Dogarawa (2015), the changing financial landscape has brought with it new challenges for bank management and regulatory and supervisory authorities. The major ones stem from increased cross-border transactions resulting from drastically lower transaction costs and the greater ease of banking activities, and from the reliance on technology to provide banking services with the necessary security. While electronic banking can provide a number of benefits for customers and new business opportunities for banks, it exacerbates traditional banking risks. Even though considerable work has been done in some countries in adapting banking and supervision regulations, continuous vigilance and revisions will be essential as the scope of e-banking increases. In particular, there is still a need to establish greater harmonization and coordination at the international level. Moreover, the ease with which capital can potentially be moved between banks and across borders in an electronic environment creates a greater sensitivity to economic a high economic cost. Further research on policy-related issues in the period ahead is therefore critical.

Bambore, (2013) view that, the primary challenge for banks is to provide consistent service to customers irrespective of the kind of channel they use. The more a bank relies on electronic delivery channels, the greater the potential for reputation risks. There are some serious implications of international e-banking. It is a common argument that low transaction costs potentially make it much easier to conduct cross-border banking electronically. For many banks, cross-border operations offer an opportunity to reap economies of scale. But cross-border finance also needs a higher degree of cross-border supervision. Such cooperation may need to extend to similar supervisory rules and disclosure requirements (for efficiency and to avoid regulatory arbitrage) and some harmonizing of legal, accounting and taxation arrangements

However another major concerns of electronic transactions are the issues of security and privacy. In the developed countries like France, 3 out of 40 purchases on line and the remaining 37 are reluctant to use on line services and the reason is security and privacy which is the major threats to perform online business. It is not only the duty of industry but also the duty of government assuring people to perform secure electronic transactions Noreen, (2016)

Theoretical framework

This section of the literature review, is aimed at providing an insight on the theoretical background of the study hence the combination of theories is needed to explain vividly the root of this study as such among all the notable economics and Accounting theories relevant to this study, the study will adopt the Bank-Focused Theory popularized by Kapoor (2010).

Bank-Focused Theory

This paper adopts the Bank-Focused Theory popularized by Kapoor (2010) and the Neoclassical Growth Theory as its framework of analysis. The central thesis of the Bank-Focused Theory holds that banks use non-traditional but conventional low-cost delivery channels to offer services to its customers. Such channels include the automated teller machines (ATMs), mobile phone banking, Point of Sale (POS) among others. In using these channels, the bank offers a wide range of services to its customers regardless of location and branch attachments. All that is required is to enter the needed information into the system and the transaction is done. To complement this as it relates to economic growth, the neoclassical growth theory holds that the accumulation of capital within an economy and how people use such capital are important determinants of economic growth. It further propagates the doctrine that the relationship between the capital and labour in an economy determines its output. These theories favour this study since the emphasis of the paper is on the introduction of electronic platforms as means of delivering services in the banking sector, which ultimately reduces many costs leading to savings or increased capital. It is therefore expected that both the application of the electronic devices and the increased capital shall lead to economic growth. This paper investigates the relationship.

Empirical review

This part of the chapter focuses on examining literatures pertinent to the objectives of this study.

However, the following are some of the relevant and related empirical studies done so far with respect to this subject matter.

Aduda and Kingoo (2012), in their study of e-banking and financial performance among commercial banks in Kenya, found that e-banking has a strong and significant marginal effect on the ROA of the banks.

Uduji (2013), in his study of the use of IT for effective supervision of the marketing executives in the banking industry in Nigeria, found that the personal computer, in both desktop and portable form, is a superb message centre for managers receiving and relaying information quickly to the marketing executives.

Oluwatolani et al. (2011) argued that banks need to provide an excellent service to their customers who are difficult to be satisfied and accept less than average satisfaction.

Sadeghi and Hanzae (2010), in their study of customer satisfaction factors with e-banking services in Iran, found accessibility, security, convenience, usefulness, accuracy, bank image, and web site design as significant. Previously, customers had a relationship with a bank physically in front of staff that had access to the bank's information system. But nowadays, customers have direct access to all bank's information system, from workplace, home, or any other places where Internet access is available.

Gao and Owolabi (2008) investigated the factors that influence the consumer's adoption of e-banking in Nigeria. They reported that the level of awareness or attention, convenience, privacy, accessibility to computers and the Internet, cost, availability of knowledge, and supports are the relevant issues that need to be considered in determining the adoption of e-banking in Nigeria. Yee-Loong, Ooi, Lin, and Tan (2010) examined the factors that affect the adoption of e-banking in Vietnam. Perceived usefulness, trust, and government support were found significant. Oluwagbemi, Abah, and Achimugu (2011) reported that the use of IT facilities in Nigerian banking industry has brought about fundamental changes in the substance and the quality of the banking operations in the country. Nonetheless, a primary consideration in managing information system and IT is information security. Although the Internet provides benefits in terms of making information easily available, it also allows unwanted parties a gateway to the organization (González, Quesada, Picado, & Eckelman, 2004). Companies can implement information security in several ways.

III. Method And Material

This study adopted the survey research design in gathering data from respondents that are thought to be the representatives of some population using an instrument composed of closed structure or open ended items (questionnaires).

The Population of the study consists of seventy two (72) staff in Access-Diamond Bank Plc Jalingo. Simple Random sampling technique which give equal chance of selection was employed with a sample size of 49 staff representing a good representation of the entire population of the study.

In achieving this, this study uses the primary method of data collection that includes the use of questionnaire for the collection of data instrument as well as personal interview. Under this method a sample of a well-structured questionnaires is prepared and administered to the selected respondents in the case study which can be differently answered by the targeted staff. In this study, a total number of twelve (12) questions were asked to elicit response from the drawn sample size using simple percentages to analyze and ease it for interpretation, while some selected questions were equally used for test of hypothesis as depicted in the tables below.

NOTE: Chi-square (X^2) Formula is depicted as follows:

$$X^2 = \frac{FO - FE}{FE}$$

FE

Where:

FO=frequency Observed

FE=frequency Expected

X^2 = chi-square

Decision Rules

Reject H_0 if X^2 Calculated is greater than X^2 Tabulated and Vice-versa

Test of Hypothesis One.

H_{01} : ATM as a component of e-Banking has no significant impact on the profitability of Access-Diamond Bank PLC Jalingo.

Table 4.3.1 Chi-square Observed table values for Hypothesis one

Questions	Strongly Agree	Agree	Undecided	Disagree	Total
A1	9	8	6	6	29
A2	13	7	6	3	29
A3	6	11	5	7	29
A4	7	9	6	7	29
TOTAL	35	35	23	23	116

Source: Researcher Computation June, 2021.

TABLE 4.3.2: Chi –square contingency table for Hypothesis one

	FO	FE	FO - FE	(FO - FE) ²	(FO - FE) ² /FE
Q1	9	8.75	0.25	0.0625	0.0071
	8	8.75	-0.5	0.25	0.0625
	6	5.75	0.25	0.0625	0.0108
	6	5.75	0.25	0.0625	0.0108
Q2	13	8.75	4.25	18.0625	2.0642
	7	8.75	- 1.75	3.0625	0.35
	6	5.75	0.25	0.0625	0.0108
	3	5.75	2.75	7.5625	0.0108
Q3	6	8.75	-2.75	7.5625	0.8642
	11	8.75	2.25	5.0625	0.5785
	5	5.75	-0.75	0.5625	0.0978
	7	5.75	1.25	1.5625	0.2717
Q4	7	8.75	-1.75	3.0625	0.35
	9	8.75	0.25	0.0625	0.0071
	6	5.75	0.25	0.0625	0.0108
	7	5.75	1.25	1.1625	0.2717
TOTAL				Calculated value	4.9785

Source: Researcher Computation May, 2021

Chi – square critical table value at 4 under 9 using the X^2 Table= **1.064**

DECISION RULE:

Since the Chi square-calculated value (**4.9785**) is greater than the chi square-critical table value (**1.064**) at an infinite degree of freedom and 0.05 percent level of significance, therefore we reject the Null hypothesis **H0** which state that,ATM as a component of E-Banking have no significant impact on the profitability of Access Bank PLC Jalingoand accept the Alternative hypothesis **H1** to conclude that, ATM as a component of E-Banking have significant impact on the profitability of Access Bank PLC Jalingo

Test of Hypothesis two

Ho₂:POS has no significant impact on the profitability of Access Bank PlcJalingo Branch.

Table 4.3.2: Chi – Square Observed Value Table for Hypothesis Two

Question	Strongly Agree	Agree	Undecided	Decided	Total
B1	11	5	6	7	29
B2	8	12	4	5	29
B3	7	11	6	5	29
B4	15	3	5	6	29
	41	31	21	23	
Grand Total					116

Source: Researcher Computation March, 2021

TABLE 4.3.2: Chi –Square Contingency table for Hypothesis two

Q	FO	FE	FO-FE	(FO-FE) ²	(FO-FE) ² / FE
5	11	10.25	0.75	0.5625	0.0548
	5	7.75	-2.75	7.5625	0.9758
	6	5.25	0.75	0.5625	0.1071
	7	5.75	1.25	1.5625	0.2717
6	8	10.25	-2.25	5.0625	0.4939
	12	7.75	4.25	18.0625	2.3306
	4	5.25	-0.75	1.5625	0.2976
	5	5.75	-3.25	0.5625	0.00978
7	7	10.25	3.25	10.5625	1.0304
	11	7.75	3.75	10.5625	1.3529
	6	5.25	3.75	14.0625	2.6785
	5	5.75	-0.75	0.5625	0.0978
8	15	10.25	4.75	22.5625	2.2012
	3	7.75	-4.75	22.5625	2.91129
	5	5.25	-0.25	0.0625	0.01190
	6	5.75	0.25	0.0625	0.0108
Calculated Value					14.93

Source: Researcher Computation May, 2021

Calculated Value= **14.93**

Critical table value at 14 under 9 using the X² Table value= **7.790**

DECISION RULE.

Since the Chi square-calculated value (**14.93**) is greater than the chi square-critical table value (**7.790**) at an infinite degree of freedom and 0.05 percent level of significance, therefore we reject the Null hypothesis **H0** which state that“POS has no significant impact on the profitability of Access Bank PlcJalingo Branch.” and accept the Alternative hypothesis **H1** to conclude that, POS has significant impact on the profitability of Access Bank PlcJalingo Branch.

IV. Result And Discussions

Based on the analysis made from the data generated from respondents as well as the evidence from chi-square (X²) test results above, the major findings arrived at in this study can be summarized as follows:

1. ATM as a component of E-Banking have significant impact on the profitability of Access Bank PLC Jalingo as indicated by the chi-square (X²) result of the First hypothesis.

2. Equally the test result from the second formulated hypothesis suggested that, POS has significant impact on the profitability of Access Bank PlcJalingo Branch. However this findings is in line with the work of Gavtan (2015), but contradicts the findings of John and Wachira, (2013)

V. Conclusion And Recommendations

Based on the result of the survey responses analysis carried out in this study it can be Concluded that, E-banking has improved customer satisfaction than ordinary banking, the system has enabled customers to control their account better than the ordinary banking, there is high opportunity in expanding the service and the banks have not taken any empirical study or customer survey to measure customer satisfaction in the technology

Notably this study concluded that, ATM as a component of E-Banking have significant impact on the profitability of Access Bank PLC Jalingo as indicated by the chi-square (X^2) result of the Finally, result from the third formulated hypothesis revealed that the use of internet Banking does not assist the operation of Access Bank PlcJalingo Branch. However, this finding is in line with the work of Gavtan (2015).

Based on the Findings, the study recommends the following:

1. The banks should work much in increasing the number of users of electronic Banking from all aspects that is from gender, age, educational status, occupationally and should do great job in making- business men/women to be the users of e-banking.
2. The banks should add other e-banking service delivery channels like mobile banking and internet banking in addition to existing delivery channels, also try to provide e-banking service for other types of account holders and encourage customers to use POS like ATM.

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