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Customer Perception and Adoption of Digital Banking Services: Insights from Kwara State, Nigeria

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Abstract: The adoption of digital banking in Nigeria has been necessitated by the urge to satisfy bank customers by providing more efficient banking services to provide excellent customer services at all times. The main objective of this study is to examine customers' perception on adoption of digital banking in Kwara State, Nigeria. This study adopted cross-sectional survey research design and used primary data sourced via structured questionnaire based on Likert scale. Taro Yamane formula was adopted to determine the sample size of 171 bank customers. Frequency, percentages and multiple regression analysis were used were used to analyzed the data collected. The result shows that perceived ease of use ($\beta = 0.71$, $p < 0.049$), and perceived reliability ($\beta=0.233$, $p<0.018$) have positive and significant effects on the use of digital banking. However, perceived security ($\beta=0.062$, $p>0.05$) has positive insignificant effect on adoption of digital banking. This study concludes that customer perception has effect on the adoption of digital banking in Kwara State, Nigeria. Therefore, this study recommended that banks should upgrade to meet global standard to further boost service delivery to customers and ensure their retention while encouraging others to come on board.

Keywords: User Expectations; Ease of use; Reliability; Security; Multiple Regression

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1. Introduction

The global adoption of digital banking has tremendously assisted to greatly enhance the activities of the financial sector as a whole. In line with global trend, digital banking adoption in Nigeria has been necessitated by the urge to satisfy their customers by providing more efficient banking services (online real-time services), to reduce queue in the banking halls, and in general to provide excellent customer services at all times. With digital banking, customers now conduct their financial transactions online without having to be present physically in the banking hall. Customer's perception on the adoption of digital banking depends on the banks' ability to meet/exceed their expectations in terms of qualitative and quantitative customer service delivery.

Akıl and Ungan (2022), Sharma et. al. (2020) and Uwalaka and Eze (2020) posit that customer satisfaction is the extent to which bank customers are pleased with the products/services rendered by their financial institutions. Digital banking is a means through which banking services are executed by using electronics system. Electronics system make use of electronics channels (E-channels) which including amongst others, Internet banking, Mobile banking, Automated Teller Machines (ATMs) and Point of sales (POS) terminals to enhance digital banking services by providing anytime, anywhere financial services (Adilu, 2020).

Customer satisfaction in digital banking is how a person feels after using the service, based on whether it met their hopes or not. If the service is better than they expected, they feel happy. If it's worse, they feel unhappy (Ifunanya & Chika, 2023). This feeling can come from one experience or many. When the service meets or goes beyond what customers expected, they are pleased and may tell others, which helps the business grow (Ifunanya & Chika, 2023). But if the service disappoints them, they become unhappy. Sulaiman et al. (2021) said unhappy customers can give bad reviews, stop using the service, and harm the company's reputation.

If digital banking does not meet users' good expectations or if their bad expectations come true, they will feel unhappy with the service. In this case, satisfaction means how well the service meets the user's needs and gives them a good experience. It shows whether the user feels happy with what the service offers. This study looks at how customers in Kwara State, Nigeria, feel about using digital banking. It focuses on how easy the service is to use, how reliable it is, and how safe it feels. The study was done because many people still face problems with digital banking, such as poor network, ATM card issues, high fees, errors during cash withdrawal, unpaid debts, and the fact that some people still prefer going to the bank in person.

This study contributes to the existing body of knowledge (student, researchers and academics) by adding to the existing empirical evidence(s) on customer's perception on the adoption of digital banking in Nigeria, particularly in Kwara State. To bank

customers so that they can see the provision of banking services from another perspective, and to enable them understand the benefits of the adoption of digital banking. Also to make them realize that the adoption of digital banking can ensure that they have easy and convenient access to smooth and hassle-free transactions. To the banking sector by serving as a reminder to create more awareness to the general public on the benefits of adopting digital banking for their financial transactions. It will help to highlight the various importance of cashless banking and increase profitability if these measures are carefully and properly adopted. And to ginger policymakers to enact policies that will encourage the adoption of digital banking across every State in Nigeria.

2. Literature Review

Customer perception is defined as the conscious understanding of something and the view of a person (customer) about the usage of that particular object. This is the customer's ability to understand and give his view/feelings about someone/something. This perception is very important because it helps build customer loyalty, keeps customers coming back, and improves the image and awareness of a brand. No matter what their actual experience is, customer perception is based on how they feel about the brand and their interactions with it (Ifunanya & Chika, 2023).

Digital banking also known as electronic banking is the mode or process of delivering banking products/services through various electronic channels to their customers (Awoniyi, 2022; Rajan & Saranya, 2018) Digital banking encompasses the use of systems like computers and telecommunication gadgets for processing, storing, retrieving and sending of information/transaction between banks and their customers. Digital banking also includes virtual banking, home banking, and cyber banking including other various banking activities that are conducted outside the banking premises. Various channels used for digital banking include laptops, mobile phones, internet, POS and ATMs amongst other electronic platforms.

2.1. Theoretical Review

The theories underpinning this study are the Technology Acceptance Model (TAM) and the social constructionism theory. Technology Acceptance Model (TAM) was introduced by Davis in 1989. It explains why people accept or reject digital technologies. The theory helps us understand how easily people are willing to use new technology for personal or work purposes. It is based on the idea that people make logical decisions when choosing to use technology. The theory replaced an older idea called the "theory of reasoned action" and instead focused on two main

things: how useful the technology seems and how easy it is to use. According to Davis, a person's attitude, behavior, and view of how useful the system is, are key to whether they will use it. Perceived ease of use means how easy someone thinks the system is to use. If people believe the technology is simple and easy, they will have a better attitude toward using it (Davis, 1989).

The best way to get more people to use technology is to make them more willing to accept it (Awoniyi, 2022). This can be done by asking future users if they plan to use the product or service, like digital banking. A customer's attitude toward using digital banking shows how they think and feel about it, which later affects whether they actually use it (Awoniyi, 2022). However, some people have criticized this theory, saying it does not always work well in real life, especially when social influence, easy access, management opinions, and the rise of e-governance are involved (Napitupulu, 2017; Torres & Gerhart, 2017). Still, many researchers believe the theory is valuable (Salim, 2020; Awoniyi, 2022; Ifunanya & Chika, 2023). The model helps explain how ease of use, reliability, and security in digital banking affect how customers see and accept the service.

The Social Constructionism theory was propounded by Berger and Thomas, 1966. The theory assumes that social interaction is responsible for the construction of identity and was highly influential. The theory offers an insight into how the concept of ease of use, reliability and security are determined by nature and shaped by the society (Greil et al., 2011). The meaning and understanding given to a phenomenon/issue are constructed by people/ prevailing society (Greil et al., 2011; Dune et al., 2021).

Implying that it is not technology (digital banking) that determines people's perception and usage but it is the user (customers) themselves that does that. The use of (technology) digital banking is well appreciated by getting an understanding of how compatible it has been with its society (users). As supported by Salim, (2020), that it depends on how the society at large views technology. This theory was criticized as being anti-realist by some scholars that believed that knowledge is socially constructed as observations of reality. Likewise, on ground of relativism by arguing that no objective truth exists and that all social construction of the same phenomenon is equally legitimate than another. In spite of this, Salim, 2020 still find the theory relevant.

2.2. Empirical Review

In a study done in Mauritius where it was revealed that secured web contents and design were important factors to increase the rate of adoption of internet banking. Gitau and Nzuki (2014) in their study on the analysis of determinants of M-commerce adoption by online consumers stressed the impact of the increase in the

adoption of mobile devices for online transactions because of its connectivity convenience, business cost reduction, creating new sales arena and customer loyalty. Despite these advantages, its adoption by developing countries is relatively low due to security related issues and thus recommended that legislations should be enacted to enhance customer security so as to ensure trust and improve its adoption.

Bashir and Madhavaiah (2015) examined consumer attitude and behavioural intention towards internet banking adoption in India. And recommended that apart from offering useful and user-friendly services, they need to build a trusting relationship with customers so as to enhance customer trust and also lay down principles to reduce perceived risk.

Gulati and Kadyan (2015) investigated electronic banking services in India and noted the role of the banking sector in the creation of innovative delivery channels in order to improve accessibility to low-cost services through information technology and affirmed that a comprehensive online strategy is necessary for success in the ever-competitive financial sector. They also asserted that customers are happy with their internet banking experience but are however worried about their security and privacy because of cybercrime.

Fadare et al. (2016) investigated the perceived risk and intention of adopting internet banking in Malaysia. Findings of the study revealed that the risks factors influencing the adoption of digital banking channels by university students include; performance, social, time, financial and security risks. In Ghana, Boateng et al. (2016) assessed the determinant of internet banking adoption intentions from a social cognitive theory perspective and revealed that factors influencing bank customers' adoption of internet banking include ease of use, trust, websites' societal feature and compatibility.

Kehinde and Adelowo (2016) evaluated the prospect of Nigeria's ICT infrastructure for e-commerce and cashless economy. Considering the adoption rate and the availability of ICT infrastructure on digital banking, the study recommended that ICT policies should be properly implemented and public-private sectors collaboration to establish online businesses and also support CBN policy on cashless economy. Ohiani (2020) attempted to understand bank customers' perception on e-banking usage revealed that there are huge potentials in e-banking that is yet to be utilized in Nigeria. However, customer's orientation needs to be worked upon because of they believe that cybercrime is committed through e-banking channels.

Highlighting the importance of online banking on quality service delivery to both the customers and service providers, Hossain et al. (2020) evaluated the perception and prediction of intention to use online banking systems: An empirical study using extended TAM in Bangladesh. Primary data collected from 380 bank customers were analyzed using the structural equation model, and findings revealed that perceived

ease of use, perceived usefulness, attitude towards use, government support all have significant positive effect on the adoption of online banking, conversely, risk indicated insignificant effect on the adoption of online banking. Recommendations were made to implement policies on online banking to improve this service sector. Concluding that secured and better ICT quality helps to build trust with its users on electronic banking.

Salim (2020) examined customers' perception on adoption and use of electronic banking services in Tanzania commercial banks. Data collected through primary source were analyzed using statistical package for social sciences (SPSS). The findings of the study revealed that respondents prefer to use the traditional method because of security, convenience and accessibility, also because of lack of awareness about electronic banking services. However, they found out that it was easy to use but will need to be trained on its usage.

Awoniyi (2022) investigated digital banking in Nigeria: The place of Technology Acceptance Model focusing on mobile and internet banking. Data collected using quantitative survey was analyzed using multiple regression method. The study found that motivation for adoption of digital banking significantly affects both mobile and internet banking and hence concluded that TAM variables have significant positive impact on the adoption of digital banking platforms.

3. Methodology

This study adopted cross-sectional survey research design to determine customers' perception on the adoption of digital banking in Kwara State, Nigeria. This design was found appropriate because it assist in answering the 'what 'and 'which' questions and it will also assist in describing and summarizing the data collected about the objectives and the variables of the study. For the purpose of this study, primary data were sourced via a questionnaire with simple questions to extract relevant information from respondents.

Questions were adapted from the previous study of Awoniyi, (2022) to suit the objective of the study. Content and face validity were however used to validate the questionnaire which was used to measures the views of the respondents on the adoption of digital banking in Kwara State. The questionnaire was divided into two main sections. The first section contains the social demographic information about the respondents using ordinal and nominal scales, while the other adopted a 5-point Likert scale ranging from strongly agree to strongly disagree. The use of Likert scale was necessary because it is an interval scale that enables a researcher to analyze questionnaire responses using parametric tools.

The study population consists of some customers of listed deposit money banks operating in Ilorin, Kwara state. The choice of Kwara state is based on the fact that it is difficult to find a study that covers customers' perception on the adoption of digital banking in the state. Purposive sampling technique was employed to administer questionnaires to the customers of listed deposit money banks in Kwara state. The choice of purposive sampling technique is to ensure that only those customers resident in Ilorin, Kwara state and are using the digital banking platform are selected. Taro Yamane formula was adopted to determine the sample size of the study which is drawn from the listed DMBs in Ilorin, Kwara state.

$$n = \frac{N}{[1+N(e2)]}$$

Where:

n = appropriate sample size

N = population size

e = error term

Thus, the sample size is calculated as;

$$n = \frac{300}{[1 + 300(0.05)^2]}$$

$$n = \frac{300}{[1 + 300(0.0025)]}$$

$$n = \frac{300}{[1 + 0.75]}$$

$$n = \frac{300}{1.75}$$

n = 171

3.1. Method of Data Analysis

Descriptive statistics (frequencies and percentages) and multiple regression analysis using Statistical Package for the Social Sciences (SPSS) were used to analyzed the data collected. In establishing the relationships between customer perception variables and adoption of digital banking, the model of Awoniyi (2022) was adapted for the study. The model given as:

IB = f(PU, EU, SE,BR) ……..……...……. (1)

Modified and stated in operational form as:

$DB_t = \beta 0 + \beta_1 EU_t + \beta 0_2 R_t + \beta_3 SE_t + u_t$…….. (2)

Where: DB_t = Digital banking, β_0 = Constant Coefficient, β_1 - β_3 = Slope or Regression parameters, EU = Ease of use, R = Reliability, SE = Security, μ =Stochastic Error Term, Subscript t = time series. Expected results on a priori basis $\beta 0 > 0$, $\beta 1 > 0$, $\beta 2 > 0$, $\beta 3 > 0$. In other words, it implies a significance relationship between the dependent and independent variables EUt, Rt and SEt

3.2. Validity of the Instrument

Validity is defined as the ability of a measuring instrument to measure what is intended to be measured (Kothari, 2004). Content validity was used for the study. Content validity is a process of justifying a questionnaire through its contents and variables. The questionnaire was given to some senior research colleague, for verification and correction in order to establish an accurate criterion of the validity of the instrument and the corrections were made before the questionnaire was administered.

4. Results and Discussion

The hypotheses of the study were tested using simple regression analysis to show the cause-effect between the variables and significance of the study was taken at 5% level of significance.

Table 1. Distribution of Questionnaire

	Frequency (N)	Percentage (%)
Questionnaire distributed	171	100
Returned and duly completed	171	100
Unreturned	0	0

Table 1 showed that 171 questionnaires were distributed and all were duly completed and returned.

Table 2. Percentage Distribution of the Respondents by Socio-Demographic Characteristics

Gender	Frequency	Percent (%)
Male	90	53
Female	81	47
Total	171	100
Age		
18-30	29	17
31-45	64	37
46-60	46	27
Above 60	32	19
Total	171	100

Educational Level		
Ph.D.	6	4
Masters	34	20
B.sc./HND	79	46
OND/Diploma	37	21
Others	15	9
Total	171	100
Marital Status		
Single	47	28
Married	101	59
Others (Please specify)	23	13
Total	171	100
Years of Banking Experience		
< 1 years	4	2
1- 3 years	11	6
4 - 6 years	33	19
7 – 9 years	47	28
10 and Above	76	44
Total	171	100

4.1. Demographic Profile of Respondents

This section presents the summary of sampled respondents characteristics in terms of gender, age, education level, marital status and years of banking experience as shown in Table 2 above.

Results revealed that 53% of the respondents were male while 47% of them were female. The result also reveals that 17% of the respondents were between the ages 18-30, 37% were between the ages of 31-45 years, 27% were between the ages of 46-60, while 19% were above 60 years of age. Generally, majority of the respondents were above the maturity age this implies that most of the respondents were of age bracket that would understand the benefit and implications of information technology on banking services.

Furthermore, the findings show that majority of the respondents were well educated implying that the study would be well examined and information adequately collected. Showing that respondents with Ph.D. were 4% of the population, 20% has M.Sc.46% has B.Sc./HND, 21% has OND/Diploma and 9% (others) either has WAEC/SSCE or primary school leaving certificate or not educated at all.

The result also depicts that most of the respondents were married (59%) while the singles covered a percentage of 28% and 13% of the respondent were either divorced or widow/widower. The findings also revealed that 2% of the respondents has less than 1 year banking experience, 6% has 1-3 years banking experience, 19% has 4-6 years of banking experience, 28% has 7-9 years of banking experience and 44% of

the respondents has banking experience of 10 years and above. This shows that majority of the respondents has over 10 years of banking experience.

4.2. Descriptive Analysis of Responses

Table 3. Ease of Use

	Ease of Use	5	4	3	2	1
1	Bank customers have easy access to digital banking for their daily transactions.	96(56%)	53(31%)	22(13%)	0(0%)	0(0%)
2	The use of digital banking has made my financial transactions easy.	88(51%)	83(49%)	0(0%)	0(0%)	0(0%)
3	Bank customers described digital banking has being user-friendly.	96(56%)	66(39%)	9(5%)	0(0%)	0(0%)
4	Bank customers must have a good knowledge of computer to use digital banking.	0(0%)	0(0%)	5(3%)	85(50%)	81(47%)
5	Customer's experience on digital banking has been good and hitches free, and the process/procedure involved is not cumbersome.	88(51%)	61(36%)	13(8%)	9(5%)	0(0%)

Table 3 shows that 56% of the respondents strongly agreed that bank customers have easy access to digital banking for their daily transactions, 31% agreed to the notion, 13% were indecisive, 0% of the respondents disagreed, 0% strongly disagreed. Indicating that most of the respondents agreed that bank customers have easy access to digital banking for their daily transactions. Meanwhile, 51% strongly agreed that the use of digital banking has made their financial transactions easy, 49% agreed to this opinion too, 0% neither agreed nor disagreed, similarly, none of the respondents neither disagreed nor strongly disagreed. Stressing the fact that digital banking has made customers' financial transactions easy. Likewise, 56% of the respondents strongly agreed that digital banking has been user-friendly. 39% agreed to this view, and 5% were indecisive, none disagreed or strongly disagreed to this view. Showing that digital banking is quite easy to use. Furthermore, 51% of the respondents were of the opinion that digital banking has been good and hitches free, and easy to use, 36% also agreed to this notion, 8% were indecisive, 5% however disagreed, but none of them strongly disagreed to this opinion. Majority of the respondents aligned with this, indicating that digital banking is good and hitch free.

Table 4. Reliability

	Reliability	5	4	3	2	1
1	From my point of view, digital banking is reliable.	62(36%)	79(46%)	25(15%)	5(3%)	0(0%)
2	The channels of digital banking are always up and reliable.	111(65%)	55(32%)	5(3%)	0(0%)	0(0%)
3	Network providers sometimes distort digital banking.	111(65%)	60(35%)	0(0%)	0(0%)	0(0%)
4	Accessibility to the internet obstructs digital banking.	95(56%)	65(38%)	11(6%)	0(0%)	0(0%)
5	Digital banking has enhanced consistency of banking operations.	111(65%)	55(32%)	5(3%)	0(0%)	0(0%)

In Table 4, 36% of the respondents strongly agreed to the notion that digital banking is reliable, 46% agreed too but 15% were not sure, 3% disagreed and none of the respondents strongly disagreed to the view. 65% strongly agreed, 32% agreed, 3% were indecisive, however, none of the respondents neither disagreed nor strongly disagreed that the channels of digital banking are always up and reliable. Also, 65% of the respondents strongly agreed that network providers sometimes distort digital banking, 35% agreed with this opinion. But none of them were indecisive, disagreed or strongly disagreed with this notion. Likewise, 56%, 38%, 6%, respectively strongly agreed, agreed, and were indecisive with the notion that accessibility to the internet obstructs digital banking, however, none disagreed or strongly disagreed with this notion either. Lastly, 65% of the respondents strongly agreed that digital banking has enhanced the consistency of banking operations, 32% are also in line with this, while 3% were indecisive but none disagreed or strongly disagreed to this view.

Table 5. Security

	Security	5	4	3	2	1
1	Security of my financial transaction(s) is enhanced by digital banking, and I can perform my financial transactions anytime anywhere.	55(32%)	111(65%)	5(3%)	0(0%)	0(0%)
2	Digital banking has provided more security features for bank customers.	5(3%)	63(37%)	43(25%)	46(27%)	14(8%)

3	Fear of cybercrime reduced the total acceptance/adoption of digital banking.	81(47%)	67(40%)	9(5%)	9(5%)	5(3%)
4	Digital banking has enhanced bank security measures to protect their customers' identity and transactions.	14(8%)	63(37%)	36(21%)	45(26%)	13(8%)
5	Digital banking enhanced the acceptance of cashless policy and thus reduced the amount of cash carried by customers.	53(30%)	96(57%)	13(8%)	9(5%)	0(0%)

As revealed in Table 5, 32% of the respondents strongly agreed that the security of their financial transactions is enhanced by digital banking, and they can perform their financial transactions at their convenience, while 65% agreed to this view, 3%, were however indecisive, but none of the respondents neither disagreed or strongly disagreed to this view. 3% strongly agreed that digital banking has provided more security features for bank customers, 37% agreed to the view, 25% were of those who neither agreed nor disagreed to this view, but 27% and 8% of the respondents disagreed and strongly disagreed respectively to this notion. However, 47% of the respondents strongly agreed that the fear of cybercrime actually reduced the total acceptance/adoption of digital banking in Kwara State, while 40%, 5%, 5% and 3% agreed, were indecisive, disagreed and strongly disagreed respectively to this point. Similarly, 8% of the respondents strongly agreed that digital banking has enhanced security measures by banks to protect their customers' identity and transactions, 37% and 21% agreed and were indecisive, but 26% and 8% disagreed and strongly disagreed to this notion. Finally, 30% of the respondents strongly agreed that digital banking enhanced the acceptance of cashless policy and thus reduced the amount of cash carried by customers 57% also agreed to this, while 8% were indecisive, 5% disagreed but none of the respondents strongly disagreed to this view.

4.3. Discussion of Research Findings

Table 6. Path Coefficients

Hypothesis (Adj. R^2 46.5)	Coefficients	Std. Error	t-stat	Prob
Perceived Ease to Use > Digital Banking	0.710	0.226	3.142	0.049*
Perceived Reliability > Digital Banking	0.233	0.125	1.871	0.018*

Perceived Security > Digital Banking	0.062	0.0275	2.2572	0.054

P value < 0.05*

Table 6 shows that perceived ease of use has a strong effect on the use of digital banking, with a result of ($\beta = 0.71$, $p < 0.049$), meaning the effect is important and not due to chance. This result is consistent with the a priori expectation. This result means that customers think digital banking is easy to use, which makes them more likely to use it. When a new technology is simple and makes banking more convenient, people are more willing to start using it. This finding is in line with that of Salim (2020) and Awoniyi (2022) that found the perceived ease of use on adoption of digital banking to be significant. Thus, the null hypothesis which stated that perceived ease of use has no significant effect on the adoption of digital banking in Kwara State is hereby rejected.

Similarly, perceived reliability has positive and significant effect on adoption of digital banking at (β=0.233, p<0.018). The result is also in line with the a priori expectation. This means that customers believe the mobile apps created by banks are trustworthy, which makes them more willing to use them. This is so because when customers feel/believe that digital banking technology is suitable and they can depend on it to perform their financial transactions effectively, this will motivate them adopt it. This finding aligns with the result Gitau and Nzuki (2014). Hence the null hypothesis which stated that perceived reliability has no significant effect on adoption of digital banking in Kwara State is also rejected.

Finally, perceived security has insignificant effect on adoption of digital banking at (β=0.062, p>0.05). This means that customers are unsure about the safety of digital banking because there are many reports of hackers and online frauds every now and then. The result is not in line with a priori expectation but consistent with the study of Awoniyi (2022). This finding agrees with Gulati and Kadyan (2015) and Sikdar et al. (2015), which also found that trust is a key reason people choose to use digital banking. This is because many customers worry about security and privacy. Therefore, the null hypothesis which stated that perceived security has no significant effect on the adoption of digital banking in Kwara State is hereby accepted.

Adjusted R square is 46.5%, meaning that 46.5% variance in customers' perception on digital banking is accounted for by perceived ease of use, perceived reliability and perceived security. The remaining 53.5% are other variables that are not captured in the study.

5. Conclusion and Recommendations

The adoption of digital banking has greatly changed the quality and efficacy of banking services in Nigeria, particularly in Kwara State. The result from the study therefore revealed that customers' perception on the adoption of digital banking is changing positively as more banks are gradually migrating from the traditional method to the digital world of banking. This study concludes that customers' perception has effect on the adoption of digital banking in Kwara State, Nigeria. Therefore, this study recommended that banks should upgrade to meet global standard to further boost service delivery to customers thereby ensuring their retention while also encouraging others to come on board the digital banking platforms. In order to boost reliability of digital banking, banks should provide uninterrupted 24/7 services to boost service delivery to their customers, anytime and anywhere, banks should invest more on the security aspect of digital banking to protect their customer's transactions and identity against cybersecurity threats.

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