

Service Quality and Computer Self-Efficacy as Predictors of Consumers' Satisfaction of Electronic Banking among Workers of Nnamdi Azikiwe University, Awka, Anambra State, Nigeria

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Abstract

This study investigated service quality and computer self-efficacy as predictors of consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka, Anambra State, Nigeria. Three hundred and thirty six (336) participants made up of 169 males (50.3%) and 167 female (49.7%) were selected using purposive random sampling technique. Their ages ranged from 22 to 69 with the mean age of 43.5 and standard deviation of 2.67. Three instruments were adopted to gather data for the study, namely: a 20 item customer satisfaction scale (CSS) developed by Bhamani (2003), a 10 item computer self-efficacy scale (CSES) developed by Compeau and Higgins (1999), and a 21 item service quality dimension scale (SQDS) developed by Parasuraman, Zeithalm, and Berry (1985). Multiple regression was used as a statistical tool to test six hypotheses. The results of the study revealed that service quality dimensions such as reliability, responsiveness, tangibility and assurance, significantly and positively predicted consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka. Whereas, empathy was found to significantly and negatively predict consumer satisfaction among workers of Nnamdi Azikiwe University, Awka. Also, the results revealed that computer self-efficacy significantly and positively predicted consumer satisfaction about electronic banking among workers of Nnamdi Azikiwe University, Awka. The study recommended that commercial banks should strategically improve their electronic services in order to achieve consumer satisfaction, while scholars are called upon to replicate the study with larger group samples and in other sectors of economy to further validate its generalizability.

Keywords: Service quality, Computer self-efficacy, Consumer satisfaction, Electronic banking

INTRODUCTION

Proliferation and penetration of internet services in our society has opened new horizons and scenarios for contemporary Nigerian banking industry. The deepening of information technology has facilitated better tracking and fulfilment of commitments, multiple delivery channels for online customers and faster resolution of issues (Kajaluoto, Mattila and Pentto, 2002). Financial services industry overtime have opened a historical transformation termed electronic-developments which is advancing rapidly in all areas of financial intermediation and financial markets such as e-financing, e-money, e-banking, e-exchanges and e-supervision, (Elisha, 2007).

Pikkarainen, Karjaluoto and Pahlila (2004) defined electronic banking as an internet portal, through which customers can use different kinds of banking services ranging from bill payment to making investments. Salehi and Zhila (2008) described electronic banking as an electronic connection between bank and customer in order to prepare, manage and control financial transactions. Al-Ain (2005) described electronic banking as a comprehensive expression of all the concepts through which banks provide financial services electronically. Electronic banking is the term used for new age banking system and referred to as online banking. It is an outgrowth of personal computer banking (PC banking). Electronic banking is a device that helps the banks' customers to carry out their transactions at any convenient time and place without customer presence at the bank locations to fill or sign paper documents.

In Nigeria, commercial banks' huge investment in telecommunication network and various electronic banking services can be seen as an effort towards measuring up with global standard. Other reasons such as increased customer demand increased competition among banks themselves; derive minimal cost, new entrants, and better service delivery. Adesina and Ayo (2010) asserted that "all members of the Nigeria banking industry have engaged the use of Information and Communication Technologies (ICTs) as a platform for effective and efficient means of conducting financial transactions".

However, in Nigeria electronic banking is at its infancy stage as many transactions are still being carried out manually. The waiting time for consumers is still relatively long and the quality of service is not satisfactory to most consumers. A lot of problems still exist in fund transfer, tracing of accounts history, ordering of bank statements, and retrieval of account balances. Since banking sector has become dependent on information technology, performance enhancement of the Nigeria banks will be best achieved through its optimal utilization (Agboola, 2006). A great deal of effort and investment are required to make the country relevant to present dispensation in the industry. The commercial banks in the country should increase their efforts to make sure the service of electronic system is able to satisfy their customers' optimum desire and ensuring that the design is able to meet up with their needs (i.e knowledge requires to operate the electronic system).

Thus, the focus of this is on service quality and computer self-efficacy as predictors of consumer satisfaction of electronic banking in Awka metropolis, Anambra State, Nigeria. In this study, service quality and computer self-efficacy

are the independent variables while consumer satisfaction is the dependent variable.

STATEMENT OF THE PROBLEM

Despite the importance of e-banking, a good number of studies on electronic banking focused on consumers' adoption or acceptance of electronic banking system and relegated how excellent services and how the users will be equipped with knowledge on how to operate the electronic systems. For example, studies have examined the influence of convenience on the adoption of electronic banking (Ankit, 2011), attitudinal and perceived behavioural control factors on intent to adopt internet banking (Tan and Teo, 2000), how risk, security and prior internet knowledge affect intention to use electronic banking (Nasri, 2012), perceived relative advantage, perceived compatibility, perceived complexity, perceived risk and perceived cost were found to influence the adoption of internet banking (Chuwa, 2015) and the influence of competitive pressure on the adoption of electronic banking. In view of these, consumers plight were not put into much considerations. Users of the electronic banking system experience lots of difficulties mainly as a result of inadequate service qualities and some of these electronic systems are not properly designed to suit the Nigerian potential consumers. Moreso, the significant role of service quality and computer self-efficacy on consumer satisfaction of internet banking has been undermined in Nigeria. However, there are few empirical studies that attempt to investigate service quality and computer self-efficacy on consumer satisfaction of electronic banking. Among these previous studies, however, little attention has been given to the developing countries, where the development of electronic banking is still at infant stage. Furthermore, few of previous studies have been done in Nigeria with regard to factors influencing consumer adoption of internet banking service.

Therefore, this study explores service quality and computer self-efficacy as predictors of consumer satisfaction of use of electronic banking services among workers of Nnamdi Azikiwe University, Awka, Anambra state, Nigeria, to fill in the knowledge gap.

RESEARCH QUESTION

- I. Will service quality predict consumer satisfaction of electronic banking?
- II. Will computer self-efficacy predict consumer satisfaction of electronic banking?

PURPOSE OF THE STUDY

The general purpose of the study is to explore service quality and computer self-efficacy as predictors of consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka, Anambra state, Nigeria.

The objectives of the study are to determine:

- i. If service quality will predict consumer satisfaction of electronic banking.

- ii. If computer self-efficacy will predict consumer satisfaction of electronic banking

OPERATIONAL DEFINITIONS OF KEY STUDY VARIABLES

Consumer satisfaction: In the context of this study, it is referred to as the extent by which the electronic banking services offered by the providers meet or exceed the needs and expectations of consumers as measured by Hussain and Bhamani (2003) consumer satisfaction scale

Computer Self-efficacy: it refers to a set of individual beliefs in his or her abilities to apply computer skills to a wide range of computer electronic systems as measured by Compeua and Higgins' (1999) computer self-efficacy scale.

Service Quality: it refers to the extent to which consumers' perceptions of service (affective and subjective) meet and/or exceed their expectation as measured by Parasuraman, Zeithaml and Berry is (1985) service quality dimension inventory.

LITERATURE REVIEW

Service Quality And Customer Satisfaction Of Electronic Banking

Smith (1994) contended that consumer satisfaction is the process of meeting or exceeding customer's expectation at its highest level in achieving 'consumer delight'. He explains that consumer satisfaction is a continuous process which does not begin or end with a purchase. It covers the entire ownership experience from selecting a product, to purchase and to repeat purchase. Alsamydai and Rudaina(2006) argued that the degree of satisfaction represents the difference between what the products achieve regarding the satisfaction of the customer after acquiring them and benefiting from them, and what he had expected to benefit from them before acquiring them. Therefore, consumer satisfaction of service is achieved by supplication of core and supplementary services that are to his satisfaction, which is only accomplished through the organization's accurate identification of needs and desires of the consumers and working to meet them (Alsamydai and Rudai, 2006). Lang and Colgate (2003) stated that availability of internet banking services itself is not a sufficient factor to increase customer satisfaction as they found that user friendliness of the internet banking services plays a stronger motivational role for customers to use these services.

Basher and Ghaleb (2012) examined the impact of service quality on satisfaction and revisit behavioural intention in a Spa Setting in Malaysia. The researchers gathered data from 234 respondents. The results found that Tangibility ($\beta = .310$, $p = .00$) and Empathy ($\beta = .380$, $P = .00$) had the strongest influence on consumer satisfaction and behaviour intention. Also, reliability ($\beta = .22$, $P .00$) and responsiveness ($\beta = .10$, $p = .00$) found to have significant influence on customer satisfaction and revisit behavioural intention. However, Assurance was not found to be significant with consumer satisfaction.

Ahmad and Hassan (2011) explored the adoption of electronic banking functionality using 204 electronic bank users. The results revealed that security, privacy, content design, speed, fees and charges had a positive effect on commercial bank customers' satisfaction, loyalty and positive word of mouth. Similarly a study by Hoffman and Novak (1996) found a significant relationship between download speed and consumer satisfaction.

Abu-Ali and Howaidee (2012) conducted a study with 144 electronic bank users in Jerash to examine the relationship between service quality and consumer satisfaction. Two main conclusions resulted from the study: there was a significant impact of service quality on consumer satisfaction and there was a positive relationship between dimensions of destination (destination facilities, accessibility and attraction) and internet satisfaction. Dash and Patra (2014) also observed that there is a significant relationship between consumer satisfaction and dimensions of service quality.

Al Ababneh (2013) conducted a similar study at Petra historical site, Jordan, using 256 bank customers to examine the impact of service quality on consumer satisfaction. According to the results of the study, service quality played "an important role in consumer satisfaction by increasing the level of consumer satisfaction. The study showed that service quality had a direct impact on consumer satisfaction through destination facilities, destination accessibility, and destination attraction. It has been argued that behavioural intentions of internet are closely related to consumer satisfaction, in the sense that satisfied internet consumer will say positive words, recommend or revisit the destination (Canny and Hidayat, 2012).

Alsamydai, Yousif and Al Khasawney (2012) investigated the factors affecting customer satisfaction for continuing dealing with electronic banking services in Jordan. 441 bank consumers were participated in the research. Data were collected and analysed using IBM 20 version of SPSS. Descriptive statistical analysis was used to determine the mean of all the variables. The results of the study revealed that the factors relating to e-banking service quality, personal factors and perceived usefulness have significant influence on customer satisfaction for continuing using e-banking services.

Computer self-efficacy and consumer satisfaction of Electronic Banking

Studies have shown the relationship between computer self-efficacy and consumer satisfaction of use of electronic system. Evelet and Robert, (2008) found that consumers will use electronic banking if they believe that the system will meet or exceed their needs. According to Bhattacharjee (2002), consumers' intention to use a technology is driven by satisfaction they received from the prior experience when they used the electronic system. Rusu and Shen (2011) found computer self-efficacy and convenience are the factors that motivate consumer to use electronic banking platform. John (2013) stated that computer self-efficacy has direct influence on perceived usefulness and indirectly influencing intention to use electronic system.

Al-Haderi (2013) investigated factors influencing the acceptance of technology in public sector such as individual differences (self-efficacy) among the individual perceptions. A survey questionnaire was administered to 357 consumers of commercial banks in Pakistan. Data were analysed using Structural Equation Modelling AMOS 18 for the proposed model. The results of study revealed that there is positive effect of self-efficacy on the intention behaviour to use information technology and self-efficacy has a positive effect on perceived usefulness of a particular new system.

In a study conducted by Holden and Rada (2011) using 99 teachers in two rural school districts in Virginia to examine the perceived usability and self-efficacy measures towards the teachers' technology use. Data were collected and analysed with General Linear Modelling Techniques. The result indicated that teachers' technology self-efficacy has significant measures on technology system used. Amini, Ahmadinajad and Azizi (2011) investigated the determinants affecting consumers' usage of internet banking in Iran. The results indicated that perceived usefulness and computer self-efficacy are the main factors that influence the usage of internet banking.

Yi and Hwang (2003) investigated the impact of self-efficacy, enjoyment and learning goal orientation in order to predict the use of web-based information system. They obtained data from 109 students (49 females and 60 males) from a state University in the US. Most participants (89%) were between 18-20 years old. The results revealed that self-efficacy, enjoyment and learning orientation determined the actual use of web-based information system.

Rusu and Shen (2011) conducted a study to examine factors influencing electronic banking in the United Arab Emirate. A survey study of 183 electronic bank users was randomly selected. The results support the hypothesis that computer self-efficacy and convenience are the important factors that determine the perceived ease of use for internet bank customers in UAE. Compeau and Higgins (1995) developed and tested a measurement of computer self-efficacy. Their research investigated the relationship between self-efficacy, the environment and IT usage. The findings showed that self-efficacy as a mediator between environmental variables and outcome expectations as well as actual usage.

HYPOTHESES

- I. Reliability will significantly and positively predict consumer satisfaction of electronic banking services.
- II. Responsiveness will significantly and positively predict consumer satisfaction of electronic banking services
- III. Empathy will significantly and positively predict consumer satisfaction of electronic banking services.
- IV. Tangibility will significantly and positively predict consumer satisfaction of electronic banking services.
- V. Assurance will significantly and positively predict consumer satisfaction of electronic banking services.

VI. Computer self-efficacy will significantly and positively predict consumer satisfaction of electronic banking services.

METHOD

Participants

The participants for the study were 336 (three hundred and thirty six) workers of Nnamdi Azikiwe University who are consumers of different electronic banking devices provided by commercial banks for financial transactions in Awka, Anambra state, Nigeria. The study participants were selected using purposive random sampling techniques and data were gathered within the premises of Nnamdi Azikiwe University, Awka. The participants were 184 males (54.76%) and 152 females (45.24%). The participants' ages ranged from 24 years to 69 years, with the mean age of ($M = 46.5$) and a standard deviation of ($SD = 3.67$); in relation to of marital status, 123 (36.60%) were single, 189 (56.25%) were married, and 24 (7.14%) reported divorced. In the area of occupation, 130 (38.69%) were academic staffs; while 206 (61.31%) were non-academic staffs; in the area of academic qualification, 26 (7.74%) were secondary school certificate holders; 15 (4.46%) were National diploma holders; 32 (9.52%) were Higher National Diploma holders; 112 (33.33%) were Bachelor degree holders; 93 (27.68%) were Master's degree holders; while 58 (17.26%) were Ph.D holders.

Instruments

In this study, three instruments were used for data collection. The instruments included the following: Service quality dimension inventory (SQDI) developed by Parasuraman, Zeithalm and Berry (1985), Customer Satisfaction Scale (CSS) formulated by Hussain and Bhamani (2003), and Computer Self-Efficacy Scale (CSES) developed by Compeau and Higgings (1999).

Service Quality Dimension Inventory (SQDI) – It is a 20-item scale developed by Parasuraman, Zeithalm, and Berry (1985) to assess customer service quality perceptions. The authors of the instrument reported Cronbach alpha reliability coefficient of .79 and validity coefficient of .85. The scale adopted a five-point Likert response format with (strongly disagree = 1; disagree = 2; neutral = 3; agree = 4; and strongly agree = 5). The researchers carried out pilot test of the instrument with a group of 30 staff of Nnamdi Azikiwe Secondary School workers who are consumers of electronic banking system provided by commercial banks. The researchers reported Cronbach alpha reliability coefficient of .72.

Customer Satisfaction Scale (CSS) - It is a 21-item scale developed by Hussain and Bhamani (2003) to measure consumer satisfaction of electronic banking services. Bhamani (2003) reported Cronbach's alpha coefficient reliability of .72 and validity coefficient index reliability of .74. The scale followed a five point Likert response format with (strongly disagree = 1; disagree = 2; neutral = 3; agree = 4; strongly agree = 5). The researchers carried out pilot test of the instrument with a group of 30 staff of Nnamdi Azikiwe Secondary workers who are consumers of electronic banking services provided by commercial banks for financial transaction in Nnamdi Azikiwe

University, Akwa. The researchers reported Cronbach alpha reliability coefficient of .83.

Computer self-efficacy scale – It is a 10-item scale developed by Compeau and Higgins (1999), to assess banks' consumer computer efficacy in completing transactions using electronic system. The authors of the instrument reported Cronbach's alpha coefficient reliability of .70 and obtained validity coefficient index of .76. The scale followed a five-point Likert response format with (strongly disagree = 1; Disagree = 2; Neutral = 3; Agree = 4; strongly disagree = 5). The researchers carried out pilot test of the instrument with a group of 30 staff of Nnamdi Azikiwe Secondary School workers who are consumers of electronic banking systems provided by commercial banks in Nnamdi Azikiwe University, Akwa. The researchers reported Cronbach alpha reliability coefficient of .74.

DESIGN/STATISTICS

The study adopted cross-sectional survey design while multiple regression analysis was used to analyse data.

Results

The results of the study were presented in the tables below. Multiple regression analysis was employed and the data were presented based on the of the hypotheses tested

Tables 2, 3, and 4. show the predictive effects of service quality and computer self-efficacy on consumer satisfaction of electronic banking systems.

Table 2. Model Summary (Multiple Regression)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.928 ^a	.861	.858	.16838

a. Predictors: (Constant), Assurance, Responsiveness, Reliability, Tangibility, Empathy, CSE.

Table 3 ANOVA (Multiple Regression)

Model	Sum of Squares	Df	Mean square	F	Sig
1	57.77	5	11.553	407.48	.000 ^b
Regression	9.36	330	.028		
Residual	67.12	335			
Total					

a. Dependent Variable: consumer satisfaction

b. Predictors: (Constant), Assurance, Responsiveness, Reliability, Tangibility, Empathy, CSE.

Table 4. Coefficients (Service Quality Parameters)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig	Collinearity Statistic	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	.770	.090		8.52	.000		
Reliability	.171	.031	.200	5.56	.000	.328	1.695
Responsiveness	.218	.025	.334	8.60	.000	.284	1.044
Empathy	-.046	.046	-.167	-2.71	.007	.111	2.304
Tangibility	.124	.052	.537	7.15	.000	.075	1.985
Assurance	.371	.034	.146	.146	.000	.307	1.234
CSE	.135	.027	.232	2.50	.000	.246	1.026

a. Dependent Variable: consumer satisfaction

Multiple regression analysis was used to test if the service quality dimensions would significantly predict consumer satisfaction of electronic banking services. The result of the regression analysis indicated that the five predictors (assurance, responsiveness, empathy, tangibility and reliability) explained 86.1% of the variance ($R^2 = .861$, $F(5, 330) = 407.48$, $p < .001$).

From the multiple regression analysis in table above, the assumption in hypothesis 1 that reliability would significantly and positively predict consumer satisfaction of electronic banking is confirmed at ($\beta = .20$, $t = 5.56$, $p < .001$). This means that as the electronic banking system remain reliable, it tends to meet consumers satisfaction.

In hypothesis II, it was equally assumed that responsiveness would significantly and positively predict consumer satisfaction of electronic banking. Data analyzed showed that the assumption is confirmed at ($\beta = .33$, $t = 8.60$, $p < .001$). This means that the more the system remains dependable, the more the consumer will remain satisfied with quality of the service.

In hypothesis III that assumed that empathy would significantly and positively predict consumer satisfaction of electronic banking; the result showed that the assumption was rejected at ($\beta = -.17$, $t = -2.71$, $p < .007$). This implies that as the service provider of electronic banking system show remorse to the plight of consumer, the more consumers feel less satisfies with electronic systems.

Also, the assumption in hypothesis IV, that tangibility would significantly and positively predict consumer satisfaction of electronic banking is confirmed at ($\beta = .54$, $t = 2.17$, $p < .001$). Finding implies that the tangibility of electronic banking system will ensure consumer satisfaction of use of electronic banking system.

Moreso, hypothesis V, assumed that assurance would significantly and positively predict consumer satisfaction of electronic banking is accepted at ($\beta = .15$, $t = 3.94$, $p < .001$). Finding implies that the lesser the risk and protection against any

system error the more consumer tends to trust the use of electronic banking system.

Furthermore, hypothesis VI, assumed that computer self-efficacy would significantly and positively predict consumer satisfaction of electronic banking was also confirmed at ($\beta = .23$, $t = 2.50$, $p < .001$). This shows that consumers' ability to operate computer system will increase their morale of operating electronic banking system which significantly will increase their satisfactions

DISCUSSION AND CONCLUSION

The current empirical study explored service quality and computer self-efficacy as predictors of consumer satisfaction of electronic banking services among workers of Nnamdi Azikiwe University, Awka, Anambra state. In order to guide the study six research hypotheses were formulated, tested and analyzed. Specifically, the results were discussed as follows:

In hypothesis I, which stated that reliability would significantly and positively predict consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka was confirmed. This agreed with empirical review of Basher and Galeb (2012) who found reliability dimension of service quality to have significant influence on customer satisfaction and revisit behavioural intention. It also agreed with the review of Canny and Hidayat (2012) that reliability significantly predicted customer satisfaction and that customer satisfaction influenced customer future behavioural intention. Also, the result supported Haghkah, Nostratpour, Ebrahimpour, and Abd-Hamad (2011) that destination, interaction electronic system locations had significant and positive relationship with consumer satisfaction of electronic banking. This implies that when the electronic system is reliable, consumers are meant to depend on it for their bank transactions.

Furthermore, hypothesis II which assumed that responsiveness would significantly and positively predict consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka was confirmed. This agreed with the review of Abu-Ali and Howaidee (2012) who reported that accessibility significantly predicted consumer satisfaction of electronic banking. Also, the result agreed with Ahmad and Hassan (2011) who stated that functionalities such as content design and speed have significant effect on consumer satisfaction of electronic banking. This assumption is supported by Hoffman and Novak (1996) who reported a significant relationship between download speed and consumer satisfaction of electronic banking. The finding was also concurrent with the assertion of Robinson (2000) that the online banking extended relationship with the customers through the process of providing financial services right to the home or office of customers. The result also supported the finding of Venkatesh and Davis (1996) who found that ease of use positively correlated with use of consumer technologies, such as computer software. When the response of the electronic system is fast and accurate, consumer will definitely make use of it in subsequent transactions.

Also, hypothesis III which assumed that empathy would significantly and positively predict consumer satisfaction of electronic banking among workers of

Nnamdi Azikiwe University, Awka was rejected. This opposed Haghkhan, Nostratpour, Ebrahimpour and Abd-Hamad (2011) that investigated the role of service quality on internet banking. Their study revealed that accommodation quality, producer-consumer interaction, quality of accessibility, value and setting had significant positive relationship with consumer satisfaction of internet banking. Also, the finding is disagreed with Canny and Hidayat (2012) who found empathy to have significant positive influence on consumer satisfaction. Abu-Ali and Howaidee (2012) equally found relationship between accessibility, attraction and internet satisfaction among bank users. This finding shows that, adopting care strategies, such as greetings, system lip service and greeting after transactional services is not as important to the consumers in using electronic system. Consumers consider prompt and reliable service as the importance aspect of electronic system.

Hypothesis IV which stated that tangibility would significantly and positively predict consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka was confirmed. The assumption opposed the theoretical view of Parasuraman, Zietham and Berry (1985) that physical evidence of the service, such as physical facilities, appearance of personnel, tools or equipment used to provide the service and physical representation of service, such as bank statement had direct relationship with consumer's intention to use electronic banking. Also, opposing the finding, Haywood (1988) identified three components of service qualities which he called 3 "Ps" of service. These include: a) physical facilities, processes and procedures; b) personal behaviour on the part of serving staffs) professional judgement on the part on the part of serving staff. He suggested that an appropriate, carefully balanced mix of these three elements were important to achieve service quality. The tangibility of a technology system is the favourable aspect the motivate consumer in using the system. Tangibility of electronic banking often influences its usability.

Equally, hypothesis V which stated that assurance would significantly and positively predict consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka was confirmed. This result was supported by the empirical assumption of Chiemeké, Ewuekpae and Chete (2006) that the consumer satisfaction of electronic banking would be fulfilled if their attendant problems such as fear of fraudulent practices, epileptic network service, and ineffectiveness of telecommunication services are taken care of. The finding also agreed with Mahapatra (2009) empirical study which explored service quality of electronic banking from the perspective of India customer. He found that privacy and security of electronic banking system significantly predicted consumer satisfaction. When the risk of using electronic system is low, it increases consumers' intention to use the system.

Finally, hypothesis VI that assumed computer self-efficacy would significantly and positively predict consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka was confirmed. This is supported by other studies such as Al-Haderi (2013) who revealed that self-efficacy positively affect individual behavioural intension to use information technology and that self-efficacy positively predicts perceived usefulness of a new electronic system. The study also agreed with Rusu and Shen (2011) that self-efficacy served as a

mediator between environmental variables and outcome expectations as well as technology actual usage. The finding also agreed with John (2013) assertion that basic computer experiences significantly influenced an individual's computer self-efficacy as well as intention to use social networking programmes. However, consumers' ability to operate electronic system is also considered as one of the factors of perceived usability of electronic banking.

LIMITATIONS

The current study has some limitations that should be considered when interpreting its findings and when conducting future research. In the course of this study which examined the predictive effects of service quality and computer self-efficacy on consumer satisfaction of electronic banking among workers of Nnamdi Azikiwe University, Awka, Anambra state.

First, the researcher employed systematic random sampling technique and purposive non-probabilistic random sampling technique in selecting the banks in Nnamdi Azikiwe University Awka, Anambra state and as well as the participants. This showed that the participants might not be the actual representatives of the sample.

Second, the sample size of the current study is regrettably very small. The researcher would have preferred to sample larger populations in order to boost the precision and validity of findings. Third, using only consumer of banks in Nnamdi Azikiwe University, Anambra state is another form of limitation. This leads to the fear of whether sample observations actually represent the views of general population at large. Financial constraints and other factors beyond the control of the researcher forced the researcher to limit the study to a section of workers in Nnamdi Azikiwe University, Awka, Anambra state.

Thus, only bank consumers from Nnamdi Azikiwe University, Awka, Aambra state is serious limitation to this study as it makes generalization of the study findings very difficult.

CONCLUSION

The present study explored service quality and computer self-efficacy as predictors of consumer satisfaction of electronic banking among commercial banks customers working in Nnamdi Azikiwe University, Awka Anambra state, Nigeria. This study found that four factors (reliability, responsiveness, tangibility and assurance) positively predicted consumer satisfaction and empathy negatively predicted consumer satisfaction electronic banking. The results suggested that reliability, responsiveness, tangibility, empathy and assurance have significant influence on consumer satisfaction of electronic banking. The study also found that computer self-efficacy significantly and positively predicted consumer satisfaction of electronic service. This showed that those who are computer literate are likely to use electronic banking system to meet their needs and expectation than computer illiterates.

Based on the results of the study, it can be concluded that service quality and computer self-efficacy significantly predict consumer satisfaction of electronic system and therefore, adequate measures should be implemented by the financial institutions or banks to promote the use of technology in financial transaction mode because of its importance.

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