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IMPACT OF ELECTRONIC BANKING ON CUSTOMER SERVICE IN NIGERIA

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ABSTRACT

This study was aimed at exploring the impact of electronic banking on customer service delivery in Nigeria using six selected banks in Lagos metropolis. Questionnaire was distributed to sample of selected staff and customers of the banks for purpose of data collection. Frequencies and percentages were the basic statistical tool used to analyze the data. SPSS windows software Statistical least square method and ANOVA were applied to test the hypothesis. The result of the analysis showed that bank customers have become aware of electronic banking products and despite the challenges associated with its use, majority of the respondents have embraced electronic banking. The test of hypothesis revealed that there is positive relationship between electronic banking and customer services in our banks. Based on the findings, the study recommends among other things that banks should aggressively embark on education and enlightenment of its customers on the use of electronic banking products to minimize series of challenges faced by customers presently.

KEYWORDS: *Electronic Banking, Internet, Customer Service, Commercial Banks.*

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