ISSN: 2658-8455
Volume 4, Issue 3-2 (2023), pp. 372-383.

IJAFAME
International Journal of Accounting, Finance, Auditing, Management & Economics

Electronic banking and customers' satisfaction in banking institutions in BAMENDA

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Disclosure Statement :	Authors are not aware of any findings that might be perceived as affecting the objectivity of this study
Conflict of Interest :	The authors report no conflicts of interest.
Cite this article :	NKIENDEM, F., KEMDONG TENEKEU, N., & GHAH KUKUH, M. (2023). Electronic banking and customers' satisfaction in banking institutions in BAMENDA. International Journal of Accounting, Finance, Auditing, Management and Economics, 4(3-2), 372-383. https://doi.org/10.5281/zenodo.8053015
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Received: April 01, 2023 *Accepted: June 17, 2023*

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Abstract

This study was set out to assess the effect of e-banking on customers' satisfaction in banking institutions in Bamenda. To achieve this, a convenient sampling technique was used and the study targeted a 15 commercial banks in Bamenda of which 6 banks were being sampled. In the 6 banks, the researcher came out with a sample size of 300 respondents. Ordinary least square was used for model specification. The multiple regression was used for the inferential statistics. The study indicated that ATM has a positive and significant influence on the customers' satisfaction since the beta value was positive and significant at 5% alpha. The study indicated that mobile banking has a positive and significant influence on customers' satisfaction since the beta value was positive and significant at 5% alpha. The study also indicated that internet banking has a positive and significant influence on the customers' satisfaction since the beta value was positive and significant at 5% alpha.

Keywords: e-banking, commercial banks and customers' satisfaction
JEL Classification: G21
Paper Type: Empirical Research

Résumé

L'objet de cette étude est d'évaluer l'effet de l'e-banking sur la satisfaction des clients dans les établissements bancaires de Bamenda. Pour y parvenir, une technique d'échantillonnage pratique a été utilisée et l'étude a ciblé 15 banques commerciales à Bamenda, dont 6 banques étaient échantillonnées. Dans les 6 banques, le chercheur est sorti avec un échantillon de 300 répondants. Les moindres carrés ordinaires ont été utilisés pour la spécification du modèle. La régression multiple a été utilisée pour les statistiques inférentielles. L'étude a indiqué que l'ATM a une influence positive et significative sur la satisfaction des clients puisque la valeur bêta était positive et significative à 5% alpha. L'étude a indiqué que les services bancaires mobiles ont une influence positive et significative sur la satisfaction des clients puisque la valeur bêta était positive et significative à 5 % d'alpha. L'étude a également indiqué que les services bancaires par Internet ont une influence positive et significative sur la satisfaction des clients puisque la valeur bêta était positive et significative à 5% alpha.

Mots clés : e-banking, banques commerciales et satisfaction clients.
Classification JEL: G21
Type du Papier: Recherche Empirique

ISSN: 2658-8455
Volume 4, Issue 3-2 (2023), pp. 372-383.

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International Journal of Accounting, Finance, Auditing, Management & Economics

Introduction

According to Robert (2011) as cited in Mihambo (2020), in most African countries, electronic banking is rapidly becoming a crucial issue, also known as electronic fund transfer (EFT), which is simply the use of electronics to transfer funds directly from one person to and k2other. Mihambo (2020) added by saying that, the concept of electronic banking had initially been associated with ATM across the globe; with the growth of technology and new invention. In 2016, the global digital economy was worth about US$11.5 trillion, equivalent to 15.5 percent of the world's overall gross domestic product (GDP) and countries such as Cameroon still only capture a fraction of this growth and need to strategically invest in the foundational elements of their digital economy to keep pace (World Bank Group, 2019).

Electronic banking in Cameroon is in its infancy and rapidly growing. Before 1997, banking institutions in Cameroon were only offering services through the physical branch (Valence, 2017). Now, with the changes in the banking environment, banks are also offering electronic banking services. Electronic banking was introduced in Cameroon as far back as 1997. Cameroon now has electronic banking services such as ATMs, SMS banking, internet banking, point-of-sale machines, and telephone banking (Talla, 2013 as cited in Valence, 2017). The Cameroon banking system is at grass level, slowly growing and experiencing a technological revolution though slow, as compared to the banking systems of other economies where this revolution and growth is rapid. The Cameroon banking system is made up of about 15 banks operating most of their services using the traditional banking method, few banks provide e-banking features to their customers. Even though provided, e-banking services such and mobile banking, internet banking and ATM are limited, expensive, and not accessible to all. One still find huge crowds at bank counters for withdrawals of their funds. E-banking is growing at a slow rate due to the slow penetration of the internet in Cameroon. The Cameroonian telecommunications (CAMTEL) is the main internet provider. The internet provided is expensive. The is an improvement with coming of other internet providers such as RINGO, YOO ME or VIETEL though Cameroonians still complains of the high cost of the internet. Because of the high cost of the internet, the banks in Cameroon are limiting the use of e-banking in order to escape from high cost. The three telecommunication companies; MTN Cameroon, Orange Cameroon and Nexttel have engaged themselves in the provision of e-banking services in Cameroon. Customers of banks can now sit in their houses deposit money in their bank accounts with the help of mobile money.

Election banking in the form of ATMs, mobile banking, debit cards and websites were adopted in the view of improving a number of issues including customer satisfaction that is in the form of improving customer referrals, repurchases and customer loyalty. However, this has not been the case, for example, a high degree of customer dissatisfaction was manifested in Centenary Bank in form of increased queues in the banking halls, increased customer complaints', theft on Automated Teller Machines, congestion among other indicators of customer dissatisfaction (Senoga, 2018). This could be attributed to customers' dissatisfaction with the e-banking services. But why this dissatisfaction? Should this be attributed to poor e-banking services offered to them? But there is gross lack of information to this, both on the analog and in the digital literature to substantiate the situation of the Bamenda. It is as a result of this gap that the student researcher sets out to investigate the effects of e-banking on customers' satisfaction in the light of ATM, mobile banking and internet banking as constructs of e-banking in Bamenda.

1. Literature Review

This section discussed the theories that are linked to e-banking and commercial performance. The theories are seen below. The study was guided by the following theories as seen below.

1.1. Theory of Social Construction of Technology.

This theory was advanced by Collins (1975); Pinch (1977, 1986); and Pickering (1984). This theory is based on four main assumptions. First, the theory assumes that any technological innovation must have an interpretive flexibility if customer satisfaction is to be achieved. Pickering (1984) postulates that expertise enterprise is an open procedure that can yield diverse upshots reliant on the social situations of improvement. Therefore, he argues that there is a need for technologies to be rooted in intergroup negotiations over the interpretation of observations if future customer satisfaction is to be enhanced (Pinch 1996). The second assumption is that the any new technological innovation must be relevant to the targeted social group. This is because besieged or pertinent social clusters are the bywords of particular explanations, thus, multiple groups may have different definitions of a working technology, so, the introduction of new technological development requires to be implemented until when all groups come to a consensus that their common artifact works (Bijker 1995).

The third assumption of theory is related to closure and stabilization. Bijker (1987) agitates that multiple groups of people must be involved in the continued design of the new technology to avoid conflicting images and this should continue until when all conflicts are resolved and the artifact no longer poses a problem to any relevant social group.

In this study therefore, this theory presupposes that if electronic banking is to be adopted in banks, there is a need to ensure that all customers have the same interpretive flexibility, relevant to all of them, all people targeted or customers are involved in designing the design and fully welcomed by the entire community, if customer satisfaction is to be achieved.

This thus forms the research assumption that ATM, mobile banking and internet banking can have an effect on customer satisfaction if customers have the same interpretive flexibility, relevant to all of them, involved in designing the design and fully welcomed by the entire community.

1.2. Technology Acceptance Model (TAM)

This theory was introduced by Fred Davis in 1989 for his doctorate proposal (Lai, 2017). TAM posits that there are two factors that determine whether a computer system will be accepted by its potential users: perceived usefulness, and perceived ease of use (https://open.library.okstate.edu). Perceived usefulness is defined as the potential user's subjective likelihood that the use of a certain system (for example, a single platform e-payment system) will improve his action and perceived ease of use refers to the degree to which the potential user expects the target system to be effortless (Davis, 1989) as cited by Lai (2017). This means that, if the electronic banking services are well provided to the customers, these customers can be able to use them well and they will be satisfied with the services. The customers will need little or no efforts in using these services properly. This theory models how users come to accept and use technology. Despite the importance of this theory, it still has it shortcomings. TAM focuses on the individual usage of computers with the concept of perceived usefulness with extension to bring in more and more factors to explain how a user perceives usefulness and ignores the essential social processes of information system development and implementation without question where more technology is actually better, and the social consequences of information system development.

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Volume 4, Issue 3-2 (2023), pp. 372-383.

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2. Empirical Literature

Harelimana (2018) assessed the use of ATM and its contribution to the profitability in the bank of Kigali. His findings showed that in the bank of Kigali still faces the lack of financial education (information, training…) of the customers about how to use ATM cards in general. He also found out that profitability of the Bank of Kigali remained intact with, ROA, ROE and net margin of 4.0%, 22.9% and 9.9%, respectively in 2014. 4.0%, 22.2% and 11.1% in 2013. The study was significant at 5% level of significance and the findings confirmed that there is a significant relationship between ATM and profitability at the Bank of Kigali. Mwai et al. (2018) determined the relationship between ATM banking and financial deepening of commercial banks in Kenya. The study established that there is a statistically significant relationship between financial innovations adoption and financial deepening of commercial banks in Kenya.

H_{01}: There is a significant effect of ATM on customers' satisfaction among banks in Bamenda

Eg'ang'a (2017) established the impact of mobile banking on customer satisfaction in the Kenyan banking industry. The study found that, mobile banking application user interface is clear and easy to understand and every bank that has mobile banking platform has made an application unique to the bank, hence, it is easy for customers to recognize their bank's mobile banking s on their phones. Also, mobile banking applications allow users to confirm transactions in the process and the design of the applications influence customer satisfaction when using the service. The study also revealed that the level of service quality determined the clients' frequency of using a specific mobile banking application hence, enhancing customer satisfaction. The study also found out that most of the mobile banking users don't have high technology proficiency and hence, they are more willing to learn how to use mobile banking technologies. The study therefore recommended that bank management should initiate programs that will help earn how to use mobile banking technologies and ensure that mobile banking applications should not be susceptible to fraud. Metlo et al. (2021) empirically analyzed the effect of mobile banking services on customer satisfaction in the Pakistani banking sector. The findings show that , perceived usefulness, ease of use, credibility and customer attitude have significant influence on the determination of customer satisfaction in banking sector in Pakistan. They recommended that the bank management should strive for providing more value-added services in their mobile banking apps and designed more user-friendly mobile banking apps to enhance customer experience so that more people can transact and fulfill their essential banking needs through mobile banking.

H_{02}: There is a significant effect of mobile banking on customers' satisfaction among banks in Bamenda.

Rajput (2019) investigated the impact of online banking attributes on customer satisfaction from the Irish retail banking customer perspective. The findings indicate that all five online banking features positively impacted customer satisfaction, whereas the reliability and convenience are the most dominant factors, and security attribute remains a concern for the customers in Ireland. Thus, Irish retail banks need to provide innovative and secured online services to enhance customer satisfaction.

This research concentrates on the Irish retail banking customer perspective to investigate the impact of online banking attributes on customer satisfaction. Abdalla (2018) determined how internet banking influence customer satisfaction in Sulaymaniyah City, Iraq. Wanja (2014) determined the effects of internet and mobile banking on the financial performance of commercial banks in Kenya. The study used secondary data collected from audited financial statements of the sample of 43 commercial banks in Kenya. He found out that internet and

mobile banking have a significant positive effect on the financial performance of commercial banks in Kenya.

H_{03}: There is a significant influence of Internet banking on customers' satisfaction among banks in Bamenda.

3. Methodology of the study

3.1. Population of the study

In this study, the targeted population was made up of the 15 commercial banks in Bamenda. This population was made up of customers of commercial banks selected because they were of interest to the researcher and are persons who make use of e-banking services and can better understand the questionnaire items and provide adequate information for the study since they are the persons directly affected and are beneficiaries of the concept of view. The sample constitutes six (6) banks out of the 15 commercial bank in Bamenda. T this includes Bamenda I, II, and III subdivisions in Mezam division and in this study, the researched focused on Commercial Street because most of the banks in Bamenda are located along this street. These 6 banks were; Ecobank, BICEC (Banque Internation du Cameroun pour l'épargne et le Crédit), Afriland first bank, UBA (United Bank of Africa), NFC (National Finance Credit) bank, and CCA (Crédit Communautaire D'Afrique) banks. A sample of fifty respondents each was chosen conveniently.This was from early October, 2021, till early July 2022.

3.2. Data Collection Instruments and Sampling Techniques

To actually come out with the information on e-banking and customer satisfaction, we used a questionnaire with closed-ended response questions; these questions, just demanded that the respondents mark the degree of acceptance or denial on a four-point Likert scale. The questionnaire was divided into five sections. Section A was respondent personal data, section B was ATM, section C was mobile banking, section D was internet banking and Section E was customer satisfaction.

3.3. Research Variables and Their Measurement

The table below explains the types of variables used and their measurement.

Table 1: Research variable and Measurement

Type of variable	Sub variables	Indicators	Measurement
Independent variable	**ATM**	- Ease of use - Reliability - Convenience - Efficiency - Security	4-point agreement Likert Scale.
	Mobile banking	- Instant money transfer - SMS banking - Account checking - Trust - Accessibility	
	Internet banking	- Email - Website services - Responsiveness - Cost - Fulfillment	

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Dependent variable	Customers' satisfaction	- Convenient - Referrals - Repurchase/retention - Customer increase - Staff care	4 point agreement Likert Scale.
Control variable	Age	Age below 20 years	Ordinal scale
		Age above 20 years	
	Duration of customership	Duration between 1-5 years	Ordinal scale
		Duration 6 - 10 years	

Source: Authors 2022

3.4. Model specification

Multiple linear regression model will be used as such: e-banking will be a function of customer satisfaction.

$$CS = \beta_0 + \beta_1 ATM + \beta_2 IB + \beta_3 MB + \beta_4 A + \beta_5 DC + \varepsilon$$

Where:

CS = Customer satisfaction; β_0 = A constant; ATM = Automated teller machine; IB = Internet banking; MB = Mobile banking; A = Age; DC = Duration of customer; $\beta 1$-$\beta 4$ = the parameters to be estimated and ε = Error term.

3.5. Technique of Estimation of the Parameters of the Model

3.5.1. Techniques of Data Analysis

After data collection, descriptive and inferential statistics were used to classify, organise and summarise, test the hypothesis and establish the technical relationship between variables. Data analysis was done using the statistical package for social science and Microsoft excel 2016. This software application was used by the researcher because of it availability and easiness to use. The researcher used the ordinary least square to test the hypothesis which is a multivariate regression analysis used in assessing the technical relationship between these variables. Regression analysis was used to look at the effects of one variable on the other.

3.6. Presentation of Findings

The demographic factors of the respondents which were sex, marital status, age group, educational level and longevity in the bank were presented below.

Table 2: Demographic factors

Characteristics	Modalities	Frequencies	Percentages
Age	Less than 20 years	28	9.5
	21 to 40 years	185	62.5
	41 to 60 years	52	17.6
	Above 60 years	31	10.5
Gender	Male	194	65.5
	Female	102	34.5
Education	Primary	13	4.4
	Secondary	64	21.6
	High School	109	37.2
	University	110	37.2
Marital Status	Single	102	34.5
	Married	164	55.4
	Widowed	30	10.1

Longevity in bank	1-5 years	61	20.6
	6-10years	174	58.8
	Above 10 years	61	20.6

Source: Authors 2022

4. Results on E-Banking and Customers Satisfaction

Table 3 presents the correlation matrix of the variables under study. The correlation matrix is used to predict relationship between a variable and other variable in the matrix. Looking at our results, it indicates that the correlations between the variables are low and weak enough to assist in the provision of reliable results. From the table the highest relation is 0.558 that is the relationship between e-banking and customers' satisfaction. Conventionally, correlations between -0.5 and 0.5 are considered low therefore we can rely on our results since the correlations are low enough and consider significant to provide significant estimates therefore the danger of multicollinearity is low in this study.

Table 3 : Correlations

		Automated Teller Machine	Internet Banking	Mobile Banking	Customers' Satisfaction
Automated Teller Machine	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	296			
Internet Banking	Pearson Correlation	.558**	1		
	Sig. (2-tailed)	.000			
	N	296	296		
Mobile Banking	Pearson Correlation	.549**	.480**	1	
	Sig. (2-tailed)	.000	.000		
	N	296	296	296	
Customers' Satisfaction	Pearson Correlation	.454**	.564**	.529**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	296	296	296	296

Source: Authors 2022

Table 4 below show us that the customers' satisfaction is significant as given by the significance of the t – statistic of 0.005. This means that we will be taking a 0.05% risk in assuming that the companies will be significantly having customers' satisfaction in the absence of e-banking which is less than the level of significance of 5%.

From table 4, Automated Teller Machine has a positive relationship with the customers' satisfaction. From the model, the beta coefficient for the Automated Teller Machine is 0.161. With the help of the t statistic, there is a significant relationship as shown by a P-Value of 0.001 which is less than the alpha of 0.05 or 5% at the 95% confidence interval. Therefore, Automated Teller Machine has a positive and significant influence on the customers' satisfaction. The study found out that the ATMs are simple to use, account balance is always affected by the exact amount of transaction in the ATM, bank's site is accessible beyond business hours, account login and logout are not fast and banks do not constantly send alerts on ATM frauds.

From the study, it was found out that the majority of the respondents transacted using Electronic banking services. However, majority of them just deposit using the Electronic banking services e.g. ATMs and are not aware of the other services of Electronic banking.

ISSN: 2658-8455
Volume 4, Issue 3-2 (2023), pp. 372-383.

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The findings supported Odusina and Olumide (2014) who carried out research on automated teller machine usage and customers' satisfaction in Nigeria and their results showed a positive and significant relationship between ATM Usage and Customers' Satisfaction.

From table 4, Internet Banking has a positive relationship with the customers' satisfaction. From the model, the beta coefficient for the Internet Banking is 0.213. With the help of the t statistic, there is a significant relationship as shown by a P-Value of 0.001 which is less than the alpha of 0.05 or 5% at the 95% confidence interval. Therefore, Internet Banking has a positive and significant influence on the customers' satisfaction. The study established that with their bank, a customer can now save his/her money using a cell phone, bank provides information update to customers using SMS, clients can now check their account balance using my cell phone, clients usually withdraw their money from their bank using their cell phone without any problem and mobile banking is not effectively accessible 24 hours each day. The study findings indicated that Electronic banking services are more effective in terms of speed and accuracy compared to counter services. However, the study findings showed that Electronic banking services are not that much dependable and reliable because of frequent break downs of the systems. The findings were in the same line with that of Mwendwa, Makokha and Namusonge (2016) who investigated the effect of mobile banking on customer satisfaction in selected banks in Trans-Nzoia Country.

From table 4, Mobile Banking has a positive relationship with the customers' satisfaction. From the model, the beta coefficient for the Mobile Banking is 0.336. With the help of the t statistic, there is a significant relationship as shown by a P-Value of 0.001 which is less than the alpha of 0.05 or 5% at the 95% confidence interval. Therefore, Mobile Banking has a positive and significant influence on the customers' satisfaction. From the study, it is indicated that the relationship between internet banking services and Customer Satisfaction exists. However, there are other factors that determine customer satisfaction; according to Pearson correlation shows a strong relationship. Other factors influencing customer satisfaction include branch network, customer care, transactional costs charged with customers and loan facilities.

The findings were in the same line with that of Rajput (2019) who investigated the impact of online banking attributes on customer satisfaction from the Irish retail banking customer perspective.

The findings indicate that all five online banking features positively impacted customer satisfaction, whereas the reliability and convenience are the most dominant factors, and security attribute remains a concern for the customers in Ireland.

Table 4: Regression Results

SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.749
R Square	0.561
Adjusted R Square	0.549
Standard Error	0.325
Observations	296.000

ANOVA

	df	*SS*	*MS*	*F*	*Significance F*
Regression	8	38.604	4.826	45.812	0.000
Residual	287	30.230	0.105		
Total	295	68.834			

	Coef	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	0.595	0.173	3.443	0.001	0.255	0.935
Age=Less than 20 years	0.024	0.097	0.248	0.805	-0.166	0.214
Age=21 to 40 years	0.044	0.085	0.517	0.606	-0.123	0.211
Age=41 to 60 years	0.099	0.099	1.006	0.315	-0.095	0.293
Longevity=1 to 5 years	0.013	0.075	0.169	0.866	-0.136	0.161
Longevity=6 to 10 years	0.018	0.050	0.353	0.724	-0.081	0.116
Automated Teller Machine	0.161	0.047	3.424	0.001	0.068	0.253
Internet Banking	0.213	0.053	3.250	0.001	0.091	0.317
Mobile Banking	0.336	0.038	8.881	0.000	0.262	0.410

Source: Authors 2022

5. Conclusion and recommendations

Based on the result of the descriptive analysis study it can be concluded that the majority of current e-banking users are youth between the age of 18 up to 40, gender wise the males are the dominant users, educational level diploma and above diploma holders are the majority of users and the banks do not keep a full record of their customer profile in standardized way for easy reference. There is a relationship between demographic characteristics and customer satisfaction in e-banking than ordinary banking.

E-banking service highly reduced the visits of the bank hall, waiting time for service, their customers who do not know the existence of fee charged with being e-banking users though they have been being charged and there also customers who do not know what e-banking means and the banks except providing the card have not given any organized training for customers in order to create awareness about e-banking.

E-banking has improved customer satisfaction than ordinary banking, 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.

Customers' knowledge about e-banking, availability of the service 24/7 and improvement of customers in controlling their account are more sensitive variable which determine customer satisfaction in e-banking. To put it in a net shell e-banking has an impact on improving customer satisfaction, impact in reducing waiting time for customers to get bank service and impact in improving customers to control their account movements.

From the findings, the study recommends the following:

i. Banks should continue to improve their ATM services by adding the number of ATMs available to customers to reduce the queuing that usually occur sometimes in order to continue to satisfy their customers all the time. This will help the banks to gain new customers as the old customers will keep recommending the bank to friends and relatives and the old customers will keep transacting with the bank.

ii. The study revealed that mobile banking has a significant effect on customer satisfaction and so, banks should keep improving their mobile banking services so as to keep satisfying their customers. Banks should try to reduce the e-banking tariffs

ISSN: 2658-8455
Volume 4, Issue 3-2 (2023), pp. 372-383.

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and service costs so as to increase the effectiveness of using the e-banking technology among bank customers including people with low income.

iii. Banks should continue to improve their technology and to invest more on the internet and make sure they continue to recruit qualified firewall managers in order to ensure the security of the transaction as well as to remove the hackers and fraud threats, financial institutions are advised to improve their security by upgrading the technology used in the transaction activities. This will help the banks to get more customers as it will make it easy for these customers to transact with the bank without the fear of hackers.

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