



**AUTOMATED TELLER MACHINE AND ACCOUNT OPENING SERVICES AS PREDICTORS
OF CUSTOMER SATISFACTION IN COMMERCIAL BANKS**

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ABSTRACT

The study analyzed the extent of automated teller machine and account opening services in predicting customer satisfaction in commercial banks. Correlational research design was adopted for this study. The area of this study was South-South, Nigeria. The population of the study comprised all the customers of commercial banks in South-South geopolitical zone of Nigeria. A purposive sampling approach was used in the selection of 311,600, 000 active customers in the 26 commercial banks in South-South Nigeria, where 8 commercial banks were selected based on the bank Size, ownership Structure and presence in the South-South Zone. The sample size for the study comprised 400 reliable commercial banks acute customers. A researcher developed instrument tagged “Operational Banking Services and Customers Satisfaction Questionnaire (OBSCSQ)” was used in the collection of data for the study. The instrument went through face validation by three experts. To determine the reliability coefficient of the instrument, an internal consistency method was applied. Regression analysis was used in answering the research questions and in testing the hypotheses at 0.05 level of significance. The study showed that automated teller machine and account opening services significantly predict customers’ satisfaction in commercial banks in South-South, Nigeria. On this basis the study recommended that commercial banks in South-South Nigeria should invest in upgrading ATM infrastructure to ensure 24 hours availability and user-friendly interfaces.

KEYWORDS: Automated Teller Machine, Account Opening Services Customer Satisfaction and Commercial Banks

INTRODUCTION

Customer satisfaction in banking is not only a reflection of service quality but also a strategic asset. Satisfied customers are more likely to use a wider range of services, such as loans, investment products, or insurance, thereby increasing their lifetime value to the bank (Rotter, 2020). In an era where customers can easily switch financial institutions due to digital transformation and increasing competition, maintaining high satisfaction levels is essential. Banks that regularly assess and improve their customer satisfaction metrics can identify service gaps, enhance customer experiences, and foster a loyal customer base that supports sustainable growth. Merger (2021) submitted that customers’ satisfaction in different banks is enhanced by operational banking services adopted.

Automatic Teller Machine (ATM) services is defined as the banking services provided through automated machines that allow customers to conduct a variety of financial transactions without the need for human assistance. Pius (2019) asserted that one of the primary ways ATMs enhance customer satisfaction is through convenience. Customers no



longer need to visit a physical bank branch during business hours to perform basic banking tasks. With ATMs, customers can access a wide range of services at their own convenience, whether during the day, at night, or on weekends, which suits their busy schedules. Also, ATM services allow customers to complete routine banking tasks quickly and efficiently, which helps reduce the time spent on transactions. Services such as withdrawing cash, checking account balances, transferring funds, and making deposits can all be performed in just a few minutes. This speed and efficiency are particularly important in today's fast-paced world, where people value time-saving services. Uche (2023) asserted that ATMs give customers more control over their banking tasks, offering them the ability to carry out transactions without needing to interact with bank staff. This self-service model provides a sense of autonomy and privacy, as customers can complete their transactions independently.

Account opening services refer to the process and procedures through which a customer initiates and establishes a new bank account with a financial institution, such as a commercial bank. Account opening services play a vital role in enhancing customer satisfaction by providing a smooth, efficient, and secure process for individuals and businesses to access banking services. A positive experience during the account opening process not only encourages new customers to choose a particular bank but also sets the foundation for a long-term relationship between the bank and the customer (Simon, 2019). One of the most significant factors in enhancing customer satisfaction through account opening services is the convenience and accessibility of the process. Modern banking offers multiple channels for account opening, making it easier for customers to open accounts whenever and wherever they choose. Also, the speed with which customers can open accounts is another important factor that enhances satisfaction (Dodye, 2021). A quick, efficient process reduces frustration and increases the likelihood of customers following through with their account opening. Customers often prefer to complete the process as quickly as possible, without unnecessary delays.

Statement of Problem

Operational banking services, such as account opening services, loan opening services, efficient account opening, user-friendly digital platforms, and responsive customer support, significantly enhance customer satisfaction by providing convenience and reliability. These services reduce wait times, minimize errors, and ensure that customers can access their accounts and complete transactions quickly and securely. But observed in the banking sector during daily transaction are the problems of slow banking services in accepting deposits, lending money, facilitating transactions, flow of money, contraction of money supply, non-stability in asset prices, layoffs and job losses for employees, inability of businesses and consumers to pay their debts, investor sentiments, slow financial intermediation process and lack of depositors confidence in the commercial banks.

Research Objective

1. The extent to which automated teller machine services predict customers' satisfaction in commercial banks.
2. The extent to which account opening services predict customers' satisfaction in commercial banks.

Research Question



1. To what extent does automated teller services predict customers' satisfaction in commercial banks?
2. To what extent does account opening services predict customers' satisfaction in commercial banks?

Research Hypothesis

H₀₁: Automated teller machine services do not significantly predict customers' satisfaction in commercial banks.

H₀₂: Account opening services do not significantly predict customers' satisfaction in commercial banks.

Conceptual Review

Customers' Satisfaction

Customer Satisfaction is defined as the measure of how well a company's products or services meet or exceed customer expectations (Leo, 2020). It is a key indicator of whether customers feel their needs and desires are being fulfilled. High customer satisfaction generally leads to increased loyalty, repeat business, and positive word-of-mouth. When it comes to product quality, customer satisfaction is deeply tied to whether the products meet or surpass the expectations of the consumer. People spend their money with the hope that the product will serve its intended purpose and deliver value (Aliu, 2020). When a product performs as expected or even better it significantly contributes to positive feelings of satisfaction. Also, customers come into a purchase decision with certain expectations. These are influenced by marketing materials, brand reputation, word-of-mouth, and prior experiences with similar products. If a product fulfills or goes beyond these expectations, it leads to high levels of satisfaction. Sylvester (2021) stated that sometimes, a product not only meets but exceeds expectations. For example, if a consumer purchases a smartphone and it delivers battery life longer than advertised or includes an unexpected feature, it leaves a lasting positive impression. These kinds of surprises create "wow" moments that elevate satisfaction and enhance customer loyalty.

Okoye (2020) asserted that quality is often the first thing customers' notice, especially when they compare products in the same category. High-quality products are typically made with better materials, feature superior craftsmanship, and offer a better user experience. Whether it's the design of a luxury watch or the functionality of a reliable washing machine, customers feel satisfied when they perceive that the product is durable, well-made, and well-designed. Also, a product that lasts longer than expected without breaking down or showing signs of wear and tear builds customer trust. For instance, a pair of shoes that last years rather than just months will more likely lead to satisfaction because customers feel their investment has paid off. Nkem (2021) opined that delivering high-quality products consistently is just as important as delivering an excellent product once. When customers know that a brand or product will always be reliable, it builds confidence and strengthens satisfaction. This consistency reassures them that they can rely on the product for their needs without worrying about the performance deteriorating over time.

Customers are often dissatisfied when products fail to perform as expected. A malfunctioning device, unreliable software, or a product that breaks too easily leaves a bad impression. On the flip side, products that deliver reliable performance with minimal issues build trust and satisfaction (Dayo, 2019). When a product addresses a customer's unique or



specific needs, it leads to satisfaction. For example, a highly functional, user-friendly gadget that solves a particular problem satisfies the customer's primary objective.

Commercial Banks in South-South Nigeria

Commercial banks play a vital role in the economic development of South-South Nigeria, a region rich in natural resources, particularly oil and gas (CBN, 2022). According to the Central Bank of Nigeria (CBN), commercial banks in Nigeria, including those operating in the South-South region, are required to maintain a minimum paid-up capital of N25 billion (CBN, 2022). This requirement ensures that commercial banks in the region have sufficient capital to support their operations and provide financial services to individuals and businesses.

The South-South region is home to several commercial banks, including Access Bank, First Bank of Nigeria, Guaranty Trust Bank (GTBank), United Bank for Africa (UBA), Zenith Bank, etc. (BusinessDay, 2022). These banks provide a range of financial services, including retail banking, corporate banking, investment banking, and digital banking (PwC Nigeria, 2022). Retail banking services include savings accounts, current accounts, and loans, while corporate banking services include cash management, trade finance, and corporate loans. Investment banking services include advisory services, securities underwriting, and asset management (Akpan, 2019).

Customer satisfaction is a key driver of commercial banking success in South-South Nigeria. According to a study by Olajide and Diekolola (2020), customer satisfaction is positively related to financial performance of commercial banks in Nigeria. The study found that satisfied customers are more likely to remain loyal to their banks and recommend them to others.

Commercial banks in South-South Nigeria have implemented various strategies to improve customer satisfaction, including investing in digital banking platforms and mobile banking apps (Financial Standard, 2022). These investments have enabled commercial banks to provide convenient and accessible financial services to individuals and businesses. According to a report by the Financial Standard, Nigerian banks' ICT spending hit N81.92 billion in the first half of 2022, representing a 58.7% increase from 2021 (Financial Standard, 2022).

Customer satisfaction is also influenced by the quality of service delivery, including the responsiveness of bank staff, the accuracy of transactions, and the resolution of complaints (Parasuraman et al., 1985). Commercial banks in South-South Nigeria have implemented various measures to improve service delivery, including training programs for staff and the implementation of service quality metrics.

In terms of digital banking, commercial banks in South-South Nigeria have made significant investments in online and mobile banking platforms (PwC Nigeria, 2022). These platforms enable customers to access financial services, including account management, bill payment, and fund transfer, from the comfort of their homes or offices. According to a report by the Enhancing Financial Innovation and Access (EFInA), the percentage of adults with access to formal financial services in Nigeria increased from 30% in 2010 to 63.2% in 2018 (EFInA, 2018).

Commercial banks in South-South Nigeria have also implemented various measures to improve customer engagement, including social media engagement and customer feedback mechanisms (BusinessDay, 2022). These measures enable commercial banks to understand customer needs and preferences in order to develop products and services that meet those needs (Fisayo, 2017).



Automated teller services and Customers' Satisfaction

An automated teller services is an electronic banking device that allows customers to perform financial transactions without needing a human teller. ATMs are commonly used for a variety of services, including cash withdrawals, balance inquiries, bill payments, and even transfers between accounts (Ismail, 2020). They were first introduced in the 1960s and have since become ubiquitous, available in places like bank branches, shopping centers, airports, and convenience stores. The most common and primary service provided by ATMs is the ability to withdraw cash from an account. Users simply insert their debit or credit card, enter their PIN, and select the withdrawal option to access their funds. Anda (2018) asserted that most ATMs require a physical card, which contains information about the user's account via either a magnetic stripe or chip. However, modern ATMs are evolving with mobile technology. Many machines now allow withdrawals via mobile wallets or through QR codes, allowing users to skip the physical card altogether.

The machine is connected to the bank's central system and checks that the user's account has enough funds for the requested withdrawal. Some ATMs are even capable of dispensing specific denominations of currency, allowing users to choose which denominations they prefer. Lamb (2020) opined that ATMs provide users with a quick way to check the available balance in their accounts. This helps users track their spending, ensure they have enough funds for a planned transaction, and avoid overdrawing their accounts. Also, the ATM communicates with the bank's system to fetch real-time account details. This ensures that the balance shown is accurate, reflecting recent transactions as soon as they occur. Luster (2018) stated that by checking the balance before making purchases or withdrawals, users can avoid costly overdraft fees or declined transactions due to insufficient funds. Many people use this feature to ensure that they don't exceed their limits. Furthermore, modern ATMs have evolved beyond cash withdrawals to include deposit services. This allows users to deposit cash or checks directly into their accounts.

Anyim (2018) posited that ATMs often come with a deposit slot or scanner to handle cash and check deposits. The user places the money or check into the machine, and it counts and records the deposit automatically. Simon (2019) asserted that many newer ATMs also allow for envelope-free deposits. The ATM scans each bill or check and provides an immediate confirmation of the deposit amount, which is then credited to the user's account, often without any physical envelope handling. This minimizes human error and reduces transaction time. This feature is particularly valuable outside of business hours, as users can deposit funds even when bank branches are closed, making ATMs a 24/7 solution for banking. Also, ATMs allow users to transfer funds between different accounts linked to the same ATM card, such as moving money from a checking account to a savings account. This is done by selecting the "transfer" option, specifying the source and destination accounts, and entering the amount. In furtherance, Many ATMs also support transfers to other people's accounts, provided the user has the recipient's account details.

Transfers initiated at ATMs are typically processed in real-time or within a few hours. Some ATMs also provide options for international transfers or instant transfers, allowing customers to move money quickly across different financial institutions (Deckard, 2018). Some ATMs are equipped with bill payment functionality, enabling customers to pay utility bills (like electricity or water), loans, or even credit card bills directly from their accounts. To make



a payment, users typically need to enter specific information about the biller. Fabes (2017) asserted that bill payments made through ATMs are usually processed immediately, ensuring that the user's payment is recorded without needing to visit a physical office or wait for business hours. In some cases, ATMs offer a variety of billers for payment, allowing users to manage multiple payments in one place. Fisayo (2017) opined that to protect users' financial information, ATMs require the entry of a Personal Identification Number (PIN). The PIN is used to verify that the person using the ATM is authorized to access the linked bank accounts. Also, to further protect against fraud, ATMs are equipped with additional security measures like encryption, surveillance cameras, and sometimes biometric authentication (like fingerprint scanning or facial recognition) to ensure only authorized users can access accounts.

Account opening services and Customers' Satisfaction

Account opening refers to the process by which a customer establishes a financial account with a financial institution such as a bank, credit union, or similar entity. By opening an account, the customer gains access to various financial services like deposits, withdrawals, transfers, and loans, among others (Uche, 2023). The account opening process typically involves completing forms, submitting personal identification information, and agreeing to the institution's terms and conditions. Once the account is open, it serves as a medium for the customer to manage and store their money securely. Opening an account is the process by which an individual or business establishes a bhi with a financial institution, such as a bank or credit union, to access a variety of financial services. The account allows the customer to store money securely and engage in various financial activities like deposits, withdrawals, transfers, and payments. Opening an account typically begins with the customer selecting the type of account they wish to open, such as a savings account, checking account, business account, or others, based on their financial needs (Festus, 2017).

The process of account opening begins with the submission of essential personal and financial information by the customer. This is typically done through an application form, which can be completed either online via the bank's website or mobile app, or in person at a bank branch. The application form serves as a record of the customer's intention to open an account and collects basic details necessary for identification and account setup (Fabes, 2017). Key information requested on the form includes the customer's full name, address, phone number, email address, and occupation. This information is crucial for both communication purposes and account management, allowing the financial institution to maintain accurate records and contact the customer if needed. Park (2022) posited that in addition to personal details, the application form will ask the customer to select the type of account they wish to open. There are different account types designed to suit various financial needs, such as savings accounts, checking accounts, joint accounts, or business accounts. Each account type may have different features, minimum deposit requirements, and associated fees, so selecting the right account is an important part of the application process.

Luster (2018) opine that along with the application form, financial institutions are required to verify the identity of the customer to ensure that they are who they claim to be. This verification process is part of the Know Your Customer (KYC) regulations, which financial institutions follow to combat fraud, money laundering, and other illegal activities. The KYC process mandates that customers provide official identification to confirm their identity. Typically, this includes government-issued IDs such as a passport, driver's license, or



national ID card, which help the bank verify that the individual is legally recognized by the government. These documents also serve to link the individual to their legal identity, which is essential for conducting secure transactions. Meryer (2021) asserted that in addition to identity verification, customers are also asked to provide proof of address. This ensures that the bank has an accurate and up-to-date record of the customer’s residential information. Common forms of proof of address include utility bills (e.g., electricity, gas, or water bills), the process of account opening begins with the submission of essential personal and financial information by the customer. This is typically done through an application form, which can be completed either online via the bank's website or mobile app, or in person at a bank branch.

The application form serves as a record of the customer's intention to open an account and collects basic details necessary for identification and account setup (Rotter, 2020). Key information requested on the form includes the customer’s full name, address, phone number, email address, and occupation. This information is crucial for both communication purposes and account management, allowing the financial institution to maintain accurate records and contact the customer if needed. In addition to personal details, the application form will ask the customer to select the type of account they wish to open. There are different account types designed to suit various financial needs, such as savings accounts, checking accounts, joint accounts, or business accounts. Each account type may have different features, minimum deposit requirements, and associated fees, so selecting the right account is an important part of the application process (Park, 2022). Along with the application form, financial institutions are required to verify the identity of the customer to ensure that they are who they claim to be. This verification process is part of the Known Your Customer (KYC) regulations, which financial institutions follow to combat fraud, money laundering, and other illegal activities.

Methodology

Correlational research design was adopted for this study. The area of this study was South-South, Nigeria. The population of the study comprised all the customers of commercial banks in South-South geopolitical zone of Nigeria. A purposive sampling approach was used in the selection of 311,600, 000 active customers in the 26 commercial banks in South-South Nigeria, where 8 commercial banks were selected based on the bank Size, ownership Structure and presence in the South-South Zone. The sample size for the study comprised 400 reliable commercial banks acute customers. A researcher developed instrument tagged “Operational Banking Services and Customers Satisfaction Questionnaire (OBSCSQ)” was used in the collection of data for the study. The instrument went through face validation by three experts. To determine the reliability coefficient of the instrument, an internal consistency method was applied. Regression analysis was used in answering the research questions and in testing the hypotheses at 0.05 level of significance.

Results and Data Presentation

Research Question One

To what extent do automated teller machine services predict customers’ satisfaction in commercial banks?

Table 1: Summary of Regression Analysis of the extent to which Automated teller machine services Predict Customers’ Satisfaction in Commercial Banks (N=400)

Variables	R	R²	Adjusted R²
Automated teller machine services (X)			



Customers' Satisfaction (Y)	.725	.526	.526
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Source: Field Work (2025)

Table 1 shows the extent to which automated teller machine services predict customers' satisfaction in commercial banks. The coefficient of correlation (R) of .725 shows that automated teller machine services predict customers' satisfaction to a high extent. Also, the coefficient of determination (R²) value of 0.526 indicates that automated teller machine predict up to 52.6 percent variation in customers satisfaction in commercial banks. This result shows that automated teller machine services predict customers' satisfaction in commercial banks to a high extent.

Research Question Two

To what extent do account opening services predict customers' satisfaction in commercial banks?

Table 2: Summary of Regression Analysis of the extent to which Account opening services Predict Customers' Satisfaction in Commercial Banks (N=400)

Variables	R	R ²	Adjusted R ²
Account opening Services(X)	.819	.671	.671
Customers' Satisfaction (Y)			

Source: Field Work (2025)

Table 2 shows the extent to which account opening services predict customers' satisfaction in commercial banks. The coefficient of correlation (R) of .819 shows that account opening services predict customers' satisfaction to a very high extent. Also, the coefficient of determination (R²) value of .671 shows that opening account services predict up to 67.1 percent variation in customers satisfaction in commercial banks. This result shows that account opening services predict customers' satisfaction in commercial banks to a very high extent.

Hypothesis Testing

Hypothesis One

Automated teller machine services do not significantly predict customers' satisfaction in commercial banks.

Table 3: Regression Analysis of the prediction of Customers' Satisfaction in Commercial Banks by Automated teller machine services (N=400)

Model	Sum of Square	DF	Mean Square	F	Sig	Remarks
Regression	382.529	1	382.529	3.589	.010	Significant
Residual	42423.471	398	106.591			
Total	42508.052	399				

*= Significant at .05 alpha level. Source: Field Work (2025)

The results of Table 3 shows that the p-value of .010 is less than .05 at 1 and 398 degrees of freedom and at .05 level of significance. Therefore the null hypothesis which stated that automated teller machine services do not significantly predict customers' satisfaction in



commercial banks is rejected. Hence, automated teller machine services significantly predict customers’ satisfaction in commercial banks in South-South, Nigeria.

Hypothesis Two

Account opening services do not significantly predict customers’ satisfaction in commercial banks.

Table 4: Regression Analysis of the prediction of Customers’ Satisfaction in Commercial Banks by Account opening services (N=400)

Models	Sum of Square	DF	Mean Square	F	Sig	Remarks
Regression	552.182	1	552.182	4.805	.003	Significant
Residual	45734.532	398	114.910			
Total	45684.590	399				

***= Significant at .05 alpha level. Source: Field Work (2025)**

The results of Table 4 shows that the p-value of .003 is less than .05 at 1 and 398 degrees of freedom and at .05 level of significance. Therefore the null hypothesis which stated that account opening services do not significantly predict customer’s satisfaction in commercial banks is rejected. Hence, account opening services significantly predict customer’s satisfaction in commercial banks in South-South, Nigeria.

Conclusion

The study concluded that ATM services, through their convenience, speed, and accessibility, significantly enhance transactional satisfaction, while efficient and customer-friendly account opening processes build trust, reduce service barriers, and promote stronger customer-bank relationships. When combined, these services not only predict but also shape overall customer satisfaction, as they reflect the banks’ commitment to efficiency, reliability, and customer-centered service delivery. The study showed that automated teller machine and account opening services significantly predict customers’ satisfaction in commercial banks in South-South, Nigeria.

Recommendations

Based on the findings, it was recommended that:

1. Commercial banks in South-South Nigeria should invest in upgrading ATM infrastructure to ensure 24 hours availability and user-friendly interfaces. They must enhance maintenance routines and quick fault resolution to minimize service downtimes. Banks should also deploy more ATMs in underserved areas to improve access and customer satisfaction.
2. Account opening processes to reduce wait times and paperwork for customers should be simplified. Staff should be trained to provide clear guidance and personalized assistance during onboarding. Additionally, mobile and online account opening options should be promoted to attract tech-savvy and younger customers.



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