

**CHEQUE CLEARING AND PERSON-TO-PERSON PAYMENT SERVICES AS
PREDICTORS OF CUSTOMERS' SATISFACTION IN COMMERCIAL BANKS**

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ABSTRACT

The study assessed cheque clearing and person-to-person payment services as predictors of customers' 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 cheque clearing services and person-to-person paying services do not significantly predict customer's satisfaction in commercial banks in South-South, Nigeria. One of the recommendations made was that banks should gradually reduce reliance on cheque clearing by promoting digital payment alternatives.

Keywords: Cheque clearing, Person-to-person payment services, customers' satisfaction and commercial banks"

Introduction

In today's banking, customers are more informed and demanding than ever before, largely due to the availability of diverse banking options and global access to financial services. Customers now expect not only high levels of convenience and accessibility but also personalised and responsive service. The rise of digital banking, combined with access to real-time information and mobile apps, has shifted the power dynamics between banks and customers, with the latter now having greater control and flexibility over their financial transactions (Vandell, 2018). Consequently, commercial banks are increasingly under pressure to provide a seamless customer experience, reduce transaction

costs, and enhance the overall customer journey. In response to these changes, banks have continuously adapted their operational services to improve their efficiency, customer experience, and satisfaction. One major shift in banking operations has been the digital transformation of services, with an increasing emphasis on creating digital platforms that are secure, user-friendly, and capable of handling a high volume of transactions to enhance customers' satisfaction.

Cheque clearing services is viewed as the process through which a cheque is processed, validated, and transferred between banks or financial institutions in order to complete a payment transaction. Park (2022) asserted that cheque clearing services are a crucial aspect of banking, ensuring the smooth and secure transfer of funds between banks when cheques are deposited or presented for payment. These services not only ensure that cheques are processed efficiently but also play an important role in enhancing customer satisfaction. One of the most significant ways cheque clearing services enhance customer satisfaction is by providing timely access to funds. When customers deposit a cheque, they expect the funds to be available quickly and without undue delay. With modern clearing systems, particularly electronic cheque clearing and same-day clearing systems, the time it takes for a cheque to clear has drastically reduced. Also, the transparency provided by cheque clearing services enhances the overall customer experience by allowing customers to track the status of their cheques throughout the clearing process (Fred, 2021). Banks that provide efficient cheque clearing services can reduce operational costs, which may translate into lower fees for customers.

Person-to-person payment services are digital platforms that allow individuals to send money directly to each other using mobile apps or websites (Vandell, 2018). Person-to-person payment services significantly enhance customer satisfaction by offering a variety of benefits that make financial transactions easier, more convenient, and often more secure. Person-to-person payment services allow for instantaneous or near-instantaneous transfers, making it much easier for customers to send and receive money. This is particularly valuable in time-sensitive situations like paying for a shared meal, settling debts with friends, or handling emergencies. The ability to send money with just a few taps on a smartphone increases the convenience of daily financial transactions (Park, 2022). This is particularly valuable in time-sensitive situations like paying for a shared meal, settling debts with friends, or handling emergencies. The ability to send money with just a few taps on a smartphone increases the convenience of daily financial transactions.

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, minimise errors, and enable customers to 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. Also observed in banking services that do not enhance customer satisfaction are the challenges of non-protection against error and fraud in financial transactions, and making online payments with ease. These problems seem to have a negative effect on the growth of the commercial banks.

Research Objective

1. The extent to which cheque clearing services predict customers' satisfaction in commercial banks.
2. The extent to which person-to-person payment services predict customers' satisfaction in commercial banks.

Research Question

1. To what extent do cheque clearing services predict customers' satisfaction in commercial banks?
2. To what extent do person-to-person payment services predict customers' satisfaction in commercial banks?

Research Hypothesis

1. Cheque clearing services do not significantly predict customers' satisfaction in commercial banks.
2. Person-to-person payment services do not significantly predict customers' satisfaction in commercial banks.

Conceptual Review

Customer satisfaction

Customer satisfaction in banking services is a critical aspect of a bank's success and long-term sustainability. The banking sector, like any other, relies heavily on maintaining a loyal customer base, and customer satisfaction directly impacts loyalty, retention, and overall growth. In this sector, satisfaction is not just about the products themselves, such as savings accounts, loans, or credit cards, but also about the experience customers have with the services provided (Jerry, 2021). It involves factors like the quality of interactions, ease of use, transparency, security, and personalised services. Banks that offer personalised services, where staff members know a customer's history and financial needs, tend to enjoy higher satisfaction. Personalisation might include understanding customer preferences, offering tailored financial advice, or recommending the best products that fit the customer's specific situation. Customers feel valued when they are treated as individuals rather than as numbers. Rashid (2016) asserted that customers expect seamless communication channels. Whether it's face-to-face with a bank representative, through online chat, on social media, or by phone, responsive communication is vital. Customers want quick resolutions to their inquiries or issues. In modern banking, this also includes offering self-service options like mobile apps, which should be user-friendly and easy to navigate.

Digital banking plays a massive role in customer satisfaction today (Oladele, 2020). Customers expect to be able to access their accounts and perform transactions anytime, anywhere, through apps, websites, and ATMs. A user-friendly and intuitive online banking platform enhances satisfaction. If a bank offers smooth online banking services like bill payments, balance checks, fund transfers, and investment tracking, customers are likely to be more satisfied. With the rise of smartphones, mobile banking apps have become an integral part of customer satisfaction. A bank's app needs to offer an easy and secure experience for things like checking balances, making payments, or applying for loans. Furthermore, incorporating advanced technologies like AI chatbots for customer service or biometric security features (like fingerprint or facial recognition) can improve convenience and customer trust. Chan (2023) opined that offering robust online customer support and troubleshooting can improve the customer experience. Fast response times and the ability to resolve issues without having to visit a branch build confidence and reduce frustration.

Francis (2019) submitted that customers expect fast processing times for their transactions,

whether it's transferring funds, applying for a loan, or even getting their check cleared. Long wait times can cause dissatisfaction and frustration. Banks that prioritise speed, without compromising security, are more likely to build trust and increase customer satisfaction. When things go wrong, such as a declined card transaction or a miscommunication, the speed at which the bank resolves the issue is crucial. Banks that handle customer complaints and concerns efficiently, perhaps through dedicated customer service teams, tend to score higher in customer satisfaction surveys. Wilson (2023) asserted that in banking, one of the most significant concerns for customers is the security of their personal and financial information. Banks that employ advanced encryption methods, two-factor authentication, and fraud detection systems tend to earn more trust from their customers. A breach in security can have a significant negative impact on customer satisfaction, even if the bank handles it well. Customers expect their bank to ensure their accounts and transactions are safe.

Commercial Banks in South-South Nigeria

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).

According to the Central Bank of Nigeria (CBN), there are 26 licensed commercial banks operating in Nigeria. Some of the notable commercial banks with presence in the South-South region. These comprises Access Bank Plc, Citibank Nigeria Limited, Ecobank Nigeria Plc, First Bank of Nigeria Limited, Guaranty Trust Bank Plc, United Bank for Africa (UBA), Zenith Bank Plc, Fidelity Bank Plc, First City Monument Bank (FCMB), Globus Bank Limited, Heritage Banking Company Ltd, Jaiz Bank Limited, Keystone Bank Limited, Parallax Bank Ltd, Polaris Bank Plc, Premium Trust Bank, Providus Bank, Signature Bank Limited, Stanbic IBTC Bank Plc, Standard Chartered Bank Nigeria Ltd, Sterling Bank Plc, SunTrust Bank Nigeria Limited, Titan Trust Bank Plc, Union Bank of Nigeria Plc, Unity Bank Plc, Wema Bank Plc.

Cheque Clearing Services and Customer Satisfaction

Cheque clearing services refer to the process through which a bank verifies and transfers funds

from the payer's account to the payee's account when a cheque is deposited. It involves several steps to ensure that the cheque is legitimate, that there are sufficient funds in the payer's account, and that the transfer can happen smoothly (Luster, 2018). Fabes (2017) asserted that Cheque clearing is a financial process that ensures the secure transfer of funds between two parties when a cheque is issued and deposited. It involves multiple steps that guarantee the legitimacy of the cheque, verify sufficient funds, and facilitate the actual transfer of money. This process typically occurs between the bank of the person writing the cheque (the payer) and the bank of the person receiving it (the payee), but in modern banking, it often involves clearinghouses or electronic payment systems to streamline the operation.

When a cheque is deposited into the payee's bank, the first step in the clearing process involves its submission to the payer's bank (Fisayo, 2017). In traditional methods, this is done by physically transporting the cheque to the payer's bank through a clearinghouse or an intermediary. However, with the rise of digital banking systems, the process has become faster and more efficient through electronic or digital channels. Modern banking systems now allow for the transmission of cheque images or data electronically, which significantly reduces the time required for physical transport and the associated risks of handling paper cheques. These advancements allow the process to be more streamlined and can even enable same-day processing, depending on the systems in place (Bassey, 2019). Once the cheque reaches the payer's bank, the institution begins the critical process of verifying the cheque. The first thing the bank checks is whether the cheque has been signed correctly. A missing or incorrect signature can lead to the cheque being considered invalid, which would halt the clearing process. The bank will also inspect the cheque for any issues, such as it being post-dated or stale. Lamb (2020) asserted that a post-dated cheque is one that is issued for a date in the future, and a stale cheque is one that is presented after a certain period of time, usually six months. Both types of cheques may not be honoured if presented outside the specified time frame.

The payer's bank ensures that these factors are checked to avoid potential complications or fraud. In addition to verifying the basic details of the cheque, the payer's bank also checks the payer's account status. The most important verification at this stage is whether there are sufficient funds in the payer's account to cover the cheque amount. If the account balance is inadequate, the bank will flag this as insufficient funds and may decide not to process the cheque (Miller, 2016). Banks typically have processes in place to check for available credit or overdraft limits in cases where a customer's balance is low, but this decision is at the discretion of the bank. In the case of a discrepancy, the cheque may be returned unpaid, which means the payee will not receive the funds they were expecting. Adeola and Ekere (2022) posited that if any discrepancies are found, the payer's bank will not honour the cheque, and the cheque may be returned to the payee's bank. In turn, the payee's bank will notify the payee about the failure and provide a reason for the non-payment, such as insufficient funds, a signature mismatch, or an invalid cheque date. This process ensures that both parties are informed and can take corrective actions if necessary.

In the event that the cheque is rejected, the payee may choose to re-present the cheque or seek alternative means of payment (Emeka, 2017). Through these checks, the clearing system aims to protect both the payer and the payee from fraud and errors, ensuring that only valid and authorised transactions proceed. Olufemi (2016) posited that if all checks are cleared, the payer's bank then transfers the specified amount of money to the payee's bank. The transfer typically involves a series of intermediary steps, especially if the banks are located in different regions or use different systems. This part of the process ensures that the payment is processed correctly and that the appropriate

accounts are debited and credited. Once the funds are received, the payee's bank credits the amount to the payee's account, completing the transaction. Depending on the methods used (traditional paper-based clearing or modern electronic clearing), this process may take a few days or several business hours to complete. The time taken for the funds to appear in the payee's account can vary based on the efficiency of the clearing system, the involved financial institutions, and whether any issues arise during the verification stage.

Sylvester (2021) asserted that cheque clearing services, particularly through electronic systems, have greatly improved in terms of speed and convenience. Many banks now use automated clearing house systems (ACH) or central clearing systems, which significantly reduce the time it takes to clear cheques. Nevertheless, despite technological advancements, cheque clearing remains an essential process in ensuring that the money is transferred securely and efficiently, protecting both the payer and payee from potential fraud or error. Once the necessary identification is provided and verified, the customer will be required to make an initial deposit to activate the account (Nkem, 2021). This deposit serves as a confirmation that the customer is committed to opening the account and is often a prerequisite for it to be officially opened. The amount of the initial deposit varies significantly depending on the type of account being opened and the policies of the financial institution. For example, basic checking accounts may have little to no minimum deposit requirement, allowing customers to open an account with just a small amount of money or even none at all. On the other hand, more specialised accounts, such as certain types of savings accounts, fixed deposits, or premium checking accounts, may require a more substantial initial deposit to activate the account. This amount could range from a few dollars to hundreds or even thousands, depending on the account's features and the institution's guidelines.

Person-to-person payments, Services and Customer Satisfaction

Person-to-person payments services are defined as the transfer of funds between two individuals, typically through a digital platform or mobile application, without the need for physical cash or traditional bank transfers. This method enables people to send and receive money directly from one bank account or digital wallet to another, facilitating quick and convenient financial transactions. The transfer process usually involves linking a user's account or payment service to their smartphone or email, allowing them to send money to anyone with an email address, phone number, or a linked account on the same platform. In recent years, person-to-person payment services have seen a surge in popularity, fundamentally changing the way individuals handle financial transactions. Services such as Venmo, PayPal, Zelle, and Cash App have grown in prominence, providing an easy and accessible way for people to send and receive money without the need for physical cash or complicated banking procedures (Dayo, 2019). These platforms have been especially transformative in enabling individuals to quickly and conveniently pay for services, send money to loved ones, or split shared expenses.

Whether it's for a group dinner, rent payments, or contributing to a friend's birthday gift, person-to-person payment services have become an indispensable tool for modern-day financial exchanges. Rashid (2016) posited that the user-friendly interfaces of these platforms are another key reason for their widespread adoption. Person-to-person payments apps are designed to be intuitive, requiring minimal technical knowledge, which makes them accessible to a wide demographic, including those who might not be particularly tech-savvy. Transactions can be made with just a few taps on a smartphone, and most platforms allow users to link their bank accounts or credit/debit cards, eliminating the need to visit a bank or carry cash. (Michael, 2023) This convenience has made

person-to-person services highly attractive, especially for younger generations who are accustomed to digital-first solutions for daily tasks. The simplicity of these platforms has also been a key factor in their success, as users can send money to friends and family with ease, whether they are in the same city or on the other side of the world (Chidi and Ebere, 2021).

Another significant advantage of person-to-person payment services is the speed with which transactions are processed (Okeke *et al*, 2021). Unlike traditional bank transfers, which often take several business days to complete, person-to-person payments are typically instant or occur within minutes. This rapid transaction time allows for a seamless flow of money between individuals, making it ideal for situations where quick payments are needed. For instance, if a person needs to reimburse a friend for a dinner bill or pay for tickets to an event, the transaction can be completed almost immediately, without the delays that are common in traditional banking systems (Solomon, 2017). This efficiency makes person-to-person payments an attractive alternative to older methods like wire transfers or checks, which can involve lengthy processing times. The speed and ease of person-to-person payments are especially beneficial in a globalised world, where people are increasingly engaging in cross-border financial transactions.

Oladele (2020) posited that these services allow individuals to send money to family members, friends, or colleagues who are in different geographical locations without incurring high fees or waiting for days to complete the transfer. This instant gratification is particularly useful for those sending money internationally or paying for services abroad. Moreover, while international wire transfers can often involve steep fees and unfavourable exchange rates, many person-to-person services offer competitive or even free cross-border transfers, further cementing their position as a preferred payment method for people who want to avoid the complexities of traditional banking. Ugochukwu (2020) submitted that person-to-person payment services have gained significant traction due to their ease of use, speed, and accessibility. Platforms like Venmo, PayPal, Zelle, and Cash App have revolutionised how people manage financial transactions, making it easier than ever to pay for goods and services, send money across distances, and settle shared expenses. The instant processing times of these services have made them a preferred option over traditional bank transfers, contributing to the growing shift towards digital and mobile payments. As these platforms continue to evolve, they are likely to become even more ingrained in everyday financial transactions.

One of the key concepts behind person-to-person payments is the use of digital wallets or payment systems that act as intermediaries between users and their bank accounts. These systems handle the payment processing, ensuring that funds are transferred securely (Emmanuel, 2021). Some platforms may charge fees for certain types of transactions, like instant transfers or international payments, but many allow free transfers between users who are within the same network or platform. Rashid (2016) asserted that person-to-person payments are typically designed to be secure, with many platforms using encryption and multi-factor authentication to protect users from fraud or unauthorised transactions. However, because of the ease of use and accessibility, person-to-person payments can also carry risks, particularly if the user sends money to someone they don't know or trust. As a result, users are often advised to be cautious and only transact with people they have a trusted relationship with. Akinlade and Emeka (2021) stated that person-to-person payments have revolutionised the way individuals manage and transfer money, offering speed, convenience, and flexibility.

Methodology

A 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 the 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 an instrument, tagged "Operational Banking Services and Customer 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 the 0.05 level of significance.

Results and Discussions

Research Question One: To what extent do cheque clearing services predict customers' satisfaction in commercial banks?

Table 1: Summary of Regression Analysis of the extent to which Cheque clearing services Predict Customers' Satisfaction in Commercial Banks (N=400)

Variables	R	R ²	Adjusted R ²
Cheque clearing Services(X)	.481	.231	0.230
Customers Satisfaction (Y)			

Source: Field Work (2025)

Table 1 shows the extent to which cheque clearing services predict customers' satisfaction in commercial banks. The coefficient of correlation (R) of .481 shows that cheque clearing services predict customers' satisfaction to a moderate extent. Also, the coefficient of determination (R²) value of .231 indicates that cheque clearing services predict up to 21.3 per cent variation in customer satisfaction in commercial banks. This result shows that cheque clearing services predict customer satisfaction in commercial banks to a moderate extent.

Research Question Two: To what extent do person-to-person payment services predict customers' satisfaction in commercial banks?

Table 2: Summary of Regression Analysis of the extent to which Person-to-person payment Services Predict Customers' Satisfaction in Commercial Banks (N=400)

Variables	R	R ²	Adjusted R ²
Person-to-person payments Services (X)	.882	.778	.778
Customers' Satisfaction (Y)			

Source: Field Work (2025)

Table 2 shows the extent to which cheque clearing services predict customers' satisfaction in commercial banks. The coefficient of correlation (R) of .882 indicates that person-to-person payment services predict customer' satisfaction to a very high extent. Also, the coefficient of determination (R²) value of .778 shows that person-to-person payment services predict up to 77.8 per cent variation

in customer satisfaction in commercial banks. This result shows that person-to-person payment services predict customers' satisfaction in commercial banks to a very high extent.

Hypothesis Testing

Hypothesis One: Cheque clearing services do not significantly predict customers' satisfaction in commercial banks.

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

Model	Sum of Square	DF	Mean Square	F	Sig	Remarks
Regression	12.149	1	12.149	.152	.537	Not Significant
Residual	31853.617	398	80.06			
Total	31865.766	399				

***= Not Significant at .05 alpha level. Source: Field Work (2025)**

The results of Table 3 show that the p-value of .537 is greater than .05 at 1 and 398 degrees of freedom and at .05 level of significance. Therefore, the null hypothesis, which stated that Cheque clearing services do not significantly predict customer satisfaction in commercial banks, is accepted. Hence, cheque clearing services do not significantly predict customer satisfaction in commercial banks in South-South, Nigeria.

Research Hypothesis Two: Person-to-person payment services do not significantly predict customer satisfaction in commercial banks.

Table 4: Regression Analysis of the prediction of Customers' Satisfaction in Commercial Banks by Person-to-person payments Services (N=400)

Model	Sum of Square	DF	Mean Square	F	Sig	Remarks
Regression	586.202	1	586.202	6.801	.009	Significant
Residual	46024.268	398	86.188			
Total	46610.470	399				

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

The results of Table 4 show that the p-value of .009 is less than .05 at 1 and 398 degrees of freedom and at .05 level of significance. Therefore, the null hypothesis, which stated that person-to-person payment services do not significantly predict customer satisfaction in commercial banks, is rejected. Thus, person-to-person payment services significantly predict customer satisfaction in commercial banks in South-South, Nigeria.

CONCLUSION

In conclusion, cheque clearing and person-to-person payment services play a vital role in shaping customers' satisfaction in commercial banks. Efficient cheque clearing builds trust and reliability, while seamless person-to-person payments promote convenience and accessibility. Together, these services influence customer loyalty, service perception, and long-term patronage. Thus, the ability of banks to enhance these financial services directly determines the level of satisfaction and competitiveness within the industry. The study showed that cheque clearing services and person-to-person paying services do not significantly predict customer satisfaction in commercial banks in South-South, Nigeria.

RECOMMENDATIONS

- i. Banks should gradually reduce reliance on cheque clearing by promoting digital payment alternatives. Educational campaigns should inform customers of faster and more secure options like transfers and e-checks. Banks should review the cost-benefit of maintaining cheque services and consider strategic scaling down.
- ii. Person-to-person platforms to facilitate fast, seamless and low-cost transfers should be expanded and secured by banks. They must integrate these services into mobile banking apps with intuitive user experiences. Awareness campaigns should be launched to educate customers on how to safely use these services for everyday transactions.

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