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e-Service Process and Customer Patronage of Money Deposit Banks in Delta State

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Abstract
This study focused on E-Service Process and Customer Patronage of Money Deposit Banks in Delta State. Four research questions were formulated to guide the study. Several literatures were reviewed and cited in this study for better understanding. This study will adopt ex post facto research design. The sample size will be limited to five (5) Money deposit banks in Nigeria: The data collected from the respondents was presented and analyzed using simple descriptive statistics such as frequency distribution tables, percentages and arithmetic mean score. The mean cut-off point of 2.50 bench mark was adopted to determine acceptance and rejection of each item in the questionnaire. The hypotheses were tested with t-test statistical techniques. The findings revealed that, there is a significance relationship between internet banking and customer patronage of Money Deposit banks in Delta State, there is a significance relationship between ATM machines and customer patronage of Money Deposit banks in Delta State, there is a significance relationship between E-service and customer patronage of money deposit banks in Delta State. There is a significance relationship between E-service process adoption and customer patronage of money deposit banks in Delta State. It was concluded that to compete in the highly competitive business environment, managers of E-services need to concentrate their e-service quality by enhancing customer's trust to influence customer's patronage intention. It was recommended that deposit money banks should develop their E-service by making it more interactive to encourage more patronage and effective customer service.

Key Words: *E-Service Process, Customer Patronage of Money Deposit Banks, ATM Machine, Internet Banking*

Introduction

The volume of patronage in banks determines the volume of investible funds available in form of loans and advances that can be used for purposes of economic growth and development. Hence, the more functional the banks are the better for the economy because banks as financial intermediaries channel funds from surplus spending units to deficit spending units. The Search, Experience and Credence attributes therefore determines the pool of financial resources available for

economic transformation and sustainable development of a nation (Kumar & Ayedee, 2021). The service environment is the entirety of the physical, perceptible and visible features that consumers interface with at service delivery locations. It comprises features such as ambience, spatial layout/functionality, symbols, signs, artworks and social elements such as employees and customers' density, for offline services (Figueiredo, Larsen & Bean, 2021). However, for virtual or internet services, the environment in which services are created and delivered is referred to as electronic service (Andriani, Setyorini & Shibghatalloh, 2021).
Consequently, the role of e-service in enhancing customer patronage of internet banking services has been acutely ignored by existing researchers; thereby leading to insufficient empirical evidence to explain the causal relationship between e-service and customer patronage in the internet banking context. Similarly, there appears to be some sort of disagreement among existing researchers on the exact nature of relationship between e-service dimensions and customer patronage as the results of some researchers (Tankovic & Benazic, 2018) were inconsistent with the general perception that e-service dimensions positively enhance customer patronage (Tran & Strutton, 2019). This study was therefore designed to assess the E-Service process and customer patronage of money deposit banks in Delta State in order to establish practical implications for how money deposit banks could enhance their e-service process to improve customer patronage of their bank.

Statement of the Problem

Today's banking industry is filled with intense competition where the needs to satisfy their highly demanding customers is difficult and this is best done through the adoption of technology which plays a vital role in meeting their needs which is changing at a rapid rate. The benefits derived from e-service usage to be more than three times its cost used in purchasing it and dealing in today's banking environment requires evolving innovation with the aim of meeting the ever-demanding customers' needs. Therefore, the rapid emergence and evolution of e-commerce has revolutionized the money deposit banking industry. It has allowed banks to increase their revenue by allowing their clients to conduct transactions online. One of the challenges money deposit banking institutions are facing in today's banking environment is the continuous change in customers' needs and maintenance of the existence E-services, and this can be accounted for by a number of reasons, among which there is change in patronage of customers. It is on these premises this study intends to assess E-Service Process and Customer Patronage of Money Deposit Banks in Delta State.

Objectives of the study

The main objective of the study is to determine E-Service Process and Customer Patronage of Money Deposit Banks in Delta State while the specific objectives are to;

i. Ascertain how the use of internet banking increase customer patronage of Money Deposit banks in Delta State
ii. Examine how the use of ATM machines increase customer patronage of Money Deposit banks in Delta State

iii. determine how the use of E-service increase customer patronage of money Deposit banks in Delta State.
iv. determine the impact of E-service process adoption has on customer patronage of money deposit banks in Delta State

Review of Related Literature

e-Service

The service paradigm has evolved from viewing services and goods as fundamentally different to recognizing their interconnectedness. While initially perceived as opposites, they now overlap due to minor distinctions. Some services rely on tangible goods for support or delivery, while others use them in manufacturing. Defining a service includes identifying it as providing benefits, activities, or enjoyment and limiting it to commodity sales. Services are intangible and involve interactions between customers, physical resources, and systems to solve problems, sometimes involving other customers. E-Services have been around for a while, for instance, according to Lewis Kumar and Ayedee (2021) observed that scores of service-delivery companies are moving their services online to expand their market reach and ensure uninterrupted operations. According to Hull et al. (2018) "the emerging paradigm of electronic services (e-Services) promises to bring to distributed computation and services the flexibility that the web has brought to the sharing of documents". They state that "the last several years have seen an explosion of activity around electronic services, in e-commerce, in science, and in telecommunications". According to them, "the fundamental objective of e-services is clear: to have a collection of network-resident software services accessible via standardized protocols, whose functionality can be automatically discovered and integrated into applications or composed to form more complex services".

After e-Commerce, came other e-services such as e-Learning, e-Health, e-Banking, e-Agriculture, e-Government, etc., which all have now moved onto the mobile device's platforms (especially smartphones) and renamed to m-Commerce, m-Learning, m-Health, m-Banking, etc. Many of these e-Services survived the dotcom bubble or the dotcom boom, which saw the increase of such services and domain name registrations from 1996 and then crash from 2001. "During the crash, many online shopping companies, such as Pets.com, Webvan, and Boo.com, as well as several communication companies, such as Worldcom, NorthPoint Communications, and Global Crossing, failed and shut down". The value of e-Services was further realized once the governments got on the bandwagon and introduced e-Government and e-Governance to provide government services to its citizens as well as show transparency in governance. "As growth in the technology sector stabilized, companies consolidated; some, such as Amazon.com, eBay, and Google gained market share and came to dominate their respective fields". For example, in 2021, during Amazon Prime Day (for Amazon Prime Members), the one-day worldwide sales were 10.4 billion USD and Amazon sold 175 million items (Statista.Com).

Customer Patronage

Patronage refers to the outcome of the customers' enthusiasm to be firmly devoted to a company may be, due to the superiority of service or perceived service qualities or the quality of the total offerings of the firm Patronage is a crucial parameter for measuring the performance of the band.

Chiguvi (2016) defined customer patronage as commitment to proceed obtaining a favored item or benefit reliably notwithstanding of situational variables and showcasing endeavors that may result in exchanging behavior. This in turn is expected to lead to positively affect the revenue generated. Hence the survival of any bank is largely reliant on the intensity of patronage it receives and every other outcome measure is a function of the patronage level.

The Use of Internet Banking increase Customer Patronage

The Internet can be referred to as "a type of global information infrastructure consisting of computer hardware and software that is characterised as both general and open". (Peterson; Balasubramanian; Bronnenberg, 1997) In this case general means that Internet was not designed for a specific set of services. Since all specifications required to use the Internet are publicly available, it can also be described as "open". Further on, "the Internet "will refer both to the Internet "itself" and to information and communication technologies (i.e. the systems behind the Internet technology). Internet banking is a system that facilitates bank customers in accessing their accounts and general information regarding bank products and services via a personal computer or any other electronic internet enabled devices such as mobile phones (Wijayarathne, 2015). It offers banking at the go, enabling transactions and payments over the internet through a bank's website (Devi & Revathy, 2011). According to Premarathne and Gunathilake (2016), internet banking is defined as a set of technological tools offered by financial institutions for its customers to do banking transactions via computers using an internet connection. Internet banking is an integrated system that offers customers flexible, suitable and low-cost platforms with integrated services of online personal banking such as online checking and saving accounts, certificate of deposit, money market accounts, investment services and other related financial services (Bhattacherjee, 2001).

The Use of ATM machines Increase Customer Patronage

ATM is an innovation by banks that enable bank customers withdraw money without visiting banking hall; operating 24 hours a day and 7 days a week. It sells recharge cards, transfers funds as well as gives account balance enquiry ATMs are mostly located outside the banking halls, airports, schools, shopping malls, places far away from home, situated in large stores, filling stations, eateries, and hotels. It also has self-supervising operating applications and diagnostic programs and incorporates sophisticated physical and logical security features (Kaplan & Maxwell, 1994, cited in Salami & Ogbeta, 2014). The ATM is a combined computer terminal with cash vault and record-keeping system in one unit, permitting users to enter a bank's book keeping system with a plastic card containing a personal identification number (PIN). It is accessed by punching a special code number into the computer terminal linked to a bank's computerized records (Rose, 1999).

This is the electronic banking terminal that manages the selling process through an accessible interface for salespersons. POS allows the creation and printing of the transaction receipt. POS is used for card payments, which allows the processing of debit/credit card transactions, cashless transactions, and real-time processing, which authorizes and settles transactions instantly. POS is fast and easy, reduces fraud risk, guarantees efficiency, and increases sales

The Use of Bank Customer Service Increase Customer Patronage

Customer service, in general, refers to how a business treats its clients. Customer service, according to Dei-Tumi (2005), is an attitude rather than a department. He also believes that a firm can only keep and create clients depending on the attitude it exhibits toward them. It's also about delivering on the company's goal of adding value to the client. Customer service is defined as a company's ability to provide services to customers on a continuous basis while meeting their needs and wishes (Simons, 2016). In banking, one of the most important ways to keep consumers coming back is to provide excellent customer service. It include providing detailed and timely solutions to customers' inquiries and complaints, as well as interacting with consumers through physical meetings or other technology means such as email, fax, and phones. Almost every bank employee is involved in some part of customer care, it may be argued. Due to increased competition in the banking industry, banks are being urged to become more customer-centric. As stated before in the report, recruiting new consumers is more expensive than sustaining existing clients. In order to keep customers, the customer service personnel within banks are required to have the ability to provide quick, accurate and convenient services to clients (Osuagwu, 2009).

The impact of E-service process adoption has on customer patronage

As pointed out by authors Jabnoun and Al-Tamimi (2003), superior transaction efficiency is achieved by reducing physical facilities and reducing the number of employee (in support of online service delivery), however, it may create a lack of interaction between provider and customers; thus adversely influencing customer’s perception. To reduce additional fees or the tension felt by customers while dealing with human interaction, banks nowadays offer online services. This endeavour relieves customer’s concerns by providing various online services which are efficient in generating ongoing loyalty and customer’s patronage intention of target customers (Adapa & Roy, 2017). Researchers agree that due to the rise and success of online retail banking investigation should not only be concentrated on stakeholders but to customers and the policymakers alike (Dada, 2017; Al-dweeri et al., 2017; Yap et al., Pikkarainen et al., 2004; Sathye, 1999, Devlin, 1995).

Theoretical Framework

This study is anchored on Technology Acceptance Model. The Technology Acceptance Model (TAM) was developed to elucidate the recognition of information Technology for carrying out diverse undertakings and to forecast the acceptance of online banking (Davis, 1989). The theory establishes that the user’s acceptance of a new information system is dependent on the user's perception about the system and determined by an individual's intention to use the systems. The two philosophies that define users' intentions are as follows; "perceived ease of use of technology and perceived advantages of using the technology in terms of its usefulness are the basic factors that influence an individual's acceptance of an information system". Perceived usefulness is the degree to which an individual believes that the use of a system will increase his/her general performance in relation to its productivity and effectiveness. The productivity and effectiveness are the ability of a system to be timesaving and to be of comparative advantage to individual set goals in relations of work. Perceived ease of use on the other hand is the point to which an individual believes that the smallest or no effort at all is required for usage of a certain system in relationships to both physical effort and mental and simplicity of learning how to practice the system (Davis, 1989). In addition, Davis further argues that "perceived ease of use" influences perceived usefulness.

Methodology

This study adopted *ex post facto* research design. This is because it will assist in determining E-Service Process and Customer Patronage of Money Deposit Banks in Delta State. This study focuses on the E-Service Process and Customer Patronage of Money Deposit Banks in Delta State. The study's population comprises of twenty seven (27) (Access Bank plc, Citibank Nigeria Ltd, Ecobank Nigeria Plc, Fidelity Bank Plc, First Bank Nigeria Ltd, First City Monument Bank Plc, Globus Bank Ltd, Guaranty Trust Bank Plc, Keystone Bank Ltd, Nova Commercial Bank Ltd, Optimus Bank, Parallex Bank Ltd, Polaris Bank Plc, Premium Trust Bank, Providus Bank Ltd, Signature Bank Ltd, Stanbic IBTC Bank Plc, Standard Chartered Bank Nigeria Ltd, part of Standard Chartered Group, Sterling Bank Plc, SunTrust Bank Nigeria Ltd, Titan Trust Bank Ltd, Union Bank of Nigeria Plc, United Bank For Africa Plc, Unity Bank Plc, Wema Bank Plc and Zenith Bank Plc) Money Deposit banks that were listed on the Central Bank of Nigeria (CBN).The sample size was limited to five (5) Money deposit banks in Nigeria: They are: Access bank, GTB Plc, Unity Bank, Fidelity Bank and First Bank Plc. The structured questionnaire was used for data collection which comprises of two sections. The questionnaire was given a thorough scrutiny by the research professionals, giving it face and content value in order for it to be suitable for the study. A pilot testing was carried out with the instrument using split half reliability method. The questionnaire was administered to another bank in which is not the same banking institution in which the actual research was carried out. On the analyses a reliability coefficient of 0.70 was obtained. A reliability of 0.70 met the standard established by Ajaja (2013), that an instrument of 0.70 above is reliable thus, the instrument was used for this study. The data collected from the respondents was presented and analyzed using simple descriptive statistics such as frequency distribution tables, percentages and arithmetic mean score. The mean cut-off point of 2.50 bench mark was adopted to determine acceptance and rejection of each item in the questionnaire. The hypotheses were tested with t-test statistical techniques.

Results and Discussion

Presentation of Data

Table 1: *Demographic Characteristics of the Respondents as (N=75)*

S/No.	Characteristics	Frequency	Percentage
1	**Sex**		
	Male	53	71%
	Female	22	29%
	Total	**75**	**100%**
2	**Age**		
	20-25 yrs	11	15%
	26-30yrs	43	57%
	31-35yr	13	17%
	36 yrs and above	4	5
	Total	**75**	**100%**

Source: Field Work 2026.

Table 1 shows that 53(71%) of the respondents are males, while 22(29%) are females. Age of the respondents 11(26%) of the respondents are between 20yrs – 25yrs of ages, 43(57%) are between 26-30yrs, and 13(17%) are between 31-35 yrs, 4(5%) are from 36 yrs and above of age.

Data Analyses

Research Questions 1: Does internet banking e-service increase customer patronage of Money Deposit banks in Delta State?

Table 2

Mean (x) *and Standard Deviation Responses to* Does internet banking e-service increase customer patronage of Money Deposit banks in Delta State

S/No.	Item	Mean ($\bar{x}$)	SD	Remark
1	The internet banking of the bank give personal attention to the bank's online customers	3.04	1.10	Accepted
2	Through the internet banking platform of the banks, customers are able to carry out e-banking activities in ways that meets their needs	2.81	0.87	Accepted
3	Internet banking website usually shows an understanding of the specific needs of customers need	3.80	0.52	Accepted
4	Customers are well satisfied with their bank's Internet channels if it allows them to perform online transactions without difficulties	3.77	0.53	Accepted
5	Bank customers enjoy Internet banking because of its easy and fast in getting served	3.68	0.71	Accepted
	Grand Mean (x) and Standard Deviation	**3.42**	**0.74**	**Accepted**

Source: Field Work 2026

From Table 2, all the items have means (x) between 2.81 to 3.80 and a Standard Deviation of within 0.52 to 1.10. They were accepted because their means (x) were above the bench mark value of 2.50. Based on the result in Table 4.2, the grand means (x) response regarding in which ways does Average Resolution Time (AVRT) taken by customer service before being served influence the organizational performance of banks is 3.42 with a Standard Deviation of 0.74. From the analysis, it was shown that the respondents agreed to items on the ways Average Resolution Time (AVRT) taken by customer service before being served influence the organizational performance of banks.

Research Questions 2: How does the communication strategy adopted by banks influences their organizational efficiency?

Table 3:

Mean (x) *and Standard Deviation on the Responses How does the communication strategy adopted by banks influences their organizational efficiency (N=75)*

S/No.	Item	Mean (x)	SD	Remark
6	It improves customer patronage	3.57	0.79	Accepted
7	It creates awareness of the organization to the general public	3.52	0.82	Accepted
8	It gives quick updates on certain issues concerning customers	3.35	0.96	Accepted
9	It shows reliability on the side of the banks	3.32	0.99	Accepted
10	Customers will want to come back for more services	3.04	1.10	Accepted
	Grand Mean (x) and Standard Deviation	**3.36**	**0.93**	**Accepted**

Source: Field Work 2026.

From Table 3, all the items have means **(x)** between 3.04 to 3.57 and a Standard deviation between 0.79 to 1.10. They were accepted because their means (x) were above the bench mark value of 2.50. Based on the result in Table 4.3, the grand means **(x)** response regarding on How does the communication strategy adopted by banks influences their organizational efficiency is 3.36 with a Standard Deviation of 0.93. From the analysis, it was shown that all the respondents agreed to the items on how does the communication strategy adopted by banks influences their organizational efficiency.

Research Questions 3: Does ATM machines e-service increase customer patronage of Money Deposit banks in Delta State?

Table 4:

Mean (x) *and Standard Deviation on the Responses to Does ATM machines e-service increase customer patronage of Money Deposit banks in Delta State*

S/No.	Item	Mean (x)	SD	Remark
11	It brings positive relationship between customers and banking staff	3.52	0.82	Accepted
12	It brings fast service rendering to customers	3.68	0.47	Accepted
13	It brings organizational expansion	3.65	0.66	Accepted
14	It brings satisfaction to customers	3.06	1.12	Accepted
15	It improve the organizational revenue/income	3.33	0.98	Accepted
	Grand Mean (x) and Standard Deviation	3.44	0.81	Accepted

Source: Field Work 2026.

From Table 4, all the items have means **(x)** within 3.06 to 3.68 and a Standard Deviation between 0.47 to 1.12.. They were accepted because their means (x) were above the bench mark value of 2.50. Based on the result in Table 3, the grand mean **(x)** response regarding the Does ATM machines e-service increase customer patronage of Money Deposit banks in Delta State is 3.44 with a Standard Deviation of 0.81. From the analysis, it was shown that the respondents agreed to the items on does ATM machines e-service increase customer patronage of Money Deposit banks in Delta State.

Research Questions 4: How does the use of E-service increase customer patronage of money Deposit banks in Delta State?

Table 5

Mean (x) *and Standard Deviation on the Responses to How does the use of E-service increase customer patronage of money Deposit banks in Delta State*

S/No.	Item	Mean (x)	SD	Remark
16	I am satisfied with the speed at which my issue was addressed	3.66	0.61	Accepted
17	Quick response time is a significant factor in my satisfaction with customer service	3.81	0.39	Accepted
18	My call/email/chat was answered promptly by customer service	3.48	0.79	Accepted
19	The customer service representative responded to my inquiries in a timely manner	3.56	0.80	Accepted
20	The response time of customer service met my expectations	3.65	0.70	Accepted
	Grand Mean (x) and Standard Deviation	**3.63**	**0.65**	**Accepted**

Source: Field Work 2026.

From Table 5, all the items have means **(x)** between 3.48 to 3.81 and a Standard Deviation between 0.39 to 0.80. They were accepted because their means (x) were above the bench mark value 2.50. Based on the result in Table 4.5, the grand mean (x) response regarding the How does the use of E-service increase customer patronage of money Deposit banks in Delta State is 3.63 with a Standard Deviation of 0.65. From the analysis, it showed that the respondent agreed on how does the use of E-service increase customer patronage of money Deposit banks in Delta State.

Research Questions 5: What are the impacts of E-service process adoption on customer patronage of money deposit banks in Delta State?

Table 6:

Mean (x) *and Standard Deviation on the Responses What are the impacts of E-service process adoption on customer patronage of money deposit banks in Delta State (N=75)*

S/No.	Item	Mean (x)	SD	Remark
6	Customers adoption of E-service because its fast and reliable in carrying transactions	3.57	0.79	Accepted
7	E-service adoption impact customers patronage usage	3.52	0.82	Accepted
8	E-service adoption reduces stress from customers	3.35	0.96	Accepted
9	E-service adoption process saves time	3.32	0.99	Accepted
10	E-service adoption by customers encourages more adoption of technology	3.04	1.10	Accepted
	Grand Mean (x) and Standard Deviation	**3.36**	**0.93**	**Accepted**

Source: Field Work 2026.

From Table 6, all the items have means **(x)** between 3.04 to 3.57 and a Standard deviation between 0.79 to 1.10. They were accepted because their means (x) were above the bench mark value of 2.50. Based on the result in Table 4.3, the grand means **(x)** response regarding on What are the impacts of E-service process adoption on customer patronage of money deposit banks in Delta State is 3.36 with a Standard Deviation of 0.93. From the analysis, it was shown that all the respondents agreed to the items on what are the impacts of E-service process adoption on customer patronage of money deposit banks in Delta State.

Test of Hypotheses

Hypotheses 1

Ho_1: There is no significance relationship between internet banking and customer patronage of Money Deposit banks in Delta State.

Table 7

T-test Table Showing significant effect between internet banking and customer patronage of Money Deposit banks in Delta State.

Items	N	Mean (x)	SD	DF	t_{cal}	t_{crit}	Level of significance	Decision
Internet banking	53	3.80	1.10					
Students' Customer				73	0.53	2.013	0.05	Accepted
patronage	22	2.81	0.52					

Table 7, t_{cal} (0.53) less than t_{crit} (2.013) at degree of freedom 73 and 0.05 level of significance. Therefore, the null hypothesis is rejected. This means that there is a significance relationship between internet banking and customer patronage of Money Deposit banks in Delta State.

Hypothesis 2

Ho_2: There is no significance relationship between ATM machines and customer patronage of Money Deposit banks in Delta State.

Table 8:

T-test Table Showing significant effect between ATM machines and customer patronage of Money Deposit banks in Delta State

Items	N	Mean (x)	SD	DF	t_{cal}	t_{crit}	Level of significance	Decision
ATM machines	53	3.57	1.10					
Customer				73	0.058	2.013	0.05	Accepted
patronage	22	3.04	0.79					

Table 8, shows t_{cal} (0.058) is less than t_{crit} (2.013) at degree of freedom 73 and 0.05 level of significance. This means that the null hypothesis is rejected meaning that there is a significance relationship between ATM machines and customer patronage of Money Deposit banks in Delta State.

Hypotheses 3

Ho_3: There is no significance relationship between E-service and customer patronage of money deposit banks in Delta State.

Table 9

T-test Table Showing significant effect between E-service and customer patronage of money deposit banks in Delta State

Items	N	Mean (x)	SD	DF	t_{cal}	t_{crit}	Level of significance	Decision
E-service	53	3.68	1.12					

Students' Customer patronage	22	3.06	0.47	73	0.53	2.013	0.05	Accepted

Table 9, t_{cal} (0.53) less than t_{crit} (2.013) at degree of freedom 73 and 0.05 level of significance. Therefore, the null hypothesis is rejected. This means that there is a significance relationship between E-service and customer patronage of money deposit banks in Delta State.

Hypotheses 4

Ho_4: There is no significance relationship between E-service process adoption and customer patronage of money deposit banks in Delta State.

Table 10

T-test Table showing significant effect between f E-service process adoption and customer patronage of money deposit banks in Delta State

Items	N	Mean (x)	SD	DF	t_{cal}	t_{crit}	Level of significance	Decision
E-service process adoption	53	3.81	0.80	73	0.52	2.013	0.05	Accepted
Customer patronage	22	3.48	0.39					

Table 10, t_{cal} (0.52) less than t_{crit} (2.013) at degree of freedom 73 and 0.05 level of significance. Therefore, the null hypothesis is rejected. This means that there is a significant relationship between E-service process adoption and customer patronage of money deposit banks in Delta State

Discussion of Findings

The analysis shows that the majority of the respondents are males, which are than the females.

The finding in Research question 1 shows that majority of the respondents agreed to the does internet banking e-service increase customer patronage of Money Deposit banks in Delta State? this is supported by Premarathne and Gunathilake (2016), internet banking is defined as a set of technological tools offered by financial institutions for its customers to do banking transactions via computers using an internet connection. Internet banking is an integrated system that offers customers flexible, suitable and low-cost platforms with integrated services of online personal banking such as online checking and saving accounts, certificate of deposit, money market accounts, investment services and other related financial services.

The finding in Research question 2 shows that majority of the respondents agreed does ATM machines e-service increase customer patronage of Money Deposit banks in Delta State? This is in line with Salami & Ogbeta, (2014) stated that ATM is a combined computer terminal with cash vault and record-keeping system in one unit, permitting users to enter a bank's book keeping system with a plastic card containing a personal identification number (PIN). It is accessed by punching a special code number into the computer terminal linked to a bank's computerized records (Rose, 1999).

The finding in Research question 3 shows that majority of the respondents agreed on what are the impact of E-service process adoption on customer patronage of money deposit banks in Delta State? This is supported by Jabnoun and Al-Tamimi (2023), superior transaction efficiency is achieved by reducing physical facilities and reducing the number of employee (in support of online service delivery), however, it may create a lack of interaction between provider and customers; thus adversely influencing customer's perception. To reduce additional fees or the tension felt by customers while dealing with human interaction, banks nowadays offer online services.

Conclusion and Recommendations

Conclusion

Consumers availing E-service banking service are selecting their preferred services based on their individual needs; which are influenced by their level of adoption of new technology. Thus, this research will undoubtedly assist the E-service providers to understand the importance (and measure) of E-service quality and fulfill the requirements of both current and potential customers. This investigation uncovered that to compete in the highly competitive business environment, managers of E-services need to concentrate their e-service quality by enhancing customer's trust to influence customer's patronage intention.

Recommendations

This study hereby recommended the following;

i. Deposit money banks should develop their internet banking services by making it more interactive to encourage more patronage
ii. Internet banking should be made easier for customers to make use of it at any time.
iii. More awareness and sensitization programmes should be given to customers on the need for e-service banking.
iv. Banks should make their ATM machines more secured to encourage larger patronage and customer satisfaction.

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