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DIGITAL BANKING PAYMENT SERVICES AND CUSTOMER SATISFACTION: EVIDENCE FROM A SELECTED LIQUEFIED PETROLEUM GAS BUSINESS

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ABSTRACT

This research focused on determining the effects of digital banking payment services on customer satisfaction with a selected retail liquefied petroleum gas (LPG) business in Ogun State, Nigeria. The study used a survey research design, in which one hundred (100) bulk dealer customers who use digital banking payment services apart from cash in their mode of payment were chosen as the sample size, although only ninety-seven (97) were able to complete the survey. Questionnaires were used to generate data that was used. In testing the hypotheses in this study, it was found that digital banking payment services have contributed to customer satisfaction. The study recommends that small business owners and their managers should consistently take the factors tested above into consideration when deciding on the digital banking payment services as a mode of payment, as it affects customer satisfaction.

Keywords: digital banking; payment services; lpg; customer satisfaction; business

INTRODUCTION

The 21st century has seen a shift in the way that consumers and customers of corporate businesses throughout the world make payments for goods and services, thanks to the introduction of digital financial payment systems. These payment services are the various ways that payments can be made online; they are often made through digital banking, which is also known as e-banking. It is possible to do these services without going into the banking hall. Every task in human existence is far simpler in the current information technology era than it was in the past. It has revolutionized the banking industry (Madhushree & Shivananda, 2024). Financial services accessibility provides several benefits to society through digital financial innovations that affect the performance of banking institutions and improve access to financial services (Widarwati et al., 2022). The public's desire for banking services is anticipated to be met by banks' growing presence. It is crucial that while choosing a bank, consumers consider the services that each one offers. This is because other reasons, like technological advancements, which instantly increase the competitive atmosphere in the banking industry, cause the service sector to change the fastest (Permatasari & Purwanto, 2022). The outcome of contrasting the user's expectations about the service they received with the experience they had while using the program is known as user satisfaction. A sense of happiness will surface if the user experience surpasses expectations, which may boost user loyalty to the business (Banurea et al., 2026). There are several terms for electronic banking, including online, virtual, e-, and internet banking. In essence, it involves using electronic and telecommunications networks to supply various financial products and services (Madhushree & Shivananda, 2024). The development of information technology, coupled with the rising use of smartphones, digital devices, cellular phones, and mobile banking, together with its features, allows and helps customers to engage and relate more thoroughly throughout the whole bank life cycle (Nuhu et al., 2022). Over the past ten years, the banking industry has seen tremendous and quick changes as a result of the emergence of new competitors from the fintech sector and technology advancements (Gandasari & Mauritsius, 2023). Customer satisfaction is important and vital in light of the number of new competitors concerning entering this market.

It is commonly known that the Nigerian national economy is beset by a bewildering array of issues that have caused anxiety for the development-focused administration of small and medium-sized businesses in the nation at the moment (Oyalakun et al., 2021). In the twenty-first century, it is challenging to satisfy customers, which makes doing business challenging. Because of the speed at which technology is developing and the greater availability of digital information, consumers today are more knowledgeable, powerful, and demanding. Before making a purchase, consumers can compare prices, assess competing service providers, access customer reviews, and assess product quality thanks to the widespread use of online platforms. This increases their bargaining power and influences businesses' competitive strategies (Kotler et al., 2024; Cao & Yang, 2024). Therefore, in order to get high levels of customer satisfaction, businesses must actively enhance the quality of their products, services, and customer experience. Because happy customers are more likely to show loyalty, make repeat purchases, and favorably impact organizational performance and competitive advantage, customer happiness has emerged as a strategic asset (Hult et al., 2022; Sharma et al., 2024). In order to make sure that the products they create genuinely meet the needs and preferences of users, application developers must have a thorough understanding of user experience and satisfaction (Banurea et al., 2026).

Although facilities have been introduced, banks have not fully utilized them, even though they have also lowered the strength of their human resource base. Most banking halls are now packed, which has negatively impacted client satisfaction. A customer's satisfaction with a service is not always guaranteed just because it is offered. Although the shift to online banking was followed by a more gradual modernization of bank branches and a shift toward a cashless society, it now seems impossible to revert to the previous state of affairs. Numerous articles have been written about e-banking, which is widely used these days due to its convenience. We shall review the findings of a few researchers on this topic (Al-Salami et al., 2023). Customers find it difficult to obtain cash to pay for the transactions they have completed due to the difficulties with bank lines and cash shortages. In this study, the enterprise categories of consumers are individual, corporate, and dealer customers. The researcher has concentrated on the company's bulk dealers because, in practice, the researcher is unable to analyses the consumer as a whole. In light of this, the study examined how customer satisfaction in businesses is affected by digital banking payment services.

Research Hypotheses

The research work was guided by the following null hypotheses:

H_{01}: Electronic fund transfer does not have a significant effect on the customer service quality of the LPG business in Ogun State.

H_{02}: Point of sale terminal does not have a significant effect on customer retention of the LPG business in Ogun State.

H_{03}: Internet banking does not have a significant effect on customer accessibility of the LPG business in Ogun State.

LITERATURE REVIEW

The Concept of Digital Banking Payment Service

The computerization of traditional banking services provided to clients is known as digital banking. It makes it possible for bank clients to easily access banking services and products through online and electronic platforms. In order to reduce reliance on in-person branch visits, increase operational efficiency, and improve customer convenience, the digitalization of banking operations aims to provide financial services through digital platforms (Al-Salami et al., 2023; Gomber et al., 2024).

The transfer of all traditional banking services and offerings, which were previously only available to customers who were physically present at a bank branch, to the internet is referred to as "digital banking" (Chukwu & Molokwu, 2022). Digital banking is part of the shift from offline to online banking, where services are offered online. Different levels of digitalization of banking services have made the transition from traditional to digital banking easier. Digital banking has elements like web services and high levels of process automation. Application programming interfaces (APIs) may also be present, allowing for the delivery of banking products and the provision of transactions through cross-institutional service composition (Subrahmanyam & Arif, 2022). Customers can conduct banking transactions, including bill payment and other services, using their mobile phones (Al-Salami et al., 2023).

The digitalization services that the bank offers its clients are related to providing and enabling these clients to use a simple method of payment for the goods and services they have purchased. Among these payment services are electronic fund transfers, Point of Sale (POS), online banking, and more.

Electronic Fund Transfer

An electronic device or online service that enables someone to conduct electronic transactions is referred to as an electronic fund transfer, or e-Wallet. This may entail using a smartphone to make in-store purchases or a computer to make purchases online (Raya, 2022). Money can be deposited into the digital wallet before any transactions take place, or the digital wallet can be linked to an individual's bank account. The user's driver's license, health card, and identity documents may also be in the wallet. Near Field Communication (NFC) allows the credentials to be wirelessly transmitted to a merchant's terminal. In addition to being used for basic financial transactions, digital wallets that have the ability to verify a user's credentials are growing in popularity. For example, a digital wallet might verify the customer's age at the register when purchasing alcohol. The idea has already gained traction in Japan, where digital wallets are known as wallet mobiles. Additionally, it is important to keep in mind that a cryptocurrency wallet is a digital wallet that stores private keys for cryptocurrencies like bitcoin (Raya, 2022).

Point of Sale (POS)

The moment and location where a retail transaction is finished is known as the point of sale (POS) or point of purchase (POP). At the time of sale, the store determines the customer's outstanding balance and shows the different payment alternatives. It also describes the moment a client pays for business for products or after a service is provided. The retailer may provide a receipt for the transaction upon receiving payment; it can be issued electronically or printed and is typically printed. A bank-managed software interface that enables customers to produce, print, and make sales receipts (Al-Salami et al., 2023).

Internet Banking

With internet banking, you can manage a range of financial transactions from your computer. You may occasionally use a computer to manage your accounts, request transfers between accounts, pay bills online, and check the balance of your accounts. Using the Internet or Web banking framework and strategy, a system specialist or network service provider directly connects a single personal computer to a host computer arrangement of a bank. This allows requests for client assistance to be handled automatically without the need for customer service representatives to mediate. By eliminating the need to pay tellers and branch supervisors, a bank can eventually save expenses. Furthermore, using the internet for transactions is less expensive. giving clients of the bank safe access to its website so they can carry out any required financial transactions (Al-Salami, et al., 2023). By expanding financial services beyond conventional bank branches, point-of-sale (POS) technology has grown to be a significant part of the digital payment infrastructure in the banking and financial services industry. POS terminals improve financial accessibility and foster financial inclusion, especially in developing economies, by enabling consumers to conduct transactions like cash withdrawals, fund transfers, bill payments, and account enquiries through authorized agents and merchants (Ozili, 2023).

Customer Satisfaction

A measure of how satisfied customers are with a company's capabilities, services, and goods is called customer satisfaction. Customer satisfaction data, such as surveys and ratings, can help a business decide best how to improve or modify its goods and services. Customer satisfaction must be an organization's primary priority. This is true for all kinds of enterprises, including government entities, non-profits, retail and wholesale firms, industrial companies, and service providers. The degree to which a product or service meets or goes beyond customers' expectations is referred to as customer satisfaction. Because happy consumers are more likely to show loyalty, make repeat purchases, and refer the business to others, it is an important marketing outcome (Kotler et al., 2022). Because it affects client retention, trust, and long-term connections with service providers, customer satisfaction is especially crucial in service industries like banking (Hult et al., 2022).

Customers' assessment of their real service experience in comparison to their expectations determines customer happiness. Customer satisfaction levels are greatly influenced by elements including perceived value, convenience, dependability, responsiveness, and service quality (Al-Salami, et al., 2023). In order to increase customer satisfaction and gain a lasting competitive advantage, businesses must constantly improve service delivery (Rather et al., 2022).

Service Quality

This study defines service quality as an evaluation derived from the comparison of consumer expectations with the services they actually receive (Raya, 2022).

Customer Retention

The ability of a business to sustain long-term connections with current clients and promote their continuous use of its goods or services is referred to as customer retention. It shows how likely consumers are to stick with a service provider instead of moving to a rival (Kotler et al., 2022). High customer retention can lead to increased profitability and a long-term competitive advantage since it shows that customers value, are satisfied, and have great experiences with the company (Hult et al.,2022).

Organizations must continuously surpass customer expectations through exceptional customer value creation, dependability, responsiveness, and high-quality service delivery in order to achieve client retention. According to Rather et al. (2022), loyal customers are more inclined to show their support, make repeat purchases, and refer the business to others.

Customers Accessibility

The ease with which consumers can obtain and utilize a company's goods or services is referred to as customer accessibility. It encompasses the ease of use, accessibility, and dependability of service channels that allow clients to access services with little obstacles (Kotler et al., 2022). Accessibility is impacted by elements that improve consumer experience and satisfaction in digital service environments including electronic banking and point-of-sale services, such as service availability, usability, network dependability, and service point proximity (Ozili, 2023).

An Overview of Digital Banking Payment Services and Customer Satisfaction

Digital banking payment services have transformed the financial sector by enabling customers to access banking transactions conveniently through electronic platforms such as mobile applications, internet banking, Automated Teller Machines (ATMs), and other digital payment channels. These innovations have reduced dependence on physical bank branches, improved transaction speed, and enhanced customer convenience (Al-Salami, et al., 2023). Digital banking platforms allow customers to perform activities such as fund transfers, bill payments, and account management remotely, thereby improving service accessibility and efficiency (Gomber, et al., 2024).

The effectiveness of digital banking services is increasingly determined by the quality of customer experience, including ease of use, reliability, security, and responsiveness. Customers' perceptions of digital banking services influence their satisfaction levels, loyalty, and continued adoption of electronic payment channels (Hult et al., 2022). Therefore, financial institutions must continuously improve digital service delivery to meet evolving customer expectations and achieve higher levels of customer satisfaction (Kotler et al., 2022).

Theoretical Review

Diffusion of Innovation Theory

The Diffusion of Innovation (DOI) Theory was developed by Rogers (1962) to explain how new technologies and ideas are adopted within a social system. The theory has been applied in explaining the adoption of digital banking innovations such as electronic fund transfer, internet banking, mobile banking, and Point-of-Sale (POS) services (Rogers, 2003).

Rogers (2003) identified five key attributes that influence innovation adoption: relative advantage, compatibility, complexity, trialability, and observability. In digital banking, customers are more likely to adopt electronic payment services when they perceive them as faster, more convenient, secure, compatible with their needs, and easier to use. These perceptions influence the adoption of EFT, POS, and internet banking services, which subsequently enhance customer satisfaction through improved accessibility, transaction efficiency, and service convenience (Al-Salami, et al., 2023; Gomber et al., 2024).

Although the theory focuses mainly on technology adoption decisions, it provides a suitable framework for explaining how customers' perceptions of digital banking innovations influence their acceptance and satisfaction with electronic payment services.

METHODOLOGY

This study used a survey research strategy because it made it possible to gather quantitative data using structured questions from a specific group. Eco gas Energy Resources Limited's bulk dealer clients in Abeokuta, Ogun State, provided the primary data. According to the company's 2025 management records, 120 registered bulk dealer clients made up the research population. 97 valid questionnaires were obtained and used for analysis, and 100 customers with adequate expertise with the company's digital banking payment services were chosen using purposive sampling. Because only clients with sufficient knowledge and frequent business could offer trustworthy answers pertinent to the study's goals, purposeful sampling was deemed appropriate. Demographic data and constructs measuring Electronic Fund Transfer, Point of Sale, Internet Banking, Customer Service Quality, Customer Retention, and Customer Accessibility using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree comprised the two sections of the questionnaire, which was based on validated scales in earlier research. Experts evaluated the instrument to guarantee content validity, and Cronbach's alpha was used to determine its reliability, with all constructions surpassing the suggested cutoff of 0.70. To evaluate the hypotheses, data were analyzed using multiple regression analysis and descriptive statistics in SPSS Version 22. The use of purposive sampling and data from a single LPG company may limit the results' applicability to other LPG companies, despite the fact that the findings offer insightful information.

RESULTS AND DISCUSSION OF FINDINGS

Hypotheses Testing

To investigate the effect of the independent variable on the dependent variable for hypotheses 1, 2, and 3, regression analysis was employed.

Hypothesis One

$H_0$1: Electronic fund transfer does not have a significant effect on the customer service quality of the LPG business in Ogun State.

Table 1. Model Summary

Model	R	R Square	Adjusted R Square	p-Value	Decision
H1	.882[a]	.778	.776	0.000	Reject Null Hypothesis

Table 2. Coefficients[a]

Model	Unstandardized Coefficients (B)	Std. Error	t	Sig.
(Constant)	-1.123	.189	-5.939	.000[b]
Electronic Fund Transfer	.356	.019	18.265	.000

Table 3. ANOVA[a]

Model	Sum of Squares	Df	Adjusted R Square	F	Sig.
Regression	141.467	1	141.467	333.604	.000[b]
Residual	40.285	95	.424		
Total	181.753	96			

Interpretation

The results of the regression study showed a significant positive correlation (R = 0.882) between Electronic Fund Transfer (EFT) and the quality of customer service provided by LPG companies in Ogun State. 77.8% of the variation in customer service quality can be explained by the model (R2 = 0.778; Adjusted R2 = 0.776). EFT significantly improves customer service quality ($\beta = 0.882$, $t = 18.265$, $p < 0.05$), and the regression model is statistically significant ($F = 333.604$, $p < 0.05$). This suggests that increased EFT use improves delivery service, transaction efficiency, and customer convenience. The model's dependability was confirmed by the regression assumptions being met. As a result, the null hypothesis is disproved, and EFT has a major impact on the level of customer service provided by LPG companies in Ogun State.

Hypothesis Two

H02: Point of sale terminal does not have a significant effect on customer retention of the LPG business in Ogun State.

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	p-Value	Decision
H1	.485[a]	.235	.227	0.000	Reject Null Hypothesis

Table 5. Coefficients[a]

Model	Unstandardized Coefficients (B)	Std. Error	t	Sig.
(Constant)	.860	.400	2.152	.034
Point of Sales	.211	.039	5.401	.000

Table 6. ANOVA[a]

Model	Sum of Squares	Df	Adjusted R Square	F	Sig.
Regression	37.230	1	37.230	29.166	.000[b]
Residual	121.265	95	1.276		
Total	158.495	96			

Interpretation

Point of Sale (POS) and customer retention of LPG companies in Ogun State had a moderately positive association, according to the regression study ($R = 0.485$). 23.5% of the variation in customer retention can be explained by the model ($R2 = 0.235$; Adjusted $R2 = 0.227$). POS significantly improves customer retention ($\beta = 0.485$, $t = 5.401$, $p < 0.05$), and the regression model is statistically significant ($F = 29.166$, $p < 0.05$). This suggests that increased POS implementation improves transaction accessibility, convenience, and customers' propensity to stick with LPG companies. The model's dependability was confirmed by the regression assumptions being met. As a result, the null hypothesis is rejected, and POS has a major impact on LPG companies' ability to retain customers in Ogun State.

Hypothesis Three

H03: Internet banking does not have an effect on customer accessibility of the LPG business in Ogun State.

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	p-Value	Decision
H1	.764[a]	.584	.580	0.000	Reject Null Hypothesis

Table 8. Coefficients[a]

Model	Unstandardized Coefficients (B)	Std. Error	t	Sig.
(Constant)	-1.022	.326	-3.134	.002
Internet Banking	.369	.032	11.557	.000

Table 9. ANOVA[a]

Model	Sum of Squares	Df	Adjusted R Square	F	Sig.
Regression	141.467	1	141.467	333.604	.000[b]
Residual	40.285	95	.424		
Total	181.753	96			

Interpretation

Internet banking and customer accessibility of LPG companies in Ogun State have a high positive link, according to the regression study (R = 0.764). 58.4% of the variation in consumer accessibility can be explained by the model (R2 = 0.584; Adjusted R2 = 0.580). Internet banking significantly improves client accessibility (β = 0.764, t = 11.557, $p < 0.05$), and the regression model is statistically significant (F = 133.554, $p < 0.05$). This suggests that increased use of Internet banking improves clients' access to LPG services by making transactions more convenient, accessible, and simple. The model's dependability was confirmed by the regression assumptions being met. As a result, the null hypothesis is disproved, and Internet banking has a major impact on Ogun State LPG companies' consumer accessibility.

Discussion of Findings

The results of this study showed that among LPG companies in Ogun State, digital banking payment services had a major impact on customer satisfaction. In particular, it was discovered that online banking, Point of Sale (POS), and electronic fund transfers enhance customer service quality, retention, and accessibility. This suggests that digital payment systems improve consumer satisfaction, transaction convenience, and service effectiveness. satisfaction, The results on electronic fund transfers corroborate those of Al-Salami et al. (2023), who found that customer satisfaction is positively impacted by the quality of electronic banking services. Similar to Ozili (2023) and Gomber et al. (2024), who emphasized that digital financial services enhance accessibility and fortify customer relationships, POS and online banking have good effects.

By proving that digital banking payment services are not only pertinent in the banking industry but also offer LPG companies competitive advantages through enhanced customer satisfaction and service delivery, the study adds to the body of current literature.

CONCLUSION AND RECOMMENDATIONS

Digital banking payment services have a significant effect on the satisfaction of customers. The adoption of digital banking by the studied business

Customers affects the satisfaction of these customers. However, the specific conclusions on the specific objectives of the study are that electronic fund transfer affects the customer service quality among the studied customers; point of sale has an effect on customer retention; and internet banking has a significant effect on customers' accessibility to the products. For customers of business organizations to enjoy customer service quality, the management at the senior level is to give policies that the plant managers should make sure the electronic fund transfer channel that is made available to the customers is working 24/7, for the bank in use, their services performed by the electronic fund transfer should be satisfactory also, the customers should receive quality services and a user-friendly interface. To experience customer retention, the plant managers should ensure that the point of sales machine chosen for operation, the charges on the POS should be considered minimal and finally, to ensure good customer accessibility.

Contribution to Knowledge

This study has been able to demonstrate that the characteristics that have been found to have an impact on the digital banking payment system have greatly increased consumer satisfaction. More so, the contributions can be more useful as they will contribute to their existing academic knowledge and also be an improvement in their research work, where data and literature can be reviewed.

Suggestion for Further Studies

The scope of the study shows that more research is necessary to investigate subjects not covered by the study and to take advantage of their limitations in order to shed light on previously unknown regions and provide a more practical way to get beyond such restrictions in the future.

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