Effect of Mobile Banking on Customer Satisfaction in First Bank Plc, Jos, Plateau State of Nigeria

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Keywords: Mobile Banking, Customer satisfaction, Customer Patronage, Insecurity and network failure.

Abstract

Technology is a dominant force in all aspects of life and Internet banking is just one example of the technologies currently being used by several businesses. Mobile banking is a new way of banking, as it makes it easier for clients to access their finances, even from remote locations. The study examined the effect of mobile banking on customer satisfaction in First Bank Plc, Plateau State of Nigeria. The study adopted survey design. The total population of the study was 56,837 according to First Bank of Nigeria Plc report in 2022 and a sample size of 397 was derived using Taro Yamane formula. A point in time data was applied from primary data source using questionnaires. Simple regression and e-view statistical software package were used to analyse data and findings revealed that there was a significant relationship between mobile banking and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. It was therefore recommended that First Bank Plc in Plateau State of Nigeria should emphasise more on mobile banking insecurity control, minimization of network failure and reduction of double debt when using PayPal transaction since it helps in achieving customer satisfaction in terms of customer loyalty.

Introduction

As the pace of time accelerates, banks have radically shifted from the traditional banking method to a branchless system via technology. Similarly, the introduction of information and technology in the banking system has elevated banking services a new dimension in the 21st century. Consequently,
the banking sector has transformed itself for the provision of effective and efficient customer service in the form of modern technology-based banking facilities such as online banking, ATM service and mobile banking. Mobile Banking is one of the most convenient banking services that enable customers to access their bank information and carry out financial transactions including transfers and bill settlements without physical appearance at the bank premises where the account is domiciled. Conversely, customer satisfaction has been used to measure how the services or products of a firm can meet customers' expectations. Customer satisfaction can also be described as a sign of customer reliability and repurchasing intentions (Nganga, 2017).

The customers of First Bank in Jos metropolis have imbibed the use of mobile banking facility as a revolutionary step to follow Internet banking. Moreover, mobile banking services such as SMS banking, mobile client applications, or direct access to online banking provide a full range of banking operations with the value of immediate accessibility with reduced reliance on Internet access (Laukanen, 2010). Rahman et al. (2017) opined that the banking industry of today concentrates on electronic banking technologies in order to offer their customers branchless banking services. This is because e-banking brings about speedy, convenient, and dependable service to the customers (Nupur, 2010). In addition, the improvement of mobile telecommunications technology has spread the availability of mobile phones for users to carry out wire transfers at any time in First Nigeria Plc, Jos Metropolis. Mobile banking has greatly enhanced the quality of service delivery as observed by Tobbin (2012), that the number of mobile phone users has immensely surpassed the number of people with bank accounts across the world.

Mobile Banking can best be described as banking “on the move” with the aid of a mobile telecommunication device. It is also known as M-Banking or Short Message Service (SMS) Banking, the term used when balance checks are performed and transactions are made via a mobile device. The process begins when a message is transmitted through a mobile device that ends up on the bank’s IT infrastructure which processes the transaction and gives feedback to the originator through the same mobile device. Mobile devices remain the most convenient means to provide mass market as against branch banking in First Bank Nigeria Plc, Jos Metropolis.

Over the years, First Bank Nigeria Plc has adopted mobile banking to ensure that customers of the bank are satisfied with the activities of the institution concerning mobile banking, yet customers still remain dissatisfied.

Extant research conducted by Abigael, et al., (2013); Jane (2015); Muhsina & Imran (2015); and Adewoye (2013) on the effect of mobile banking on customer satisfaction in different institutions around the world have shown mixed findings. However, none of these studies used First Bank Plc in Plateau State, Nigeria or adopted the combination of the variables used in this study. Hence, this study filled the research...
gap by analysing the effect of mobile banking on customer satisfaction in First Bank Nigeria Plc in Jos Metropolis, Plateau State of Nigeria. The objective of this study is to examine the effect of mobile banking on customer satisfaction in First Bank Nigeria Plc, Jos Metropolis, Plateau State of Nigeria. The specific objective of the study is to examine the effect of mobile banking on customer loyalty in First Bank Nigeria Plc in Jos Metropolis, Plateau State.

The scope of this study is restricted to mobile making and customer satisfaction in First Bank Nigeria Plc, Jos Metropolis, Plateau State of Nigeria. Study period is January 2023 to September 2023. A nine (9) months study and this period was chosen because it was a period when Nigeria was involved in recession and every customer or individual of the bank including bankers are seriously displaying desperation to acquire money. Several people also used mobile banking to rob innocent citizens. The hypothesis is slated in a null form and it is slated below:

H01: Mobile banking does not affect customer loyalty in First Bank Nigeria Plc, Jos Metropolis, Plateau State.

**Concept of Mobile Banking**

Mobile banking, in the view of Shilpa and Veena (2018) is “a system that allows customers of mobile financial institution (MFI) to offer banking services of making deposits, withdrawals, and to send or receive funds from mobile account through mobile device such as mobile phone or personal digital assistant”. CIO (2018) defined mobile banking as “a service provided by a bank or other financial institutions that allows their customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet”. Similarly, Islam (2015) opined that “mobile banking offers banking services such as, accounting information; payments, deposits, withdrawals, transfers, investments and other content services”.

Mobile banking can be regarded as a facility that provides banking services such as balance inquiry, funds transfer, bill payment, and transaction history via a user’s mobile phone (Stair & Reynolds, 2008). Further more, Kondabagil (2007) observed that mobile banking is an occurrence that indicates when customers access a bank’s networks using cellular phones, pagers, personal digital assistants, or similar devices through telecommunication wireless networks. It can also be viewed as an application of mobile commerce that enables customers to bank virtually at any convenient time and place (Suoranta, 2003). It is pertinent to mention that many banks have not only adopted m-banking but also taken advantage of this innovation to increase customer satisfaction, manage costs, increase profits and bring positive transformation of payment system in the economy (This-day-live 2011).

Mobile banking is always confronted with network failure, insecurity and double reduction of cash when using PayPal transactions. Insecurity in mobile banking is the
process whereby customers encounter dubious individuals popularly known as 419 and thieves while network failure causes customers to lose their money, waste their time, pay additional running costs to retrieve their money and even queue on the line to be attended to in a traditional banking system (Raphael, 2016). To him, there is a double transaction that is caused by mobile banking, especially when customers transact businesses using PayPal, loss the RRR number, and could not get back their money.

Customer Satisfaction

Customers are critical to any organisational success and survival and no company can exist without patronage. According to Gomachab and Maseke (2018), “customer satisfaction is a measure of how the services provided or supplied by an organisation meets or exceeds the expectations of a consumer”. Furthermore, Farris et al., (2010) defined customer satisfaction as “the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals”. Gitman and McDaniel (2005) opined that “in a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy”. This implies that businesses can differentiate themselves based on the rate of satisfaction they give to customers. Consequently, they can likely re-patronize any business that offers them the highest satisfaction. That is why Angelova and Zekiri (2011) observed that “satisfied customers form the foundation of any successful business because customer satisfaction leads to repeat purchases, brand loyalty, and positive word of mouth”.

Customer satisfaction can also be described as the number of customers or percentage of total customers, whose reported experience with a firm, its products or services (ratings) exceeds specified satisfaction goals (Farris & Paul, 2010). According to Saha and Zhao (2005), customer satisfaction is the collection of outcomes of perception, evaluation and psychological reactions to the consumption experience with a product/service.

Empirical Studies

Ranlane (2017) investigated the impact of mobile banking services on the efficient bank service delivery in Ghana. Study used primary data, while analysis was done using spearman correlation coefficient. The finding showed a negative relationship between mobile banking service and bank service delivery. In a similar study, Brown (2016) examined the effects of electronic banking instruments on monetary policy efficiency in Germany using mixed method. The findings revealed that Investment in e-banking by these banks is largely motivated by the prospects of minimizing
operating costs and maximizing operating revenue. Ewubare and Tuaneh (2016) assessed the effect of mobile banking on the financial efficiency of the Nigerian economy. The study used mixed methods to analyze the data. The study revealed that m-banking has impacted greatly on the financial efficiency of the Nigerian economy.

Torgler (2015) studied the effect of mobile financial inquiry in 10 commercial banks in Kenya. Multiple regression was used to analyze the primary data. The results established lack of immediate response, high levels of online insecurities, fraud and low acceptance by the market which hindered efficient bank service delivery. Ekwueme (2017) empirically assessed the operational efficiency of electronic banking in Nigeria. The study used partial least square method to analyse the data. Findings revealed that the practice of e-banking significantly increased the operational efficiency of Nigerian banks, even with the existence of some security-related issues.

Abubakar (2017) investigated the effect of mobile banking service on total deposit of commercial banks in Ghana. The study established a significant relationship between mobile banking and total deposits, as well as internet banking and total asset of deposit money banks in Nigeria. Thanh and Mohini (2017) examined the impact of mobile banking service on customer satisfaction and loyalty in Canada. A conceptual model was used to analyze the data. The findings revealed that there is a strong and positive relationship between mobile banking accessibility and customer satisfaction.

Sharma (2017) examined a close relationship between mobile banking and financial inclusion in Australia. The study used secondary data. The results showed a positive relationship between mobile banking and financial inclusion and different socio-economic variables like income, inequality, literacy and physical infrastructure. Findings also showed that higher mobile penetration rates is expected to grow faster, and that there is a critical mass, at a penetration rate of 25 percent, beyond which the impact of mobile phones on growth is amplified by network effects.

Kalimanasi, (2015) examined the effect of mobile banking service on customer satisfaction in Estonia. Multiple regression was used to analyze the primary data. Variables used to measure customer satisfaction include online banking, ATM and Mobile banking. The result of the finding showed that mobile banking service does not have significant impact on bank customer satisfaction in Estonia.

Neha (2015) conducted an empirical study on mobile banking technology in Indian: Factors affecting its adoption in Indian context. The study used both primary and secondary data. The findings revealed that there is need to generate awareness about the mobile banking service so that more and more people will have access and also benefit from it.

Jari (2017) investigated consumer value creation in Mobile banking service in Croatia. Simple regression was used to analyze the data. The findings allow practitioners to
improve their services and marketing strategies and also pass information to the academics about interesting future research areas.

Tommi (2018) assessed the effect of mobile banking service on consumer value creation in Switzerland. SPSS was used to analyse the data. The results revealed that mobile banking service has a significant positive effect on consumer value creation.

Abigael, et al. (2013) conducted a study on the effects of mobile banking on customer satisfaction with specific interest on Equity bank of Eldoret town. The study adopted a descriptive research design on a sample size of 213 respondents who were selected through stratified and purposive sampling from a target population of 2,130 consisting of employees, bank customers and agents. Data was generated using questionnaires and interview schedules and analysed by the aid of Statistical Package of Social Scientists Program (SPSS). The findings were summarized using statistical measures of central tendency and measures of dispersion while data was presented using tables, charts and figures. Based on the study findings, it was concluded that almost all those using mobile banking services at the moment were satisfied that it was efficient and reliable. The study was conducted in 2013 in Eldoret town vide the use of SPSS software which is not current or adequate. The researchers could have used e-view statistical package or mini-table to analysis the data.

Jane (2015) examined the effectiveness of mobile banking on customers’ satisfaction in banking services in KCB Bank, Morogoro branch. The study employed 110 KCB customers and 10 KCB officials. The sample was obtained through simple random and purposive sampling techniques. The sample size of the study was 120 respondents. Data was collected using questionnaires and analysed using descriptive statistics and presented using tables and percentage. The results showed that; mobile banking services are accessible to KCB customers through Vodacom, Airtel and Tigo users. Furthermore, the study found that mobile banking services has great efficacy on customers’ satisfaction.

Muhsina and Imran (2015) carried out a study to establish the most influential factors of customer satisfaction using mobile banking of second-generation banks. Study used quantitative research methodology while structured questionnaire was used as main data collection instrument. Survey research technique was used as data collection tool and random sampling procedure used for selecting respondents of this study. Data analysis was done using ANOVA, multiple regressions, and cross tabulation. Study found a strong relationships between the customer satisfactions and mobile banking.

Adewoye (2013) examined the impact of mobile banking on service delivery in the Nigeria commercial banks. The study was carried out in Lagos state with One hundred and forty (140) Questionnaires administered to both senior and junior staff of the selected banks, while thirty-five (35) staff were picked from each of the four (4) selected banks. One hundred and Twenty-five (125) Questionnaires were found valid
for the purpose of this study, representing 83.3% of the total questionnaire distributed. Data was analyzed using frequency table, percentage and mean score analysis while the non-parametric statistical test. Chi-square was used to test the formulated hypothesis using STATA 10 data analysis package/software to examine the impact of mobile banking on service delivery and to also look at the relationship between mobile banking and service delivery in the sampled banks. The results of the findings showed that Mobile banking improve banks service delivery in a form of transactional convenience, quick transaction alert and service cost which has strengthened customer’s relationship and greater satisfaction.

Theoretical Framework

Diffusion of Innovation Theory

Rogers (1962) posited that diffusion of innovations is a theory that seeks to explain how, why, and at what rate new ideas and technology spread through cultures. He observed that critical factors that determine the adoption of an innovation at the general level are the following: relative advantage, compatibility, complexity, trialability and observability. Relative advantage refers to the degree to which an innovation is perceived as providing more benefits than its predecessor. It results in increased efficiency, economic benefits and enhanced status. Previous research has concluded that relative advantage of an innovation is positively related to the rate of adoption. When a user perceives relative advantage or usefulness of a new technology over an old one, they tend to adopt it. In the context of ICT adoption, benefits such as immediacy, convenience and affordability to customers have been reported. Thus, it is assumed that, when customers perceive distinct advantages offered by ICT, they are more likely to adopt it (Roberts & Amit, 2003). Compatibility refers to the degree to which a service is perceived as consistent with users’ existing values, beliefs, habits and present and previous experiences (Chen et al., 2004). Compatibility is an important feature of innovation as conformance with user’s lifestyle can propel a rapid rate of adoption (Rogers, 2003). Observability of an innovation describes the extent to which an innovation is visible to the members of a social system, and the benefits can be easily observed and communicated (Rogers, 2003). Moore and Benbasat (1991) simplified the original construct by redefining observability into two constructs: visibility and result demonstrability. According to Ram and Sheth (1989) trialability is defined as the capacity to experiment with new technology before adoption. Potential adopters who are allowed to experiment with an innovation will feel more comfortable with it and are more likely to adopt it. Perceived risk refers to the degree of risks in using an innovation.

Rogers (1995) highlight the use of upcoming technologies and defines diffusion as the way of communicating innovation in a given time period to a given society. An
innovation can be defined as an idea that is taken to be different and new (Rogers, 1995). Similarly, an idea is seen as different or new when it has brought some changes or improvement. Rogers (1995) states that when an innovation is superior to its predecessor it is said to have relative advantage. On the other hand, the term complexity, according to Rogers (1995) is the extent to which an innovation is seen as difficult to use and understand. Compatibility can be defined as the extent in which a given innovation relates with beliefs, needs and values of the adopters. On the other hand, the term trialability can be used to refer to the degree in which with a limited basis an idea can be experiment. Last but not the least observability, refers to the degree to which innovations can be seen. Rogers (1995) further explains why this theory is important and elaborates why commercial banks come up with a given technology.

Methodology
This study adopts survey research design which involves the use of primary method for data collections. The study used questionnaire to obtain data. The population comprised of customers of First Bank Nigeria Plc, Jos Metropolis, Plateau State. According to First Bank of Nigeria Plc report (2022), there are 56,837 customers of the bank and a sample size of 397 derived using Taro Yamane formula as calculated below:

Where $N$ is the population size
$e$ is the margin error (assume 5%)

\[ n = \frac{N \times e^2}{1 + N \times e^2} \]

\[ n = \frac{56,837 \times 0.05^2}{1 + 56,837 \times 0.05^2} \]

\[ n = \frac{56,837}{1 + 56,837 \times 0.0025} \]

\[ n = 397 \]

The questionnaire was administered to customers of First Bank Nigeria Plc in Jos metropolis, Plateau State. The questionnaire was designed in five point likert scale and the researcher administered the questionnaire through the assistance of some employees of the bank. Out of a total number of 397 questionnaires administered, only 129 copies were considered valid for use in this study.

The questionnaire was pre-administered to 10 people to enable the researcher test for reliability to ensure that the questions were properly answered. The table below indicates the reliability of the variables.

<table>
<thead>
<tr>
<th>Table 1: Reliability Test</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Variables</strong></td>
</tr>
<tr>
<td>Mobile Banking</td>
</tr>
<tr>
<td>Customer Satisfaction (customer loyalty)</td>
</tr>
</tbody>
</table>

Source: Researcher’s computation (2023)
However, the Alpha value are reliable. The study adopted regression and this is because the researcher established the cause and effect relationship between the variables using mathematically formula as stated below:

\[ Y = \alpha + \beta x \]

Y= dependent variable (customer satisfaction measured with customer loyalty), \( \alpha \) = intercept, \( \beta \) = coefficient and x is the independent variable (Mobile banking). However, the above model is expressed below:

\[ CL = \alpha + \beta MB + \mu \ldots \text{equation 1} \]

Where: CL = customer Loyalty and MB = mobile banking, \( \beta \) = coefficient, \( \alpha \) = Intercept and \( \mu \) = error terms.

**Data Analysis**

**Table 2: Mobile Banking and Customer Loyalty in First Bank Plc,**

<table>
<thead>
<tr>
<th>Items</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mobile Banking</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>There is more insecurity in terms of 419 and thieves as well as cyber crime in Mobile banking adopted by first bank Plc, Plateau State.</td>
<td>44(34.11)</td>
<td>23(17.82)</td>
<td>3(2.31)</td>
<td>17(2.32)</td>
<td>42(32.55)</td>
</tr>
<tr>
<td>There is frequency of double transaction in mobile banking in first bank Plc, Plateau State</td>
<td>51(39.53)</td>
<td>26(20.15)</td>
<td>1(8.33)</td>
<td>20(15.50)</td>
<td>31(24.03)</td>
</tr>
<tr>
<td>There is frequent network failure when using mobile banking in first bank Plc, Plateau State</td>
<td>48(37.20)</td>
<td>39(30.23)</td>
<td>1(8.33)</td>
<td>18(13.95)</td>
<td>22(17.05)</td>
</tr>
<tr>
<td><strong>Customer Loyalty</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers of First Bank Plc, Plateau State frequently patronize the bank</td>
<td>57(44.18)</td>
<td>34(26.35)</td>
<td>2(1.55)</td>
<td>26(20.15)</td>
<td>10(7.75)</td>
</tr>
</tbody>
</table>
The way and manner they attend to customers (approach) are encouraging.

The service quality of First Bank is good and unique.

Source Field survey, 2023

The above table indicates the respondents’ perception about the variables used in the analysis. However, the respondents’ view is used to compute the mean value of the variables as shown below:

Table 3: Mean value of the variables

<table>
<thead>
<tr>
<th>Variables for mobile banking</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
<th>FX</th>
<th>N</th>
<th>Mean</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insecurity</td>
<td>44</td>
<td>23</td>
<td>3</td>
<td>17</td>
<td>42</td>
<td>397</td>
<td>129</td>
<td>3.07</td>
<td>High</td>
</tr>
<tr>
<td>double transaction</td>
<td>51</td>
<td>26</td>
<td>1</td>
<td>20</td>
<td>31</td>
<td>433</td>
<td>129</td>
<td>3.35</td>
<td>High</td>
</tr>
<tr>
<td>Network failure</td>
<td>48</td>
<td>39</td>
<td>1</td>
<td>18</td>
<td>23</td>
<td>458</td>
<td>129</td>
<td>5.55</td>
<td>High</td>
</tr>
</tbody>
</table>

Source: Authors Computation, 2023

The table above explained the acceptability of the variables used in the analysis at a mean value of 3.32 which is accepted. This implies that there is insecurity, double transaction and network failure in First Bank Plc in Plateau State of Nigeria as a result of mobile banking activities.

Table 4: Acceptability of the Variables

<table>
<thead>
<tr>
<th>Variables for customer satisfaction (customers loyalty)</th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
<th>FX</th>
<th>N</th>
<th>Mean</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patronage</td>
<td>57</td>
<td>34</td>
<td>2</td>
<td>26</td>
<td>10</td>
<td>489</td>
<td>129</td>
<td>3.79</td>
<td>High</td>
</tr>
<tr>
<td>Approach</td>
<td>23</td>
<td>18</td>
<td>1</td>
<td>59</td>
<td>28</td>
<td>336</td>
<td>129</td>
<td>2.60</td>
<td>Poor</td>
</tr>
<tr>
<td>services</td>
<td>28</td>
<td>21</td>
<td>2</td>
<td>44</td>
<td>33</td>
<td>351</td>
<td>129</td>
<td>2.72</td>
<td>Poor</td>
</tr>
</tbody>
</table>
The table above explained the acceptability of the variables used in the analysis at a mean value of 3.00 which is accepted. This implies that there is customer patronage, ways and manners or approach they attend to customers, the services they offered is good and unique in First Bank Plc in Plateau State of Nigeria as a result of mobile banking activities.

**Regression Result using**
**E-view Statistical software Package**

\[ CL = \beta_0 + \beta_1 MB \]

Dependent Variable: CL  
Method: Least Squares  
Date: 06/01/19   Time: 22:19  
Sample: 1 129  
Included observations: 129

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coefficient</th>
<th>Std. Error</th>
<th>t-Statistic</th>
<th>Prob.</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>1.151623</td>
<td>0.294285</td>
<td>3.913293</td>
<td>0.0001</td>
</tr>
<tr>
<td>MB</td>
<td>0.798479</td>
<td>0.026561</td>
<td>30.06238</td>
<td>0.0000</td>
</tr>
<tr>
<td>R-squared</td>
<td>0.876788</td>
<td>Mean dependent var</td>
<td>9.124031</td>
<td></td>
</tr>
<tr>
<td>Adjusted R-squared</td>
<td>0.875818</td>
<td>S.D. dependent var</td>
<td>4.111736</td>
<td></td>
</tr>
<tr>
<td>S.E. of regression</td>
<td>1.448953</td>
<td>Akaike info criterion</td>
<td>3.594941</td>
<td></td>
</tr>
<tr>
<td>Sum squared resid</td>
<td>266.6319</td>
<td>Schwarz criterion</td>
<td>3.639280</td>
<td></td>
</tr>
<tr>
<td>Log likelihood</td>
<td>-229.8737</td>
<td>Hannan-Quinn criter.</td>
<td>3.612957</td>
<td></td>
</tr>
<tr>
<td>F-statistic</td>
<td>903.7469</td>
<td>Durbin-Watson stat</td>
<td>1.072493</td>
<td></td>
</tr>
<tr>
<td>Prob(F-statistic)</td>
<td>0.000000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Data output using e-view 7.0 statistical package, 2023  
Decision Rule: 1%, 5% and 10% level of significance

The coefficient for mobile banking is significant in achieving customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. The \( CL = 1.15 + 0.079MB \) indicates that mobile banking (double transaction, network failure and insecurity) will increase by 79% for every 1% increase in customer loyalty in First Bank Plc in Plateau State of Nigeria. This implies that customer loyalty in First Bank Plc in Plateau State of Nigeria has 78% customer satisfaction (customer loyalty) as a result of mobile banking. The p-value of 0.00 is less than the t-statistic value of 30.06 and the standard error value of 0.02 is less than the t-statistic value. The f-statistic value of 903.7469 is significant at p statistic value of 0.00 and a Durbin Watson value of 1.07 which provides evidence of the existence of linear relationship between mobile banking activities and customer satisfaction. 
banking (double transaction, network failure and insecurity) and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. The $R^2 = 0.87$ indicates that only 87% mobile banking (double transaction, network failure and insecurity) embarked upon by the First Bank Plc in Plateau State of Nigeria contributes immensely to customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria but 13% can explained by other factors not noted in the regression model which is refer to as error term. Therefore, we accept the alternative hypothesis that there is a significant relationship between mobile banking (double transaction, network failure and insecurity) and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria.

Discussion of Findings
From the analysis, there is positive and significant relationship between mobile banking (double transaction, network failure and insecurity) and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. This shows that there is a significant relationship between mobile banking (double transaction, network failure and insecurity) and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. The finding is in line with the findings of Jane (2015) who found a positive significant relationship between mobile banking and customer loyalty. The study is also in line with diffusion of innovation theory which states that when customers perceive distinct advantages offered by ICT, they are more likely to adopt it (Roberts & Amit, 2003).

Conclusions and Recommendations
This study concludes that the relationship between mobile banking (double transaction, network failure and insecurity) and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria is significant. This shows that there is a significant relationship between mobile banking and customer satisfaction in terms of customer loyalty in First Bank Plc in Plateau State of Nigeria. The study also showed that there is insecurity when transacting business with a mobile phone and also there are double transactions as well as network failure which discourages customers from patronizing the bank. It is therefore recommended that First Bank Plc in Plateau State of Nigeria should invigorate the use of mobile banking by monitoring and checkmating insecurity, minimising network failure problems and curbing double debt when using PayPal transactions since it helps in achieving customer satisfaction in terms of customer loyalty.

Suggestions for Future Research
This study was limited to the effect of mobile banking on customer satisfaction in First Bank plc, Jos, Plateau state. These are not the only factors that affect customer
satisfaction, but they are relevant to the research. The study was limited to First Bank only due to lack of finances, time constraints and other logistics. This study may not have pointed out all the factors that influence customer satisfaction and therefore it is recommended that further research be conducted to unveil other factors of mobile banking that influence customer satisfaction. As the current status quo stands, we are moving into a digital world that tends to be paperless. Banks also aim to move in that direction, hence further research is recommended on how mobile banking can be interlinked with Internet banking considering the paperless direction the banks would like to take; how mobile banking contributes to the economy’s GDP; and the relationship between mobile banking and branch banking

References