

AUTOMATED TELLER MACHINE AND DEBIT CARD SERVICES AS A PREDICTOR TO PERFORMANCE OF BUSINESS EDUCATION STUDENT IN THE BANKING SECTOR

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ABSTRACT

The use of ATM and debit card services in the banking sector for efficient job delivery have led to possession of electronic transaction skills necessary in order to able to remain relevant in their jobs. Survey research design was adopted, the population of the study consisted three hundred and three (303) commercial bank managers and employees drawn from eleven (11) selected commercial banks in Port Harcourt. The population of the study constituted the sample size, because it was manageable by the researcher; hence no sampling was carried out. Data collection instrument was through a researcher designed questionnaire. Pearson Product Moment Correlation and Linear Regression were used to answer research questions while Linear Regression and Analysis of Covariance were used to test the hypotheses at 0.05 level of significance. Some of the results amongst others showed that there is a moderate and significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State. The implication of the study is that business education graduates are expected to acquire the ATM and debit cards services for effective job performances. It was therefore, recommended among others that; business education graduates should make a habit to use ATM and debit cards services in making payments and other financial transactions. So as to be acquainted with electronic transactions, and business education graduates should take advantage of timeliness of electronic transaction skills to enhance performance in their future job

Keywords: Automated Teller Machine, Debit Card Services, Performance, Business Education

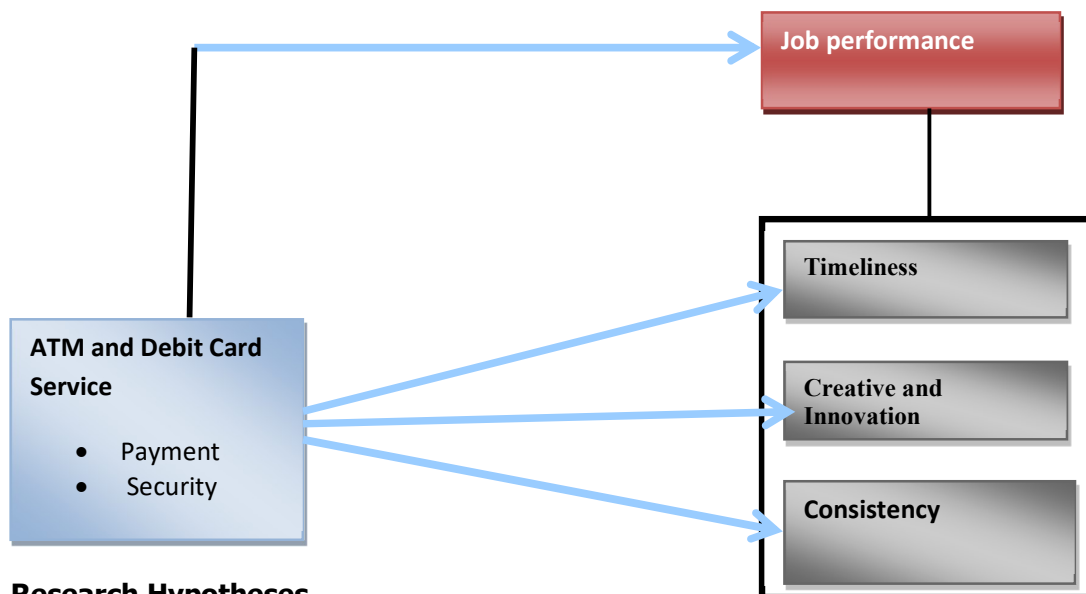
INTRODUCTION

Due to a variety of factors, today's business environment is becoming more complex, doubtful and competitive. All organizations consider skillful and dynamic human resources as their key advantage; this is because of their critical role in organizational performance and success. Apparently in most cases firms are made to hire, retain and promote persons who are trustworthy, good human relationship, resourceful, having effective communication, self directed, willing to work and learn, and having positive attitude. In present days' employers' particularly financial institutions prefer to see a fine blend of competencies in their staff in addition to discipline-based knowledge and skills. Also more importantly adequate levels of Information and Communication Technology (ICT) skills are considered desirable in their profession. The banks are very uneasy that professional and technical skills alone cannot help achieve organizational goals and objectives. The objectives of business education as identified by Schell (2003) is to enable the students to gain experience with skills such as leadership and communication also to provide students with information about all aspects of business. Business education is needed by students in the contemporary world because business education develops life skills for economic success and helps students to develop skills and attitudes needed for career success (Nwokike, Ezeabii & Jim, 2018). Gidado and Akaeze (2014) maintained that business education is one of the major components of vocational education needed in this 21 century as an empowerment in the sustenance of Nigerian economic value. Business education has accorded greater opportunities, in the reduction of unemployment, replacing it with employable skills (Etonyeaku, 2009).

Automated Teller Machine (ATM), is a computerized telecommunications device that provides the customers of a financial institution with access to financial transactions in a public space without the need for a human clerk or bank teller (Tewodros & Debela, 2019). Automated Teller Machine (ATM) has been seen by both scholars and practitioners as one of the most innovative techniques that have been introduced into the banking system, this technique enables banks to provide customers with quality and satisfactory services (Tewodros & Debela, 2019). The increasing numbers of bank customers preferring this technique do so not only because of its self-service delivery attribute and increased autonomy in executing transactions but also due to diversified financial services it offers (Akpan, 2016).

A lot of literatures have demonstrated the level of scholars concerns on how Business Education graduates (accounting option) find it difficult to operate office equipments, even those working in the banking sector. This concern prompted the researcher to investigate the electronic transactions skills more especially ATM and Debit card service required by Accounting Business Education graduates bank employees for enhanced job performance in Rivers State.

Operational Conceptual Framework



Research Hypotheses

The following hypotheses which were tested at 0.05 level of significance were formulated to guide the study.

1. There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State
2. There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State
3. There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State.

Automated Teller Machine (ATM) and debit cards services and skills creativity enhancement.

Saidi (2018) stated that electronic banking operations concentrates on the payment aspect of banking activities, and therefore, most technology innovations are to support payment activities. In recent times, electronic payment innovations have brought about several electronic payment

channels and subsequent establishments of financial technology companies. The widely used e-payment technologies in the country are like Automatic Teller Machine (ATM) technology according to Nigerian Inter-Bank Settlement System report, shares of these electronic payment technologies have increased continuously since inception (Saidi, 2018).

With this development, bank performance in terms of portability, expected returns and risk exposure have generated mixed feelings. On one hand, most deposit money banks in emerging economies possess increased profit without sustainable growth (Saidi, 2018). The adoption of electronic payment technologies have reduced the actual returns of bank stakeholders and raise their risk exposure also the emergence of electronic payment technologies has brought about change in the business models of banks in Nigeria. This has increased the cost of operation in the transition period.

ATMs save time and provide convenience to the customers due to the fact that the card holders do not need to go to bank branches to withdraw money, and the card holder is able to make shopping, travelling etc. ATMs offer a 24 h banking service to the bank customer like cash withdrawal, fund transfer, balance inquiry, card to card transfer, bill payment, accept deposit etc (Kumbhar, 2011). An ATM allows a bank customer to conduct their banking transactions from almost every other ATM in the world. The developments of technologies have enabled organizations to provide superior services for customers' satisfaction (Surjadjaja et al., 2003 in Saidi, 2018). The availability of several ATMs country wide has greatly improved the quality and convenience of service delivery; however, some researchers have stated that users' satisfaction is an essential determinant of success of the technology- based delivery channels (Tong, 2009). According to Singh and Komal (2009) posited that ATM services enhance operations and customer satisfaction in terms of flexibility of time, add value in terms of speedy handling of voluminous transactions which traditional services were unable to handle efficiently and expediently. Moreover, today customers of any service including banking are interested in the ease, reliability and faster service. They want autonomy in transacting and so that they prefer self- service delivery system (Khan, 2010). Moreover, due to lack of appropriate infrastructure and related problems (frequent breakdown of ATM service, ATM machines being out of cash, cards being blocked, unreliability of ATM service, lack of sufficient technicians who solve breakdown of ATM machine in all bank). It failed to increase customer satisfaction and profitability.

ATM is a computerized machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and carrying out other financial transactions without the need of actually visiting a Bank Branch. ATM is an Electronic Fund Transfer terminal capable of handling cash deposits, transfer between accounts, balance enquiries, cash withdrawals and pay bills (Tewodros & Debela, 2019). ATM refers to a machine that acts as a bank teller by receiving and issuing money to and from the ATM account holders/users. The features of ATM include a computer terminal, record keeping system and cash vault in one unit. It permits customers to enter a financial firm's bookkeeping system with either a plastic card containing a personal identification number by punching a special code number into a computer terminal linked to the financial firm's computerized records (Peter and Sylkia, 2008).

Worldwide, ATMs have made it easy for ATM users to get some bank services out of bank services which inter alia include provision of mini bank statement, cash withdrawal, cash deposit, transfer of funds from one account to another, balance enquiry, purchase of some utilities like electric town and air time, bill payments, and tax payments (Saidi, 2018). According to Lovelock (2000), today ATM machine gives convenience to bank's customers. This means that nowadays, ATMs are located at convenient places, such as at the universities, air ports, railway stations, hotels, bus stands, supermarkets, petrol stations, and not necessarily at the bank's premises. ATM provides 24 h service, meaning that ATMs provide service around the clock. The customer can withdraw cash up to a certain limit during any time of the day or night (Akrani, 2011).

Akinmayowa and Ogbeide (2014) found that convenience, efficient operations, security and privacy, reliability and responsiveness are significance dimensions of ATM service quality, adding

that ATM service quality has a significant positive relationship with customer satisfaction. Khan (2010) identified that the key dimensions of automated banking service quality include convenience, reliability, privacy, ease of use, and responsiveness. Lovelock (2000) identified that adequate number of ATMs, secured and convenient location; user-friendly system, and functionality of ATM are the important factors for the customer satisfaction. Moreover, Al-Hawari and Ward (2006) compiled a list of five major items about ATM service quality that include convenient and secured locations, functions of ATM, adequate number of machines and user-friendliness of the systems and procedures.

Electronic transaction refers to the various automated electronic methods by which business information is gathered, processed, reproduced, communicated, stored, exchanged or protected and retrieved Popyk, 2008). This includes not only the methods through which business information is processed but also the enabling gadgets applied to capture, process, deliver and or store business information (Azuka, 2010). Azuka (2010) again maintained that business information in this context can be regarded as any meaningful data or any fact or figure capable of providing knowledge about the products and services of an organization. To some scholars, information technology is synonymous with the micro-electronic revolution (Dixon, 2008). To some other, it is the application of science to information handling functions (Chartterton, 2012).

Challenges of Electronic Transaction

The technologies designed to improve money-making transactions using the Internet have evolved as quickly. Electronic transaction has the ability to play an active role in helping developing economics benefit more from trade (WTO-2013 in Abdul, 2016). The growing use of the Internet, tablet devices, and smart phones coupled with larger consumer confidence will see that electronic transaction will continue to evolve and expand. With the growth in social media in recent years, the conversation between businesses and consumers has become more engaging, making it easier for transactional exchanges to happen online (Abdul, 2016).

Abdul (2016) reiterated that we have not yet achieved an ideal world of painless and secure transactions utilizing the Internet, as unresolved privacy issues of the purchaser have impeded the further development of the technologies. Abdul (2016) stated that private and public corporation is not involved jointly to grow the business of electronic transactions. The Joint initiatives of private and public involvement will bring credibility in people and this could be needed for flourishing the electronic transactions business. Furthermore, Abdul (2016) maintained that there is a lack of system security, reliability, standards, and some communication protocol. Customer loses their money if the website of electronic transactions site is hacked. Most common problem of e-commerce website is not having enough cyber security (Abdul, 2016).

Financial institutions and intermediaries: Thus far, financial institutions and banks in developing countries are hesitant to take an active role in promoting electronic transaction. However, merchants need the involvement of banks to broaden the reach and appeal of ecommerce and to help prevent fraud and potential losses attributable to credit card fraud. But beyond the credit card approach, banks and other financial service intermediaries are challenged to develop alternative modalities for secure and reliable online transactions in environments where credit cards are not commonplace (Bhowmik, 2012).

In developing countries there is a culture of buying product by negotiating price with seller, which is not easily possible in case of electronic transactions in developing countries because of lack of infrastructure facility. Bhowmik (2012) reported that one of the biggest challenges is the cutting down the price of internet. Authorities are trying to keep low the price of bandwidth low. But the high cost of spreading networks and operating expenses hinder to keep price low for internet.

Trust is the most important factor for the use of the electronic settlements. Traditional paper about based rules and regulations may create uncertainties the validity and legality of e-commerce transactions. Modern laws adopted and impartiality implemented in the electronic transactions form the basis of trust in the developed world. Where legal and judicial systems are not developed

e-commerce based transactions are at a disadvantage because of lack of security whether real or perceived. In many developing countries even today cash on delivery is the most accepted system, even cheques and credit cards are not readily accepted (Hasan, & Saidul, 2010).

New methods for conducting transactions, new instruments, and new service providers will require legal definition, recognition, and permission. For example, it will be essential to define an electronic signature and give it the same legal status as the handwritten signature. Existing legal definitions and permissions such as the legal definition of a bank and the concept of a national border will also need to be rethought (chavan-2013).

Abdul, (2016) enumerated some challenges that impede electronic transactions in developing countries as thus: Lack of education; Poor concept of online marketing; Cultural tradition; Less marketing or promote; Political problem; Internet coverage arena is limited; Communication is haphazard over the country; High cost of products/services comparing traditional market; Lack of trustable business and enterprise and Lack of experience of meeting directly with merchant and customer.

Okoro and Kigho (2013) stated that the electronic transaction system consists of users: who can in turn be subdivided into retailers and consumers depending on the transaction model adopted? Issuers: corporate individuals, government that are providing the actual mechanisms or the means to integrate the mechanism into other users. Regulators: those who are concerned with issues ranging from assuring the integrity of the mechanism and its operators, to the potential impact on the wider economy.

The tasks to design the transaction system become ever more complex as competition and innovation push constantly to the limit the search for better combinations of efficiency, reliability, safety, and system stability in the provision of services to larger numbers of individual users and institutions (Okoro & Kigho, 2013). In the same vein Okoro and Kigho (2013) observed that new technologies supporting the electronic storage, transfer, and use of money could have significant implications for consumers, merchants, governments and financial institutions.

Connectivism Theory by George Siemens 2005

The theoretical framework appears essential in order to fashion an anchorage for the present study. The theoretical framework therefore provides a pivot around which the study will gain its backing and bearing. The theoretical frame work in this study is anchored on:

The study is anchored on connectivism theory; the connectivism theory was first introduced in 2004 on a blog post which was later published as an article in 2005 by George Siemens. Siemens' Connectivism: Learning as Network Creation and Downes' an Introduction to Connective Knowledge. Both works received significant attention in the blogosphere and an extended discourse has followed on the appropriateness of connectivism as a learning theory for the digital age. In 2007 Kerr entered into the debate with a series of lectures and talks on the matter, as did Forster, both at the Online Connectivism Conference at the University of Manitoba. In 2008, in the context of digital and e-learning, connectivism was reconsidered and its technological implications were discussed by Siemens' and Ally.

The central aspect of connectivism theory is the metaphor of a network with nodes and connections. In this metaphor, a node is anything that can be connected to another node such as an organization, information, data, feelings, and images. Connectivism theory recognizes three node types: neural, conceptual (internal) and external. Connectivism theory sees learning as the process of creating connections and expanding or increasing network complexity. Connections may have different directions and strength. In this sense, a connection joining nodes A and B which goes from A to B is not the same as one that goes from B to A. There are some special kinds of connections such as "self-join" and pattern. A self-join connection joins a node to itself and a pattern can be defined as "a set of connections appearing together as a single whole".

The idea of organization as cognitive systems where knowledge is distributed across nodes originated from the perception (Artificial neuron) in an Artificial Neural Network, and is directly

borrowed from connectivism theory, "a software structure developed based on concepts inspired by biological functions of brain; it aims at creating machines able to learn like human".

The network metaphor allows a notion of "know-where" (the understanding of where to find the knowledge when it is needed) to supplement to the ones of "know-how" and "know-what" that make the cornerstones of many theories of learning.

As Downes states: "at its heart, connectivism theory is the thesis that knowledge is distributed across a network of connections, and therefore that learning consists of the ability to construct and traverse those netwo

METHODOLOGY

Research Design

The study adopted survey research design. The choice of the design was informed by the objectives of the study as outlined. This research design, according to Kozalczyk (2016) is a brief interview or discussion with individuals about a specific topic; it is a means of collecting information from various groups or persons through questionnaire and interviews.

Specifically, the type of survey research design used in this study was the cross-sectional survey research design. The cross-sectional survey involves selecting respondents across levels to constitute a sample (Igwebuikwe, 2000). The cross-sectional survey research design was considered most appropriate for this study because it sought responses from a cross-section of employees of eleven (11) selected commercial banks in Port Harcourt and its environs.

Population for the Study

The population of this study consisted of three hundred and three (303) commercial bank managers' and employees drawn from eleven (11) selected commercial banks in Port Harcourt and its environs, Rivers State. The names of the studied banks are shown in Appendix 3.

Sample and Sampling Techniques

The sample of the study consisted of 303 accounting business education graduates, drawn from eleven commercial banks in Port Harcourt and its environs, Rivers State. The sample size was determined using census studies. This was due to the manageable size of the population. Please find the presentation below. (First bank plc=3, Zenith bank=3, Guarantee trust bank=3, Eco bank=3, Fidelity bank=3, Access bank=3, United Bank for Africa=3, Unity bank=3. Polaris bank=3, Key Stone bank=3 and Jaiz bank=3 Total=303).

The sample for this study consisted of three hundred and three (303) bank employees. This number is made up Accounting Business Education graduate of commercial bank employees. The entire Accounting Business Education graduates from the categories listed above were randomly selected. Nwankwo (2013) maintain that there are situations where the researcher study's the entire population such that when it is small and manageable.

Instrument for Data Collection

The data for the study was generated through the use of a structured questionnaire tagged 'Electronic Transaction Skills and Job Performance Questionnaire' (ETSJPQ).

Reliability of the Instrument

In order to ascertain the reliability of the instrument (ETSJPQ), the instrument was administered on twenty commercial bank employees in Yenalgoa, Bayelsa State. Their responses were subjected to a reliability test using Cronbach alpha in order to test the internal consistency of the instrument. The instrument yielded an overall reliability coefficient of 0.98. On this ground the instrument was considered reliable for the study.

Method of Data Collection

The researcher adopted a personal on-the-spot delivery and recovery method during the administration of the instrument. For the efficacy of this process, the researcher employs the help of research assistants. The research assistants were trained by the researcher on the essence of the research, the purpose of the research and the research questions and instrument including the response pattern.

Method of Data Analysis

Mean and standard deviation was used to answer research questions while Pearson Product Moment Correlation Coefficient (PPMC) was used to test the hypotheses

Data Analysis and Result

Hypothesis one: There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State.

Table 1: Summary of simple linear regression of the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State

Variables	Coefficients	Std. Error	t	Sig.
(Constant)	8.367	0.833	10.049	0.000
ATM and Debit Cards Services	0.508	0.055	9.289	0.000*
R	0.477 ^a			
R-squared	0.227			
Adjusted R-squared	0.225			
F-statistic	86.287			
P-value	0.000 ^b			
Df	293			

- a. Dependent Variable: Timeliness
- b. Independent Variable: ATM and Debit Cards Services
- c. *Items show significant relationship with the dependent variable at the 0.05 level of significance

Source: SPSS Computation, 2021.

The result of table 1 shows that r-value of 0.477 indicates a moderate relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State. The r²-value of 0.227 indicated roughly the variation of 23% to the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State. Furthermore, since, F-statistic = 86.287, t =9.289, at df = 293, and p = 0.000 < 0.050, hence, null hypothesis four is rejected at the 0.050 level of significance. Therefore, there is significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State.

Hypothesis two: There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State.

Table 2: Summary of simple linear regression of the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State

Variables	Coefficients	Std. Error	t	Sig.
(Constant)	5.536	0.865	6.399	0.000
ATM and Debit Cards Services	0.676	0.057	11.892	0.000*
R	0.571 ^a			

R-squared	0.326
Adjusted R-squared	0.323
F-statistic	141.408
P-value	0.000 ^b
Df	293

- a. Dependent Variable: Creativity and Innovation
b. Independent Variable: ATM and Debit Cards Services
c. *Items show significant relationship with the dependent variable at the 0.05 level of significance

Source: SPSS Computation, 2021.

The result of table 2 shows that r-value of 0.571 indicates a moderate relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State. The r^2 -value of 0.326 indicated roughly the variation of 33% to the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State. Furthermore, since, F-statistic = 141.408, $t = 11.892$, at $df = 293$, and $p = 0.000 < 0.050$, hence, null hypothesis five is rejected at the 0.05 level of significance. Therefore, there is significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State.

Hypothesis three: There is no significance relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State.

Table 3: Summary of simple linear regression of the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State

Variables	Coefficients	Std. Error	t	Sig.
(Constant)	7.147	0.867	8.243	0.000
ATM and Debit Cards Services	0.535	0.057	9.391	0.000*
R	0.481 ^a			
R-squared	0.231			
Adjusted R-squared	0.229			
F-statistic	88.196			
P-value	0.000 ^b			
Df	293			

- a. Dependent Variable: Consistency
b. Independent Variable: ATM and Debit Cards Services
c. *Items show significant relationship with the dependent variable at the 0.05 level of significance

Source: SPSS Computation, 2021.

The result of table e shows that r-value of 0.481 indicates a moderate relationship between business ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State. The r^2 -value of 0.231 indicated roughly the variation of 23% to the relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State. Furthermore, since, F-statistic = 88.243, $t = 9.391$, at $df = 293$, and $p = 0.000 < 0.050$, hence, null hypothesis six is rejected at the 0.05 level of significance. Therefore, there is significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates consistency in banking jobs in Rivers State.

Discussion of Findings

Table 1 shows that the relationships that exist between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State is moderate. Furthermore, the result of table 2 indicated that there is significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates timeliness in banking jobs in Rivers State.

The above results is in collaboration with Nwokike and Ugwunwoti (2020) who studied e-business competency required by university business education students for management of small scale business was carried out in Enugu State. The researchers adopted survey research design. The result of the analysis showed that university business education students require e-banking and e-accounting competencies for management of small scale business.

The result in table 3 shows that the relationship that exist between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State is moderate. Furthermore, the result of table 4.16 indicated that there is significant relationship between ATM and debit cards services electronic transaction skills and accounting business education graduates creativity and innovation in banking jobs in Rivers State.

CONCLUSION

Based on the findings of the study, it was concluded that Business education graduates are expected to acquire the electronic transaction skills (ATM and debit cards services) for effective job performances. The skills are no doubt valuable to Business Education graduates. The extent or degree to which Business Education graduates possesses these skills determines his/her relevance and performance in the world of work.

RECOMMENDATIONS

Considering the findings and conclusion of this study the following recommendations were made:

1. Students should make it a habit to use ATM and debit cards services in making payment and other financial transactions, so as to be acquainted with electronic transactions.
2. Tertiary institutions should adopt online banking for payment of all fees and charges by students, so they would be use to making transactions online.
3. Tertiary institutions should make provision for periodic training and retraining of business educators to update their knowledge and skills 'on the use of fund transfer services.
4. Students should take advantage of the timeliness of electronic transaction skills to enhance performance in their future job.

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