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**THE INFLUENCES OF E-SATISFACTION, E-TRUST AND HEDONIC  
MOTIVATION ON THE RELATIONSHIP BETWEEN E-BANKING  
ADOPTION AND ITS DETERMINANTS IN NIGERIA**

**SALIMON MARUF GBADEBO**



**UUM**  
Universiti Utara Malaysia

**DOCTOR OF PHILOSOPHY  
UNIVERSITI UTARA MALAYSIA  
May, 2016**

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**A thesis submitted to School of Business Management,  
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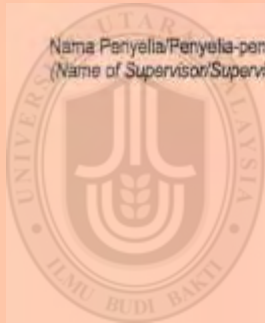


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## ABSTRACT

The main objective of this study is to investigate factors that can predict adoption of e-banking in Nigeria. Specifically, it aims at investigating mediating influences of e-satisfaction, e-trust and hedonic motivation on the relationship between e-banking adoption and its other determinants. The motivation of this study is driven by the inconsistent findings in the literature with respect to the relationships between e-banking adoption and its determinants: perceived usefulness, perceived ease of use, perceived security and facilitating condition. In line with the inconsistencies, various suggestions have emerged pointing to the need to investigate the possible mediating variables that could explain the inconsistencies. For that purpose, this study employed theories of Technology Acceptance Model (TAM), Universal Theory of Acceptance and Use of Technology (UTAUT) and Social Exchange theory to synchronize the possible relationships among the variables in the conceptual framework. Survey questionnaire was advocated and the questionnaires were distributed randomly to 382 customers of four major banks in Nigeria. Out of 291 returned questionnaires, 266 were useable for analysis. PLS-SEM was used to analyze both direct and indirect relationships among the variables of the study. The results reveal that perceived usefulness, perceived security, perceived ease of use, facilitating condition, and awareness are positive determinants of e-banking adoption, e-satisfaction, hedonic motivation and e-trust accordingly with an exception of perceived usefulness that does not determine e-trust. The study also found that e-satisfaction; e-trust and hedonic motivation mediate the relationship between perceived usefulness, perceived ease of use, perceived security and facilitating conditions and e-banking adoption. Finally, managerial, policy and theoretical implications as well as directions for future research are discussed in this paper.

Keywords: Perceived Usefulness, Perceived Ease of Use, E-Satisfaction, E-Trust and Hedonic Motivation

## ABSTRAK

Objektif utama kajian ini ialah untuk menyelidik faktor-faktor jangkaan yang menentukan penerimaan teknologi perbankan elektronik di Nigeria. Secara khususnya, ia memfokuskan kepada kajian tentang pengaruh pengantara yang melibatkan e-kepuasan, e-kepercayaan dan motivasi hedonik ke atas hubungan antara penerimaan perbankan elektronik dan faktor-faktor yang mempengaruhinya. Keperluan terhadap kajian ini dikenal pasti berdasarkan dapatan yang tidak konsisten dan diperolehi daripada sorotan kajian-kajian terdahulu, yang berkaitan dengan penerimaan perbankan elektronik dan faktor-faktor yang mempengaruhinya. Faktor-faktor tersebut ialah tanggapan penggunaan, tanggapan mudah digunakan, tanggapan keselamatan dan situasi yang memberi kemudahan. Selaras dengan hubungan yang tidak konsisten ini, ramai pengkaji bersetuju dengan keperluan untuk mengkaji kemungkinan wujudnya pengaruh pemboleh ubah pengantara yang mampu untuk menjelaskan hubungan ini. Oleh itu, kajian ini menggunakan beberapa teori iaitu *Technology Acceptance Model*, *Universal Theory of Acceptance and Use of Technology* dan *Social Exchange Theory* dengan tujuan untuk mengkaji secara serentak kemungkinan hubungan-hubungan yang wujud antara semua pemboleh ubah dalam kerangka teori. Data kajian telah dikumpul dengan menggunakan borang soal selidik yang telah diedarkan secara rawak dalam kalangan 382 pelanggan yang terdiri daripada empat buah bank terkemuka di Nigeria. Sebanyak 291 borang soal selidik telah dikembalikan, namun hanya 266 borang sahaja yang boleh digunakan untuk dianalisa. PLS-SEM telah digunakan untuk menganalisa hubungan terus dan hubungan pengantara antara pemboleh ubah-pemboleh ubah dalam kajian ini. Hasil kajian menunjukkan terdapat empat faktor penentu yang signifikan kepada penerimaan teknologi perbankan elektronik, empat faktor penentu e-kepuasan, tiga faktor penentu e-kepercayaan dan empat faktor penentu motivasi hedonik. Dapatan kajian ini juga turut menunjukkan e-kepuasan, e-kepercayaan dan motivasi hedonik adalah pengantara kepada hubungan antara tanggapan penggunaan, tanggapan mudah digunakan, tanggapan keselamatan dan situasi yang memberi kemudahan kepada penerimaan teknologi perbankan elektronik. Kajian ini turut membincangkan implikasi terhadap pengurusan, polisi dan teori, serta hala tuju untuk kajian akan datang.

Kata kunci: Persepsi atas kemanfaatan, Persepsi kemudahan penggunaan, E-Kepuasan, E-Amanah dan Motivasi hedonik



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## LIST OF ABBREVIATIONS

PC	Personal Computer
ACB	African Continental Bank
ATM	Automated Teller Machine
AVE	Average Variance Extracted
CBN	Central Bank of Nigeria
DOI	Diffusion of Information
DTPB	Decomposed Theory of Planned Behavior
E-Banking	Electronic Banking
ECS	Electronic Card Scheme
EFTs	Electronic Funds Transfers
E-Satisfaction	Electronic Satisfaction
E-Trust	Electronic Trust
ICB	Industrial and Commercial Bank
ICT	Information and Communication Technology
IFC	International Finance Corporation
KPMG	Kleynveld Main Goerdeler
NDIC	National Deposit Insurance Scheme
PEU	Perceived Ease of Use
PIN	Personal Identification Number
PLS	Partial Least Square
PU	Perceived Usefulness
PKI	Public Key Infrastructure

PoS	Point of Sales
RTGS	Real Time Gross Settlement
SEA	Social Exchange Theory
SEM	Structural Equation Modeling
SPSS	Statistical Package for Social Science
TBP	Theory of Plan Behavior
TRA	Theory of Reasoned Action
UNICEF	United Nations International Children Emergency Funds
US	United States
UTAUT	Universal Theory of Acceptance and Use of Technology
TAM	Technology Acceptance Model



# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

Service Industry is growing very fast as its major contribution to the development of the world economy is capturing the attention of all Stakeholders (Maiyaki & Mokthar, 2012). Today, the service industry accounts for almost two-thirds of the world economic outputs as the trade service sector constitutes one-fifth of the global trade while the commercial services export sectors are also growing very fast (World Bank, 2010). The contribution of the service sector to the economic development of countries such as Canada, USA, Japan and other industrialized countries of Europe in terms of GDP and employment generation cannot be underrated (World Bank, 2010). Importantly, the service sector in USA creates between 80% and 88% of available jobs while it enables USA to also achieve trade surplus arising from services exportation (Malthora, Ulgado, Agrawal, Shainesh & Wu, 2005; Maiyaki & Mokthar, 2012).

The trend of growth in the service industry is not limited to developed nations alone; developing countries of Asia, Latin America and Africa are also enjoying from the benefits and tremendous growth of the service sector (Park & Shin, 2012). The economic prosperities of Thailand, Singapore, Hong Kong and Malaysia for instance are majorly influenced by the service sector as these countries heavily depend on tourism and other service segments (Park & Shin, 2012). Africa as a continent is also witnessing serious upsurge in service sector as there are enormous business opportunities for consumer goods and services especially with the rising population of these countries (McKinsey

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