

Investigating the Relationship Between Information Technology and Service Delivery Quality in the Nigerian Banking and Financial Industry

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Abstract: The growing prevalence of information technology (IT) systems in the banking and financial services sector has been known to continue to transform service delivery quality. This study investigated the connection between IT and service delivery quality from the context of the banking and financial services sector in Nigeria. The study focused on the mediating role of Technology Acceptance model (TAM) and was also grounded in the service quality (SERVQUAL) model by measuring how information technology affects reliability, assurance, tangibility, empathy and responsiveness (RATER) of financial services. Descriptive research design was used in this study following quantitative approach. The data was gathered through survey questionnaire from sample of 400 respondents selected through simple random sampling technique. The analysis of data was done through statistical methods such as descriptive and inferential statistics. These included frequency count, percentages, mean, standard deviation and regression. The results from the study showed that perceived ease of use of IT systems has significant effect of 79.7% on service delivery quality. Also, there is significant effect of perceived usefulness of IT systems of 85.0% on service delivery quality. The study concluded that IT systems that are easy to use and useful to consumers have significant positive effects on service delivery quality. The study recommended that financial service providers in Nigeria should concentrate on customer-centered IT solutions that align with operational efficiency and user expectations.

Keywords: Financial Services, Information Technology, Perceived Ease of Use, Perceived Usefulness Quality, Service Delivery.

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I. INTRODUCTION

The contemporary financial services sector in Nigeria has been considered as one of the most substantial and vibrant sectors contributing significantly to the economy. The integration of information technology has expounded the capabilities of financial services in Nigeria (Adewoyin, 2025). However, due to challenges such as infrastructural inadequacies, security issues, lack of expertise, lack of awareness and inclusivity, Nigerian financial sector organisations and their consumers still lag behind in maximising the potential of IT in driving service delivery quality (Chukwukaelo, Onyeiwu & Amah, 2018; Olatunji et al., 2025; Olopade, Akintan & Jolaosho, 2025).

According to the Central Bank of Nigeria (2023) the global pandemic has open up increased reliance on information technology (IT) platforms among financial services organisations. This is evidenced in the prevalence of internet banking, electronic banking and alternative banking

channels that serve consumers in the areas of accessibility, convenience, and availability. The increasing competitiveness, regulatory depth and market dynamics have made players in the financial services sector in Nigeria to become more strategic in their application of IT platforms for service delivery quality. Uche and Abiodun (2025) expressed that the emerging digital transformation around the globe has made it necessary to investigate how IT platforms affect service delivery quality. This study focuses on the Technology Acceptance Model developed by Davis (1989), to establish how the perceived ease of use and perceived usefulness of technology platforms in contributing to quality of service delivery in financial services sector.

Ayinaddis, Taye and Yirsaw (2023) carried out a study in Ethiopia in terms of examining the effect of electronic banking service quality on customer satisfaction and loyalty considering the mediating role of technology innovations paradigms. The study presented a gap for meeting the ever-changing desire for consumers to have quick, responsive,

reliable and accessible service delivery. Thus, this study focuses on information technology and service delivery quality in the financial sector in Nigeria. The study centered on finding out how IT factors of ease of use and usefulness serve as opportunities or threats for consumers of financial services organisations in Nigeria.

As the global and domestic business ecosystems become more and more technologically driven, end users are seeking out increased the levels of service quality delivery (Asipita, 2024) Thus, taking advantage of the rapid expansion in IT, there is now need for better comprehension of utilization of IT platforms. By definition, IT can be described as the utilisation of telecommunications and computer systems for keeping information, recollecting information, retrieving and exchanging information. IT has been known to facilitate an extensive array of offerings that improve organizational input and outcomes. This has been observed to enhance the rate of quality of organizational offerings in recent times (Trinh & Ngan, 2020; Barba-Sánchez, Meseguer-Martínez, Gouveia-Rodrigues & Raposo, 2024). On the other hand, Parasuraman, Zeithaml and Berry (1988) opined that the SERVQUAL model describes key elements used in measuring consumer perceptions of service quality. These include five key dimensions of RATER (reliability, assurance, tangibles, empathy, responsiveness). Molavi, Rahimnia and Zhang (2026) expressed that SERVQUAL identifies gaps between service delivery and customer expectations to enhance service performance. Hence, the context of the research problem in this study arises from the increasing need of Nigerian consumers seeking out easier and more accessible banking and financial services. It has been observed that Nigerian banking and financial institutions are relying more on IT in the provision of quality services, but the question is how easy and useful are the IT systems in relation to service delivery quality. In light of the above, this study seeks to investigate the effect of IT platforms on service delivery quality in the Nigerian financial services sector. The study covers consumers in selected areas in Lagos state. The specific objectives include to:

- Examine to what extent the perceived ease of use of IT platforms affects service delivery quality.
- Evaluate the effect of perceived usefulness of IT platforms on service delivery quality.
- Proffer recommendations for enhancing IT platforms to drive service delivery quality.

This study is significant in providing evidence-based insights on the relationship between IT on service delivery quality in banking and financial services industry in Nigeria. This study is beneficial to business leaders, executives, managers and professionals in the financial services sector and those in the IT supply chain. The study provides information on how TAM variables influence SERVQUAL variables in financial services. The study contributes to knowledge by addressing gaps in literature about information technology, business context and quality services in the financial sector in Nigeria.

II. LITERATURE REVIEW

➤ *Information Technology in Financial Services*

IT has revolutionized financial services delivery through platforms that enable 24/7 digital access, expand operational efficiency via automation, drive personalization and shift from physical location-based to virtual-centric models (Trinh & Ngan, 2020; Olopade, Akintan & Jolaosho, 2025). IT in financial services has offered key benefits such as improved speed, decreasing operational costs, facilitating revenue channels and increasing financial inclusion. However, there are inherent challenges that include security risks, data disintegration and legal boundaries (Yücesan, 2016; Kyeremeh, Prempeh, & Afful-Forsan, 2019; Dwivedi, 2025)

According to Nanda (2025) IT creates competitive edge for organisations in financial services by enablement of automation, data-driven decision-making, and scalable digital channels. Some implementations of IT in financial services are observed in cloud computing, robotics, Fintech ecosystems, online and digital payment systems. Nanda (2025) stated IT integration contributes to the reduction of operational costs while opening up market reachability. Similarly, Dwivedi (2025) highlighted that IT is playing a substantial role in contemporary financial services, thereby shaping customer experience and satisfaction. In essence, IT is known to power digital interfaces such as mobile applications, artificial intelligence (AI) chatbots, and omnichannel service avenues. IT in financial services facilitates real-time transactions, transparency, automation efficiencies and personalized interactions, that aim at improving overall satisfaction. However, issues such as poor system design, infrastructural inefficiencies and outages can negatively impact trust in IT for financial services delivery (Dwivedi, 2025).

Furthermore, Abiodun and Oniku (2025) explored how artificial intelligence enhances customer profiling in Nigerian banks to improve customer satisfaction. IT platforms enable AI-driven analytics that are used by financial services to segment customers, predict customer attitudes and preferences and personalised services. This has been known to lead to improved customer engagement and loyalty despite challenges of data privacy and security concerns as well as infrastructural limitations in Nigeria. The authors concluded that effective AI adoption strengthens reflects how IT channels enhance customer relationships and competitive positioning, specifically in emerging markets such as Nigeria, where quality financial services can significantly influence satisfaction and retention (Abiodun & Oniku, 2025). These discussions make for an interesting research gap to find the extent to which perceived ease of use and perceived usefulness of IT affect the quality of service delivery in financial services.

A study done in Asian nations by Li and Ding (2024), pointed out how technological innovation influences the structure and efficiency of financial services sector. The IT options used in the study included Fintech, blockchain, and big data. These technologies were found to facilitate speed in financial transactions, decrease information asymmetry and

enhance risk management. In comparison, Ayinaddis, Taye and Yirsaw (2023) used electronic banking services as an illustration of IT that affects service to contribute to customer satisfaction and loyalty. It was found that key dimensions of IT in financial services include reliability, ease of use, security, and responsiveness. IT enhances service delivery by minimizing errors, lowering wait times, increasing process automations and enabling 24/7 access. However, gaps in infrastructure, usability, fit for purpose and user awareness were observed to limit benefits (Ayinaddis et al., 2023). The authors reinforced the idea that IT-driven service excellence directly contributes to customer retention in financial institutions in Ethiopia. This brings out the need for a country context study that this current research in Nigeria seeks to embark upon.

More so, Sina et al (2021) delved into the role of IT in advancing the quality of financial dealings with customers and reporting in commercial banks in Bangladesh. IT systems are enacted for accuracy, timeliness, and transparency by automation of data processing and eliminating human error. The study also pointed out that IT improves transparency, auditability and decision-making due to reliable data outputs. However, because Bangladesh is a developing nation such as Nigeria, there are implementation challenges in the areas of costs of setup and system integration issues. Adjei, (2018) argued that IT has been perceived as an essential tool for organisational success and survival in the 21st century, thus banking and financial organisations have been relying on it as a core competence for driving quality financial services. But there are problems in terms of users not perceiving such IT platforms easy to use or useful enough due to high level design aesthetics. As argued by Chukwukaelo et al (2018) the impact of IT on bank performance in Nigeria is mixed. In some ways IT adoption promoted operational efficiency, service delivery, productivity and profitability. Technologies such as automated teller machines, online banking, and electronic payment systems reduce transaction costs and expand customer access. In other ways, challenges in the areas of implementation, infrastructure and cybersecurity make IT have negative side effect for Nigerian consumers. The authors concluded that while IT significantly drives banking performance, its success and efficacy depend on effective management, staff training, alignment with processes and continuous system upgrades. Ultimately, the position of research on IT in financial services is that it is central to delivering seamless, efficient, and consistent customer journeys in increasingly competitive financial markets.

➤ *Service Delivery Quality*

Quality is attributed as the extent to which customer expectations are met or exceeded in the process of using or consuming goods or services (Stevenson, 2024). In the context of service delivery, the need to measure quality is critical because of the intangible nature of services (Nolte, Karanikolos & Rechel, 2022). Service delivery quality is an important organisational objective because high levels of service delivery quality can lead to customer satisfaction and retention, referrals, pricing power and revenue generation as well as profits. On the other hand, low service delivery quality

can cause complaints, customer churn, attrition and bad reviews as well as loss of business gains (Kotler & Armstrong, 2023). From the perspectives of Hinson, Mensah and Odam (2024) service delivery quality is not about what is delivered but how it delivered in a manner that meets or exceeds customer expectations.

Service delivery quality is framed within health systems as the degree to which services are accessible, convenient, effective, safe, and patient-oriented. As a concept, service delivery quality extends beyond technicalities of coordination, care continuity and equity in access. High-quality service delivery means offering utility at the right time, in the right way, and tailored to users' needs (Nolte et al., 2022). Likewise, Francis and Azeez (2020) defined service delivery quality is defined as the degree to which banking services meet or exceed customer expectations, specifically in terms of timeliness, accuracy, and customer handling. The dimensions of service delivery quality such as reliability, assurance, empathy, and responsiveness are inherent drivers of customer satisfaction. Poor service delivery depicted by delays, errors, or unprofessional conduct can cause negative effects on performance and competitive advantage in the banking and financial sector (Francis & Azeez, 2020).

Service delivery quality relates to how effectively and consistently a service addresses or surpasses customer demand. It involves factors attributed to the SERVQUAL model such as reliability, responsiveness, communication, professional interaction and overall customer experience (Hananu, Abdul-Hanan & Abdul-Rasheed, 2015; Prashar & Antony, 2018; Nguyen et al., 2025). In essence, service delivery quality is expressed as when a service is provided accurately, timely and with particular attention to customer needs, generating satisfaction and trust. Olalekan (2020) argued that service delivery in banking in Nigeria, also include the ability to handle and resolve customer problems efficiently and maintain high level of standards across all customer interactions. According to Inyo and Githii (2022) managing complex operational services requires comprehensive integration of the essential dimensions of quality and standards affect the performance of service firms. The authors used critical review of literature to establish the intrinsic dynamics in quality management, that entails customer inputs, delivery and operational complexities. Service delivery quality components were identified based on process quality and output quality. Hence, strong service delivery quality can enhance reputation, build loyalty, and provide a competitive advantage for organisations irrespective of their size (Inyo & Githii, 2022; Nguyen et al., 2025). Drawing on Prakash (2019) service delivery integrates dimensions such as reliability, assurance, tangibility, empathy and responsiveness which are based on the perception of customers. Imam and Khan (2025) further highlighted that in the evolving business environment, the incorporation of digital technological interfaces are contributing to continuous improvement of service delivery. Conceptually, service delivery quality is dynamic and multifaceted, as well as continuously shaped by context, technology, and customer immersion. As a result there is need for continuous research into how service delivery quality can be enhanced with

experiential value from information technology, especially in the context of financial services in Nigeria.

➤ *Linking Information Technology to Service Delivery Quality*

The link between IT and service delivery quality is investigated in this research based on the perceived ease of use and perceived usefulness aligning with SERVQUAL dimensions. Previous studies have investigated various expressions and observations of IT in driving service delivery quality across diverse industries and country contexts

Iberahim et al. (2016) conceptualized service delivery quality as an outcome of efficacy in the performance of self-service technologies in the Malaysian retail banking sector. The usage of IT infrastructure was emphasized for driving service reliability and responsiveness. Reliability refers to the IT system's ability to perform required services consistently and accurately, while responsiveness entailed the speed and effectiveness of IT in prompting service delivery. The authors argued that customers evaluated service quality based on how well technology substitutes human interaction without compromising reliability and responsiveness. It was noted that high-quality service delivery occurs when IT systems are dependable, easy to use, and useful in resolving customer needs promptly.

In comparison Trinh and Ngan (2020) carried out a study in Vietnam considering the impact of service delivery technology on bank performance. The study used panel data as the basis for methodology to establish that IT applications such as mobile banking, internet banking, and ATMs affect bank performance in terms of customer patronage and profit generation for banks. This means that IT-driven service channels were found to influence operational efficiency and customer engagement. The study focused on bank performance variables of revenue and profit, therefore largely ignoring customer-centric constructs such as perceived ease of use and perceived usefulness. Trinh and Ngan (2020) presented a gap on linking IT and service quality dimensions, creating a need for research in Nigeria that integrates user perception variables with service delivery outcomes. Likewise, Nwoke (2024) considered a broad analysis of digital transformation in financial services, highlighting the role of IT in the form of AI, blockchain, and machine learning for advancing financial services inclusion, innovation, and infrastructure. It was emphasised that digital banking solutions have emerged with the advancement of IT in Nigeria but there are inherent challenges of ease of use and usefulness. The author used secondary data methodology that lacks empirical testing of how technologies influence perceived service quality from the consumer perspectives. Additionally, constructs from the TAM were not operationalised in the study, thereby leaving gap for context-specific, empirical data-driven study in the Nigerian financial services linking IT adoption to consumer-perceived service delivery quality.

Furthermore, Olopade, Akintan and Jolaosho (2025) showcased positive connection between information technology innovation and customer patronage among

Nigerian deposit money banks. This was based on how IT innovations positively influence customer usage and ease of financial transactions. Nevertheless, the focus on customer patronage restricted the insights into critical service delivery quality dimensions. The study did not explicitly incorporate perceived ease of use or usefulness as mediating variables, therefore creating need for research that addresses gaps in examining how IT influences service delivery quality across a larger sample in Nigeria through consumer perception contexts grounded in TAM.

Ibrahim et al (2025) studied service delivery quality and IT applications in Ghana and offered the argument that service delivery quality is conceptualized as an active outcome shaped by digital technologies and moderated by customer perception expectations. IT platforms were found to facilitate automation, data analytics, convenience and accessibility to services. However, perceived quality depends on whether these innovations align with user requirements of ease and usefulness. The intervening role of service quality suggested that even advanced IT systems may be evaluated poorly if they fail to meet anticipated standards. Thus, service delivery quality is not only about technological capability but also focusing on managing expectations and ensuring user-centered IT designed services.

➤ *Theoretical Models*

• *Technology Acceptance Model (TAM)*

TAM has been regarded as one of the most influential and substantial models that describe the rationality for using IT systems. Davis (1989) postulated the principle in technology acceptance based on the adoption and usage of technology by consumers through the perceived ease of use and perceived usefulness. This theoretical model was used in previous literature (Hananu et al., 2015; Adjei, 2018; Adewoyin, 2025), similar to this current study. The model facilitates the recognition and categorisation of the variables that influence user's decisions for embracing or rejecting the IT applications. TAM points out that when consumers are faced with new technology, several factors affect their acceptance decision in terms of how and when the technology will be utilised. Chiefly among the factors are the perceived ease of use (PEOU) and the perceived usefulness (PU) of the technology, that contributes to the acceptance and adoption systems. In essence, the PEOU is the extent to which a person assumes that using a specific IT system will be seamless and effortless. Thus, the IT system is not easy to use and the interface is complicated and complex, users will not have positive attitudes and perceptions towards it. Furthermore, PU refers to the degree to which a person judges that the use of a specific IT system will increase value and utility (Hananu et al., 2015; Adewoyin, 2025).

This theoretical model underpins the focal point of this study in investigating how information technology advances service delivery quality based on the acceptance of users. Using TAM in this study offers clear strengths in terms of providing a well-established model for explaining how perceived ease of use and perceived usefulness influence the adoption of IT, which are considered pivotal in service

delivery quality in financial services. TAM is straightforward, widely evidenced and validated, as well as assisting in quantifying user attitudes towards service delivery. TAM is advantageous in this study because it aligns well with examining moderating effects of the research variables and allowing structured hypothesis testing.

On the other hand, TAM has disadvantages in terms of its oversimplification of the complex factors influencing IT adoption in organisational and consumer behaviour contexts. The model over relies on individual perceptions while diminishing the role of external variables such as social influence or economic constraints. Overall, the TAM is suitable for this study, presenting direct explanations on PEOU and PU for driving service delivery quality based on analysing consumer acceptance in the Nigerian financial services sector.

• *SERVQUAL Model*

The SERVQUAL model is used in evaluating service delivery quality based on RATER components of reliability of the service, assurance of the service, tangibles in the service, empathy within the service and responsiveness in the service process. Parasuraman, Zeithaml, and Berry (1988) developed a 22-item survey measuring customer satisfaction based on comparisons of service expectations against actual outcomes. Roslan, MohdNor and Wahab (2015) as well as Francis and Azeez (2020) posited that SERVQUAL model presents a veritable approach to measure qualitative customer perceptions of service delivery. Reliability is the capability of a service to be performed in the manner promised in terms of dependability and accuracy. Assurance is the extent to which knowledge, courtesy, and ability of employees during service delivery is able to inspire trust and confidence in consumers. Tangibles represent the physical manifestations of service delivery such as facilities, machinery, equipment, personnel, process platforms and communication materials. Empathy

relates to the provision of caring, concern, compassion and individualised attention for consumers during service delivery. Responsiveness is described as the willingness to assist customers in the provision of prompt service delivery (Parasuraman et al., 1988; Kim & Yang, 2025).

In this study the SERVQUAL model offers a means to which IT platforms influence can be measured against service delivery quality. This means that the SERVQUAL model can be used in measuring the difference between what users expect from IT platforms for financial services and what they actually receive. Thus, a negative score can indicate service delivery below expectations because of lower levels PEOU and PU, while a positive score indicates it exceeds expectations. Arli, Esch and Weaven (2024) justified the application of SERVQUAL model in a study of this nature because it is widely used in converting qualitative, subjective customer experiences into actionable quantitative data. More so, SERVQUAL model has strong adaptability to suit specific industry needs (Kenei & Mabhungu, 2025).

A major limitation of the SERVQUAL model is because of the assumption that service quality is solely determined by the gap between expectations and perceptions (Shi & Shang, 2020). In addition, the model can be difficult to exactly measure customer requirements accurately, because of the nuanced influences of cultural differences or varieties in rational perceptions.

III. MODEL OF THE STUDY

This study seeks to investigate the effect of IT on service delivery quality based on the perspectives of consumers of financial services in Nigeria. The model of this study was developed through adaptation of findings from Hananu et al (2015), Francis and Azeez (2020) as well as Adewoyin (2025), based on the graphical illustration below:

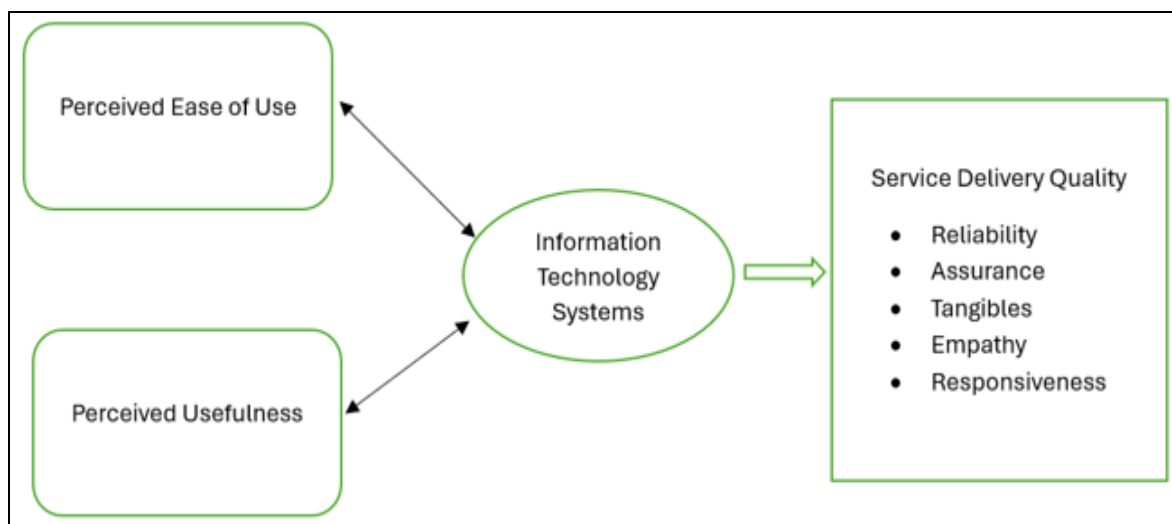


Fig 1 Model of this Study
Source: Author's Construct (2026)

The model above suggests that information technology systems directly influence service delivery quality in the Nigerian financial services sector, measured through reliability, assurance, tangibles, empathy, and responsiveness. The integration of PEOU and PU as proxies influencing IT, indicates how strongly IT affects service delivery quality. This seeks to investigate the fact that even advanced IT systems may not improve service delivery quality unless consumers find them easy to use and useful to their financial transactions and operations. In essence, this model integrates TAM constructs with service delivery quality dimensions, highlighting the consumer-centred perspective of this study. This brings forth the following hypotheses to be tested in this study:

- H01: Perceived ease of use of IT platforms has no significant effects on service delivery quality.
- H02: There is no significant effect of perceived usefulness of IT platforms on service delivery quality.

IV. METHODOLOGY

This study employed a survey method based on quantitative research to investigate the extent to which the perceived ease of use of IT platforms and the perceived usefulness of IT platforms affect service delivery quality in the Nigerian financial services sector. Bell, Bryman and Harley (2022) posited that survey is a veritable method for business research phenomenon that allows for gathering information from a large sample of respondents to describe relationship between variables.

This study was situated in the positivist research philosophy whereby data was collected and analysed in an objective and statistical manner. The reason for using this viewpoint in this research is because the variables of this study can be quantified and tested

Furthermore, this study followed quantitative research approach through the application of statistical tools to access the primary data collated from the respondents. Saunders, Lewis and Thornhill, (2023) opined that quantitative research provides an investigative opportunity to accept or reject hypotheses based on empirical data. Also, the study considered deductive research that sought to validate the Technology acceptance model (TAM) in the context of service delivery quality in financial services in Nigeria.

The survey was designed as a means of structured data collection from a sample of selected consumers of financial services in Nigeria with Lagos state representing a large commercial hub with population figure of 35 million as at 2025 (Lagos State Government, 2026). The population of study consisted of general consumers in Lagos state based on their engagements with IT platforms of banking and financial services providers. The sample of 400 respondents were attributed in this study using the Taro Yamane (1967) formula in line with the simple random sampling technique. The survey questionnaire was distributed manually and through online platforms such as Whats app. The instrument was

developed from the SERVQUAL model variables in line with the TAM variables to enable statistical analysis.

The data collected were analysed using frequency distribution, percentages, means and standard deviation as well as Regression analysis. The utilization of quantitative techniques in this study strengthens the replicability and objectivity of the evaluation of the phenomenon. The mean and standard deviation calculations were generated from 5-point Likert scale responses as follows 1- strongly disagree, 2- disagree, 3- neutral, 4- agree and 5- strongly agree. The closer the mean values are to 5 the more the level of the agreement of respondents to the questions. The analysis was enacted by means of the Statistical Package for Social Sciences software (SPSS). The justification for using this methodology is to permit generalisation of findings, reduces researcher bias and strengthens the credibility of the research results. According to Creswell and Creswell (2018) contended that quantitative data collection entails quantitative and numerical data which can be transformed into statistics and measurable information to formulate facts that uncover research problems and patterns. In essence, this study sought to establish findings on the effect of IT on service delivery quality in the Nigerian financial services sector are based on statistical evidence rather than subjective views.

In terms of ethical considerations, the respondents in this study were informed about their voluntary participation, confidentiality and anonymity. The questions in this survey were strictly related to IT platforms and financial service delivery quality; thus, no private or sensitive questions were asked. More so, ethical approval was ascertained from the research committee of the higher education institution where the programme for this study was conducted.

V. RESULTS AND ANALYSIS

Table 1 Descriptive Analysis of Respondent’s Demographic Profile

Demographic Items		Frequency	Percentage
Gender	Male	142	40.8
	Female	208	59.2
	TOTAL	350	100.0
Age Categorisation	21 to 30 years	106	30.3
	31 to 40 years	145	41.4
	41 to 50 years	64	18.3
	51 years and above	35	10.0
	TOTAL	350	100.0
Educational Qualification	Ond/Nce	21	6.0
	Bsc/Hnd	189	54.0
	Masters	120	34.2
	Others	20	5.8
	TOTAL	350	100.0
Years of being a consumer of financial services with your current banking and financial services organisation	Less than a year	27	7.7
	1 to 5 years	140	40.0
	6 to 10 years	173	49.4
	Above 10 years	10	2.9
	TOTAL	350	100.0
Do you use IT systems and platforms such as ATM, Mobile banking, Internet Banking	YES	319	91.4
	NO	31	8.6
	TOTAL	350	100.0

Source: Field Survey, 2026

As shown in Table 1, 40.8 percent of the total respondents in this study are male consumers while 59.2 percent are female, however the study does not consider any gender bias contexts. Furthermore, majority of the respondents in this study are between 31 to 40 years of age with Bachelor’s degree or HND qualification. This indicates an active youth population of consumers of financial services in Nigeria with significant educational qualification that reflects some level of literacy in IT system usage in financial services in Nigeria. The majority of the respondents have been

engaging with their banking and financial services organisations for 6 to 10 years, implying significant experience and interaction with financial services as well as utilisation of IT systems and platforms such as ATMs, mobile banking, digital and internet banking. The above findings showcase that the respondents used to gather information and make inferences about the effect of IT on service delivery quality in the Nigerian financial services are veritable and attributable for valuable research insights.

Table 2 Descriptive Analysis on IT System Perceived Ease of use and Service Delivery Quality

Survey Questions	Means	Standard deviation
Easy-to-use IT systems enhance the reliability of services I receive from my financial service provider.	4.70	0.20
IT systems for financial transactions used by my financial service provider are easy to learn, engage with and operate.	4.73	0.22
I consider it is easy for me to complete financial transactions using the available IT platforms of my financial service provider.	4.88	0.19
I am satisfied with the level of empathy attached to IT systems used by my financial service provider.	4.88	0.19
IT systems that are easy to use influence responsiveness of financial services I receive.	4.91	0.11
Overall Average Mean and Standard Deviation	4.82	0.18

Source: Field Survey, 2026

The analysis of the data in Table 2 revealed results indicating very strong positive consumer perception of IT systems in terms of ease of use that influences service delivery quality. The high mean scores ranging from 4.70 to 4.91 offer insights on the level of agreements of respondents towards PEOU of the IT systems of financial service providers in Nigeria. The overall average mean of 4.82 suggests that respondents significantly agree that easy-to-use

IT systems enhance service quality. The low standard deviation values (0.11 to 0.22) points to the fact that there is minimal variability in the responses in this study for this question. Overall, the findings imply that ease of use significantly improves service delivery quality across the RATER dimension expressions, highlighting the importance of user-friendly platforms in delivering quality financial services.

Table 3 Descriptive Analysis on IT System Perceived Usefulness and Service Delivery Quality

Survey Questions	Means	Standard deviation
IT systems used by my financial service provider are highly useful in enhancing my financial transaction reliability.	4.82	0.13
Using IT systems by my financial service provider improves the assurance of quality and timeliness of services I receive.	4.85	0.16
I consider IT platforms useful in enabling me to accomplish financial transactions more effectively.	4.88	0.19
The usefulness of IT systems increases my satisfaction with service delivery quality of financial service provider.	4.92	0.10
I find IT systems of my financial service provider very useful and satisfying because they are responsive to my financial needs.	4.92	0.10
Overall Average Mean and Standard Deviation	4.88	0.14

Source: Field Survey, 2026

The analysis of the data in Table 3 revealed results indicating very strong positive consumer perception of IT systems in terms of usefulness that influences service delivery quality. The high mean scores ranging from 4.82 to 4.92 offer insights on the level of agreements of respondents towards PU of the IT systems of financial service providers in Nigeria. The overall average mean of 4.88 implies that respondents significantly agree that usefulness/utility of IT systems

enhances service quality. The low standard deviation values (0.10 to 0.19) points to the fact that there is minimal variability in the responses in this study for this question. Overall, the findings denote that usefulness of IT significantly advances service delivery quality across the RATER dimension expressions, stressing the importance of functional and efficient IT platforms in delivering quality financial services.

Table 4 Inferential Analysis on IT System Perceived Ease of use and Service Delivery Quality Regression Analysis

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.422	0.218	*	7.034	0.000
Perceived Ease of Use	0.716	0.0336	0.752	14.017	0.000
Model Summary: R = 0.893; R ² = 0.797; Adjusted R ² = 0.725; Std Error = 0.0336					
ANOVA: F-statistic value (1.136) = 180.272; Sig (0.000) p < 0.05					
Predictors: (Constant), Perceived Ease of Use of IT systems					
Dependent Variable: Service Delivery Quality					

As demonstrated in Table 4, the R-square value of 0.797 denotes that approximately 79.7 percent of the alterations in service delivery quality are explained by PEOU of IT systems in financial services. The standard error of the estimate (0.218) offers insights into strong predictive accuracy of the Regression analysis. The analysis of variation (ANOVA) provides results that confirms that this model is statistically fit and significant based on the F-statistics value (180.272) and probability value (0.000). The probability value (p-value) calculated was found to be less than the probability value tabulated 0.05 (Sig. = 0.000). Hence, it can be said that IT

systems perceived ease of use significantly affects service delivery quality.

The unstandardised coefficient of IT systems perceived ease of use (0.716) suggests that for every 1 unit increase in the IT systems perceived ease of use, the service delivery quality increases by 0.716 units. Also, the recorded t-value of 7.034 and p-value (0.000) points to the statistically significance of the Regression analysis. Thus, the study rejects the null hypothesis one and accepts the alternate hypothesis one, which states that perceived ease of use of IT platforms has significant effects on service delivery quality.

Table 5 Inferential Analysis on IT System Perceived Usefulness and Service Delivery Quality Regression Analysis

Model	Unstandardised Coefficients		Standardised Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.612	0.221	*	7.051	0.000
Perceived Usefulness	0.833	0.032	0.752	14.337	0.000
Model Summary: R = 0.922; R ² = 0.850; Adjusted R ² = 0.811; Std Error = 0.032					
ANOVA: F-statistic value (1.175) = 190.372; Sig (0.000) p < 0.05					
Predictors: (Constant), Perceived usefulness of IT systems.					
Dependent Variable: Service Delivery Quality					

As demonstrated in Table 5, the R-square value of 0.850 denotes that approximately 85.0 percent of the alterations in service delivery quality are explained by PU of IT systems in financial services. The standard error of the estimate (0.221) offers insights into strong predictive accuracy of the Regression. Furthermore, the analysis of variation (ANOVA) provides results that confirms that this model is statistically fit and significant based on the F-statistics value (190.372) and probability-value (0.000) which was found to be less than 0.05 significant level. Hence, it can be said that IT systems perceived usefulness significantly affects service delivery quality.

The unstandardised coefficient of IT systems perceived usefulness (0.833) suggests that for every 1 unit increase in the IT systems perceived usefulness, the service delivery quality increases by 0.833 units. Also, the recorded t-value of 7.051 and p-value (0.000) point to the statistically significance of the Regression analysis. Thus, the study rejects the null hypothesis two and accepts the alternate hypothesis two, which states that there is significant effect of perceived usefulness of IT platforms on service delivery quality.

VI. DISCUSSIONS AND CONCLUSIONS

The results from this study bring out the conclusion that in the Nigerian financial services sector IT has significant positive effect on service delivery quality based on perceived usefulness first and followed by perceived ease of use. The findings elicit critical discussions in line with the hypotheses tested and the research questions answered. Firstly, perceived ease of use of IT platforms was found to have significant effects on service delivery quality. The majority of the respondents stated high levels of satisfaction because of the

level of empathy attached to IT systems used by financial services providers. Also, IT systems that are easy to use were found to influence responsiveness of financial services. The findings of this study align with insights from Francis and Azeez (2020) as well as Ayinaddis et al (2023) based on the perspective that consumers seek out easy to engage digital technologies in financial services. This means that the extent of user-friendliness of IT systems enhances key service quality dimensions such as reliability, assurance, tangibility, empathy and responsiveness. Furthermore, the outcomes from this study support the view of Asipita (2024) in terms of the fact that when customers find IT platforms easy to learn, navigate, acclimatise and operate, they are more likely to complete financial transactions efficiently. However, the findings of this study disagreed with the viewpoints from Adewoyin (2025) which asserted that IT systems contribute to the organisational objectives of efficiency, cost reduction and profit rather than customer-centred outcomes. Ease of use in IT systems for financial services reduces cognitive effort, stress in applicability and transaction time, which directly advances customer perceptions of service delivery promptness and dependability.

Secondly, there is significant effect of perceived usefulness of IT platforms on service delivery quality. The majority of the respondents expressed that usefulness of IT systems increases consumer satisfaction with service delivery quality of financial service provider. Also, majority of the respondents find IT systems of financial service providers very useful and satisfying because they enact responsive to their financial needs. The results showcased that perceived usefulness demonstrated an even stronger significant effect on service delivery quality. This supported the discussions from Hananu et al (2015) and Dwivedi (2025) where customer experience with IT platforms depends on

functionality efficiency, convenience and timeliness. This means that functional benefits of IT platforms are critical drivers of perceived quality. This aligns with the notion in the studies of Trinh and Ngan (2020) as well as Olopade et al (2025) usefulness of IT systems determines the overall value derived from delivered service.

The conclusion from this study is that IT has significant effect on service delivery quality based on the perceived ease of use and perceived usefulness in the Nigerian financial services sector. This study confirms that ease of use IT systems ensures accessibility and reduces barriers to adoption, driving efficient, reliable, and timely financial transactions. In addition, this study establishes that Nigerian consumers prioritize practical benefits and performance outcomes of IT platforms in the pursuit of service delivery.

IMPLICATIONS FOR THEORY AND PRACTICE

This study has implications for theory by asserting the viability of TAM in service delivery quality for financial services in Nigeria. The study demonstrated that perceived ease of use and perceived usefulness are factors for the effect of IT on service delivery quality. This study offers linkage between TAM constructs with service quality dimensions (reliability, assurance, tangibles, empathy and responsiveness). This study broadens the explanatory power of TAM beyond usage intention to actual service outcomes in the Nigerian financial services sector.

This study and its findings offer implications for executives and managers of financial services organisations in Nigeria to adopt a balanced approach in IT system design and implementation that is grounded on PEOU and PU. This means that emphasis should be placed not only on making IT platforms intuitive and user-friendly but ensuring that they are value driven for users. It is important that IT systems are developed with elements of service delivery quality in mind, this is essential for enhancing perceived ease of use and usefulness.

RECOMMENDATIONS

For IT to continue to advance service delivery quality in financial services organisations in Nigeria, it is recommended that there should be substantial integration of functionality and usability. IT platforms and systems should be designed with embedded ease of use and usefulness to deliver fast, reliable, and secure financial transactions. Furthermore, regular system upgrades, adaptability and maintenance should be implemented to minimize downtime and service disruptions. Also, it is recommended that consumer feedback be regularly gathered to build intuitive interfaces, simple navigation, and clear instruction in IT systems used by financial services organisation in Nigeria. Financial service providers in Nigeria should concentrate on customer-centered IT solutions that align with operational efficiency and user expectations. Finally, investing in customer awareness, digital literacy programs, and staff training will contribute to facilitating a more valuable user experience of IT and service delivery quality.

LIMITATIONS OF THE STUDY AND SUGGESTIONS FOR FUTURE STUDIES

This study focused on survey method through quantitative research approach to investigate the effect of IT on service delivery quality in the Nigerian financial services sector. The study is considered to be limited because of the sole reliance on self-reported survey data from a specific sample of consumers within Nigeria's financial sector, which may

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