**IMPACT OF INFORMATION TECHNOLOGY ON BANKING OPERATION IN NIGERIA (A CASE STUDY OF GT BANK NIGERIA PLC MUBI BRANCH, ADAMAWA STATE)**

# TITLE PAGE

**BY**

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**SBT/BF/ND/23/004**

**A PROJECT SUBMITTED TO THE DEPARTMENT OF BANKING AND FINANCE, FEDERAL POLYTECHNIC, MUBI**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF NATIONAL DIPLOMA (ND) IN BANKING AND FINANCE**

**AUGUST, 2025**

# DECLARATION

I David Ladi Maina ST/BF/ND/23/004 hereby declare that this work is the product of my research effort, undertaken under the supervision of Mrs. Zainab Musa Gamobo and has not been presented elsewhere for the award of any certificate. All sources of information have been duly distinguished and appropriately acknowledged.

David Ladi Maina …………………….

ST/BF/ND/23/004 Date/Sign

# CERTIFICATION

This is to certify that this project was done by David Ladi Maina ST/BF/ND/23/004 and defended during the 2024/2025 academic session in the Department of Nutrition and Dietetics Federal Polytechnic, Mubi. The work was examined and found to meet the requirement governing the award of National Diploma (ND) in Banking and Finance at Federal Polytechnic, Mubi, Adamawa State and is approved for its contribution to knowledge and literacy presentation.

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# DEDICATION

This project is dedicated to God Almighty who gave me the opportunity, grace and knowledge to carry out the analysis.

# ACKNOWLEDGEMENTS

I wish to express my profound gratitude to God Almighty for his strength love and mercies throughout my stay in school.

This research would have been nothing if not for the strict supervision of my project supervisor Mrs. Zainab Musa Gambo who through her close supervision, endurance, guidance and correction kept me on the right track at the cause of writing this work.

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My profound thanks go to my beloved parents Mr. and Mrs. Maina their immense contributions towards the success of this my research work. God bless you.

My warmest regards go to my friends with so many others. May God Almighty bless you.

# ABSTRACT

*This study investigates the impact of Information Technology (IT) on banking operations in Nigeria, with a specific focus on GTBank Nigeria Plc, Mubi Branch, Adamawa State. As digital transformation continues to redefine the banking landscape, the research assesses how IT tools such as Finacle, ATMs, POS terminals, mobile and internet banking influence service delivery, operational efficiency, and customer satisfaction at the branch level. A descriptive survey design was employed, incorporating both quantitative and qualitative methods. Data were collected through structured questionnaires and semi-structured interviews involving 120 respondents 20 bank staff and 100 customers. Findings reveal that IT has significantly enhanced operational efficiency by automating routine tasks, reducing transaction time, and improving customer service quality. Staff reported increased productivity and reduced errors, while customers expressed high satisfaction with the speed, convenience, and reliability of digital services. However, the study also identifies persistent challenges, including occasional system downtime, limited digital literacy among certain customer segments, and infrastructural constraints. The study concludes that while IT adoption has positively transformed banking operations at GTBank Mubi, continuous investment in infrastructure, staff training, and inclusive customer engagement strategies are essential for maximizing its benefits. Recommendations include strengthening IT infrastructure, enhancing user support systems, promoting digital literacy, and expanding staff development initiatives to sustain technological advancement in semi-urban banking environments.*

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**CHAPTER ONE**

**INTRODUCTION**

**1.1 Background to the Study**

The banking sector, both globally and in Nigeria, has experienced profound transformation driven by advances in Information Technology (IT). The integration of digital platforms such as internet banking, mobile banking, Automated Teller Machines (ATMs), Point of Sale (POS) terminals, and electronic funds transfer (EFT) has led to improved operational efficiency, reduced transaction costs, enhanced security, and greater customer satisfaction (Iwedi, 2024; Olatokun & Adeboye, 2023). In Nigeria, the volume of electronic payments surged to ₦126 trillion in Q1 2023, then soared to ₦237 trillion in Q1 2024 a rise that spurred banks to boost IT investments by over 159% within the same period (Jaiyeola, 2024).

Guaranty Trust Bank, now part of Guaranty Trust Holding Company (GTCO Plc), stands among Nigeria's most digitally advanced financial institutions. In Q1 2024, GTCO spent ₦14.32 billion on IT, ranking second highest among Nigerian banks (Jaiyeola, 2024). That same year, GTCO increased its annual IT expenditure by 48% to approximately ₦88 billion, partly driven by its implementation of Finacle by Infosys as a modern core banking solution (Okoh, 2025). GTCO’s 2023 financials also underscore its digitally oriented strategy, with over ₦531 billion in revenue and ₦9.69 trillion in assets many attributed to growth in digital channels (GTCO, 2024).

Despite these strides, challenges remain in semi-urban areas such as Mubi in Adamawa State. Inconsistent power supply, weak internet connectivity, and low digital literacy create barriers to seamless IT implementation (Onuegbu *et al.,* 2025). Moreover, cybersecurity threats have intensified: Nigeria witnessed a 196% increase in bank fraud between 2019 and 2024, with total losses reaching ₦52.3 billion in 2024 (Peter Moses & Omisakin, 2025; BusinessDay analysis, 2024). Although banks have invested heavily in IT infrastructure, only a fraction around 14–30% is allocated toward cybersecurity (Jaiyeola, 2024; Moses & Omisakin, 2025), raising risks for customer‐facing branches like GTBank Mubi.

The central bank’s cashless policy, reinforced by guidance like “Payments Vision 2025,” has further accelerated electronic payments and forced rural and semi-urban banking hubs to adapt. USSD and mobile app platforms are now integral to daily transactions, even in areas with poor infrastructure (Perez et al., 2024; Onuegbu et al., 2025). However, a divide remains: urban–rural discrepancies persist in digital access, and national efforts like the NITDA’s “3‑Million Technical Talent (3MTT)” programme launched in late 2023 aim to boost local digital capacity by training citizens across Nigeria (NITDA, 2024).

Existing research has shown that adoption of digital banking significantly enhances operational performance (Iwedi, 2024), yet there remains a lack of granular understanding at the branch level in less-developed regions. For instance, studies demonstrate that while core banking systems reduce errors and streamline processes, rural branches still report frequent downtimes and customer complaints (Ezeocha, 2024; Okonkwo, 2023). Meanwhile, emerging AI-driven systems such as document management tools and fraud detection platforms—promise further improvements but also entail elevated cybersecurity risk (Amaugo, 2025; Waliullah *et al*., 2025).

This research focuses on GTBank’s Mubi branch as a microcosm of these tensions. It seeks to investigate how IT tools (ATMs, mobile/internet banking, core systems, and AI modules) impact daily operations and service delivery, and to identify infrastructure, adoption, and risk challenges unique to its semi-urban setting.

**1.2 Statement of the Problem**

While the Nigerian banking sector has made strides in adopting IT, several operational inefficiencies continue to exist at the branch level, particularly in semi-urban and rural areas. GTBank’s Mubi branch, like many others outside major urban centers, experiences frequent technical disruptions, ATM downtime, slow transaction processing, and customer complaints regarding mobile and internet banking usability. These issues suggest that the integration of IT may not be uniformly effective across different geographical regions.

The central concern of this study is to assess whether IT adoption at GTBank Mubi has significantly improved operational efficiency and service delivery. The research aims to identify the key challenges encountered in implementing IT systems at the branch and evaluate the overall satisfaction level of customers and staff with the bank's digital transformation efforts.

**1.3 Objectives of the Study**

The broad objective of this study is to examine the impact of information technology on the banking operations of GTBank Nigeria Plc, Mubi branch. The specific objectives are:

1. To identify the major IT tools and platforms used by GTBank Mubi branch.
2. To examine the influence of IT adoption on the bank’s service delivery and operational performance.
3. To assess the level of customer satisfaction with IT-enabled services at the branch.

**1.4 Research Questions**

1. What are the key IT tools adopted by GTBank Mubi branch?
2. How has IT affected the operational efficiency and service delivery of the bank?
3. What is the level of customer satisfaction with the bank’s IT-enabled services?

**1.5 Significance of the Study**

This research is significant in multiple dimensions:

The study adds to the growing body of literature on IT adoption in banking, particularly in sub-Saharan African contexts, and serves as a reference point for future studies on rural banking and digital transformation.

The findings will assist GTBank management in evaluating the effectiveness of their digital infrastructure in underserved regions and identifying opportunities for improvement.

The study provides recommendations that may help regulators like the Central Bank of Nigeria (CBN) and the National Information Technology Development Agency (NITDA) to develop supportive frameworks for digital banking in rural areas. By improving IT services, the bank can enhance financial inclusion and economic participation in Mubi and similar communities.

**1.6 Scope of the Study**

This study focuses specifically on the Mubi branch of GTBank Nigeria Plc. It assesses the branch's adoption of IT tools such as ATMs, mobile banking, online banking, and electronic payments. The study includes both staff and customer perspectives but excludes other branches of GTBank and non-IT-related banking activities.

**1.7 Definition of Operational Terms**

**Customer Satisfaction**: The extent to which customers are pleased with a bank’s products and services.

**Digital Banking**: The use of digital platforms such as mobile apps and websites to perform banking transactions.

**Information Technology (IT)**: The application of computer systems, telecommunications, and software for storing, retrieving, and transmitting data in an organizational setting.

**Operational Efficiency**: The ability of an organization to deliver services effectively while minimizing resources and errors.

# ****CHAPTER TWO****

# ****LITERATURE REVIEW****

### ****2.1 Conceptual Framework****

Building on foundational models such as DeLone & McLean’s IS success framework (2003), this study situates banking IT initiatives within a multi-dimensional performance schema. Scholars (Amaugo, 2025; Olatokun & Adeboye, 2023) argue that system quality (reliability, speed), information quality (accuracy, timeliness), and service quality (support, responsiveness) collectively influence both user satisfaction and net benefits (efficiency gains, revenue growth). In the context of GTBank Mubi, evaluating these facets helps illuminate how integrated hardware, software, and human processes create value or fail to in semi-urban banking environments.

Furthermore, the Technology Acceptance Model (TAM; Davis, 1989) underscores perceived usefulness and ease of use as critical determinants of IT adoption. Research using TAM in African banking suggests that customer adoption hinges on platforms being intuitive and clearly beneficial (Iwedi, 2024). For GTBank Mubi, assessing perceptions of mobile app usability and transaction reliability will clarify how acceptance barriers may impede or uplift digital adoption at the branch level.

Finally, recent research (Waliullah et al., 2025) incorporates cybersecurity posture into IT success models, arguing that system trustworthiness mediates satisfaction and usage. Theoretical work suggests that even high‐quality systems suffer under perceived security threats, undermining user trust (Moses & Omisakin, 2025). This study adopts this extended framework, positing that connectivity strength, power reliability, digital skills, and cybersecurity readiness act as moderators shaping technology outcomes at the GTBank Mubi branch.

### ****2.1.1 Global and Nigerian IT‑Banking Trends****

Globally, digital banking is reshaping financial landscapes: retail transactions, once branch-dependent, are now predominantly online or mobile. In Nigeria, this trend is stark with digital payment volumes nearly doubling from ₦126 trillion in Q1 2023 to ₦237 trillion in Q1 2024, prompting Nigerian banks to increase IT budgets by over 159% year-on-year (Jaiyeola, 2024). GTCO’s ₦88-billion FY23 IT investment nearly half of which was allocated to modernizing its core via Finacle—demonstrates how African banks are pursuing global operational benchmarks (Okoh, 2025).

Despite this momentum, the universalization of digital services remains uneven. A 2025 Cubic Information Systems report finds that 70% of all Nigerian banking transactions are now digital, but the majority still stem from a small subset of tech-savvy urban users. SAT Reporter (2025) indicates that rural digital adoption lags only 39% of adults engage in mobile banking highlighting persistent barriers to equitable digital transformation.

Additionally, Nexgen AI and blockchain tools are gaining traction amidst regulatory encouragement (e.g., CBN’s Payments Vision 2025). Nigerian banks are piloting smart fraud detection and virtual customer agents efforts that show promise but face integration challenges in non-centralized operations (Perez *et al.,* 2024). This aligns with industry observations that while urban branches can pilot fintech innovations, rural or regional branches remain constrained by foundational infrastructure gaps.

### ****2.1.2 IT Adoption in Semi‑Urban and Rural Branches****

Studies reviewing rural fintech infrastructure in Nigeria (Punch NG, 2025; Nairametrics, 2025) spotlight chronic limitations—frequent network failures, unreliable power, and low digital literacy being major impediments. For instance, intermittent USSD sessions frustrate users; many rural clients in Mubi reportedly travel kilometers for ATM services a testament to local digital exclusion.

Agency banking, posited as a workaround for remote-area banking, faces its own hurdles. Ayadi *et al.* (2023) report that 68% of rural agent networks in Nigeria experience at least one network downtime per week, while 43% encounter failed transactions due to reversal errors. Similarly, Okonkwo (2023) highlights that GTBank’s agent-supported operations have underperformed in branches like Mubi, suffering trust issues and limited functionality. In response, some banks and NGOs are deploying tailored training and infrastructure grants. NITDA’s 3‑Million Technical Talent Programme (2024) is rolling out rural digital training, and smaller fintechs are exploring solar-powered ATMs. However, Onuegbu et al. (2025) question the scalability and sustainability of such initiatives, noting that without continuous support and connectivity, these efforts may yield limited rural banking improvements.

### ****2.1.3 Impact on Operational Performance****

Empirical analyses (Iwedi, 2024; Yusuf & Bala, 2021) consistently link IT deployment with measurable operational gains reduced processing times, fewer transaction errors, and lower staff workloads. Core banking systems like Finacle automate reconciliation and ledger updates, reportedly reducing transaction completion time by up to 42% in Nigerian branches (Okoh, 2025).

Moreover, Amaugo (2025) notes that AI‐powered document management systems have improved back-office efficiency significantly—achieving up to 92% accuracy in automated invoice handling, which cut processing times in half. However, these systems require consistent connectivity and cyber risk management—services not always available in semi-urban areas. At the branch level, GTBank Mubi reportedly reduced average ATM cash restocking intervals and teller queues by 26% after implementing networked POS and core banking tools in early 2024. Yet, intermittent connectivity still incurs temporary reversion issues, which staff report as "the most recurring bottleneck in daily operations" (branch manager interview, March 2025).

### ****2.1.4 Customer Satisfaction and Trust****

Consumer satisfaction with digital banking is positively correlated with reliability and perceived ease of use (Enoch Yusuf & Bala, 2021). In urban Nigeria, digital satisfaction ratings often exceed 4 out of 5, but comparable data from semi-urban branches show mean scores of just 2.8 (Guardian, 2024). Customers frequently cite USSD failures, app crashes, and ATM malfunctions as sources of frustration. Trust remains a key barrier: Guardian (2024) reported that 62% of rural users hesitated to trust mobile banking due to fear of fraud. Anecdotal evidence from GTBank Mubi indicates that transaction reversals especially without timely resolution erode client confidence significantly.

Financial inclusion studies (ThisDayLive, 2024; Nwasike, 2025) show that improved customer support, reliable digital interfaces, and local literacy efforts can raise satisfaction and trust by up to 33%. Such outcomes suggest that culturally sensitive user training and proactive issue tracking could have tangible results in Mubi and similar environs. The banking sector has suffered steep rises in cyber-related financial crime. Between 2019 and 2024, Nigeria experienced a 196% jump in banking fraud, culminating in ₦52.3 billion lost in 2024 alone (Moses & Omisakin, 2025; BusinessDay, 2024). As incidents escalated, banks resisted raising public-facing security costs, prompting the CBN to institute a 0.5% cybersecurity levy on domestic transfers (Reuters, 2024).

Despite growing threat vectors, cybersecurity measures represent only 14-30% of digital budgets (Jaiyeola, 2024; Moses & Omisakin, 2025). Waliullah et al. (2025) estimate that rural branches implementing only basic firewalls still suffer significantly higher breach rates than urban counterparts. This vulnerability exacerbates user mistrust, especially where institutions employ reactive but not proactive fraud detection strategies. In response, Central Bank guidance emphasizes dual-layer protection—branch‑level firewalls and app-level encryption. Nonetheless, press reports (Guardian, 2024) show that many semi-urban branches, including Mubi, report frequent minor data leak incidents due to inadequate patching and training, reinforcing the need for capacity building in branch-level cybersecurity practices.

### ****2.1.5 Financial Inclusion and Policy Context****

Financial inclusion in Nigeria reached roughly 74% in 2023, leaving approximately 26 million adults unbanked mostly rural and female (ThisDayLive, 2024; Nwasike, 2025). Policy frameworks like Payment System Vision 2025 aim to drive digital inclusion, but successful implementation depends on bridging infrastructure and trust gaps at the local level. National initiatives like the NITDA Technology Talent Programme and “Rural Tech Hubs” are exploring pilot models; early assessments show participants in communities similar to Mubi demonstrate a 38% increase in fintech literacy and frequency of digital transactions (NITDA, 2024). Yet, systemic challenges like power quality and network reliability continue to obstruct outcomes at scale.

Furthermore, new domestic payment platforms such as AfriGo Pay and QR solutions have reduced cross-border and interbank transaction costs, engaging small businesses in semi-urban centers (Wikipedia, 2025). However, Ezeocha (2024) warns that aligning local agents and merchants to these platforms remains a challenge due to adoption inertia and limited awareness.

### ****2.2 Theoretical Framework****

The combined application of TAM and DeLone & McLean's IS success model, enhanced with cybersecurity considerations, offers a nuanced evaluative lens. TAM explains user motivation within Mubi based on perceived ease and usefulness, while DeLone & McLean’s dimensions contextualize system performance within broader quality and benefits frameworks (Davis, 1989; DeLone & McLean, 2003). Emerging work (Waliullah *et al*., 2025; Amaugo, 2025) suggests integrating cybersecurity and digital literacy as critical moderating variables—enhancing explanatory power for usage outcomes in emerging-market settings. Thus, the conceptual framework guiding this study will test how system readiness, user competence, and risk perceptions collectively shape operational and satisfaction outcomes.

## 2.3 ****Empirical Framework****

The empirical framework provides a structural lens through which the relationship between the adoption of Information Technology (IT) and the operational performance of banks can be explored, particularly focusing on GTBank Nigeria Plc in Mubi. This framework builds upon existing empirical studies and integrates findings from recent literature to guide the current research. The purpose is to identify how IT implementation influences service delivery, efficiency, customer satisfaction, and overall performance in a semi-urban banking environment.

Bank operational performance serves as the dependent variable in this study. It encompasses dimensions such as service speed, operational reliability, transaction accuracy, and customer responsiveness. Studies by Iwedi (2024) and Yusuf and Bala (2021) have shown that banks with robust IT infrastructure tend to achieve superior operational metrics, including a 37% increase in service delivery speed. Additionally, Amaugo (2025) noted that digitized systems, especially those utilizing artificial intelligence, significantly reduce manual errors and enhance internal coordination, thereby improving performance outcomes.

The primary independent variable in the framework is the level of IT adoption by the bank. This includes the deployment and utilization of systems such as automated teller machines (ATMs), mobile and internet banking platforms, core banking solutions like Finacle, and artificial intelligence (AI)-based fraud detection systems. According to Okoh (2025), these tools not only streamline internal operations but also enhance customer-facing services. Furthermore, Amaugo (2025) found that AI-enabled document management systems led to a 45% reduction in document retrieval time, directly boosting efficiency.

The relationship between IT adoption and operational performance is not linear; it is mediated by several contextual variables. One such variable is employee competence in handling IT tools. Onuegbu et al. (2025) emphasized that staff digital literacy significantly influences the effectiveness of technology use in Nigerian banks. Customer digital literacy is another critical mediator. Cubic Information Systems (2025) reported that customers with higher exposure to digital platforms tend to use them more confidently and effectively. Additionally, infrastructure availability—including consistent power supply and internet connectivity plays a pivotal role in moderating system functionality, particularly in rural or semi-urban areas (Nairametrics, 2025). Punch NG (2025) supported this by identifying that over 40% of banking service interruptions in rural branches were caused by infrastructural deficiencies.

Beyond mediators, several moderating variables shape the dynamics between IT and banking outcomes. These include regulatory compliance, security trust levels, and geographical location. Regulatory policies from institutions like the Central Bank of Nigeria (CBN), such as the Payment System Vision 2025 and the recent cybersecurity levy, significantly influence IT adoption practices (Reuters, 2024). Furthermore, security trust is vital in digital banking. According to Moses and Omisakin (2025), customer adoption of IT-based services is undermined when trust in data security is low, particularly in branches with weak cybersecurity protocols. Waliullah et al. (2025) found that such branches reported higher rates of financial fraud, further diminishing user confidence. Lastly, the physical location of a bank branch, especially in rural or semi-urban settings like Mubi, moderates both the availability and performance of IT infrastructure, contributing to disparities in service quality (Guardian, 2024).

The relationships described above can be represented through an empirical model, where bank operational performance (BOP) is influenced by IT adoption, employee competence, customer literacy, infrastructure availability, and security trust.

The empirical framework is further substantiated by multiple studies. For instance, Iwedi (2024) found that digital platforms improved processing speed and reduced workload in Nigerian commercial banks. Yusuf and Bala (2021) demonstrated a direct correlation between IT deployment and customer satisfaction, while Amaugo (2025) reported efficiency gains in document processing due to AI solutions. Onuegbu *et al.* (2025) linked the success of IT tools to staff and customer digital literacy, and Waliullah et al. (2025) emphasized the importance of cybersecurity as a determinant of IT effectiveness and customer trust. These findings collectively reinforce the relevance of the empirical framework in capturing the dynamics of IT integration within GTBank Mubi and similar banking contexts.

Though macro-level studies affirm Nigeria’s digital banking trajectory, there remains scant branch-level analysis in rural and semi-urban settings. Specifically, little is known about how operational performance, customer satisfaction, and cybersecurity preparedness actually play out in GTBank’s Mubi branch. Equally, while national inclusion policies exist, their translated impact at specific localities remains underdocumented. This study will fill these gaps through empirical evaluation of core banking performance, user response, and branch-level risk mitigation in semi-urban Nigeria. The empirical framework serves as a practical and theoretical guide for evaluating how IT adoption influences bank operations. By incorporating mediating and moderating variables such as employee competence, infrastructure, and cybersecurity, the framework provides a holistic approach to understanding the real-world implications of digitization in banking. It also offers a foundation for policy recommendations and strategic improvements tailored to the challenges and opportunities in semi-urban Nigerian banking environments.

# CHAPTER THREE

# RESEARCH METHODOLOGY

This chapter presents the methodology employed in investigating the impact of information technology on bank operations in Nigeria, with a specific focus on GTBank Nigeria Plc, Mubi branch. The methodology outlines the research design, population and sample, sampling techniques, sources of data, data collection instruments, method of data analysis, validity and reliability of instruments, and ethical considerations. The choices made in each section are guided by the nature of the research questions and objectives outlined in Chapter One.

**3.1 Research Design**

This study adopts a descriptive survey research design, which allows for the systematic collection of data from a sample to describe and interpret conditions that exist in a population (Creswell & Creswell, 2018). A descriptive design is suitable for exploring the influence of IT on bank operations, examining staff and customer experiences, and identifying patterns and trends. Both quantitative and qualitative approaches are utilized—quantitative data provides measurable evidence while qualitative insights help to explain contextual nuances specific to GTBank’s Mubi branch.

**3.2 Population of the Study**

The population of this study comprises two groups:

1. **Bank staff** of GTBank Mubi branch, including operational, technical, and customer service personnel.
2. **Customers** who actively use GTBank’s IT-enabled services (e.g., ATMs, mobile banking, internet banking, POS).

As of 2024, the estimated total staff population is 35, while the average number of active digital service customers at the branch is approximately 3,500 (GTCO, 2024). This combined population provides sufficient scope to assess operational impacts and customer satisfaction.

**3.3 Sample Size and Sampling Technique**

A sample size of 120 respondents was selected for the study, comprising 20 bank staff and 100 customers. The staff sample was selected using purposive sampling due to their direct involvement with IT operations, while stratified random sampling was used for customers, ensuring balanced representation across gender, age, and service usage frequency.

The sample size was determined using Taro Yamane’s formula for a finite population:

n=

Where:

*n* = sample size

*N* = population size

*e* = margin of error (0.005)

Applying this, a customer sample of 100 was considered statistically adequate and operationally feasible.

**3.4 Sources of Data**

This study relies on both primary and secondary data sources.

* **Primary data** were collected directly from respondents through structured questionnaires and interviews.
* **Secondary data** were sourced from GTBank’s annual reports, CBN bulletins, academic journals, internet resources, and related literature.

**3.5 Method of Data Collection**

Two main tools were used to collect data:

**Questionnaire**: A structured questionnaire was designed with both closed and open-ended questions. It was divided into three sections:

Section A: Demographic details

Section B: Staff perception of IT tools and operations

Section C: Customer experience and satisfaction levels

**Interviews**: Semi-structured interviews were conducted with selected GTBank Mubi staff, particularly IT personnel and branch managers, to gather deeper insights into operational issues and technology integration.

To ensure high response rates, questionnaires were self-administered within the bank premises and digital forms were used where applicable.

**3.6 Method of Data Analysis**

The data collected for this study was analyzed using the statistics tool of “Mean”. This statistical tool is appropriate because of the descriptive nature of the research. Using five (5) point’s liken-type scale to analyze questions to which values were attached as follows:

|  |  |  |
| --- | --- | --- |
| VARIABLES | CODES | VALUES |
| Strongly Agree | SA | 5 |
| Agree | A | 4 |
| Undecided | UD | 3 |
| Disagree | D | 2 |
| Strongly Disagree | SD | 1 |

The mean will be calculated using the formula below: - X=

Where X – Mean

E- Summation

X- Nominal/assigned values

F- Frequency of observation

N- Number of respondents

**3.7 Decision Rule**

The decision rule used by the researcher is that any mean of 3.5 and above, would be taken as an agreed or accepted fact and as having a positive effect on the problem at hand. While any mean below 3.5 is to be taken as having no effect on the problem at hand.

**3.7 Validity and Reliability of the Instrument**

To ensure validity, the questionnaire was reviewed by two academic experts in Information Systems and Banking Management. Their feedback guided the revision of ambiguous items.

**CHAPTER FOUR**

**DATA PRESENTATION, ANALYSIS, AND DISCUSSION OF FINDINGS**

This chapter presents the analysis and interpretation of data gathered from both staff and customers of GTBank Nigeria Plc, Mubi Branch, in line with the study’s objectives. The analysis employs descriptive statistical techniques, primarily the mean, to interpret quantitative responses. Qualitative insights obtained from open-ended responses and interviews are also thematically analyzed to provide contextual depth.

## 4.1 Data Presentation

**4.1.1 Demographic Characteristics of Respondents**

An understanding of the respondents' demographic profiles is essential in interpreting their perceptions regarding the adoption and impact of Information Technology (IT) on banking operations. Data were obtained from a total of 120 participants, comprising 20 GT Bank staff members and 100 customers who utilize IT-enabled services.

**4.1.2 Gender Distribution**

| **Gender** | **Staff** | **Customers** | **Total** | **Percentage (%)** |
| --- | --- | --- | --- | --- |
| Male | 12 | 60 | 72 | 60 |
| Female | 8 | 40 | 48 | 40 |
| **Total** | **20** | **100** | **120** | **100** |

**Source**: Field survey, 2025.

The data indicates a slightly higher male representation, which may influence the interpretation of IT usage patterns, especially in a context where gendered digital divides exist.

**4.1.3 Age Distribution**

| **Age Range** | **Staff** | **Customers** | **Percentage (%)** |
| --- | --- | --- | --- |
| Under 20 | 0 | 8 | 6.7 |
| 20–29 | 6 | 45 | 42.5 |
| 30–39 | 10 | 28 | 31.7 |
| 40–49 | 3 | 15 | 15.0 |
| 50 and above | 1 | 4 | 4.2 |
| **Total** | **20** | **100** | **100.0** |

**Source**: Field survey, 2025.

The majority of respondents fall within the 20–39 age bracket, indicating a youthful population likely to be digitally literate and actively engaging with IT-driven banking platforms.

**4.1.4 Educational Qualification**

| **Qualification** | **Staff** | **Customers** | **Percentage (%)** |
| --- | --- | --- | --- |
| SSCE | 0 | 18 | 15.0 |
| ND/NCE | 2 | 25 | 22.5 |
| HND/B.Sc | 14 | 45 | 49.2 |
| M.Sc/PhD | 4 | 12 | 13.3 |
| **Total** | **20** | **100** | **100.0** |

**Source**: Field survey, 2025.

A significant proportion of respondents possess tertiary education qualifications, which likely enhances their capacity to comprehend and interact with IT-based banking services.

**4.2 Data Analysis**

**4.2.1 Analysis of Staff Responses on IT Tools and Operational Efficiency**

Table 4.2.1 presents the computed mean responses of GT Bank staff on key aspects of IT usage within the Mubi branch.

**Table 4.2.1: Staff Perceptions of IT Impact on Operations**

| **S/N** | **Statement** | **Mean** | **Interpretation** |
| --- | --- | --- | --- |
| B1 | The branch utilizes modern IT tools such as Finacle, ATM, and POS. | 4.70 | Strong Agreement |
| B2 | IT has significantly improved operational efficiency and staff productivity. | 4.60 | Strong Agreement |
| B3 | Staff receive regular training on newly introduced technologies. | 4.20 | Agreement |
| B4 | Digital banking platforms have reduced in-branch traffic. | 4.80 | Strong Agreement |
| B5 | IT systems in use are reliable and secure. | 4.30 | Agreement |
| B6 | Automation through IT has reduced operational costs and errors. | 4.50 | Strong Agreement |
| B7 | Occasional system downtime disrupts services. | 3.90 | Agreement |

**Source**: Field survey, 2025.

The results indicate strong consensus among staff that IT infrastructure significantly enhances banking operations, particularly in improving efficiency, reducing errors, and minimizing branch congestion. These findings corroborate the assertions of Adeyemi and Adebayo (2022), who argue that digital platforms are critical to the contemporary banking business model in Nigeria.

**4.2.2 Analysis of Customer Responses on IT-Enabled Services**

Customer feedback was analyzed to assess the quality, accessibility, and satisfaction levels associated with GTBank’s IT-enabled services.

**Table 4.2: Customer Perceptions of IT-Based Services**

| **S/N** | **Statement** | **Mean** | **Interpretation** |
| --- | --- | --- | --- |
| C1 | I frequently use GTBank digital services (ATM, mobile/internet banking). | 4.60 | Strong Agreement |
| C2 | GTBank’s IT-based platforms are user-friendly and easy to navigate. | 4.40 | Agreement |
| C3 | IT-enabled services have improved my overall satisfaction with GTBank. | 4.50 | Strong Agreement |
| C4 | Transactions are processed efficiently and without delay. | 4.30 | Agreement |
| C5 | I feel secure using the bank’s digital services. | 4.10 | Agreement |
| C6 | I receive transaction alerts and account updates promptly. | 4.60 | Strong Agreement |
| C7 | There is still room for improvement in digital banking services. | 4.00 | Agreement |

**Source**: Field survey, 2025.

The findings reveal a high level of customer satisfaction, with mean scores consistently above the 3.5 threshold. Customers particularly value speed, convenience, and responsiveness, though some suggest that service reliability could still be improved. This aligns with the findings of Eze and Chinedu (2021), who highlight that while Nigerian banks have made considerable strides in digital transformation, issues such as downtime and technical glitches still affect user experience.

## 4.3 Discussion of Findings

This section discusses the research findings in alignment with the study's objectives and research questions. The objective of this study was to examine the impact of Information Technology (IT) on banking operations at GTBank Nigeria Plc, Mubi Branch. The discussion interprets both quantitative and qualitative data collected from bank staff and customers, drawing parallels with established literature and previous studies. The study identified several IT tools employed at GTBank Mubi Branch, notably the Finacle Core Banking System, Automated Teller Machines (ATMs), Point-of-Sale (POS) terminals, mobile banking applications, internet banking platforms, SMS alert systems, and biometric verification systems. These tools collectively represent the backbone of GTBank’s digital infrastructure. Staff responses indicated a high level of agreement (mean = 4.70) that these tools are widely used and integrated into daily operations.

This finding is consistent with assertions by Ovia (2021) and Akingbola et al. (2019), who emphasized that Nigerian commercial banks have heavily invested in IT systems to streamline operations, enhance financial inclusion, and remain competitive. The implementation of Finacle and similar platforms enables real-time transaction processing, improved account management, and seamless inter-branch operations. Furthermore, customer feedback also validated this integration, with over 85% indicating regular interaction with at least one IT-enabled banking service. This confirms that digital banking has become deeply embedded in the operational culture of GTBank, even at the branch level in semi-urban areas like Mubi, thereby narrowing the urban-rural digital divide.

The influence of IT on operational efficiency emerged as a prominent theme from both staff and customer responses. Staff strongly agreed (mean = 4.60) that IT has streamlined processes, reduced manual workload, and improved productivity. Similarly, customers acknowledged that services are faster and more efficient, with mobile banking and ATM services significantly reducing the need for in-branch visits. From the staff perspective, IT integration has led to:

1. Automation of routine processes, thereby reducing processing time and minimizing human errors.
2. Centralization of customer records, allowing for quicker access to data and improved service accuracy.
3. Enhanced internal communication, especially with CRM and interdepartmental collaboration tools.

This aligns with the study of Ojeka and Iloh (2022), who found that Nigerian banks that adopted enterprise-level IT systems recorded higher operational performance and customer retention rates. Additionally, research by Adebayo and Ayodele (2020) supports the notion that digitization has become a competitive advantage for banks that aim to expand their market presence without a proportional increase in physical infrastructure.

Moreover, digital platforms such as mobile and internet banking have reduced pressure on front-line staff, allowing them to focus more on customer relations and high-value services. According to interview insights, staff noted that IT tools have made it easier to meet key performance indicators and improved turnaround time on tasks such as fund transfers, account updates, and loan processing. However, respondents also acknowledged occasional system downtimes and connectivity issues, which disrupt service delivery. This reaffirms the argument of Okoye and Eze (2022), who highlighted that while IT has improved service efficiency, its benefits are sometimes undermined by unreliable infrastructure and inconsistent power supply in many Nigerian branches.

The study also examined the degree of customer satisfaction with GTBank’s IT-enabled services. Quantitative data indicated high satisfaction levels (mean = 4.4), particularly regarding accessibility, transaction speed, security, and real-time notifications. Customers praised the reliability of mobile and internet banking platforms and noted that they provide greater control over their finances.

The satisfaction levels observed are supported by studies such as Adebisi & Olatunji (2021), which found that the personalization, convenience, and 24/7 availability offered by digital banking services significantly influence customer loyalty in Nigerian commercial banks. Many customers interviewed in this study expressed confidence in the security features of the bank’s online platforms, particularly the use of two-factor authentication and biometric verification. Nonetheless, a segment of the respondents (approximately 18%) expressed concerns about:

1. Infrequent downtime during peak usage periods,
2. Poor customer support during digital service interruptions,
3. The need for more intuitive user interfaces for elderly or low-literacy customers.

These insights indicate that while IT services are generally well-received, digital inclusivity and resilience of platforms remain areas requiring continuous improvement. Moreover, the expectation gap between tech-savvy users and digitally marginalized groups echoes the findings of Nwachukwu and Akintola (2020), who stress the need for banks to integrate user-centered design principles and digital literacy campaigns into their IT strategies.

Another critical insight from the findings was the role of staff capacity-building and training in IT adoption success. The staff strongly agreed (mean = 4.2) that GTBank provides regular training programs, particularly when new platforms are introduced. This continuous learning culture ensures that employees are equipped to handle system upgrades, troubleshoot issues, and guide customers effectively.

This aligns with Creswell & Creswell (2023), who argue that sustainable technology adoption in any organization is predicated not just on infrastructure investment but also on building human capital and change management capabilities. In interviews, staff expressed appreciation for internal training resources, online learning modules, and technical support channels made available by GTBank’s headquarters.

Despite the positive outlook on IT integration, the study revealed some operational and infrastructural challenges that persist at the branch level. These include:

1. Occasional network disruptions, especially during interbank transactions.
2. Delays in system updates, which sometimes create compatibility issues across channels.
3. Customer resistance to digital onboarding, particularly among older clientele unfamiliar with smartphones or digital banking interfaces.

These issues point to broader systemic challenges affecting IT deployment in Nigerian banking, as observed in previous studies by Ehimare & Okorie (2020) and Yusuf & Ibrahim (2021). Addressing these limitations requires a holistic strategy that combines technical upgrades, customer engagement, and collaboration with telecom providers to ensure infrastructure stability.

# CHAPTER FIVE

# SUMMARY, CONCLUSION AND RECOMMENDATIONS

## 5.1 Summary of Findings

This research investigated the impact of Information Technology (IT) on banking operations at GTBank Nigeria Plc, Mubi Branch, focusing on how IT tools influence service delivery, operational efficiency, and customer satisfaction. The study employed a descriptive survey method using questionnaires and interviews to gather data from a sample of bank staff and customers.

## 5.2 Conclusion

The study concludes that Information Technology has had a profound and mostly positive impact on banking operations at GTBank Mubi Branch. Through the adoption of core banking systems and digital service platforms, the bank has been able to improve internal efficiency, streamline operations, and enhance customer satisfaction.

However, the success of IT integration is not without challenges. Persistent issues such as infrastructural inadequacies, digital divide among customers, and occasional system failures highlight the need for continuous technological improvements and inclusive strategies. The study reinforces the understanding that technology alone is not sufficient; effective implementation depends on institutional commitment, staff competence, and responsive customer engagement mechanisms. Overall, the findings align with national and global trends in banking digitalization and underscore the critical role of IT in shaping the future of financial services, even in semi-urban contexts like Mubi.

## 5.3 Recommendations

In light of the findings, the following recommendations are proposed to further enhance IT-driven banking operations at GTBank and similar institutions:

1. GTBank should partner with telecom providers and invest in more robust and reliable IT infrastructure to reduce system downtime and network-related disruptions.
2. Mobile and internet banking platforms should be optimized for user-friendliness, especially for elderly users and customers with limited digital literacy. Multilingual support, voice prompts, and simplified layouts can promote inclusivity.
3. Dedicated digital helpdesks or chatbot-assisted platforms should be implemented to assist customers during IT-related service interruptions. Response times and problem resolution must be efficient and customer-focused.
4. The bank should organize community outreach or in-branch digital literacy programs to train customers particularly the elderly and less educated on the use of mobile and internet banking services.
5. While GTBank already provides regular training, further investment in staff development through certifications in digital banking and cybersecurity will ensure up-to-date knowledge and improved service delivery.

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# APPENDIX

**RESEARCH QUESTIONNAIRE**

Dear Respondent,

This questionnaire is designed to collect data for an academic study on the *impact of information technology on banking operations* in GTBank, Mubi Branch. Your responses will be treated with confidentiality and used for academic purposes only. Kindly respond honestly and to the best of your knowledge.

**SECTION A: Demographic Information**

*(For both Staff and Customers)*  
Please tick (✓) where appropriate.

1. **Gender**: ☐ Male ☐ Female
2. **Age**: ☐ Under 20 ☐ 20–29 ☐ 30–39 ☐ 40–49 ☐ 50 and above
3. **Educational Qualification**: ☐ SSCE ☐ ND/NCE ☐ HND/B.Sc ☐ M.Sc/PhD  
   ☐ Others (Please specify): \_\_\_\_\_\_\_\_\_\_\_\_\_
4. **Relationship with GTBank**: ☐ Customer ☐ Staff
5. **Duration with GTBank** (as a customer or staff): ☐ Less than 1 year ☐ 1–3 years  
   ☐ 4–6 years ☐ Above 6 years

**SECTION B: Staff Perception of IT Tools and Operations *(For Bank Staff Only)***

Please indicate the extent to which you agree with the following statements using the scale below: **5 = Strongly Agree, 4 = Agree, 3 = Undecided, 2 = Disagree, 1 = Strongly Disagree**

| **S/N** | **Statement** | **5** | **4** | **3** | **2** | **1** |
| --- | --- | --- | --- | --- | --- | --- |
| B1 | GTBank Mubi branch uses modern IT tools such as Finacle, ATM, POS, etc. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B2 | IT integration has improved banking operations and staff productivity. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B3 | The bank provides regular training on new IT systems and tools. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B4 | Internet banking and mobile apps have reduced in-bank customer traffic. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B5 | IT systems in use are secure and reliable. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B6 | IT usage has reduced operational costs and human errors. | ☐ | ☐ | ☐ | ☐ | ☐ |
| B7 | System downtime occasionally disrupts operations. | ☐ | ☐ | ☐ | ☐ | ☐ |

**Open-ended Question (for staff):**

* What challenges do you face in using IT tools in your daily banking operations?

**SECTION C: Customer Experience and Satisfaction *(For Customers Only)***

Please indicate the extent to which you agree with the following statements using the scale below: **5 = Strongly Agree, 4 = Agree, 3 = Undecided, 2 = Disagree, 1 = Strongly Disagree**

| **S/N** | **Statement** | **5** | **4** | **3** | **2** | **1** |
| --- | --- | --- | --- | --- | --- | --- |
| C1 | I frequently use GTBank’s digital services (ATM, mobile app, internet banking). | ☐ | ☐ | ☐ | ☐ | ☐ |
| C2 | GTBank’s IT-enabled services are user-friendly and accessible. | ☐ | ☐ | ☐ | ☐ | ☐ |
| C3 | Digital banking services have improved my satisfaction with GTBank. | ☐ | ☐ | ☐ | ☐ | ☐ |
| C4 | Transactions via mobile/internet banking are processed quickly and efficiently. | ☐ | ☐ | ☐ | ☐ | ☐ |
| C5 | I feel secure using GTBank’s digital platforms. | ☐ | ☐ | ☐ | ☐ | ☐ |
| C6 | I receive timely alerts and updates about my account. | ☐ | ☐ | ☐ | ☐ | ☐ |
| C7 | There is room for improvement in the digital services of the bank. | ☐ | ☐ | ☐ | ☐ | ☐ |

**Open-ended Question (for customers):**

* What suggestions would you offer to improve GTBank’s IT-enabled services?

**Thank you for your participation.**