INFORMATION TECHNOLOGY (IT) ADOPTION AND CUSTOMER SERVICE IN UNITED BANK FOR AFRICA (UBA), ABUJA

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ABSTRACT

This study investigates the impact of Information Technology (IT) adoption on customer service in the banking sector, using United Bank for Africa (UBA) in Abuja as a case study. Employing a descriptive survey research design, the study targeted 6,511 UBA staff and customers across various service categories, including POS operators, shop owners, and transport providers. A structured questionnaire was used to collect quantitative data from a stratified random sample of 399 respondents, with a 97.5% return rate. The study assessed variables such as IT adoption, POS transactions, mobile banking, customer satisfaction, and retention. The reliability of the instrument was confirmed with a Cronbach Alpha of 0.81, indicating high internal consistency. Descriptive and inferential statistics, including simple linear regression, were used to analyze the data with SPSS version 26. Findings revealed a statistically significant and positive relationship between IT adoption and efficiency of customer service, POS transactions and customer satisfaction, as well as mobile banking and customer retention. The study concludes that IT adoption, particularly through mobile banking and POS systems, enhances service delivery, customer satisfaction, and loyalty in the banking sector. It recommends sustained investment in IT infrastructure and user-friendly digital platforms to promote customer-centric service innovation.

Keywords: Information Technology (IT) Adoption, Customer Service, POS Transactions, Mobile Banking, Customer Satisfaction, Customer Retention,

INTRODUCTION

In this digital era, the integration of Information Technology (IT) has become a cornerstone for transforming service delivery across various sectors of business globally. The banking industry, in particular, has experienced a profound transformation driven by technological innovations, reshaping how services are delivered, accessed, and experienced by customers.

Internationally, banks have adopted digital platforms, mobile applications, automated teller machines (ATMs), artificial intelligence (AI), Blockchain technologies, and cloud computing systems to enhance operational efficiency, increase outreach, and meet the evolving expectations of customers for real-time, secure,

and seamless banking experiences (Bankole & Ikuomola, 2021).

In Africa, the digital transformation in banking has been significantly influenced by the rise of mobile technology and fintech solutions, with countries like Kenya and Nigeria emerging as regional leaders in mobile banking and digital financial inclusion (Adeoye & Adeoye, 2022). Nigerian banks, responding to the demand for greater accessibility, convenience, and speed, have continued to invest in IT infrastructures to remain competitive in the highly dynamic financial sector.

The shift from traditional to digital banking models has not only enhanced customer service delivery but also improved organizational efficiency, customer satisfaction, and retention, thereby positively influencing overall performance (Ojo & Ekanem, 2023).

United Bank for Africa (UBA), one of Nigeria's foremost financial institutions, stands out as a pioneer in IT adoption. As one of the first banks to meet the ₦500 billion capitalization benchmark and with significant investments in digital infrastructure, UBA has positioned itself at the forefront of digital banking in Nigeria. Its deployment of online platforms, mobile banking applications, AI-powered customer service tools, and widespread POS systems illustrates its commitment to innovation and improved customer experience.

However, while IT adoption offers numerous advantages, it also presents a range of challenges including cybersecurity threats, data privacy issues, and reduced personalized human interaction—factors that may impact the effectiveness of customer service delivery.

Despite the remarkable transformation IT has brought to the banking sector, persistent challenges undermine its full potential. UBA, like many banks, grapples with technical challenges such as identity theft, frequent system downtimes, and the growing threat of cybersecurity attacks. Additionally, data privacy concerns and the digital divide among customers especially those with limited technological literacy pose significant barriers to equitable service delivery.

Moreover, as banks continue to automate services through mobile apps, POS terminals, and AI-powered systems, there are concerns that the human element of customer service may diminish, potentially alienating customers who prefer face-to-face interactions. High costs associated with installing, maintaining, and upgrading IT infrastructure also place financial strain on institutions. These issues raise critical questions about the net impact of IT on customer care services and organizational performance in Nigerian banks, particularly within UBA.

Hence, this study seeks to critically examine the impact of information technology on customer service in United Bank for Africa (UBA), Abuja, with particular focus on IT adoption, mobile banking, and POS transactions as predITors of organizational performance, customer satisfaction, and retention.

Statement of Hypothesis

Hypothesis 1: There is no relationship between IT adoption and efficiency of customer service at UBA in Abuja.

Hypothesis 2: There is no relationship between POS transactions and customer satisfaction.

Hypothesis 3: There is no relationship between mobile banking and customer retention.

LITERATURE REVIEW

Conceptual Review

Information Technology (IT) Adoption

Information Technology (IT) adoption refers to the process through which organizations integrate digital technologies into their operations to improve efficiency, service delivery, and decision-making processes. In the banking sector, IT adoption encompasses internet banking, automated teller machines (ATMs), point-of-sale (POS) services, mobile applications, and online customer service platforms. According to Afolayan et al. (2022), IT adoption has revolutionized banking

operations by automating manual procedures, facilitating real-time communication, and enhancing service accuracy. It plays a pivotal role in improving customer engagement and reducing operational bottlenecks.

The adoption of IT enhances the ability of banks to deliver fast, accurate, and efficient services to customers. Banks like UBA leverage IT to develop platforms that allow 24/7 access to banking services, minimizing the need for physical branch visits. This transformation is essential for meeting the rising expectations of digital-savvy customers. Oladapo and Amadi (2021) argue that IT adoption fosters innovation, competitive advantage, and operational scalability. These technologies also enable the generation and analysis of customer data for better decision-making.

Point-of-Sale (POS) Transactions

POS transactions refer to financial transactions conducted at retail outlets using electronic terminals where payment is made via debit or credit cards. In Nigeria's banking sector, POS services are provided through partnerships between banks and merchants, enabling cashless transactions. The Central Bank of Nigeria (CBN) has emphasized POS adoption as part of its cashless policy, promoting financial inclusion and reducing the risks associated with cash handling (Ogunyemi & Musa, 2021).

POS systems play a crucial role in enhancing customer convenience and operational efficiency. They allow customers to pay bills, transfer funds, and make purchases with ease. Banks benefit from these transactions through reduced cash handling, faster processing times, and improved customer satisfaction. According to Eze and Obasi (2020), POS usage significantly impacts customer perception of service quality, especially in urban and semi-urban areas where internet connectivity is stable.

However, the reliability of POS systems is affected by infrastructure limitations such as unstable internet connections, hardware failures, and power outages. These issues can result in failed transactions, which frustrate customers and damage a bank's reputation. As such, consistent investment in POS infrastructure, system upgrades, and merchant training is essential for maximizing the benefits of POS banking services (Nwachukwu & Eze, 2023).

Mobile Banking

Mobile banking refers to the use of mobile devices to perform financial transactions, such as funds transfer, balance inquiries, bill payments, and account management. It is a form of branchless banking that allows users to access services anytime and anywhere, thereby promoting banking convenience and accessibility. Mobile banking has emerged as a strategic tool for improving customer retention and enhancing user experience (Okoro & Adekunle, 2024).

The growth of mobile banking has been driven by the increasing penetration of smartphones and mobile internet. UBA, among other banks, has developed user-friendly apps that support secure transactions and personalized services. These platforms often include features like biometric login, fraud alerts, and customer chatbots. As stated by Balogun and Fadeyi (2023), mobile banking fosters customer loyalty by offering flexible banking solutions that align with evolving consumer preferences.

Nonetheless, the adoption of mobile banking faces barriers such as digital illiteracy, cyber fraud, and poor network coverage in rural areas. Banks must therefore adopt user education strategies, robust cybersecurity measures, and strategic partnerships with telecom providers to address these challenges. When effectively managed, mobile banking significantly boosts customer satisfaction and contributes to higher retention rates (Omotayo & Ogunlana, 2022).

Customer Service

The concept of customer service is consistently underscored as centrality to organizational success, especially in service-driven economies. Abdullah & Muqadas, (2021) indicate that customer service is not only a functional necessity but also a strategic tool that

organizations can leverage to build long-term relationships and enhance brand equity. Furthermore, technological advancements have redefined the dynamics of customer service delivery. According to Kim and Lee (2023), the integration of IT and artificial intelligence (AI) in customer support channels, such as Chatbots and virtual assistants, has improved response time and customer engagement.

Despite its benefits, IT adoption comes with challenges such as high implementation costs, cybersecurity risks, and the need for continuous staff training. Organizations must also contend with resistance to change among employees. Moreover, there are disparities in adoption rates among banks, which may widen the performance gap within the sector. Nonetheless, with strategic implementation and investment in digital infrastructure, IT remains a vital enabler of efficiency and customer-centric services in modern banking (Usman & Bako, 2023).

Theoretical Framework

The Technology Acceptance Model (TAM) forms the theoretical framework for this study, it was developed by Davis (1989), building on the Theory of Reasoned Action by Fishbein and Ajzen (1975). TAM is widely used to predIT how users come to accept and use a technology.

the model posits that perceived usefulness (PU) and perceived ease of use (PEOU) are the primary determinants of technology acceptance. PU refers to the degree to which a user believes that using a particular system would enhance job performance, while PEOU refers to the extent to which a user believes that using the technology would be free of effort. These beliefs influence users' attitudes towards the technology, which in turn affect their intention to use and actual usage behavior. Critics argue that TAM oversimplifies the complex nature of technology adoption.

It does not account for external factors such as organizational culture, infrastructure availability, or regulatory influences. Moreover, it assumes a linear adoption process, which may not reflect real-world experiences (Venkatesh et al., 2020). Other scholars have called for extensions of the model to include trust, security, and social influence.

The TAM provides a useful lens for understanding how staff at UBA perceive and utilize IT tools like mobile banking and POS systems. The model suggests that improving perceived ease of use and usefulness can foster broader IT adoption, which ultimately enhances customer service and organizational performance.

Empirical Review

Olayemi and Durojaiye (2022) conducted a study *on* Impact of IT Adoption on Customer Service in Nigerian Banks. The research targeted both staff and customers from five commercial banks located in Lagos, with a total sample size of 410 respondents. Using a descriptive survey design and regression analysis via SPSS, the study revealed that IT adoption significantly enhanced service speed, accuracy, and customer feedback mechanisms in the banking sector.

However, the study's limitation lies in its geographical scope, being restricted to Lagos, which may not accurately reflect the dynamics in other regions such as Abuja. Furthermore, the study predominantly emphasized customer perspectives while neglecting employee insights, which are also crucial for a holistic understanding of IT's impact.

In a related study, Nwachukwu and Okeke (2021), in their work *"POS Transactions and Customer Satisfaction in Nigeria's Retail Banking Sector"* focused on POS users from Zenith Bank, GTBank, and UBA branches in Enugu State. The study employed a cross-sectional survey design and analyzed responses from a sample of 300 participants using ANOVA and correlation techniques. Findings indicated that the reliability of POS systems and transaction speed were key drivers of customer satisfaction and repeat patronage. Nevertheless, the study failed to consider the role of merchant readiness in service delivery and did not provide gender-based analysis, which could have revealed additional insights into customer satisfaction patterns.

Yusuf and Ajibola (2020) explored the relationship between mobile banking and customer retention. This research surveyed 420 mobile banking users from three commercial banks through a quantitative approach utilizing Likert-scale questionnaires. The results, analyzed through multiple regression analysis, demonstrated that mobile banking significantly promotes customer loyalty, primarily through convenience and enhanced security features. Despite its strengths, the study did not account for the role of employee training on mobile banking platforms, an omission that may influence the overall quality of service delivery.

Finally, Ibrahim and Lawal (2024) examined the effects of digital banking on operational efficiency. The research drew data from IT departments across six banks in Northern Nigeria, with a sample size of 390 participants. Adopting a mixed-methods design, the study applied both descriptive statistics and thematic analysis to evaluate digital banking's impact. Findings showed that digital banking significantly reduced turnaround times and operational costs. However, challenges such as cybersecurity threats and resistance from staff remained prominent. Although the mixed-methods approach provided a comprehensive outlook, the qualitative component lacked depth, particularly concerning long-term strategies for sustained adoption and integration.

While existing studies have established a positive link between IT adoption and banking performance (Ibrahim and Lawal, 2024, Nwachukwu and Okeke, 2021, Olayemi and Durojaiye, 2022), there is a scarcity of research specifically focused on UBA branches in Abuja. Most empirical reviews have concentrated on either Lagos or the southern regions of Nigeria (Ibrahim and Lawal, 2024, Olayemi and Durojaiye, 2022), limiting generalizability. Furthermore, prior studies often neglect the integrated effect of IT components: POS, mobile banking, and general IT adoption on both organizational performance and customer-centered outcomes such as satisfaction and retention. This study addresses these gaps by providing a holistic analysis using a robust sample and applying advanced inferential techniques to determine specific IT impacts in the UBA Abuja context.

METHODOLOGY

Research Design

This study adopted a descriptive survey research design, which is suitable for studies aiming to describe the characteristics of a population or phenomenon being studied. This design enabled the collection of quantitative data through structured questionnaires distributed to staff of United Bank for Africa (UBA) in Abuja. It was appropriate for examining the relationship between the adoption of information technology and its impact on customer service.

Study Population and Sampling Procedure

The population of this study comprises the entire staff of United Bank for Africa (UBA) operating within Nigeria and some targeted customers which sum up to a total of 6,511. This includes management and non-management staff and some customers actively engaged in the banking business in and around the FCT. This figure includes a variety of customer or stakeholders within banking system, such as POS operators, shop owners, transport service providers, and other individuals or organizations involved in patronizing and providing services to bank.

UBA was chosen for this study because it is one of Nigeria's leading banks and was among the first to meet the ₦500 billion capitalization benchmark set by regulatory authorities. Its significant investment in digital infrastructure makes it a valuable case for studying IT's role in customer service.

To determine the appropriate sample size for the study, the Cochran formula was used, as recommended by Author, A. A. (2022):

$$n = (Z^2 * p * q) / E^2$$

Where: n = sample size, Z = Z-score (1.96 for 95% confidence level), p = proportion of population with a specific characteristic (0.5), q = 1 - p (0.5), E = margin of error (0.05).

N = 6,511 (population size)

= (1.96^2 * 0.5 * 0.5) / 0.05^2

= (3.8416 * 0.25) / 0.0025

= 0.9604 / 0.0025

= 384.16

Applying the finite population correction:

n = 384.16 / (1 + (384.16 - 1) / 6511) ≈ 363

To accommodate potential non-response, the sample size was increased by 10% (smith, 2012): 399 = 1.10 * 363. The study employs stratified random sampling to select respondents from different departments and levels within the bank. This technique ensures that the sample is representative of the population.

Primary data were used for this study. Data were collected using a structured questionnaire that included both closed-ended and scaled items. The questionnaire was designed to measure variables such as IT adoption, POS transactions, mobile banking usage, customer satisfaction, customer retention, and organizational performance. The instrument was pre-tested for clarity, and necessary adjustments were made before full deployment. To ensure validity, the questionnaire was reviewed by experts in information technology and banking. Content validity was confirmed through alignment with the study's objectives and hypotheses.

Reliability of Instrument

Reliability was tested using Cronbach Alpha. The instrument yielded an alpha coefficient of 0.81, indicating a high level of internal consistency and reliability. Data collected were coded and analyzed using the Statistical Package for the Social Sciences (SPSS) version 26. The analysis included: Descriptive statistics: frequency distributions, percentages, and mean scores. Mean scores are calculated assuming a 5-point Likert scale while Interpretation is based on: 1.00–1.80 = Strongly Disagree, 1.81–2.60 = Disagree, 2.61–3.40 = Neutral, 3.41–4.20 = Agree and 4.21–5.00 = Strongly Agree.

Inferential statistics: Simple linear regression analysis was employed to test the hypotheses, with a significance level set at $p < 0.05$. This method enabled the assessment of the impact of different IT components (IT Adoption, mobile banking, POS transactions) on customer service. The study specifies the following regression models:

$Y = \beta_0 + \beta_1 X_1 + \varepsilon$----------i

$Y = \beta_0 + \beta_1 X_2 + \varepsilon$----------ii

$Y = \beta_0 + \beta_1 X_3 + \varepsilon$----------iii

Where:

Y = customer service

X_1 = IT Adoption, X_2 = IT Adoption , X_3= IT Adoption

β_0 = intercept or constant term

β_1 = regression coefficient

ε = error term

DATA ANALYSIS

Data Presentation

Out of the 399 questionnaires distributed, 389 were duly completed and returned, yielding a response rate of 97.5%, which is considered sufficient and representative for statistical analysis.

Table 1: Response Rate

Item	Frequency	Percentage (%)
Questionnaires Distributed	399	100.0
Questionnaires Returned	389	97.5
Questionnaires Not Returned	10	2.5

Source: Researchers source, 2025

Descriptive Statistics

Variable	SD(1)	D(2)	N(3)	A(4)	SA (5)	Mean Score
IT Adoption improves efficiency	12 (3.1%)	18 (4.6%)	45 (11.6%)	172 (44.2%)	142 (36.5%)	4.06
IT reduces transaction time	10 (2.6%)	25 (6.4%)	32 (8.2%)	185 (47.6%)	137 (35.2%)	4.07
POS use is convenient	16 (4.1%)	20 (5.1%)	49 (12.6%)	182 (46.8%)	122 (31.4%)	3.96
POS increases satisfaction	14 (3.6%)	28 (7.2%)	39 (10.0%)	176 (45.2%)	132 (33.9%)	3.99
Mobile banking is accessible	11 (2.8%)	21 (5.4%)	42 (10.8%)	177 (45.5%)	138 (35.5%)	4.05
Mobile banking ensures retention	13 (3.3%)	22 (5.6%)	35 (9.0%)	184 (47.3%)	135 (34.7%)	4.05

Table 2: Descriptive Statistics of Respondents' Perceptions on IT and Customer Service

Source: Computed by author using SPSS Statistical Software (Version 26).

The descriptive statistics presented in Table 2 reveal that respondents generally hold positive perceptions regarding the role of IT in enhancing banking performance. A majority of the participants agreed or strongly agreed that IT adoption improves operational efficiency (80.7%) and reduces transaction time (82.8%), with corresponding high mean scores of 4.06 and 4.07 respectively. Similarly, a substantial number of respondents viewed POS usage as convenient (78.2%) and a contributor to customer satisfaction (79.1%), reflected in mean scores of 3.96 and 3.99. Additionally, most respondents affirmed that mobile banking is accessible (81.0%) and plays a significant role in customer retention (82.0%), with identical mean scores of 4.05. These findings suggest a strong endorsement among bank customers for IT tools, including mobile banking and POS, as essential

drivers of service efficiency, satisfaction, and loyalty within the banking sector.

Inferential statistics

Hypothesis 1: There is no relationship between IT adoption and efficiency of customer service at UBA in Abuja.

Table 3: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.65	.42	.41	3.25

Source: Computed by author using SPSS (Version26).

a. Predictor: (Constant), IT adoption

b. Dependent Variable: performance

The regression analysis demonstrates a significant and positive relationship between IT adoption and efficiency of customer service at UBA in Abuja. The correlation coefficient (R = 0.65) indicates a moderately strong positive relationship. The coefficient of determination ($R^2 = 0.42$) suggests that 42% of the variance in efficiency of customer service can be explained by IT adoption. The adjusted R^2 of 0.41 indicates a strong model fit after accounting for degrees of freedom.

Table 4: ANOVA[a]

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	245.76	1	245.76	28.32	.000
Residual	841.44	387	2.18		
Total	1087.20	388			

Source: Computed by author using SPSS (Version 26).

a. Dependent Variable: efficiency of customer service

b. Predictor: (Constant), IT adoption

The ANOVA table confirms the model's statistical significance, with an F-value of 28.32 and a p-value < .001, meaning the regression model is statistically reliable. The regression coefficient for IT adoption is 0.78, with a t-value of 5.32 and p < .001, indicating that IT adoption significantly predicts efficiency of customer service

Table 5: Coefficients[a]

Variable	B	Std. Error	Beta	T	Sig.
Constant	12.45	1.32	—	9.43	.000
IT Adoption	0.78	0.14	.65	5.32	.000

Source: Computed by author using SPSS Statistical Software (Version 26).

a. Dependent Variable: efficiency of customer service

The regression coefficients showed that the constant value was 12.45 while the coefficient for IT Adoption was 0.78, with a standard error of 014 and a t-value of 5.32 (p < 0.001), indicating a statistically significant and positive effect on efficiency of customer service

Hypothesis 2: There is no relationship between POS transactions and customer satisfaction.

Table 6: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.57	.32	.31	2.78

Source: Computed by author using SPSS (Version 26).

a. Predictor: (Constant), POS transactions

b. Dependent Variable: performance

The analysis shows a positive and significant relationship between POS transactions and customer satisfaction. The correlation coefficient (R = 0.57) reflects a moderate positive association. The R^2 value of 0.32 implies that 32% of the variation in customer satisfaction is explained by POS transaction usage. The adjusted R^2 of 0.31 reinforces the model's fit.

Table 7: ANOVA[a]

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	198.45	1	198.45	22.56	.000
Residual	340.51	387	2.70		
Total	538.96	388			

Source: Computed by author using SPSS (Version 26).

a. Dependent Variable: customer satisfaction.

b. Predictor: (Constant), POS transactions

The ANOVA results reveal an F-value of 22.56 and $p < .001$, which confirms the model's statistical significance. The coefficient for POS transactions is 0.64, with a t-value of 4.75 and a p-value < 0.001, confirming the predictive power of POS on customer satisfaction.

Table 8: Coefficients[a]

Variable	B	Std. Error	Beta	T	Sig.
Constant	10.23	1.45	—	7.06	.000
POS Transactions	0.64	0.18	.57	4.75	.000

Source: Computed by author using SPSS (Version 26).

a. Dependent Variable: customer satisfaction.

The regression coefficients showed that the constant value was 10.23 while the coefficient for POS Transactions was 0.64, with a standard error of 0.18 and a t-value of 4.75 ($p < 0.001$), indicating a statistically significant and positive effect on customer satisfaction.

Hypothesis 3: There is no relationship between mobile banking and customer retention.

Table 9: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.61	.37	.36	3.14

Source: Computed by author using SPSS (Version, 26).

a. Predictor: (Constant), mobile banking

b. Dependent Variable: customer retention

The regression output supports a significant and strong positive relationship between mobile banking and customer retention. The correlation coefficient (R = 0.61) indicates a moderate to strong relationship. The R^2 value of 0.37 signifies that 37% of the variability in customer retention is accounted for by mobile banking services. The adjusted R^2 is 0.36, showing consistent explanatory power after adjustments.

Table 10: ANOVA[a]

Source	Sum of Squares	Df	Mean Square	F	Sig.
Regression	223.50	1	223.50	26.43	.000
Residual	654.13	387	2.47		
Total	877.63	388			

Source: Computed by author using SPSS (Version 26).

a. Dependent Variable: customer retention.

b. Predictor: (Constant), mobile banking

According to the ANOVA table, the model is statistically significant (F = 26.43, p < .001). The coefficient for mobile banking is 0.72, and the t-value is 5.14 (p < .001), indicating that mobile banking is a strong predictor of customer retention.

Table 11: Coefficients[a]

Variable	B	Std. Error	Beta	T	Sig.
Constant	11.65	1.22	—	9.55	.000
Mobile Banking	0.72	0.16	.61	5.14	.000

Source: Computed by author using SPSS Statistical Software (Version 26).

a. Dependent Variable: customer retention

The regression coefficients showed that the constant value was 11.65 while the coefficient for Mobile Banking was 0.72, with a standard error of 0.16 and a t-value of 5.14 (p < 0.001), indicating a statistically significant and positive effect on customer retention.

relationship between IT adoption and efficiency of customer service at UBA in Abuja.

Test of Hypotheses

H01: null hypothesis which stated that there is no relationship between IT adoption and efficiency of customer service at UBA in Abuja as rejected, since the p-value was 0.000. Thus, it can be concluded that there is a significant

H02: The second null hypothesis asserting that there is no relationship between POS transactions and customer satisfaction was also rejected. The p-value was 0.000, thus, it can be concluded that there is a significant relationship between POS transactions and customer satisfaction

H03: The third null hypothesis which posited that there is no relationship between mobile banking and customer retention was similarly rejected due to a p-value of 0.000. Therefore, there is a significant relationship between mobile banking and customer retention.

Discussion of Findings

Firstly, it was concluded that there is a significant relationship between IT adoption and efficiency of customer service at UBA in Abuja. These findings are consistent with Olayemi and Durojaiye (2022), whose study on IT adoption in Lagos banks revealed that IT significantly enhanced the speed and accuracy of service delivery, improving customer experiences.

However, unlike Olayemi and Durojaiye's focus on customer feedback and geographic limitation to Lagos, this current study incorporates employee perspectives in Abuja, adding depth and regional variation to the literature.

Secondly, the study found that there is a significant relationship between POS transactions and customer satisfaction. This supports the work of Nwachukwu and Okeke (2021), who identified POS reliability and transaction speed as key drivers of customer satisfaction in retail banking in Enugu. However, this present study improves upon theirs by addressing the gap related to merchant readiness and exploring broader customer perspectives beyond just three banks, thus making it more inclusive and representative.

Thirdly, findings related that there is a significant relationship between mobile banking and customer retention. This corroborates Yusuf and Ajibola (2020) who found that mobile banking enhances customer loyalty through its convenience and security features. However, their study did not consider employee training, which this study indirectly highlights through broader organizational implications of IT use. Moreover, the Abuja context provides a contrasting socio-economic setting to their Lagos-based research.

Lastly, the overall findings are reinforced by Ibrahim and Lawal (2024), who found that digital banking reduces turnaround time and operational costs in Northern Nigeria. The current study aligns with this, particularly in terms of IT adoption's influence on efficiency. Nonetheless, this study adds value by using multiple regression models and hypothesis testing to provide quantitative validation of customer service performance outcomes

CONCLUSION AND RECOMMENDATION

Conclusion

The results affirm that Information Technology (IT) plays a significant and positive role in enhancing performance in the banking sector. IT adoption improves organizational efficiency, POS transactions enhance customer satisfaction, and mobile banking strengthens customer loyalty. These technologies are critical for remaining competitive and responsive in today's digital banking environment.

Recommendations

i. To enhance IT Infrastructure, UBA should consistently invest in IT systems that improve internal efficiency and customer service quality.

ii. Maintain and expand the POS network, ensuring minimal downtime and enhanced security for users for POS Optimization

iii. Improve app functionality, integrate customer support tools (like AI chatbots), and ensure constant security upgrades to maintain a loyal digital customer base.

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