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**E-MARKETING AND SERVICE QUALITY IN THE BANKING INDUSTRY (A CASE OF SOME SELECTED BANKS)**

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**ABSTRACT**

The purpose of this research is to investigate E-marketing and service quality in the Nigerian banking business. The primary goal of this study is to determine whether or not the use of e-marketing may improve service quality in the Nigerian banking business. Access bank, Zenith bank, United bank of Africa, and Guaranty Trust bank in Lagos each recruited a sample of 133 respondents (bank customers) for the study, representing 76 percent of the total population. The sample was drawn from Access bank, Zenith bank, and United bank of Africa customers in Lagos (200). The data was analysed using descriptive statistics and chi-square tests to test the formulated hypothesis, which revealed that the adoption of e-marketing has significantly improved customers banking services in Nigeria, particularly in the areas of improved patronage, on-time service delivery, and reduced marketing costs, amongst other findings. Some recommendations were made, with the most important being the need for all barriers to effective e-marketing adoption, such as poor connectivity, insufficient computers and ICT infrastructure, as well as cyber crimes, to be addressed by managers and all shareholders in the banking industry, as well as the need for all stakeholders in the banking industry to work together to improve service quality.