

QUALITY WEBSITE DESIGN AND CUSTOMER LOYALTY OF MONEY DEPOSIT BANKS IN IMO STATE

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Abstract

This paper explores the relationship between quality website design and customer loyalty of money deposit banks in Imo State, Nigeria. It examines how quality website design and its dimensions (website usability, website aesthetics, information quality) relates to customer loyalty. Descriptive survey design was employed to obtain quantitative data from money deposit banks in Imo State, population more than 750,000 customers of money deposit bank that utilize digital banking services and a sample size of 400 was also used. Multistage sampling technique was employed in the study. Five major banks were first selected purposively based on customer base and website usage. Stratified random sampling was then employed in selecting customers who had visited the banks' websites once in the past 6 months. The result shows that all three dimensions of website design usability, aesthetics, and information quality positively correlate with customer loyalty. The study concludes that website quality design plays an important role in influencing customer loyalty in money deposit banks within Imo State, Nigeria. All three dimensions of website design usability, aesthetics, and information quality positively correlate with customer loyalty and recommended that Banks' first priority should be ease of use, responsiveness, logical information flow, and convenient access to essential functions such as account information and customer support.

Keywords- *quality website design, usability, aesthetics, information quality, customer loyalty*

Introduction

Online platforms are becoming the primary means of communication between customers and service providers in the digital banking ecosystem. A well-designed website functions as more than just an interface for Nigerian money deposit banks, especially those in Imo State; it is a virtual branch that affects customer loyalty and shapes customer perceptions (Nwachukwu & Emeka, 2020). Customer engagement and long-term retention are significantly impacted by a website's quality, which is determined by its usability, aesthetics, and information quality (Kim & Stoel, 2017; Abubakar & Adebayo, 2021).

website usability describes how simple it is for users to navigate and engage with a website. A positive user experience is fostered by a banking website that is easy to use and allows users to find services, complete transactions, or access important information without needless complexity (Mustapha & Okafor, 2020). When banking websites are intuitive and efficient, users tend to have higher satisfaction and are more likely to return (Zhang & Kim, 2017). Contrarily, website aesthetics refer to the visual components of the interface, such as layout, color scheme, typography, and overall design coherence. In the financial industry, where credibility is critical, first impressions made through design can have a significant impact on customer attitudes (Liu et al., 2019).

Information quality includes the relevance, accuracy, clarity, completeness, and timeliness of the content provided on the site. Banks that regularly update their websites with accurate and easily comprehensible information increase transparency, foster customer confidence, and lower uncertainty in service delivery (Nnadozie & Ozioma, 2021).

The dedication of customers to stick with a specific bank in spite of competitive offers from other banks is known as customer loyalty. It is frequently demonstrated by recurring use, favorable word-of-mouth, and reluctance to switch providers. Regular satisfaction, trust, emotional connection, and positive service experiences many of which are influenced by digital platforms like websites today are the hallmarks of loyalty, which is usually developed over time (Chukwu & Uzoma, 2020; Mustapha & Okafor, 2020).

Customers' perceptions of the value and dependability of a bank's services are significantly influenced by the interaction of usability, aesthetics, and information quality. Understanding how these elements affect customer loyalty is crucial for enhancing retention and competitive advantage as digital banking becomes more and more common in Nigeria (Nwachukwu & Emeka, 2020; Abubakar & Adebayo, 2021).

There is little empirical data explicitly looking at how these aspects of website design affect customer loyalty in Imo State's money deposit banks, despite the growing trend in the adoption of digital services. Therefore, this study aims to close this gap by examining the relationship between customer loyalty in the area and high-quality website design operationalized through usability, aesthetics, and information quality.

Statement of the Problem

The need to provide convenient customer services through digital platforms, the rise in internet penetration, and the use of mobile banking have all contributed to the digital transformation of Nigeria's banking sector over the past ten years (Adebayo et al., 2018; Mustapha & Okafor, 2020). Many money deposit banks have made large investments in their websites in response to these developments, with the goals of enhancing customer loyalty, cutting operating expenses, and improving service delivery. Customer loyalty levels, however, continue to vary across the industry in spite of these investments, especially in states like Imo where service delivery standards are changing quickly (Nwachukwu & Emeka, 2020).

Websites are increasingly used by bank customers for information, transactions, and customer support. However, there is a wide range in the quality of these websites. Customer satisfaction is frequently hampered by poor website usability, which is demonstrated by challenging navigation, broken links, and intricate user interfaces (Kim & Stoel, 2017). Similarly, some banking websites are not visually appealing or do not adhere to contemporary design standards, which reduces user credibility and trust (Chukwu & Okoro, 2022). Additionally, inaccurate or out-of-date information erodes user confidence and causes misunderstanding or discontent. Together, these elements degrade the user experience overall and jeopardize enduring client loyalty (Liu et al., 2019; Abubakar & Adebayo, 2021).

There is little empirical data that separates and quantifies the effects of particular website design dimensions, such as usability, aesthetics, and information quality, on customer loyalty, particularly in the context of money deposit banks in Imo State, despite the fact that prior studies have looked at digital banking and e-service quality in Nigeria (Chukwu & Uzoma, 2020). Without clearly demonstrating a causal relationship between website quality and customer retention in this particular geographic and service domain, the majority of the literature currently in publication concentrates on the adoption of e-banking or customer satisfaction in general. Furthermore, many banks still place a high priority on technology adoption without thoroughly considering the user experience from the viewpoint of the client. This discrepancy draws attention to a crucial knowledge and practice gap. Banks risk misallocating resources if they don't know which aspects of website design actually affect customer loyalty. Banks may fail to secure the long-term patronage of their digital users due to misallocation of resources (Mustapha & Okafor, 2020; Nnadozie & Ozioma, 2021).

By empirically examining the degree to which customer loyalty in money deposit banks operating in Imo State is impacted by high-quality website design as defined by usability, aesthetics, and information quality, this study aims to close this gap. It is anticipated that the results will offer practical advice that can direct digital strategy, increase client retention and improve service provision in the banking industry. This study's primary goal is to find out how customer loyalty in Imo State money deposit banks is affected by well-designed websites.

Objective of the Study

The primary purpose of this study is to examine the relationship between quality website design and customer loyalty of money deposit bank in Imo State. Specific aims of this study are to:

- i. Examine the relationship between website usability and customer loyalty of money deposit bank in Imo State.
- ii. Examine the relationship between website aesthetics and customer loyalty of money deposit bank in Imo State.
- iii. Identify the relationship between information quality and customer loyalty of money deposit bank in Imo State.

Research Question

The study seeks to answer the following research questions;

- i. How does website usability relates to customer loyalty of money deposit bank in Imo State?
- ii. How does website aesthetics relates to customer loyalty of money deposit bank in Imo State?
- iii. How information quality relates to customer loyalty of money deposit bank in Imo State?

Research Hypotheses

The following research hypotheses were postulated in the null form

H₀₁: there is no significant relationship between website usability and customer loyalty of money deposit bank in Imo State.

H₀₂: there is no significant relationship between website aesthetics and customer loyalty of money deposit bank in Imo State.

H₀₃: there is no significant relationship between information quality and customer loyalty of money deposit bank in Imo State.

Study variable and Research Framework

The study variables show the direction of research work, as it serves as a framework in which the study is built. Quality website design is the predictor variable, with website usability, website aesthetics, information quality as its dimensions. Customer loyalty is the criterion variable. They are fully represented below:

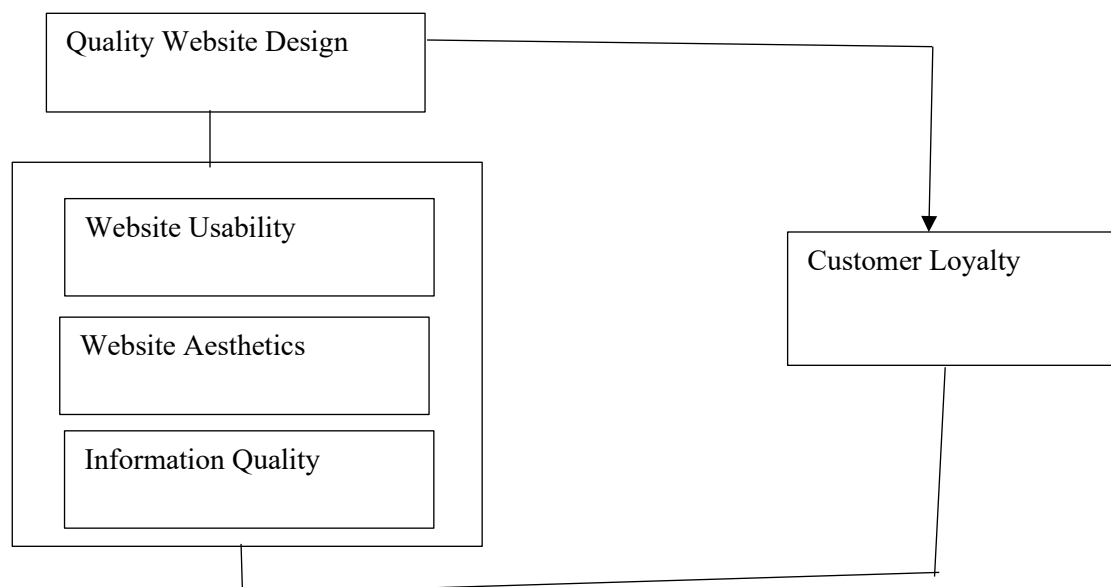


Fig 1.1 conceptual framework for quality website design and customers loyalty.

Source: Authors conceptualization from literature

Review of Related Literature

The theoretical underpinning adopted and analyzed in this study is The Technology Acceptance Model (TAM) and Expectation Confirmation Theory (ECT). This is directed by the belief that quality website design leads in customer loyalty

Quality Website Design

The degree to which a website skillfully blends aesthetic and functional components to provide a smooth, educational, and captivating user experience is referred to as quality website design. When it comes to digital banking, a good website is a virtual representation of a bank's physical location and has a big impact on how clients view the organization's dependability, credibility, and level of service (Chukwu & Okoro, 2022). It is also a complex process that blends technical excellence, usability, functionality, and aesthetics to create a digital experience that is effective, engaging, and accessible to users. It goes beyond visual appeal to ensure that a website meets user needs, supports business goals, and performs well across devices and platforms (Zhang & Kim, 2017).

Website Usability

A highly usable website reduces cognitive load, improves accessibility across devices, and ensures that users can execute desired actions, such as account access, fund transfers, or complaint logging, quickly (Mustapha & Okafor, 2020). In contrast, a poorly usable website can result in user frustration, service abandonment, and erosion of trust. In the banking industry, where digital self-service is crucial, usability plays a critical role in enhancing customer satisfaction and encouraging repeated site visits (Zhang & Kim, 2017).

Website Aesthetics

Website aesthetics refer to the visual presentation of a site, including layout, color schemes, font styles, imagery, and interactive elements. Aesthetics have an impact on perceived professionalism, emotional engagement, and first impressions in the banking sector (Liu, He & Zhang, 2019). Credibility and brand trust are increased by a well-designed interface that conforms to contemporary visual standards (Chukwu & Uzoma, 2020). According to research, visually appealing websites increase positive affective responses, which in turn increase customer loyalty (Park & Lee, 2020). Consistent branding and a well-designed layout aid money deposit banks in communicating the qualities of institutional strength and stability that are essential in the financial services industry.

Information Quality

Relevance, accuracy, timeliness, clarity, and comprehensiveness of the content displayed on the website are all components of information quality. Important details like account information, loan terms, interest rates, and customer service contact information must be readily available and updated frequently for banking clients (Nnadozie & Ozioma, 2021). Customers are more likely to stick with the bank and use the website again when they believe the information is accurate and

trustworthy (Adebayo et al, 2018). On the other hand, inaccurate or out-of-date information may cause misunderstandings, discontent, and a decline in trust in the bank's offerings.

Customer Loyalty

Long-term success for businesses is heavily influenced by customer loyalty, particularly in service-oriented industries like banking. It can be broadly characterized as a consumer's long-term preference for and dedication to using a specific brand, service, or product. Customer loyalty in banking is associated with higher cross-selling opportunities, a lower churn rate, positive word-of-mouth referrals, and sustained patronage (Mustapha & Okafor, 2020).

In today's digital landscape, customer loyalty has expanded beyond traditional face-to-face interactions to include emotional and behavioral attachments to digital platforms such as websites and mobile applications. This form of loyalty is shaped by factors like trust, user satisfaction, perceived value, and the overall quality of online experiences (Zhang & Kim, 2017; Chukwu & Uzoma, 2020). Customers who are digitally loyal are more likely to advocate for the brand, remain committed despite occasional service lapses, and show resilience against competitors' promotional efforts (Adebayo et al., 2018).

Customer loyalty is often grounded in cumulative satisfaction, especially within the context of digital banking, where expectations are high. Users anticipate seamless experiences, fast and reliable access to information, user-friendly interfaces, and consistent system performance. When these expectations are unmet particularly through poorly designed websites that are difficult to navigate or contain outdated information customer trust can quickly diminish, reducing the likelihood of repeat patronage (Liu et al., 2019).

Customer loyalty in the banking sector can be assessed through key indicators such as repurchase intentions, frequency of online engagement, emotional attachment to digital platforms, and the willingness to recommend services to others (Chukwu & Okoro, 2022). These metrics are particularly crucial in highly competitive banking environments like Imo State, where customers can easily switch between financial institutions based on the quality of their digital experiences. In this context, a well-designed website optimized for usability, visual appeal, and the quality of information can significantly influence loyalty. Banks that invest in robust digital platforms not only streamline operations but also foster deeper, more lasting relationships with their customers (Abubakar & Adebayo, 2021).

Relationship Between Website Usability and Customer Loyalty

Website usability refers to how easily users can navigate, understand, and interact with a website. In the banking sector, it specifically involves the customer's ability to efficiently complete tasks such as checking account balances, transferring funds, or accessing financial information with minimal effort (Nadiri et al., 2019). Usability forms a critical foundation for shaping perceptions of service quality and building trust both of which are key precursors to customer loyalty. When banking websites are designed with high usability featuring intuitive navigation, responsive

interfaces, readable typography, and accessible menus they minimize user frustration and enhance the overall experience (Liu & Arnett, 2020). Customers who perceive online banking platforms as simple and user-friendly are more likely to return, recommend the service to others, and develop emotional attachment to the brand (Khan et al., 2021).

This dimension of website quality is especially important in areas like Imo State, where technological adoption is growing but many users still contend with challenges such as limited digital literacy and inconsistent internet connectivity. In such settings, a poorly designed website can quickly frustrate users and lead to customer attrition. Conversely, a well-structured and easy-to-use platform can foster confidence, satisfaction, and strong brand loyalty (Udo, Bagchi, & Kirs, 2019).

Relationship Between Website Aesthetics and Customer Loyalty

Website aesthetics refer to the visual appeal and design coherence of a digital platform, encompassing elements such as layout, typography, imagery, color schemes, and overall graphical balance (Cyr et al., 2020). In the context of digital banking, aesthetics go beyond mere decoration they play a significant psychological role in shaping users' emotional responses and perceptions of trustworthiness toward a bank's online platform (Cheng & Yu, 2021). A visually appealing and professionally designed banking website can positively influence first impressions, encourage longer engagement, and convey a sense of credibility.

In service-oriented industries like banking, customers often associate the aesthetic quality of a digital interface with the overall service quality of the institution (Ezenwoke et al., 2020). An outdated or visually cluttered website can raise doubts about a bank's reliability, whereas a modern, clean, and well-structured interface can instill confidence, enhance satisfaction, and contribute to customer trust—all of which are foundational to loyalty (Marriott & Williams, 2018).

Aesthetic appeal also plays a strategic role in brand differentiation. In competitive markets such as Imo State, where numerous banks offer similar services, a distinctive and engaging online presence can serve as a strong brand recall mechanism, reinforcing customer retention (Ibe & Nwachukwu, 2023). Ultimately, high aesthetic quality enhances perceived professionalism and deepens users' emotional connection to the brand, increasing the likelihood of repeat usage and long-term loyalty.

Relationship Between Information Quality and Customer Loyalty

Information quality refers to the accuracy, relevance, timeliness, completeness, and overall usefulness of the content presented on a website. In the banking context, high-quality information entails clear descriptions of services, accurate financial data, secure and comprehensible transaction guidelines, and timely updates that align with customers' informational needs (Al-Debei, Akroush, & Ashouri, 2020). The quality of a bank's website content plays a critical role in shaping perceptions of reliability and transparency two key drivers of customer loyalty.

Modern banking customers increasingly depend on websites not only for executing transactions but also for making informed financial decisions related to loans, savings, investments, and other services. When information is presented in a consistent, up-to-date, and easily understandable manner, it enhances users' trust and confidence in the platform (Park & Kim, 2021). This confidence, in turn, contributes to emotional attachment, customer satisfaction, and a sustained willingness to continue using the service hallmarks of enduring customer loyalty (Aslam et al., 2019).

Theoretical Framework

Expectation Confirmation Theory (ECT)

Expectation Confirmation Theory (ECT), first introduced by Oliver (1980), provides a foundational framework for understanding post-purchase satisfaction and the development of customer loyalty. The theory asserts that customer satisfaction arises when there is a confirmation or positive disconfirmation of prior expectations following the actual use of a product or service. In other words, when a service performs as expected or surpasses expectations, customers are more likely to feel satisfied. This satisfaction, in turn, significantly increases the likelihood of repeat usage and long-term loyalty (Bhattacharjee, 2001).

In relation to online banking, ECT highlights customer expectations regarding a bank's website aesthetics, information quality, and overall usability. A bank's website that provides verified information, functions seamlessly, is graphically appealing, and is easy to navigate exceeds expectations resulting in customer satisfaction and loyalty (Rahi, 2019). Conversely, a bank's website that is visually unappealing and hard to navigate will have customers frustrated and ultimately unhappy resulting in a bank's website failure.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), originated by Davis (1989) has been one of the most widely accepted models to explain user acceptance of information systems and digital technologies. According to TAM, the two main factors that determine whether a user accepts and continues to use a technology are Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). PU refers to the extent to which a person believes using a particular system will improve their performance, while PEOU reflects the degree to which the system is free of effort (Davis, 1989).

For banking websites, usability, aesthetics, and information quality, as the three core dimensions of website design, impact PU and PEOU. If banking websites are usable and well designed, they lower cognitive effort and any technical barriers, improving user experience and increasing satisfaction (Alalwan et al, 2017).

The Technology Acceptance Model (TAM) has been successfully applied in digital banking studies to explain user behavior and loyalty; therefore, this study is based on the TAM, which has been shown to be a robust and predictive model for understanding users' acceptance and usage of

technology systems, including online banking platforms. TAM identifies two key beliefs, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), as central to influencing users' attitudes toward a technology, which in turn determines their behavioral intention to use (and eventually their actual usage).

The three main website design dimensions examined in this study website usability, website aesthetics, and information quality are closely related to TAM's core constructs. In the context of money deposit banks in Imo State, TAM is relevant for assessing how quality website design influences customer loyalty. • Website usability is directly related to Perceived Ease of Use (PEOU), as a well-designed, responsive, and user-friendly banking website increases the likelihood that customers will use the platform comfortably and without frustration; • Website aesthetics influences users' attitude toward usage by producing a visually pleasant experience, which can positively shape perceptions about the bank's professionalism and reliability.

Information quality is closely linked to Perceived Usefulness (PU) in the context of digital banking. When banking websites present clear, accurate, timely, and relevant information, users tend to view these platforms as more helpful for managing their finances and making informed decisions. This perceived usefulness plays a critical role in building customer loyalty.

Research supports this connection. For instance, Alalwan et al. (2017) found that both PU and Perceived Ease of Use (PEOU) positively influence users' intentions to continue using e-banking platforms and remain loyal to their banks. Similarly, Malaquias and Hwang (2019) observed that when digital banking interfaces enhance the perceived usefulness and ease of use, customers are more inclined to stick with the service long-term.

By applying the Technology Acceptance Model (TAM), this study adopts a strong theoretical framework to examine how the perceived quality of banking websites influences key dimensions of customer loyalty namely, continued patronage, trust, and customer advocacy. TAM provides valuable insight into not just how customers engage with digital banking platforms, but also why specific website features, such as usability and functionality, foster deeper, long-term relationships between banks and their customers.

In this context, TAM offers a robust foundation for understanding the impact of digital service quality, as reflected in website design, on customer loyalty within Nigeria's banking sector.

Methodology

Descriptive survey research design was applied in this research in order to examine the influence of good website design on customer loyalty of Imo State money deposit banks. It is applied since it enables quantitative data to be collected from a defined population and is best suited to explore the relationships between variables (Creswell, 2018). The design was appropriate since the research aimed at determining customers' perceptions and behavior from website design experience. The study population is all the customers of money deposit banks utilizing digital

banking services (mostly websites) in Imo State, Nigeria. The Nigeria Inter-Bank Settlement System (NIBSS, 2023) indicates that there are more than 750,000 active online banking customers in the state in the major banks including Access Bank, First Bank, UBA, Zenith Bank, and Fidelity Bank.

The formula of Taro Yamane was used to calculate sample size at 95% confidence level and an error rate of 5%:

$$n = N / (1 + Ne)^2$$

$$n = 750,000 / (1 + 750,000(0.05)^2) = 400$$

A sample of 400 respondents was hence selected. Multistage sampling technique was employed in the study. Five major banks were first selected purposively based on customer base and website usage. Stratified random sampling was then employed in selecting customers who had visited the banks' websites once in the past 6 months. Respondents in each of the five banks were selected proportionally based on the number of customers. Standard questionnaires were used to collect data from the primary source and secondary data was collected from journal articles, bank websites, and official reports for context provision and justification of analysis. The questionnaire used a 5-point Likert scale for response from 1 = Strongly Disagree to 5 = Strongly Agree.

Table 1: Reliability Coefficient of the Research Instrument

Variables	Number of items	Alpha Value	Comments Above 0.7
Website Usability	5	0.87	Reliable
Website Aesthetics	5	0.85	Reliable
Information Quality	5	0.89	Reliable
Customer Loyalty	5	0.91	Reliable

Source: SPSS output 2025

Demographic Table

Variable	Category	Frequency (%)
Gender	Male	84 (56.0%)
	Female	66 (44.0%)
Age	18–30 years	52 (34.7%)
	31–45 years	71 (47.3%)
	46 years and above	27 (18.0%)
Educational Qualification	OND/NCE	34 (22.7%)
	HND/B.Sc	88 (58.7%)
	M.Sc/Ph.D	28 (18.6%)

Bank Patronized	Zenith Bank	36 (24.0%)
	First Bank	30 (20.0%)
	Access Bank	42 (28.0%)
	UBA	25 (16.7%)
	Others	17 (11.3%)
Years of Experience with Online Banking	Less than 1 year	20 (13.3%)
	1–3 years	47 (31.3%)
	4–6 years	63 (42.0%)
	Above 6 years	20 (13.3%)

Source: SPSS output 2025

Table presents demographic information of the respondents. They were mostly male (56.0%) and females accounted for 44.0%. Most of the respondents belonged to 31–45 years of age group (47.3%), implying an adult and technically aware population. From the education point of view, over half (58.7%) of the respondents had an HND or B.Sc, implying a respondent base that would be comfortable using digital interfaces. Respondents were mostly Access Bank clients (28.0%), followed by Zenith Bank clients (24.0%). In terms of experience with online banking, 42.0% of the respondents had been using online banking for 4–6 years, while 31.3% of them had been using online banking for 1–3 years. This shows that the respondents were not just familiar with online banking but also had enough experience with usage to evaluate website usability, visual appeal, and quality of information against their loyalty.

Correlation table between Website Usability, Website Aesthetics, Information Quality, and Customer Loyalty

Variables	Website Usability	Website Aesthetics	Information Quality	Customer Loyalty
Website Usability	1.000	0.612**	0.589**	0.678**
Website Aesthetics	0.612**	1.000	0.655**	0.710**
Information Quality	0.589**	0.655**	1.000	0.735**
Customer Loyalty	0.678**	0.710**	0.735**	1.000

** Correlation is significant at the 0.01 level (2-tailed).

This suggests that all aspects of website quality have a significant and positive relationship with customer loyalty. The highest correlation with customer loyalty is with information quality ($r = 0.735$), followed by aesthetics ($r = 0.710$) and usability ($r = 0.678$). This suggests that improving any of the aspects of website quality is most likely to enhance customer loyalty in money deposit banks in Imo State.

Conclusion

The study has established that website quality design plays an important role in influencing customer loyalty in money deposit banks within Imo State, Nigeria. All three dimensions of website design usability, aesthetics, and information quality positively correlate with customer loyalty, highlighting their value in totality and singularly. It was proposed that customers form loyalty intentions when their expectations regarding website performance are met or exceeded. By designing easy-to-use, interactive, and content-rich sites, banks enhance user satisfaction and repeat visits, ultimately culminating in loyalty.

Recommendations

1. Banks' first priority should be ease of use, responsiveness, logical information flow, and convenient access to essential functions such as account information and customer support.
2. Banks need to adopt modern web design trends, including pleasing color combinations, clean page organization, good graphics, and consistent branding for a good visual experience that enhances emotional connection.
3. Content presented on bank websites needs to be timely, accurate, properly structured, and consumer-oriented. Information on product, service, fees, and policy changes needs to be conveyed simply and in good time to facilitate sound decision-making.

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