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ENHANCING INTERNET NETWORK INFRASTRUCTURE IN NIGERIAN ISLAMIC BANKS: A CONCEPTUAL REVIEW OF STRATEGIES FOR IMPROVED CUSTOMER SATISFACTION

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Abstract

In the digital era, robust internet network infrastructure is fundamental to delivering efficient and satisfactory banking services. This paper presents a conceptual literature review exploring the intersection of internet infrastructure development and customer satisfaction within Nigerian Islamic banking. Despite the steady growth of Islamic financial institutions, the sector continues to face significant technological and infrastructural challenges that undermine service quality and customer experience. Drawing upon established frameworks such as the DeLone and McLean Information Systems Success Model and SERVQUAL, the study identifies how improvements in internet reliability, speed, accessibility, and security can enhance digital service quality and customer satisfaction. A conceptual model is proposed to link infrastructure quality, service delivery, and Shariah compliance to customer outcomes. The review reveals that customer satisfaction in Nigerian Islamic banks is highly dependent on the quality of internet infrastructure and the integration of Shariah-compliant digital practices. Sustainable improvement requires both technical and ethical alignment in service delivery. As such, Islamic banks should establish service-level agreements (SLAs) with multiple internet providers to ensure redundancy and reliability; strengthen cybersecurity measures in compliance with Shariah ethical standards; and collaborate with regulators such as the NCC and NITDA to expand affordable broadband access, especially in underserved areas.

Keywords: Islamic banking; Nigeria; internet infrastructure; customer satisfaction; digital service quality; Shariah compliance.

JEL Classification: G21, G28, L86, O33, Z12

INTRODUCTION

In today's digital world, the backbone of any modern bank, particularly Islamic financial institutions is a dependable internet network. For Islamic banks in Nigeria, the challenge goes beyond just meeting Shariah compliance; it involves ensuring that technological infrastructure delivers seamless, secure, and satisfying customer experiences. As Nigeria pursues greater digital inclusion, its internet infrastructure has been growing, but not without hurdles. By January 2022, Nigeria had roughly 109 million internet users and broadband penetration approaching the low-forties percent, with the majority accessing via mobile devices (DataReportal, 2022; Nigerian Communications Commission [NCC], 2022). However, only an estimated 12% of Nigerians satisfied the Alliance for Affordable Internet's "meaningful connectivity" criteria, i.e., reliable, high-quality access, highlighting a substantial quality gap despite broad uptake (Alliance for

Affordable Internet [A4AI], 2022). This disparity reflects broader infrastructural gaps, e.g. inconsistent electricity, high costs, and uneven coverage, creating a significant digital divide across urban and rural areas (Okocha & Edafewotu, 2022). In Nigeria, Islamic banking led by Jaiz Bank Plc has grown steadily, for example, Mustapha and AbdulQuadri (2024) found that Islamic-marketing strategies at Jaiz Bank significantly influenced earnings per share, indicating growing traction of Shariah-aligned banking in the country against the backdrop of this digital landscape. Yet, despite growth in assets and branches, Islamic banks must contend with systemic weaknesses in their ICT infrastructure, which in turn affects service delivery, customer perception, and trust in digital channels.

While Nigeria's conventional banks have aggressively adopted internet and mobile banking, service reliability remains a challenge. For example, a recent study in Lagos found that key dimensions of e banking, ease of use, reliability, and security, strongly influence customer satisfaction (Olowofela et al., 2024). Yet Islamic banks in Nigeria, like Jaiz Bank and others, appear underrepresented in this digital service discourse. Customers expect not only service quality, but also Shariah compliance digital and religious expectations must align. Studies on Islamic banks in comparable emerging markets (e.g. Tunisia) reveal that service quality dimensions, especially digitalization and compliance, significantly influence satisfaction (Zouari & Abdelhedi, 2021). But such digital service quality frameworks have not yet been thoroughly applied to Nigerian Islamic banks.

This paper undertakes a conceptual literature review to critically explore how internet network infrastructure, particularly reliability, speed, security, and availability, affects customer satisfaction in Nigerian Islamic banks. Through synthesizing broader banking studies in Nigeria, Islamic finance literature, and e-service models, the aim is to uncover thematic gaps and propose a context-specific conceptual framework. Guided by this framework, the study seeks to answer the following research question: In what ways do internet network infrastructure, digital service quality, and Shariah compliance jointly determine customer satisfaction in Nigerian Islamic banks? Addressing this question provides a theoretical foundation for future empirical research and offers strategic insights for policymakers and bank managers aiming to enhance digital service delivery within the context of Shariah-compliant finance.

LITERATURE REVIEW

This section presents a thematic analysis of the relevant literature on internet network infrastructure, Islamic banking, and customer satisfaction. It critically examines global and Nigerian perspectives, while identifying conceptual gaps, especially as they relate to the Islamic banking sector.

Islamic Banking

Islamic banking in Nigeria has steadily evolved since the licensing of Jaiz Bank in 2011 and the subsequent establishment of other non-interest banks like TAJBank and Lotus Bank. Rooted in Shariah principles that prohibit interest (Riba) and emphasize risk-sharing, Islamic banking appeals to a growing segment of Nigeria's population (Baba et al., 2024). However, the sector is still developing, both in terms of infrastructure and public awareness. Studies suggest that while customer demand for Shariah-compliant financial services is growing, adoption is slowed by limited outreach, low digital financial literacy, and inadequate technological infrastructure

(Adegbite & Olayemi, 2025). Gambo (2013) emphasizes that Nigerian Islamic banks must align service quality not only with conventional standards but also with Islamic values, including ethical conduct and fairness in transactions. Yet, research remains thin on how these banks integrate digital platforms to meet customer expectations, especially in the face of infrastructural challenges.

ICT and Infrastructure Challenges in Emerging Markets

Emerging markets like Nigeria are often characterized by insufficient ICT infrastructure, particularly in rural regions. While mobile penetration exceeds 80%, broadband quality remains uneven and unreliable (Umoh et al., 2022; Paul & Victor, 2023). The Nigerian Communications Commission (NCC) in 2022 has made efforts to expand coverage, yet issues like erratic electricity supply, high internet costs, and poor maintenance persist. Research by Yusuf and Bala (2021) confirms that network unreliability, manifested in poor internet speed, frequent downtimes, and limited geographic coverage, directly impairs customer access to banking platforms. These infrastructural bottlenecks particularly affect digital platforms like mobile banking, online customer support, and digital onboarding, all of which are essential for inclusive banking in Nigeria.

Internet Network Infrastructure and Banking Efficiency

The quality of internet infrastructure is crucial for service efficiency in banking. Globally, studies have linked infrastructure quality to improved customer engagement, lower transaction failures, and increased customer loyalty (Rasli et al., 2022). In Nigeria, the connection between internet network quality and banking performance is well documented. Ekienabor et al. (2019) found that unreliable e-banking platforms led to user frustration and loss of trust in banking systems. Despite the growing literature on general e-banking, Islamic banks in Nigeria are underrepresented in this discourse. Comparatively, Zouari and Abdelhedi (2021) showed in Tunisia that digitalization significantly enhanced customer satisfaction in Islamic banks, beyond traditional service quality indicators. However, no major study in Nigeria has yet analyzed how internet connectivity specifically influences the operational efficiency or customer experience of Islamic financial institutions.

Customer Satisfaction in Digital Islamic Banking

Customer satisfaction in Islamic banking is a multifaceted construct, blending conventional service quality expectations with religiously grounded values. In developing economies, satisfaction is strongly shaped by digital platform reliability, user-friendliness, speed of service, and data security (Rezeki et al., 2023). Islamic banks, however, must also ensure that digital services adhere to Islamic ethics, transparency, fairness, and interest-free transactions. Frameworks like CARTER (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness) have been specifically developed to measure service quality in Islamic banking. In Nigeria, Gambo (2013) applied this model to Jaiz Bank and found that compliance, reliability, and responsiveness were the strongest drivers of satisfaction. Similarly, Baba et al. (2024) emphasized that beyond functionality, customers evaluated Islamic banks based on how well the digital platforms reflect Shariah principles.

Theoretical Model

Several recent studies continue to support the use of established theoretical frameworks to assess the quality of digital financial services. The DeLone and McLean Information Systems Success Model remains a valuable tool for evaluating system quality, information quality, and service quality, which are key drivers of user satisfaction and system use. Similarly, the Technology Acceptance Model (TAM) emphasizes perceived ease of use and usefulness as critical factors influencing technology adoption. Furthermore, SERVQUAL and e-SERVQUAL models are widely used to measure gaps between customer expectations and perceptions, focusing on dimensions such as reliability, assurance, responsiveness, and empathy. The CARTER Model, a more specialized framework, extends SERVQUAL by incorporating Shariah compliance, making it particularly relevant for assessing digital financial services in Islamic banking contexts. Recent empirical research has validated these frameworks in contemporary settings. For example, Al-Adwan et al. (2023) extended TAM to study university students' intention to use metaverse-based learning platforms, highlighting factors like self-efficacy and enjoyment. Similarly, Alzahrani (2023) applied TAM to examine faculty behavior toward IoT technologies, reaffirming the significance of perceived ease of use and usefulness. These studies demonstrate the continued applicability and adaptability of these models in evaluating digital service quality and technology acceptance across diverse technological domains.

While these models have proven useful in various contexts, their application in Nigeria's Islamic banking sector remains limited. More importantly, few studies have integrated these frameworks with infrastructural variables like internet reliability and access. This reveals a key gap: existing models do not adequately capture the infrastructural constraints unique to Nigeria, nor do they address the dual demands of digital quality and religious compliance that define Islamic banking. While the literature affirms the importance of service quality and digital infrastructure for banking satisfaction, most studies remain either generic or focused on conventional banks. There is a notable lack of integrative research exploring how internet infrastructure affects customer satisfaction in Nigerian Islamic banks. Additionally, theoretical models have yet to be adapted to the infrastructural realities and religious expectations of this unique banking segment.

Synthesis and Gaps in the Literature

The literature on internet infrastructure, digital banking, and Islamic finance provides valuable insights but reveals significant under exploration of their intersection, particularly within the Nigerian Islamic banking context. Across global studies, reliable digital infrastructure has been consistently recognized as a foundational enabler of efficient and inclusive financial services. High-speed, stable internet connectivity enhances e-banking performance, service reliability, and customer satisfaction (Rasli et al., 2022; Rezeki et al., 2023). Within Islamic banking, however, service quality is not solely defined by technical efficiency but also by adherence to Shariah principles such as fairness, ethical transparency, and prohibition of interest (Gambo, 2013; Baba et al., 2024). These faith-based elements add a unique ethical dimension to digital service evaluation. In contrast to global progress, Nigerian Islamic banks operate within challenging infrastructural conditions, limited broadband coverage, unreliable power supply, and high connectivity costs, that constrain the consistent delivery of digital financial services (Yusuf & Bala, 2021; Umoh, Ukommi, & Ekpe, 2022).

Although analytical models such as CARTER, SERVQUAL, and the DeLone and McLean Information Systems Success Model have been applied to assess Islamic banking service quality, they inadequately capture the infrastructural and socio-technical realities of emerging markets like Nigeria. The existing scholarship, therefore, reveals a conceptual gap in linking internet infrastructure quality to customer satisfaction within Shariah-compliant financial institutions. Addressing this gap requires an integrated framework that combines technological and ethical dimensions, recognizing that both reliable connectivity and faith-aligned governance jointly shape customer trust and satisfaction. This synthesis underscores the need for context-sensitive models that reflect Nigeria's infrastructural constraints while aligning digital transformation with Islamic financial values and customer empowerment.

Proposed Conceptual Model

Building on insights from the reviewed literature, this study proposes an integrated conceptual model that explains how technological and ethical dimensions jointly influence customer satisfaction in Nigerian Islamic banks. The model extends established frameworks such as the DeLone and McLean Information Systems Success Model (2003), SERVQUAL, and CARTER, while tailoring them to the context of Islamic digital banking. Consistent with the DeLone and McLean (2003) model, this paper reconceptualizes Internet Network Infrastructure Quality (INIQ) as an antecedent dimension of System Quality rather than a parallel construct. System Quality captures the technical characteristics of an information system, such as reliability, response time, accessibility, and security, all of which are directly determined by the underlying internet network infrastructure.

Accordingly, the model positions System Quality (driven by infrastructure attributes) as a foundational determinant of Digital Service Quality (DSQ), which encompasses user-facing elements such as responsiveness, assurance, empathy, and service reliability. This refinement enhances parsimony and theoretical coherence by clarifying that infrastructure forms the technical backbone enabling superior digital service performance in Islamic banks.

Model Structure and Relationships

The proposed conceptual model posits the following sequence of relationships:

- System Quality (driven by network infrastructure) positively influences Digital Service Quality (DSQ) by enabling fast, secure, and reliable digital interactions.
- DSQ enhances Customer Trust (CT) by ensuring consistent, user-friendly, and Shariah-compliant service delivery.
- Customer Trust, in turn, strengthens Customer Satisfaction (CS), reinforcing loyalty and sustained use of Islamic banking platforms.
- Shariah Compliance (SC) interacts with both DSQ and CT, providing the ethical assurance that underpins trust in Islamic financial contexts.

This configuration integrates technical, functional, and religious dimensions into a cohesive model that reflects the realities of digital Islamic banking in emerging markets like Nigeria. In addition, the embedment of infrastructure quality within System Quality, the model aligns conceptually with the DeLone and McLean Information Systems Success Model, which identifies System Quality as a key antecedent of information and service outcomes. It also extends SERVQUAL and CARTER models by integrating infrastructural and religious variables that influence satisfaction beyond conventional service metrics.

METHODOLOGY

This study adopts a conceptual literature review approach designed to synthesize existing knowledge on internet network infrastructure and customer satisfaction within the context of Nigerian Islamic banking. Unlike empirical studies, a conceptual review focuses on identifying, organizing, and integrating theoretical and empirical insights to build a new conceptual model. The goal was to critically map relationships among infrastructure quality, digital service quality, Shariah compliance, and customer satisfaction, while revealing contextual gaps in the Nigerian banking system.

Search Process

A structured and transparent search process was employed to ensure comprehensive coverage and reproducibility. The literature search was conducted across multiple academic and institutional databases, including Scopus, Web of Science, Google Scholar, ResearchGate, ScienceDirect, JSTOR, and arXiv, as well as national repositories and agency websites such as the Nigerian Communications Commission (NCC), the Central Bank of Nigeria (CBN), and DataReportal. Search strings combined core concepts using Boolean operators to capture the intersection of themes. Examples of the main keyword combinations include:

- (“Islamic banking” OR “non-interest banking”) AND (“Nigeria” OR “Nigerian banks”)
- (“internet infrastructure” OR “ICT infrastructure” OR “network reliability”) AND (“banking” OR “financial services”)
- (“digital service quality” OR “e-banking” OR “online banking”) AND (“customer satisfaction”)
- (“Shariah compliance” OR “Islamic finance ethics”) AND (“digital banking”)

Initial searches produced approximately 178 documents. After removing duplicates and applying relevance criteria, recentness (2019–2025), focus on ICT/banking, and relation to Islamic or ethical finance, 64 studies were retained for abstract screening. Based on conceptual and contextual relevance, 37 studies were included in the final synthesis, alongside 5 regulatory or policy reports (e.g., NCC, A4AI, and DataReportal publications).

Literature Analysis

A thematic analysis approach guided the synthesis of findings. Each selected study was reviewed to extract data on context, theoretical framework, variables examined, and key outcomes. Coding was conducted manually in three iterative phases:

1. Open coding: identifying recurring concepts such as network reliability, security, accessibility, service responsiveness, and Shariah compliance.
2. Axial coding: grouping related ideas under broader categories (e.g., infrastructure quality, digital service quality, trust and ethics).
3. Selective coding: integrating these categories into overarching themes to inform the proposed conceptual model.

This process allowed identification of five dominant thematic constructs: Internet Network Infrastructure Quality (INIQ), Digital Service Quality (DSQ), Shariah Compliance (SC), Customer Trust (CT), and Customer Satisfaction (CS). These themes were subsequently mapped to theoretical models such as the DeLone and McLean Information Systems Success Model, SERVQUAL, and CARTER.

DISCUSSIONS

This section discusses the theoretical implications of the proposed conceptual framework. As a conceptual review, the discussion does not present empirical findings but rather interprets the framework in light of the existing literature. The intent is to advance propositions that can guide future empirical inquiry into the relationship between infrastructure quality, digital service quality, and customer satisfaction in Nigerian Islamic banking.

The proposed conceptual model synthesizes the interrelationships identified in the reviewed literature, providing a comprehensive framework for evaluating and enhancing digital service delivery in Nigerian Islamic banks. The model will serve multiple strategic purposes across academic, managerial, and policy domains. A key theoretical refinement emerging from this study is the reconceptualization of Internet Network Infrastructure Quality (INIQ) as an antecedent component of System Quality rather than an independent construct. This integration enhances the model's parsimony and aligns with the DeLone and McLean (2003) framework, which defines System Quality as encompassing reliability, speed, accessibility, and security, dimensions that depend heavily on the robustness of the underlying network infrastructure. Positioning infrastructure as a determinant of System Quality strengthens theoretical coherence and establishes a clearer causal pathway linking technical performance to service experience and customer satisfaction in Islamic banking.

The model provides a structured foundation for empirical research, enabling future studies to quantitatively test relationships among system quality, digital service performance, Shariah compliance, customer trust, and satisfaction. Furthermore, it offers managerial relevance by highlighting infrastructure investment as a strategic enabler of service quality and ethical assurance, ensuring that digital platforms are both technically efficient and aligned with Islamic principles. In terms of policy implications, the model provides a framework to guide regulatory collaboration between Islamic finance authorities, telecommunications agencies, and ICT policymakers in promoting inclusive, secure, and accessible digital Islamic banking services. Such alignment between financial regulation and digital infrastructure policy can enhance both service quality and financial inclusion across Nigeria. Finally, the model extends SERVQUAL, CARTER, and Technology Acceptance Model (TAM) frameworks by embedding infrastructural and trust-related dimensions within a Shariah-compliant context. This approach captures how technological reliability and religious assurance jointly shape customer satisfaction, offering a holistic and contextually grounded understanding of digital Islamic banking service delivery.

CONCLUSION

This conceptual review has explored how internet network infrastructure, digital service quality, Shariah compliance, and customer trust may jointly shape customer satisfaction in Nigerian Islamic banks. Drawing upon established frameworks such as the DeLone and McLean Information Systems Success Model, SERVQUAL, and CARTER, the paper synthesizes existing insights and proposes an integrative conceptual framework tailored to the realities of Islamic banking in an emerging economy. The framework positions Internet Network Infrastructure Quality as a foundational determinant of System Quality, which in turn influences Digital Service Quality, Customer Trust, and ultimately Customer Satisfaction within a Shariah-compliant context. Rather than presenting empirical findings, this paper advances theoretical propositions to guide subsequent research. It proposes that the robustness of digital infrastructure underpins

the technical efficiency and perceived reliability of Islamic banking services; that high digital service quality fosters customer trust when aligned with ethical and Shariah principles; and that trust mediates the relationship between technological reliability and satisfaction. These propositions remain conceptual and require empirical testing to establish their validity and generalizability.

The contribution of this work therefore lies not in empirical confirmation, but in theoretical integration and conceptual innovation. As such, linking infrastructural, technical, and ethical dimensions into a unified framework, the study provides a foundation for future research seeking to examine how these factors interact in practice. Scholars are encouraged to empirically test the proposed relationships using quantitative and qualitative methods across different Islamic banking institutions and regions of Nigeria. Comparative studies could further explore whether similar patterns hold in other emerging markets with infrastructural constraints. Longitudinal analyses would also help reveal how improvements in network reliability, broadband access, and digital literacy shape customer satisfaction and trust over time.

Future work may extend the framework by incorporating emerging technologies such as blockchain, artificial intelligence, or fintech collaborations, assessing their potential to enhance both infrastructure efficiency and Shariah compliance in digital banking. Such research will help validate, refine, and extend the theoretical propositions introduced here, contributing to a more context-sensitive understanding of how digital infrastructure development supports customer-centric and ethically grounded Islamic banking systems.

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