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ASSESSMENT OF CUSTOMERS' ATTITUDE AND BANKS' GROWTH TOWARDS E- BANKING IN NIGERIA

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ABSTRACT

The study is hinged on assessment of customers' attitude and banks' growth towards E-Banking in Nigeria. This study adopted descriptive research design. The population of the study consisted of staff from selected banks namely; GTBank, Zenith Bank, First Bank, Diamond Bank and Access Bank within Lagos State, situated at the Lagos Island, Lagos State. Primary data was used in collecting data from the selected banks. Random Sampling Technique was used in selecting ninety-seven (97) persons which is the sample size representing the study population. The study made use of Chi-square (χ^2) test statistic for independence of testing hypotheses 1 and 2. Relevant data were gathered and analyze, two formulated hypotheses were tested and the entire alternative hypotheses were accepted. The analysis from hypothesis showed that E-banking have effect on the growth of the banking industry and the study also found that E-banking have effect on service delivery. The study recommends that regulatory authorities like CBN (Central Bank of Nigeria) must stipulate standards for the banks to follow to avoid making the banking sector a dumping ground for outdated technological infrastructures.

KEYWORDS

banking reform, cashless banking, e-business, e-commerce.

INTRODUCTION

Financial systems, particularly the banking sector all over the world, play fundamental roles in the development and growth of the economy. Their effectiveness and efficiency in performing these roles, particularly the intermediation between the surplus and deficit units of the economy depend largely on the level of development of the financial system (Adubakar & Rasmaini, 2012). The Banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. Information and Communication Technology (ICT) is at the centre of this global change curve of Electronic Banking System in Nigeria today (Afolabi, 2009).

Stevens (2002) posits that banks have over the time been using electronic and telecommunication networks for delivering a wide range of value added products and services. Managers in banking industry in Nigeria cannot ignore Information Systems because they play a critical impact in current Banking system, they point out that the entire cash flow of most fortune Banks are linked to Information System. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness of the banking system (Egwali, 2009).

The advancement in Technology has played an important role in improving service delivery standards in the Banking industry. In its simplest form, Automated Teller Machines (ATMs) and deposit machines now allow consumer to carry out banking transaction beyond banking hours (Afolabi, 2009). With online banking, individuals can check their account balances and make payments without having to go to the bank hall. This is gradually creating a cashless society where consumers no longer have to pay for all their purchases with hard cash. For example: bank customers can pay for airline tickets and subscribe to initial public offerings by transferring the money directly from their accounts, or pay for various goods and services by electronic transfers of credit to the sellers account. As most people now own mobile phones, banks have also introduced mobile banking to cater for customers who are always on the move. Mobile banking allows individuals to check their account balances and make fund transfers using their mobile phones. Virtually almost all Banks in Nigeria have a web presence; this form of Banking is referred to as Internet Banking which is generally part of Electronic payment system (Egwali, 2009).

REVIEW OF LITERATURE**ELECTRONIC BANKING**

The concept of e-banking is a delivery channel for banking services (Amedu, 2005). Banks have used electronic channels in the financial system for years to communicate and transact business with both domestic and international corporate customers. With the development such as Internet and the World Wide Web (WWW) in the latter half of the 1990s, banks are increasingly using electronic channels for receiving instructions and delivering their products and services to their customers. This form of banking is generally referred to as e-banking or Internet banking, although the range of products and services provided by banks over the electronic channel vary widely in content, capability and sophistication (Cohen, 2001).

Electronic banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. The definition of e-banking varies amongst researchers partially because electronic banking refers to several types of services through which bank customers can request information and carry out most retail banking services via computer, television or mobile phone (Steven, 2002).

Electronic banking is as an electronic connection between bank and customer in order to prepare, manage and control financial transactions. Electronic banking can also be defined as a variety of following platforms: (i) Internet banking (or online banking), (ii) telephone banking, (iii) TV-based banking, (iv) mobile phone banking, and e-banking (or offline banking).

Electronic banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet or mobile phone. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or Touch Tone telephone. While some literature restricts the use of the term to internet banking, elsewhere the term is limited to retail banking (Aladwani 2001) or both retail and corporate banking (Simpson, 2002). The common definition for e-banking, and the one used in this paper, comes from the Basel Committee Report on Banking Supervision (1998), "e-banking refers to the provision of retail and small value banking products and services through electronic channels. Such products and services can include deposit-taking, lending, account management, the provision of financial advice, electronic bill payment, and the provision of other electronic payment products and services such as electronic money"

TYPES OF ELECTRONIC BANKING

The use of information technology in banking operations is called electronic banking (Ovia, 2001) argues that e-banking is a product of e-commerce in the field of banking and financial services. In what can be describe as Business-to-consumer domain for balance enquiry, request for cheque books, recording stop payment instruction, balance transfer instruction, account opening and other forms of traditional banking services. Banks are also offering payment services on behalf of their customer who shop in different e-shops. Below are some of the Electronic Banking Products;

- i. Telephone and PC Banking Products: This is a facility that enables customers, via telephone calls, find out about their position, with their bankers merely dialing the telephone numbers given to them by the banks. In addition, the computers on the phone would require special codes given to the customers as a means of identification of authentic users before they can receive any information they requested for. This is a service introduced into the banking

balance as a result of computer telephone technology being made available (Ovia, 2001). The technology banking has a universe of possible application limited only by the imagination. These areas include: Account balance enquiry; Account statement printing; Intra-Banks Account to Account Transfer; Inter-banks Account to Account Transfer; Download Account Transaction etc. Telephone and PC banking brings the bank to the doorstep of the customer, it does not require the customer to have his premises; interactive Voice Response becomes a regular feature of operations; Text-to-speech capability becomes reality; A uniformed messaging capability become permanent feature of the bank.

- ii. The Card System: The card system is a unique electronic payment type. The smart cards are plastic devices with embedded integrated circuit being used for settlement of financial obligations. The power of cards lies in their sophistication and acceptability to store and manipulate data, and handles multiple applications on one card securely (Amedu,2005). Depending on the sophistication, it can be used as a Credit Card, Debit Card and ATMs (Automatic Teller Machine). While the electronic card is gaining popularity in USA and Nigeria, the Spanish Financial Institution demonstrated the highest implementation and update of smartcards across Europe (Amedu, 2005). The Smart Card was introduced into the Nigerian market to reduce or eliminate problems of carrying cash about (Amedu, 2005). It is electronically loaded with cash value and carried about like credit card and stores information on a microchip. The microchip contains a "purse" in which value is held electronically. In addition, it also contains security programs; these protect transactions between one card user and the other.

It can also be transferred directly to a retailer, merchant or other outlet to pay for goods and services, and like cash, transaction between individual without the needs for banks of the other third parties. Also, the system does not require central clearing. It is valued immediately. Also the system allows transfer of one value to the other hence it operates like cash.

- iii. The Automated Teller Machine (ATM): Worldwide, the use of paper cash still remains the most widely used and acceptable means of settling financial transactions and obligations. However, the proportion of cash transactions is increasingly on the decline, especially in advanced economics (Amedu, 2005). However, the physical carriage of cash as well as the visit to the bank branches is being reduced by the introduction of an electronic device; An ATM device allows a bank customer to withdraw cash from his account via a cash dispenser (Machine), and the account is debited immediately. A fundamental advantage is that it needs not to be located within the banking premises. It is usually in stores, shopping malls, fuel stations etc.
- iv. Cheque: A is a paper based payment instrument whose usages are still gaining ascendancy. The Automation focus on this instrument is to reduce the number of clearing days and improve on security arrangement in the course of settlement and collection. For example, in Nigeria the Central Bank of Nigeria CBN has just embarked upon online clearing and Nigeria has signed interest and signed path to this project.
- v. Chip Card: Also known as an Integrated Circuit (IC) Card. A card containing one or more computers chips or integrated circuits for identification, data storage or special purpose processing used to validate personal identification numbers, authorize purchases, verify account balances and store personal records.
- vi. Electronic Money: Monetary value measured in currency units stored in electronic form on an electronic device in the consumer's possession. This electronic value can be purchased and held on the device until reduced through purchase or transfer.
- vii. Internet Banking: This is a product that enables the Bank leverage on the Internet Banking System Module in-built on the new Banking Application (BANKS) implemented by the Bank to serve the Internet Banking needs of the Bank's customers.
- viii. Mobile Banking: This is a product that offers Customers of a Bank to access services as you go. Customer can make their transactions anywhere such as account balance, transaction enquiries, stop checks, and other customer's service instructions, Balance Inquiry, Account Verification, Bill Payment, Electronic fund transfer, Account Balances, updates and history, Customer service via mobile, Transfer between accounts etc.
- ix. Payment System: A financial system that establishes the means for transferring money between suppliers and of fund, usually by exchanging debits or Credits between financial institutions.
- x. Smart Card: A Card with a computer chip embedded, on which financial health, educational, and security information can be stored and processed.
- xi. Transaction Alert: Our customers carry out debit/credit and a message is sent to make the customers acknowledge the transaction.
- xii. Electronic Web Collection: This enables the Bank partner with Universities and higher institutions of learning to handle Admission, Registration, Examination Managements and Fees Collection needs. Electronic Admission by Prospective Candidates, Electronic School Fees Payment, Automated Registration, Examination and Results Publication/Management.

LINKAGE BETWEEN ELECTRONIC BANKING AND FINANCIAL DEVELOPMENT

The introduction of electronic banking has improved banking efficiency in rendering services to customer. Information and Communication Technology (ICT) is at the centre of electronic banking system in Nigeria today (Steven, 2002). Banking industry in Nigeria cannot ignore information systems because they play a critical impact in current banking system, they point out that the entire cash flow of most banks are linked to information system. The application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness banking (Connel & Saleh, 2004).

The advancement in Technology has played an important role in improving service delivery standards in the Banking industry. In its simplest form, Automated Teller Machines (ATMs) and deposit machines now allow consumers carry out banking transactions beyond banking hours. With online banking, individuals can check their account balances and make payments without having to go to the bank hall. This is gradually creating a cashless society where consumers no longer have to pay for all their purchases with hard cash. Bank customers can pay for airline tickets and subscribe to initial public offerings by transferring the money directly from their accounts, or pay for various goods and services by electronic transfers of credit to the sellers account.

As most people now own mobile phones, banks have also introduced mobile banking to cater for customers who are always on the move. Mobile banking allows individuals to check their account balances and make fund transfers using their mobile phones. Since this innovation, banks has perfected by interlinking customers deposit accounts with mobile money transfer. This e-banking has made banking transactions easier around the World and it has fast gaining acceptance in Nigeria.

IMPORTANCE OF THE STUDY

The study of e-banking and the growth of commercial bank are very crucial particularly with the introduction of cashless policy. The need for this study is as follow: **Public:** the study is important to the public for the creation of awareness about various electronic methods of payments. It will enlighten the general public on the impact of e-banking and growth of Nigerian banking industry.

Academics: This study will provide literature for the members of the academic communities on e-banking and the growth of Nigerian banking industry. It will be an invaluable tool for students, academicians and individuals that want to know more about electronic banking especially in Nigeria.

Government and Regulatory Authorities: The study would enable the government to direct appropriate policy toward e-banking as well as enhancing economic performance.

STATEMENT OF THE PROBLEM

Electronic Banking has become an issue of interest in the financial system. The weak payment is manifested in the present cash transaction system adopted by depositor or account holders; this led to the reason why the CBN had to introduce cashless policy to reduce usage of physical cash in financial transactions (both deposits and withdrawal across the country (Ahmad, 2010).

OBJECTIVES

The major objective of this study is to investigate the customer's attitude towards E-banking in Nigeria. Other specific objectives of this study are to:

1. examine the effect of e-banking on the growth of the banking industry

2. examine the effect of e-banking on service delivery
3. determine the nature of relationship between investment in e-banking and customers' satisfaction

HYPOTHESES

HYPOTHESIS 1

- H₀:** E-banking does not have effect on the growth of the banking industry
H₁: E-banking has effect on the growth of the banking industry

HYPOTHESIS 2:

- H₀:** There is no effect E-banking on service delivery
H₁: There is effect E-banking on service delivery

TESTING OF HYPOTHESIS

HYPOTHESIS 1

- H₀:** There is effect of E-banking on the growth of the banking industry

TABLE 1: DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
Use of technology helps to improve operations of bank	97	1.00	5.00	1.6392	1.07224
Valid N (listwise)	97				

TABLE 2: USE OF TECHNOLOGY HELPS TO IMPROVE OPERATIONS OF BANK

	Observed N	Expected N	Residual
SA	65	19.4	45.6
A	14	19.4	-5.4
U	8	19.4	-11.4
D	8	19.4	-11.4
SD	2	19.4	-17.4
Total	97		

Source: Field Survey (2016)

TABLE 3: TEST STATISTICS

	Use of technology helps to improve operations of bank
Chi-Square(a)	137.691
Df	4
Asymp. Sig.	.000

a 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.4.

DECISION RULE

Since X² value of 137.691 which is the computed value is greater than 9.49 which is the statistical value at 0.05 level of significant, we reject the null hypothesis and accept the alternative hypothesis.

INTERPRETATION OF HYPOTHESIS

Therefore, accepting the alternative hypothesis (H₁) and rejecting the null hypothesis (H₀) based on the above statistical analysis means that E-banking has effect on the growth of the banking industry.

HYPOTHESIS 2

- H₀:** There is no effect E-banking on service delivery

TABLE 4: DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
The introduction of electronic banking in Nigeria has significantly made banking services flexible	97	1.00	5.00	1.8866	1.09807
Valid N (listwise)	97				

TABLE 5: THE INTRODUCTION OF ELECTRONIC BANKING IN NIGERIA HAS SIGNIFICANTLY MADE BANKING SERVICES FLEXIBLE

	Observed N	Expected N	Residual
SA	44	19.4	24.6
A	37	19.4	17.6
U	2	19.4	-17.4
D	11	19.4	-8.4
SD	3	19.4	-16.4
Total	97		

Source: Field Survey (2016)

TABLE 6: TEST STATISTICS

	The introduction of electronic banking in Nigeria has significantly made banking services flexible
Chi-Square(a)	80.268
Df	4
Asymp. Sig.	.000

a 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 19.4.

DECISION RULE

Since X² value of 80.268 which is the computed value is greater than 9.49 which is the statistical value at 0.05 level of significant, we reject the null hypothesis and accept the alternative hypothesis.

INTERPRETATION OF HYPOTHESIS

Therefore, accepting the alternative hypothesis (H₁) and rejecting the null hypothesis (H₀) based on the above statistical analysis means that E-banking has effect on the service delivery.

RESEARCH METHODOLOGY

The area of study include: GTBank, Zenith Bank, First Bank, Diamond Bank and Access Bank within Lagos State, situated at the Lagos Island, Lagos State. The choice of Lagos Island stems from the fact that the location is in Lagos State on close proximity to the researcher.

Descriptive survey method was adopted in carrying out this study. Data was obtained through the use of questionnaires. The questions were designed in simple and clear language to remove ambiguity on a 5 point Likert ordinal scale. The questionnaires were intended to generate responses that will assist the researcher to address the research problem, objectives and hypothesis. Due to the large size of the population of this study, the researcher decided to use random Hypotheses which was analyzed using Chi-square (χ^2) test statistic for independence.

RESULT AND DISCUSSION

This research work is focused on, "Assessment of Customers' Attitude and Banks' Growth towards e-Banking in Nigeria". After analyzing the data from the questionnaire obtained from the field survey, hypotheses were tested to find out the significant of the above statement. It was revealed in the first hypothesis that the calculated X^2 value of 137.691 is greater than the table value of 9.49 which means that there is effect of E-banking on the growth of the banking industry. The second hypothesis was equally accepted which states that There is no effect of E-banking on service delivery, since the calculated X^2 value of 180.268 is greater than the table value of 9.49.

The major finding gives implication that the current electronic banking operation in Nigeria is significantly adequate. Other findings disclose that e-banking enables customers to conveniently use their ATM cards to make withdrawals from their accounts anytime, anywhere and from any location, irrespective of where the account is domiciled within the country and beyond. Internet banking enables customers to make funds transfer and check their balances at any time and from any location, provided there is network service.

FINDINGS

The bank employees affirm that their banking operations are made convenient through electronic banking. Investigation further showed that customers do not securely keep their ATM cards and the secret Personal Identification Numbers (PIN) codes from their friends and close relatives. Besides, there is indication that the regulatory and control mechanisms among banks are weak. These make e-banking in Nigeria to be risky and prone to fraud. The study gives impression that the network management has significant influence on electronic banking service delivery to customers. It discloses a common problem of network failure. This finding is in agreement with Idowu, et al, (2002) which specifically indicates that the network links of most Nigerians banks are down 50 per cent of the time. The study also indicates that sometimes the accounts of the customers are debited in the process of making withdrawal without cash being dispensed by ATM. Indeed, from the research the network systems of most banks are relatively unreliable.

RECOMMENDATIONS

Given the study findings, the researcher put forward the following recommendations, which if implemented by banks would ameliorate the current impediments in e-banking operations in Nigeria. These include;

1. Regulatory authorities like CBN (Central Bank of Nigeria) must stipulate standards for the banks to follow to avoid making the banking sector a dumping ground for outdated technological infrastructures.
2. Management of commercial Banks should ensure that its staff acquires the basic and necessary ICT skills that will make them still relevant in the job. Management should be aware of that, for without human resource (employees) performance, other resource accomplishments such as technology, raw-materials, capital and among others will make no meaning.
3. Government should lower the tariff on information technology-aided tools, and equipment imported and possibly subsidized by government. Government can also partner with multinational companies abroad to supply equipment to Nigerian banks directly at discounted rate.
4. It also recommended that ATM be located where customers will have adequate space to queue up for their turn to use the facility where there are many users. There is need to make a conspicuous mark on the floor to show the point the next waiting user should not cross while waiting for the current user of the ATM to finish his transaction. This would reduce the rate of e-banking fraud.
5. The study also reveals evident that e-banking increases the bank performance.

CONCLUSIONS

The survey as presented on this work examined the Assessment of customers' Attitude and Banks' Growth towards e-Banking in Nigeria. On the basis of the findings of this study, it can be concluded that the introduction of electronic banking system in the Nigerian banking sector has helped tremendously to improve the productivity of bank personnel, leading to efficiency and effectiveness in service delivery. This study also found that the implementation of electronic banking system in Nigerian Banks has boosted its customer-relationship and customers satisfaction. Customers can access their account throughout the week as well as outside working hours to make withdrawal without going to the banking hall. This has engendered higher customer satisfaction.

LIMITATION OF THE STUDY

In the course of this research work, some limitations were experienced by the researchers. Most importantly, the questionnaires to be used are mainly closed-ended type thereby limiting the choice of answers that the respondents had to give to the question. It is hope that the experience on the field will be both exciting and challenging. The exercise will give the researcher a great insight into the aspect of conducting research work of this nature. However, to a great extent, the researcher received a lot of cooperation from the respondents especially the friendly ones while few of the respondents may be unfriendly and may prove difficult and unwilling to accept the questionnaire even during their leisure time.

SCOPE FOR FURTHER STUDIES

The study suggests that more studies need to be done in this area in Nigeria, as research on customer's attitude towards E-banking in Nigeria is still largely unavailable. The study suggests that future studies should embark on the areas this study was not able to cover like;

1. Effect of E-banking on the growth of the banking industry
2. Effects of E-banking on service delivery

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