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# Factors that Influence Customers' Attitude toward Electronic Banking in Nigeria

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## ABSTRACT

The study examined factors that influence customers' attitude toward electronic banking in Nigeria. It sought to determine whether customers' knowledge of the Internet influences their adoption of electronic banking in Nigeria; whether customers' perceived ease of use of the Internet (the ease with which online transaction is effected) influences their adoption of electronic banking in Nigeria; whether customers' perceived riskiness of the Internet influences their adoption of electronic banking in Nigeria; and whether the nature of transactions influences customers' adoption of electronic banking in Nigeria. The survey research design was adopted and the population of the study consisted of customers of Zenith bank. Research data were analyzed using descriptive and inferential statistics. Descriptive statistics included frequency tables, while the inferential statistics were the one-sample *t* test and *F* test. The research findings showed that customers' knowledge of the Internet, customers' perceived ease of use of the Internet; customers' perceived riskiness of the Internet, and nature of transaction all influence their adoption of electronic banking in Nigeria.

## KEYWORDS

Customers' attitude;  
electronic banking; nature  
of customer's transaction

## Introduction

Since the web became a business medium, it has been primarily used for banking, and it is increasingly becoming an indispensable banking channel for the majority of successful enterprises in Nigeria and the world over. The use of Internet facilities in banking stimulated electronic banking, which changed the way banking was previously done. Electronic banking is the effective deployment of information technology by banks (Olalekan 2011). Jun and Cai (2001) identified three dimensions of “service quality in e-banking. They are: product quality, customer service quality, and online systems quality.” The quality of bank service is related to product variety and the diverse features of the service products. Customer service quality is related to the differences between customer expectations of service

providers' performance and their evaluation of the services they received. Online systems quality is the quality that the customer perceives as the end users of the information system. "The three are critical to a bank's competitiveness in the banking industry" (Jun and Cai 2001). The persistent successes recorded by the application of Internet technology in bank service delivery has, no doubt, positively altered the way banking operations were previously performed. This new order has now been accepted globally. In a bid to conform to this global development, Nigerian banks have invested greatly in technology and have widely adopted electronic and telecommunication networks for delivering a wide range of value-added products and services in order to improve the quality of service delivery and reduce transaction cost, among others.

After several years of uncertainty and loss of public confidence, the Nigerian banking industry went through a consolidation exercise that culminated in the emergence of 25 banks out of 89 banks that existed prior to the consolidation. However, "experts believe that the ability of the 25 banks to satisfy and retain their customers in the post-consolidation era depends largely on their willingness and ability to develop their information technology (IT) infrastructure" (Chiemeké, Ewuekpae, and Chete 2006). It is thus interesting to note that in recent times, all the banks have transformed from manual to automated systems involving the use of various e-banking and e-payment systems. Consequently, the value of e-payment transaction has increased tremendously. In 2008 alone, e-payment transactions in Nigeria accounted for N360 billion in transactions (Ayo, Adewoye, and Oni 2010). The investment in IT has been justified by customers' acceptance of the system despite their concern about network security and security of the system (Adesina and Ayo 2010). "Investigation on customers' acceptance of e-banking in Nigeria based on [the] technology acceptance model (TAM) revealed that bank customers, who are active users of e-banking system[s], use it because it is convenient, easy to use, saves time, and meets their transaction needs" (Adesina and Ayo 2010).

Despite the adoption of e-banking by all the banks in Nigeria and its attendant benefits, the volume of cash in circulation has continued to increase, an indication that not all bank customers are users of electronic banking. Empirical evidence indicates that the "degree of customers' acceptance of electronic banking is influenced by certain factors, especially its perceived effectiveness and ease of use in terms of costs and benefits" (Abu-Musa 2005; Olatokun and Igbinedion 2009).

In all, it appears that most studies have failed to reckon with the fact that some of the electronic banking products do not present the customers with the privilege of making a choice. For instance, most banks in Nigeria now insist that customers withdrawing an amount less than one

hundred thousand naira (N100000) should use the automatic teller machine (ATM). Under this circumstance, customers' adoption of the ATM and, by implication, electronic banking is not by choice but by compulsion. Another factor that many extant studies have not addressed is the nature of transactions made by customers. Here, nature of transaction refers to the amount involved in the transaction, frequency of the transaction, timeliness of the transaction, and the timing of the transaction. The amount involved in a transaction is straightforward, although it is relative, because what a particular customer regards as large may be small to another customer, depending on his or her financial capacity; frequency of transaction refers to the degree of repeatability of transaction, in other words, how often does the customer repeat such transaction (s) within a given period; timeliness refers to the promptness of transactions or the degree to which transactions are made within the specified time limit; and last, timing refers to the time at which transactions are necessitated: If a particular customer's transactions are necessitated or become necessary at odd periods like after banking hours or nights or weekends, then Internet banking may be a feasible alternative for transactions, especially if the frequency of such off-banking-hours transactions is high. It is for this reason that this study considered it necessary to investigate the relevance of the nature of bank transactions to customers' attitude toward Internet banking. To this end, this study sought to ascertain the factors that affect customers' attitudes toward electronic banking in Nigeria, with particular reference to the nature of transactions made by customers.

### ***Objectives of the study***

The main objective of the study was to ascertain the major factors that influence customers' attitude toward electronic banking in Nigeria. The specific objectives were to determine whether customers' knowledge of the Internet, customers' perceived ease of use of the Internet (the ease with which online transaction is effected), customers' perceived riskiness of the Internet, and the nature of transaction influence customers' adoption of electronic banking in Nigeria.

### ***Literature review***

Commercial banking the world over is undergoing a rapid change, as the international economy expands and advances toward institutional and market competence as a result of the changing dictates of IT (Zheng and Zhong 2005). What this implies is that the traditional frontiers are currently being seriously eroded by the emergence of new technologies, which have given birth to more effective and efficient channels of delivering banking services. "One of the offsprings of IT in recent banking operations is

electronic banking; which is the effective deployment of information technology by banks” (Olalekan 2011). Electronic banking has also been defined as “the provision of banking services to customers through Internet technology” (Daniel 1999). E-banking in its simplest sense can therefore be seen as any banking transaction conducted via the new market space (the Internet). According to Akinyele and Olorunleke (2010), “electronic banking refers to the provision of information about a bank and its products through a page on the Internet.” Electronic banking has become an important channel to sell products and services and is perceived to be a necessity in order to stay profitable and successful (Christopher, Mike, and Amy 2006). Little wonder “customers have started perceiving the services of banks through Internet as a prime attractive feature than any other prime product features of a bank. They have also started evaluating the banks based on the convenience and comfort it provides to them” (Elisha 2010). Electronic banking adoption consists of “the variety of electronic banking service usage such as ATM machines, Internet banking, telephone banking as well mobile banking services which are developed by certain banks” (Samsudin, Nor, Noor, and Kamaruzaman 2009).

E-banking has gained wide acceptance in recent times. The surge in the acceptance of e-banking in recent times has hinged on its advantages over the brick-and-mortar system of banking. Don and David’s (2002) analysis of a six-branch financial institution suggests that institutions are vulnerable to loss of customers to rivals with extensive online services. Pikkarrainen, Pikkarrainen, Karjaluoto, and Pahlila (2004) maintained that “it is well accepted that Internet banking is a useful tool in [the] banking system that offers less waiting time and is more convenient than traditional branch banking.” In addition, this new banking system has a significantly lower cost structure than traditional delivery channels (Mirza et al. 2009).

Elisha (2010) observes that e-banking is transforming the banking and financial industry in terms of the nature of core products/services and the way these products are packaged, proposed, delivered, and consumed. Supathanish (2010) opined that what attracts customers to mobile banking is the round-the-clock availability and ease of transactions. “What stands glaring in this epoch of modernization, therefore, is that electronic banking as a service delivery channel is a better alternative to the hitherto extant traditional banking system that places emphasis on branch banking.”

### ***Empirical review***

A number of studies have been conducted, especially on the adoption of these new innovations. For instance, Supathanish (2010) examined customers’ discernment of mobile banking in Northern Thailand. The results of

the study indicate that knowledge of Internet banking and trust are factors that influence customers' attitude. Wai-Ching (2007) explored the determinants of users' adoption of e-banking in Malaysia using a questionnaire with a 4-point Likert scale applied to 324 respondents. They found that convenience of usage, accessibility, feature availability, bank management and image, security, privacy, design, content, and speed as well as fees, charges, privacy, security, and convenience significantly influence users' adoption of e-banking services. Dalia, Ahmed, and Omneya (2009) used a sample of Internet banking services users to investigate customers' continued intention to use Internet banking in Egypt. Results showed that perceived ease of use was the strongest predictor of continued usage of Internet banking services, and demographic variables had no significant effect on usage of Internet banking services. Similarly, Zheng and Yonghong (2005) investigated the adoption of virtual banking in China. Internet accessibility, awareness, attitude toward change, computer and Internet access, costs, trust in one's bank, security concerns, ease of use, and convenience were found to be the major factors. They equally found that ATM and phone banking are the most commonly used virtual banking services. The results are consistent with Supathanish (2010), Dalia, Ahmed and Omneya (2009), as well as Zheng and Yonghong (2005), among others.

Extant studies assert the importance of demographics and the possible influence on consumer adoption and intention to adopt Internet banking. However, the results of these demographic studies are mixed and inconsistent (Sujana, Ray, and Fredy 2009). While some studies indicate a positive impact of gender, age, level of education, income, occupation, and ethnicity on consumer adoption of Internet banking (Venkatesh and Morris 2000; Gan, Clemes, Limsombunchai, and Weng 2006; Mirza et al. 2009), the results obtained from other studies exhibit no significant influence of demographics on consumer adoption of Internet banking (Gan et al. 2006). Lee and Lee (2001) found that customers using Internet banking tend to be more highly educated, more wealthy, and younger with good knowledge of computers and especially familiarity with Internet usage. The results are consistent with those of Kolodinsky, Hogarth, and Shue (2000) and Venkatesh and Morris (2000). Wang et al. (2003) found that age has a significant influence on user acceptance of Internet banking. Moreover, Alagheband (2006) asserts that young individuals are more likely to adopt Internet banking. Highly educated customers, such as university graduates, are more comfortable with using technology, like the Internet or Internet banking. A reason for this is that education is often positively correlated with an individual's level of Internet literacy (Burke 2002). Aref and Mohammed (2001) examined the adoption of telebanking in Saudi Arabia and found a direct relationship between customers' use of telebanking and

their age of usage with the system. The results also indicate that Saudi customers' income levels and education significantly influence their usage of telebanking technology.

### ***Evidence from Nigeria***

Chiemeké, Ewwiekpaefe, and Chete (2006) investigated the adoption of e-banking in Nigeria and found insecurity; inadequate operational facilities, including telecommunications facilities; and electricity supply to be the major inhibiting factors to Internet banking in Nigeria. Internet banking was observed to be at the basic level of interactivity, with most of the banks having mainly information sites and providing little Internet transactional services. Agboola (2006) investigated electronic payment systems and telebanking services in Nigeria and found a modest departure from cash to automated payments, culminating in a significant decline in absolute volumes of cash transactions. He further observed that telebanking is capable of broadening the customer relationship and retaining customers' loyalty as well as enabling banks to enhance their market share if their major constraints—like ineffective telecommunications services, epileptic supply of power, high cost, fear of fraudulent practices, and inadequate facilities necessary for their operation—are taken care of. Last, Oladejo and Dada (2008) investigated the impact of information technology on insurance firm services in Nigeria and found that information technology was responsible for the recent observed upsurge in the effectiveness and efficiency of the insurance industry in Nigeria.

### **Research design**

The study examined factors that influence customers' attitude toward electronic banking in Nigeria by systematically gathering data that are relevant to the necessary inference. Consequently, the research design is a survey. Specifically, the research design is a cross-sectional survey since it sought to ascertain respondents' current perception of the subject matter. The population of the study consisted of a sample of Zenith Bank customers in Benin City, Nigeria, since the customers are the focus of interest. A systematic sampling technique was used to select a sample of 250 respondents. The study used primary data, which were collected with the help of a questionnaire administered to all the respondents in the sample. The question response format of the questionnaire was a 3-point Likert scale. Out of the 250 questionnaires distributed, 212 (84.8%) were retrieved. The research data were analyzed using the one-sample *t* test and the *F* ratio test (analysis of variance).



The results in [table 1](#) show that 121 (57.1%) of the respondents were male, while 91 (42.9%) were female. The marital status distribution revealed that 109 (51%) were married, 86 (41%) were single, and 17 (8%) were widowed. The educational distribution revealed that 38 (18%) had a primary school certificate, 46 (22%) had a secondary school certificate as their highest educational qualification, 22 (10%) had a national diploma, 70 (33%) had either a higher national diploma or first degree, and 36 (17%) had higher degrees. Last, the age distribution shows that 84 (40%) of the respondents were in the age group from 41 to 60 years, 71 (33%) were between 21 and 40 years, 36 (17%) were older than 60 years (17%), and 12 (10%) were between 1 and 20 years (10%). Thus, the majority of the respondents were male, married, educated, and between the ages 41 and 60 years.

## Results and discussion of findings

[Table 2](#) presents a summary of the responses of the respondents to the research instrument. Results in [table 3](#) indicate that the mean score

**Table 1.** Demographic profile.

Gender			Marital status			Education			Age, years		
Groups	F	%	Groups	F	%	Groups	F	%	Groups	F	%
Male	121	57	Married	109	51	Pry Sch.	38	18	1–20	21	10
Female	91	43	Single	86	41	SSCE	46	22	21–40	71	33
			Widowed	17	8	ND/NCE	22	10	41–60	84	40
						HND/BSc	70	33	>60	36	17
						Higher Deg.	36	17			

F: Frequency; %: Percentage; SSCE: Senior Secondary School; ND: National diploma; NCE: National Certificate of Education; HND: Higher National Diploma; BSc: Bachelor of Science; Higher Deg: Higher Degree.

**Table 2.** Customers' rating of factors that affect electronic banking in Nigeria.

S/N	Knowledge of the Internet	1	2	3	Total	Avg.	Perceived ease of use	1	2	3	Total	Avg.
1	Number of Internet facilities	54	66	92	462	2.18	Computer self-efficacy	42	64	106	488	2.3
2	Mentor's influence	21	74	117	520	2.45	Facilitating conditions	32	72	108	500	2.36
3	Instructor's Influence	54	67	91	461	2.17	Computer anxiety	54	68	90	460	2.17
4	Computer education	38	76	98	484	2.28	Usability	40	72	100	484	2.28
5	Availability of cybercafés	40	66	106	490	2.31	Perceived enjoyment	26	68	118	516	2.43
6	Awareness of Internet	43	76	93	474	2.24	Instructor's influence	38	66	108	494	2.34
7	Knowledge of emails	68	77	67	423	1.94	Mentor's influence	32	66	114	506	2.39
8	Knowledge of Internet search engines	54	78	80	448	2.11	Low transaction constraints	34	69	109	499	2.35
9	Knowledge of ISPs	78	74	60	406	1.92	Good connectivity	54	68	90	460	2.17
10	Awareness of Internet banking	54	68	90	460	2.16	Internet accessibility	46	78	88	466	2.20
S/N	Perceived riskiness	1	2	3	Total	Avg.	Nature of transaction	1	2	3	Total	Avg.
1	Activities of scammers	28	73	111	507	2.39	Timing of transaction	23	67	122	523	2.47
2	Security of the Internet	54	74	84	454	2.14	Frequency of transaction	21	63	128	531	2.50
3	Secrecy of customers' PIN	62	78	72	434	2.05	Amount involved	27	78	107	504	2.38
4	Trust	58	84	70	436	2.06	Timeliness	20	74	118	522	2.46
5	Low customization	68	76	67	421	1.99	Convenience	36	62	114	502	2.37
6	Clarity of Internet procedure	82	76	54	396	1.87	Security	41	69	102	485	2.89
7	Reliability of Connectivity	50	64	94	460	2.17	Speed	22	73	117	519	2.45
8	Reliability of Internet system	38	72	102	488	2.30	Confidentiality	46	78	88	466	2.20
9	Usage complexity	56	66	90	458	2.17						
10	Security of medium	48	78	86	462	2.18						

Avg.: Average; 1: agree; 2: No View; 3: Disagree.



**Table 3.** Customers' attitude toward electronic banking vs. knowledge of the Internet.

	<i>N</i>	Mean	Standard deviation	Standard error mean
Responses	10	2.18	0.16119	0.0510

One-sample test.

Test value = 2

	<i>t</i>	<i>df</i>	Sig. (2-tailed)	Mean difference	95% Confidence interval of the difference	
					Upper	Lower
Responses	3.452	9	0.007	0.1760	0.0607	0.2913

N: Number of items used; df: Degrees of freedom; Sig.: Significant probability; t.: Student t statistic.

**Table 4.** Customers' attitude toward electronic banking vs. perceived ease of use.

	<i>N</i>	Mean	Standard deviation	Standard error mean
Responses	10	2.990	0.09243	0.02923

One-sample test.

Test value = 2

	<i>t</i>	<i>df</i>	Sig. (2-tailed)	Mean difference	95% Confidence interval of the difference	
					Upper	Lower
Responses	10.230	9	0.000	0.2990	0.2329	0.3651

N: Number of items used; df: Degrees of freedom; Sig.: Significant probability; t.: Student t statistic.

associated with respondents' perception of the extent to which knowledge of the Internet influences customers' attitude toward electronic banking was 2.18, with a standard deviation of 0.16119 and a standard error mean of 0.051. Against a test value of 2, the mean difference was found to be significant at the 1% level, thus implying that, at the 99% confidence level, we can conclude that knowledge of the Internet influences customers' attitude toward electronic banking in Nigeria. The result is consistent with Wai-Ching (2007), Zheng and Yonghong (2005), Lee and Lee (2001), and Burke (2002).

Results in table 4 indicate that the mean score associated with respondents' perception of the extent to which perceived ease of use of the Internet influences customers' attitude toward electronic banking was 2.99, with a standard deviation of 0.09243 and a standard error mean of 0.02923. Against a test value of 2, the mean difference was found to be significant at the 1% level, thus implying that, at the 99% confidence level, we can conclude that perceived ease of use of the Internet influences customers' attitude toward electronic banking in Nigeria. This is consistent with Dalia, Ahmed, and Omneya (2009), as well as Zheng and Yonghong (2005).

Results in table 5 indicate that the mean score associated with respondents' perception of the extent to which riskiness of the Internet influences customers' attitude toward electronic banking was 2.1320, with a standard deviation

**Table 5.** Customers' attitude toward electronic banking vs. perceived riskiness.

	<i>N</i>	Mean	Standard deviation	Standard error mean
Responses	10	2.1320	0.1494	0.0472

One-sample test.

Test value = 2

	<i>t</i>	<i>df</i>	Sig. (2-tailed)	Mean difference	95% Confidence interval of the difference	
					Upper	Lower
Responses	2.795	9	0.021	0.1320	0.0252	0.2388

N: Number of items used; df: Degrees of freedom; Sig.: Significant probability; t.: Student t statistic.

**Table 6.** Customers' attitude toward electronic banking vs. nature of transaction.

	<i>N</i>	Mean	Standard deviation	Standard error mean
Responses	10	2.465	0.1959	0.0693

One-sample test.

Test value = 2

	<i>t</i>	<i>df</i>	Sig. (2-tailed)	Mean difference	95% Confidence interval of the difference	
					Upper	Lower
Responses	6.714	9	0.000	0.4650	0.3012	0.6288

N: Number of items used; df: Degrees of freedom; Sig.: Significant; t.: Student t statistic.

of 0.1494 and a standard error mean of 0.0472. Against a test value of 2, the mean difference was found to be significant at the 1% level, thus implying that at the 95% confidence level we may conclude that perceived riskiness of the Internet influences customers' attitude toward electronic banking in Nigeria. This is consistent with as well as Wai-Ching (2007).

Results in table 6 indicate that the mean score associated with respondents' perception of the extent to which nature of transaction influences customers' attitude toward electronic banking was 2.465, with a standard deviation of 0.1959 and a standard error mean of 0.0693. Against a test value of 2, the mean difference was found to be significant at the 1% level, thus implying that at the 99% confidence level we may conclude that nature of transaction influences customers' attitude toward electronic banking in Nigeria.

Results in table 7 show that the analysis of variance for the equality of means of factors that influence customers' attitude toward electronic banking was significant, thus implying that the degree of influence exerted on customers' attitude is not the same for all the factors. Results in table 8 corroborate those in table 7, as the group sizes are confirmed unequal. The four factors are categorized into three, with nature of transaction being the most influential of the three factors, followed by perceived ease of use, knowledge of the Internet and, last, perceived riskiness.

**Table 7.** Test for equality of means of the factors that influence electronic banking.

	Sum of squares	df	Mean square	F	Sig.
Between groups	0.586	3	0.195	8.508	0.00
	0.780	34	0.023		
Within groups	1.366				
Total		37			

df: Degrees of freedom; F: F statistic; Sig: Significant probability.

**Table 8.** Duncan's test for homogenous subsets of the factors that influence electronic banking.

		Subset for alpha = 0.05		
	N	1	2	3
Perceived riskiness	10	2.1320		
Knowledge of the Internet	10	2.1760	2.1760	
Perceived ease of use	10		2.2990	
Nature of transaction	8			2.3650
Sig.		0.533	0.087	1.00

Means for groups in homogenous subsets are displayed.

df: Degrees of freedom; F: F statistic; Sig: Significant probability.

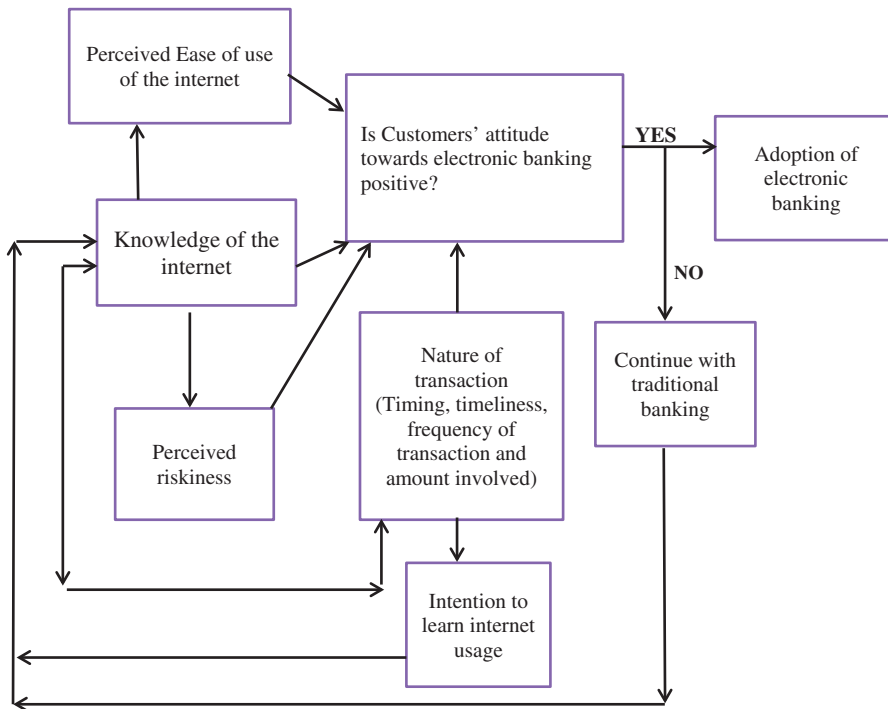
### ***Framework for understanding the factors that affect customers' adoption of electronic banking in Nigeria***

#### ***Explanation of the framework***

The model (see figure 1) shows that the major factors affecting customers' attitude towards electronic banking in Nigeria are perceived ease of use, knowledge of the Internet, perceived riskiness, and nature of transaction. Furthermore, knowledge of the Internet influences customers' perceived ease of use and perceived riskiness; nature of transaction stimulates customers' intention to learn Internet usage. Customers' nature of transaction influences their attitude toward electronic banking, but if they have no knowledge of the Internet, their intention to learn Internet usage will be stimulated so that they can have knowledge and hence adopt electronic banking. A customer whose attitude toward electronic banking is not positive will continue with the traditional banking system pending such a time when he or she is equipped with adequate knowledge of the Internet.

#### ***Policy implications/recommendations***

The development of the online banking technology revolution in recent years and speed of this development have been extremely rapid. Online banking technology has been spreading widely across the globe and deeply influences not only economic activities of businesses, households, and governments but also various areas of people's daily life. With the liberalization and internalization of financial markets, in terms of the entrance



**Figure 1.** Factors affecting customers' adoption of electronic banking in Nigeria.

of the World Trade Organization, banks in Nigeria now face pressures in service quality and administrative efficiency. Predicting customers' intention toward electronic banking is very important for strategic managers in the banking industry since electronic banking has become a sine qua non, not only for global compliance but also for competitiveness in the local markets. To this end, strategic managers in the banking industry must strategize on how to sensitise their customers and, indeed, the public on electronic banking. This will no doubt result in a multiplier effect on the long run, since knowledge of the Internet is fundamental to online transactions; furthermore, bank authorities should establish procedures to make electronic banking easy for customers by designating personnel at relevant facilities to educate and assist people who may have difficulties in accessing their online facilities. In this way, customers with difficulties can learn and get acquainted with the facilities; the captains of the banking industry should also do the best they can to inform their customers of the transition from traditional banking to electronic banking and that Internet banking is gradually taking over. Besides, the benefits of Internet banking should be continually emphasized to stimulate the interest of customers and thus elicit a positive attitude toward electronic banking; the authorities of the banks should ensure that electronic banking at this early stage is very functional. The reason is that people can be very resistant to change, but with time

such resistance can be broken. But if the electronic banking system is interrupted by system breakdowns, poor network connectivity, and other bottlenecks, then they may just indirectly be justifying the resistance of the customers and hence increasing their likelihood of showing unfavorable attitudes to electronic banking. Last, bank management should spare no effort in sufficiently educating their customers, through every available medium, on how to avoid being victims of Internet scams, how to recognize messages sent by Internet scammers, and how to recognize messages from bank authorities. Such education will serve to allay customers' fears on the riskiness of the Internet for electronic transactions and hence the need to embrace it.

## Conclusions

Arising from the research findings, conclusions are as follows: The major factors that influence customers' attitude toward electronic banking in Nigeria are knowledge of the Internet; perceived ease of use of the Internet, which is a function of the customers' knowledge of the Internet; customers' perceived riskiness of the Internet for electronic transactions; and nature of customers' transaction. Consequently, customers' attitude toward electronic banking in Nigeria is largely dependent on their knowledge of the Internet, since knowledge of the Internet has significant implications for perceived ease of use of the Internet and perceived riskiness of the Internet for electronic transactions. But most important, the nature of consumers' transaction (frequency, timing, timeliness, and amount involved in transaction) is very critical to customers' decision to use electronic banking in Nigeria. This is a point of departure from previous studies.

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