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ELECTRONIC BANKING IN THE NIGERIAN BANKING INDUSTRY

PROBLEMS AND PROSPECTS

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ABSTRACT

Automation through computer network has become a necessity in the world of banking today. Thus this research work sets out to investigate the impact of electronic banking in the Nigerian Financial System. Electronic banking has become a very important and indispensable tool for the present survival and growth of financial institutions, considering the dramatic increase in the number of banks in Nigeria in recent years.

The methodology of the study as discussed in Chapter three, comprises of the research and questionnaire design, data collection and data analysis techniques. The main research question, Research questions and questions were used in the course of this research work.

After a thorough investigation, it was discovered that electronic banking has both negative and positive impact in the Nigerian financial system. While it has greatly improved service delivery on the positive angle but on the negative side, it is prone to electronic fraud and unauthorized access to information.