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The Impact of Information Technology on Banking Operations: A Study of Selected Nigerian Banks

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ABSTRACT

Banks perform the role of mobilizing funds from surplus area to deficit sector. The banking system is a catalyst for a rapid micro economy development of other sectors of the economy. For banks to achieve these goals it needs information technology. The objectives of the study is to examine how the adoption of information technology affect the operations of Nigerian banks in term of effectiveness, efficiency, competitiveness, customer base and globalization of the bank. For this investigation, both the secondary and primary data was used. A research design questionnaire was administered to both staff and customers of the selected banks. The statistical tools adopted for this analysis was T-test and ANOVA. The study revealed that information technology has tremendously improved the growth and performance of the Nigerian banks. Information technology has lead to increased satisfaction, improved operational efficiency, reduced transaction time, gives the banks a competitive edge, reduced the running cost and ushered in swift response in service delivery. Based on the findings, it was recommended that government should improve electricity supply in the country and help to reduce internet related fraud cases in Nigeria through the promulgation and enforcement of necessary electronic banking laws and policies in line with international standard.

Keywords: Information technology, Operation, Banks, Efficiency

INTRODUCTION

The importance of information technology and technical changes in every sector can not be over emphasized. In the banking sector, information technology plays a vital role because it increases productivity, efficiency in performance and also brings about growth. Information technology basically involves the use of electronic gadget especially the computer for storing,

analyzing and distributing data which have influence on almost all aspect of our individual lives, national economy and the banking sector inclusive. The increasing use of information technology has allowed for integration of different economic unit in a spectacular way. This phenomenon is not all applicable to Nigeria economy but other economies of the world though the level of their usage may differ. In Nigeria, information technology usage especially in the banking sector has considerably increased even though it may not be as high as those observed in the advanced countries. (Adeoti 2005, Adeyemi, 2006).

Woherem (2000) claimed that only banks that overhaul the whole of their payment and delivery system and apply information communication technology (ICT) to their operations are likely to survive and prosper in the new millennium. He advises banks to re-examine their service and delivery systems in order to properly position them within the frame work of dictates of the dynamism of information communication technology. In Nigeria, information technology gave birth to electronic banking; this present benefit such as anywhere banking, anytime banking and elongated banking hours to customers. These benefits provide comfort, convenience and ease of use for bank transactions. Also, the quest for survival, global relevance, maintenance of existing market share and sustainable development has made exploitation of the many advantages of information communication technology (I C T) through the use of automated devices imperative in the industry.

Ikechukwu (2000) listed some banking services that have been revolutionized through the use of ICT as including account opening, customer account mandate, and transaction processing and recording. Information and communication technology has provided self- service facilities (automated customer service machine) from where prospective customers can complete their account opening documents directly online. Communication technology deals with the physical devices and software that link various computer hardware components and transfer data from one physical location to another. The operational efficiency of commercial banks will eradicate most abnormal situation in the banking sector like long queue, delay in transaction, safety and security and call for healthy competition among banks to bring about better satisfaction.

Statement of the Problem.

The advent of information technology on bank's performance in Nigeria has brought about several noticeable developments but at the same time it has brought about its attendant problems. In time past, most banking operation were manual resulting in several problems such as bank inefficiency and

customer dissatisfaction. However, increased competition has led to the use of information technology being the inevitable option for the survival of these banks. Despite the introduction and availability of various technologies, most banks in Nigeria seem to have problem with establishing data network, long customer queues still characterized the bank hall of large banks, clearing of cheques are still problem and branches are not linked since it involves making telephone calls. The problems that also necessitate this study is the increase in competition among banks, the competition is not only in the area of struggle for available client but also for skilled managers, capital deposit and ability to use relevant information technology for decision making. These problems are major constraint on the internal growth of banks and the nation's economic development. (Adigun, 2010).

Objectives of the Study.

The main objective of the study is to appraise the effect of information technology on Nigerian banking operation. While the specific objective are as follows:

- i. To assess the perception of bank employees and their attitude towards the implementation of information technology in banks.
- ii. To evaluate the effort of information technology on the satisfaction of customers in Nigerian banks.
- iii. To assess the significant level of change in the level of banks productivity in Nigeria.

Research Questions.

Based on the objective of the study, the following research questions were raised:

1. How has information technology brought about improvement in bank's performance?
2. Has information technology increased the level of customer's satisfaction?
3. Does huge investment in information technology by banks commensurate with the profit realized?

1.6 Research Hypothesis.

Based on the research questions, the following null research hypotheses were formulated.

Hypothesis One

Ho: There is no significant difference in the efficiency of Information technology on the operation of the Nigerian banks.

Hypothesis Two

Ho: Satisfaction of banks customers does not depend on the level of adoption of information technology by banks as viewed by customers based on gender.

Hypothesis three

Ho: There is no significant difference in reduction of time spent in the bank as viewed by customers based on academic qualification.

LITERATURE REVIEW**Conceptual Framework**

Information technology is a general term that describes any technology which helps to produce, manipulate, store, and communicate and dissemination of information. (William and Sawyer 2006). According to Woherem (2010), information technology incorporates two main technology or domains of study namely: computer technology and communication technology. Computer technology is a programmable multi- use machine that accepts data (raw data) and figures and processes, or manipulates it into information that can be communicated to one another such as summaries, total or reports. Its purpose is to speed up problem solving and increase productivity. Communication system on the other hand which is called telecommunication technology consists of electromagnetic devices and systems for communicating over long distances. The principal examples are telephone, radio, broadcast television and cables TV. Koch (2002) defines Information technology as the connection, processing and disseminating of data by computer to provide an organization with information.

Ogwuma (2008) is of the view that information is in the integrated form of computer and communication while Oboh (2000) describes information technology as an engine of growth and a prime mover of any economic agenda worldwide including globalization. In more recent times, there has been the addition of communication among computers which is what happen when people go online on the internet. In this context, online means using computer or some other information devices connected through network to access information and services from another computer or information device (Garbarino, 1999).

Types of Information Technology

The Increasing volume, complexity and competitiveness customer sophistication and globalization of financial services have induced a number of technological developments in Nigerian banking industry which include the following:

Internet Banking

Woherem (2000) referred to internet banking as a situation where customers can make use of computer connected to the internet to have accessed to their bank account. Also, Accad (2009) asserted that the internet have provided benefit to individuals and corporation. Globally, the financial service sectors have been quick to embrace the internet as an alternative delivery channel today. In more developed part of the world, retail and corporate customer can review and transact on their account, get information about shares and execute trade, receive and pay bills, buy various forms of insurance and even obtain credit cards, mortgages and other loan facilities via the internet. One of the primary reasons banks have been swift to adopt the internet is the potential threat posed by non- tradition competition. The internet age has empowered insurance companies, stock brokers and even bank to offer banking services through the internet. (Adigun, 2006).

Smart Cards

This can be exchanged or reloaded with the value of money originally loaded when it has been fully exhausted. Bank customer can transfer money from his/her current account or deposit account into an electronic smart card and subsequently withdraw cash from any of the branches of that particular bank. Lewis (1994) defined it simply as electronic cash or electronic purse that can be used as an alternative for cash or bank notes. Smart cards are plastic with an embedded microchip and with an interface that allows it to receive power and communicate with suitable terminals. It is one of the newest technologies foe enhancing quality service deliveries of bank transactions.

Automated Teller Machine

The automated teller machine has the capability to make available enquires on balances, interest and exchange, withdrawals, deposit and account transfer. (Abodurin, 2009). The automated teller machines are the electronic devices employed to withdraw funds automatically without the need to complete withdrawal document. ATM works through an electronic system where an account holder is assigned specific numbers that ensures access to the account by the account holder. One of the advantages of ATM is that it can be installed at any safety location outside the bank office ensuring withdrawal or fund anytime for immediate use without recourse to the bank where account is being held. This had been widely embraced in all banks in Nigeria except the microfinance bank. (Folakemi, 2009). ATM are set up to provide 24 hour services to bank customers, who can not expect to be able to transact with banks in the period. (Ugwu, 2008).

Telephone/Mobile Banking

According to Parasuraman (2000) stated that telephone banking allows customers to transact banking business through the telephone from their homes, offices or any way there is an access to a telephone. All that the customer requires is a telephone equipped with or without a fax capability and on the part of the bank, an information system that is configured to respond and act on the customer's instruction initiated through the telephone (Erinfolami, 2004). Telephone banking allows customer to receive alerts on the payment and withdrawal of money into and out of the customer's account. The incorporation of two main technologies namely the computer and telecommunication technologies have helped in the breaking of time and space barrier by district innovation called the computer telephoning which simply is the integration of computer and telephone designed to convey text to voice and vice-versa. This in the banking context is called telephone banking.

Online/real-time Services

New technologies available in modern banking are now encouraging numerous customers of banks to request for online services which would enable them to access balances of their account in various branches of the bank. They will also be able to affect withdrawals and deposit irrespective of which branch of a particular bank the customer's account is domiciled. Awe (2002) stated that online banking allows customer to get current account balances any time. They do not need to wonder whether a cheque has been cleared or deposits have been posted. Awe (2002) further stated that through online banking, banks can provide immediate account enquiries/statement online for customers.

E-Banking/Electronic Banking

Ovia (2002) opined that electronic banking also known as e-banking is the offering of financial products and services through the electronic media to various customers irrespective of place, time and distance. It encompasses transactions with electronic money; internet banking and individuals can sit in the comfort of their homes or offices and with a personal computers log into their banks services and transact some banking activities. Awe (2000) referred to e-banking as the effective deployment of information technology by banks both local and global. E-Banking enables the dramatic lowering of transaction cost and the creation of new types of banking opportunities that addresses the barriers of time, distance, local, global and immediate opportunities in e-banking.

E-Commerce

Electronic commerce is concerned with doing business online. It is about using the power of digital tools to understand the need preference of the customers and each partner to customize product and services for them, and then to deliver the product and services as quickly as possible.

Currency Counting Machine

Prior to the advent of this machine, both the cashier and the customer's had to undergone the vigorous and time consuming process of counting with the finger tips any money paid in or out of the bank. With the currency counting machine extensively used by both the receiving and paying cashier on the counter, the long hours of waiting in the banking hall by banks have been reduced to the nearest minimum. Currency counting machine counts money either stacks of banknotes or loose collection of coins. The machine typically provides a total count of all money or count off specific batch sizes for wrapping and storage. (Oboh, 2000).

Challenges facing Information Technology in Nigerian Banks

There are many problems confronting banks in Nigeria in their use of information technology. Though the impact of information technology has been greatly felt, yet the bank still has a long way to go as to meet the standard of information used in banks in other part of the world. (Woherem 2000) identified some of the problems and it includes: Improper information technology management, lack of maintenance culture in the Nigeria public network, and unhelpful government actions and reluctance to collaborate. Others are low internet connectivity and security.

Empirical Framework on Impact of Information Technology on Nigerian Banking Operation

Information technology has played a major role in modernization of the banking sector, especially in terms of development of new products and the payment system, as well as the strategic management in emerging market economies. According to Adeoti (2000) Information technology plays three major roles in the economy as a whole and in the banking industry in particular.

- Information technology has become a major weapon that banks use in engendering comparative advantage.
- Information technology has made it possible for banks to have greater participation in intra and international trade.
- IT brings about increased efficiency and effectiveness in the industry. The role of information technology has been to assist banks in introducing and nurturing more products and it has helped to reduce further waiting time in banks.

Adeyemi (2008) pointed that financial sector has been an interesting case for service innovation as it moves towards using the web for commercial purpose through internet banking and IT.

Accad (2000) had stated that the impacts of price clarity are consumer empowerment afforded by information technology eventually led to product and price competition. He further stated that in the future, customers would not be offered what is convenient to produce; banks will be faced with increasingly demanding customers that would compel them to offer today what they should have offered tomorrow.

Odunbanji (2002), had asserted access to various branches with ease enabling management to effectively use the bank resources as one of the in-house advantages that on-line facilities gives commercial banks. He further stated that with the aid of information technology, banks are closer to their customers to find out what they really need and deliver such needs as well as other range of services in a customized manner at lower cost.

Odunbanji (2002) identified the Western union money transfer as a common information technology that has clotted, Nigerian banking land scale and has enjoyed a level of co-operation among Nigerian banks. A significant advantage of this is that it has proved as a veritable source of foreign exchange for banking system. Awe (2006) observed that on-line banking gives customers services to pay bills electronically. Utility bills such as PHCN bill, DSTV bill can all be paid electronically. Such electronic payment can be credited on the same day or next day. Customer can also download account transaction on line in their home or office without necessarily entering the banking hall. Pedro (2003) asserted that traffic in the banking hall will be greatly reduced without necessarily compromising transaction profit if information technology is optimally utilized. Pedro said that the internet is recognized and acclaimed all over the world as the leading vehicle and engine of growth for business.

Impact of Information Technology on Bank's employee

According to Odunbanji (2002), it has increased banks employee in the following ways:

1. Accurate computing of cumbersome and time-consuming such as balancing and interest calculation on due dates.
2. Automatic printing covering schedules, deposit receipts, pass book, freeing staff from performing these time consuming jobs and enabling them to give more attention to the needs of the customer.
3. Also, signature retrieval facility, assisting in verification of transaction setting at their own terminal.
4. Avoidance of duplication of entries due to existence of single point data entry.

Application of information technology has helps to determine how the implementation and use of introduced systems affect banks. (Woherem, 2000).

Impact of Information Technology on Customer Satisfaction

The dividend of these innovations has brought about reduction in customers waiting time. Customers that want to collect N50, 000 and below can make use of the ATM machine in most Nigerian banks with high customer base. This in turn de-congests the counter in the banking hall.

Ovia (2002) proffered that the introduction of smart card is the ultimate in sampling money and how money is used. According to him, the introduction of plastic money in form of ATM debit/credit card further extended human ingenuity and imagination at sampling how money could be handled and spent. He further postulated that information technology will lead to a reduction of cash transaction with long prospect of minimal cash handling will also assist in the reduction of risk exposure robbery and such other vices. He further stated that transaction will be faster, more accurate and cheaper to promote all time available financial services.

METHODOLOGY

Population of the Study

A population is made up of all conceivable elements subject to observation relate to a particular phenomenon or interest to the researcher. The population for a research study could be seen as the boundary or limit of investigation. (Fagbohunge, 1993). This is the target of the population from which information could realistically be obtained. Therefore the population of this study comprises of the twenty three quoted banks on the Nigeria Stock Exchange

The Sample Size and Sampling Techniques

Due to the fact that the population of this study can not be fully covered, convenience/ Accidental sampling technique were used to collect data from sample of 50 bankers and 50 customers that make use of information technology in Ilorin. The population size of this study is the total number of workers at various cadres of the Guaranty Trust Bank Plc, Ilorin and their customers.

Method of Data Collection

A structured questionnaire was used to collect data. The items in the questionnaire were in the form of likert (rating) scale. The questionnaire was administered personally by the researcher. A total number of 100 copies of questionnaire were administered to the respondents.

Method of Data Analysis

The data analysis was carried out with the use of both descriptive and inferential statistics. It must therefore be noted that the data analysis for this

study depends on the extent of data obtained. In this research work, total number of questionnaire administered to the respondent is 100. Also, t-test and ANOVA were adopted as the statistical tools to test the stated hypothesis. The t-test was computed using the formula below:

$$T = \frac{\bar{X} - \mu}{\frac{s}{\sqrt{n}}}$$

Where: T = test statistics
 \bar{X} = sample mean
 μ = the mean of the population
 s = the standard deviation
 n = sample size

Statistical Decision:

If the calculated t-value is more than the table value, the null hypothesis will be rejected but if otherwise it will be accepted and alternative hypothesis will be rejected.

Result

PRESENTATION OF DEMOGRAPHIC DATA

The following are the presentation and analysis of data gathered from the respondents i.e. staff of GT Bank

Table1: Distribution of Respondents Based on Gender

VARIABLES	FREQUENCY	PERCENTAGE %
Male	26	61.9
Female	16	38.1
Total	42	100
20-30yrs	16	38.1
31-40yrs	11	26.2
41yrs and above	15	35.7
Total	42	100
senior	22	52.4
Management	8	19.0
Junior	12	28.6
Total	42	100

Source: Field Survey, 2011

Table above shows that 61.9% respondents were males with the highest frequency of 26, while 38.1% respondents were female with frequency of 16. This implies that the males participated more in the study than the female respondents. It also shows that the largest number of respondents falls within

the group of 20-30yrs which constituted 38.1% and 35.7%, were found within the ages 41yrs and above while 26.2% were within the ages 31-40yrs. This shows that the banker constitutes the young and vibrant ones. The table further indicates that majority of the respondents of the bank falls under the categories of staff constituting 52.4% for the position of Senior Staff, 28.6% constitutes the Junior Staff, while 8% constitute the management. This implies that the highest respondent's position in this work is the senior staff.

Table 2: Ranking Order of Respondents on the Impact of Information Technology on the Performance of Nigerian Banking Operation Based on the Bankers Response.

S/N0	Q/N	ITEMS	MEAN	RANK
1	1	Computer is a tool for people working in the bank	4.952	1 st
2	2	Your knowledge of computer has been useful in discharge of your responsibility	4.810	2 nd
3.	3	Usage of information technology in banks has reduced rank workforce	4.571	3 rd
4.	4	Adoption of it has improve the service delivery system of the bank	4.571	4 th
5.	15	Information technology has a bright future in the profitability of the banks	4.571	5 th
6.	5	It has increased the number of customer and profitability of the banks	4.524	6 th
7.	13	Computer training should be encouraged among the staff	4.524	7 th
8.	6	It facilities like mode, online porter, server, WAN etc are available in the bank	4.476	8 th
9.	10	Adoption of IT has reduced time consumed in service delivery	4.429	9 th
10.	11	Transfer of fund is easier with the use of information technology	4.405	10 th
11.	9	It has improved customers satisfaction	4.381	11 th

12.	14	Information technology system in the bank need to be improved upon	4.381	12 th
13.	7	It usage has contributed to the growth of the banking industry	4.333	13 th
14.	12	The automation of banks has enhanced reporting of customers transaction	4.286	14 th
15	8	Adoption of IT has resulted in more efficient data processing and information storage in the bank	4.262	15 th

Source: Field Survey, 2011.

The table 2 above shows the ranking of respondents on the impact of information technology on the performance of Nigerian Banking operation based on the banker's response. The following variables are Computer is a tool for people working in the bank, your knowledge of computer has been useful in discharge of your responsibility, usage of information technology in banks has reduced bank workforce, adoption of IT has improved the service delivery system of the bank, information technology has a bright future in the banking sector, IT has increased the number of customers and profitability of the banks, computer training should be encouraged among the staff. The least variables includes; It has facilities like modem, online porter, server, WAN etc are available in the bank, adoption of IT has reduced time consumed in service delivery, transfer of fund is easier with the use of information technology, IT has improved customers satisfaction, IT system in the bank needs to be improved upon, IT usage has contributed to the growth of the banking industry, the automation of banks has resulted in more efficient data processing and information storage in the bank. The least variables should be developed upon as recommended.

TESTING OF HYPOTHESIS

Table 3: mean, Standard Deviation and T-test Comparing the respondents view on the Impact of Information Technology on the performance of Nigerian Banking Operation based on Gender.

VARIABLES	FREQUENCY	MEAN	S.D	CALCULATED T-TEST	TABULATED T - VALUE
Male	26	68.1154	1.946	1.55	1.98
Female	16	66.5000	2.422		
Total	42				

Source: Field Survey 2011.

This table shows the respondents view on the impact of Information Technology on the performance of Nigerian banking operation which shows the calculated t- value to be 1.55 and a tabulated t-value as 1.98 with, 0.05 level, of significance. We therefore, accept the null hypothesis (H_0) which states that there is no significant difference in the efficiency of information technology on the Nigerian Banking operation since the tabulated t-value is higher than the calculated t-value.

Table 8 Mean, Standard Deviation and ANOVA Comparing the Respondents view on the Impact of Information Technology on the Performance of Nigeria Banking Operator based on Position

VARIABLES	SUM OF SQUARES	MEANS	S.D	CALCULATED F-TEST	TABULATED F-VALUE
Between groups	24.0606	12.0303		2.5438	0.0915
Within groups	184.4394	4.7292			
Total	208.5000				

Source: Field Survey, 2011.

This table shows the position of respondents on the impact of Information Technology on the performance of Nigerian banking operation with a calculated F-value of 2.5438 and tabulated F-value of 0.0915 with 0.05 level of significance. We therefore reject the null hypothesis (H_0) which states that there is no significant relationship in the contribution of Information Technology on the growth of the banking industry as viewed by the bankers based on position since the tabulated F-value is lesser than the calculated F-value.

DISCUSSION OF FINDINGS

From the analysis of data above, generated through the administration of questionnaire to various respondents, it is imperative to make summary and conclusion to the findings from both bankers and customers view.

1. Information Technology has progressively improved the service delivery system of the bank. In other words, the banks' staff has been able to efficiently use the various technologies adopted by the bank which has consequently improved their service delivery system.

2. It was observed that IT has increased the customers of the bank and consequently the bank's profitability. That is, customers tends to operate account with banks with sophisticated IT thereby leading to more customers.

3. The demographic data of bankers shows that more male participated than the female respondents while the demographic data of customers shows that more female participate than the male.

4. It has been proved that IT has contributed generally to the growth of the banking industry which means that most bank adopt the use of information technology in rendering their banking services to their discerning customers.

5. It was established that IT adopted by the bank has reduced the number of time customers spent in the banking hall for each transaction. Thus, the staff is able to work at a faster rate due to the information technology made readily available to them by the management of the bank.

6. It also shows that respondents within the age bracket 31-40yrs participated more based on the bankers' response.

7. Though IT has been useful in various ways, but it has not been able to drastically reduce fraud in the banking sector because there exist some IT related fraud such as ATM fraud and computer-related frauds.

CONCLUSION

The study has shown that information technology is extremely important in the present and in the future banking operations. Though, it can be extremely dangerous when confidential data creeps into the wrong hands, but the fact still remains that the advantage of adopting information technology obviously surpasses the short comings. We have accepted the unpleasant truth that Nigeria is still far behind the advanced countries of the world in the adoption of information technology to solve management and operational problems in the banking system, but given the attitude of the Nigerian bank management to information technology, it may take long before we narrow the gap.

However, we should attempt to move faster than the present pace and make use of available technology to solve numerous operational problems in the banks so that in the end, the management of the bank and customers will be

pleased with the premium received in the form of customer satisfaction and as well as the contribution to the profitability of the banking industry in Nigeria. Tremendous opportunities exist for Nigerian financial market to embrace the current digital revolution in order to create and grow new product and services through business solutions. The development of information and communication technology has altered the landscape of Nigerian financial market and has become the strategic resource for achieving competitive advantage in 21st century digit economy. Information technology is designed for the orderly and systematic procurement, transfer, storage and conversions of data which will reduce time, effort cost and increase the utility of information for decision makers. It is pertinent that information technology has affected and will continue to have impact on decision making in every field of human endeavor most especially with the increase in use and development of various information technology architectural components.

In summary, this study has been able to identify a good prospect for information technology in Nigeria financial sector. Some of the impact of information technology on bank as identified by this study includes.

- Information technology has increased the customer's satisfaction going by the product and facilities available to regain customer's loyalty;
- Information technology has increased the potential efficiency of commercial banks as less time is required to carry out more transaction;
- The application of information technology has impacted positively on the customer base of the bank and by so doing gives to the bank a competitive edge over its competitors;
- It has drastically reduced the running cost and expenses incurred by the banks. This leads to a resultant increase in the banks revenue;
- It ushered in a swift response in service delivery; and
- It eases and provides various resources of acquiring information in the bank.

RECOMMENDATIONS

In view of the findings from the research work, the following recommendations are made;

1. Government should lower the tariff on information technology aided tools and equipment imported should be subsidized by government.

- The government of Nigeria should partner with multinational companies abroad to supply equipment to Nigeria bank directly at discount rate.
2. The rising cases of internet related fraud in Nigeria have made the internet banking environment in Nigeria very complex. In addition to regulating cyber activities in Nigeria, there should be a promulgation and objective enforcement of necessary electronic banking laws and policies in line with international standard as suggested by Lewis (2006).
 3. All banks should utilize information technologies to render service that meet the genuine needs of the customers and if there's a change in customer lifestyle, the banks should change along rapidly.
 4. The government should accelerate actions that will create an enabling environment in order to stimulate growth in the banking sector.
 5. Given that information technology facilities depend largely on electric power supply, without a good power source, it becomes very difficult to maintain computer and other information technology equipment used by the banks. Hence the government and other private sector should focus on improving and provide different sources of energy that would compliment the current supply.
 6. The regulatory agencies should upgrade their information technology constantly so as to align with the rapidly developing private sector banking innovation pace.
 7. The Nigeria government should strive harder by encouraging local information technology firms and companies towards meeting up with needs of the 21st century state of the information technology requirement of the country.

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