**THE ROLE OF COMPUTER IN PROMOTING THE EFFICIENCY IN NIGERIA COMMERCIAL BANKS**

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**ABSTRACT**

*This study was carried out to evaluate the role of computer in promoting the efficiency in nigeria commercial banks using First Bank, Enugu State as case study. Specifically, the study aims to find if computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu, know if computer     has any significant influence on the time spent by customers in banking transactions, find out if improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks, If computer has any significant influence on fraud limitation and know if computerized banking has any effect in the preparation of statement of account of customers. The study employed the survey descriptive research design. A total of 30 responses were validated from the survey. From the responses obtained and analyzed, the findings revealed that computer does not have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu. The study also revealed that computer does not have any significant influence on the time spent by customers in banking transactions. The study thereby recommend that regular training should be given to the bankers from time to time to keep them abreast of the current innovations in the use of ICT. This will enhance their efficiency and quality of service delivery that will ensure customers retention and productivity, which will translate to the banks’ profitability, ceteris paribus. This stance is essential especially in this era of reforms in the nation’s financial sector where attention is no longer on the banks that have the required capital.. The key issue at moment is the ability of banks to retain their current customers as well as attract potential customers. This is mainly feasible in their efficient service delivery, which depend largely, on the premium placed on the use of ICT. It is also, recommended that investment in ICT should form an important component in the overall strategy of banking operation. It is imperative for bank management to intensify investment in ICT products to facilitate speed, convenience, and accurate services. These will make Nigerian banks to be efficient, profitable, and competitive and to cope with the changes and challenges that are the outcome of ICT controlled globalized economy.*

C****HAPTER ONE****

****INTRODUCTION****

There is no doubt that recent development in banking industry relating to computerization banks including First Bank Plc Enugu, attracts comments from various organization, individuals government etc. in the society, hence many have written on the problems, benefit and prospects of computerized accounting system in Nigeria. Based on the views of some scholars, one learnt that computer has been found to be very important machinery that has not only facilitated banking transactions in banking industry but has helped in the large number of its customers.

However, base on our views one could write under the following areas base on ones analysis.

Pre-computer era in banking system, brief history of computer.

The working and component of computer, computer era and banking operation, meaning of computerization in relation to First Bank Plc Enugu, benefits derivable of computerization.

 ****1.1     BACKGROUND TO THE STUDY****

The general observation in the past, regarding data collection and processing has been done partially, but as business advances as they are today emergency of computerized data collection, storage, analysis and application has become necessary.

This development in business growth and expansion required good and efficient commutation facilities. Consequently Nigeria as a rapid growth in her economic social and political spheres cannot afford the risk of poor documentation as a result of ineffectiveness in data collection and storage. Henceforth the need for computerized system in her activities has become necessary due to the increased volume of business, which involves a lot of record –keeping and information. Beside it helps to avoid time wasting exercise. Computerization led to the development of the country especially in the business sector including banking where such services are needed especially First Bank Plc Enugu.

Generally, according to Adenumi (1988), there is need for quick and accurate decision to be taken among various banks especially, in new generation banks.

This is important in areas like monitoring as well as other vital activities concerning the banking operation. Banks must react quickly to changes in interest and other vital variables in operation. In the past, a large but manageable amount of book-keeping in banks was handed manually, but due to the expansion in Banking industry the huge labour force will be needed to take today’s massive volume of book-keeping. It is not surprising that most banks have resorted to the application of computer in some of their activities especially First Bank Plc. Enugu with sophisticated computers designed to meet their needs as well as their customers.

****1.2     STATEMENT OF THE PROBLEM****

With the sudden increase activities as a result of oil boom in Nigeria, customers could no longer have patient while trying to transact business with the banks. The pressure on banks to access information becomes inevitable. The manual operations of banking were change into a more complex ones which emphasized the availability of information at the shortest possible time. This means that the use of manual operations is inefficient and in some cases lead to loss in banking service. A customer could sometimes stay in the bank for almost the whole day just to cash or deposit money.

Furthermore, the increase in business activities is not favourable with the use of manual operations and could not guarantee time. There has been a manual process to things that will make banking service not easy and time wasted, and computer seems to be favourable means of rendering those services to customers. Despite the importance of computers in banking system, there is the problems confronting its operation, they are:

i)       Lack of steady and regular power supply

ii)      Lack of total commitment on the part of data processing consultants.

iii)     Attitudinal problem

iv)     Inadequate supply of computer programmers.

****1.3     OBJECTIVE OF THE STUDY****

  The objectives of the study were as follows:

1. To find if computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu.
2. To know if computer  has any significant influence on the time spent by customers in banking transactions.
3. To find out if improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks.
4. If computer has any significant influence on fraud limitation.
5. To know if computerized banking has any effect in the preparation of statement of account of customers.

**1.4 RESEARCH QUESTIONS**

1. Does computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu?
2. Does computer have any significant influence on the time spent by customers in banking transactions?
3. Does improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks?
4. Does computer has any significant influence on fraud limitation?
5. Does computerized banking has any effect in the preparation of statement of account of customers?

**1.5 RESEARCH HYPOTHESES**

H01: Computer does not have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu.

H02: Computer does not have any significant influence on the time spent by customers in banking transactions.

****1.6    SIGNIFICANT OF THE STUDY****

ODO (1992) states that the significant of a study, simply means how the different users and renders of the protect will view the study.

In the right above therefore, this study will be great of benefit to the operations in form of financial business because most important use of computer enhances the performance of their operations. Again the study gives insight into the problems and prospects of using computer in banking operations. Improvement in banking operations as a result of the computers will not only help satisfy customers effectively and efficiently, but also will help the banks to make greater profit.

****1.7    SCOPE OF THE STUDY****

 Basically the work, which involves the computer in banking industry, will take on in-depth look on how computer is being applied by banking operations. Again the study will limit to First Bank operation within Enugu State, and scientist to handle the operation of those computers.

Solution to these problems and many more are the central task of this research.

****1.8     LIMITATION OF STUDY****

 There is no doubt that research work in country is fraught with problems. This is because the government, individual and organizations do not give the necessary encouragement desired to research. The study of role of computer in new generation banks like First Bank Plc, Enugu also present some problems because secrecy and restrictions guiding the use of such computer is not well expose. This certain relevant information as well as specimen documents required could not be procured.

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**CHAPTER TWO**

**REVIEW OF LITERATURE**

**INTRODUCTION**

Our focus in this chapter is to critically examine relevant literature that would assist in explaining the research problem and furthermore recognize the efforts of scholars who had previously contributed immensely to similar research. The chapter intends to deepen the understanding of the study and close the perceived gaps.

Precisely, the chapter will be considered in three sub-headings:

* Conceptual Framework
* Theoretical Framework
* Empirical framework

**2.1 CONCEPTUAL FRAMEWORK**

**Concept Of a Computer**

According to the free online dictionary gives the following definitions of a system. A set of connected things or parts forming a complex whole in particular. A system is a set of thing working together as parts of a mechanism or an interconnecting network. A system is a set of interacting or interdependent group or components forming an integrated whole or interacting elements forming a collective entity; a methodical or coordinated assemblage of parts, facts, concepts etc. According to Hartzell (2006) defines system as any series of interconnected elements forming an organized whole with a common objective. Example can range from an individual central nervous system to a societies family and kingship arrangements. Stallings (2010) states that computer system like any system consists of an interrelated set of components. The system is best characterized in terms of structure the way in xxi which components are interconnected and functions the operations of the individual components. The major components of the computer system are the processors memories, and 1/0 devices i.e. input and output devices. The task of a processor is to fetch instructions one at a time from a memory, decode them and execute them. The fetch – decode – execute cycle can always be described as an algorithm and, in fact, is sometimes carried out by a software interpreter, running at a lower level. To gain speed, many computers now have one or more pipelines or have a superscalar design with multiple functional units that operate in parallel. Systems with multiple processors are increasingly common. Parallel computers include array processors, on which the same operation is performed on multiple data sets at the same time, multiprocessors, in which multiple CPUs share a common memory, and multiprocessors, in which multiple computers each have their own memories but communicate by message passing. Memories can be categorized as primary or secondary. The primary memory is used to hold the program currently being executed. Its access time is short – a few tens of nanoseconds at most – and xxii independent of the address being accessed. Secondary memories, in contrast, have access times that are much longer (milliseconds or more) and dependent on the location of the data being read or written. Tapes, magnetic disks and optical disks are the most common secondary memories. Magnetic disks come in many varieties, including floppy disks, Winchester disks, IDE disks, SCSI disks and RAIDs. Optical disks include CD ROMs and CD-Rs and DVDs. Finally 1/0 devices ie input and output devices are used to transfer information into and out of the computer. They are connected to the processor and memory by one or more buses. Examples are terminals mice printers and modems. Ikemefuna (2006) defines system as a set of interrelated and interdependent parts arranged in a manner that produces a unified whole. Societies are systems, and so are automobiles, plants and human bodies. They take inputs, transform them, and produce some output. The unique characteristic of the systems viewpoint is the interrelationship of parts within the system. Every system is characterized by the diverse forces; differentiation and integration in a system. Specialized functions are differentiated xxiii which replace diffuse global patterns such as in the human body for instance, where the lungs, heart and liver all have distinct functions. Similarly organizations have divisions, departments and such like units charged with performing specialized activities. Every system therefore requires differentiation to identify its subparts and integration to ensure that the system does not breakdown into separate elements. According to Free Merriam, a computer system refers to the hardware and software components that owns a computer or computers. Computer system will include the computer along with any software and peripheral devices that are necessary to make the computer function. French (1996) state the basic elements that make up a computer system areas follows:

* **Input**

Most computers cannot accept data in forms customary to human communication such as speech or hand-written documents. It is necessary, therefore, to present data to the computer in a way that provides easy conversion into its own electronic pulse – based forms. A keyboard device is just one of many kinds of input device.

* ** Storage**

Data and instructions enter main storage, and are held until needed to be worked on the instructions dictate action to be taken on the data. Results of action will be held until they are required for output.

* **Control**

The processor controls the operation of the computer. It fetches instructions from main storage, interprets them, and issues the necessary signals to the components making up the system. It directs all hardware operations necessary in obeying instructions.

* **Processing**

Instructions are obeyed and the necessary arithmetic operations, etc. are carried out on the data. The part of the processor that does this is sometimes called the Arithmetic – Logical Unit (ALU), although in reality as for the “control Unit”, there is often no physically separate component that performs this function. There arithmetic logical operations / numbers takes place at incredibly high speeds, e.g. 10million numbers may be totalled in one second.

* **Output**

Results are taken from main storage and fed to any output device. This may be a printer in which case the information is automatically converted to a printed form called hard copy or alternatively data may be displayed on a monitor screen similar to that used in a television set.

**The Evolution Of The Nigerian Banking Industry**

The banking operation began in Nigeria in 1892 under the control of the expatriates and by 1945, some Nigerians and Africans have established their own banks. The first era of consolidation ever recorded in Nigerian banking industry was between 1959-1969. This was occasioned by bank failures during 1953-1959 due mainly to liquidity of banks. Banks then do not have enough liquid assets to meet up with customers demand (Khalifa 2000). There was no well organized financial system with enough financial instruments to invest in. hence, banks mainly invest in real assets which could not be easily be realized to cash without loss of value in times of need. This prompted the federal government then, backed by the World Bank report to institute the loynes commission on September 1958 which established the central bank of Nigeria (CBN). The year 1959 was remarkable in the Nigerian banking history not only because of the establishment of the central bank of Nigeria(CBN), but that the treasury bill ordinance was enacted which led to the issuance of the first treasury bills in April,1960 (Khalifa 2000). The period (1959-1969) marked the establishment of formal money, capital markets and portfolio management in Nigeria. In addition, the company act of 1968 was established. This period could be said to be the genesis of serious banking regulation in Nigeria. With the CBN in operation, the paid-up capital was set at #400,000 ($480,000) in 1958. By January 2001, the Nigerian banking sector was fully deregulated with the adoption of universal banking system which merged merchant bank operation with commercial banks system preparatory towards consolidation programme in 2004. In the 90s, proliferation of banks, which also resulted to the failure of many of them led to another recapitalization exercise that saw bank capital being increased to #500milion and subsequently #2billion in 2004 with the institution of a 13-point reform agenda aimed at addressing the fragile nature of the banking system, stop the boom that characterized the banking sector and evolve a banking system that not only could serve the Nigerian economy but also the regional economy (Khalifa 2000). The agenda by the monetary authorities is also the agenda to consolidate the Nigerian banks and make them capable of playing in international financial system. However, there happens to be deliverance between the state of the banking industry in Nigeria vis-à-vis the vision of the government and regulatory authorities for the industry. This, in the main, was the reason for the policy of mandatory consolidation which was not one to dialogue and its components also seemed cast in concrete.

In terms of number and minimum paid-up capital between 1952-1978, the banking sector recorded forty-five (45) banks with varying minimum paid-up capital and finally dropped to twenty-five (25) in 2006 with a big increase in minimum paid-up capital from #2billion in January 2004 to #25billion in July2004. Prior to major shift by the central bank of Nigeria (CBN), Nigerian banking industry witnessed a steady increase in the number of distressed deposit-money banks, i.e. those rated by the CBN as marginal or unsound. This created the ear that the Nigerian banking sector could be heading towards systematic distress. The marginal and unsound increase in number from seventeen (17) in 2001 to twenty three (23) in 2002 and 2003,and then twenty seven in (27) in 2004 representing thirty percent (30%) of the operating banks in the system. This figure rose to seventeen percent (17%) only three years earlier. It can be argued that sudden monetary policy shift was partially responsible for the increase in the number of marginal and unsound banks in 2004. The corollary is that the institutions concerned have had inherent and deep-seated weakness that the policy shift exposes and no matter what they would have eventually become distressed. Goldfield and chandler (1981); and Somoye (2006) opined that any policy shift must be consistent with market framework if the objective of the policy is to be achieved. They decomposed the total lag between the need for policy and the final effect of policy into four parts.

First, recognition effect, which refers to the elapsed time between the actual need for a policy action and the realization that such a need, has occurred. Second, the policy lag, which refers to the period of time it takes to produce a new policy after the need for a change in policy must have being recognized. Third, outside lag, which is beyond the comprehension of policy, refers to the period of time that elapses between the policy change and its effect in the economy. This lag arises because individual decision makers in the economy will take time to adjust to the new economic condition. Decision of this reform must conform to monetary policy norms if it is to achieve its desired objective. Fourth, cultural lag, which measures the banking culture responsiveness to policy change in a predominantly poor banking habit population. In the developing nation, banking culture is still primitive and any change that may affect their culture takes a great deal of education. They concluded that the effect of policy change which could have been distributed overtime and its impact felt over jettisoned. Such omission may bring negative cost to the economy. For instance, goldfield and chandler (1981) stated that monetary policy though affect the economy less directly, will have a longer outside lag and that monetary policy tends to influence investment, and the lag in the physical process of building plant and machinery are undoubtedly longer than the lags in producing consumer

goods. Therefore, the longer outside lag of monetary policy must be balanced against the shorter policy lag in deciding the optimal policy mix

**The Ict Revolution In The Nigerian Banking Sector**

ICT banking is the provision of banking services to customers through Internet technology (Ovia, 2005). Essentially, through the use of ICT banks now employ different channels such as internet technology, video banking technology, mobile banking and Automated Teller Machine to deliver their services. Report on ICT banking system in Nigeria reveals that e-payment machinery, especially the card technology, is presently enjoying the highest popularity in Nigeria banking market. According to INTER SWITCH statistics, Nigeria has 30 million ATM card holders who conduct over 100 million transactions on the machines every month. Nigeria's 20banks operate over 9,000 ATM machines across the country's states and Federal Capital Territory. Today, Nigerians commercial banks have the privilege of various delivery channels for their products and services This includes the brick and mortar branch office networks, automated teller machines (ATM’s), automated self banking channels such as the Guaranty Trust Bank’s Electronic Banking Center (EBC) and FCMB Bank’s virtual kiosks, mobile banking via the telecommunication channel and internet banking. Also, to enhance effective security measure, banks have since early this year been upgrading their ATM cards from the magnetic stripe to the Euro-Visa-Master card standard, popularly known as Verve Card (www.businessdayonline.com). This latter technological device is more fraud resistant because all the data of the customer are recorded on the chip. The union of technology and finance has recorded huge success and has impacted on financial transactions. Ebanking system has become the main technology-driven revolution in conducting financial transactions. However, banks have made huge investments in telecommunication and electronic systems, users have also been validated to accept e-banking system as useful and easy to use (Adesina and Ayo, 2010). The electronic revolution in banking basically centers on changes in the distribution channels of financial institutions. The basis for the emergence of the modern electronic distribution channels is the result of the evolution of the concept of money. In the days of barter trade, the ability to pay for goods and services was reflected in the physical existence of the goods, which could be used for exchange. Then, hard cash in the form of coins made out of precious metals. This was then followed by the advent of fiduciary money in the form of modern coins and paper notes. Today, an individual’s ability to pay for goods and services is simply reflected in the accounting records of his or her bank. Thus, it is important to appreciate at the outset that money as it is defined today is just simply information, which can be electronically transmitted to facilitate economic transactions. It is this new definition of money, which has resulted in the electronic revolution of financial institutions.

**Banks Services/Products**

The traditional function of banks in any economy is the acceptance of money from and collection of cheque for customers and placing them to the customers‘ credit; the honouring of cheque or order drawn on the bank by the customer when presented for payment; and granting of credit by lending of money (Afolabi, 1990). Banks renders various services to their customers ranging from deposit collection to 63 savings and deposits accounts, honouring of cheques and payments orders or instructions emanating from customers, and giving of loans and advances.A service is any activity or benefit that one can offer to another which is essentially intangible and does not results in the ownership of anything. It is a separately identifiable, intangible activity, which provides want satisfaction (Kotler, 2003). Banks services are intangible in nature, yet they are wants satisfying. Services have the following characteristics: i. Intangibility: Services are intangible, that is, they cannot be seen, tasted, felt, handled or smelled before they are bought. Banks as services providers emphasized the benefits of their services rather than just describing their features. ii. Inseparability: Service cannot be separated from the source rendering it, hence its creation requires the source (whether a person or a machine) to be present. This means that the production and consumption of services occur simultaneously in contrast to atangible product that exists whetheror not its source is present. Service creates interaction between provider and customer; hence customer is interested in whom the service provider is. 64 iii. Variability: The form of service can vary greatly depending on who is providing the service and when it is being provided. A seminar lecture given by an experienced Ph.D holder in a particular discipline is likely to be perceived to be of higher quality than that given by a first degree holder. This is the more reason why professionalism is more pronounced in service industry, more especially in the sensitive sections/departments. iv. Perishability: Services cannot be stored. In a trip, the earning from an unoccupied seat in a bus is lost forever. In the same way, services not demanded for is totally lost for that day, unlike physical products where number of products to be produced is known from the onset. For quality services which will improve the image of banks and impact positively on their performances, banks have invested heavily on ICT.ICT products relevant to banks can be categorized into three groups viz (Oyebisi&Agboola, 2003): i. Bankers Automated Clearing Services: This involves the use of Magnetic Ink Character Reader (MICR) for cheque processing. MICR is a system that provides for 65 encoding of cheques and documents with characters in magnetic ink so that they can be electronically read. It is capable of encoding, reading and sorting cheques for timely clearing. ii. Automated Payment Systems: which include products such as Automatic Teller Machine – ATM (a remote cash dispenser that assists customers to have access to withdrawal outside the banking hall), Plastic Cards (microchips such as credit cards, debit cards, and store value cards that store electronic cash to use for online and off line micro payments) and Electronic Funds Transfer - EFT (an electronic tool that is used to effectively transfer the value of exchange process for goods and services, ideas or information from one bank account to another account in another bank). Electronic Letter of Credit, Electronic Cheque and Electronic Cash fall under automated payment system iii. Automated Delivery Channels: which include interactive television and the internet. The device 66 enables customers to carry out transactions with their banks through connection between the customer‘s terminals in their homes and/or offices and the bank‘s computer system. VSAT (Very Small Aperture Terminal) is a satellite communications system that serves home and business users. Customers with such terminals are able to contact the bank and get any form of information (e.g. on bank balances, deposits into and withdrawals from accounts) through this medium. Furthermore, other ICT based bank services/products were discussed as follows:

**Automated Teller Machine (ATM)**

The traditional and ancient society was devoid of any monetary instruments and the entire exchange of goods and merchandise was managed by the “barter system”. The use of monetary instruments as a unit of exchange replaced the barter system and money in various denominations was used as the sole purchasing power. The modern contemporary era has replaced these traditional monetary instruments from a paper and metal based currency to “plastic money” in the form of credit cards, debit cards, etc. This has resulted in the increasing use of Automated Teller Machine (ATM) all over the world. Apparently, Automated Teller Machine is a computerized telecommunications device that provides the customers of a financial institution with access to financial transactions in a public space without the need for a human clerk or bank teller. On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains a unique card number and some security information, such as an expiration date. Security is provided by the customer entering a personal identification number (PIN). According to (Ojo, 2007), ATMs are placed not only near or inside the premises of banks, but also in locations such as shopping centers/malls, airports, grocery stores, petrol/gas stations, restaurants, Cinemas, club/Hotels, Churches/Mosque, bus/train station or any place large numbers of people may gather. These represent two types of ATM installations: on and off premise.

On premise ATMs are typically more advanced, multi-function machines that complement an actual bank branch's capabilities and thus more expensive.

Off premise machines are deployed by financial institutions and also Independent Sales Organizations (ISOs) where there is usually just a straight need for cash. Although ATMs were originally developed as just cash dispensers, they have evolved to include many other bank related functions. In some countries, especially those which benefit from a fully integrated cross-bank ATM network, ATMs include many functions which are not directly related to the management of one's own bank account. Shoewu and Edeko (2011) in a research asserted that ATM services are highly profitable for banks, and banks aggressively market the use of ATM cards. ATMs that are off bank premises are usually more profitable for banks because they attract a higher volume of non-bank customers, who must pay service fees. Unfortunately, customers using off premise ATMs are more vulnerable to robbery. ATM robberies estimates are derived from periodic surveys of banks conducted by banking associations. According to those surveys, there was an estimated one ATM crime (including robbery) per 3.5 million transactions. The use of ATM is not only safe but is also convenient. This safety and convenience, unfortunately, has an evil side as well that do not originate from the use of plastic money but rather by the misuse of the same. This evil side is reflected in the form of “ATM frauds” that is a global problem. The use of plastic money is increasing day by day for payment of shopping bills, electricity bills, school fees,phone bills, insurance premium, travelling bills and even petrol bills. The convenience and safety that credit cards carry with its use has been instrumental in increasing both credit card volumes and usage. The world at large is struggling to increase the convenience and safety on the one hand and to reduce its misuse on the other. An effective remedy for prevention of ATM frauds, however, cannot be provided unless we understand the true nature of the problem. ATM fraud is not the sole problem of banks alone. It is a big threat and it requires a coordinated and cooperative action on the part of the bank, customers and the law enforcement machinery (Leow, 1999),. The ATM frauds not only cause financial loss to banks but they also undermine customers' confidence in the use of ATMs. This would deter a greater use of ATM for monetary transactions. It is therefore in the interest of banks to prevent ATM frauds. There is thus a need to take precautionary and insurance measures that give greater "protection" to the ATMs, particularly those located in less secure areas. Another immediate impact of the introduction of ATM’s was that bank staff could be relieved of some mundane functions like processing withdrawals and fund transfer over the counter. Today, the ATM’s in Nigeria can be used for balance enquiry, cash withdrawal, transfer of funds between checking, savings and credit card accounts, bill payments and check deposits. However, Nigerian bank customers had not been very confident of making cash deposits via the ATM since the cash is only physically deposited into the bank but only credited into his or her account usually on the following working day. As at the time of writing, no any Banks in Nigeria have introduced cash deposit machines (CDM’s) that can accept cash which is immediately verified and credited to the customer’s account. This technology was however implemented by many develop countries like UK, USA and Singapore where the ATM actually sorts and counts the money and asks the customer to confirm the amount. If the amount tallies the customer’s account is immediately credited but however, if the amount does not tally, then the amount is automatically returned to the customer. It is this capability of the machine to perform like human teller, which has succeeded in weaning customers away from the counters and to the automated teller machines. In the initial stages of development of ATM’s, financial institutions installed ATM’s in practically every strategic location with the primary objective of securing competitive advantage. Thus, in view of the high costs involved in ATM operations and the duplication of ATM services at many off-branch premises, the financial institutions agreed to pool their resources together to establish ATM network switches. By linking the respective ATM systems of these financial institutions through the switch, cardholders of member institutions of the consortium would be able to carry out transactions at the terminal of any of the other participating financial institutions. Today, almost all the domestic commercial banks in Nigeria are members of the INTER SWICTH, and the member banks’ customers can have access to their accounts via any ATM belonging to the INTER SWICTH network. This may be one of the reasons for the slower growth rate of ATM’s in the more recent years. The impact of the above development was that, commercial banks with geographically well spread ATM networks like the Guaranty Trust Bank, one of the largest commercial banks in Nigeria may tend to lose any competitive edge associated with having the largest number of ATM’s in the country. However, if a bank customer was to use the ATM facilities of another bank for his transactional needs, a minimum access fee of N100: will be charged to the customer. This means that, banks with large number of ATM’s can now profitably use these machines as a source of revenue. According to Philip (1996) the future prospect of ATM’s sees evolving into virtual branches providing a broader range of remote transactions where customers could interact with bank personnel through video conferencing.

**Debit and Credit Cards:**

Otherwise known as plastic money, debit and credit cards are electronic cards which carry monetary value and so could be used to settle obligations. With debit cards, purchases and cash withdrawals are charged directly to the accounts of holders. Worldwide examples of debit cards include VISA, MasterCard, Euro card and American Express etc. Some local variants of debit cards in Nigeria include; Valuecard, Smart pay, EasyCash Card etc. International card companies particularly, VISA and MasterCard are expanding their presence in Nigeria by allowing Nigerian banks as members. Owing to growing public awareness, the volume and value of dollar denominated transactions through electronic cards in Nigeria rose significantly from 40,843 and US$10.74 million respectively, in 2005 to 139,011 and US$36.29 million in 2006 (CBN, 2007). Credit cards on the other hand, allow the holder to undertake purchase and/or make cash withdrawals up to an agreed limit. The credit is later settled partially or in full depending on the terms of the contract. MasterCard in partnership with Cards Technology Limited and Ecobank introduced credit card in Nigeria in 2004. Ecobank again introduced the Naira Credit Card in 2006 (CBN, 2007).

**Telephone Banking:**

This is referred to as tele-banking. Telebanking devices allow customers to transact banking business over the phone. It has numerous benefits for both customers and banks. As far as the customersareconcerned, it provides increased convenience, expanded access and significant time 70 saving. On the other hand, from the banks‘ perspective, the costs of delivering telephone-based services are substantially lower than those of branch based services. It provides retail banking services even after bankinghours (24 hours a day); it accrues continualproductivity for the bank. It offers retail bankingservices to customers at their offices/homes as analternative to going to the bankbranch/ATM. This saves customers time, and gives more conveniencefor higher productivity.

**Mobile Banking**

Mobile banking can be considered as a form of remote or virtual banking which is essentially the delivery of branch financial services via telecommunication devices where the bank customers can perform retail banking transactions by dialling a touch-tone telephone or mobile communication unit, which is connected to an automated system of the bank by utilising Automated Voice Response (AVR) technology. Mobile banking has been in Nigeria since late 1990’s. The mobile banking service provides yet another alternative to almost all of the functions available on the Automated Teller Machines except withdrawal and deposit of cash. The facilities available include checking account balance, funds transfer between current, savings and credit card accounts, bill payments, changing password and recharge card retrieval. Leow (1999) believes that, mobile banking has numerous benefits for both customers and banks. As far as the customers are concerned, it provides increased convenience, expanded access and significant time saving. On the other hand, from the banks’ perspective, the costs of delivering mobile bank services are substantially lower than those of branch based services. Shoewu,et al (2011) argues that, there are about Nineteen million users of fixed line telephone services as at 2009 in Nigeria, which would certainly guarantee the critical mass criteria for telebanking services. Despite all these advantages, according to an article in the Nigerian Central Bank, annual report only few commercial banks offered mobile banking services as at end of 2010. As at 2010, only few out of the 20 commercial banks were known to offer mobile banking services. This indicates that mobile banking is currently not a major delivery channel for Nigerian’s commercial banks’ products and services. Essentially, the poor customer response to mobile banking may be due to the fact that:

Cash withdrawal is not possible via mobile.

Poor marketing of this product on the part of the commercial banks. It may also be due to the lack of customer confidence in online transactions. This may however be contrary to the developments in Europe where it has been reported in Leow (1999), that 95% of European banks are considering mobile banking services to be offered by the turn of the century.

**Internet Banking**

The banking industry in Nigeria has witnessed tremendous changes linked with the developments in ICT over the years. Brücher, Scherngell et al. (2003) opined that internet banking adoption will improves three critical domains which are efficiency, quality, and transparency in any organisation. Agboola et al (2002) discussed the dimensions in which automation in the banking industry manifest in Nigeria. They include: Bankers Automated Clearing Services: Automated Payment Systems, Automated Delivery Channels. Ovia (2001) concluded that banking in Nigeria has increasingly depended on the deployment of Information Technology and that the IT budget for banking is by far larger than that of any other industry in Nigeria. He contended that On-line system has facilitated Internet banking in Nigeria as evidenced in some of them launching websites. He found also that banks now offer customers the flexibility of operating an account in any branch irrespective of which branch the account is domiciled. Woherem (2000) revealed that Nigeria banks since 1980s have performed better in their investment profile and use of ICT systems, than the rest of industrial sector of the economy. An analysis of the study carried out by African Development Consulting Group Ltd. (ADCG) on ICT diffusion in Nigeria shows that banks have invested more on ICT, have more ICT personnel, more installed base for PCs, LANs, and WANs and a better linkage to the Internet than other sectors of the Nigerian economy. Ovia (2005) opined that the revolution in ICT has made the banking sector changed from the traditional mode of operations to presumably better ways with technological innovation that improves efficiency. Internet banking can enhance efficiency via its use and in recent times banks have been encouraged by the rapid decline in the price of Internet banking gadgets. This has perhaps increased the bank level of Internet banking usage. The increase might have also been attributable to business environment that became relatively flexible to accommodate new forms of technological change as a result of reforms in the country. Also internet banking was found to impact positively the speed of banking service delivery, as well as productivity and profitability. Banks should incorporate ICT into their strategic plans for effective performance in payment and delivery systems. Internet banking would free both bankers and customers of the need for proprietary software to carry on with their online banking transactions. To this extent, it was pointed out that, virtually almost all Nigerian banks have invested millions of Naira in Internet ready technology but these banks are still operating as dial up intranet facilities. In this context, an interview with a Nigerian banker, revealed that all home or PC-banking based on proprietary software which are browser based and conform to Internet requirements can also be used to provide Internet banking services. However, this delivery channel is still not available to Nigerian bank customers at present due to lack of adequate legal framework and security concerns. To this extent, EPI (1996), reported that one of the key factors which had contributed to the success of Security First Network Bank (SFNB), was the implementation of a comprehensive security infrastructure. The security infrastructure includes layers of security from the network to the browser, including sophisticated encryption that protects customers’ from intrusion when they access the bank over the public network. Furthermore, no matter how secure the bank, consumer confidence is paramount for the success of Internet banking. It is for this reason, that Internet banking is still not made available in Nigeria. The government wants the infrastructure both legal and physical to be in place before launching this additional delivery channel for financial products and services.

**2.2 THEORETICAL FRAMEWORK**

**Innovation diffusion theory.**

Rogers (1983)17 defined organizational innovation as the development and implementation of ideas, systems, products, or technologies that are new to the organization adopting it. The adoption of innovations is a process that includes the generation, development, and implementation of new ideas or behaviors (Rogers, 1983)17. The innovation does not necessarily have to be new in terms of discovery or invention; it only has to be perceived as new by the organization (Zaltman, Duncan & Holbek, 1973)18. Thus, innovation diffusion theory is well suited for researching the adoption of ecommerce in developing countries. Various studies have classified the factors influencing innovation adoption (Kim and Galliers, 2004)19. Rogers (1983)17 grouped the factors under characteristics of innovation. Tornatzky and Fleischer (1990)20 identified three different categories of factors – organizational, technological, and environmental factors – that influence the technological innovation decision. Kimberly and Evanisko (1981)21 identified three groups of predictors of innovation: characteristics of organizational leaders, characteristics of organization, and characteristics of environment. In summary, four categories of factors can be found in technological innovation literature: (1) Managerial; (2) Organizational; (3) Technological; and (4) Environmental. Researchers have identified the following common

**Theory of technology**

Attempt to explain the factors that shape technological innovation as well as the impact of technology on society and culture. Most contemporary theories of technology reject two previous views: the [linear model of technological innovation](https://en.wikipedia.org/wiki/Linear_model_of_innovation%22%20%5Co%20%22) and [technological determinism](https://en.wikipedia.org/wiki/Technological_determinism%22%20%5Co%20%22Technological%20determinism). To challenge the linear model, today's theories of technology point to the historical evidence that technological innovation often gives rise to new scientific fields, and emphasizes the important role that social networks and cultural values play in shaping technological artifacts. (shield,2012)To challenge technological determinism, today's theories of technology emphasize the scope of technical choice, which is greater than most laypeople realize; as science and technology scholars like to say, "It could have been different." For this reason, theorists who take these positions typically argue for greater public involvement in technological decision-making.

**Social theory**

Social theories focus on how humans and technology affect each other. Some theories focus on how decisions are made with humans and technology: humans and technology are equal in the decision, humans drive technology, and vice versa. The interactions used in a majority of the theories on this page look at individual human's interactions with technology, but there is a sub-group for the group of people interacting with technology. The theories described are purposefully vague and ambiguous, since the circumstances for the theories change as human culture and technology innovations change (shield,2012).

**2.3 EMPIRICAL REVIEW**

Muhkthar(2017) examine the impact of Information and Communication Technology on the Nigerian banking industry using eleven selected Commercial Banks in Nigeria. The study used bank annual data over the period 2001 to 2011. This study applied Fixed and Random Effects Models in its analysis. The results from the Hausman test revealed that Random Effects Model was appropriate. The findings of the study indicated that the use of ICT in the banking industry in Nigeria increases return on equity. It has also been found an inverse relationship between additional sustained investment in ICT and efficiency which the study recommends among other thing shifting more emphasis on policies that will boost efficient/proper utilization of ICT equipment rather than additional investments.

Afolabi(2019) The Effect of Computerized Accounting System on the Performance of in Banking Industry – a study of selected banks in Enugu Metropolis. The purpose is to know whether the application of Computerized Accounting System superceeds that of manual Accounting System, and that if computerized Accounting System enhance higher turnover and profitability, and also whether a computerized accounting system is an effective means of keeping accounting records. The study population is 70 persons who are the members of the staff of the three major selected banks. Using the Taro Yamene’s formula the sample size calculated gave (60). The formulated hypothesis were tested using the analysis of variance (ANOVA) statistical technique at 5% level of significance. The researcher also made use of primary methods of data collection which included questionnaire and personal interview. Also the secondary method of data collection used was gotten from official documents of the banks, various research work on computerized accounting system, accounting journals, textbooks and Caritas University Amorji – Nike, Emene, Enugu State library. Based on these, the researcher recommended that banks in Enugu Metropolis should channel most of their resources in the training and development of bankers and Accountants personnel in computerized accounting system related technology such as I.C.T to boost performance in their banking operations and their personnel. Also due to the widespread of computer trends and its dynamics nature, it is recommended that banks in Enugu metropolis who are still battling with manual system should adopt specifically the Computerized Accounting System.

**CHAPTER THREE**

**RESEARCH METHODOLOGY**

**3.1 INTRODUCTION**

In this chapter, we described the research procedure for this study. A research methodology is a research process adopted or employed to systematically and scientifically present the results of a study to the research audience viz. a vis, the study beneficiaries.

**3.2 RESEARCH DESIGN**

Research designs are perceived to be an overall strategy adopted by the researcher whereby different components of the study are integrated in a logical manner to effectively address a research problem. In this study, the researcher employed the survey research design. This is due to the nature of the study whereby the opinion and views of people are sampled. According to Singleton & Straits, (2009), Survey research can use quantitative research strategies (e.g., using questionnaires with numerically rated items), qualitative research strategies (e.g., using open-ended questions), or both strategies (i.e., mixed methods). As it is often used to describe and explore human behaviour, surveys are therefore frequently used in social and psychological research.

**3.3 POPULATION OF THE STUDY**

 According to Udoyen (2019), a study population is a group of elements or individuals as the case may be, who share similar characteristics. These similar features can include location, gender, age, sex or specific interest. The emphasis on study population is that it constitute of individuals or elements that are homogeneous in description.

This study was carried out to investigate the role of computer in promoting the efficiency in nigeria commercial banks using First Bank, Enugu State as case study. The staffs of first bank form the population of the study.

**3.4 SAMPLE SIZE DETERMINATION**

A study sample is simply a systematic selected part of a population that infers its result on the population. In essence, it is that part of a whole that represents the whole and its members share characteristics in like similitude (Udoyen, 2019). In this study, the researcher adopted the convenient sampling method to determine the sample size.

**3.5 SAMPLE SIZE SELECTION TECHNIQUE AND PROCEDURE**

According to Nwana (2005), sampling techniques are procedures adopted to systematically select the chosen sample in a specified away under controls. This research work adopted the convenience sampling technique in selecting the respondents from the total population.

In this study, the researcher adopted the convenient sampling method to determine the sample size. Out of the entire population of staffs of first bank, the researcher conveniently selected thirty six(36) respondents as the sample size for this study. According to Torty (2021), a sample of convenience is the terminology used to describe a sample in which elements have been selected from the target population on the basis of their accessibility or convenience to the researcher.

**3.6 RESEARCH INSTRUMENT AND ADMINISTRATION**

The research instrument used in this study is the questionnaire. A survey containing series of questions were administered to the enrolled participants. The questionnaire was divided into two sections, the first section enquired about the responses demographic or personal data while the second sections were in line with the study objectives, aimed at providing answers to the research questions. Participants were required to respond by placing a tick at the appropriate column. The questionnaire was personally administered by the researcher.

**3.7 METHOD OF DATA COLLECTION**

Two methods of data collection which are primary source and secondary source were used to collect data. The primary sources was the use of questionnaires, while the secondary sources include textbooks, internet, journals, published and unpublished articles and government publications.

**3.8 METHOD OF DATA ANALYSIS**

The responses were analyzed using the frequency tables, which provided answers to the research questions. The hypothesis was carried out using chi- square statistical tool.

**3.9 VALIDITY OF THE STUDY**

Validity referred here is the degree or extent to which an instrument actually measures what is intended to measure. An instrument is valid to the extent that is tailored to achieve the research objectives. The researcher constructed the questionnaire for the study and submitted to the project supervisor who used his intellectual knowledge to critically, analytically and logically examine the instruments relevance of the contents and statements and then made the instrument valid for the study.

**3.10 RELIABILITY OF THE STUDY**

The reliability of the research instrument was determined. The Pearson Correlation Coefficient was used to determine the reliability of the instrument. A co-efficient value of 0.68 indicated that the research instrument was relatively reliable. According to (Taber, 2017) the range of a reasonable reliability is between 0.67 and 0.87.

**3.11 ETHICAL CONSIDERATION**

he study was approved by the Project Committee of the Department. Informed consent was obtained from all study participants before they were enrolled in the study. Permission was sought from the relevant authorities to carry out the study. Date to visit the place of study for questionnaire distribution was put in place in advance.

**CHAPTER FOUR**

**DATA PRESENTATION AND ANALYSIS**

**INTRODUCTION**

This chapter presents the analysis of data derived through the questionnaire and key informant interview administered on the respondents in the study area. The analysis and interpretation were derived from the findings of the study. The data analysis depicts the simple frequency and percentage of the respondents as well as interpretation of the information gathered. A total of thirty-six (36) questionnaires were administered to respondents of which only thirty (30) were returned and validated. This was due to irregular, incomplete and inappropriate responses to some questionnaire. For this study a total of 30 was validated for the analysis.

**4.1 DATA PRESENTATION**

**Table 4.2: Demographic profile of the respondents**

|  |  |  |
| --- | --- | --- |
| **Demographic information** | **Frequency** | **percent** |
| **Gender**Male |  |  |
| 17 | 56.7% |
| Female | 13 | 43.3% |
| **Age** |  |  |
| 25-30 | 9 | 30% |
| 31-35 | 8 | 26.7% |
| 36-40 | 6 | 20% |
| 41+ | 7 | 23.3% |
| **Marital Status** |  |  |
| Single  | 19 | 63.3% |
| Married | 11 | 36.7% |
| Separated | 0 | 0% |
| Widowed | 0 | 0% |
| **Education Level** |  |  |
| BS.c | 15 | 50% |
| MS.c | 10 | 33.33% |
| MBA | 5 | 16.66% |

**Source: Field Survey, 2023**

**4.2 DESCRIPTIVE ANALYSIS**

**Question 1:  Does computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu?**

**Table 4.2: Respondent on question 1**

|  |  |  |
| --- | --- | --- |
| **Options** | **Frequency** | **Percentage** |
| Yes  | 13 | 43.33 |
| No  | 7 | 23.33 |
| Undecided | 10 | 33.33 |
| **Total** | **30** | **100** |

**Field Survey, 2023**

From the responses obtained as expressed in the table above, 43.33% of the respondents said yes, 23.33% said no, while 33.33% were undecided.

 **Question 2:** **Does computer have any significant influence on the time spent by customers in banking transactions?**

**Table 4.3: Respondent on question 2**

|  |  |  |
| --- | --- | --- |
| **Options** | **Frequency** | **Percentage** |
| Yes | 15 | 50 |
| No | 4 | 13.33 |
| Undecided | 11 | 36.66 |
| **Total** | **30** | **100** |

**Field Survey, 2023**

From the responses obtained as expressed in the table above, 50% of the respondents said yes, 13.33% said no , while 36.66% were undecided.

**Question 3:  Does improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks?**

**Table 4.4: Respondent on question 3**

|  |  |  |
| --- | --- | --- |
| **Options** | **Frequency** | **Percentage** |
| Yes | 20 | 66.66 |
| No | 4 | 13.33 |
| Undecided | 6 | 20 |
| **Total** | **30** | **100** |

**Field Survey, 2023**

From the responses obtained as expressed in the table above, 66.66% of the respondents said yes, 13.33% said no , while 20% were undecided.

**Question4:  Does computer has any significant influence on fraud limitation?**

**Table 4.5: Respondent on question 4**

|  |  |  |
| --- | --- | --- |
| **Options** | **Frequency** | **Percentage** |
| Yes  | 18 | 60 |
| No | 4 | 13.33 |
| Undecided | 6 | 20 |
| **Total** | **30** | **100** |

**Field Survey, 2023**

From the responses obtained as expressed in the table above, 60% of the respondents said yes, 13.33% said no, while 20% were undecided.

**Question 5: Does computerized banking has any effect in the preparation of statement of account of customers?**

**Table 4.6: Respondent on question 5**

|  |  |  |
| --- | --- | --- |
| **Options** | **Frequency** | **Percentage** |
| Yes | 12 | 40 |
| No | 8 | 26.66 |
| Undecided | 10 | 33.33 |
| **Total** | **30** | **100** |

**Field Survey, 2023**

From the responses obtained as expressed in the table above, 40% of the respondents said yes, 26.66% said no , while 33.33% were undecided.

**4.3 TEST OF HYPOTHESIS**

**H01**: Computer does not have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu.

**H02**: Computer does not have any significant influence on the time spent by customers in banking transactions.

***Hypotheses one***

**Table 4.7: Computer does not have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Options** | **Fo** | **Fe** | **Fo - Fe** | **(Fo - Fe)2** | **(Fo˗-Fe)2/Fe** |
| Yes | 15 | 10 | 5 | 25 | 2.5 |
| No | 4 | 10 | -6 | 36 | 3.6 |
| Undecided | 11 | 10 | 1 | 1 | 0.1 |
| **Total** | **30** | **30** |  |  | **6.2** |

**Source: Extract from Contingency Table**

 Degree of freedom = (r-1) (c-1)

 (3-1) (2-1)

 (2) (1)

 = 2

At 0.05 significant level and at a calculated degree of freedom, the critical table value is 5.991.

**Findings**

The calculated X2 = 6.2 and is greater than the table value of X2 at 0.05 significant level which is 5.991.

**Decision**

Since the X2 calculated value is greater than the critical table value that is 6.2 is greater than 5.991, the Null hypothesis is rejected and the alternative hypothesis which states that computer have an effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu is accepted.

**Table 4.8: Computer does not have any significant influence on the time spent by customers in banking transactions.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Options** | **Fo** | **Fe** | **Fo - Fe** | **(Fo - Fe)2** | **(Fo˗-Fe)2/Fe** |
| Yes | 20 | 10 | 10 | 100 | 10 |
| No | 4 | 10 | -6 | 36 | 3.6 |
| Undecided | 6 | 10 | -4 | 16 | 1.6 |
| **Total** | **30** | **30** |  |  | **15.2** |

**Source: Extract from Contingency Table**

 Degree of freedom = (r-1) (c-1)

 (3-1) (2-1)

 (2) (1)

 = 2

At 0.05 significant level and at a calculated degree of freedom, the critical table value is 5.991.

**Findings**

The calculated X2 = 15.2 and is greater than the table value of X2 at 0.05 significant level which is 5.991.

**Decision**

Since the X2 calculated value is greater than the critical table value that is 15.2 is greater than 5.991, the Null hypothesis is rejected and the alternative hypothesis which states that the uses of computer have a significant influence on the time spent by customers in banking transactions is accepted.

**CHAPTER FIVE**

**SUMMARY, CONCLUSION AND RECOMMENDATION**

**5.1 SUMMARY**

In this study, our focus was on the role of computer in promoting the efficiency in nigeria commercial banks using First Bank, Enugu State as case study**.** The study specifically was aimed at highlighting find if computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu, know if computer     has any significant influence on the time spent by customers in banking transactions, find out if improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks, If computer has any significant influence on fraud limitation and know if computerized banking has any effect in the preparation of statement of account of customers. A total of 30 responses were validated from the enrolled participants where all respondent are drawn from staff of first bank.

**5.2 CONCLUSION**

Based on the finding of this study, the following conclusions were made:

1. Computer have an effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu
2. Computer have a significant influence on the time spent by customers in banking transactions.
3. Improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks.
4. Computer has a significant influence on fraud limitation.
5. Computerized banking has an effect in the preparation of statement of account of customers.

**5.3 RECOMMENDATION**

Based on the responses obtained, the researcher proffers the following recommendations:

1. Regular training should be given to the bankers from time to time to keep them abreast of the current innovations in the use of ICT. This will enhance their efficiency and quality of service delivery that will ensure customers retention and productivity, which will translate to the banks’ profitability, ceteris paribus. This stance is essential especially in this era of reforms in the nation’s financial sector where attention is no longer on the banks that have the required capital.. The key issue at moment is the ability of banks to retain their current customers as well as attract potential customers. This is mainly feasible in their efficient service delivery, which depend largely, on the premium placed on the use of ICT.
2. It is therefore recommended that investment in ICT should form an important component in the overall strategy of banking operation. It is imperative for bank management to intensify investment in ICT products to facilitate speed, convenience, and accurate services. These will make Nigerian banks to be efficient, profitable, and competitive and to cope with the changes and challenges that are the outcome of ICT controlled globalized economy.

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**APPENDIXE**

**QUESTIONNAIRE**

**PLEASE TICK [√] YOUR MOST PREFERRED CHOICE(S) ON A QUESTION.**

**SECTION A**

**PERSONAL INFORMATION**

**Gender**

Male ( )

Female ( )

**Age**

25-30 ( )

31-35 ( )

36-40 ( )

41+ ( )

**Marital Status**

Single ( )

Married ( )

Separated ( )

Widowed ( )

**Education Level**

BS.c ( )

MS.c ( )

MBA ( )

**SECTION B**

**Does computer have any effect in promoting efficiency in the Nigeria commercial banks especially First Bank Plc Enugu?**

|  |  |
| --- | --- |
| **Options** | **Please tick** |
| Yes  |  |
| No  |  |
| Undecided |  |

**Does computer have any significant influence on the time spent by customers in banking transactions?**

|  |  |
| --- | --- |
| **Options** | **Please tick** |
| Yes |  |
| No |  |
| Undecided |  |

**Does improved computerized system of First Bank Plc Enugu has succeeded in attracting customers to the bank more than other banks?**

|  |  |
| --- | --- |
| **Options** | **Please tick** |
| Yes |  |
| No |  |
| Undecided |  |

**Does computer has any significant influence on fraud limitation?**

|  |  |
| --- | --- |
| **Options** | **Please tick** |
| Yes  |  |
| No |  |
| Undecided |  |

 **Does computerized banking has any effect in the preparation of statement of account of customers?**

|  |  |
| --- | --- |
|  **Options** | **Please tick** |
| Yes |  |
| No |  |
| Undecided |  |