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MOBILE BANKING AND BANKING PRACTICES OF ADMINISTRATIVE STAFF OF UNIVERSITIES IN RIVERS STATE

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ABSTRACT: ***This study investigated mobile banking and banking practices of administrative staff of universities in rivers state. Two research questions guided the study. The population of the study consisted of all the 2300 administrative staff of the three universities in Rivers State and 20 bankers who are representing at the customer's care from all the banks within the school premises where salaries are paid to administrative staff. This gave a total of 2320 respondents. The sample size for the study consisted of 341 of administrative staff of the three universities in Rivers State, representing 15% of the population as respondents. The researcher employed a purposive sampling technique for the study. A 12-item questionnaire titled: "Awareness of Mobile Banking and Banking Practices of Junior Non-teaching Staff of Universities Questionnaire (AMBPNTSUQ)" was used for data collection. Cronbach alpha statistics was used to determine the reliability of the instrument which was 0.71. The mean, standard and deviation were used to answer the research questions. The result amongst others revealed that to a very high level administrative staff of university have heard about mobile banking but never used it because of security reasons. Meanwhile, to a moderate level they are aware that mobile banking allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts, they also know what mobile banking is and have used it before. Meanwhile, it is only to a very low extent that administrative staff of university has adopted mobile banking to the extent of accessing their account with specific software and installed banking software on their personal computer/ phone for easy transactions. It was recommended that to encourage administrative staff on internet banking, bank managers should take appropriate measures to ensure adherence to customer privacy requirements applicable to the Nigeria environment so as to build confidence in them while operating this banking system.***

Keywords: ***Banking, Electronic Banking, Administrative Staff, University, Awareness, Mobile and Adoption.***

INTRODUCTION

Electronic banking amplifies the scale of exposure of banks to traditional risks, such as transaction, strategic, reputation and compliance risk, among others. As information systems become more connected and interdependent, the risk of computer intrusion will increase. Arguably, this is the single most challenging aspect of electronic delivery system. Meanwhile, banks with weak physical and system security substantially increase their

exposure to dangerous risks, many of which could lead to losing customers and collapse. Potential consequences include direct currency loss, change reputation, improper disclosure, and law suits or regulatory sanction. Nonetheless, the introduction of innovative services and products such as internet banking, e-Wallet, Automated Teller Machines (ATMs), Mobile banking and many others, have transformed the way commercial banks attract, satisfy and retain their customers (Mishra, 2014; & Thakur, 2014).

The traditional banking services such as travelers' cheques, bank cheques, and telegraphic transfers are becoming obsolete due to innovation in the banking sector. Electronic banking offers everyday banking services outside of traditional bank walls, making financial transactions more simplistic and conducive. In fact, transformative electronic banking technologies are unlocking greater profitability in bank leading to financial sector progress. To meet with the trend of global practices in the banking industry, banks deliberately commit huge resources to the training and retraining of their staff in all categories to give quality services to customer and among staff members. However, with advances in technology, banks have changed and continuously change the way they operate and deliver services to their customers in response to changes in customer sophistication and needs.

According to Amu and Nwaezeaku (2016), mobile banking processes are made more efficient and cost effective by integrating other aspects of banking operations such as management and financial control. Customer demands the flexibility of operating an account in any branch of a bank irrespective of which branch the account was domiciled. With internet banking, customers would enjoy sitting in the comfort of their homes and offices and with a Personal Computer, log onto their banks' servers and transact banking activities.

Level of Awareness of Administrative staff of University on Mobile Banking

Mobile banking could be defined as a as an occurrence when customers access a bank's networks using cellular phones, pagers, personal digital assistants, or similar devices through telecommunication wireless networks (Segun, 2011). It is a facility which provides banking services such as balance enquiry, funds transfer, bill payment, and transaction history via a user's mobile phone. Akpan (2009) viewed mobile banking (M-banking) as an application of mobile commerce that enables customers to bank virtually at any convenient time and place. The recently delivery channel introduced is online banking which is otherwise refers to as electronic banking; and electronic banking, similarly is term as e-banking. Online or electronic banking systems give everybody the opportunity for easy access to banking activities, thus promoting financial inclusion. These banking activities may include retrieving an account balance, electronic money transfers and retrieving an account history electronically.

In other words, the modern-day banking services place more emphasis on technological innovations to improve service delivery and high level of customers' satisfaction; and this however no doubt increases the level of employees' job security by rendering some skills obsolete and demanding high level of skill in promoting mobile banking occasioned by information technology evolution or development (Babatunde & Sunday, 2017). One of the major significance of mobile banking products and services is improved efficiency and effectiveness of the operations so that transactions can be processed faster and most conveniently. Thus, it is expected to enhance customers' services, effective distribution, improved operations, faster access to information and improved internal processes. Mobile banking allows bank customers to conduct their

financial services such as alerts, i.e. receipt of Short-Message-Services (SMS) when there is a movement in their accounts, it also allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts and password change.

The innovation has impacted positively on the lives of ordinary people more than any other technology. Their usage has presented opportunities with different dimensions to all groups of individuals and businesses. On this note, mobile commerce (M-commerce) means all forms of interface between a consumer and a mobile device, these may also include but not limited to the issuance of electronic coupons and shopping over the internet through a mobile device. Mobile financial services therefore fall under this umbrella such as mobile personal banking and payments. This implies that customers' benefit ranges from reduced frequency of going to the banking halls to handling of cash. However, despite this seemingly importance of mobile banking, closer observation shows that there are still long queues seen in some banking halls even as customers still handle too much cash, problem of frequent network failure and lack of awareness of available mobile banking products and services that customer can render to their advantage. According to Agwu (2014) this optimal integration of all the activities of a bank through the deployment of modern information technology is based on bank process and in accordance with the organizational structure of the banks. Therefore, mobile banking employs the use of information communication technology to drive banking business for immediate and future goals, hence for the banks, it is a strategic weapon used in achieving competitive advantage and increasing their market share (Agwu, 2014).

In addition, low income earners believed that mobile banking encourages excessive spending since customers can easily make payments any time and place and also have access to cash even on non-working days via the ATMs, this discourage them from not responding to using the applications even if they are aware of it importance (Karjaluoto, 2009). Despite all the benefits and high investments in online banking, its adoption tends to be negligible worldwide. Non-user highlighting the lack of awareness. Some other non-users mentioned that they never heard or thought of online banking previously nor seen the advertisements. While others mentioned that they did not use internet banking services because they had not attempted it, believing that it is too complex and has little or no importance. Many participants argued that banks should put more efforts in advertising to let people know its benefits. Several research studies have investigated the personal factors influencing online banking adoption. To begin with, lack of trust can be the strongest reason keeping users away from processing transactions online. The perceived usefulness is another factor affecting customers' decision to deal with online banking services.

Furthermore, Corbin and Strauss (2014) found that customers may not use online banking due to the lack of awareness of its benefits; whereas they stressed that personal gain has the highest impact on customers to choose online banking services. Corbin and Strauss (2014) stated that more than half of the people who have tried using mobile banking services do not become active users and some customers who were supposed to be active users are not even aware of the important of mobile banking. This indicated that inadequate telecommunications infrastructure, lack of people literacy, lack of security, unreliable electricity supply, lack of trust and limited privacy are among the barriers to

mobile banking acceptance in Nigeria. This method of saving money has been going on for decades and most people are not willing to change. According to Awara and Anyadighibe (2014), a participant who just relocated to Lagos commented: 'I do not use the bank at all let alone mobile banking. I do not even know what it is. My parents did not use the bank when they were alive and my friends do not use the bank as well so I know little or nothing about it. If I get to know some things about it and if I see that both banking and online banking will be beneficial to me then I will consider using it.

Extent Administrative staff of University have adopted Mobile Banking

Several banks around the globe have offered mobile banking and financial services for years. Japan and South Korea are the world leaders in the adoption of mobile banking technology. Mobile banking is mostly operated via SMS or mobile internet and can also use special programs called clients download to the mobile device. Mobile devices are the most promising ways to reach the masses and to create a tie-in among current customers, due to their ability to provide services anytime, anywhere, high rate of penetration and potential to grow. Deployment of 3G also enables banks to offer more robust mobile banking technologies. Adopting mobile banking, customers have now developed option to perform banking activities such as paying bills, checking account information and transferring funds remotely anytime Yousafzai (2012). As such, the increase in customer satisfaction about the quality of banking services has been accordingly noticed. No matter the advantages attached to mobile banking, the adoption seems to be on the slow side due to specific risk associated with this system of banking.

Lee (2009) classified four types of online banking risks that might be encountered: The security/privacy risk, financial risk, social risk and time/convenience risk. First, the privacy risk is the possibility of losing, destroying, using or generating confidential data as a result of fraud or hackers attacks breaching the security of online banking users. Customers often face the privacy risk in the form of phishing, virus attacks, hacking, unauthorized access and fraudulent transactions. The financial risk is the possibility of monetary loss as a result of error in a transaction or a misuse of banking accounts. Many customers are scared of losing money while transferring funds or performing financial transactions over the Internet. Thus, if customers perceive mobile banking as useful, then they are more likely to perceive it as easy to use, secure and of less risky that may influence their attitude towards mobile banking. That is, the more the customer perceives mobile banking as easy to use, the more he/she is likely to adopt mobile banking.

Chung and Paynter (2012) conducted a survey and stated that a customer has a fear regarding transaction safety as an obstacle to the acceptance of mobile banking. This they said that limited security is one of the supreme hindrances on the way to the growth in the number of users of mobile banking. In this vein, Chimezie (2017) opined that a bank customer can perform the following non-transactional tasks through mobile banking or online banking like, viewing account balances, viewing recent transactions, downloading bank statements, for example in PDF format, viewing images of paid cheques, ordering cheque books, downloading periodic account statements, downloading applications for M-banking, E-banking etc. Bank customers can transact the following banking tasks through mobile banking; investment purchase or sale, loan applications and transactions, such as repayments of enrollments, credit card applications and register utility billers are bills that could be transacted through mobile banking.

In the same vein, Yusuf and Bala (2015) conducted a research on service quality, reliability and end user satisfaction on electronic banking in Nigeria, in their research work, perceived ease of use, service availability and reliability positively influences the adoption of

mobile banking in Nigeria associated with mobile phones and other similar appliances. Despite the growth of internet technology acceptance, some Nigerian financial institutes are yet to adopt internet technology (Yusuf, 2015). The reluctance of internet technology adoption by banks suggests that managers perceive the costs of internet technology adoption to outweigh the benefits. This can potentially be explained by fear of the consequences of failure in the case of high projects as well as perceived customers dissatisfaction (Butterfiled & Pendegraft, 2011).

The level of adoption of new technologies in the Nigerian banking industry has continued to increase over the last decade. One of such technologies adopted by the Nigerian banking industry is mobile banking. The launch of the Global System for Mobile Communication (GSM) network operated on the 900/1800MHz spectrum in 2001 by the government of President Olusegun Obasanjo significantly facilitated the introduction of mobile banking in Nigeria (Simon and Onwuka, 2016). With the development of the technologies in mobile communication, virtually every aspect of human relationships is being impacted upon. Mobile phones function as handheld personal computer in their rights. According to Simon and Onwuka (2016), cell phones are relatively cheap these days and have enough compiling and computational power to become a digital mattress and digital bank for the masses.

Statement of the Problem

The level of success recorded in the banking system in any country is attributed to it workable policies, quality of bankers and their systemic operation and how they are effectively utilized to achieve desired objectives. As affirms by Kujur and Shah (2015), developing countries face many impediments while implementing e-banking initiatives which sometimes aggravate traditional banking risks such as transaction/operations risk arising from fraud, processing errors, system disruptions or other unanticipated events, strategic risk resulting from poor e-banking planning and investment decisions and security risk wherein customers' rights and information seems not adequately safeguarded and provided for. All these seems to stand against the adoption of electronics banking amongst different individuals in our institutions.

It seems over the counter transactions are still preferred by many clients who are not literate enough to drive the innovations which the administrative staff of university are not excluded. The administrative staff of university may not be awesomely paid, they seems to sometimes exhaust their salaries before the end of the month which leave them with no choice of embracing electronic banking system. The most venerable are the illiterates ones who sometimes lack the knowledge to plan their income and expenditure, they most times borrow from lenders who take advantage of them in the percentage taking from any money borrowed which may have affected their interest in going into innovative banking practices. In addition, complaints have also been raised on frequent system failure especially on ATM machines and network daggling has also been of concern and affects quality customer service delivery especially during end of month and during festive seasons when the service is most needed by customers (Villa, 2013).

Internet connectivity costs; difficult user interface; lack of awareness amongst customers; limitation in functionality of mobile devices; accessibility issues; security

concerns; organizational changes; small number of choices; technology overload are all challenges associated with electronic banking that tend to discourage illiterate or semi-literate customers and others. The system of e-banking is very appealing but it seems some non-teaching staff of universities are not IT compliance to use the different devices to carry out their bank transactions and even when they do they stand the risk of exposing their secret pins to some miscreants in a bid to seek extra help during complications in electronic transactions. This seems to have reduced drastically the level of adoption of e-banking among junior non-teaching staff.

Aim and Objectives of the Study

The study investigated the relationship between mobile banking and banking practices of administrative staff of universities in Rivers State. The objectives of the study are to:

1. Ascertain the level of awareness of administrative staff of university on mobile banking in universities in Rivers State.
2. Find out the extent to which administrative staff of university have adopted mobile banking in universities in Rivers State.

Research Questions

1 What is the level of awareness of administrative staff of university on mobile banking in universities in Rivers State?

2 To what extent has administrative staff of university adopted mobile banking in universities in Rivers State?

METHODOLOGY

The descriptive survey research design was used for this study. The population of the study consisted of all the 2300 administrative staff of the three universities in Rivers State and 20 bankers who are representing at the customer's care from all the banks within the school premises where salaries are paid to administrative staff. This gave a total of 2320 respondents. The rationale for using the 20 bankers in the population is that, every customer's needs and complaints are channeled to the customer care unit of which all information about their actions and inaction are documented and rationally given attention. Therefore, the population drawn from the three universities consists of 1149 administrative staff from the University of Port Harcourt; 710 from Rivers State University and 441 administrative staff from the Ignatius Ajuru University of Education. (Source: Personnel Department, Administrative staff of the three universities in Rivers State, 2020). The sample size for the study consisted of 341 of administrative staff of the three universities in Rivers State, representing 15% of the population as respondents. On the other hand, the selected 20 bankers who are representing at the customer's care from all the banks were used as respondents.

The researcher employed a purposive sampling technique for the study. The instrument that was used for data collection in this study was a 36-item questionnaire titled: Electronic Banking and Banking Practices of Administrative staff of Universities Questionnaire (EBBPNTSUQ). The questionnaire was divided into two sections: section A will be for collection of demographic data. While section B contained 12 items on Electronic Banking and Banking Practices of Administrative staff of Universities. Interview pattern was used to generate responses from the customer's care representative of the banks. The 4-points modified likert rating scale of (Strongly Agree (SA) = 4 points; Agree (A) = 3 points; Disagree (D) = 2 points; and Strongly Disagree (SD) = 1 point) and High Extent (HE) =4 Medium Extent (ME) = 3 points; Low Extent (LE) = 2 points; and Very Low Extent (VLE) = 1 points; was used to structure the questionnaire.

In order to obtain the reliability coefficient of the designed research instrument, the researcher did a structured statistical analysis using the cronbach alpha statistics. The general reliability instrument had 0.71. The result showed that the sub-questionnaire on awareness of administrative staff of university on mobile banking 0.70, for administrative staff of university on the adopted mobile banking, has 0.72. The techniques for data collection involve the primary data collection which was the use of questionnaire and interview. Data were collected from respondents through close ended Likert scale questionnaire and in-depth interview. That is, out of the 341 copies of questionnaire administered, 325 copies of the questionnaire were retrieved. This indicated 95% return rate. The mean scores and standard deviation was used to answer research questions. The weighted mean will be (4+3+2+1/4) =2.50 which was deemed fit as the criterion mean for agreeing or disagreeing with the items of the questionnaire. Any item that has a mean score of 2.5 and above was agreed (accepted), then any item below 2.5 was disagreed (rejected).

RESULTS AND DISCUSSION

Data Analysis and Empirical Results

Research Question 1: What is the level of awareness of administrative staff of university on mobile banking in universities in Rivers State?

Table 1: Mean Responses of administrative staff of university on the level on awareness of mobile banking in universities in Rivers State.

S/N	**Level of awareness of Administrative staff of Universities on Mobile Banking**	$\overline{X}_2$	**SD₂**	**Remark**
1	I am aware of mobile banking services and can conduct mobile banking transactions without assistance	**1.94**	**1.25**	Low Level
2	I know what mobile banking is and have used it before	**2.5**	**1.82**	Moderate Level
3	I am aware that mobile banking allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts	**2.80**	**1.14**	Moderate Level
4	I am aware that Mobile telephone payment exist for quick transactions	**3.57**	**1.55**	Very High Level
5.	Never heard about mobile banking for transactions	**2.12**	**1.18**	Low Level
6.	I have heard about mobile banking but never used it because of security reasons	**3.60**	**1.57**	Very High Level
	Grand mean and standard deviation	**3.03**	**1.47**	

Table 1 indicated that item number 6 had the highest mean scores of 3.60 followed by item 4 with 3.57, item 3 with 2.80, item 2 with 2.5, item 5 with 2.12 and item 1 with 1.94 respectively. The various scores were above 2.50 which is the criterion mean except items 1 and 5. It simply implies that to a very high level administrative staff of university have heard about mobile banking but never used it because of security reasons; meanwhile they are aware that Mobile telephone payment exists for quick transactions. To a moderate level they are aware that mobile banking allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts, they also know what mobile banking is and have used it before. Meanwhile from the analysis, only few staff could be termed as those never heard about mobile banking for transactions. There is still low level of administrative staff on the conduct of mobile banking transactions without assistance.

Research Question 2: To what extent has administrative staff of university adopted mobile banking in universities in Rivers State?

Table 2: Mean Responses of administrative staff of university on the extent they have adopted mobile banking in universities in Rivers State.

S/N	**Extent Administrative Staff of Universities adopted Mobile Banking**	$\overline{X}_2$	**SD_2**	**Remark**
1	I adopted mobile banking to help me avoid long queue in banks	**3.29**	**1.37**	Moderate Extent
2	I have installed banking software on my personal computer/ phone for easy transactions.	**1.89**	**1.27**	Very Low Extent
3	I access my bank and account via SMS and as well as ordinary phone using services of interactive voice responses (IVR).	**3.32**	**1.38**	Moderate Extent
4	I access my bank account via the internet using a PC or mobile phone and web browsers.	**2.80**	**1.14**	Moderate Extent
5.	I have not adopted mobile banking to get account balance faster	**2.89**	**1.18**	Moderate Extent
6.	I have adopted mobile banking to the extent of accessing my account with specific software.	**2.13**	**1.19**	Very Low Extent
	Grand Mean and Standard Deviation	**2.72**	**1.37**	

Table 2 indicated that item number 1 had the highest mean scores of 3.29 followed by item 3 with 3.32, item 5 with 2.89, item 4 with 2.80, item 6 with 2.13 and item 2 with 1.89 respectively. The various scores were above 2.50 which is the criterion mean except items 2 and 6. It simply implies that to a moderate extent administrative staff of university access their bank and account via SMS as well as ordinary phone using services of interactive voice responses (IVR), adopt mobile banking to help avoid long queue in banks, they have not also adopted mobile banking to get account balance faster, access their bank account via the internet using a PC or mobile phone and web browsers. Meanwhile, it is only to a very low extent that administrative staff of university has adopted mobile banking to

the extent of accessing their account with specific software and installed banking software on their personal computer/ phone for easy transactions.

Summary of Findings

1. It was found that to a very high level administrative staff of university have heard about mobile banking but never used it because of security reasons; meanwhile they are aware that Mobile telephone payment exists for quick transactions. To a moderate level they are aware that mobile banking allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts, they also know what mobile banking is and have used it before. Meanwhile from the analysis, only few staff could be termed as those never heard about mobile banking for transactions. There is still low level of administrative staff on the conduct of mobile banking transactions without assistance.
2. It was found that to a moderate extent administrative staff of university access their bank and account via SMS as well as ordinary phone using services of interactive voice responses (IVR), adopt mobile banking to help avoid long queue in banks, they have not also adopted mobile banking to get account balance faster, access their bank account via the internet using a PC or mobile phone and web browsers. Meanwhile, it is only to a very low extent that administrative staff of university has adopted mobile banking to the extent of accessing their account with specific software and installed banking software on their personal computer/ phone for easy transactions.
3. From the interview granted to the 20 bankers who are representing at the customer's care from all the banks within the school premises where salaries are paid to administrative staff. When they were interviewed on the area of ***the level of awareness of administrative staff of universities on Mobile Banking.*** The response was that, many are aware but too many have not engaged in its practice. On the issue of ***the extent administrative staff of universities adopted Mobile Banking.*** The response was that, many have fairly adopted it but all are not consistent with it in practice.

DISCUSSION OF FINDINGS

Level of Awareness of Administrative staff of University on Mobile Banking

It was found that to a very high level administrative staff of university have heard about mobile banking but never used it because of security reasons; meanwhile they are aware that Mobile telephone payment exists for quick transactions. To a moderate level they are aware that mobile banking allows customers to carry out other financial services such as balance enquiries, interest rate enquiries, payment of bills, internet shopping, transfer to other accounts, they also know what mobile banking is and have used it before. Meanwhile, from the analysis only few staff could be termed as those never heard about mobile banking for transactions. There is still low level of administrative staff on the conduct of mobile banking transactions without assistance.

Some of the responses given by respondent of this study do not directly tally with the work of Babatunde and Sunday (2017) in the sense that their study found that modern-day banking services place more emphasis on technological innovations to improve service delivery and high level of customers' satisfaction; and this however no doubt increases the level of employees' job security by rendering some skills obsolete and demanding high level of skill in promoting mobile banking occasioned by information technology evolution or development. Given the fact that, there is still low level of administrative staff on the conduct of mobile banking transactions without assistance, Agwu and Carter (2014) found

that too many bank customers are still not aware of this innovation that is going on in the bank or are aware but never key in to embrace the electronic practice of bank transactions. Some still believe so much on the conventional operating system of the bank where people queue and do all transactions right at the banking hall. Fraud is major downturn for those who are even aware but are not ready to participate with the little salaries they receive; for example credit card fraud, foreign exchange fraud, stolen cheques, etc.

Extent Administrative staff of University have adopted Mobile Banking

It was found that that to a moderate extent administrative staff of university access their bank and account via SMS as well as ordinary phone using services of interactive voice responses (IVR), adopt mobile banking to help avoid long queue in banks, they have not also adopted mobile banking to get account balance faster, access their bank account via the internet using a PC or mobile phone and web browsers. Meanwhile, it is only to a very low extent that administrative staff of university has adopted mobile banking to the extent of accessing their account with specific software and installed banking software on their personal computer/ phone for easy transactions. Some of the responses from this study are in line with Chung and Paynter (2012) whom in their research work conducted found that a customer has a fear regarding transaction safety as an obstacle to the acceptance of mobile banking. This they found that limited security is one of the supreme hindrances on the way to the growth in the number of users of mobile banking.

In the same vein, Yousafzai (2012) found that, adopting mobile banking, customers have now developed option to perform banking activities such as paying bills, checking account information and transferring funds remotely anytime, as such the increase in customer satisfaction about the quality of banking services has been accordingly noticed. Meanwhile, no matter the advantages attached to mobile banking, the adoption seems to be on the slow side due to specific risk associated with this system of banking. Part of the findings of Yousafzai (2012) do not go in consonance with the works of Odumern (2013) who found that Nigeria currently has over 90 million active mobile subscribers making the country a fertile ground for the use of m-banking of which administrative staff of universities are not excluded.

Meanwhile in his findings, mobile banking is mostly operated via SMS or mobile internet and can also use special programs called clients download to the mobile device. Mobile devices are the most promising ways to reach the masses and to create a tie-in among current customers, due to their ability to provide services anytime, anywhere, high rate of penetration and potential to grow. Deployment of 3G also enables banks to offer more robust mobile banking technologies.

CONCLUSION

Customers perceived network as unreliable within school premises and there is an occasional experience of cash deduction without cash withdrawal when using ATM. Meanwhile, IT security is a major challenge to e-banking in Nigeria and the banking industry is not stable enough for e-banking which have led to weak adoption. From the findings of this work, to a high level administrative staffs of university are aware of smart cards but they do not use them often for bank transactions. Nevertheless, if electronic banking is well embraced and given priority, the banking industry will achieve global standard**.**

RECOMMENDATIONS

Based on the findings of the study, the researchers recommended that:

1. To encourage administrative staff on internet banking, bank managers should take appropriate measures to ensure adherence to customer privacy requirements applicable to the Nigeria environment so as to build confidence in them while operating this banking system.
2. Administrative staff of university should imbibe the practice of electronic banking knowing that Bank operation should do not jeopardize assurance to customers on the safety of their data that would not be used for purposes beyond which they are specially allowed or beyond which customers have authorized.

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