

Impact of Mobile Banking on Service Delivery in the Nigerian Commercial Banks

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Abstract

Electronic banking services have become an important practice among commercial banks in Nigeria. The introduction of E- banking services has improved banking efficiency in rendering services to customer. The study aims at examining the impact of mobile banking on service delivery in the Nigeria commercial banks. The study was carried out in Lagos state with One hundred and forty (140) Questionnaires administered and distributed to both senior and junior staff of the selected banks, Thirty five (35) staff each were picked from the four (4) selected banks. One hundred and Twenty five (125) Questionnaires were found useful for the purpose of the study representing 83.3% of the total questionnaire distributed. Data collected was analyzed using frequency table, percentage and mean score analysis while the non-parametric statistical test Chi- square was used to test the formulated hypothesis using STATA 10 data analysis package/software to examine the impact of mobile banking on service delivery and also look at the relationship between mobile banking and service delivery in the sampled banks. The results of the findings shows that Mobile banking improve banks service delivery in a form of transactional convenience, savings of time, quick transaction alert and save of service cost which has recuperate customer's relationship and satisfaction. To this end, It is recommended that banks management should Create awareness to inform the public about the benefits derived on the e-banking service products, Collaboration among banks should perfectly maintain, Skilled manpower and computer wizard should be employed by every Banks, in other to prevent fraudulent personal and hackers from manipulating the Banks data and stealing money from the Banks accounts. Finally Provision and maintenance of public network, system such as telephone (Nitel) the availability of these basic infrastructures is fundamental to the efficient functioning of the mobile banking services.

Keywords: E-banking Service, Mobile Banking, Service Delivery, Customers Service Satisfaction, Nigerian Commercial Banks.

Introduction

The banking industry no doubt has witnessed advancement in technology just like any other sector; the adoption of e-banking service is one of these as it affects banking operations entirely. With the adoption of Self Service technology by the banks, e-banking system has continued to service the populace, in which mobile banking is one of them. They offer convenience to customers and provide banking services well beyond the traditional service period. It therefore encourages a cashless society. Every sector of the economy whether financial or non-financial organization is adopting computer based approaches to the services rendered. Mobile Banking is becoming more popular in modern banking and as such has been a subject of interest among researchers. Mobile Banking means a financial transaction conducted by logging on to a bank's website using a cell phone, such as viewing account balances, making transfers between accounts, or paying bills. It is a term used for performing balance checks, account transactions, payments etc. via a mobile device such as a mobile phone. In recent time Mobile banking is most often performed via SMS or the Mobile Internet but can also use special programs called clients downloaded to the mobile device.

Combining the convenience of mobility with the rich multi-media content of the Internet and with the integration of the mobile telephone with palm-sized computers, cameras and content related information makes it almost inevitable that the ubiquitous access point to the electronic information is not the Personal Computer but rather some form of mobile appliance as observed Wojuade (2006). The emergence of GSM has led to improvements in efficiency and productivity, reductions in transaction costs, increased service innovation and better quality of life for the rural dwellers.

Information Communication Technology (ICT) has moderated the constraints of time, space, and information access in world trade and commerce as a whole. Emerging trends in socio-economic growth shows a high premium being placed on information and communication technology (ICT) by homes, organization, and nations, (www.nigeriabusinessifo.org, 2007). The business of banking is basically about efficient service delivery. Consequently, the introduction of facilities that enhance the delivery of banking services such as mobile banking, internet, ATM in an effective manner is always a welcome development. Mobile Banking has become an important issue, not only to retain customers but also gaining a competitive advantage while maintain and growing overall effectiveness. In the present banking system, excellence in customer service is the most important tool for sustainable business growth.

Customer complaints are part of the business life of any corporate entity, this is more so for banks because they are service organizations. As a service organization, customer service and satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. However, banks minimize instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redress of customer complaints and grievances. Service delivery has been described to be one of key performance indicators of an organization. The extent to which customer are satisfied with the service rendered has great impact on the overall performance and must be taken seriously players in the industry.

Statement of The Problem

Evidence from the literature shows that GSM has considerable impact on the economy being an emerging communication industry in Africa, with Nigeria rated as one of the fastest growing market in this field of communication. To attain customer loyalty, long-term viability and profitability and consequent success, institutions are placing increasing emphasis on the customer satisfaction Buhalis (2003). Recent empirical evidences show that quality of services and products is a key determinant of customer satisfaction and customer loyalty. Mobile banking is expected to improve banks service delivery in a form of transactional convenience, saving of time, quick transaction alert and cost saving.

The extent to which the use of mobile banking by Nigerian commercial banks customers can improve service delivery in is worth exploring. The impact of mobile banking on the banks service delivery has not been greatly explored in Nigeria. Few studies in Nigeria focus on mobile & internet banking adoption and more on ATM banking, This is because mobile banking is just gaining wider acceptance in Nigeria. The paper aim to examine the impact of Mobile banking on service delivery in the Nigerian commercial banks. Specifically, the study will answer the following research questions:

- Is there any relationship between mobile banking and service delivery of commercial banks in Nigeria?
- How does mobile banking influence service delivery of commercial banks in Nigeria?
- What are the factors that influence the customer's adoption of mobile banking in Nigeria?

Research Hypothesis

The hypotheses for this study are stated in the null form as follows:

Ho₁: there is no significant relationship between mobile banking and service delivery of commercial banks in Nigeria

Literature Review and Conceptual Explanation

Information and communications technologies (ICTs) have changed the approaches to conducting business transactions and meeting the growing demands of customers for most organizations. The promise of ICTs in the banking sector has been seen in terms of its potential to increase customer base, reduce transaction costs, improve the quality and timeliness of response, enhance opportunities for advertising and branding, facilitate self-service and service customization, and improve customer communication and relationship (Garau, 2002). Most banks in developed and some in developing parts of the world are now offering e-banking services with various levels of sophistication. However, most African banks seem to be content with having a Web presence with only a few of them making strides towards full-fledged e-banking applications.

More recently, as new data were made available and new methodologies were applied, empirical investigations have found evidence that ICT is associated with improvements in service delivery performance, in intermediate measures and in economic growth (Oliner and Sichel, 1994; Lehr-Licthemberg, 1999; Sichel, 1997; Brynjolfsson and Hitt, 1996). The adoption of ICT allows for a reduction of transaction costs and leads possibly to more efficient markets. Much clearer and stronger evidence of the impacts of ICT comes from evidence at the firm level (Brynjolfsson & Hitt, 1996; Baily & Solow, 2001; Brynjolfsson, Hitt & Yang, 2002; Brynjolfsson & Hitt, 2002; Kohli & Devaraj, 2003).

Service Quality and Customer Satisfaction

E-Banking Service providers have embraced the relationship marketing, to cultivate a long term relationship so that, their customers can move along the 'ladder of customer relationship' (Payne et al, 1995). To attain customer loyalty, long-term viability and profitability and consequent success, institutions are placing increasing emphasis on the customer satisfaction (Reichheld et al, 2000). Excellent service is a profit strategy and the ultimate aim of the company is to be continually productive and profitable. In their words perfect service occurs at customer's moment of value especially when the customers want service, where they want it, how they want it and in a manner that is guaranteed to the customers known as perfect service delivery.

In the off-line environments, it is common knowledge that the quality of services and products is a key determinant of customer satisfaction and customer loyalty (Parasuraman et al, 1988).. Nowadays, many banking industry are adjusting to become customer focus. With the emergence of the E- banking service product such as mobile banking, internet and etc.

Mobile Banking Tools and Banking Model

THE INTERNET: The internet is a global system of interconnected computer networks that uses the internet protocol suites to serve billions of users worldwide, Wikipedia. The mobile banking system is routed through the internet to allow accessibility to customers anywhere and at virtually all times.

THE MOBILE PHONE: This is a device that can be used to make and receive telephone calls over a radio network.

ATM: The ATM,(Automated Teller Machine) is an innovative customer delivery service tool that offers diversified services such as cash withdrawals, funds transfer, payment of bills, etc. the use of ATMs as a customer service delivery strategy has enabled bank customers to transact banking business using a coded ATM card, wherever an ATM facility is located, customers can access their accounts at any hour of the day. However, customers have to get to those ATM centers to transact such businesses. This is subject to some flaws such as robberies on point of sales. There came about the introduction of the mobile view which apparently affords customers the opportunity to perform all ATM transactions aside cash withdrawals on the blink of an eye using their mobile cells.

Lai and Li, 2005; Cheng and Yeung, 2006, observed that trust has a more direct effect on a customer's attitude than perceived ease of use in the electronic banking context. In most developing nations, the automation of the banking services has become a critical factor in the process of attaining efficiency in delivering customer services. Zhu et al. (2005) postulated that a pleasant experience of automated services provides enhanced value to the customers and attract them in undertaking improved business with their banks. However, for mobile banking to be effective, it has to be supported by one of the under listed models :

The Bank-Focused Model

The bank focussed model emerges when a traditional bank uses non-traditional low cost delivery channels to provide banking services for its existing customers. Examples range from the use of automated teller machines, (ATM), to internet banking or mobile phone banking to provide certain limited banking services to bank customers. This model is additive in nature and may be seen as a modest extension of conventional branch based banking.

The Bank-Led Model

The bank-led model offers a different alternative to a conventional branch-based model in that customer conducts financial transactions at a whole range of retail agents, (through mobile phones) instead of at bank branches or through employees. This model promises the potential to substantially increase the financial service outreach by using a different delivery channel, i.e the mobile phone service. This model is often cheaper to the bank-focused model.

Non-Bank Led Model

The non-bank led model is of significance where a bank does not come into the picture at all, (except possibly as a safe keeper of funds), and the non-bank, (e.g online bank) performs all the functions.

Mobile Banking Services

In general 'mobile' means "fully portable, real-time access to the same information, resources, and tools that, until recently, were available only from the desktop" Bhattacharjee, (1998). The rapid advancement in technologies and ease of use, coupled with the falling prices of devices, present the mobile phone as an appropriate and adaptable tool to bridge the digital divide. Cell phones have not yet achieved these levels of quality, but they do offer "anywhere" convenience, a disruptive innovation advantage. The wireless industry is one of the most dynamic and growing industry in the world economy today. The rapid technological advancement that the world has witnessed in the recent years especially in the electronic industry has also changed the means of production around the world. I.E.C, (2005). This can be evidenced in the banking sector where, since the introduction and evolution of the mobile phones, the ways and means of business information transfer have changed leading to more effective in service rendered to customer by the banking sectors. However, mobile banking services are often differentiated as 'push' or 'pull'. Pull is when a customer explicitly requests a service or information from the bank. While push, occurs when a bank sends an alert to a customer when their accounts goes below a threshold level. Pull services are often of higher security measures.

Researchers at all spheres of the world had contributed in varied degrees to the existence of mobile banking and its originality into servicing customers effectively. Those scholars have evaluated some of the services mobile banking can offer. Such services include;

Account information: Mini statements and checking account history, Alerts on account activity or passing of set thresholds Monitoring of term, deposits Access to loan statements, Access to card statements Status on cheque, stop payment on cheque

Payments and transfers: Domestic and international funds transfer, Micro-payment, handling Mobile recharging

Investments: Portfolio management service, Real-time stock quotes, personalized alerts and notification on security prices and etc.

Service Delivery and Mobile Banking

An understanding of the role of e-service delivery is critically important because a study has suggested that as much as \$8billion in potential sales were lost on 2001 due to inadequate e-service. Sichel, et al (2010). More importantly, as mainstream consumers begin to explore the world available to them on the web, they are likely to be less willing to put up with poor service. With the emergence of the mobile banking, customer focus has to be presented on the mobile electronic facilities platform. A key component of improving customers focus is the implementation of tools that allow development of better relations between banks and their customers (customer bank relationship). The banking industry today is witnessing heavy IT revolution to the extent that Customers now have freedom to pay bills; plans payments while held in traffic jams, receive updates on banks transaction other. Mobile banking also welcomed other financial services like share trading, sophisticated enquiry based banking services for transaction alerts, minimum balance alerts, account balance enquiry, cheque book request, and bill payment alerts.

Several banks in Nigeria have launched the mobile banking services that enable customers to carry out simple transactions based on Short Message Services (SMS) technology with customer's mobile phones serving as the terminals. Such transactions include account balance enquiries, funds transfers between customer's own accounts and to other account with the same bank, transaction tracking and third party payments, such as bill payments, cheque book request and balance confirmation. The security controls used are PIN code and pass code identification. Mobile banking service also secure SMS messaging for confirmation of receipt to the beneficiary of services. Mobile banking services have a very exciting potential within Nigeria, given the low infrastructural requirements and a rapidly increasing mobile phone penetration. Furthermore, increased service quality on mobile banking facilities can enhance more effective mobile banking service product and can help them to achieve higher levels of customer satisfaction.

Challenges of Mobile Banking

Mobile phone operability: There are a large number of different mobile phone devices and it is a big challenge for banks to offer mobile banking solution on any type of device. Some of these devices support Java ME and others support s Application Toolkit, a WAP browser, or only SMS. Initial interoperability issues however have been localized, with countries like India using portals like R-World to enable the limitations of low end java based phones, while focus on areas such as South Africa have defaulted to the USSD as a basis of communication achievable with any phone. The desire for interoperability is largely dependent on the banks themselves, where installed applications (Java based or native) provide better security, are easier to use and allow development of more complex capabilities similar to those of internet banking while SMS can provide the basics but becomes difficult to operate with more complex transactions.

Security of transactions: Security of financial transactions, being executed from some remote location and transmission of financial information over the air, are the most complicated challenges that need to be addressed jointly by mobile application developers, wireless network service providers and the banks' IT departments.

Advantages of Mobile Banking

- Mobile banking reasonably reduces the cost of rendering services to customers.
- For service providers, mobile banking offers the next surest way to achieve growth by offering suitable services to attract new customers or retain old ones.
- Mobile banking helps alert customers on trends happening in their accounts in order to minimize fraud.
- It also encourages them and wishes customers well on special occasions like birthdays that customers value a lot.

Methodology

Presently, there are 20 commercial banks in Nigeria, 15 Quoted and 5 Unquoted (CBN2012). All these banks will make up the population this research. Out of the 20 commercial banks in Nigeria, Four(4) public Quoted Banks were carefully selected for the purpose of the study, two of which are New Generation banks: (Skye Bank plc and GTB Plc) while the remaining two Banks are Old Generation banks (First bank plc and Wema Bank plc) in Lagos state Nigeria. This in line with the research adopted by Joshua & Koshy (2011).The sampling frame of this study comprises of senior and junior staff in the relevant departments of the four selected public quoted banks. Lagos was chosen for predominance of banking activities even as the Nigerian government selecting it as the experimental cashless policy implementation centre. CBN (2012).

The selection of banks was done using purposive sampling while bank staffs were selected at random. One hundred and forty (140) Questionnaires were administered and distributed to the staff of the selected banks, Thirty five (35) staff each was picked from the four (4) selected banks. One hundred and Twenty five (125) were found useful for the purpose of the study representing 83.3% of the total questionnaire distributed. The major instrument used in the collection of data for this research work is questionnaire. The questionnaire consists of questions that are related to mobile banking impact and effective service delivery as identified in the literature. Likert five point scales ranging from 1-5(1=strongly agree &5=strongly disagree) were used as a basis of the questions. Data collected was analyzed using frequency table, percentage and mean score analysis while the non-parametric statistical test (Chi- square) was used to test the formulated hypothesis using STATA 10 data analysis package/software.

Results and Discussions

The table1 reveals that, 29.6% of respondents were male, and 70.4% were females. Therefore, it shows that majority of the staff in the sample banks are Females. Similarly, the table shows that 67.2% of the respondents were aged between 25-35, 21.6% of the respondents were aged 36-45, 11.2% of the respondents were aged between 46-55, and none was between 56 and above. Hence the data above shows that majority of the respondents were of between 25-35 years. in addition, the table signifies that 7.2% of the respondents were senior managers, 28% were Cashiers, 36% were Marketers, 16% were in the Customer Care and 12.8% were Accountants. Hence, majority of the respondents were in the marketing department, and this reveals that marketing departments are vital departments that most sectors should consider when establishing a business. Finally, the table support that most of the respondents are between 6-10 years in service with 36%. Hence this shows that majority of the respondents have not served the sector for a long time.

Table1: Frequency and Mean Score Distribution of Respondent Demographic Profile

Variables	Number	Percentage	Cumulative Percentage
Sex:			
Male	37	29.60	29.60
Female	88	70.40	100.00
Mean- 1.704			
Age:			
25-35	84	67.20	67.20
36-45	27	21.60	88.80
46-55	14	11.20	100.00
56 & Above	0	00.00	100.00
Mean- 1.44			
Position:			
Senior manager	9	7.20	7.20
Cashier	35	28.00	35.2
Marketer	45	36.00	71.2
Customer care	20	16.00	87.2
Accountant	16	12.8	100.00
Mean-2.992			

Variables	Number	Percentage	Cumulative Percentage
Year in Service:			
1-5	40	32.00	32.00
6-10	45	36.00	68.00
11-14	16	12.80	80.08
15 & Above	24	19.20	100.00
<i>Mean- 2.192</i>			

Source: Computations and Output of STATA10 based on Authors' Field Survey (2013).

Mobile Banking impact on service delivery in Nigeria commercial banks.

Table 2 reveals that majority of the respondents that is (44%) of the total respondents agreed; 32% of them strongly agreed, and 24% of the respondent are unanimous to the motion that Mobile banking services are highly efficient and will improve quality of services delivery.

Hence this shows that Mobile banking services are highly efficient and will improve quality of services delivery. similarly, the table indicate that large number of respondents, i.e.(70.40%) of the respondents are strongly agreed that great value on the improved quality of life, inter relationship and other personal gains can be achieved from using of mobile banking services, (19.20%) of them agreed, while (9.60%) also disagreed to the motion; and (0.80) undecided.

Also, the table2 indicate that a large number of respondents, i.e.(56%) of the respondents, strongly agree that security concern is one of the major problem affecting well patronage of mobile banking service in Nigeria banking sector, (20%) of them agreed, while (24%) also disagreed to the motion; and none strongly disagreed nor undecided. Also, 12% were unanimous, 56% strongly agreed and 32% agreed, while none disagreed and strongly disagreed that Network problem is also one of the contributory factors that hinder the effectiveness of mobile banking service in the Nigeria banking sector. Furthermore, 56% of the respondents strongly agreed, 20% agreed, 4% were undecided; another 8% strongly disagreed, while the last 12% strongly disagreed that Mobile banking service is very flexible and comfortable to use.

Hence, this show that majority believed that Network problem is also one of the contributory factors that hinder the effectiveness of mobile banking service in the Nigeria banking sector. Similarly, from table2, 40% of the respondents strongly agreed that Mobile banking service increase customer loyalty patronage, 24% agreed, 20% strongly disagreed to it, while 16% were undecided and none disagreed. Hence, it is concluded that Mobile banking service increase customer loyalty patronage.

Likewise, 44% of the respondents strongly agreed, 20.80% agreed, 24% were undecided that Mobile banking service helps customer in attaining personal satisfaction. Hence, these signify that majority support that Mobile banking service helps customer in attaining personal satisfaction. Also, 16.80% of the respondents strongly agreed, 47.20% disagreed while 36% were undecided that mobile banking does not positively influence service delivery of commercial banks in Nigeria.

Hence, the majority respondents signify that mobile banking positively influence service delivery of commercial banks in Nigeria. Also the Table2 indicate that 42.40% of the respondents strongly agreed, 21.60% agreed, 9.60% disagreed,16.00% strongly agreed while 10.40% were undecided that The introduction of electronic payment products such as m-banking,Atm,pos,etc has increased the level of economic activities.Hence, the majority respondents imply that The introduction of electronic payment products such as m-banking,Atm,pos,etc has increased the level of economic activities. Finally 44% of the respondents disagree, 32% strongly disagree, 8% strongly agree while 16% agree that there is no relationship between mobile banking and service delivery in the Nigeria commercial banks. Hence majority believes there is relationship between mobile banking and service delivery in the Nigeria commercial bank.

Table2: Distribution of Responses on banker’s perception of mobile banking impact on service delivery in Nigeria commercial bank.

QUESTIONS	SA	A	D	SD	U	TOTAL
Mobile banking services are highly efficient and will improve quality of services delivery	40 (32.00)	55 (44.00)	0 (0)	0 (0)	30 (24.00)	125 (100)
great value on the improved quality of life, inter relationship and other personal gains can be achieved from using of mobile banking services	88 (70.40)	24 (19.20)	12 (9.60)	0 (0)	1 (0.80)	125 (100)
security concern is one of the major problem affecting well patronage of mobile banking service in Nigeria banking sector	70 (56.00)	25 (20.00)	0 (0)	30 (24.00)	0 (0)	125 (100)
Network problem is also one of the contributory factors that hinder the effectiveness of mobile banking service in the Nigeria banking sector	70 (56.00)	40 (32.00)	0 (0)	0 (0)	15 (12.00)	125 (100)
Mobile banking service is very flexible and comfortable to use	70 (56.00)	25 (20.00)	10 (8.00)	15 (12.00)	5 (4.00)	125 (100)
Mobile banking service increase customer loyalty patronage	50 (40.00)	30 (24.00)	0 (0)	25 (20.00)	20 (16.00)	125 (100)
Mobile banking helps customer in attaining personal satisfaction	55 (44.00)	26 (20.80)	0 (0)	14 (11.20)	30 (24.00)	125 (100)
mobile banking does not positively influence service delivery of commercial banks in Nigeria	0 (0)	0 (0)	59 (47.20)	21 (16.80)	45 (36.00)	125 (100)
The introduction of electronic payment products such as m-banking, Atm, internet, etc has increased the level of economic activities?	53 (42.40)	27 (21.60)	12 (9.60)	20 (16.00)	13 (10.40)	125 (100)
There is no relationship between mobile banking and service delivery in the Nigeria commercial bank?	10 (8.00)	20 (16.00)	55 (44.00)	40 (32.00)	0 (0)	125 (100)

Note: the bracket Figures indicate the percentage& figure not bracket indicate the frequency

Source: Computations and Output of STATA10 based on Authors’ Field Survey (2013).

Test of Hypothesis

H₀: There is no significant relationship between mobile banking and service delivery of commercial banks in Nigeria

Decision: Since the chi-squares calculated (X²-cal) are greater than chi-square tabulated (X²-tab) which makes all the figures to be highly statistically significant with the probability of F = 0.000. Collectively; we reject null hypothesis stated earlier: there is no significant relationship between mobile banking and service delivery of commercial banks in Nigeria due to the result. Thus, we accept alternative hypothesis that:

There is significant relationship between mobile banking and service delivery of sampled commercial banks in Nigeria.

Table 3: Chi-square Analysis table of Relationship between Mobile Banking and Service Delivery in Nigeria Commercial Banks

S/N	Relationship	Pearson Chi-Square (Value)	Pr (Value)	Remark
1	Q1 VS Q2	100.3027	0.000	Significant
2	Q1 VS Q3	157.4675	0.000	Significant
3	Q1 VS Q4	97.0982	0.000	Significant
4	Q1 VS Q6	168.1818	0.000	Significant
5	Q1 VS Q7	191.1157	0.000	Significant
6	Q1 VS Q8	116.0760	0.000	Significant
7	Q1 VS Q9	180.6207	0.000	Significant
8	Q2 VS Q3	107.3895	0.000	Significant
9	Q2 VS Q4	158.6806	0.000	Significant
10	Q2 VS Q5	174.9242	0.000	Significant
11	Q2 VS Q6	146.4915	0.000	Significant
12	Q2 VS Q7	117.5979	0.000	Significant
13	Q2 VS Q8	93.4343	0.000	Significant
14	Q2 VS Q9	232.3232	0.000	Significant
15	Q8 VS Q10	156.9562	0.000	Significant
16	Q5 VS Q8	122.7891	0.000	Significant
17	Q4 VS Q8	109.6939	0.000	Significant
18	Q8 VS Q9	212.3352	0.000	Significant
19	Q4 VS Q5	211.8056	0.000	Significant
20	Q7 VS Q8	216.1198	0.000	Significant
21	Q8 VS Q10	156.9562	0.000	Significant

Source: Computations and Out-Put of STATA 10 based on Author's Field Survey ^ (2013).

Conclusion

The mobile banking services provided by commercial banks in Nigeria generally cover information- push where customers can access banking information and make transaction such as Account information, Payments, transfers and Investments using mobile phone as terminal. The results of the findings and the hypotheses tested showed that Mobile banking improve banks service delivery in a form of transactional convenience, saving of time, quick transaction alert and cost saving, Thus customers have been able to save considerable among of banking time with relatively leaser costs to the customers. Also the introduction of electronic payment products such as m-banking, Atm, Internet, etc has increased the level of economic activities. it also reveal that commercial banks in Nigeria that have implemented mobile banking are chalking-up some successes even with the problems that come with it. These challenges include network problem and Security which are major contributory factors that hinder the effectiveness of mobile banking service in the Nigeria banking sector. Finally the research findings indicate that mobile banking positively influence service delivery of commercial banks in Nigeria. In view of the above finding the following recommendation were made:

- Creating awareness to inform the public about the benefits derived on the e-banking service product.
- Skilled manpower and computer wizard should be employed by every Bank, in other to stop, prevent fraudulent personal and hackers from manipulating the Banks data and stealing money from the Banks accounts, Provision and maintenance of public network, system such as telephone (Nitel) the

availability of these basic infrastructures is fundamental to the efficient functioning of the mobile banking services.

- Collaboration among banks should perfectly maintain. Electronic payment system as a result of its huge financial involvement requires that banks must jointly set and manage a network system such as Mobile fund transfer; ATMs v-cards etc. collaboration helps to spread and reduce the initial costs of setting up the electronic Banking system.

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