

An Evaluation of the Impact of E-Banking on Operational Efficiency of Banks in Nigeria

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Abstract : The research has been conducted on the impact of E-banking on the operational efficiency of Banks in Nigeria, A case of some selected banks (Diamond Bank Plc, GTBankPlc, and Fidelity Bank Plc) in Nigeria. The research is a quantitative research which uses both primary and secondary sources of data collection. Questionnaire were used to obtained accurate data, where 150 Questionnaire were distributed among staff and customers of the three Banks , and the data collected where analysed using chi-square, whereas the secondary data where obtained from relevant text books, journals and relevant web sites. It is clear from the findings that, the use of e-banking by the banks has improved the efficiency of these banks, in terms of providing efficient services to customers electronically, using Internet Banking, Telephone Banking ATMs, reducing time taking to serve customers, e-banking allow new customers to open an account online, customers have access to their account at all the time 24/7.E-banking provide access to customers information from the data base and cost of check and postage were eliminated using e-banking. The recommendation at the end of the research include; the Banks should try to update their electronic gadgets, e-fraud(internal & external) should also be controlled, Banks shall employ qualified man power, Biometric ATMs shall be introduce to reduce fraud using ATM Cards, as it is use in other countries like USA.

Keywords : banks, electronic banking, operational efficiency of banks, biometric ATMs

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