

## Examining Cyber Crime and Its Impacts on E-Banking in Nigeria

**Authors :** Auwal Nata'ala

**Abstract :** The Information and Communication Technology (ICT) has had impacts in almost every area human endeavor. From business, industries, banks to none profit organizations. ICT has simplified business process such as sorting, summarizing, coding, updating and generating a report in a real-time processing mode. However, the use of these ICT facilities such as computer and internet has also brought unintended consequences of criminal activities such as spamming, credit card frauds, ATM frauds, phishing, identity theft, denial of services and other related cyber crimes. This study sought to examined cyber-crime and its impact on the banking institution in Nigeria. It also examined the existing policy framework and assessed the success of the institutional countermeasures in combating cyber crime in the banking industry. This paper X-ray's cyber crimes, policies issues and provides insight from a Nigeria perspective.

**Keywords :** cyber crimes, e-banking, policies, ICT

**Conference Title :** ICSRD 2020 : International Conference on Scientific Research and Development

**Conference Location :** Chicago, United States

**Conference Dates :** December 12-13, 2020