

Inegbedion, H.E. (2018) Factors that Influence Customers' Attitude toward Electronic Banking in Nigeria,

Abstract

The study examined factors that influence customers' attitude toward electronic banking in Nigeria. It sought to determine whether customers' knowledge of the Internet influences their adoption of electronic banking in Nigeria; whether customers' perceived ease of use of the Internet (the ease with which online transaction is effected) influences their adoption of electronic banking in Nigeria; whether customers' perceived riskiness of the Internet influences their adoption of electronic banking in Nigeria; and whether the nature of transactions influences customers' adoption of electronic banking in Nigeria. The survey research design was adopted and the population of the study consisted of customers of Zenith bank. Research data were analyzed using descriptive and inferential statistics. Descriptive statistics included frequency tables, while the inferential statistics were the one-sample t test and F test. The research findings showed that customers' knowledge of the Internet, customers' perceived ease of use of the Internet; customers' perceived riskiness of the Internet, and nature of transaction all influence their adoption of electronic banking in Nigeria