

عنوان مقاله:

Emerging Technology Adoption and Financial Performance of Deposit Money Banks in Nigeria

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خلاصه مقاله:

Technology has become an increasingly critical success factor in modern-day banking like many other aspects of human life: driving competition, process, operation, and customer service delivery and satisfaction. This study examined the effect of emerging technology adoptions on the financial performance of Deposit Money Banks (DMBs) using monthly data collected on Deposit Money Banks (DMBs) in Nigeria between 2012 and 2019. The Fully Modified Ordinary Least Squares (FMOLS) regression method was employed for data analysis. The result shows that emerging technology variables such as Web Payment, Mobile Money operators, Automated Teller Machines, and Point of Sale terminals have positive long-run relationships with bank performance in Nigeria. Hence, the study concluded that emerging technology adoption boosts the financial performance of DMBs in Nigeria. Thus, it is apparent that DMBs need to ensure viable investment in emerging technologies to promote their performance and strengthen their capacity for good quality service delivery in a highly competitive banking environment on the digital revolution trajectory.

کلمات کلیدی:

Banks, Depository Institutions, Emerging Technology, mobile banking, Online Banking

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