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Evaluation of Mobile Banking Services Usage in Minna, Niger State

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***Abstract*—This paper evaluates mobile banking services by investigating how mobile banking users dispose their Point of Sales (PoS) and Automated Teller Machine (ATM) receipts, if they change the password to their mobile banking platform or they do not change it. Data was collected through the use of questionnaires and interviewing bank staff. A total of 287 data were collected and analyzed using Statistical Package for Social Science (SPSS) software for Statistical analysis. The results of the analysis were presented using Descriptive Statistical Analysis. The result of investigation showed that total of 84.6% respondents do not properly dispose their ATM receipts, total of 69.6% of them do not properly dispose their PoS receipts,72.2% of them have almost been scammed or duped by providing their Bank Verification Number (BVN) and ATM details. It was also found that 48.3% of them use default passwords to their mobile banking platform, 61.2% do not change their passwords. Further investigations showed that total of 95.1% of the respondents thinks BVN should be kept secret, 91.6% of them are of the view that BVN should be treated the way passwords are treated and total of 77.7% of them thinks ATM card should be treated as passwords. The research also discover a strong relationship between those who disposed off their ATM and PoS receipt indiscriminately and chances of been duped**

Keywords-mobile banking, mobile banking security, mobile banking application security

I. INTRODUCTION

Mobile Banking can be defined as the provision of banking services to customers on their mobile devices [1]. Those banking services include SMS Banking, Application (Software) oriented, Browser (Internet) based model and Mobile Apps [2]. Mobile Banking can also refer to the provision and the availability of banking and financial services with the help of telecommunication devices [3]. It uses mobile devices to provide financial information and communicates transactions to the customers such as checking account balances, transferring funds and accessing other banking products and services from anywhere at any time [4].

Technological improvements such as the inventions of ATMs for cash withdrawal to reduce the queue in banking halls, introduction of internet banking which enables customers to access their accounts, view their account balance and transfer fund through the internet and mobile banking services which enables customers to make financial transactions on their mobile phones by downloading the banks mobile application on their mobile phones and also SMS Banking have made banking sector more user friendly. This work is focusing on mobile banking services.

Nigeria is still at its very early age of adopting information technology and most of the citizens are not really acquainted with it, therefore there is need to make the citizens to be aware of a technology-based banking system such as internet banking, mobile banking and so on. The citizens need to be fully aware of the implementations, usefulness, applications and benefits of using this technology-based banking system such as the internet banking and the mobile banking. There is need to evaluate mobile banking services in Nigeria to see how secure they are and also to know if any account details can be gotten off those services [5].

A. Brief on Mobile Banking in Nigeria

Mobile banking utilizing mobile phones was first recognized at an unbanked Africa summit in Lagos, Nigeria as an attainable instrument to give fundamental financial services to a very large number of unbanked in the urban and rural parts of Africa and in particular, Nigeria [6].

In Nigeria, the utilization of mobile banking began from transaction-based exercises whereby debit alert and credit alert were conveyed on the bank client's cell phone through Short Message Service (SMS) when withdrawal or payment is done on the client's account respectively. That was the beginning of mobile banking in Nigeria. This is a restricted occasion and just for the purpose of getting information. GTBank take the lead to implement this service to its esteem customers. Nigerian banks are currently conveying full fledge banking through the cell Phones with cluster of services which were just conceivable in the Banking corridors sometimes recently. Zenith Bank, United Bank for Africa, GTBank, Diamond and former Intercontinental bank (now Key Stone bank) are the fore sprinters of this development.

The Central Bank of Nigeria (CBN) in its cashless policy, gave authorization to fifteen (15) mobile money administrators to give financial services and aid in the crossing over barrier amongst banked and unbanked portion of the populace [7]. These authorized mobile money

administrators are financial institutions, among them are GTBank, UBA, Stanbic IBTC, Pagatech, E-transact Plc, M-Kudi, monetize, Paycom, Eartheoleum, moneybox, Parkway projects, and Chams. The Central Bank of Nigeria (CBN) in its cashless policy, gave authorization to fifteen (15) mobile money administrators to give financial services and aid in the crossing over barrier amongst banked and unbanked portion of the populace [7]. These authorized mobile money administrators are financial institutions, among them are GTBank, UBA, Stanbic IBTC, Pagatech, E-transact Plc, M-Kudi, monetize, Paycom, Eartheoleum, moneybox, Parkway projects, and Chams.

In January, 2012 CBN revealed that activities have since expanded inside the mobile money economy and administrators had recorded 35,971 transactions. Sequel to this development in the banking industry in Nigeria lead there was a corresponding growth in the Information and Communication Technology (ICT) sector of the economy.

B. Requirements for Mobile Banking in Nigeria

The requirements for mobile online banking differ with different banks. Some banks need the client's subscription to service only, while some banks need plug and play installations. Clients subscription to this service are normally free, it is from the subscription where the client can utilize the access codes to perform his/her mobile financial transactions. The most widely used and recognized mobile banking services by most banks include: checking of account balance, mini-statement checking, assessment of loan statement, request of cheque books, funds transfers, Personalized alerts and notifications on security prices, Credit request status including mortgage approach, insurance coverage, and portfolio management system.

C. Statement of the Problem

A research was carried out on the factors affecting the adoption of mobile money in the banking and financial industries of Botswana [8]. The research showed that majority of people does not accept mobile banking services because of fear of losing their money. Similar study was conducted by (Mago, 2014) on the impact of mobile banking on financial inclusion in Zimbabwe. The results of the research showed that majority of the respondents are not interested in the technology. However, in 2013, [9] examined the impact of Information Technology on the Growth and Development of banking industry in Nigeria using UBA, First Bank of Nigeria (FBN), Zenith Bank Plc as case study. Previous studies have shown that mobile banking services have been evaluated, but none has investigated how mobile banking users dispose their ATM and PoS receipts. Again, none has investigated if mobile banking users often change their passwords or if they use default passwords. To the best of the researcher knowledge, no study has been carried out on the users view on how ATM cards and BVN should be treated and kept. This study will help us evaluate mobile banking services by investigating how the mobile banking users dispose their ATM and PoS receipts, their view on how ATM card and BVN should be kept and treated and the relationship between those users that leave their ATM, PoS, and BVN receipts carelessly to those who get scammed or duped using these platforms of banking will also be investigated.

D. Aim and Objectives

The aim of this research is Evaluation of Mobile Banking Services: a case study of Niger state. To achieve this aim, the following objectives are desirable:

- Investigate why mobile banking clients get scammed or duped.
- Investigate how mobile banking clients handle their PoS and their ATM receipts.
- Investigate mobile banking users view on how ATM card and BVN should be kept and handled.

E. Organization of the Work

This paper is divided into Five (5) sections. Section one is the introductory part, section two is review of related literatures, while section three describes materials and methods used in this research. Graphical representation of results is shown in section four, while detail discussion and summary of the results is in section five. Finally, the conclusion and recommendations are discussed in section six respectively.

II. RELATED LITERATURE

[10] focuses his research work on the impact of client's choice to utilize a particular form of mobile banking and concentrates on the assessment of SMS-based mobile banking. For this study, a survey questionnaire was utilized and created to gather information from 250 college students. The outcome of the analyzed data showed that content specific factors such as service quality and awareness are the variables that impact the client's perception about the value of SMS mobile banking that influence the intent to utilize and to adopt it. [11] carried out a study to review mobile banking globally. The research aimed at concisely audit current research on mobile banking done around the world. This additionally made an endeavor to synthesize the outcomes and features elements that influence the results and highlights of mobile banking adoption around the world. The outcome of this paper showed that trust, perceived cost, perceived ease of use, perceived credibility, perceived usefulness, ease of use and social impact are the essential factors that impact the client's usage of mobile banking.

In the same vein, [4] broadens the users knowledge as regards to the use of mobile banking through incorporating Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). The outcomes for this investigation showed a noteworthy positive effect of behavior toward mobile banking and subjective standard on the adoption of banking. It additionally demonstrated that the impacts of behavioral control and convenience on mobile banking adoption were immaterial. The regression outcome for this study showed that a huge effect of perceived usefulness on behavior to mobile banking while the impact of perceived ease of use on behavior to mobile banking was not supported.

[12] investigates the elements that impact the client's loyalty with electronic-banking in Nigeria. The study involves twenty (20) banks selected randomly in Ibadan, Oyo state, Nigeria. For this research, a questionnaire was structured and utilized and data was gathered from the employees of the bank and their clients. The outcome of the research revealed that quality of service (SMS alerts, E-mails alerts and opening of accounts electronically etc.) and ATM are the significant elements that have great influence on the satisfaction of clients in the Nigerian banks. This study suggests that banks should improve on their Quality of Service, increase the number of ATM dispensers, and client information should be protected and made confidential. However, [2, 13] gives detailed explanation on the usability patterns of the mobile banking clients and showing the variables that have influence on their mobile banking usage. The study points out the lack of awareness, concern for security and technical problems are the significant purpose why clients oppose mobile banking. The usability pattern of the clients recommends that as the transaction of frequency expands, individuals want to utilize ATMs and in addition, issues on security have kept clients from utilizing mobile banking alternatives. Be that as it may, the clients utilizing mobile banking discovers the positive influence in convenience, time-viability, simplicity of navigation and simple operation. These can enhance and enrich their experience of mobile banking and expand the usability of mobile banking.

[14] focuses at the effect of internet marketing on services of banks in Nigeria. The principle goal is to examine how the usability of internet marketing benefits services of banks in Nigeria. The study is a survey approach with sample of 180 of the respondents (staffs & clients) gotten from four generation of banks in the country, on behalf of 65 percent of the population in total (280). The information was dissected utilizing Descriptive Statistics and Chi-square to test the detailed theories which uncovered that the adoption of internet marketing has essentially upgraded the services of banks in Nigeria, specifically in the regions where enhanced patronage, on time (effective) delivery of service and decreased costs of marketing. The study hindrance to proficient internet marketing adoption such as poor network, deficient computers and ICT framework, and also cyber-crimes that includes serious bottleneck to the general achievement of banking operations in Nigeria.

[15] examined the degree of the adoption and use of cell phone banking services among banking clients in Nigeria and the related issues. The researchers focus on the levels of utilization and non-usage of these financial services by the clients inside Nigeria. Throughout the research, ten out of twenty-one banks were picked in Nigeria. The stakeholders in the sector were interviewed including employees of the banks. Study information was assembled over a two-month time frame utilizing an unstructured arrangement of inquiries and analysis of the information was through thematic evidences that are gotten from the information that was analyzed. The discoveries of this study nonetheless, found out that mobile banking was established more than internet banking and ATM services, but ATM services had more extensive reach to the customer. In summary, the general variables that influence the situation was the cost and maintenance involved customer education, poverty and availability of infrastructure.

[16] inspected the effect of the chosen e-payment instruments on the intermediation productivity of the economy of Nigeria. Utilizing time arrangement of the information from 2006–2011 the study utilized various regression technique in the analysis of the information that was sourced. Utilizing intermediation efficiency indicator (the ratio of currency outside bank to broad money supply) as a needy variable, while the ATM, PoS, Mobile and Internet service benefits are utilized as free factors. The report showed that there is huge connection between ATM, PoS, Internet service values and the intermediation efficiency of the Nigerian economy. The study likewise uncovers that there is no critical connection between Mobile service value and intermediation efficiency of the Nigerian economy within the period understudy.

[7] explored the impact of electronic banking products on performance of Nigerian DMBs. The study is important because of the expanded entrance of electronic banking which has reclassified the operation of banks in Nigeria and world over. The number of the population utilized in this study is all the twenty-One Deposit Money Banks (DMBs) listed on the Nigerian Stock Exchange. Efficient sampling technique was utilized and six (6) banks were chosen as the sample study. Information were gathered from auxiliary source through the yearly report and records of the inspected Banks and insider data from the staffs that are working in the chosen banks, respectively. The performance of these banks was measured of returns on equity (ROE). The study uncovered that the selection electronic banking products (e-mobile and ATM transactions) has greatly and essentially affected on the execution of Nigerian banks while on the other hand, it also uncovered that e-direct and SMS alert have not altogether affected the banks performance. It is therefore suggested that amongst others that awareness should be greatly created because of the large advantage of utilizing the E-Mobile services by the clients of the bank as their high utilization will bring higher banks performance.

Most of these papers focused mainly on factors that affects the adoption of mobile banking but did not cover the security challenges encountered by the users after adopting this technology, which this paper tried to address.

III. MATERIALS AND METHODS

The principle techniques used in conducting this research include distribution of questionnaires and oral discussion of bank employees. This section discusses all the materials and methods used to carry out this evaluation including the details of the processes taken to achieve good result. The researcher also discuss the research design, the target population, sample frame, method of data collection, method of data presentation, sampling techniques and method used for the analysis.

A. Research Design

A research design will normally incorporate how the information was gathered, what instruments will be utilized, how the instruments will be utilized and how the information gathered will be broken down. This research work uses both qualitative and quantitative method. The research framework involved in this paper discussed the background of the study in which an explanation of mobile banking services available to customers on their mobile devices has been highlighted.

The materials and methods used for the evaluation of mobile banking services includes the research instruments, sampling questionnaires and observation of how the commercial banks conduct their banking services, and the procedure for data analysis.

B. Target Population

The target population was the entire set of units for which the entire survey or data are generalized. For this research, the target population was in Minna, Niger state, Nigeria. The intended recipients for this project work were 300 random bank customers of different banks, different age, different academic qualifications, and different professions. The results were generated from the answers to the questionnaires filled by the target population and also form observing how different banks carry out their mobile banking services.

C. Sampling technique and size

The sampling technique used in this work was clustering technique. The reason for choosing this sampling technique was because using clustering technique on large data sample yields better results than other sampling techniques. For the sample size, questionnaires were distributed to different people of different genders, different ages, different occupation, different banks users and different educational qualifications. Total of 300 questionnaires were distributed but only 286 of those that respond to the questionnaires were analyzed.

D. Method of data collection

The method of data collection was collecting information from bank, bank clients, undergraduates and other individuals with various occupations. Questionnaires were used in collecting data from people and also observation of how the banks perform their SMS banking. Structured questionnaire was designed based on the hypothesis to get different opinion from different people. The research instruments used in collecting data were through questionnaires and interview. The questionnaire consists of two (2) sections: Section A focuses on general questions about the gender, age, profession of the customer, while section B deals with specific questions about the mobile banking service.

The interview method of collecting data from bank staffs was to question them physically to know how their SMS banking platform works. The questions asked were: if the bank has an SMS banking platform, if the platform at any point uses last four (4) or last six (6) digits of customers ATM card during transaction, if it requests for BVN at any point during the transaction. The researcher chose ten (10) commonly used banks within Minna metropolis. The banks include: GTBank, Access Bank, FCMB, Wema Bank, EcoBank, Sky Bank, First Bank, Union bank, UBA, Unity Bank, Stanbic IBTC, Fidelity Bank and Heritage Bank respectively.

E. Method of Data analysis and Data presentation

Analyzing data includes inspecting it in ways that uncovers the connections, patterns, designs, trends. SPSS application programme was utilized as an analytical tool and the information were exhibited in tables. SPSS was choosing because of its flexibility and simple to use functionality. After the data analysis, the data gotten were presented using tables to see the ratio of customers that properly dispose their ATM receipts to the ration of the customers that do not dispose their ATM receipts properly; ratio of customers that properly dispose their PoS receipts to the ration of the customers that do not dispose their PoS receipts properly. A comparison was made for the numbers of customers that change their default passwords to the number of customers that have been duped before. The presentation showed the ratio of customers that thinks the BVN number should be kept secret and be treated as password and those customers that think the ATM cards should be treated as passwords. All the data collected were represented.

IV. RESULTS AND DISCUSSION

The information that was gotten were analyzed and examined utilizing descriptive statistical methods, the descriptive results are presented in Tables 1 and 2.

A. Discussion of results

This study considers the administration of 300 questionnaires and 286 were analyzed. It was discovered among the respondents, 99.7% of them uses ATM, 93.7% of them collects ATM receipts. 57.0% of the respondents leave their receipts at the ATM point, 15.0% of them throw it on the streets, 12.6% of them throw it in a public waste bin, 14.3% of them destroy it and 1.0% of them use other means to dispose their ATM receipts. 83.9% of the respondents use Point of Sale (PoS) terminal, 78.0% collects PoS receipt. 31.5% of them leave the receipts at the PoS point, 22.0% of them throw it on the street, 16.1% of them throw it in a public waste bin, 26.6% of them destroy it and 3.8% of them dispose it by other means. 72.2% of the respondents have almost been scammed by providing BVN/ATM details. 61.2% of the respondents do not change the passwords to their mobile banking platform. 1.4% of the respondents disagrees to the fact that BVN should be kept secret, 3.5% of them are not sure if BVN should be kept secret, 28.7% of them agrees that BVN should be kept secret and 66.4% of them strongly agrees that BVN should be kept secret for security and safety purposes. 1.4% of the respondents disagrees to the fact that BVN should be treated like passwords, 7.0% of them are not sure if BVN should be treated like passwords, 36.4% of them agrees that BVN should be treated like passwords and 55.2% of them strongly agrees that BVN should be treated like passwords to prevent

fraudulent activities. 5.2% of the respondent disagrees that ATM card should be treated like passwords, 17.1% of them are not sure, 37.1% of them agrees and 40.6% of them strongly agrees that ATM card be treated like passwords. The result further discovered that there is a 72% correlation between the respondents that do not change their password and those that get scammed.

TABLE I. RESPONDENTS BY GENDER AND AGE

		Frequency	Percent
Sex			
	Female	120	42.0
	Male	166	58.0
	Total	286	
			100.0
Age			
	18-25	64	22.4
	26-30	81	28.3
	31-40	81	28.3
	41-50	37	12.9
	>50	23	8.0
	Total	286	100

V. CONCLUSION

The results showed that a lot of users of this mobile banking applications are vulnerable as a result of their careless handling of PoS and ATM receipts. Results show that only 26 percent of ATM user respondents and 14.3 percent of PoS user respondents are aware that safe handling of these receipts is important. The remaining percentage of respondents either dump it on the street or in the bin, a dumpster diver could get these and use it to gather more information against the user.

It was also gathered that over 30 percent of the respondents have been scammed from the use of mobile banking, this is a very high rate and should be very much looked into. The high percentage of these users that have fallen victims could emanate from lack of proper education on safe use of these applications, or loopholes introduced from the application developers ends.

Another surprising result showed that only 38.8 percent change their login passwords to their banking applications, these may suggest that a whole lot of users of these mobile banking products are not concerned about security.

It can also be concluded from table 3 above that there is 72% correlation between the respondents that do not change their password and those that get scammed.

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TABLE II. QUESTIONS AND RESULTS FROM RESPONDENTS

		Freq	%
Respondents that uses ATM			
	No	1	0.3
	Yes	285	99.7
	Total	286	100
Respondents that Collect ATM Receipt			
	No	18	6.3
	Yes	268	93.7
	Total	286	100.0
How ATM Receipts are disposed of by respondents			
	Leave at ATM point	163	57.0
	Drop it On the street	43	15.0
	Drop it on Public waste bin	36	12.6
	Destroy it	41	14.3
	Other means Total	3	1.0
	Total	286	100.0
Number of respondents that use PoS			
	No	46	16.1
	Yes	240	83.9
	Total	286	100.0
Number of respondents that collect PoS receipts			
	No	63	22.0
	Yes	223	78.0
	Total	286	100.0
How PoS receipts are disposed			
	Leave at ATM point	90	31.5
	Drop it On the street	63	22.0
	Drop it on Public waste bin	46	16.1
	Destroy it	76	26.6
	Other means Total	11	3.8
	Total	286	100.0
Respondents that have almost been duped or scammed through social engineering			
	No	78	27.3
	Yes	208	72.7
	Total	286	100.0
Respondents that have been duped or scammed through mobile banking			
	No	200	69.9
	Yes	86	30.1
	Total	286	100.0
Respondents that use default password to mobile banking			
	No	138	48.3
	Yes	148	51.7
	Total	286	100.0
Respondents that changes passwords			
	No	175	61.2
	Yes	111	38.8
	Total	286	100.0
BVN should be kept			
	Disagree	4	1.4
	Not sure	10	3.5
	Agree	82	28.7
	Strongly agree	190	66.4
	Total	286	100.0

BVN should be treated like password			
	Disagree	4	1.4
	Not sure	20	7.0
	Agree	104	36.4
	Strongly agree	158	55.2
	Total	286	100.0
ATM card should be treated be treated like password			
	Disagree	15	5.2
	Not sure	49	17.1
	Agree	106	37.1
	Strongly agree	116	40.6
	Total	286	100.0

TABLE III. CORRELATION BETWEEN RESPONDENTS THAT DO NOT CHANGE THEIR PASSWORDS AND THOSE THAT HAVE BEEN SCAMMED BEFORE.

		HAVE YOU CHANGED PASSWORD TO UR MOBILE BANKING PLATFORM	HAVE YOU EVER BEEN SCAMMED THROUGH MOBILE BANKING
HAVE YOU CHANGED PASSWORD TO YOUR MOBILE BANKING PLATFORM	Pearson Correlation	1	0.072
	Sig. (2-tailed)		0.223
	N	286	286
HAVE YOU EVER BEEN SCAMMEDTHROUGH MOBILE BANKING	Pearson Correlation	0.072	1
	Sig. (2-tailed)	0.223	
	N	286	286