

## FACTORS INFLUENCING THE ADOPTION OF ONLINE BANKINGSYSTEM IN SOUTHWESTERN NIGERIA

AFOLALU CATHERINE A

Department of Mathematical and Physical Sciences, Afebabalola University Ado-Ekiti, Nigeria

### ABSTRACT

This study is based on the adoption of online banking system for banking services. The study discusses factors influencing the usability. The study collected opinions through the use of questionnaire; to investigate various factors affecting the adoption of online banking system in Nigeria. Descriptive research method was the method employed in carrying out the investigation and this involved the use of primary research method. The outcome of the study shows various barriers that hinder the effectiveness of online banking such as perceived ease to use, the problem of accessibility among others. This study was able to identify possible solutions and way forward to the arising issues of online banking services. Also the study discovered the necessity and importance of customers' requirements in upgrading and implementing an information system.

**KEYWORDS:** Technology Adoption, Information Technology, Information Systems, Perception, Internet Banking, Electronic Banking