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To be the best Deposit Insurer in the world by 2020.

Mission
To protect depositors and contribute to the stability of the financial system through effective supervision of insured institutions, provision of financial and technical assistance to eligible insured institutions, prompt payment of guaranteed sums and orderly resolution of failed insured financial institutions.

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Honesty
Respect & Fairness
Discipline
Professionalism
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Passion
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<td>This paper examined the impact of cybercrime on the banking system in Nigeria. It discussed the issues, problems and challenges that cybercrimes poses for the development of the Nigerian economy. The study also provided ways to prevent the occurrence of cybercrimes through the design and implementation of dedicated anti-cybercrime mechanism and establishment of enabling laws to stem the rising threat of cybercrime, while addressing the macroeconomic cum socio-political stimulants of the social ills for broadening societal cohesiveness in the long run.</td>
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<td>¹,²,³Department of Accounting, Faculty of Management Sciences, Federal University Dutsin-ma, Katsina State. <a href="mailto:abdulateefyunusa@yahoo.com">abdulateefyunusa@yahoo.com</a>, 08068049809</td>
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<td>In the business world, stakeholders are subject to several risks on investment including losing their venture. The existence of a healthy corporate structure is vital to the pursuit of the going concern objective of firms. This study investigates determinants of listed Deposit Money Banks’ (DMBs) survival in Nigeria. The sixteen listed DMBs in Nigeria as at December 2017 were used as the population and fifteen were sampled by applying a judgemental sampling technique. The study adopted descriptive and ex-post facto research design. The Emerging Market score (EM score) model was applied in the prediction of going concern status of sampled DMBs. The data used were obtained from the annual reports and accounts of the DMBs for 2007</td>
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The data were further analysed using Robust GLS Fixed Effect Regression model. The study found that there is a positive and significant impact of liquidity, leverage, profitability, solvency and asset management on DMBs’ going concern (GC). This implies that, any increase in these determinants would lead to increase in GC of DMBs. The study concludes that the independent variables in the EM score model are relevant in determining the GC of DMBs. Consequently, it is recommended that DMBs should enhance their survival status by improving on their liquidity, profitability, solvency, leverage and asset management ratios to solidify their GC status.

**Keywords:** Asset Management, EMscore, Leverage, Liquidity, Profitability, Solvency, Share Price.

5. Determinants of E-Banking Adoption in Lagos State.

By Ridwan-Lanre, Ibrahim¹, Perekunah. B. Eregha² and Hamilton Sampson³

Pan-African University ¹, ²
Research, Policy & International Relations Department ³

**Abstract**

This paper examines the determinants of E-Banking adoption in Nigeria with specific focus on Lagos State’s Metropolitan areas. In carrying out the study, a cross-sectional research design was adopted using a survey conducted on 200 bank customers using systematic sampling technique with well-structured questionnaire. The study employed both descriptive and inferential statistics for the analysis with main focus on Logistic Regression Model. The study revealed that majority of the respondents were familiar and comfortable with e-banking options and agreed that going to a bank branch involves travel cost which informed their acceptance of the e-banking option. Results further showed that, efficiency, fulfillment, system availability, privacy, responsiveness and ease of contact had high influence on the adoption of e-banking by customers while trust remained a major impediment. Major suggestions centered around proper maintenance of the present achievements, on the job training of bank employees on occasional basis so as to maintain wide range of customers’ satisfaction and the need for regulators to consolidate on its achievements by adopting more beneficial policies that ensure effective financial service delivery, improve assurance, and mitigate risk associated with the use of e-banking options.

**Keywords:** E-Banking, Logistic Regression Model, Lagos State
6. Determinants of Financial Sector Development in Nigeria

By Abdulraheem, Abdulrasheed¹; Ogbeide, Frank²; Adeboje, Oluwafemi³ and Musa, Mujahid⁴

Research, Policy & International Relations Department ¹,²,³,⁴

Abstract

The study examined the determinants of financial sector development in Nigeria in an error correction modelling framework, and with OLS for robustness checks, using data from 1980 to 2017. The results show that, banking sector reform, gross capital formation, government expenditure, interest rate spread, output size and trade openness were significant determinants of financial sector development in both the short- and long run. Proxy for economic misery was only significant in the ECM equation, while literacy and human development metric was significant in the long-run equation. Natural resource dependence was negatively related to financial sector development in Nigeria, though the coefficient was not significant at conventional levels. Economic misery, interest rate spread and inflation were observed to undermine financial development in Nigeria. The study recommends the continuation of the process of financial liberalization because of its immense benefits of promoting competition amongst financial institutions with attendant positive effects of reducing interest rate gap. Real GDP, should be enhanced with appropriate stabilizing policy, whether fiscal or monetary policy. Additionally, efforts should be enhanced to limit the effects of macroeconomic instability on financial sector development. Lastly, the study recommends efficient management of natural resources to enjoy a non-declining contribution to the development of an inclusive financial system in Nigeria.

JEL CODE: E44, F18, O23, Q32.