ASSESSMENT ON USER AWARENESS OF SECURITY

ASPECTS IN E-BANKING:

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I hereby declare that the work in this dissertation is my own, except for the quotations and summaries which have been duly acknowledged.

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ABSTRAK

ABSTRACT

The uses of electronic banking have rapidly grown in recent years with many banking industries accepting and adopting its use. While e-banking offers huge advantages and opportunities, it faces different kinds of risks that are specific to conduct sensitive business over the Internet. Consequently, it is vital that banks implement strong security approaches that can adequately address, monitor, manage and control risks and security threats to the bank. E-banking is faced with challenges of acceptability among users largely due to security fears. This study therefore aimed at studying the level of awareness among users with respect to the security aspect of e-banking. It also explores the computer security awareness knowledge among users of e-banking as well as evaluates the security mechanisms imposed on e-banking services from user’s perspective. To meet the objectives of the study, data was collected from a convenience sampling of 237 respondents in Jigawa State Ministry of Finance, Nigeria. Results indicated respondents are in high support of e-banking based on availability, authorization and confidentiality. The results also show that respondents are security conscious with regards to e-banking by logging out of the account after use, clearing browsing history and makes use of special characters for their passwords. Owing to this, the researcher therefore recommended that e-banking transaction should have desirable properties like authenticity, confidentiality and integrity coupled with provision of adequate telecommunication infrastructure and increased culture of Internet usage.
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