**ASSESSMENT OF THE CONTRIBUTIONS OF INFORMATION & COMMUNICATION TECHNOLOGY (ICT) ON BANKING PERFORMANCE (A STUDY OF ZENITH BANK PLC)**

**BY**

**UDEH, ONYEKA CHRISTIAN**

**U14/MSS/BAF/011**

**DEPARTMENT OF ACCOUNTING AND FINANCE, FACULTY OF MANAGEMENT AND SOCIAL SCIENCES**

**GODFREY OKOYE UNIVERSITY**

**UGWUOMU NIKE, ENUGU**

**JULY, 2018**

**TITLE PAGE**

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**A PROJECT SUBMITTED TO THE DEPARTMENT OF ACCOUNTING AND FINANCE, FACULTY OF MANAGEMENT AND SOCIAL SCIENCES**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR**

**THE AWARD OF BACHELOR OF SCIENCE (B.Sc) DEGREE**

**IN BANKING AND FINANCE**

**SUPERVISOR**

**DR. ONWUKA IFEANYI**

**JULY, 2018**

**DECLARATION**

I, Udeh Onyeka Christian with the registration number U14/MSS/BAF/011 is a student in the Department of Banking and Finance under the Faculty of Management and Social Sciences in Godfrey Okoye University. I declare that the research work titled “Assessment Of The Contributions Of Information & Communication Technology (ICT) On Banking Performance – A Study Of Zenith Bank Plc” submitted in partial fulfillment of the requirement for the award of Bachelor of Science (B.Sc) in Banking & Finance is my original work and has not been submitted either in part or full for any other degree or diploma either in this or any other tertiary institution.

**………………………. …………………**

**Udeh Onyeka Christian Date**

**CERTIFICATION**

This is to certify that this research work “Assessment Of The Contributions Of Information & Communication Technology (ICT) On Banking Performance (A Study Of Zenith Bank Plc)” by Udeh, Onyeka Christian in the Department of Banking and Finance has been examined and approved as meeting the requirements for the award of Bachelor Science (B.Sc) Degree in Banking and Finance, Faculty of Management and Social Sciences, Godfrey Okoye University, Enugu.

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Head of Department

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Dean FMSS

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**External Examiner** **Date**

**DEDICATION**

This project work is dedicated to Almighty God for His infinity mercy, grace, love and protection upon me**.**

**ACKWLEDGEMENTS**

I hereby use this medium to acknowledge with profound gratitude, to all the people God almighty have instrumentally used in the successful pursuit of my academics.

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***ABSTRACT***

*This study evaluated the contribution of information, communication and technology (ICT) on banking performance. My main objective of the study is to ascertain whether the adoption of ICT in Zenith Bank has led to increase in the profitability of the Bank and to determine whether the adoption of ICT in Zenith Bank has led to improved customer services. I adopted Expo-factor Research design. Data was generated from responses from various respond ents which were distributed among respondents. It tried to determine whether the adoption of ICT in Zenith Banks had led to improved customers services. In pursuance of this, the chi-square mode was used. The method of data collection includes the primary and secondary data. My findings is that the adoption of ICT in Zenith Bank operations is positive and significant and that ICT application has positively and significantly improved the profits of Zenith Bank Plc. The Recommendations is that as the customer of organizational being, managers must ensure that they identify the need of customer and develop appropriate product/services to meet such needs. This is so because this study has shown that there is a strong relationship between the level of ICT and customer satisfaction. That is, if perceived quality of ICT is high and efficient in delivering high quality service, customers are bound to be satisfied, have a positive word-of-mouth about the organization, make more referrals, which may culminate to more profit for the bank and Evidently, ICT is at the core of customer satisfaction in the industry. That is to say, Bank customers are satisfied only when the services offered are effective and high through ICT deployment and utilization. The implication is that various banks transactions are conducted faster and more conveniently, customers services are upgraded, are made available worldwide.*