#### EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

# Effect of Information Technology on Performance of Deposit Money Banks in Nigeria

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#### **Abstract**

**Research Purpose:** This paper empirically studies the effect of information technology (IT) on the performance of Deposit Money Banks (DMBs) in Nigeria. Specifically, it examines the impact of electronic payment platforms, including automated teller machine (ATM) transactions, point of sales (POS) payment systems, web payments, and mobile payment systems on the annual profit of DMBs.

**Methodology:** An ex-post-facto research design was adopted, covering a 14-year period from 2009 to 2022. Data were collected from the World Bank Database, Central Bank of Nigeria (CBN) Statistical Bulletin, and audited annual reports of the sampled banks. The data were analysed using statistical tools such as panel least squares, stationarity, and cointegration tests.

**Findings:** The results indicated that while the cumulative impact of the regressors on the dependent variable was significant (t-statistic = Wald chi2 = 14.46; p-value = 0.0249 < 0.05), the individual effects were largely non-significant. However, three variables showed strong individual effects:

- 1. Automated teller machine (ATM) transactions (p-value = 0.002, t-statistic = -3.06)
- 2. Natural logarithm of total assets (p-value = 0.027, t-statistic = 2.20)
- 3. Natural logarithm of total e-payment (p-value = 0.017, t-statistic = -2.38)

These findings suggest that while the overall influence of IT on the performance of DMBs is significant, certain aspects of IT, particularly ATM transactions and e-payment volumes, play a crucial role.

**Conclusion:** The study concludes that the use of information technology in Deposit Money Banks is beneficial and should be encouraged. The significant impact of ATM transactions and e-payment volumes on profitability highlights the importance of these platforms in enhancing bank performance.

**Recommendations:** It is recommended that DMBs continue to invest in and promote the use of electronic payment platforms to maximise their positive impact on profitability.

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Additionally, further research should be conducted to explore other potential IT-related factors that could influence bank performance.

**Key words:** Information Technology, E-Payment Systems, Profitability, DMBs

### 1.0 INTRODUCTION

For a long time now, the Nigerian banking sector has advanced in the use of technology for service delivery. Adoption of information technology enrols the banking sector into the global and digital world, and by extension, affects their operations in various aspects such as effectiveness, efficiency, competitiveness, customer base and globalisation of the bank (Chukwukaelo, Onyeiwu and Amah, 2018). Incorporation of information technology in banking operations entail the use of electronic banking channels such as payment cards (debit or credit), mobile phones, online web portals, point of sales (POS) terminals, automated teller machines (ATM), point of sale (POS), mobile money transfer (MMT) and online money payment (WEB), amongst others (Mustapha, 2018). This was not only hoped to improve the banks performance, but to make banking operations easier by reducing the long queues in banks, delay in attending to customers, inability to properly sort out transactions and customer's general loss of trust in banks, thereby preparing Nigerian banks to compete favourably with other banks world over. Also, the use of information technology in the banking system makes it easy for bank managers to monitor bank activities including transactions with less stress.

Consequently, the reason for adoption of information technology in the banking system also extends to ensuring easy and cheaper communication during transaction, fostering customer-bank relationship, enhance customer satisfaction, improve operational efficiency, reduce the running cost, reduce transaction time, provide security to investors fund and promote other financial services in the bank aimed at increasing the banks' profitability (Morufu, 2016). Further, the banking industry believes that by adopting the new technology – e-banking, the banks would be able to improve customer service level and tie their customers closer to the bank (Obiekwe and Anyanwaokoro, 2017). This study is, however, focused on ascertaining the effect of information technology on DMBs performance in Nigeria.

The fact that internet banking is fast gaining acceptance in Nigerian banking sector does not assuredly signify improved banks performance nor would conspicuous use of internet as a delivery channel make it economically viable, productive or profitable. Recently, it was observed that adoption of the e-banking system has brought about positive as well as negative transformation into the banking sector. In Spite of the countless benefits of ICT on various sectors and sub-sectors of the Nigerian economy, consensus is still yet to be reached on whether adoption of ICT, particularly in the banking sub-sector, has translated into increased financial appreciation in the sub-sector. Researchers and bank managers/operators are worried

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as to whether cost and other challenges of adopting information technology can be justified by performance. As a result, some authors discovered positive effect of adoption of information technology on bank performance, while other authors provided that the influence of information technology on bank performance is negative.

Though efforts exit to ensure that customers reap benefits of e-banking, they still lament on areas like malfunctioning automated teller machines (ATMs), internet network failure, online theft and fraud, non-availability of financial service, payment of hidden cost of electronic banking like short message services (SMS), mandatory acquisition of ATM cards and non-acceptability of Nigerian cards for international transaction amongst others. Moreover, while some people advocate the benefits attached to e-banking systems, others lament that e-banking poses more dangers to their banking operations. For instance, an automated teller machine (ATM) rather than reducing the rate of carrying cash, increases the same, because with an ATM card, they have access to cash anywhere. Moreover, many believe it indulges them into engaging in extravagant spending.

Despite the adoption of e-banking, it is observed that banks are still finding it difficult to meet the expectations of their customers as regards service delivery. There are still the issues of long queues in banks, delay in attending to customers, inability to properly sort out transactions and customer's general loss of trust in banks. With all these challenges, the question has remained, how and to what extent has information technology influenced banks performance in Nigeria? It provides answers to this question by empirically investigating the effect of information technology (IT) on performance of banks in Nigeria.

# 2.0 REVIEW OF RELATED LITERATURE

## 2.1 Conceptual Review

Information Technology in Electronic Banking: The newest information technology in the banking sector is electronic banking (e-banking). Electronic banking, otherwise called e-banking for short, is the use of electronic means to deliver banking services (Okoro, 2014), mainly through the internet. It is the best innovation that has happened in the banking industry in the 21<sup>st</sup> Century. This innovation has made banking possible even outside banking premises. With e-banking method, different banking transactions such as purchase of airtime, account opening, transfer and receipts of funds, balance enquiry and payment of bills can be completed or initiated anywhere by the use of various electronic devices like mobile phones, automated teller machines, point-of-sale systems, smart televisions, computers, tablets, among others (Ene, Abba and Fatokun, 2019). This present study utilised Automated Teller Machine (ATM) payment method, Point-of-Sale (POS) payment method, Web Based Transactions (WBT) and Mobile Banking (MoB) electronic banking methods.

Automated Teller Machine (ATM): Automated Teller Machine (ATM) is a machine where cash withdrawal can be made over the machine without going into the banking hall.

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According to Orji, Ogbuabor, Okon and Anthony-Orji (2018), Automated Teller Machine (ATM) are computer-enhanced telecommunication machines that permit bank customers to have accessibility to cash and perform financial transactions, usually situated in public places and in the enclosure of banks. Particularly the most prominent form of e-payment system in Nigeria is the Automated Teller Machine (ATM) card. An increase in the number of ATMs leads to an increase in the volume and value of transactions. The increase in the volume and value of ATM transactions enhances the payment system in turn, which leads to banking sector performance. Some of the services offered by an ATM include withdrawal of funds, account balance inquiry, transfer of funds, and top-up on airtime for mobile phones etc.

Point-of-Sale (POS): It is a form of e-payment that handles balance inquiry, payment for goods and services, and electronic fund transfer at a specific point of sale. It allows customers to make payment for goods and services to clients known as merchants, in the premises of the merchants (Okechi and Kepeghom, 2013). It is sometimes referred to as point of purchase (POP) or checkout as the location where a transaction occurs. A 'checkout' refers to a POS terminal or more generally to the hardware and software used for checkouts, the equivalent of an electronic cash register. According to InterSwitch Ltd (2011), the POS terminal is a machine that has a display screen, a barcode scanner, and a card reader. It is a portable device that allows customers with cards (such as ATM cards) to carry out banking transactions outside the bank's environment.

Web Payment System: According to Mamudu and Gayovwi (2019), the Web (E-transfers) refers to electronic transfers which can be affected via the internet on Personal Computers (PCs), laptops and other devices. The web payment system provides the individual with the opportunity of paying bills and performing transactions of any kind through personal electronic devices. In the work of Worku, Tilahun and Tafa (2016), the web banking allows customers of a financial institution to conduct financial transactions on a secure website operated by the institution, which can be a retail or virtual bank, credit union or society. It may include any transactions related to online usage. Banks increasingly operate websites through which customers are able not only to inquire about account balances, interest and exchange rates but also to conduct a range of transactions.

Mobile Banking (MoB): Mobile banking (also known as M-banking) is a term used for performing balance checks, account transactions, payments, credit applications and other banking transactions through a mobile device such as a mobile phone or personal digital assistant (PDA). Mobile banking (MB) is the process whereby formal banking transactions are carried out through the use of telephone and mobile phones. Mobile banking allows its customers to conduct some financial transactions remotely using a mobile device such as a mobile phone or tablet. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customised information (Tiwari and Buse, 2007). Mobile banking does not handle transactions involving cash, and a

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customer needs to visit an ATM or bank branch for cash withdrawals or deposits. Many apps now have a remote deposit option; using the device's camera to digitally transmit cheques to their financial institution.

Performance Indicator-Profit for the Year: Performance is one of the key determinant factors that are widely used in measuring the success or failure of any organisation (Adebawojo, Enyi and Adebawo, 2015). Generally, performance of an organisation can be categorised into: human resource which is measured in terms of turnover; organisational category which is measured in terms of productivity, quality, customers' satisfaction and so on. The 'profit for the year', formerly referred to as 'profit after tax' is a fundamental figure that a financial analyst or value investor would consider before making an investment decision. It is the final, residual amount of profit generated by an organisation. The year profit is a better indicator of the bank's annual profit, hence, adopted in this study.

### 2.2 Theoretical Framework

Technological Acceptance Model: The Technology Acceptance Model (TAM) was propounded by Fred Davis in 1989. The model explains how individuals accept new technology. Particularly, it argued that consumers' attitude towards using modern technology is influenced by perceived usefulness and perceived ease of use. As a result, the model is hinged on two key beliefs, perceived usefulness (U) which has to do with the extent a person believes that using a particular technology will enhance her/his job performance and perceived ease of use (EOU) which expresses the degree to which a person believes that using a technology will be free from effort. Also, the Technology Acceptance Model (TAM) proposes that external factors affect intention and actual use. Although the TAM did not consider the costs of acquiring a modern technology; that an organisation may be willing to adopt a modern technology but may not have adequate resources (financial or human) to do so, it is relevant to this study as it centres on adoption and deployment of e-banking facilities in Nigeria.

Bank Focused Theory: It was propounded by Kapoor in 2010. It grows on the ground that banks use non-traditional but conventional low-cost delivery channels to provide services to its numerous customers. Such channels include the automated teller machines (ATMs), internet banking and point of sale (POS) among others. By making use of these channels, the bank offers a wide range of services to its customers not minding the location and branch where the customer is. The only thing required is to input the needed information into the system and the transaction is concluded. This theory supports this study since the emphasis here is on electronic platforms as a means of delivering services.

This study is however underpinned to the *Bank Focused Theory* which uncovers that banks use conventional low-cost delivery channels to provide services to its numerous customers.

## 2.3 Empirical Review

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Using Panel Least Squares (PLS) estimation technique, Obiekwe and Anyanwaokoro (2017) investigated the effect of Electronic Payment Methods (EPM) on the profitability of commercial banks in Nigeria. Data was collected from the Central Bank of Nigeria (CBN) Statistical Bulletin and annual reports and statements of accounts of the five banks for the period of 2009 to 2015. The finding revealed that automated teller machines (ATM) and mobile phone payment have a significant effect on the profitability of commercial banks in Nigeria. However, point of sale (POS) has an insignificant effect on commercial banks' profitability in Nigeria. Mujuri, Kibet and Kiprop (2018) employed the autoregressive distributed lag (ARDL) technique based on the Bounds testing approach to investigate the impact of financial innovation on demand for money function in Kenya, utilising data from 2008 to 2016. Finding showed that financial innovation impacted positively on demand for money function in Kenya. Specifically, the volume of ATMs exerted a positive and significant effect on demand for money in Kenya.

Orji, Ogbuabor, Okon and Anthony-Orji (2018) employed SURE model to investigate the impact of electronic banking innovation and selected banks performance in Nigeria using data sourced from Central Bank of Nigeria publications, National Bureau of Statistics publications and the sampled commercial banks' annual report and statement of accounts between 2007 and 2016. The result revealed that automated teller machine transactions, point of sale transactions, and mobile banking transactions are major e-banking innovations that contribute to old and new banks' performance in Nigeria. Ugbede, Yahaya and Edicha (2019) examined the effects of electronic payment on financial performance of deposit money banks in Nigeria. The study used secondary sourced data obtained from the annual reports and statistical bulletin of the Central Bank of Nigeria. Multiple regression analysis techniques were employed in the data analysis. Result provided that ATM does not contribute significantly to profitability of the sampled banks, while POS and internet banking contribute positively and significantly to bank profitability, and is also statistically significant to banks profitability in Nigeria.

Eze and Egoro (2016) carried out an empirical investigation on the impact of electronic banking on the profitability of commercial banks in Nigeria. The study regressed four e-banking channels (automated teller machines, electronic mobile banking, internet banking transactions, and point of sales services) on profit before tax of commercial banks operating in Nigeria between 2006 and 2014. Analytical technique used was the error correction model (ECM) mechanism. Results uncovered that the overall impact of electronic banking on bank profitability was statistically significant. However, the individual estimate shows that automated teller machines and electronic mobile banking impact positively insignificantly on profit before tax, internet banking transactions impact negatively and insignificantly on profit before tax while the impact of point of sales services on profit before tax is positive and statistically significant. Ganjikhah, Rabiee, Moghaddam and Vahdat (2016)

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carried out a comparative analysis of bank's ATM and POS technologies by customers. Using descriptive statistics, the study revealed that people use points of sale rather than ATMs. In most components, ATMs showed higher acceptance than points of sale. Only in self-efficacy, perceived joy and result demonstrability, points of sale were higher than ATMs. In anxiety and behavioural intention components, there was a meaningful difference between points of sale and ATMs regarding acceptance.

An empirical investigation carried out by Chukwukaelo, Onyeiwu and Amah (2018) regressed performance of Deposit Money Banks (proxy by return on equity) on electronic banking (e-banking) channels: automatic teller machines, point of sales, internet banking transactions and electronic mobile banking for the period of 2006-2016. Outcome of the panel generalised method of moment (GMM) regression technique exposed that ATM, POS, WBT and internet banking (INTBANK) have positive and significant influence on the profitability (proxy by ROE) of deposit money banks in Nigeria; thus, the need for optimal deployment of these services to customers. Covering the period from 2009 to 2018, Nwakoby, Okoye, Ezejiofor, Anukwu and Ihediwa (2020) empirically studied the link between electronic banking and profitability of deposit money banks in Nigeria. Analytical technique employed was ordinary least squares multiple regression while the findings revealed that ATM and POS payment methods have negative and insignificant effect on return on equity of deposit money banks in Nigeria.

By adopting both inferential and descriptive design using a t-test, Dabwor, Ezie and Anyatonwu (2017) investigated the effect of ICT adoption on the competitive performance of banks in an emerging economy in Nigeria. Results revealed a positive relationship exists between ICT and banks performance in Nigeria. This implies that a marginal change in the level of the investment and adoption of ICT such as (Automated teller machine, Web based transactions, and mobile payments) in the banking industry resulted in a proportionate increase in the profit level. Nwakoby, Sidi, and Ofobruku (2018) employed a log-linear regression model to empirically investigate the impact of Information and Communication Technology (ICT) on the performance of deposit money banks in Nigeria. Proxies used for ICT were ATM, POS, mobile money (MM), web payment (WP), and interbank transfer (IBT) usages while bank performance was represented by ROE. Sample period covered was 2006-2015. However, findings uncovered that ATM, MM and WP impact negatively and insignificantly on ROE of deposit money banks while the impact of POS and IBT on ROE of deposit money banks in Nigeria was positive and statistically significant.

Saleem, Akhter, Baber, Bashir and Haider (2019) examined the impact of cashless banking on profitability in the banking industry of Pakistan from 2013- 2018. Using ratio analysis, cashless banking (point of sales transactions, mobile banking transactions and internet banking transactions) has a very significant impact on the profitability of the selected banks in

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the banking industry of Pakistan. Using ordinary least squares (OLS) regression as the estimation method within the cointegration, granger causality, and error correction modelling, Jonah, Egbe and Richard (2020) examined the impact of financial innovation on money demand in Nigeria. The study covered a period of 11 years (2009-2019). Finding showed that financial innovation has a mixed impact on money demand in Nigeria during the period of analysis. For instance, financial innovation has a positive impact on money demand through the value of ATM transactions in the current period, two lagged periods of mobile banking transactions, etc.

Using descriptive statistics, Bezhovski (2016) examined the future of mobile payment as electronic payment services. The study concluded that for a promising future of this industry, mobile payment systems have to be better integrated with present telecommunication and financial infrastructures. Leila, Rezaei and Razmi (2019) investigated the effect of electronic payment systems on the performance of the financial sector in selected Islamic countries. Using panel analysis, results showed that all electronic payment indicators including mobile bank, internet bank, bank card, POS machine and ATM positively and significantly affect the financial sector performance. Also, economic growth and population have a significant positive effect on financial sector performance, while inflation and interest rate negatively and significantly affect it.

Simatele and Mbedzi (2021) employed descriptive and logit analysis to investigate consumer payment choices, costs, and risks in Zimbabwe. Finding revealed a strong preference for cash, coupled with cash shortages and inadequate infrastructure for electronic payments, has resulted in a multitiered pricing system, with significant premiums for digital payments. This perverse effect counters the heavily lauded benefits of mobile payments in developing countries. Khamees (2023) examined the effectiveness of information technology governance on improving financial performance of banks (2015-2019) in Jordan using a survey sample of 23 banks and structured questionnaires. Data analysis revealed no significant relationship exists among organisational competition, information technology governance and bank performance. Saeed and Ahmed (2023) critically explored the influence of information technology on financial performance of commercial banks via faithful representation of the accounting information system. Applying the autoregressive distributed lag (ARDL) model, results indicated a joint significant effect of both faithful representation and information technology on profitability of these banks.

### 3.0 METHODOLOGY

The study employed an ex-post facto research design. It was carried out in Nigeria using a 14 year (2009-2022) panel data set extracted from audited annual reports of the sampled banks, Central Bank of Nigeria Statistical Bulletin and World Bank Database. The population of the study is twenty-nine (29) deposit money banks quoted on the Nigerian Exchange Group as at

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December 31, 2023. The sample for study is eleven (11) out of thirteen (13) deposit money banks, a subsector in the financial services sector of the Nigerian exchange group which were purposely selected to avoid missing values in the dataset. The panel least squares regression, specifically, Prais-Winsten regression, correlated panels corrected standard errors (PCSEs) is adopted after carrying out necessary diagnostic tests.

where,

YDependent Variable,

Intercept of the regression equation,

 $\beta_{i}$ *Coefficient of X in the regression equation,* 

 $X_{i}$ *Independent variables,* 

Disturbance and error term.  $\mu_t$ 

Hence, PFTYTTA = 
$$f(ATMTEPAY, POSTEPAY, WEBTEPAY, MOBTEPAY, \mu_t)$$
  
---- (3.2)

PFTYTTA is profit for the year deflated by total assets, ATMTEPAY = ATM deflated by total e-payment, POSTEPAY = POS deflated by total e-payment and so on.

Control variables = LnTA (natural logarithm of total assets) and LnEPAY (natural logarithm of electronic payments.

## 4.0 RESULTS

Table 1: Descriptive Statistics and Normality Tests

Var.	Obs. Mean	Std.	Std.	Pr	Pr	Joint	Shapi	iro W Sh	apiro F
Min	Max			Dev.	Err.	(Skew)	(Kurt)	Pr>Chi <sup>2</sup>	Pr>Z
<i>Pr&gt;Z</i>									
pftytta .0953	154.0150 .2424	.0284	.0023	.0000	.0010	.0000	.0000	.0000	-
atmtep	ay 154 .0446 .0783	.0265	.0021	.3772	.0000	.0000	.0000	.0000	
postepa .0265	ny 154.0082	.0073	.0006	.0000	.2353	.0001	.0000	.0000	.0004
webtep	ay 154.0610 .5054	.1493	.01	20 .00	000.00	000 .000	000	.0000	.0000

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mobtep	ay 154	.0127	.0182	.0015	.0000	.0000	.0000	.0000	.0000	
.0000	.0717									
	154 16.522		1.337	.1078	.0000	.0035	.0000	.0000	.0000	
lnepay	154	11,643	1.546	1245	0007	0000	.0000	.0000	.0000	
9 910	14 329									

J.J10 14.J2J

Source: Authors' STATA 14.2 Outputs

Table 1 above depicted the mean as a measure of the true population where extreme values are absent. Values of standard errors are very small in comparison to their respective means, given that means, standard deviations and standard errors exist in the same metrics. Specifically, the standard errors are quite small and aligned to the theory that it becomes smaller as a normal sample approximates to the true population. However, the standard deviations of the most variables are nearly equal to or even larger than their respective means, excluding the control variables. Further, the probabilities of skewness, kurtosis, joint (both moments), Shapiro-Wilk W and Shapiro-Francia W for the all entered variables are below 0.1% excluding probability of skewness for atm pay at 0.3772 and probability of kurtosis for postepay at 0.2353. The range (.3377, .0726, .0261, .5051, .0717, 6.772, and 4.419) is undulating for the relevant period. In other words, these values are normally distributed.

The Pearson correlation coefficients measure the degree of association between the different variables (see Appendix III). Probability of each correlation coefficient is beneath each. Further, the P-values that are less than 5% show strong statistical significance. Results portray negative nonsignificant influences of all predictors excluding Inta on pftsta (roa). Further, there exist perfect relationships among explanatory variables signalling collinearity issues. Fortunately, there are no lagged values and collinearity diagnostics can apply. Breusch-Pagan test result for heteroskedasticity for the model specification demonstrated that the variance of the error term in the model is non – constant. In other words, i.e. p-value = 0.0000 is less than 5% and signified the acceptance H<sub>A</sub>: non-constant variance: heteroskedasticity. If this is not corrected, it leads to biassed standard errors. It is adjusted through adopting the robust command while executing the regression to arrive at robust standard errors. The variance inflation factor measures the degree of (strong) linear relationship between one predictor variable and one or more explanatory variables. Montgomery and Peck (2007) hinted that when 5 < VIF < 10, the regression coefficients are weakly estimated. The explanatory variables have resultant variance inflation factors ranging between 1.16 and 3.78 (mobtepay is removed) and a mean VIF of 2.71 < 5.0. Ramsey Reset test is used to detect if the all-inclusive model is either under-specified or over-fitted. It is done by removing one or more explanatory variables and re-running the regression. Inspecting the old and new residuals has shown that the model is not over-fitted. In other

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words, the P-value = 0.0753 > 0.05 connotes rejection of the alternative hypothesis (H<sub>A</sub>) and accepting Ho i.e. the model has no omitted variables.

# Table 2: Panel Data Stationarity Tests

Levin-Lin-Chu unit-root test for all the Variables based on Augmented Dickey-Fuller tests

Ho: All panels contain unit roots Number of panels (N) = 11

Ha: Panels are stationary Number of periods (T) = 14

Asymptotics:-T/N 0

Var Panel-unadjusted ADF 1% 5% P-values
Lags

6-					
pftytta	-17.910	-3.4	173 -2.8	880 0	.000
atmtepay	-7.253	-3.473	-2.880	0.010	1
postepay	-4.367	-3.473	-2.880	0.620	1
webtepay	-3.068	-3.473	-2.880	1.000	1
mobtepay	3.025	-3.473	-2.880	1.000	1
lnta	-0.067	-3.473	-2.880	0.879	1
lnepay	-2.720	-3.473	-2.880	0.524	1

Source: Authors' STATA 14.2 Outputs

Table 2 portrays the Levin-Lin-Chu unit-root test which assumes that the ratio T / N approaches zero given that the number of panels (DMBs) is greater than the time periods. At 95% confidence limit both the p-values and adjusted t-statistics strongly suggest presence of a unit root in five predictors excluding pftytta and atmtepay that passed the stationarity tests at 1% level of significance. That is, the all-inclusive model (is non-stationary) does not have constant mean, variance and covariance (no autocorrelation) among periods of equal distance.

## Table 3: Single Equation Cointegration Tests

Series: pftytta atmtepay postepay webtepay mobtepay lnta lnepay

Sample: 1 154 Included observations: 154

Null hypothesis: Series are not cointegrated Cointegrating equation deterministics: C

Automatic lags specification based on Schwarz criterion (maxlag=13)

dependent	tau-statistic	prob.*	z-statistic	prob.*
pftytta	-10.68785	0.0000	-130.8499	0.0000
atmtepay	-1.812847	0.9950	-9.906743	0.9861

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postepay	-2.166944	0.9841	-15.66389	0.8967
webtepay	-1.321421	0.9990	-4.315020	0.9996
mobtepay	-0.688502	0.9999	-1.553276	1.0000
lnta	-0.646225	0.9999	-2.250302	0.9999
Inepay	-0.940607	0.9997	-2.344167	0.9999

Source: Authors' STATA 14.2 Outputs

Table 3 portrays the values of tau-statistic, z-statistic and their p-values. Since the p-values for all entered variables (excluding pftytta) exceed P < 0.05, it implies that predictor variables are not cointegrated with pftytta signaling no long-run relationship existing between them. In other words, for the entered variables, it is not necessary to run an error correction model.

# Test of Hypotheses (All expressed in Null Forms)

- i. Automated teller machine (atmtepay) transactions value exerts nonsignificant effect on profit for the year (pftytta) of deposit money banks (DMBs) in Nigeria.
- ii. Point of sales (postepay) transactions value has no significant effect on profit for the year of DMBs in Nigeria.
- iii. Web payment (webtepay) transaction value has no significant effect on profit for the year of DMBs in Nigeria.
- iv. Mobile (mobtepay) transactions value has no significant effect on profit for the year of DMBs in Nigeria.

## Table 4: Panel Least Squares Regressions

Prais-Winsten regression, correlated panels corrected standard errors (PCSEs)

Group variable: Time variable: Panels: Autocorrelation:		d (bal anced) [1)		obs groups group: min avg	=	154 11 14 14
				ma x	=	14
Estimated covaria	nces =	= 66	R- squar ed	1	=	0.0650
Estimated autocor	relations =	= 1	Wald chi2	(6)	=	14. 46
Estimated coeffic	ients =	= 7	Prob > ch	i 2	=	0. 0249

	Pa	anel - correct	ed			
pftytta	Coef.	Std. Err.	Z	P>  z	[ 95% Conf .	Interval]
at mt epay post epay webt epay mobt epay I nt a I nepay _cons	4045467 . 5978891 0135472 0409536 . 0044628 0070854 . 0479808	. 1323721 . 7325017 . 0429592 . 4343248 . 0020242 . 0029742 . 0433013	- 3. 06 0. 82 - 0. 32 - 0. 09 2. 20 - 2. 38 1. 11	0. 002 0. 414 0. 752 0. 925 0. 027 0. 017 0. 268	6639912 8377879 0977456 8922146 . 0004954 0129147 0368882	1451022 2. 033566 . 0706512 . 8103074 . 0084301 0012561 . 1328498

rho | . 5345913

Durbin-Watson statistic (original) 1.16

Durbin-Watson statistic (original)

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Table 4 above indicated that although the cumulative impact of the regressors on the dependent variable is significant (t-statistic = Wald chi<sup>2</sup> = 14.46; p-value = p > |z| = 0.0249 <0.05), individual effect ( is nonsignificant except for automatic teller machine (p-value = 0.002, t-statistic = -3.06), natural logarithm of total assets (p-value = 0.027, t-statistic = 2.20) and natural logarithm of total e-payment (p-value = 0.017, t-statistic = -2.38) that exerted very strong effects on the same regressand. In other words, the influence of the control variables is statistically relevant. However, the R-squared = 7% showed that movements in the targeted variable are weakly explained by these explanatory variables.

### 5.0 CONCLUSION

The results of this study have proven that all predictors (excluding automated teller machine transactions) exerted nonsignificant effects on profit for the year deflated by total assets (basically return on assets) of DMBs in Nigeria. Remarkably, the two control variables have statistically significant influence on the predicted variable. These results are aligned to findings of Jonah, Egbe and Richard (2020), Kibet and Kiprop (2018). These study findings are, however, opposed by those of Leila, Rezaei and Razmi (2019), Saleem, Akhter, Baber, Bashir and Haider (2019), Ugbede, Yahaya and Edicha (2019). It seems withdrawing cash from ATM and other services at lowest costs ensured its relevance continually. Nigerians believe in cash, gold and other physical assets, not fabled secondary instruments.

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## APPENDIX I: RAW / COLLATED / PROCESSED DATA

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1544	MAM	TA	WTr	ATM	100	neam r	MOSP AT	EPAr	1544	78M	ATTITA	ATMICZAL	AOSTEA AT	eventeen r	MOSTEM	EnTA.	MEPAT
2009	r Eth	2,174,0 <del>56</del>	4,901	546.60	11.40	64.15	127	20,001	2009	- 1	0.0025431	0.016037436			4321 900-65	14592 (0500	1021161900
2010		2,205,254	20,411	399.71	12.72	35.05	665	20,121	2010	- 1	0.011100000				0.0000005	148670016	
2011		2186138	10,636	1,561.74	31.02	59.61	10.90	20,975	2011	- 1	0.002018101				0.000791654	1497431736	
2013		3,226,367	രുബ	1,984,66	40.01	31.57	3151	27,226	2012	- 1		0.073990407			0.001157765		10/21200112
2012		3,659,001	70,601	2,626.94	161.02	47.00	173.00	36,109	2012	- 1	0.016055617	0.0780***57	0.004 459076	0001310477	0.000324680	15.169.50699	
201±		4,343,737	64,011	3578.00	317.07	74.04	34647	51,121	201±	- 1	0.0190.4077	0.071990775	0.005 104536	00011140006	0.00577745	12,3913155	10.84195.085
2015		4,166,189	15,144	2,970.25	4451	91.50	TE 2.75	55,010	2015	- 1	0.000608/07	0.070495999	0.007957004	0001626123	0.007054505	1534251337	10.90975949
2016		470 6805	12,240	4,986,13	759.00	120,26	75.690	76,907	2016	- 1	0.000504654	0.064659046	0.0009.00530053	0.00172104	0.009941757	15,370,67343	11.35005.218
2017		5,70,6507	37,700	6,407.59	1,409.01	194,60	1,102.00	104,676	2017	- 1	0.007700947	0.05(500(50	0.013.468021	0.001763537	0.010527774	15,471 17095	H 3540 SIA
2018		5,569,016	59,667	6,460.09	2,360.11	ങ്ങയ	1,97435	138,671	2016	- 1	0.010715440	0.045779954	0017195352	0004674271	0.014736935	15500 60000	11.6096565
2019		6200,526	70,665	6512.61	3,204.75	479, 14	5,000.95	441,906	2019	- 1	0.011974699	0.014737546	0007752109	0001091995	0.0114-9790	15,6405764	12,99965,247
2020		7,59 9,029	69,730	6,700.12	2012/05	391.22	800474	1,174,754	2020	- 1	0.011659976	0.005700424	0000346009	0.00002451	0.005005509	15,655,30494	13,97656900
2021		6,902,070	151,079	21,221	24,488	545,040	50,700	1,670,500	2021		0.016913647	0.012709046	0.014639300	0305772965	0.001951494	16005 19065	14-20960-504
2022		10,577,710	126,173	32,646	41,006	760,660	111,122	1,556,445	2022	i	001707756	0.021057709			0.071671129	16.17425951	
2009	ств	1,055,504	23,697	5460	11.60	e4.15	127		2009		0.0222.0995	0.016007496			4321 900-65	13.979.99557	
2010	CIM	1,152,001		399.71		25.05	665	20,001		,		0.019955315			0.000000	1395701099	
			24,347		12.72			20,121	2010							14290 90774	
2011		1,600,650	51,742	1,561.74	31.02	59.61	10.90	20,975	2011	3		0.055140555			0.000791654		
2013		1,704,979	97,395	1,984,66	40.01	31.57	3151	27,226	2012	3		0.077990407			0.001157765	17,762,17,567	
3013		3,103, <b>946</b>	80 the	2,636.94	161.02	47.00	17370	35,109	2012	3	0.043610223	0.07004457	0001159376	0001310477	0.000364630	14556 60000	
301±		2,255,977	96,695	3,67%.000	317.07	74.04	21617	51,121	201±	3	001680101	0.071990775	0.005 104535	0001446009	0.00577745	ITEM TOES	10.04145.055
2015		3,534,594	99,437	3,970.35	116.51	91.50	11336	55,318	2015	2	0.009097323	0.070495999	0.007957004	മ്മിലലോ	0.007054505	14741 59062	10.93975949
2016		2,116,282	132,361	4,988,13	759.00	120,26	75690	76,907	2016	2	COSTICES!	0.064623046	000000000	0.00177104	0.009041757	14,9521969	11.35005.216
2017		3,25 1,097	167,913	6,407.59	1,409.01	184.60	1,102.00	104,676	2017	- 2	0.050105975	0.06(500(50	0.013.468021	0001763537	0.010527724	1549479801	11.55467514
2018		3,297,343	194,640	6,460.09	2,360.11	ങ്ങയ	1,974.25	138,671	2018	- 2	0.056166941	0.046729950	0017 (05352	0004674271	0.014736925	15,0055902	11,6096565
2019		2754919	195,649	6512.61	3,204.75	479.14	5,000.95	441,906	2019	- 2	0.057369513	0.014737546	0007757109	0001091995	0.01149790	15,139,64197	12,99965,247
2020		4,944,650	201,440	6,700,12	2012/05	391.22	8,004.74	1,174,754	2020	2	0.040730956	0.005700474	0000346009	0.00002451	0.005609509	1541361735	10.97556900
2021		5406005	174,609	21,221	24,488	545,040	50,700	1,670,500	2021	2	0.000160964	0.012709046	0.014639000	020677998	0.001621464	15.500.55049	
2022		emense.	169,170	30,646	41,006	760,660	111,122	1556,445	2022	2					0.071671129	15,679,04109	
2009	LIDES ILA	362,477	2,221	546.60	11.60	e4.15	127	20,001	2009			0.016037436			A221 900-65		10.21164.900
2010		20340	2,001 4,999	399.71	12.72	25.05	665	20,121	2010		0.007679569				0.0000005	12,0007102	
2011		737,894			31.02	54.61	10.00	22,975	2011			0.05514055			0.000791656	1251155546	
			2,564	1,561.74						_							
2012		91 4,360	16,200	1,994,655	40.01	31.57	3151	27,226	2012	3		0.077990407			0.001157765	12775 97965	
2012		1,091,217	7,721	3,636,94	161.02	47.30	17390	36,109	2013	3	0.007141007				0.000364630	1389359782	
3017		1,197,005	13,795	2578.00	317.07	74,04	34647	51,121	301±	2		0.071900755			0.00577745	12,995,95072	
2015		1,201,722	10,994	2,970.35	116.51	91.54	11378	55,010	2015	,	0.011300061	0.070495999	0.007/957004	ത്തിങ്ങിര	0.007054505	14000 00075	10.90975949
2016		1,290,141	9,734	1,999,13	759.00	120,26	75690	76,907	2016	2	0.007499415	0.064659046	0.009 959050	0.00172104	0.009941757	14,0754436	11.35005.218
2017		1,379,214	17,759	6,437.59	1,409.01	194,60	1,102.00	104,676	2017	2	0.0120027	0.061500150	0.013.468021	0001763537	0.0105277724	14.13749430	H 3540 SIA
201e		1,71 9,883	22,926	6,460.09	2,360.11	ങ്ങയ	1,97435	138,671	2016	2	0.013339977	0.046729954	0017 (05352	0004674271	0.014736925	1406776660	11.6096565
2019		2,114,007	29,425	6517.61	3,204.75	470.14	5,000,005	441,906	2019	3	0.013445606	0.014737546	0007757100	0001091995	001149790	14564 10995	12,99995,247
2020		2,750,140	26,650	6700.12	201265	391.22	8,004,74	1,174,754	2020		0.009557981	0.005700474	000024509	0.00009451	0.005009509	14,60007	10,97656900
2021		2280454	22,104	21,221	24,455	545,040	50,700	1,670,500	2021			0.012709046			0.001651464	15000 49239	
2022		2000000	46,734	30,646	41,006	760,660	111,122	1,550,443	2022			0.021057200			0.071671129	15.199.05209	
2009	AOTSS	593,794	H, 1924	546.60	11.00	64.15	127	20,001	2009			0.010007496			A221 900-05	12449 91595	
	WOLZE																
2010		501501	11,059	399.71	12.72	75.05	665	20,121	2010			0.019955315			0.0000008		9.909519305
2011		1,629,000	15,076	1,561.74	31.02	59.61	10.90	20,975	2011	-		0.065140055			0.000791654	14,000,47870	
2012		1,745,177	26,465	1,994,66	48.01	31.57	3151	27,220	2012	1					0.001157765	14077706654	
2013		1,605,466	36,799	2,626.94	161.02	47.00	143.00	36,109	2012	1	0.019775904	0.07004457	0.004 459076	0001310477	0.000354680	14,433,000,00	10,49439743
301±		2,104,361	42,117	3578.00	212.07	74.04	21617	51,121	201±	1	0.000011123	0.071993775	0.005 104535	0001446009	0.006777745	1455953343	10.04145.055
		2,591,200	65,669	3,970.25	44.51	91.56	44936	55,016	2015	_	0.005419990	0.070495999	0.007953004	0001676170	0.007054505	14.767 69160	10.93975.949
2015										-							
2015 2016		3,463,666 3,463,666	71,439	4,999,13	759.00	120,26	75.690	76,907	2016	ī	0.00000000	0.054659046	0.0009.0000	0.00177104	0.009941757	15000(6015	
									2016 2017		0.000505660				0.009941757 0.010527774		11.35005.218
2016 2017		3,403,965 4,103,743	71,439 60,097	4,988,10 6,407,59	759.00 1,409.01	100.06 194.60	75.690 1,107.00	76,907 104,676	2017		0.000505660	0.05(500)53	0.013.469321	0.001763537	0.010527774	1506065015 1522704446	11.35035719 11.35667514
2016 2017 2018		0,460,666 4,102,240 4,954,157	71,409 60,097 94,991	4,966,13 6,437,59 6,460,09	759.00 1,409.01 2,000.11	120,26 184,60 678,90	75.690 1,102.00 1,974.35	76,907 104,676 136,671	2017 2018	1	0.000505650 0.014647353 0.01917190	0.05(500(50 0.046779950	0.013.460321 0.017.165352	0001763537 0004674771	0.010527774 0.014736905	5063653 5  53370***6  541573754	11.35035.719 11.55667.514 11.6096565
2016 2017 2019 2019		0,460,665 4,162,240 4,954,157 7,140,157	71,439 60,097 94,991 94,057	4,966,13 6,437,59 6,460,09 6,517,61	759.00 1,409.01 2,360.11 2,364.75	127.17 184.00 130.30	75.690 1,107.00 1,974.35 5,000.95	76,907 104,676 139,671 441,906	2017 2018 2019	1	0.000 <del>00000</del> 0.014647353 0.01917199 0.013167437	0.061500150 0.046779950 0.014737546	0.013 466021 0.017 165352 0.007 252 100	0.001763537 0.004674371 0.001061995	0.0105277724 0.014736925 0.01149790	15.053 (53.15 15.77 (444.6 15.415 73754 15.791 (653.9	11.3505.719 11.55657514 11.6596565 12.99665.747
2016 2017 2019 2019 2020		2,462,665 4,162,243 4,654,157 7,142,157 6,679,746	71,439 60,097 94,991 94,057 105,010	4,966,13 6,407,59 6,460,09 6,512,61 6,700,12	759.00 1,499.01 2,360.11 2,794.75 2,912.65	120,26 194,60 675,90 476,14 291,22	75.630 1,102.00 1,974.25 5,000.95 8,004.74	76,907 104,676 136,671 441,906 1,174,754	2017 2018 2019 2020	1	0.000505650 0.014647350 0.01917190 0.013167437 0.013213460	0.061500150 0.046779950 0.014737546 0.005703474	0.013 460021 0.017 165352 0.007 252 109 0.000 245309	0.001763537 0.004674271 0.001061995 0.00002451	0.010527724 0.014736905 0.01149760 0.005609509	15.063/65315 15.22704446 15.415/73754 15.791/65539 15.976/53335	11.3505.718 11.5565.514 11.656555 12.9665.747 13.9765530
2016 2017 2019 2019 2020 2021		2,462,665 4,162,243 4,954,157 7,142,157 6,67,9,746 11,731,965	71,409 60,097 94,991 94,057 105,010 160,715	4,966,10 6,407,59 6,460,09 6,517,61 6,700,12 21,201	759.00 1,409.01 2,360.11 2,904.75 2,012.65 2,455	100,06 194,60 675,90 476,14 091,77 545,040	75.630 1,102.00 1,974.25 5,000.95 6,004.74 50,200	76,907 104,676 139,671 441,906 1,174,754 1,670,500	2017 2019 2019 2020 2021		0.00/05/05/05 0.014647/050 0.01917/190 0.012167427 0.012212460 0.01265/059	0.061500150 0.0467797546 0.014737546 0.005703474 0.017707046	0.012 466071 0.017 165352 0.0077552100 0.0002745309 0.014 659500	0001763537 0004674371 0001091995 0.00003451 0306573985	0.0105277724 0.014736905 0.01149790 0.005609509 0.001651464	15.050 (53.15 15.777 (14.46 15.415 73756 15.781 (653.0 15.976 500.05 16.777 (6777)	11.05005.71e 11.55607.514 11.6096505 12.99665.747 10.97656.900 14.00607.504
2016 2017 2019 2019 2020 2021 2022		2,462,665 4,162,243 4,654,157 7,142,157 8,679,746 11,731,965 14,972,369	71,439 60,067 94,067 94,067 106,010 160,215 155,673	4,999,13 6,407,59 6,490,09 6,512,61 6,700,12 21,231 32,649	75% 00 1,40% 01 2,360,11 2,304,75 2,913,65 34,455 41,056	120,26 194,60 675,40 476,14 291,22 545,640 780,660	75.630 1,107.00 1,97.435 5,080.95 8,00.4,74 50,709 111,122	76,907 104,676 139,671 441,906 1,174,754 1,670,500 1,550,440	2017 2019 2019 2020 2021 2022		0.00/05/05/05 0.014647/05 0.01917/199 0.013/157497 0.013/15469 0.013/15/05/09 0.0104/10752	0.061500150 0.0467797546 0.014737546 0.005703474 0.012709046 0.021057700	0.013 466071 0.017 165353 0.007 753 106 0.003 745309 0.014 655300 0.005 457374	0.001763537 0.004674771 0.001091995 0.00000451 0.3060777465 0.505447659	0.0105277774 0.014736905 0.01149780 0.006679509 0.001651464 0.071671179	15,000,000,15 15,777,04446 15,415,70756 15,781,605006 16,777,60770 165,77,60770	11.05005.718 11.6096505 11.6096505 12.99665.747 13.99665.507 14.00965.504 14.05405.105
2016 2017 2018 2019 2020 2021 2022 2009	UBA	3,463,665 4,162,243 4,654,157 7,143,157 8,679,746 11,731,965 14,972,009 1,546,777	71,409 60,097 94,991 94,057 106,010 160,215 155,970 2,075	4,988,13 6,407,59 6,480,09 6,512,61 6,700,13 21,331 32,648 548,60	759.00 1,409.01 2,300.11 2,304.75 2,913.65 34,405 41,006	120,26 194,60 675,90 176,14 291,37 545,040 760,660 94,15	75.640 1,107.00 1,97.435 5,090.45 8,004.74 50,709 111,122	76,907 104,676 106,671 111,986 1,174,784 1,670,500 1,670	2017 2019 2019 2020 2021 2022 2009	1	0.00066660 0.014647353 0.01917199 0.013167497 0.013213490 0.01365679 0.016410753	0.05/500/50 0.046779/50 0.014737546 0.005700404 0.012709046 0.001057700 0.016737406	0.013 466021 0.017 165352 0.007 252 108 0.003 245309 0.014 654300 0.026 467274 0.000 366677	0.001763537 0.004674771 0.001091995 0.00032451 0.3065737995 0.506573759	0.0105277774 0.014236905 0.011449700 0.006025049 0.001051464 0.071671179 4321400405	15.063.65315 15.777.044.6 15.415.77750 15.761.66539 15.97653005 16.777.67773 16.521.71299 14.352.97615	11.05005.718 11.65967.514 11.6596595 12.99665.747 13.99665.524 14.35965.155 14.35405.155
2016 2017 2019 2019 2020 2021 2022 2009 2010	UDA	2,463,665 4,162,243 4,654,157 7,143,157 6,679,746 11,731,965 14,972,069 1,546,777 1,617,965	71,459 60,067 94,961 94,057 105,010 160,715 155,675 596	4,988,13 6,407,59 6,480,09 6,512,61 6,700,13 21,231 32,648 548,60 398,71	759,00 1,409,61 2,360,11 3,304,75 3,413,65 41,605 11,60 12,77	120,26 164,60 675,40 476,14 261,22 545,040 760,660 64,15 25,05	75.640 1,107.00 1,97.435 5,000.95 8,00.474 50.700 111,122 127 6,05	76,907 104,676 139,671 441,906 1,174,754 1,670,500 1,550,440	2017 2019 2019 2020 2021 2022 2009 2010		0.000000000 0.014647353 0.01917199 0.01367497 0.01355699 0.010410753 0.001530469 0.000000000	0.06/500/50 0.046779950 0.014737546 0.005700474 0.017709046 0.02/1057700 0.0140577476 0.0146537476	0.013 460071 0.017 16255 0.007 753 106 0.003 745300 0.014 634300 0.006 467774 0.000 650 175	0.001763537 0.004674771 0.001001995 0.00002451 0.00577366 0.50544360 0.00797447	0.0105277724 0.014735925 0.011497820 0.005607509 0.001651464 0.071671179 4391920405	15.065 65315 15.277 04446 15.415 73750 15.761 66539 15.975 6065 16.277 60773 16.531 71799 14.352 97615 14.365 51247	11.2505.21e 11.2562.514 11.404255 12.9665.247 13.9765.620 14.2060.524 14.25405.125 16.21164.607 9.905.1925
2016 2017 2019 2019 2020 2021 2022 2009 2010 2011	uga	2,463,665 4,102,243 4,954,157 7,143,157 6,679,746 11,731,965 14,972,009 1,546,777 1,617,695 1,929,425	71,459 60,067 94,961 94,057 105,010 150,215 155,673 2,375 598 85,601	4,988, 13 6,497,59 6,480,09 6,512,61 6,700, 13 21,231 33,648 548,60 398,71 1,861,74	75%,00 1,40%,91 2,360,11 2,204,75 2,613,65 24,455 41,005 11,00 12,77 21,00	130,36 164,60 675,40 476,14 361,72 545,040 760,660 64,15 35,05	75.640 1,107.00 1,974.55 5,060.95 8,004.74 50,706 1111,122 137 6,65 1,666	76,907 104,676 104,671 441,966 1,174,754 1,670,500 1,550,440 20,001 20,121 20,975	2017 2019 2019 2020 2021 2022 2009 2010	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.000000000 0.014647353 0.01917199 0.01367497 0.01355679 0.010410753 0.001530469 0.000009667 -0.00054139	0.04575950 0.04575950 0.014707545 0.00570045 0.01770045 0.01057700 0.014507455 0.0145055	0.013 460.01 0.017 165.05 0.007 752 100 0.002 745.00 0.014 639.00 0.005 467774 0.000 55677 0.000 652 175	0.00176.05.27 0.00467.4271 0.00106.1995 0.00020451 0.000277.965 0.50574.7626 0.00279.7447 0.00124.4956 0.00246654	0.0105277734 0.0147205025 0.011149705 0.00507509 0.001051494 0.071671129 4221405405 0.000701550	15,063 65315 15,277 64446 15,415 73756 15,761 66539 15,976 56365 16,277 62773 16,521 71,299 14,255 97615 14,266 66739	11 2505 216 11 2565 514 11 626555 12 3665 247 13 3765 600 14 2365 254 14 25405 125 10 21154 607 9 6051 9 25
2016 2017 2019 2019 2020 2021 2022 2009 2010 2011 2012	UBA	2,463,665 4,102,243 4,954,157 7,143,157 8,679,746 11,731,965 14,972,069 1,548,777 1,617,695 1,920,435 2,772,933	71,439 50,097 94,091 94,057 105,010 150,215 155,973 2,075 599 15,901 54,765	4,988, 13 6,497,59 6,480,09 6,512,61 6,700, 13 21,231 30,648 548,60 398,71 1,861,74 1,984,66	75%,00 1,40%,91 2,360,11 2,204,75 2,612,65 24,455 41,005 11,00 12,77 21,00 44,01	133,36 194,60 675,40 176,14 361,27 545,040 740,660 64,15 35,05 54,61 31,57	75.640 1,107.00 1,974.75 5,000.95 8,004.74 50,700 1111,122 137 6,65 1,690 3,151	76,907 104,676 106,671 441,966 1,174,754 1,600,560 1,500,440 20,061 20,121 20,975 27,296	2017 2019 2019 2020 2021 2022 2009 2010 2011 2012	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.001605666 0.01454755 0.01917196 0.012157427 0.012515466 0.010410752 0.001530466 0.00056557 0.001530466	0.05/500/50 0.045779950 0.014707545 0.00570049 0.012709046 0.01457700 0.014507495 0.0145054 0.075990407	0.013 460071 0.017 165353 0.007 753 100 0.003 745309 0.014 639300 0.005 4673774 0.000 509175 0.001 750544 0.001 750559	0001762537 0004674271 0001061945 0.0000451 0.00077746 0.007797447 0.00174496 0.00746534 0.00746534	0.010527774 0.014205025 0.01149760 0.005005049 0.001051494 0.071671129 4.221400745 0.000701554 0.00071654	15,063,623,15 15,277,64446 15,415,73756 15,476,56306 16,277,62773 16,527,47615 14,265,51747 14,466,65773 14,636,57773	11 2505 219 11 2565 514 11 2565 514 11 2565 51 12 2565 52 14 2565 52 14 2565 52 16 2516 252 16 2516 255 16 2516 255 16 2516 255 16 2516 255 16 2516 255
2016 2017 2019 2019 2020 2021 2022 2009 2010 2011	UBA	2,463,665 4,102,243 4,954,157 7,143,157 6,679,746 11,731,965 14,972,009 1,546,777 1,617,695 1,929,425	71,459 60,067 94,961 94,057 105,010 150,215 155,673 2,375 598 85,601	4,988, 13 6,497,59 6,480,09 6,512,61 6,700, 13 21,231 33,648 548,60 398,71 1,861,74	75%,00 1,40%,91 2,360,11 2,204,75 2,613,65 24,455 41,005 11,00 12,77 21,00	130,36 164,60 675,40 476,14 361,72 545,040 760,660 64,15 35,05	75.640 1,107.00 1,974.55 5,060.95 8,004.74 50,706 1111,122 137 6,65 1,666	76,907 104,676 104,671 441,966 1,174,754 1,670,500 1,550,440 20,001 20,121 20,975	2017 2019 2019 2020 2021 2022 2009 2010	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.000000000 0.014647353 0.01917199 0.01367497 0.01355679 0.010410753 0.001530469 0.000009667 -0.00054139	0.05/500/50 0.045779950 0.014707545 0.00570049 0.012709046 0.01457700 0.014507495 0.0145054 0.075990407	0.013 460071 0.017 165353 0.007 753 100 0.003 745309 0.014 639300 0.005 4673774 0.000 509175 0.001 750544 0.001 750559	0001762537 0004674271 0001061945 0.0000451 0.00077746 0.007797447 0.00174496 0.00746534 0.00746534	0.0105277734 0.0147205025 0.011149705 0.00507509 0.001051494 0.071671129 4221405405 0.000701550	15,063 65315 15,277 64446 15,415 73756 15,761 66539 15,976 56365 16,277 62773 16,521 71,299 14,255 97615 14,266 66739	11 2505 219 11 2565 514 11 2565 514 11 2565 51 12 2565 52 14 2565 52 14 2565 52 16 2516 252 16 2516 255 16 2516 255 16 2516 255 16 2516 255 16 2516 255
2016 2017 2019 2019 2020 2021 2022 2009 2010 2011 2012	USA	2,463,665 4,102,243 4,954,157 7,143,157 8,679,746 11,731,965 14,972,069 1,548,777 1,617,695 1,920,435 2,772,933	71,439 50,097 94,091 94,057 105,010 150,215 155,973 2,075 599 15,901 54,765	4,988, 13 6,497,59 6,480,09 6,512,61 6,700, 13 21,231 30,648 548,60 398,71 1,861,74 1,984,66	75%,00 1,40%,91 2,360,11 2,204,75 2,612,65 24,455 41,005 11,00 12,77 21,00 44,01	133,36 194,60 675,40 176,14 361,27 545,040 740,660 64,15 35,05 54,61 31,57	75.640 1,107.00 1,974.75 5,000.95 8,004.74 50,700 1111,122 137 6,65 1,690 3,151	76,907 104,676 106,671 441,966 1,174,754 1,600,560 1,500,440 20,061 20,121 20,975 27,296	2017 2019 2019 2020 2021 2022 2009 2010 2011 2012	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.001605666 0.014647553 0.010167497 0.012915466 0.01265676 0.010410752 0.001520466 0.000069657 -0.0054179 0.00409465 0.017626555	0.05/500/50 0.0457797546 0.014737546 0.005700494 0.012709046 0.016057706 0.0196053/5 0.0196053/5 0.01960547	0.013 460371 0.017 162357 0.007 252 100 0.002 245239 0.014 625200 0.005 467274 0.000 552 175 0.001 252640 0.001 75256	0.001762537 0.004674271 0.001061925 0.00032451 0.000777965 0.0077447 0.001744959 0.00746534 0.00746534 0.001159469	0.010527774 0.014205025 0.01149760 0.005005049 0.001051494 0.071671129 4.221400745 0.000701554 0.00071654	15,063,623,15 15,277,64446 15,415,73756 15,476,56306 16,277,62773 16,527,47615 14,265,51747 14,466,65773 14,636,57773	11 2505 219 11 2565 514 11 2565 514 11 2565 514 12 2565 524 14 2565 524 14 2565 125 16 2616 262 2 2565 1225 16 2627 529 16 2725 112 16 2627 529
2016 2017 2019 2019 2020 2021 2022 2009 2010 2011 2012 2013	UBA	2,463,665 4,107,243 4,654,157 7,143,157 8,679,746 11,731,965 14,972,369 1,548,777 1,617,665 1,929,435 2,772,963 2,642,765	71,436 60,067 94,961 94,057 105,010 150,215 2,375 596 15,601 54,765 46,601	4,988, 13 6,407,59 6,460,09 6,512,61 6,700,12 21,221 22,646 546,60 299,71 1,861,74 1,984,65 2,829,94	759,00 1,409,61 2,360,11 2,704,75 2,413,65 41,036 11,03 12,77 31,03 44,01 161,02	100.06 194.60 675.10 176.12 261.22 545,040 750,660 64.15 75.06 54.61 01.57	75.630 1,107.00 1,97.435 5,06.036 8,00.474 50.706 111,122 1.27 6,65 1.636 3.151 1.47.60	76,907 104,676 109,671 441,906 1,174,754 1,670,500 1,550,440 20,001 20,121 20,975 27,220 36,100	2017 2019 2020 2021 2022 2009 2010 2011 2012 2013	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.001605666 0.014647553 0.010167497 0.012915466 0.01265676 0.010410752 0.001520466 0.000069657 -0.0054179 0.00409465 0.017626555	0.05/500/50 0.0457797546 0.014777546 0.00570046 0.01770046 0.01657700 0.016657706 0.016657756 0.016657756 0.07560407 0.071660775	0.013 460371 0.017 162357 0.007 252 100 0.002 467370 0.014 659300 0.005 467774 0.000 565777 0.000 572 175 0.001 752540 0.001 752550 0.004 456775	0001762507 0004674271 0001061995 0.0000451 000077985 0505447606 000174454 0001159460 0001159460	0.010527774 0.014205025 0.01149760 0.005005049 0.001651494 0.071671129 4.271400405 0.000791654 0.000791654 0.000784650	15,060 (50.15 15,277 (41.16 15,415 70756 15,741 (650.26 15,777 69775 16,501 71,799 14,05 (51.14 14,06 (57.75) 14,60 (57.75) 14,767 (56.79)	11 2505 219 11 2560 514 11 2560 514 11 2560 514 12 2560 524 12 2560 524 14 2540 125 16 21164 92 9 2561 925 16 26750 115 16 26750 115 16 26750 115 16 26750 115
2016 2017 2019 2019 2020 2021 2022 2010 2011 2012 2013 2014	UBA	2,463,665 4,162,243 4,654,157 7,143,157 8,679,746 11,731,665 14,972,069 1,546,777 1,617,665 1,926,425 2,772,603 2,642,265 2,762,573	71,439 60,067 94,961 94,057 106,010 160,215 155,673 2,375 598 16,601 54,765 46,601 47,907	Association (Association (Assoc	758.00 1,408.01 2,500.11 2,004.75 2,415.05 41,006 11,00 12,72 31,00 48,01 161,00 312,07	100.06 194.60 675.90 476.14 391.77 545,040 760,660 94.15 75.06 59.61 21.57 47.00 74.04	75.520 1,107.00 1,974.25 5,000.95 8,004.74 53,700 111,122 1,97 6,65 1,930 31,51 14,920 34,647	76, 907 104,676 108,671 111,965 1,174,754 1,670,560 1,550,140 20,081 20,121 20,975 27,229 26,109 51,121	2017 2019 2020 2021 2022 2009 2010 2011 2012 2013	1 1 1 1 2 3 3 5 5 5	0.000000000 0.014647250 0.01917190 0.01917427 0.019213460 0.010550460 0.001530460 0.001530460 0.001530460 0.001530460 0.001630460 0.001630460 0.0017341440	0.05/500/50 0.046779950 0.014707546 0.005700404 0.017695700 0.01965570 0.01965570 0.01965570 0.0756540 0.07564040 0.075644050 0.075644599	0.013 460.021 0.017 160.05 0.007 750 100 0.014 600.00 0.014 600.00 0.005 467774 0.000 500 175 0.001 750 56 0.001 750 56 0.001 750 56 0.007 950 64	0001762507 0004674271 0001061995 0.0000451 0006777965 000797445 000797447 0001154604 0001154604 0001154604 0001154604	0.010527774 0.014206905 0.01144790 0.00502509 0.001051494 0.071671129 4.221400745 0.00074159 0.00074159 0.00074159 0.00074745	15,060 (50.15 15,277 (41.46 15,415 70.75 15,416 (50.25 15,416 (50.25 16,277 (6777) 16,521 71.75 14,265 (51.47 14,266 (5772) 14,767 (5679) 14,016 (5720)	11 05005 719 11 05005 7514 11 05005 514 11 05005 517 12 05005 517 12 05005 517 14 05005 515 16 051164 907 16 05175 917 16 05175 917 16 05175 917 16 05175 917 16 05175 917 16 05175 917 16 05175 917 16 05175 917
2016 2017 2019 2019 2020 2021 2022 2010 2011 2012 2013 2014 2015	usa	3,443,665 4,102,243 4,65,4,157 7,143,157 6,67,9,746 11,75,1,665 13,48,777 1,61,7,696 1,92,4,425 2,972,923 2,942,246 2,762,973 2,762,973 2,762,973	71,436 60,067 94,961 94,057 106,010 160,215 596 16,601 54,765 46,601 47,907 59,654	Appen 13 6,407,50 6,400,00 6,512,61 6,700,12 21,231 30,646 546,60 1,561,74 1,564,66 2,606,94 2,676,60 2,676,60	759.00 1,409.01 2,300.17 2,410.65 24,455 41,006 11.00 21.00 44.01 161.00 212.07	100.05 194.60 675.90 476.14 391.77 545,040 64.15 75.05 59.61 31.57 47.00 74.04 91.59	75.690 1,107.00 1,974.75 5,000.05 8,004.74 50,700 111,122 1,27 6,25 1,29 0,151 1,47,20 0,464.7 147,20	76, 907 104, 676 106, 671 111, 905 1,174, 754 1,676, 500 1,550, 110 20, 121 20, 975 20, 109 51, 121 56, 316	2017 2019 2019 2020 2021 2022 2010 2011 2012 2013 2014 2015	1 1 1 1 2 3 3 5 5 5	0.07050566 0.014647353 0.01917199 0.013157477 0.017213490 0.010515579 0.001530460 0.00059667 0.001530460 0.00159667 0.0017541443 0.0017541443	0.061500150 0.046774954 0.014707546 0.005700494 0.0140770046 0.014057700 0.014057406 0.014057406 0.07400447 0.07400447 0.0740447	0013 48001 0017 18002 0007752100 00014 67000 0006 667774 0000 60175 0001 70014 0001 70014 0001 70014 0001 70014	0.0017625.07 0.004674.071 0.001061995 0.0000751 0.000777965 0.00079744.7 0.00124.4959 0.0014654 0.00115.9456 0.00115.9456 0.00115.9456 0.00115.9456 0.00115.9456	0.010527774 0.014706105 0.01144760 0.001051494 0.071671179 4.27140045 0.000005 0.000741550 0.000741550 0.000741550	15.063 (53.15 15.277 (0.11.46 15.741 57075 15.741 68534 15.976 50065 16.277 62773 16.501 71234 14.366 51347 14.366 57773 14.367 15474 14.367 15474 14.368 54474 14.368 54465	11 2505 219 11 2505 219 11 2505 2514 11 2505 247 12 2605 247 12 2605 254 14 25405 125 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255 16 2617 255
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2015 2017 2019 2020 2001 2010 2017 2015 2016 2017 2018 2019 2019 2019 2019 2019 2019 2019 2019	тьш	2,440,065 A,102,243 A,564,157 A,574,143,157 A,574,260 1,544,777 1,617,966 1,544,777 1,617,966 1,544,770 2,542,766 2,762,766 2,642,766 2,	71,406 60,007 60,000 100,010 1	A (1986) 13 (A (1977) 26 (A (19	754.00 1, 404.01 2, 204.11 2, 204.15 2, 412.05 11, 40 11,	100.06 194.60 675.90 476.14 261.22 550,040 760,660 100.06	75.690 (107.20) (107.25) (200.20) (107.25) (200.20) (107.25) (200.20) (107.25) (200.20) (200.	76, 907 104,676 103,671 141,965 1,774,754 1,670,560 104,676 105,671 104,676 104,676 104,676 104,676 104,676 104,676 104,676 105,671 104,676 104,676 105,671 104,676 105,671 104,676 105,671 104,676 105,671 10	2017 2019 2020 2021 2021 2021 2012 2012 2013 2014 2016 2017 2018 2020 2021 2021 2021 2021 2021 2021		0.010467500 0.011017940 0.011017940 0.011017940 0.011017940 0.011017940 0.011017940 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.01101794140 0.011017940	0.061500153 0.046779564 0.011707646 0.011707646 0.011607536 0.011607536 0.011607536 0.011607536 0.011607536 0.011607536 0.011607536 0.011607536 0.011607536 0.011707546	0013 46001 0017 16002 0017 16002 0017 16002 0014 67004 0014 67004 0004 60175 0001 70040	0001761207 00017617796 000101197 00010219796 000174176 000174176 000174176 000176176	0.0105977794 0.011259050 0.010451494 0.0716971794 0.0000055 0.0000941650 0.0000941650 0.00009477794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.0105977794 0.010597794 0.0000941797 0.010597794 0.010597794 0.0000941797 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.010597794 0.00000964 0.0000064 0.000064	15.000 (83.15     15.277 (14.16)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.276 (83.25)     15.277 (83.2	11 55005 216 11 55005 217 11 55005 217 12 57005 217 13 77005 207 14 75005 217 14 75005 217 15 77

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## EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

# APPEDIX III: RESULTS OF SOFTWARES

Vari abl e	Obs	Mean	St d. Dev.	Мn	Max
pftytta	154	. 0149363	. 028378	0953184	. 2424154
at mt epay	154	. 0445897	. 0264962	. 0057034	. 0783445
post epay	154	. 0081937	. 0072845	. 0003667	. 0264673
webt epay	154	. 0609682	. 1492761	. 0003245	. 5054426
mobt epay	154	. 0126696	. 0182226	. 0000422	. 0716711
l nt a	154	14. 15501	1. 337393	9. 750453	16. 52171
l nepav	154	11. 64285	1. 545541	9. 909519	14. 32864

Mean estimation

Number of obs = 154

	Mean	Std. Err.	[ 95% Conf	. Interval]
pftytta atmtepay postepay webtepay mobtepay Inta Inepay	. 0149363 . 0445897 . 0081937 . 0609682 . 0126696 14. 15501 11. 64285	. 0022868 . 0021351 . 000587 . 012029 . 0014684 . 1077702 . 1245432	. 0104186 . 0403716 . 007034 . 0372038 . 0097686 13. 9421 11. 3968	. 019454 . 0488078 . 0093533 . 0847325 . 0155706 14. 36792 11. 8889
	pftytta at	mtepay postepay	webtepay	mobt epay
pftytta	1. 0000			

	pftytta atmtepa	y postepay	webtepay	mobt epay	Inta	l nepay
pftytta	1. 0000					
at mt epay	- 0. 0713 1. 000 0. 3795	0				
post epay	- 0. 0532 - 0. 146 0. 5121 0. 070					
webt epay	- 0. 0353 - 0. 402 0. 6634 0. 000					
mobt epay	- 0. 0405 - 0. 348 0. 6180 0. 000			* 1. 0000		
Inta	0. 1939* - 0. 145 0. 0160			* 0. 3199* 0. 0001	1. 0000	
l nepay	- 0. 0449 - 0. 633 0. 5800 0. 000			* 0. 7232* 0. 0000	0. 3449* 0. 0000	1. 0000

# Skewness/Kurtosis tests for Normality

Vari abl e	Obs	Pr (Skewness)	Pr ( Kur t osi s)	adj chi 2(2)	j oi nt Pr ob>chi 2
pftytta	154 154	0. 0000 0. 3772	0.0000		0. 0000
at mt epay post epay	154	0.0000	0. 2353	18. 56	0. 0001
webt epay mobt epay	154 154	0. 0000 0. 0000	0. 0000 0. 0000	57. 05 65. 50	0. 0000 0. 0000
Inta Inepav	154 154	0. 0000 0. 0007	0. 0035 0. 0000	23. 81 29. 15	0. 0000 0. 0000

#### EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

### Shapiro-Wilk Witest for normal data

Vari abl e	Obs	W	V	Z	Pr ob>z
pftytta at mtepay postepay webtepay mobtepay I nta	154 154 154 154 154 154	0. 63390 0. 85931 0. 89509 0. 44043 0. 62307 0. 93223 0. 87244	43. 570 16. 744 12. 486 66. 595 44. 859 8. 066 15. 181	8. 568 6. 397 5. 731 9. 532 8. 635 4. 739 6. 175	0. 00000 0. 00000 0. 00000 0. 00000 0. 00000 0. 00000

## Shapiro-Francia W test for normal data

Vari abl e	Obs	W	ν'	Z	Pr ob>z
pftytta	154	0. 61569	49. 633	7. 509	0. 00001
at mt epay	154	0. 86185	17. 841	5. 674	0. 00001
post epay	154	0.89549	13. 498	5. 158	0.00001
webt epay	154	0. 43888	72. 468	8. 166	0. 00001
mobt epay	154	0. 62110	48. 934	7. 485	0. 00001
l nt a	154	0. 93290	8. 666	4. 324	0.00001
l nepav	154	0. 87475	16. 176	5. 493	0. 00001

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance Variables: fitted values of pftytta

Prob > chi 2 = 0.0000

Ramsey RESET test using powers of the fitted values of pftytta

Ho: model has no omitted variables F(3, 144) = 2.35 Prob > F = 0.0753

<b>M</b> odel	Obs	ll(null)	II (model)	df	AI C	BI C
	154	330. 555	336. 721	7	- 659. 4419	- 638. 1833

Note: N=154 used in calculating BIC

Vari abl e	VI F	1/ VI F
mobt epay webt epay post epay I nepay at mt epay I nt a	31. 46 15. 77 7. 91 3. 80 2. 31 1. 16	0. 031785 0. 063401 0. 126362 0. 262860 0. 433535 0. 864264
Mean VIF	10. 40	

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#### EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

Vari abl e	VI F	1/ VI F
I nepay post epay webt epay at mt epay I nt a	3. 78 3. 41 2. 89 2. 30 1. 16	0. 264684 0. 293268 0. 346200 0. 435242 0. 864326
Mean VIF	2. 71	

. xtset firm year

panel variable: firm (strongly balanced) time variable: year, 2009 to 2022 delta: 1 unit

### Levin-Lin-Chu unit-root test for pftytta

Ho: Panels contain unit roots Number of panels = Ha: Panels are stationary Number of periods = 14

Asymptotics:  $N/T \rightarrow 0$ AR parameter: Common

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

Bartlett kernel, 7.00 lags average (chosen by LLC) LR variance:

	Statistic	p- val ue
Unadj usted t Adi usted t*	- 17. 9099 - 12. 3073	0. 0000
Levi n- Li n- Chu	unit-root test f	or at mt epay

Ho: Panels contain unit roots Number of panels = 11 Ha: Panels are stationary Number of periods = 14

Asymptotics:  $N/T \rightarrow 0$ AR parameter: Common

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

Bartlett kernel, 7.00 lags average (chosen by LLC) LR variance:

	Statistic	p- val ue	
Unadjusted t Adiusted t*	- 7. 2533 - 2. 3180	0. 0102	

#### EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

Levin-Lin-Chu unit-root test for postepay

Ho: Panels contain unit roots Number of panels = Ha: Panels are stationary Number of periods = 14

Asymptotics:  $N/T \rightarrow 0$ AR parameter: Common

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

LR variance: Bartlett kernel, 7.00 lags average (chosen by LLC)

Statistic p-value - 4. 3670 Unadjusted t Adiusted t\* 0.3064 0.6203

Levin-Lin-Chu unit-root test for webtepay

Ho: Panels contain unit roots Number of panels = 11 Ha: Panels are stationary Number of periods = 14

AR parameter: Common Asymptotics: N/T -> 0

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

LR variance: Bartlett kernel, 7.00 lags average (chosen by LLC)

Statistic p-value Unadjusted t - 3.0679 Adiusted t\* 775. 4297 1.0000

Levin-Lin-Chu unit-root test for mobtepay

Number of panels = Ho: Panels contain unit roots 11 Ha: Panels are stationary Number of periods = 14

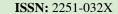
AR parameter: Common Asymptotics: N/T -> 0

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

LR variance: Bartlett kernel, 7.00 lags average (chosen by LLC)

Statistic p-value 3.0248 Unadjusted t Adiusted t\* 22. 7896 1.0000



#### EFFECT OF INFORMATION TECHNOLOGY ON PERFORMANCE OF DEPOSIT MONEY BANKS

Levin-Lin-Chu unit-root test for Inta

Ho: Panels contain unit roots Number of panels = 11
Ha: Panels are stationary Number of periods = 14

AR parameter: Common Asymptotics: N/T -> 0

Panel means: Included
Time trend: Not included

ADF regressions: 1 lag

LR variance: Bartlett kernel, 7.00 lags average (chosen by LLC)

Unadj ust ed t - 0. 0674
Adi ust ed t\* 1. 1675 0. 8785

Levin-Lin-Chu unit-root test for Inepay

Ho: Panels contain unit roots Number of panels = 11 Ha: Panels are stationary Number of periods = 14

AR parameter: Common Asymptotics: N/T -> 0

Panel means: Included Time trend: Not included

ADF regressions: 1 lag

LR variance: Bartlett kernel, 7.00 lags average (chosen by LLC)