

Analysis of E-Commerce Security System in Nigeria

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ABSTRACT

Analysis of e-commerce security system in Nigeria is a part of the information security framework that is specifically applied to the components that affect e-commerce project which encourages business to go electronically despite the security challenges by proffering practical and solution to security concerns. In addition, the objective of this project is to basically define e-commerce and separate it from other related terms, explain the various type of security measures for e-commerce and understanding the need for the security of e-commerce

Keywords: E-Commerce Security System, Security Framework, ICT, EDI, EFT, ATM, ERP, MRP, AMO

I. INTRODUCTION

Electronic commerce regularly alludes to as "ecommerce which includes the swapping of item and services between organization trade concentrates on ICT to empower the outside movement and the business' relationship with individual gathering and other business.

E-commerce security is a data's piece security system and is particularly connected to the segment that influences e-business that incorporates PC security, information security and other more extensive domains of the data security. Today, privacy and security are a noteworthy sympathy toward electronic advances M business offers security worries with other innovation in the field. Advancement in instalment framework empowers transaction to be carryout easily crosswise over outskirt and plastic cards are one of the essential methods for picking up to record regardless of where the client is living. In Africa, illustration, the connection of outskirts and the Euro' presentation have prompted a generous increment in cross outskirt transaction and related fraud.

BACKGROUND OF THE STUDY

The principal e-commerce in history was in 1886, when a broadcast administrator by name Richard Sears who subsequent getting a shipment of watches that was rejected by the neighborhood diamond setter, utilized the broadcast to offer the watches to kindred

administrators and railroad utilizes with time, he had guarded up enough money to stop his job to begin his own business which later got to be Sears, Roebuck and co. Business in advancement its purest structure as indicated by Vladimir Zwass (Edi-tor-in Chief of International Journal of Electronic Commerce) in vogue times can be followed to 1948 electronic transmission of messages amid the Berlin transport.

The following phase of e-commerce as per Turban et al (2008) was the improvement of (EDI) Electronic Data Interchange which start in the 1960's in type of agreeable endeavors at creating typical electronic information organizations between industry bunches.

This configuration was utilized just for transportation, buying, and in intra-industry exchanges and it was not until the 1970's that work began on national (EDI) Electronic Data Interchange measures that in the long run made a stage for Electronic Funds Transfer (EFT). This was utilized by organizations to encourage online instalment for business exchanges and additionally subsidizes exchange. Furthermore, to send business reports like buy requests, in-voices.

In any case was not without its own particular difficulties at origin because of the way that there was no institutionalization and two organizations must have the same application programming or else, exchanges cannot occur between them. Had the capacity grown very much organized E-Commerce stages that made conformities for the impressive dangers and blunders.

In addendum, the verifiable advancement of E-Commerce cannot be completely finished without making appropriate reference to Automated Teller Machines(ATM), Enterprise Resource Planning(ERP), acknowledgment and development, acknowledgment and improvement of phone managing an account in the 1980's, information mining and information warehousing in the 1990's, charge cards, furthermore as of late, advancements in Electronic Governance (administration), furthermore all the more e-Learning, all of which have come to be referred to and for the most part acknowledged as a feature of E-Commerce.

PROBLEM STATEMENT

E-commerce security is the protection of e-business resource from an unapproved access use modification, or obliteration and security risk consists of unapproved access, burglary, theft, and misrepresentation and E-business issue includes not able to offer items under the "long Tail", client cannot touch and feel an item, dialect barrier, geographical Barrier.

II. LITERATURE REVIEW

EVOLUTION OF E-COMMERCE

E-commerce, that we all know of today has been existing for the past of ten years. Be that as it may, its antecedents, for example, material requirement planning (MRP), enterprise resource planning. (ERP), electronic data interchange (EDI), have been existing for over forty years and as yet living. Electronic information interchanged is the electronic communication of business of business transaction, for example, confirmation and involves between organizations although interactive access may be part of it, electronic data interchange (EDI) implies computer to computer transaction into vendors database and ordering system. The details data of the Material requirement planning (MRP) and Enterprise resource planning (ERP) is covered.

However, the predecessors cannot rival the exponential development and acknowledgment of transitioning business over the web. In 1970s, developments like electronic fund transfer (EFT), fund routed electronically starting with one company and to the next (restricted to extensive cooperation). create

another method for working of doing business or making transaction.

1990s, the web commercialized and the client ran to partake as dotcoms or web starts ups. 1997 saw the introduction of a fresh new stage in e-trade. It was seen as a stage on from e-trade by looking at the trends-commerce undoubtedly keep on moving and change

MERITS OF E-COMMERCE SECURITY FRAMEWORK IN NIGERIA

Time sparing. Doing exchange online is quick which reduces stress and save time for a specific client and in e-business there is no driving in circles while looking and delving with expectations of discovering what you require. Stores online offer their full line and in addition use distribution centres rather than store fronts—items are anything but difficult to find and can be conveyed to your entryway not more than days.

Easy to discover surveys. Since the opposition is most extreme, firm online need you to take a gander at other shopper audits. Great and awful surveys are on each site, not just would you be able to check whether the item is enjoyed, you can likewise see the explanations for the thumbs up or down.

Options, choices, choices! E-business online gives parcel of dialog boxes in which customers can pick their craving choice indoor to accomplish a particular errand as indicated by their suitable expert document. What is more, buyer can without much of a stress thoroughly analyze items for another to see who offers the best valuing and have more choices to browse.

Easy to analyze. Items that are put online for attention are anything but difficult to contrast them and different things internet, knowing they have the best choices and can return for additional in other to accomplish a particular undertaking.

Easy to compare. E-commerce make things simple for humanity separated from diminishing anxiety, it a stage that enhance the nation's economy. Case Nigeria, instead of starting with one specific district then onto the next.

Coupons and bargains. With each online business, more coupons and arrangements can't be maintained which is a strategic distance which are absolutely awesome for clients. With significant destinations that go about as retail establishment, you may discover

things up to 80% off! Exploit the opposition and locate the best cost accessible.

DEMERITS OF E-COMMERCE SECURITY FRAMEWORK IN NIGERIA

Delay in getting products. This is one of the demerit of e-commerce that can bring about long postpone of merchandise and administrations because of either terrible climate or atmosphere condition or system jam. Furthermore, way to deliver items could be troublesome here base on our awful street system. Illustration Suleja to Bida.

Lack of personal association. While the principles and regulations of every e- business is laid out for you to peruse, there is a lot read and it might be befuddling with regards to the legalities. With vast or critical requests, there is nobody you can converse with face to face when you have inquiries and concerns.

Privacy and security. Encryption is the procedure of securing your information or data or set of guidelines from an un-approve workforce. Before making instant exchanges on the web, be certain to check the site certificate of security. So that your own data would be stolen online for simple and advantageous shopping.

Quality. The toughness or convey ability of any item is extremely vital in e-business security framework in Nigeria. A shopper cannot really touch items until they are conveyed to the entryway

PURPOSE OF E_COMMERCE AND SECURITY ISSUES

The purpose E-commerce security framework in Nigeria is

- 1) Study the overview of E-trade security.
- 2) Proper understanding of the advantages of internet shopping.
- 3) Proper understanding of the purpose behind security in e-business
- 4) Illustrate the different security issues in e-business
- 5) Understanding the protected internet shopping rule

SECURITY ISSUES OF E-COMMERCE

E-business security is the best possible guiding of E-business resources from an unapproved access use change or obliteration. And, the security danger of e-business is unapproved access, burglary and extortion. And, the security highlight of e-commerce is hypothesis, honesty, encryption, on disavowal, accessibility more so; there are some security devices of E-commerce security framework in Nigeria. Which are:

1. firewalls-programming and physical component
2. Open key infrastructure
3. Encryption programming
4. Advanced endorsement and so forth

RELATIONSHIP BETWEEN E-COMMERCE AND E-BUSINESS

The subset of e-business is e-commerce which describes the purchasing and selling of item and services and data or making an exchange through personal computer systems, including the web. The main distinction between them is that e-commerce analyze the interaction among organization and customer or constituents. On alternate hands-business also incorporates an organization interior operation in other word these two can be utilized compatible. The term e-commerce and e-business were regularly alluding to as conversely. The offering of this formal definition denoted the transitioning of the web's selection. more so, the innovation goes past the e-commerce which includes different functionalities. For example, e-market, e-franchising-mailing and some more. E-business idea is based on the above notice viewpoint and the degree digitalization of item, process and the conveyance operators, the business can be poor or incomplete e-business/e-trade. In conventional e-trade, all measurements are physical while all measurements are computerized while all measurements are digital in pure business/e-commerce.

BUYER BEHAVIOUR TO E-COMMERCE IN NIGERIA

Numerous individuals in Nigeria are unwilling to exchange e-trade in Nigeria. Inspired by a paranoid fear of web extortion. Nigeria today is not that protected for web market because there are not trustworthy with respect to client to put their well-deserved fund on a business that is not reliable. There should be legitimate

and security infrastructure to be arranged by government for purchaser to effectively take part in e-trade and for the uneducated they never have faith in e-trade or e-business. Furthermore, due to day by day story and situation we see on web extortion this could prompt numerous debilitation on purchaser state of mind to e-trade in our dear nation Nigeria

ENTREPRENEUR BEHAVIOUR TO E-COMMERCE IN NIGERIA

Numerous business merchant specialists in Nigeria cannot go to web business now in light of the fact that there is no sufficient incentive, formal knowledge on the capability of this lucrative business. Numerous people think that its costly to keep internet presence on the web. The readiness of organization to move far from conventional method for transacting business and created techniques and important to e-business selection.

E-COMMERCE DELIVERY INFRASTRUCTURE IN NIGERIA.

Foundation conveyance framework in Nigeria is exceptionally poor numerous houses up till now are not number. No good road connectivity to encourage simple development of products and services. The postal framework is minimum and in secure. For effective e-commerce usage in Nigeria will require a basic redesigning of the conveyance framework in Nigeria.

The part of e-business that has stretched out in Nigeria for the most part is e-managing an account service (E-Banking Service). Internet managing an account framework has gotten to be normal for Nigeria clients as they are given in adaptability in administration their record in any benches of their bank's framework.

PARTIES INVOLVED IN E-COMMERCE

There are no less than two noteworthy gatherings included in e-commerce exchanges. They are the client and the dealer. While the ones are the backer, acquirer and the exchanging or clearing house. In this task, hobby is on both the client (person who is occupied with purchasing products) and the vendor (firm or somebody who is keen on offering a few merchandise).

In this way two separate arrangements of surveys were managed over these elements.

(1) The firm (Merchant): The entirety of 100 poll were regulated haphazardly among the real firm inside of the Lagos city (the business operational hub of Nigeria). The firm cut over petroleum, aeronautics, fund, combinations, IT and private firm.

The firm inside of a specific part was arbitrarily chosen yet with reasonable scope and representation. 99 of the surveys were returned which speaks to 99% of the aggregate number directed.

(2) The Individual (Customer): The aggregate of 500 surveys was controlled and 390 of them were returned, which speak to 78% of the aggregate. Critical inquiries, for example, Internet access, accessibility of instalment cards, level of web trade support and likely difficulties were postured to them. This gathering is contains arbitrarily chosen people who are transcendently regular workers low maintenance postgraduate understudies of an establishment, and somewhere in the range of couple of individuals from the overall population.

The AMO/MOA Model

Accessible exploration has distinguished three central point that effect message elaboration and message evoked thinking as inspiration, open door and capacity (MOA) that direct or serve as predecessors to data preparing by people.

Ramaswani *et al.*, (1998) introduced the same model as AMO model. That is, a determinant for web determining so as to obtain qualities the clients' capacity to buy on the web, their inspiration to do that, in addition, the accessible open doors for Internet access. In this manner the gathered information was dissected taking into account of inspiration, capacity, and opportunity (AMO) structure, and unmistakable measurements utilizing the SPSS bundle.

E-COMMERCE MODELS

Making an e-commerce arrangement predominantly includes building and sending an e-business site. The firsts Depending on the gatherings included in the exchange, venture in the improvement of an e-business

site is to recognize the e-commerce model. e-commerce can be characterized into four models. These are:

1. **Business – to – Business model**
2. **Business – to – Consumer model**
3. **Buyer – to-Consumer model**
4. **Buyer – to – Business model**

Business-to-Business (B2B) Model: This is otherwise known as business - to- plan of action which includes electronic exchanges for requesting acquiring, and other authoritative undertakings between houses. It incorporates exchanging goods, for example, producing, business memberships, expert administrations, and wholesale dealings.

THE MERITS OF BUSINESS TO BUSINESS MODEL ARE:

(a) Business to business productively keeps up the supply's development chain, assembling and obtaining procedures.

(b) Business to business improves fast conveyance of the right items and services. Business to plan of action is anticipated to end up the greatest quality division of the business inside of a couple of years which is said to be the speediest developing segment of e-commerce.

Business-to-Consumer (B2C) Model: This the second model of e-commerce which is otherwise known as Business to purchaser model which includes exchanges between business organizations and customers.

The Business to shopper demonstrate likewise incorporates wellbeing data, administrations internet saving money, travel administrations. Consider a theoretical case in which an exchange is directed between a business association and a buyer.

Buyer to-Business (C2B) Model: This is the last and final e-commerce model which is sometime call customer to business (C2B) model that includes an exchange between a shopper and a business association. Also, purchaser to business (C2B) is like the Business to shopper (B2C) model, on the other hand, the distinction is that for this situation the customer is the dealer and the business association is the purchaser.

VARIOUSE MODELS IN THE E-GOVERNANCE SCENARIO:

Government-to-Government (G2G) model: This is the first e-governance demonstrate that includes exchanges between two governments. Sample, if the Nigeria government needs to by oil from the American

government, the exchange included are ordered in the administration to government (G2G) model. +

Government-to-Consumer (G2C) model: In government to consumer (G2C) model, the legislature executes with an individual purchaser in other to achieve a particular errand. Case, an administration can uphold laws relating to duty installments on individual customers over the Internet by utilizing the legislature to buyer (G2C) model.

Purchaser to-Government (C2G) model: This is the third model of e-governance, and it can sometime be called customer to government (C2G) model which is an individual buyer cooperates with the legislature. Example, a customer can pay his pay assessment or house charge on the internet. The exchanges included for this situation are shopper to government (C2G) exchanges.

Government-to-Business (G2B) model: This is the second to the last and final model of e-governance model which includes exchanges between a legislature and business associations. example, the administration arrangements in other to assemble a fly over. For this, the administration demands for tenders from different contractual workers. Government can do this over the Internet by utilizing the administration to business (G2B) model.

Business-to-Government (B2G) model: This is the last and final e-government model which include business houses execute with the legislature over the Internet. Illustration, like an individual shopper, business houses can likewise pay their assessments on the Internet.

EFFORT OF NIGERIA GOVERNMENT OVER E-COMMERCE

(1) **Lawmakers Effort:** Government had initiated various administrative measures to purify the account segment of the economy, for example, the Independent Corrupt Practices Commission (ICPC) Act of 1999; the Money Laundering Act of 1995.

(2) **IT Policy:** The Nigeria National IT approach is in charge of the considerable advancements in the division. The vision is to make Nigeria IT competent nation in Africa and a key player in the data society.

(3) CURRENT ICT PROJECT:

A. The Mobile Internet Units (MIUs): These incorporate transports furnished with ICT offices, for

example, PCs, fringe gadgets and VSATs which are utilized to convey ICT instruction to country zones.

B. The Win Project: This undertaking is labelled "Wire Nigeria". It was planned to give ICT framework to every one of the alcoves sand corners of the nation.

C. The E-Government Project: This is a piece of the common administration changes which was intended to make the Nigerian common administration proactive and react forcefully to the general's needs populace.

ANALYSIS OF RESULT

Capacity is alluding to the abilities or capability is the comprehension of an idea. That is, amplifying an individual aptitudes and capability in deciphering the idea. By and large, absence of capacity forecasts absence of information to make online buy or absence of access to the medium. In this way, the capacity examination depended on the accompanying variables: web vicinity, Internet access, accessibility of instalment cards, and support in online buyer. The outcomes are introduced in the table underneath.

E-COMMERCE ABILITY ANALYSIS TABLE

Legend for Chart:

- A - S/N
- B - FEATURES
- C - Individuals Yes
- D - Individuals No
- E - Organizations Yes
- F - Organizations No

| A | B | C E | D F |
|---|-----------------|-----------------------|-------------------------|
| 1 | Web Presence | 148 (47%) 88 (88%) | 196 (50.3%) 11 (11%) |
| 2 | Internet Access | 283 (72.6%) 97 | 100 (25.3%) 2 (2%) |

| | | (97%) | |
|---|-----------------------------|-------------|-------------|
| 3 | Payment Cards Accessibility | 141 (36.2%) | 241 (61.8%) |
| 4 | Participation in online buy | 82 (21%) | 296 (75.9%) |

(***) (***) (***) Much of the instalment exercises are restricted to instalment for utilities/administrations with ATM cards and charge cards utilized as a part of markets and filling stations and not for buys on the web.

LEVEL OF WEB COMMERCE PARTICIPATION TABLE

Legend for Chart:

- A - Feature
- B - Very High
- C - High
- D - Average
- E – Low

| A | B D | | C E |
|-----------------------|-----------------------|--------------|---------------------------|
| Level of Web Commerce | 6 (1.5%) 121 (31%) | Person | 41 (10.5%) 192 (49.2%) |
| Level of Web Commerce | 3 (3%) 38 (38%) | Associations | 12 (12%) 45 (45%) |

DEMOGRAHIC PROFILE

From Table 1, 38.3% of the respondents were female while 61.7% were male. 88.6% of the respondents were of ages between 20 to 50 years. 74.7% hold a B.Sc.

Table 1. Demographic Profile

| VARIABLE | FREQUENCY | PERCENT |
|---------------------------|-----------|---------|
| SEXUAL ORIENTATION | | |
| Ladies 210 | 38.3 | |
| Men | 339 | 61.7 |

| | | |
|--|-----|------|
| All out | 549 | 100 |
| DISCIPLINE | | |
| Common administration | 71 | 12.9 |
| Exchanging 1 24 22.6 | | |
| Training | 137 | 25 |
| Producing | 63 | 11.5 |
| IT | 26 | 4.7 |
| Others | 128 | 23.3 |
| Total | 549 | 100 |
| AGE | | |
| <20 | 14 | 2.6 |
| 21 - 30 | 93 | 16.9 |
| 31 - 40 | 206 | 37.5 |
| 41 - 50 | 188 | 34.2 |
| 51 - 60 | 40 | 7.3 |
| 60+ 8 1.6 | | |
| Downright | 549 | 100 |
| INSTRUCTION | | |
| Essential | 47 | 8.6 |
| Optional | 31 | 5.6 |
| B.Sc/HND | 248 | 45.2 |
| Post-graduate | 162 | 29.5 |
| Others | 61 | 11.1 |

| | | |
|---------------------------------|-----|------|
| Downright | 549 | 100 |
| MONTH TO MONTH INCOMES | | |
| 50,000 | 146 | 26.6 |
| 50,000 – 100, 000 | 213 | 38.6 |
| 100,000-150, 000 118 21.5 | | |
| >150,000 | 70 | 13.3 |
| Downright | 549 | 100 |

Degree or higher national degree (HND). This demonstrates that above 70 percent of the inspecting populace are found out and could be potential clients of Business to buyer e-business. The N50, 000 and N150, 000 (\$1 = N150).

From table 2, the Internet utilization of respondents demonstrated that 51.4% had reasonable access to Internet, 27.9% get to all the time and 20.7% dependably had entry to the Internet. Open Café conveys 22.6% of web wellsprings of the respondents, 33.0% had private method for uniting the web and 44.4% got to the web while in the workplace.

ATM is the overwhelming instalment instrument among respondent speaking to 56.3% of the respondents, 29.5% had VISA Card, 7.7% has Master card, and 6.6% had all the three e-instalment instruments.

Internet shopping conduct of respondents demonstrated that just 23.3% had ever secured merchandise on the web. 37.0% of the respondents had never gone to any online shop. 18.0% had gone to 1 to 2 online shops, 24.6% had gone to 3 to 5 online shops, 12.6% had gone by between 6 to 20 online shops, and 7.8% demonstrated to have gone to above 20 online shops. Inward consistency was applying the Cronbach's alpha test to the individual measured by scales.

As the things' majority had an alpha over the standard 5114 Afr. J. Transport. Overseer.

WEB USAGE

| VARIABLE RECURRENCE OF WEB ACCESS | FREQUENCY | PERCENTAGE |
|-----------------------------------|-----------|------------|
| Off and on again | 282 | 51.3 |
| All the time | 153 | 27.9 |

| | | |
|--|-----|------|
| Continuously | 114 | 20.8 |
| All out | 549 | 100 |
| INSTALLMENT INSTRUMENT | | |
| ATM | 309 | 56.3 |
| VISA card | 162 | 29.5 |
| Expert card | 42 | 7.7 |
| Every one of the | 36 | 6.6 |
| All out | 549 | 100 |
| WELLSPRING OF WEB ACCESS | | |
| Individual | 181 | 33 |
| Official | 244 | 44.4 |
| Open bistro | 118 | 21.6 |
| All out | 549 | 100 |
| EVER ACQUIRE MERCHANDISE ONLINE | | |
| Yes | 128 | 23.3 |
| No | 421 | 76.7 |
| All out | 549 | 100 |
| ONLINE SHOPS WENT BY IN A MONTH | | |
| None | 203 | 37 |
| 1-2 | 99 | 18 |
| 3-5 | 135 | 24.6 |
| 6-20 | 69 | 12.6 |
| More than 20 | 43 | 7.8 |

HYPOTHESIS TESTING

To test the theory, investigation utilizing model fit was utilized to quantify the impact of informative variables along every different way. This is proper for discovering the extent to which variety of a given impact is controlled by a specific reason. Investigation is a multivariate explanatory technique for experimentally looking at sets of connections as straight causal models (Duncan, 1986; Li, 1975).

COEFFICIENTS AND HYPOTHESIS TESTING.

Speculation Relationship Coefficient P-worth Supported

| | | | | | |
|----|-----------|-------|---------|-------|-----|
| H1 | TTF - > | PEOU | 0.059 | 0.000 | Yes |
| H2 | TTF - > | PU | 0.145 | 0.007 | Yes |
| H3 | TTF - > | IU | 0.231 | 0.000 | Yes |
| H4 | PEOU - > | IU | - 0.093 | 0.10 | No |
| H5 | PU - > | IU | 0.192 | 0.000 | Yes |
| H6 | PR - > | IU | - 0.085 | 0.060 | Yes |
| H7 | Trust - > | IU | 0.081 | 0.070 | Yes |
| H8 | PR - > | Trust | 0.174 | 0.000 | Yes |

III. CONCLUSION

All in all, I discover that Nigeria is turning up slowly for e-commerce and there is a historic point accomplishment in web dissemination inside the nation. The strategy is bit by bit improving. The web foundation in the nation is quick expanding both in force and accessibility.

The instalment framework particularly card instalment framework is step by step developing as another and rise idea business. E-commerce should be obviously separated from other kind of electronic business, particularly e-commerce appropriate comprehension of the thought goes far to focus on what broaden it can be used as an upper hand.

E-commerce rely on upon giving clients, accomplices and representative with access keeping up e-commerce security is a multifaceted difficulty and requires the coordination of business approach and practice with proper technology.

In expansion to conveying standard bases adaptable and interoperable framework the innovation must give affirmation of the security provided in the product.

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