

ALFRED NOBLE UNIVERSITY
DEPARTMENT OF GLOBAL ECONOMICS

Master's Thesis

Title of the Thesis

**IMPACT OF RISK PERCEPTION ON CONSUMER PATRONAGE OF
MOBILE BANKING**

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SUMMARY

The data collected to carry out this study were analyzed and results have been discussed. We now present the general summary of our findings.

There is a strong positive relationship between ambient condition and customer patronage. This entails that as banks deliberately improve on the service environment's ambience and the functional nature of their equipment and machines, it will increase patronage which will ultimately increase their volume of transactions, profit margin and customer retention rate.

There is a strong positive relationship between physical architecture and customer patronage. Banks architectural design, spacious banking hall and car parking lodge all together may help boost patronage which will ultimately reflect on their sales volume, profit margin and customer retention.

There is a strong positive relationship between signs and customer patronage. It was found that banks use signs for both implicit and explicit purposes and also for the reduction of crowding in the banking premises.

It was found that there is a very strong positive relationship between organization size and physical evidence. In other words, organization size significantly moderates the influence of physical evidence on customer patronage of banks in the south-south zone of Nigeria.

There is a very strong positive relationship between information technology capability of banks and customer patronage. Conversely, information technology capability moderates the influence of physical evidence on customer patronage of banks in south-south zone of Nigeria.

However, from the outlined summary of finding, it is evident that the ability if banks to increase their level of customer patronage are predicated on their ability to deliberately and consistently improves on their physical/service environment better than their competitors.

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