

Title: An Empirical Evaluation of the Effects of Gender Differences and Self-efficacy on E-banking Adoption in Nigeria: A Modified Technology Acceptance Model.

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Abstract: The issues of gender disparity in the usage of information technology (IT), as well as self-efficacy, have received considerable interest and attention among researchers in recent times. Prior research has identified that gender differences and self-efficiency affect the attitude towards adoption and use of technology. In general, females are believed to be disadvantaged compared to their male counterparts with respect to IT usage and acceptance. The reasoning is that males are mostly more exposed to technology and tend to have more proficiency with such tools. Very little information exists in the extant literature regarding perceptions in developing parts of the world, including Africa. In this chapter, an empirical evaluation of the issues in the context of e-banking will be made in Lagos (Nigeria) and its environs.

An extended Technology Acceptance Model (TAM) will be used as a conceptual framework to guide the discourse. Data analysis was done on SPSS 15.0. The study's results showed that gender differences moderated the acceptance of e-banking of users in the research context. Namely, computer self efficacy and perceived ease of use were of concerns to females, but less so for their male counterparts. Also, perceived usefulness of e-banking is discovered to be the most influencing factor for male users. The study's implications for research and practice are discussed in the chapter.