

Artificial Intelligence Adoption And Organisational Sustainability Of Deposit Money Banks In Rivers State, Nigeria

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Abstract: This scholarly investigation scrutinized the nexus between the adoption of artificial intelligence (AI) and the sustainability of deposit money banks within Rivers State. The primary aim was to elucidate how various dimensions of AI integration, including virtual assistance, process automation, and personalized banking solutions correlate with key indicators of organizational sustainability, namely social, economic, and environmental sustainability, in the context of deposit money banking institutions in Rivers State. The theoretical framework underpinning this inquiry was grounded in the Technology Acceptance Model (TAM). Employing an explanatory cross-sectional survey research design, the study targeted the entire accessible population of twenty-seven deposit money banks operating within Rivers State, specifically those with headquarters situated in Port Harcourt, as sourced from the Central Bank of Nigeria, Rivers State Chapter (refer to Appendix I). Given that the entire population was encompassed, the research was conducted as a census rather than a sample-based study. Regarding respondent selection, a purposive sampling technique was employed to select one hundred and sixty-two (162) senior managers tasked with responding on behalf of their respective institutions. Data collection was primarily facilitated through a structured questionnaire, serving as the principal instrument for primary data acquisition. To ensure the instrument's validity, copies of the questionnaire were evaluated by two experts from the Department of Business Administration at the Federal University of Environment, whose feedback informed the refinement of the final instrument. Reliability analysis was conducted utilizing Cronbach's Alpha coefficient. A total of 162 questionnaires were distributed with the assistance of two independent research assistants, and a response rate of 89% was achieved, yielding 145 completed questionnaires suitable for analysis. Data analysis was performed using the Pearson Product-Moment Correlation Coefficient (r), facilitated by the Statistical Package for Social Sciences (SPSS) version 26.0. The findings demonstrated a statistically significant positive correlation between the extent of AI adoption and the organizational sustainability of deposit money banks in Rivers State. The results suggest that leveraging AI-driven technologies such as virtual assistance, automation, and personalized services can contribute to enhanced operational efficiency, cost reduction, and improved service delivery. Consequently, the study recommends that the management of deposit money banks in Rivers State should prioritize the development and enhancement of virtual assistance systems to bolster social sustainability by fostering improved customer engagement, accessibility, and responsiveness.

Keywords: Artificial Intelligence Adoption, Virtual Assistance, Routing Process Automation, Personalized Banking Solution, Organisational Sustainability, Social Sustainability, Economic Sustainability, and Environmental Sustainability.

BACKGROUND OF STUDY

The ability of deposit money banks in Rivers State to retain long-term operational effectiveness, competitiveness, and value creation while adjusting to changes in technology, regulations, and the environment is referred to as organisational sustainability. In an increasingly digitalized financial environment, it illustrates banks' capacity to maintain stakeholder confidence, guarantee profitability, and remain resilient in service delivery (Davenport et al., 2020). In this sense, sustainability now encompasses how well banks incorporate innovation and technology into their fundamental business operations to guarantee ongoing relevance in the banking industry, rather than just financial survival (Kalyani & Gupta, 2023).

Three interconnected dimensions; social sustainability, economic sustainability, and environmental sustainability are frequently used to evaluate organisational sustainability. Customer happiness, employee wellbeing, and inclusive service delivery that improves stakeholder relationships are the main goals of social sustainability (Bansal & DesJardine, 2014). While environmental sustainability highlights ecologically friendly methods like paperless banking and lower resource consumption, economic sustainability represents banks' capacity to attain profitability, cost effectiveness, and long-term financial stability. When combined, these factors offer a thorough framework for assessing Rivers State deposit money institutions' sustainable performance (Schaltegger et al., 2019).

Adoption of artificial intelligence has been a major force behind change in the banking sector in recent years, especially in terms of enhancing productivity, customer support, and decision-making procedures. Adoption of artificial intelligence in Rivers State deposit money institutions entails integrating intelligent systems that mimic human cognition in order to improve financial decision-making,

identify fraud, and improve banking operations (Davenport et al., 2020). Increasing competitiveness, client expectations, and the demand for quicker and more precise financial services in the banking industry have made this technological change inevitable (Kalyani & Gupta, 2023).

Adoption of AI in deposit money institutions is operationalised through important aspects including customised banking solutions, routing process automation, and virtual support. AI-powered chatbots and conversational agents are used in virtual assistance to answer consumer questions and offer real-time banking services (Adamopoulou & Moussiades, 2020). The use of intelligent solutions to improve operational efficiency, decrease manual involvement, and simplify workflows in banking operations is known as routing process automation (Syed et al., 2020). In order to improve customer experience and happiness, personalised banking solutions leverage machine learning algorithms and predictive analytics to customise financial goods and services to each unique client's demands (Deng & Yu, 2023). By increasing operational effectiveness, cutting expenses, and boosting customer engagement, these aspects of artificial intelligence adoption together improve deposit money institutions' sustainability. Personalised banking solutions encourage customer-centred service delivery, routing process automation boosts internal efficiency, and virtual support increases service accessibility all of which contribute to overall organisational sustainability (Davenport et al., 2020; Syed et al., 2020). Banks are better positioned to stay flexible and competitive in a financial climate that is changing quickly thanks to these AI-driven advances (Kalyani & Gupta, 2023).

Even while research on artificial intelligence in banking is growing, there are still significant gaps in the literature. For instance, Dua'a (2024) investigated how artificial intelligence affected industrial enterprises' organisational agility: The moderating role of dynamic capabilities; Wechie and Opigo (2020) investigated how artificial intelligence affected Port Harcourt manufacturing companies' organisational performance; Iwuanyanwu (2021) investigated the factors that influence artificial intelligence's impact on organisational competitiveness. Younis and Azzam (2024) investigated the effects of artificial intelligence on organisational behaviour in a study of publicly traded American companies: A dangerous narrative between myth and reality for sustaining workforce. Together, these studies draw attention to performance-related problems, but they do not look at how the deployment of AI affects the organisational sustainability of deposit money institutions, especially in Nigeria. By examining the connection between the deployment of artificial intelligence and the organisational sustainability of deposit money institutions in Rivers State, this study aims to fill a substantial knowledge vacuum.

STATEMENT OF THE PROBLEM

The difficulty of deposit money banks in Rivers State to continuously maintain balanced social, economic, and environmental performance is a reflection of the growing organisational sustainability issues they face. Long-term value creation in the banking industry is anticipated to be ensured by organisational sustainability through effective service delivery, stakeholder satisfaction, and ethical operating procedures (Davenport et al., 2020). Evidence, however, indicates that many banks continue to face challenges related to deteriorating service quality, ineffective operating processes, and a lack of responsiveness to stakeholder needs, all of which compromise their sustainability goals (Kalyani & Gupta, 2023). This raises questions about these banks' ability to maintain their competitiveness and resilience in a financial climate that is changing quickly.

Poor social sustainability, which is typified by poor customer service responsiveness and dwindling employee engagement; poor economic sustainability, which is demonstrated by high operational costs, inefficiencies, and decreased profitability; and poor environmental sustainability, which is demonstrated by a persistent reliance on paper-based procedures and a restricted adoption of eco-friendly banking practices. These difficulties imply that Rivers State's deposit money banks are not entirely attaining the sustainable banking results that are anticipated in contemporary financial systems. According to Syed et al. (2020) and Adamopoulou & Moussiades (2020), this issue has been connected to the underutilisation of cutting-edge artificial intelligence tools like virtual assistance, routing process automation, and personalised banking solutions, which can boost environmentally conscious banking practices, lower costs, and improve service efficiency.

CONCEPTUAL FRAMEWORK

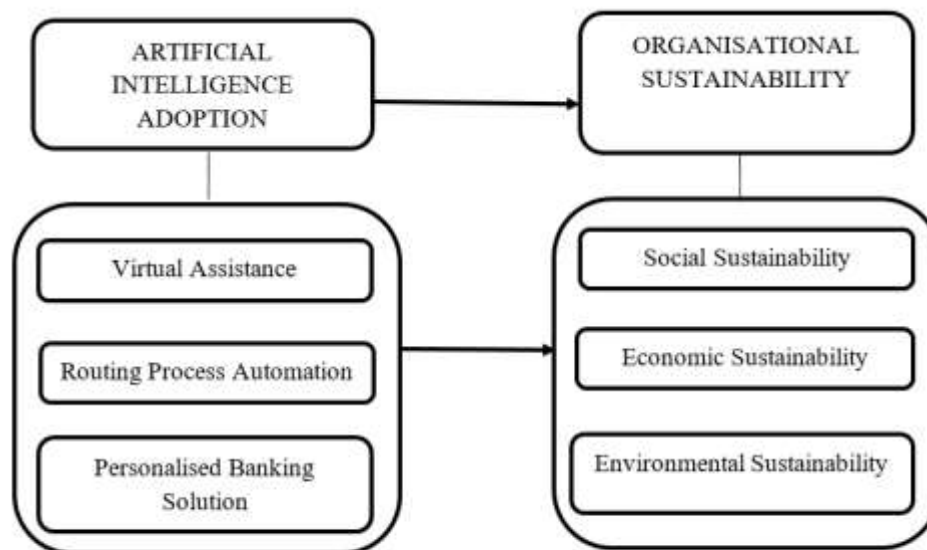


Fig. 1: Conceptual Framework.

Source: Dua'a (2024); Wechie and Opigo (2020); Syed et al. (2020)

AIM AND OBJECTIVES OF THE STUDY

The aim of the study was to examine the relationship between artificial intelligence adoption and organisational sustainability of deposit money banks in Rivers State. Specifically, the study sought to:

1. examine the relationship between virtual assistance and social sustainability of deposit money banks in Rivers State.
2. examine the relationship between routing process automation and economic sustainability of deposit money banks in Rivers State.

determine the relationship between personalized banking solution and environmental sustainability of deposit money banks in Rivers State.

HYPOTHESES

The following null hypotheses were formulated:

- H₀₁:** There is no significant relationship between virtual assistance and social sustainability of deposit money banks in Rivers State.
- H₀₂:** There is no significant relationship between routing process automation and economic sustainability of deposit money banks in Rivers State.
- H₀₃:** There is no significant relationship between personalized banking solution and environmental sustainability of deposit money banks in Rivers State.

CONCEPTUAL REVIEW

Concept of Artificial Intelligence Adoption

The process by which businesses incorporate intelligent computer-based technologies that can mimic human cognitive capacities like learning, reasoning, decision-making, prediction, and problem-solving into their commercial processes is known as artificial intelligence (AI) adoption. Banks can evaluate massive amounts of financial data, spot trends, automate repetitive tasks, and offer quicker, more individualised banking services thanks to artificial intelligence. According to Kalyani and Gupta (2023), AI and machine learning are gradually changing banking operations by boosting client connection, improving service delivery, and assisting financial organisations in making data-driven decisions. In a similar vein, Lazo and Ebardo (2023) point out that the use of AI in

banking has become strategically necessary since financial institutions employ intelligent technologies to maintain their competitiveness, enhance service effectiveness, and adapt to technological advancements in the financial sector. Therefore, the use of AI by deposit banks in Rivers State can be seen as a strategic technology shift that helps banks enhance their operating procedures and bolster the provision of financial services. Banks can use AI applications to identify questionable transactions, anticipate client demands, automate responses via virtual assistants, and increase the precision of financial choices. According to John et al. (2025), technology readiness, management support, regulatory compliance, and staff capability all encourage the use of AI-driven fraud detection in Nigerian banks; nevertheless, adoption levels are impacted by issues like implementation cost and technical knowledge. Therefore, in the context of Rivers State deposit banks, virtual help, routing process automation, and personalised banking solutions are employed as aspects of artificial intelligence.

DIMENSIONS OF ARTIFICIAL INTELLIGENCE ADOPTION

Virtual Assistance

The use of artificial intelligence technology to allow computer-based systems to communicate with clients, answer questions, offer information, and assist with banking operations via automated channels is known as virtual assistance. Artificial intelligence (AI)-powered chatbots and intelligent customer service platforms are used in deposit banks in Rivers State to give consumers with rapid responses, account help, transaction guidance, and service information without the need for direct human contact. By enabling clients to access banking services whenever they want and cutting down on service delivery delays, virtual assistants increase accessibility and convenience. According to Adamopoulou and Moussiades (2020), chatbots and virtual assistants mimic human conversations and enhance consumer contact by utilising machine learning and natural language processing techniques. AI-based virtual help improves client satisfaction, facilitates effective communication, and fortifies digital banking processes in the banking industry (Deng & Yu, 2023).

Routing Process Automation

The use of automated technologies and artificial intelligence to control, guide, and optimise the flow of data, transactions, requests, or operational activities inside an organization is known as routing process automation. Routing process automation in Rivers State deposit banks uses AI technologies to automatically categorise client requests, route transactions to the right channels, oversee workflow procedures, and speed up banking operations. This technology guarantees that banking operations are managed effectively, minimises processing errors, and minimises manual intervention. According to Syed et al. (2020), intelligent automation improves organisational processes by fusing AI skills with automation technology to boost operational efficiency and decision-making. As a result, routing process automation is a crucial component of the banking industry's deployment of AI since it helps deposit banks handle information more quickly, increase accuracy, and manage financial service operations more effectively.

Personalized Banking Solution

Artificial intelligence technologies are used to assess client data and create banking services, recommendations, and experiences that are customised to each customer's needs and preferences. This process is known as personalised banking solutions. AI-based personalised banking solutions in Rivers State deposit banks use predictive models, intelligent recommendation systems, and customer data analytics to provide targeted services, personalised financial products, and enhanced customer interactions. Banks can predict financial demands, comprehend customer behaviour, and offer more relevant banking experiences thanks to AI. According to Davenport et al. (2020), AI applications in financial services enable businesses to assess consumer data and provide tailored interactions that enhance client relationships and service efficacy. Personalised banking solutions therefore show how deposit institutions can transition from traditional banking methods to customer-centred digital financial services by adopting AI.

Concept of Organisational Sustainability

The ability of an organization to sustain long-term success by striking a balance between social responsibility, economic performance, and environmental preservation in its operations is known as organisational sustainability. It entails implementing procedures that guarantee ongoing organisational development while lessening detrimental effects on the environment and society. Organisational sustainability in deposit banks refers to initiatives for ethical operations, efficient resource use, responsible financial procedures, and long-term value development for stakeholders. According to Eccles, Ioannou, and Serafeim (2014), sustainable companies incorporate social, governance, and environmental factors into their plans in order to attain resilience and long-term organisational success. The ability of deposit banks in Rivers State to maintain competitiveness while upholding ethical business practices is thus represented by organisational sustainability. Creating procedures that encourage innovation, ongoing development, and responsible service delivery is another aspect of organisational sustainability in Rivers State's deposit banks. Effective

managerial techniques, technology innovation, customer-focused tactics, and prudent financial choices that promote long-term stability are how banks attain sustainability. According to Dyllick and Muff (2016), sustainable organisations add value by tackling social, environmental, and economic issues while guaranteeing their long-term existence. Therefore, sustainability in terms of social, economic, and environmental aspects is employed here.

MEASURES OF ORGANISATIONAL SUSTAINABILITY

Social Sustainability

The ability of an organization to establish and preserve strong relationships with workers, clients, communities, and other stakeholders while advancing justice, inclusivity, moral behaviour, and social well-being is referred to as social sustainability. Social sustainability in Rivers State deposit banks refers to procedures that promote community development, employee welfare, responsible customer service, and fair access to financial services. It focuses on making sure that organisational operations uphold stakeholder satisfaction and trust while making a beneficial contribution to society. According to Bansal and DesJardine (2014), social sustainability entails establishing circumstances that promote human well-being and uphold positive connections between organisations and society.

Economic Sustainability

The ability of an organization to achieve ongoing financial stability and growth while efficiently managing resources and sustaining long-term value creation is referred to as economic sustainability. Economic sustainability in Rivers State's deposit banks entails preserving profitability, enhancing operational effectiveness, controlling financial risks, and using tactics that promote long-term competitiveness. It guarantees that banks maintain their financial stability while continuously providing stakeholders and consumers with value. According to Schaltegger, Burritt, and Petersen (2017), economic sustainability entails combining financial goals with ethical management techniques to guarantee an organization's long-term survival and prosperity.

Environmental Sustainability

An organization's dedication to lessening its influence on the environment through energy efficiency, waste reduction, resource management, and ecologically friendly activities is known as environmental sustainability. Environmental sustainability in Rivers State's deposit banks entails implementing green banking techniques, cutting back on paper use, encouraging digital transactions, and assisting ecologically conscious businesses. It represents the company's obligation to reduce environmental damage while preserving efficient commercial operations. According to Montiel (2008), in order to maintain long-term ecological balance, companies must integrate environmental issues into their strategy and operational choices.

THEORETICAL REVIEW

The study was anchored on Technology Acceptance Model. Technology Acceptance Model was founded by Fred Davis in 1986. The model focuses on the interaction between the user and the technology, often excluding broader organisational or social dynamics unless explicitly included as external variables as such, the intention to use a system is the immediate precursor to actual usage. This means that attitudes toward the system significantly influence intention and, consequently, behavior. The theory assumes that:

- i. individuals make rational decisions about using technology based on their perceptions of its usefulness and ease of use.
- ii. users believe that the technology will enhance their job performance or provide value, which strongly influences their decision to adopt it.
- iii. technology that is easy to use is more likely to be adopted; and
- iv. the user has some degree of choice in adopting the technology, making the model less applicable in contexts where use is mandatory.

This theory is important to this study because when artificial intelligence is perceived as valuable for enabling faster responses to market changes, customer demands, or technological shifts, it directly contributes to the firm's agility. If a worker finds artificial intelligence tools intuitive and easy to integrate into existing workflows, adoption increases. For instance, user-friendly AI dashboards that require minimal training are more likely to be embraced.

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METHODOLOGY

The study adopted explanatory cross-sectional survey research design. The accessible population of the study consisted of twenty-seven (27) Deposit Money Banks operating in Rivers State with their branch headquarters in Port Harcourt. The above information was obtained from the Central Bank of Nigeria, Rivers State Chapter (See in Appendix I). The entire population of twenty-seven

(27) Deposit Money Banks operating in Rivers State was used without sampling. Thus, the study was a census research which involves using the entire population rather than drawing a sample from it. In terms of respondents, One Hundred and Sixty-two (162) top level managers were purposively selected to respond to the questionnaire on behalf of their bank. Their selection is predicated on the assumption that these managers have indepth knowledge about how functional their banks are and variables under investigation. The managers to be selected for each of the Deposit Money Banks includes the General Branch Manager, Human Resource Manager, Information Technology Manager, Operation Manager, Customer Relation Manager, and Marketing Manager. Structured questionnaire was used as the main instrument for the collection of primary data. To establish the validity of the instrument, copies of the questionnaire was submitted to two experts in the Department of Business Administration of Federal University of Environment. Their comments were used to validate the final copy of the instrument that was administered. Thus, Cronbach Alpha was used to ascertain the reliability of the instrument. A total of One Hundred and Sixty-two (162) copies of the questionnaire were administered to respondents through the help of two independent research assistants. The researcher was able to retrieve One Hundred and Forty-five (145) copies of the questionnaire distributed representing 89% and were used for analysis. The Pearson Product Moment Correlation Coefficient (r) with the aid of Statistical Package for Social Sciences (SPSS) Version 26.0 was used for the analysis. The Pearson Product Moment Correlation Coefficient was considered to be the most appropriate for this study as it measures the relationship between two sets of observations. The formula is presented below:

$$r = \frac{\frac{\sum XY}{n} - \frac{\sum X}{n} \frac{\sum Y}{n}}{\sqrt{[\frac{\sum X^2}{n} - (\frac{\sum X}{n})^2][\frac{\sum Y^2}{n} - (\frac{\sum Y}{n})^2]}}$$

Where:

N= total number

X = number of data in group A

Y= number of data in group B

$\sum$ = Summation

$\sqrt{\quad}$ = Square root

For the coefficient values, the following interpretation scheme were applied is stated below, (a) No Relationship = 0, (b) Weak Relationship = 0.1-0.2, (c) Moderate or Relatively Strong Relationship = 0.3-0.5, (d) Strong Relationship = 0.6-0.7, (e) Very Strong Relationship = 0.8-0.9 and (f) Perfect Relationship = 1.

RESULTS

Ho₁: There is no significant relationship between virtual assistance and social sustainability of deposit money banks in Rivers State.

Table 1: Correlation between Virtual Assistance and Social Sustainability

		Virtual Assistance	Social Sustainability
Pearson's r	Correlation Coefficient	1.000	.618*
	Sig. (2-tailed)	.	.000
	N	145	145
	Correlation Coefficient	.618*	1.000
	Sig. (2-tailed)	.000	.
	N	145	145

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2026

Table 1 above reveals r value of 0.618 at a P=0.00<0.05 for the hypothesis relating virtual assistance and social sustainability. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (Ho₁) which states that there is no significant relationship between virtual assistance and social sustainability of deposit money banks in Rivers State was rejected and the alternate (Ha₁) was accepted. This implies that there is a strong positive relationship between virtual assistance and social sustainability of deposit money banks in Rivers State.

Ho₂: There is no significant relationship between routing process automation and economic sustainability of deposit money banks in Rivers State.

Table 2: Correlation between Routing Process Automation and Economic Sustainability

		Routing Process Automation	Economic Sustainability
Pearson's r	Correlation Coefficient	1.000	.848*
	Sig. (2-tailed)	.	.000
	N	145	145
	Correlation Coefficient	.848*	1.000
	Sig. (2-tailed)	.000	.
	N	145	145

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2026

Table 2 above reveals r value of 0.848 at a $P=0.00<0.05$ for the hypothesis relating routing process automation and economic sustainability. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (Ho₂) which states that there is no significant relationship between routing process automation and economic sustainability of deposit money banks in Rivers State was rejected and the alternate (Ha₂) was accepted. This implies that there is a very strong positive relationship between routing process automation and economic sustainability of deposit money banks in Rivers State.

Ho₃: There is no significant relationship between personalized banking solution and environmental sustainability of deposit money banks in Rivers State.

Table 3: Correlation between Personalized Banking Solution and Environmental Sustainability

		Personalized Banking Solution	Environmental Sustainability
Pearson's r	Correlation Coefficient	1.000	.772*
	Sig. (2-tailed)	.	.000
	N	145	145
	Correlation Coefficient	.772*	1.000
	Sig. (2-tailed)	.000	.
	N	145	145

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Survey Data, 2026

Table 3 above reveals r value of 0.772 at a $P=0.00<0.05$ for the hypothesis personalized banking solution and environmental sustainability. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (Ho₃) which states that there is no significant relationship between personalized banking solution and environmental sustainability of deposit money banks in Rivers State was rejected and the alternate (Ha₃) was accepted. This implies that there is a strong positive relationship between personalized banking solution and environmental sustainability of deposit money banks in Rivers State.

DISCUSSION OF FINDINGS

The following paragraphs were used to discuss the study's findings: The results of the first hypothesis test showed that virtual help and the social sustainability of deposit money banks in Rivers State are strongly positively correlated. By enhancing customer interaction, cutting down on service delays, and enabling banks to offer ongoing support through automated platforms, AI-powered virtual assistants improve sustainability. For instance, chatbot-based solutions have been implemented by banks like GTBank and Access Bank to enhance operational efficiency and customer service accessibility. Long-term organisational effectiveness is supported by these AI-driven assistants' increased service reliability and less reliance on human customer care procedures. Similar research by Adamopoulou and Moussiades (2020) shows that intelligent chatbot systems increase consumer engagement and communication effectiveness through automated responses. Through data-driven decision-making, Kalyani and Gupta (2023) further shown how AI applications in banking enhance service delivery and operational sustainability.

The results of the second hypothesis test showed that the economic sustainability of deposit money institutions in Rivers State is positively correlated with routing process automation. By optimising workflows, cutting down on processing time, avoiding human error, and guaranteeing that client requests and transactions are effectively routed to the right channels, AI-based routing automation enhances sustainability. Similar procedures have been seen at banks like Fidelity Bank and First Bank, where intelligent automation is used to enhance transaction management, compliance efforts, and operational procedures. Research by Syed et al. (2020) revealed that robotic process automation improves organisational efficiency by automating repetitive tasks and enhancing process accuracy. Therefore, routing process automation supports sustainable banking operations by enabling deposit banks to achieve greater efficiency and maintain consistent service performance.

The third hypothesis test found a significant positive correlation between the environmental sustainability of deposit money institutions in Rivers State and personalised banking solutions. Banks can study client data, forecast customer preferences, and offer financial services that are customised to meet specific needs thanks to AI-based personalised banking. Long-term business stability is supported, client relationships are enhanced, and loyalty is strengthened. Financial organisations like JPMorgan Chase and Bank of America, for example, have used AI-driven analytics to enhance customer experiences and personalise financial suggestions. According to Davenport et al. (2020), artificial intelligence enables businesses to employ customer data analysis to develop tailored offerings and enhance strategic decision-making. Similarly, recent research shows that AI contributes to banking sustainability by enhancing customer engagement, operational efficiency, and responsible financial management.

CONCLUSION

Based on the results, the study came to the conclusion that the use of artificial intelligence and the organisational sustainability of deposit money institutions in Rivers State are significantly positively correlated. Through the use of technologies like automation, virtual support, and personalised banking, efficiency may be increased, expenses can be decreased, and service delivery can be improved.

RECOMMENDATIONS

Based on the findings, the following recommendations were made:

1. Management of deposit money banks in Rivers State should enhance virtual assistance systems to strengthen social sustainability by improving customer interaction, accessibility, and service responsiveness.
2. Deposit money banks should intensify routing process automation to improve economic sustainability through greater efficiency, reduced operational costs, and improved service delivery.

Management of deposit money banks should adopt personalised banking solutions to support environmental sustainability by promoting digital banking services and reducing paper-based transactions.

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APPENDIX C

POPULATION OF THE STUDY



Central Bank of Nigeria

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Email: portharcourt@cbn.gov.ng
Website: www.cbn.gov.ng
Phone: +234 700-225-5226, +234 800-225-5226

SEPTEMBER 10TH 2025

LIST OF DEPOSIT MONEY BANKS IN RIVERS STATE

1. CITIBANK
2. FCMB
3. STANDARD CHARTERED BANK
4. LOTUS BANK
5. UNITY BANK
6. TITAN TRUST BANK
7. UNITED BANK FOR AFRICA
8. TAJ BANK
9. GUARANTY TRUST BANK
10. POLARIS BANK
11. ECOBANK
12. SUNTRUST BANK
13. ZENITH BANK
14. GLOBUS BANK
15. STERLING BANK
16. UNION BANK
17. KEYSTONE BANK
18. FIRST BANK
19. STANBIC IBTC
20. PREMIUM TRUST BANK
21. PROVIDUS BANK
22. SIGNATURE BANK
23. FIDELITY BANK
24. WEMA BANK
25. PARALLEX BANK
26. JAIZ BANK
27. ACCESS BANK
28. ALPHA MORGAN