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## Data in Brief

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## Data Article

Q1 Dataset for electronic payment performance in  
 Q2 Nigerian banking system: A trend analysis from  
 2012 to 2017

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## ABSTRACT

The advent of Information and Communications Technology (ICT) in the new age has led to the digitalization of business processes including banking. For performance measurement among other usefulness, the dataset for these adopted electronic banking channels – Automated Teller Machines, Internet (Web) Transactions, Mobile Payments, Instant Payments, Electronic Fund Transfer, Point of Sales (POS), Automated Cheque Clearing and e-BillsPay was sourced. This dataset gives a trend analysis of e-payment performance of transactions both in value and volumes on each channel as consummated on the platform of Nigeria Inter-Bank Settlement System (NIBSS) in the last six years covering 2012–2017.

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**Specifications Table**

Subject area	Banking
More specific subject area	Electronic Banking
Type of data	Table and Graph
How data was acquired	Downloaded from <a href="http://www.cbn.gov.ng">www.cbn.gov.ng</a> , <a href="http://www.nibss-plc.com.ng">www.nibss-plc.com.ng</a>
Data format	Raw
Experimental factors	Performance Review of e-payment channels of Nigerian Banks
Experimental features	Data in actual transaction values and volumes
Data source location	Central Bank of Nigeria, Nigeria Inter-Bank Settlement System-Lagos, Nigeria
Data accessibility	Data is with this article and available from <a href="http://www.cbn.gov.ng">www.cbn.gov.ng</a> , <a href="http://www.nibss-plc.com.ng">www.nibss-plc.com.ng</a>
Related research article	

**Value of the data**

- The dataset sheds light on the post-adoption and performance of electronic banking in Nigeria which is one of the largest economy in the Africa continent.
- The dataset is useful for research work on determining the responsiveness of bank customers to e-banking products, e-payment fraud and cashless policy agenda of regulatory authorities.
- The dataset is valuable for further guidance to researchers who act as consultants on policy formulation, financial advisory services and performance measurement.
- The dataset is valuable to manufacturers in ICT industry producing e-products equipment or gadgets such as Cards, Point of Sales (POS) machines etc. in analyzing market opportunities and production focus.
- The dataset can be used by research and development units of Mobile telecommunications operators, Internet Service Providers (ISPs) and Financial Technology (FinTech) companies for market analysis, forecasting and opportunities that lies ahead.

**1. Data**

The dataset represents actual e-payment transactions both in volume and values consummated by various individuals and corporate customers of Nigeria banks nationwide in the last six years from January 2012 to December 2017. This dataset gives a breakdown of transactions both in volume and values for eight different e-payment channels authorized and adopted for settlement by all banks in Nigeria. Data was derived from the repositories of Nigeria Inter-Bank Settlement System (NIBSS) and the Central Bank of Nigeria (CBN). The dataset has been analyzed using table and pictorial presentations.

In Fig. 1.1 dataset shows the total volume of transactions carried out on each of the e-payment channels from 2012 to 2017 by all the banks in Nigeria – Automated Clearing System (ACS) Cheques – 77,652,000, NIBSS Electronic Fund Transfer (NEFT) – 170,868,138, Automated Teller Machine (ATM) – 2,895,863,700, Point of Sales (POS) – 276,531,743, Internet (Web) – 61,803,981, Mobile Money Operations (MMO) – 184,759,280, NIBSS Instant Payment (NIP) – 658,102,383, e-BillsPay – 3,727,526.

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