

ABSTRACT

An efficient and effective financial system is a necessary condition for the effective functioning of a nation's economy. The issue of bank distress has been a reoccurring ill in the Nigerian banking system for some time now. This research work 'The Impact of Bank Distress on the Nigerian Banking Habit' has the objective to examine the impact bank distress has on the Nigerian banking habit as well as customers perception towards bank distress. The methodology employed in this research is the primary data, which was obtained through the use of questionnaires and using the Statistical Packages for Social Sciences (SPSS,) ANOVA method was used to analyse the data and test the hypotheses, and the secondary data which was obtained from the CBN Annual Reports. After testing the hypotheses, it was asserted that distress in the Nigerian banking sector has impacted negatively on the Nigerian banking habit, non-performing risk assets contributed to the distress in the Nigerian banking industry and some political and institutional factors are responsible for the bank distress in the Nigerian banking industry. The recommendation made from this project is that Nigerian banks should endeavour to present or publish a true and fair view of their annual financial statement and audit report as this would go a long way in restoring the confidence of the Nigerian banking public and that regulatory bodies should be more diligent in their assignments to prevent decadence in the banking sector.

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THE IMPACT OF BANK DISTRESS ON THE NIGERIAN BANKING HABIT

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