JSMB Vol.11(1) 2024 Page. 39-46
Jurnal Studi Manajemen dan Bisnis
http://journal.trunojoyo.ac.id/jsmb

Deposit Mobilization and Profitability in Nepalese Commercial Banks

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ARTICLE INFO

Article History:
Accepted
Fixed
Approved

***Keywords*:**
Commercial banks; Deposits; Interest rates; Profitability

Abstract

A commercial bank must be able to receive deposits at reasonable rates to have funds available to lend to its customers. Therefore, if all other variables stay the same, a bank that can attract more deposits will be able to make more profit. The main objective of this research is to show the impact of deposit mobilization on the profitability of Nepalese commercial banks. The secondary panel data from 2015 to 2023 were collected from the annual report of commercial banks using the purposive sampling method. Casual comparative research design has been used to analyze and interpret the data. The collected data were described and analyzed using Ms. Excel and SPSS version 25 software. The findings of the study revealed that there is a significant and positive effect of IRS and IOD on return on assets but inflation has a significant negative effect. Similarly, IRS and IOD have a significant and positive impact on return on assets.

Kata Kunci:
Bank komersial; Deposito; Suku bunga; Profitabilitas.

Abstraks

Bank komersial harus dapat menerima simpanan dengan suku bunga yang wajar agar dana tersedia untuk dipinjamkan kepada nasabahnya. Oleh karena itu, jika semua variabel lainnya tetap sama, bank yang mampu menarik lebih banyak simpanan akan mampu memperoleh lebih banyak keuntungan. Tujuan utama dari penelitian ini adalah untuk menunjukkan dampak mobilisasi simpanan terhadap profitabilitas bank komersial Nepal. Data panel sekunder tahun 2015 hingga 2023 dikumpulkan dari laporan tahunan bank umum dengan menggunakan metode purposive sampling. Desain penelitian komparatif kasual telah digunakan untuk menganalisis dan menafsirkan data. Data yang terkumpul dideskripsikan dan dianalisis dengan menggunakan software Ms. Excel dan SPSS versi 25. Temuan penelitian mengungkapkan bahwa terdapat pengaruh signifikan dan positif IRS dan IOD terhadap return on assets namun inflasi mempunyai pengaruh negatif yang signifikan. Demikian pula IRS dan IOD mempunyai pengaruh signifikan dan positif terhadap return on assets.

DOI:
10.21107/jsmb.v11i1.27086

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ISSN: 2355-9543 (Print)
ISSN: 2460-3775 (Online)

INTRODUCTION

This study aims to assess the deposit mobilization on the profitability of Nepalese commercial banks for a year from 2015 to 2023. Nowadays, developing nations have experienced a significant increase in both the quantity and variety of financial institutions due to financial liberalization. Selvaraj (2016) stated that deposits are the lifeblood of a banking institution as they constitute the chief source of funds for lending operations. In this context, deposit plays a vital role for banks. Bakare (2011), and Orji (2012), Deposit mobilization is one of the important functions of banking all over the world.

The process of gathering and collecting money from the general public through the different deposit plans that financial institutions provide is known as "deposit mobilization." It is an essential component of banking operations and has a big impact on the expansion of the economy.

All financial institutions are engaged in deposit mobilization to collect savings from individuals and companies. This fund is used for lending, investing, and contributing to economic growth. Such as interest rates, GDP, money supply, branch ex-pansion, services, and technology can influence the success of deposit mobilization efforts.

Deposit mobilization plays a crucial role in the effective allocation of collected funds. Deposit mobilization is a crucial source of working funds for banks. It is also important for the growth of the economy. Higher savings contribute to higher investment. This, in turn, leads to higher economic growth. Given this background, deposit mobilization plays a vital role for banks as well as the economy.

Deposit mobilization activity is among the cornerstone of the depository financial institutions and an area of competition for the sector. With the money mobilized financial institutions provide direct loans to various entities and invest in securities; earning interest and investment income, too. Fabozzi et al, (2010) Offering competitive deposit rates can significantly enhance deposit mobilization by mitigating the cost associated with attracting deposits (Philip, 1968). Deposit mobilization stands as a crucial function within the banking industry, serving as a vital source of operational funds for banks.

This expansion has led to a more intricate financial landscape, involving both governmental and private entities such as banks, insurance firms, mutual funds, finance companies, and investment banks. These institutions play a crucial role in bolstering the country's economy by facilitating its economic growth. All financial institutions are major intermediaries in the financial market Banks use the loan and deposit effectively.

Deposit mobilization is as vital for a bank as oxygen is for human beings. Banks function as intermediaries, channeling funds from savers to investors. banks contribute to economic growth, a role they can fulfill only when they possess sufficient deposits. These deposits are then utilized by the bank to extend more loans, thereby generating additional revenue. Deposit mobilizations are used for dual purposes. The success of banking operations is heavily dependent on the effectiveness of deposit mobilization efforts.

Benson (2013), studied the deposit mobilization refers to the process by which a financial institution collects cash or funds from the public through various accounts such as current, savings, fixed deposits, and specialized schemes. Various factors, including interest rates, banking hours, promotional activities, and branching policies, influence the quality of banking services and affect deposit mobilization.

Profitability deals with a bank's performance relative to its expenses. More efficient banks realized more profit as a percentage of their expenses than less efficient banks, which must spend more to generate the same profit. Every financial institution is a key factor shaping financial development and economic growth (Osuagwu, 2014).

The profitability of the financial institutions sector of the world is important because the financial system of the coun-try is largely based on the banking system (Ali et al., 2011). Most of the study uses variables of profit-ability indicated by return on assets and return on equity. Like Jara-Bertin et al., (2014), Chowdhury and Rasid (2016), and Al-Homaidi et al., (2018) used return on assets and return on equity as by banks profitability measured. Additional variables were profitability measured by return on assets, return on equity, net interest margin, etc. widely used (Islam and Shohel, 2019).

Commercial banks play a pivotal role in accepting deposits and mobilizing funds for productive sectors. Deposit mobilization represents a fundamental innovation in Nepalese banking. With the rapid increase in the number of banks and financial institutions in the Nepalese market, there are concerns about the liquidity position of banks, with many approaching regulatory limits such as the Credit to Core Capital plus Deposit (CCD) ratio.

This study aims to assess the impact of deposit mobilization on the profitability of sample commercial banks.

The study aimed to fulfill the conflict between the negative and positive impact of interest spread rate, interest on loans, interest on deposits, interest on investment, capital adequacy ratio, GDP, and inflation on return on assets and return on equity.

The study also investigated macroeconomic variables that could influence deposit mobilization in Nepalese commercial banks but addressed the previous research by providing updated data after considering the changes in the economic and political landscape of the nation.

The study was allocated in five parts. In first part defined the meaning of deposit, deposit mobilization, and profitability. In second part only included the literature reviewed and the conceptual framework was shown in part third. In the fourth part the research methodology. At last, the study showed the data analysis and presentation in part fifth.

Tun (2019) examined the impact of microeconomic factors affecting the deposit mobilization of private commercial banks in Myanmar. The total population of the study was twenty-four private banks, but all populations were selected for the sample. Data collection from 2013/14 to 2017/18 quarterly data. All data were secondary. A descriptive and causal-comparative research design was used for analysis. The multiple regression model was adopted to identify possible factors that could affect the independent variables and dependent variables. Statistical software SPSS 23 version was applied to analyze all the data. Independent data were exchanging rate, real interest rate, real GDP, and money supply, and the dependent variable was deposit mobilization. The major finding of the study was that F was significant, and it showed that the model was fitted. Exchange rates, real interest rates, and real GDP were significant, but the money supply was insignificant. The study showed that there was no collinearity problem. The study recommended enhancing deposit mobilization for better financial performance.

Jacob et al. (2019) studied the effect of deposit mobilization and credit financing of commercial banks on capital formation in Nigeria. The study used time series data from 1980 to 2015. E-view 10 was used for analysis of the study. The study used a multiple regression model to show the cause and effect of independent variables on dependent variables. The dependent variable was gross fixed capital formation, and the independent variables were total deposit, credit to the private sector, and lending rate. The major finding of the study was that all independent variables showed a positive and significant impact on gross fixed capital formation. The study suggested that commercial banks should redirect their mediation activities effectively.

Tuyishime et al. (2015) found the effect of deposit mobilization on the financial performance of commercial banks in Rwanda. Descriptive, quantitative, and qualitative methods were adopted. Primary sources of data should be used. The study applied a questionnaire survey for open and closed. The population and sample of the study were twenty-seven staff selected from the market depart, branch manager, and in-charge. The dependent variables were used by secondary data, and the independent variables were used by primary data. For secondary data was study period from 2011 to 2014. Descriptive, inferential, as well as validity and reliability tests were also used in this study. Dependent variables were profitability, net assets, return on equity, and loan volume (financial performance), and independent variables were marketing strategy, change of deposit interest rate, and banking technology (deposit mobilization). The major finding of the study was deposit mobilization's positive effect on the financial performance of commercial banks. Marketing strategies were more useful for deposit mobilization. The study revealed that the introduction of innovative banking technology has led to an increase in deposit mobilization at low cost.

Ambe (2017) investigated the determinants of deposit mobilization of commercial banks in Ethiopia. The study used both descriptive and econometric analysis and was adopted. The study used five explanatory variables, which are loan, existence of competitors, interest rate, branch expansion, number of customers, and dependent deposit mobilization. The study used cross-sectional and time series data from twenty years from 1995 to 2014 for all variables. Multiple regression models are used to identify the cause and effect of independent and dependent variables. The major finding of the study was R square, and the adjusted R square value was more than 80%, and F-statistics were significant. On the basis of the regression model, the interest rate was insignificant, but all other variables were significant. The study showed no collinearity problem because all VIF values were less than 10.

Uremadu and Obim (2024) examined the effect of deposit mobilization on the financial performance of microfinance banks in Nigeria. The study used panel data from the annual report from 2012 to 2021. The judgmental sampling method was adopted. All types of data were used in this study, just as penal data, time series, and cross-sectional based on secondary data. The study applied the statistical software E-views 10. The multiple regression method was used to find out the cause and effect of independent variables on dependent variables. The independent variables were demanding deposit, saving deposit, real interest rate, and gross capital formation, and the dependent variable was return on assets. The major finding of the study of saving deposits was negative and significant, but all other independent variables had a positive and significant impact. The study shows the value of R square is low, which was only 20%, but F-statistics is significant.

Ayene (2020) identified the factors affecting the deposit mobilization of commercial banks in Ethiopia. The study applies primary data and the total number of valid respondents is 238. Five-point Likert scale question was distributed. Statistical software SPSS was used. A purposive sampling technique was adopted. The study is based on descriptive and causal-comparative research design. A multiple regression model was used to analyze the cause and effect of the independent variables on the dependent variable. Independent variables were accessibility, confidentiality, varieties of service, interest rate, inflation, saving habits, and trust of the society in CBE and the dependent was deposit mobilization. The major finding of the study was all independent variables on the dependent variable had significant effects. More interest rates and inflation are affected.

Banke and Yitayaw (2022) examined deposit mobilization and its determinants as evidence from commercial banks in Ethiopia. The study revealed that penal data from 2011 to 2021, both descriptive measurement and econometric instruments. The total population of the study was 18 commercial banks out of 14 sample selections. A fixed effect and robustness test model was used to find out the significant influence. The dependent variable was deposit mobilization and return on assets; loan to deposit, capital adequacy ratio, inflation, GDP, population growth, and political stability were explanatory variables. The major finding of the study was no multicollinearity problem. Loan to deposit, capital adequacy, economic growth, inflation, population growth, and political stability were negative but significant effects, and profitability was positive and had a significant impact on deposit mobilization.

Debesso and Kant (2023) found the mobilization of deposits by commercial banks in Ethiopia. The article was only a show review. The dependent variable was deposit mobilization, and the independent variables were economic growth, inflation rate, deposit interest rate, number of branches, lagged value on bank deposits, liquid asset-to-deposit ratio, and net interest margin. It shows only the review of all variables. The main aim of the study was to identify the determinants affecting deposit mobilization in commercial banks in Ethiopia through available literature. The conceptual framework was fulfilled and gave directions for future research.

Uremadu and Obim (2024) examined the effects of deposit mobilization on the financial performance of microfinance banks in Nigeria. The sample selection of the study was a purposive, judgmental sampling technique. All data were collected from the annual report of sample microfinance. The study used time series and cross-sectional data. The dependent variable was return on asset, and the independent variables were demanding deposit, saving deposit, real interest rate, and gross capital formation. The major finding of the study was that saving deposits had a negative impact and demand deposits, real interest, and gross capital formation had a positive impact on profitability, but all variables were significant.

To attain the objectives, seven independent variables (Interest Rate Spread, Interest on Loan, Interest on Investment, Interest on Deposit, Capital adequacy ratio, GDP, and Inflation) and two dependent variables (Return on assets and return on equity) are studied. To find out the outcomes of the research the study is divided into the introduction, literature review, research methodology, research framework, result and analysis, conclusion, and implication for future research.

METHOD

This research is based on a causal-comparative research design. Interest rate spread, interest on loan, interest on investment, interest on deposit, capital adequacy ratio, GDP, and inflation are ex-planatory variables, and return on assets, and return on equity are outcome variables. The population of this study was 20 commercial banks in Nepal. The study used secondary data from all 20 commercial banks of Nepal from 2016 to 2023. A purposive sampling technique is used for the selection of a sample. The results are drawn using descriptive and inferential statistics. The multiple regression equation model is used to identify the cause and effect of the independent variables on dependent variables. For the analysis and description of data; statistical software SPSS 25 version and Microsoft Excel 10 were used. Two econometric models were used to show the impact of independent variables on the dependent variables.

The Model

To attain the objective of the study the following econometric model is used.

$y = \alpha + \beta x + \varepsilon$

Where:

Y is the outcome variable, α is constant, β is an explanatory variable coefficient, x is the explanatory variable vector, and ε is the error term.

The regression model is:

$ROA_{it} = \beta_0 + \beta_1 IRS_{it} + \beta_2\ IOL_{it} + \beta_3 IOI_{it} + \beta_4 IOD_{it} + \beta_5 CAR_{it} + \beta_6 GDP_{it} + \beta_7 Inf_{it} + \varepsilon_{it}$ ………. I

$ROE_{it} = \beta_0 + \beta_1 IRS_{it} + \beta_2\ IOL_{it} + \beta_3 IOI_{it} + \beta_4 IOD_{it} + \beta_5 CAR_{it} + \beta_6 GDP_{it} + \beta_7 Inf_{it} + \varepsilon_{it}$ ………. II

Where:

ROA_{it} = Return on assets IRS_{it} = Interest rate spread IOL_{it} = Interest on loan
IOI_{it} = Interest on investment IOD_{it} = Interest on deposit β_0 = Intercept
CAR_{it} = Capital adequacy ratio GDP_{it} = Gross domestic product ε_{it} = Error term
β_1 to β_7 = Coefficient parameters Inf_{it} = Inflation rate during the t period

Dependent Variables

Return on assets ROA and return on equity are more popular accounting performances. Both ratios indicate the financial performance of the financial institution. So, this study selects this popular ratio for the analysis. The return on assets ratio measures the operational efficiency, capability, and ability to earn income. Similarly, the return on equity ratio evaluates the efficiency of shareholder capital and shareholder investments. It demonstrates a company's aim to generate favorable returns for its shareholders.

Independent Variables

This study used only seven independent variables. Interest spread rate so the profitability position. A higher interest spread rate shows signifies the bank earns more from lending. Conversely, a lower spread rate suggests narrow margins and the possibility of reduced profitability. Interest on a loan denotes the charge of borrowing funds from a lender. The cost of borrowing money or the yield on an investment is known as interest. Most of the time, interest to borrowers is expressed as an annual percentage of the loan amount. Investment interest denotes the revenue accrued by an investor upon allocating funds into an interest-yielding investment. Interest on deposit is the customer collection amount paid for the extra charge. It is an expense of the banks. Banks pay different types of deposits paid different types of interest. Capital adequacy ratio serves as a metric evaluating a bank's capital relative to its risk-weighted assets. A higher capital adequacy ratio signals sufficient capital for supporting deposit-taking operations, instilling confidence among depositors regarding fund safety. Gross domestic product is one of the most widely used economic performance indicators. GDP measures a national economy's total output. When the inflation is high, the bank's interest rate may rise. Inflation may be good for the saving.

RESULTS

Table 1: Descriptive Analysis of the Variables

Variables	Minimum	Maximum	Mean	Std. Deviation
ROA	0.14	2.77	1.27	0.55
ROE	6.26	21.58	12.01	3.35
IRS	3.09	4.98	4.00	0.45
IOL	7.37	14.36	11.07	1.82
IOI	20.10	24.01	22.83	1.09
IOD	4.76	11.42	10.5.60	3.36
CAR	9.69	20.37	13.81	2.09
GDP	-2.42	6.39	3.18	3.17
Inf	3.60	7.80	5.68	1.47

Table 2: Correlation Analysis of the Variables

Variables	ROE	ROA	ISR	IOL	IOI	IOD	CAR	GDP	Inf
ROE	1								
ROA	.67**	1							
IRS	.57**	.63**	1						
IOL	.29	.09	.50**	1					
IOI	-.22	-.01	.27	.01	1				
IOD	.57**	-.06	-.37*	-.26	-.43**	1			
CAR	-.06	.51**	.17	.09	.12	-.42*	1		
GDP	.29	.25	.05	-.06	-.01	.03	-.15	1	
Inf	-.42*	-.41*	.34*	.56**	.04	.01	-.22	-.41*	1

Table 3: Regression Coefficient of the Variables

Variables	B	Std. Error	t	P- values	Tolerance	VIF
Constant	-2.170	1.944	-1.116	.274		
IRS	.387	.198	1.951	.041	.603	1.658
IOL	.085	.054	1.566	.129	.487	2.054
IOI	.002	.073	.029	.977	.751	1.332
IOD	.005	.002	2.012	.034	.598	1.673
CAR	.122	.041	2.989	.006	.650	1.538
GDP	.017	.027	.613	.545	.641	1.559
Inf	-.200	.075	-2.673	.013	.391	2.559
R2 = 0.60	Adj R2 = 0.55		F stat. = 5.093	Sig. = 0.001		

Table 4: Regression Coefficient of the Variables

Variables	B	Std. Error	t	P- values	Tolerance	VIF
Constant	11.993		.871	.391		
IRS	2.478	.331	1.766	.039	.603	1.658
IOL	1.027	.558	2.670	.013	.487	2.054
IOI	-.502	-.163	-.970	.341	.751	1.332
IOD	.023	.268	1.423	.017	.598	1.673
CAR	-.267	-.167	-.925	.363	.650	1.538
GDP	.027	.026	.143	.888	.641	1.559
Inf	-1.360	-.599	-2.569	.016	.391	2.559
R2 = 0.43		Adj R2 =0.38	F stat. = 2.86		Sig. = 0.021	

Table 1 describes the mean and standard deviations of the study variables. Among the variables, ROE, CAR, and IOI have the highest mean (12.01, 13.81, and 22.83 respectively) and ROA, GDP, and IRS have the lowest mean. The variation on the result of the descriptive analysis shows; that there is the lowest in ISR and ROA with SD of two variables (0.45 and 0.55)

Table 2 shows the correlation between the variables. There is a high positive correlation of ROE with the IRS and IOD (i.e. 0.57) and a correlation of ROA with the IRS and CAR (i.e. 0.63 and 0.51) but a negative correlation of INF and IOD with the ROE and ROA. It means an increase in interest rates and interest on deposits corresponding increase in return on assets and return on equity. On the other hand, an increase in inflation rates decreases the profitability of commercial banks.

Table 3 shows the regression coefficient between the dependent ROA and independent variables has been presented in Table 3. The OLS model to test the impact on ROA by the independent variables (IRS, IOL, IOI, IOD, CAR, GDO, and inflation) is fit with sig. 0.001 and the independent variables explain ROA by 55%. There is no autocorrelation between the independent variables shown by the values of VIF. There is a statistically positive and significant effect of IRS and IOD on ROA (p-values 0.041 and 0.006). However, inflation has a significant and negative impact on ROA. The results explain that an increase in interest rates and interest on deposits increases the return on assets but an increase in inflation decreases the return on assets in Nepalese commercial banks. The other independent variables have a nominal impact on the return on assets.

In Table 4 coefficient between return on equity and independent variables has been shown. the independent variables explain the dependent variables' ROE by 38% with an Adjusted R2 is 0.38. The regression model of the study is fit with a p-value of 0.021. The dependent variable return on assets has a significant and positive impact by the independent variables IRS, IOL, and IOD (p-values, 0.039, 0.013, and 0.017 respectively) but inflation has significant and adverse effects. VIF of all the independent variables is less than 5, which shows that there is no autocorrelation between the independent variables.

CONCLUSIONS

The primary objective of this study is to find the impact of deposit mobilization on the profitability of Nepalese commercial banks. Interest rate spreads, interest on deposits, and investment interest have a positive impact on the return on equity of Nepalese commercial banks. This result is consistent with the result of Banke and Yitayaw (2022) but it is inconsistent with the (Uremadu and Obim 2024). Interest on investment, CAR, and GDP do not have a significant effect on the profitability of commercial banks. The result explains there is a significant impact of ROA on CAR, ROI, and IRS of the banks and the result is similar to the findings of Tuyishime et al. (2015).

Overall, this study highlights the interest are the major elements of each commercial bank. The gap between the interest paid on deposits from the customer and the interest charged to deposit mobilization plays a key role in enhancing the financial performance of commercial banks.

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