Research Journal of Finance and Accounting
ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online)
Vol.5, No.8, 2014

An Investigation Into Some Factors Influencing The Intention To Use Internet Banking Among Undergraduates In Nigeria.

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ABSTRACT

The advent of globalization has brought innovation to business and development to the world in general. This development is also pronounced in the banking sector where internet facilities are used to bring about better banking services thereby leading to the achievement of the one of the cardinal goals of the Millennium Development Goals.

This study investigated some factors that can influence the intention to use internet banking among undergraduates in a private university in Oyo, Oyo State, Nigeria.

The subjects were made up of students from a private university drawn from three faculties. The study employed survey research with questionnaire used as data collection instrument. Three hundred and fifty-seven subjects cutting across different departments in the university. Five hypotheses were tested using multiple regression, correlation analysis and t-test.

The study revealed that the six factors (triability, capability, compatibility, perceived risk, perceived ease of use and perceived usefulness) used in this study had positive significant relationship with the intention to use internet banking. These factors also influenced the intention to use internet banking.

Based on the findings of this study, it was recommended among others that banks in Nigeria should take into consideration technological development of the country when introducing innovative services. The banks should also consider the level of education before the introduction of world class technology.

Keywords: Perceived usefulness, perceived risk, triability, capability, intention to use

1.0 INTRODUCTION

The advent of globalization has brought innovation to business and development to the world in general. This development is also pronounced in the banking sector where internet facilities are used to bring about better banking services thereby leading to the achievement of the one of the cardinal goals of the Millennium Development Goals.

Implementing Internet banking in Nigeria is difficult because of cultural differences, especially on the value of strong interpersonal business relationships. The in-depth comprehensive idea towards Internet banking seems to be hard and complicated. This study applies the Technology Acceptance Model (TAM) related to the diffusion of innovations theory in order to verify the factors that influence the intention to adopt Internet banking toward commercial bank's customers in Nigeria. In recent years, the widely use of service delivery channel have been emphasized more on the Internet. Most of business transaction was relying on web technologies, which offer responsive service toward customers (Rotchanakitumnuai and Speece, 2003).

The emergence of Internet banking has stimulated many banks to emphasize on information technology strategies in order to stay competitive. Internet banking created value for the Bank in terms of reducing cost, enhances customer service, and increase long-term profit. Unfortunately, customer adoption of Internet banking still has not been in acceptable level among banks. Prior research on Internet banking has mainly emphasized on Bank client's perspective, mostly on the issues of benefits (Suganthi et al., 2001), trust (Suh and Han, 2002), and innovations (Gerrard and Cunningham, 2003). Usually, a bank's greatest profit opportunities lie with corporate customers (Tyler and Stanley, 1999). Some researchers have mentioned that the success of internet banking is not purely relies on the banks' strategies but rather considers on customers'

adoption of it (Mols, 1998; Pikkarainen et al 2004). The success of Internet banking in Nigeria will rely heavily on corporate customer acceptance of its value in the market place (Rotchanakitumnuai and Speece, 2003).
The bursting of the Internet bubble in early 2001 has generated numerous speculations that the opportunities for Internet services firms have vanished. The dot.com companies and Internet players have been struggling for survival, and most of the related businesses are still suffering losses. Practicing managers and academics have not yet reached a consensus in their debate about this new technology: whether the Internet brings about a revolutionary change in the fundamental way we do business or whether it is only an evolutionary process, offering simply a new distribution channel and communication medium (Moe and Fader, 2001).

1.1 OBJECTIVES AND HYPOTHESES

The objectives of this study are five which are inculcated in the hypotheses stated below:

1) Perceived ease of use, perceived usefulness, triability, capability, compatibility and perceived risk will jointly and independently predict the intention to use internet banking.

2) There will be main and interaction effect of Perceived Usefulness and Perceived Risk on intention to use Internet Banking

3) There will be a significant relationship between Compatibility and Intention to Use internet banking
4) There will be a significant relationship between Perceived usefulness and Intention to use internet banking
5) There will be a significant difference in the Perceived Risk and Intention to Use Internet Banking

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Nigerian commercial banks are offering Internet banking services. These banks are investing billions of naira on Internet banking to encourage customers to adapt to this innovation. According to Nigeriabanks.Internet.com [2001], First bank of Nigeria, predicts an Internet population of 3.2 million by the end of 2002, and plans to recruit 10 000 users to the service a month.
The bank has offered free Internet Service Provider service in order to encourage the use of the Internet and Internet banking. The offer includes 5 email addresses and 10 MB of free web space. First bank hopes the publicity surrounding the service will generate enough interest in Internet banking to double their customer base. First Bank currently has over 200,000 customers who make use of online banking services, a 33% market share, second only to United Africa Bank's 35%. Union bank has approximately 70,000 online users [Nigeriabanks.Internet,com, 2001].

Apart from the domestic banks, there are new types of banks emerging in Nigeria and worldwide like the Oceanic bank, Skye bank, Intercontinental bank etc. Nevertheless, this bank performs most of the services provided by the brick-and-motor banks with regard to Internet banking.

Electronic banking is the provision of banking services to customers through Internet technology (Daniel, 1999). Through the use of IT, banks now employ different channels such as internet technology, video banking technology, telephone banking, Automated Teller Machine, and WAP technology to deliver their services. Report on e-banking system in Nigeria reveals that e-payment machinery, especially the card technology, is presently enjoying the highest popularity in Nigeria banking market. According to inters witch statistics, Nigeria has 30million ATM card holders who conduct over 100 million transactions on the machines every month. Nigeria's 24 banks operate over 9,000 ATM machines across the country's 36 states and Federal Capital Territory. Also to enhance effective security measure, banks have since early this year been upgrading their ATM cards from the magnetic stripe to the Euro-Visa-Master card standard, popularly known as Verve Card (www.businessdayonline.com). This latter technological device is more fraud resistant because all the data of the customer are recorded on the chip. The union of technology and finance has recorded huge success and has impacted on financial transactions. E-banking system has become the main technology-driven revolution in conducting financial transactions. However, banks have made huge investments in telecommunication and electronic systems, users have also been validated to accept e-banking system as useful and easy to use (Adesina and Ayo, 2010).

There is a rich body of literature on e-banking services and their adoption but little has been done about its continual usage and how to keep customers loyal to electronic financial transaction. This section provides an overview of information system adoption, factors determining customers' acceptance of e-banking and introduces the concept of customer loyalty (continual use). A framework relating loyalty to important antecedents and a number of moderating variables is introduced. Literature on adoption and acceptance of e-banking diffusion of innovation (DOI) and technology acceptance model (TAM) are proven evidences.

The theory of diffusion of innovation is a model developed to predict factors influencing adoption of information system (Rogers 1995). Literature in IT diffusion emphases the importance of perceived relative advantage and improved organizational performance as enablers of adoption of new innovation.

According to Rogers (1995), the greater the perceived relative advantage, the faster the adoption. The diffusion of innovation theory posits that potential adopters evaluate an innovation based on innovation attributes such as relative advantage, compatibility, complexity (ease of use), trialability, and observability.
All the attributes were found to be positively related to its rate of adoption, while the perceived complexity of an innovation is negatively related to its rate of adoption (Rogers, 1995). TAM on the other hand posits that user's attitude towards and acceptance of a new information system is important to the successful adoption of the information system (Davis, 1989). It posits that attitude towards a particular system is based on two major constructs: perceived usefulness and perceived ease of use. The quality, effectiveness and success of a system can only be validated by its level of users' acceptance through its ability to satisfy their needs (Pikkarainen et al.,2004). Muniruddeen (2007) investigated factors responsible for users' acceptance of e-banking in Malaysia using extended technology acceptance model. The report showed that e-banking is accepted based on its perceived usefulness (PU) and perceived ease of use (PEOU). It also indicated that perceived security and privacy are the main concerns while using Internet banking. Reid and Levy. (2008), Pikkarainen et al (2004), and Karjaluoto et al (2002) also found that perceived usefulness and perceived ease of use are main factors that influence customers' acceptance of e-banking. Ayo et al. (2007) conducted a survey of electronic banking product and service in Nigeria and found that all the banks have at least one particular form of electronic service including e-banking service, Internet banking service, and m-banking. Though, various e banking systems have been implemented and accepted by customer, e-payment remains the most widely used of the e-banking solutions (Adesina and Ayo, 2010).

2.1 THE THEORY OF REASONED ACTION

Theory of reasoned action (TRA) is a widely studied model from social psychology that is concerned with the determinants of consciously intended behaviors. From a theoretical point of view the TRA is intuitive, parsimonious, and insightful in its ability to explain behavior. The TRA assumes that individuals are usually rational and will consider the implications of their actions "before they decide to engage or not engage in a given behavior"

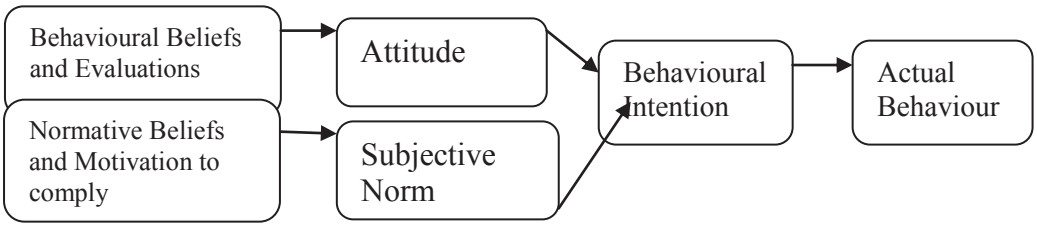

Figure 1: The Theory of Reasoned Action

According to the TRA, presented in Figure 1, behavioural intention is the immediate antecedent of an individual's behaviour. The TRA posits that "most behaviours of social relevance are under volitional control and are thus predictable from intention". The theory also suggests that because many extraneous factors influence stability of intention, the relationship between intention and behaviour depends on two factors (1) the measure of intention has to correspond to the behavioural criterion in action, target, context, and time; and (2) intention does not change before the behaviour is observed.
The TRA specifies that behavioural intention is a function of two determinants: a personal factor termed 'attitude towards behaviour' and a person's perception of social pressures termed 'subjective norm'. Attitude refers to the person's own performance of the behaviour rather that to his/her performance in general. Subjective norm is a function of a set of beliefs termed as normative beliefs. Normative beliefs "are concerned with the likelihood that important referent individuals or groups would approve or disapprove of performing the behaviour". According to the TRA, to obtain an estimate of a subjective norm, each normative belief of an individual is first multiplied by motivation to comply with the referent and the cross-product is summed for all salient referent.

2.2 THE THEORY OF PLANNED BEHAVIOUR

The theory of planned behaviour, an extension of the TRA tackled the original model's limitations in dealing with behaviours over which people have incomplete volitional control. The TPB suggests that in addition to attitudinal and normative influence a third element, perceived behavioural control (PBC), also influences behavioural intentions and actual behaviour.

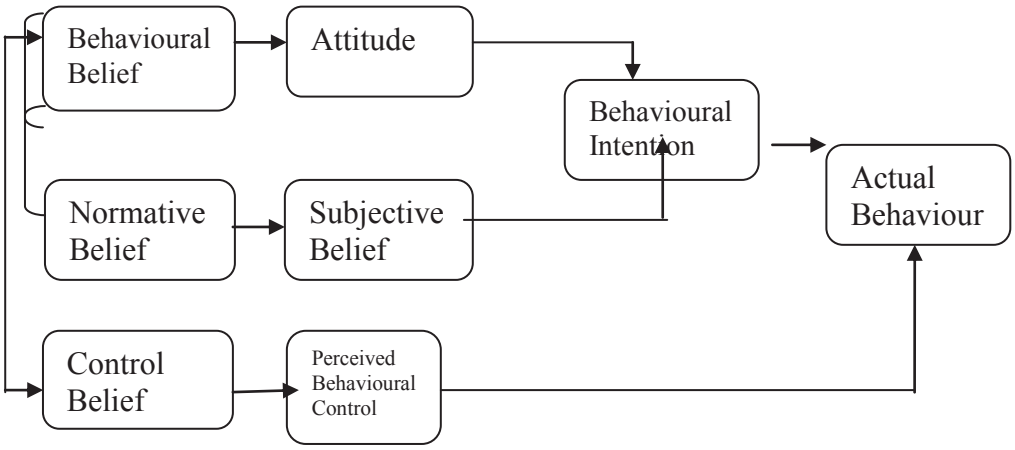

Figure 2: Theory of Planned Behaviour.

The TPB extends the TRA to account for conditions where individuals do not have full control over the situation. According to the TPB, human action is guided by three kinds of considerations:

i. *Behavioural Beliefs* about the likely outcomes of the behaviour and the evaluations of these outcomes,

ii. *Normative Beliefs* about the normative expectations of others and motivation to comply with these expectations, and finally,

iii. *Control Beliefs* about the resources and opportunities possessed (or not possessed) by the individual and also the anticipated obstacles or impediments towards performing the target behaviour.

In their respective aggregates, behavioural beliefs produce a favourable or unfavourable attitude toward the behaviour; normative beliefs result in perceived social pressure or subjective norm; and control beliefs give rise to perceived behavioural control (PBC).

3.0 METHOD

3.1 Research Design

The design for this study was a survey research design which measured two variables, independent variable and dependent variable. The independent variables were perceived ease of use, perceived usefulness, triability, compatibility, capability and perceived risk and the dependent variable was intention to use internet banking.

3.2 Sample

The sample of this study comprised three hundred and fifty-seven students of a private university in Oyo, Oyo state, Nigeria. The samples were purposively selected across different faculties and departments namely faculty of social and management sciences, faculty of humanities, and faculty of natural sciences. A total of four hundred questionnaires were distributed, with a number of three hundred and fifty-seven found usable and were analysed. The subjects consisted of one hundred and eighty-six males and one hundred and seventy-one females with age ranged between 18 and 30.

3. 3 Data Analysis

The demographic information was analysed using frequency counts and simple percentage. The hypotheses for this study were analysed using correlation analysis, regression analysis, t-test and analysis of variance.

Hypothesis 1 was analysed using multiple regression, hypothesis 2 was analysed using analysis of variance, hypotheses 3 and 4 were analysed using Pearson correlation, and hypothesis 5 was analysed using t-test.

3.4 Instruments

The study made use of questionnaire which was divided into 3 sections. The first section measured bio data, B measured the factors influencing the intention to use internet banking which has six sub-variables. Section Bi measured perceived ease of use which was a four item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. Section Bii measured perceived usefulness which was a four item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. Section Biii measured triability which was a three item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. Section Biv measured capability which was a three item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. Section Bv measured compatibility which was a three item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. Section Bvi measured perceived risk which was a four item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. All the six scales were adapted from a scale developed by Davis (1989) and Cheng et. al including the scale on intention to use internet banking in section C. Section C measured intention to use internet banking which was a three item scale using a 7-point Likert scoring format ranging from Strongly Agree (SA) =7 to Strongly Disagree (SD) =1. The instruments were revalidated, and the cronbach alpha reliability coefficients gave the following results: perceived ease of use- .88, perceived usefulness- .89, triability- .88, capability- .76, compatibility- .84, perceived risk- .86 and intention to use internet banking- .86.

4.0 DATA PRESENTATION AND ANALYSES

Table 4.1: Descriptive Statistics of demographics

Distribution of respondent by: Sex

Sex	**Frequency**	**Percentage**
Male	186	52.1
Female	171	47.9
Total	**357**	**100.0**
Age	**Frequency**	**Percentage**
Less than 18	81	22.7
18-24	197	55.2
25-30	79	22.1
Total	**357**	**100.0**
Marital status	**Frequency**	**Percentage**
Single	337	94.4
Married	20	5.6
Total	**357**	**100.0**

Field survey, 2011

In the table above, the male respondents were 186(52.1%) while their female counterparts were 171(47.9%) respectively. The table also showed that 81(22.7%) were less than 18 years, 197(55.2%) were within the age range of 18-24 years, 79(22.1%) were within 25-30 years respectively. The table indicated that 337(94.4%) of the respondents were single, 20(5.6%) were married.

4.2: HYPOTHESES TESTING

Hypothesis 1

Perceived ease of use, perceived usefulness, triability, capability, compatibility and perceived risk will jointly and independently predict the intention to use internet banking.

H1a: There will be joint effect of independent variables (Perceived ease of use, Perceived usefulness, Triability, Capability, Compatibility, Perceived risk) on Intention to use internet banking.

Table 4.2.1a: Summary of regression analysis showing Perceived ease of use, perceived usefulness, triability, capability, compatibility and perceived risk on intention to use internet banking

Model	Sum of Squares	DF	Mean Square	F	Sig.
Regression	3968.903	6	661.484	35.826	.000
Residual	6462.341	350	18.464		
Total	10431.244	356			

R = .617 R^2 = .380 Adj. R^2 = .370

It was shown in the table above that the joint effect of independent variables (Perceived ease of use, Perceived usefulness, Triability, Capability, Compatibility, Perceived risk) on Intention to use internet banking was significant (F(6,350) = 35.826; R = .617, R^2 = .380, Adj. R^2 = 0.370; P < .05). About 38% of the variation was accounted for by the independent variables. Therefore, Perceived ease of use, perceived usefulness, triability, capability, compatibility and perceived risk jointly predicted the intention to use internet banking.

H1b: There will be relative effect of independent variables (Perceived ease of use, Perceived usefulness, Triability, Capability, Compatibility, Perceived risk) on Intention to use internet banking.

Table 4.2.1b: showing the relative effect of independent variables (Perceived ease of use, Perceived usefulness, Triability, Capability, Compatibility, Perceived risk) on Intention to use internet banking.

Model	Unstandardized Coefficient		Standardized Coefficient	T	Sig.
	B	Std. Error			
(Constant)	2.153	1.021		2.108	.036
Perceived ease of use	9.245E-02	.046	.120	2.021	.044
Perceived usefulness	-9.922E-02	.048	-.120	-2.077	.039
Triability	5.431E-03	.052	.005	.105	.917
Capability	.263	.058	.245	4.541	.000
Compatibility	.268	.051	.260	5.235	.000
Perceived risk	.273	.042	.298	6.533	.000

The result above showed the relative contribution of each of the independent variables on the dependent: Perceived ease of use (β = .120, P <.05), Perceived usefulness (β = -.120, P <.05), Triability (β = .005, P >.05), Capability (β = .245, P <.05), Compatibility (β = .260, P <.05), and Perceived risk (β = .298, P <.05), respectively. Hence, Perceived Ease of Use, Perceived Usefulness, Capability, Compatibility and Perceived risk were found significant while Triability was not.

Hypothesis 2

H2: There will be main and interaction effect of Perceived Usefulness and Perceived Risk on intention to use Internet Banking

Table 4.2.2: Summary table showing the main and interaction effect of Perceived Usefulness and Perceived Risk on intention to use Internet Banking

Source	Sum of Squares	DF	Mean Square	F	Sig.
Main Effect:	1613.214	3	537.738	21.527	.000
Perceived Usefulness	123.649	1	123.649	4.950	.027
Perceived Risk	1135.136	1	1135.136	45.441	.000
2-Interactions:					
Perceived Usefulness x Perceived Risk	62.480	1	62.480	2.501	.115
Explained	1613.214	3	24.980		
Residual	8818.030	403			
Total	10431.244	406			

The above table showed that there was main effect of Perceived Usefulness and Perceived Risk on intention to use Internet Banking ($F(3,403) = 2.501$, $P > .05$). The hypothesis is rejected because there was no interaction effect of Perceived usefulness and Perceived Risk on intention to use Internet Banking.

Hypothesis 3

H3: There will be a significant relationship between Compatibility and Intention to Use internet banking

Table 4.2.3: Summary table showing the significant relationship between compatibility and intention to use internet banking

Variable	Mean	Std. Dev.	N	R	P	Remark
Intention to Use	14.5042	5.4131	357	.468**	.000	Sig.
Compatibility	13.8824	5.2662				

Sig. at .01 level

It is shown in the above table that there was significant relationship between Compatibility and intention to use internet banking($r = .468^{**}$, $N= 357$, $P < .01$).

The hypothesis is accepted.

Hypothesis 4

H4: There will be a significant relationship between Perceived usefulness and Intention to use internet banking

Table 4.2.4: Summary table showing the significant relationship between compatibility and intention to use internet banking

Variable	Mean	Std. Dev.	N	R	P	Remark
Intention to use	14.5042	5.4131	357	.193**	.000	Sig.
Perceived usefulness	20.6022	6.5702				

Sig. at .01 level

It is shown in the above table that there was a significant relationship between Perceived usefulness and Intention to use internet banking (r = .193**, N= 357, P < .01).

The hypothesis is accepted.

Hypothesis 5

H5: There will be a significant difference in the Perceived Risk and Intention to Use Internet Banking

Table 4.2.5: Summary table showing the significant difference between perceived risk and intention to use internet banking

	N	Mean	Std. Dev.	Crit-t	Cal-t.	DF	P
Perceived Risk	357	18.1933	5.9274	1.96	11.698	356	.000
Intention	357	14.5042	5.4131				

The above table showed that there a significant difference between perceived risk and Intention to Use Internet Banking (Crit-t = 1.96, Cal.t = 11.698, df = 356, P < .05 level of significance). The hypothesis is accepted.

5.0 CONCLUSION

The study examined the some factors influencing the intention to use internet banking in Nigeria. The study revealed that perceived ease of use, perceived usefulness, triability, capability, compatibility and perceived risk jointly predicted the intention to use internet banking. This means that these factors are predictors of intention to use internet banking. This hypothesis supported the findings of Reid and Levy,(2008), Pikkarainen et al, 2004), Olawepo and Akanbi,(2012) and Karjaluoto et al (2002) who found that perceived usefulness and perceived ease of use are main factors that influence customers' acceptance of e-banking. In addition, the study showed that there was no interaction effect of Perceived usefulness and Perceived Risk on intention to use Internet Banking. The study also indicated that there was association between perceived usefulness and compatibility and intention to use internet banking. The hypothesis that there will be a significant difference between perceived risk and Intention to Use Internet Banking was supported.

5.1 RECOMMENDATIONS

Based on the findings from this study, the following are recommended:

- That banks in Nigeria should take into consideration technological development of the country when introducing innovative services.
- The banks should also consider the level of education before the introduction of world class technology.
- The cost benefits analysis should be carried out before the introduction of services to bring about sustainable competitive advantage.

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