

## FINANCIAL INTERMEDIATION IN DEPOSIT MONEY BANKS AND NIGERIAN ECONOMY

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The paper summarizes the arguments and counterarguments within the scientific discussion on financial intermediation in deposit money banks and economic growth in Nigeria. The main purpose of the research is to examine the relationship between financial intermediation in deposit money banks and the Nigerian economy. A systematization literary approach for solving the problem is Regression Analysis. Secondary data was sourced from Central Bank of Nigeria Statistical Bulletin. The results of findings within the years of analysis (2000-2017) indicated that there was significant relationship between Total Bank Credit and monetary policy indices on deposit money banks in Nigeria. It was also discovered that there was significant relationship between Gross domestic product and total credit in deposit money banks of Nigeria. Based on the objective and findings of this study, the study therefore recommends that Deposit Money Banks in Nigeria should foster higher level of liquidity in order to increase its ability to cover withdrawals made by its customers and to increase the loan and advances to customers even with the monetary policy indices on deposit money banks. The study also recommends that Deposit Money banks should distribute adequate credit to the real sector for productive purposes in order to increase Gross domestic product. The conclusions that can be drawn from the findings of this study is that with the level of minimum reserve maintained by Deposit Money bank with Central bank of Nigeria, there is adequate availability of credit for real sector investments. High lending rates of deposit money banks may make many customers/investors to consider other sources of finance. Bank Credit/loan is still greatly increasing the production of goods and services in the Nigeria Deposit Money Banking System because of utilisation of the loans by investors.

**Keywords:** financial intermediation, deposit money banks, Nigerian economy.

### 1. INTRODUCTION

Financial intermediation is the process of transferring sums of money from economic agents with surplus funds to economic agents that would like to utilize those funds. The key to understanding the process and the range of financial instruments available lies in recognizing that economic agents are a heterogeneous bunch having very different financial positions, investment, business and financial needs. For this reason, there are a wide range of financial intermediaries and financial instruments servicing these needs. Financial intermediation is an act of collecting funds from depositors by financial lenders/institutions and then lending them to borrowers. That is, it is a process where the people with excess funds give banks or any other financial institution, and the bank offers credit to those individuals who require the funds for personal or business reasons. It often involves mobilizing the financial savings and channeling them to borrowers

through specialized institutions known as banks. These specialized institutions are also called financial markets licensed to accept those deposits and lend them to the business and households at given interest rates over a specified period.

Financial intermediation also cuts across making payments, receivables, transfers and guarantees by the banks on behalf of their customers. Examples of organizations that carry out financial intermediation are banks, insurance firms, leasing companies, microcredit, private equity, venture capital, pension funds, amongst others. Some of these organizations enjoy a cost advantage in providing these intermediation services in such a way that they cannot only pay their bills but also make profits, thereby bring about efficiency in the general economy.

The function of deposit money banks is the mobilization of savings for investment. The importance of banks in influencing economic growth within an economy is widely acknowledged.

# Money Banking And Financial Intermediation

**Robert D. Auerbach**



## **Money Banking And Financial Intermediation:**

*Money, Banking, and Financial Intermediation* Gary Smith,1991      *Study Guide for Money, Banking, and Financial Intermediation, Gary Smith* Gary Smith,Nozar Hashemzadeh,1991-01-01      **Finance and Financial Intermediation** Harold L. Cole,2019-03-29 The financial system is a densely interconnected network of financial intermediaries facilitators and markets that serves three major purposes allocating capital sharing risks and facilitating intertemporal trade Asset prices are an important mechanism in each of these phenomena Capital allocation whether through loans or other forms of investment can vary both across sectors at the broadest manufactures agriculture and services and within sectors for example different firms The risk that various investors are willing to take reflects their financial position and alternative opportunities Risk and asset allocation are also influenced by whether money and especially its expenditure is more important now or in the future These decisions are all influenced by governmental policies When there are mismatches the results include financial meltdowns fiscal deficits sovereign debt default and debt crises Harold L Cole provides a broad overview of the financial system and assets pricing covering history institutional detail and theory The book begins with an overview of financial markets and their operation and then covers asset pricing for standard assets and derivatives and analyzes what modern finance says about firm behavior and capital structure It then examines theories of money exchange rates electronic payments methods and cryptocurrencies After exploring banks and other forms of financial intermediation the book examines the role they played in the Great Recession Having provided an overview of the provate sector Cole switches to public finance and government borrowing as well as the incentives to monetize the public debt and its consequences The book closes with an examination of sovereign debt crises and an analysis of their various forms Finance and financial intermediation are central to modern economies This book covers all of the material a sophisticated economist needs to know about this area      *Instructor's Guide with Test Items for Money, Banking, and Financial Intermediation* Gary Smith,1991-01      **Money and Financial Intermediation** Paul F. Smith,1978 How savings are transformed by financial institutions through the capital markets and otherwise to businesses and consumers for their needs in the present financial system in the U S      *Money, Financial Intermediation and Governance* Dino Falaschetti,M. J. Orlando,Michael Orlando,2008-01-01 Dino Falaschetti and Michael Orlando unify the treatment of the many deeply related topics in money and banking in this wide ranging book By continually building on the assumption that economic actors are maximizers they explain how monetary and financial services as well as related governance mechanisms influence economic performance In this manner Money Financial Intermediation and Governance not only lets readers make sense of today s monetary authorities and financial markets it lets them see through superficial complexities to the fundamental influences that will shape those organizations for years to come Mastering this analytical process is important for scholars and professionals as well as individuals who are interested in their own financial security Successful readers will enjoy an enduring ability to

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institutions in the context of the developing economies especially Africa Throughout the book a deliberate effort will be made to focus the students attention on the need to develop the existing institutions so they can help to accelerate economic development

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