

## The Cashless Policy and Foreign Direct Investment in Nigeria: A Vector Error Correction Model (VECM) Approach

Ezie Obunneke<sup>1</sup>, Adeniji Sesan Oluseyi<sup>2</sup>, Oniore Jonathan Ojarikre<sup>3</sup>

### Abstract

The study undertakes an econometric research to analyze the cashless policy and its effectiveness on attracting foreign direct investment in Nigeria using quarterly data of 2006 to 2012. The log linear vector error correction model (VECM) was adopted to examine how automated teller machine (ATM), interbank transfer (IBT) and Mobile money (MM) had impacted on foreign direct investment (FDI). Unit root test was carried out on each of the variables to determine their level of stationarity. They were however found stationary after first difference and then used for the regression analysis. From the various regression results, we find out that the cointegration test confirmed the existence of long run relationship among the variables, while the granger causality shows a bi-directional relationship where IBT and MM was said to granger cause FDI in Nigeria. In the VECM model result, all the explanatory variables are positive and significant meaning that they all contribute positively to the increase in FDI in the country. The study recommends that the use of ATM, IBT and MM should be much more encouraged in Nigeria, with proper awareness on its benefit. Also effective policy needs to be developed by the government through the CBN to ensure the effectiveness and efficiency of ATM, IBT and MM.

**Keywords:** Automated teller machine (ATM), Interbank transfer (IBT), Mobile money (MM), Foreign direct investment (FDI), Vector error correction model (VECM), and granger causality

### 1. Introduction

Foreign Direct Investment (FDI) has been debated to be an important vehicle for the transfer of technology, contributing to growth in larger measure than domestic investment. Therefore, the need for the Government to provide special incentives in order to motivate foreign firms to set up companies in the country becomes an important issue. Carkovic and Levine (2002) noted that the economic rationale for offering special incentives to attract FDI frequently derives from the belief that foreign investment produces externalities in the form of technology transfers and spillovers. Several governments in African countries, Nigeria inclusive, have formulated various policies towards stimulating economic activities by attracting FDI. Unfortunately, the efforts of most countries in Africa to attract FDI have been futile in spite of the perceived and obvious need for FDI on the continent.

The Nigerian government has been trying to provide an investment climate conducive for foreign investments, since the inflow of foreign investments into the country has not been encouraging. The need for foreign direct investment in Nigeria is borne out of the underdeveloped state of the country's economy that essentially hinders the pace of her economic development. Despite the various macroeconomic measures put in place by the Nigerian government, there seems to be insufficient inflow of FDI into the country.

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