



RELATIONSHIP BETWEEN INFORMATION AND COMMUNICATION TECHNOLOGY AND PERFORMANCE OF DEPOSIT MONEY BANK IN NIGERIA

John Ldama (Ph.D)

Department of Business Administration,
Adamawa State University,
Mubi-Nigeria,

Mohammed Nasiru, (M.Sc in View)

Department of Business Administration,
Adamawa State University,
Mubi-Nigeria,

ABSTRACT

This study on relationship between information and communication technology and performance of Deposit money banks in Nigeria, identified how some of the challenges confronting implementation of ICT in organization could be classified into three classes as human, operational and technical constraints. The human constraints include physical disability, poor sight, illiteracy and ageing. The operational constraints include insecurity of funds transferred, frauds and standardization of channels. The main objective of this study is to examine the relationship between information and communication technology and performance of deposit money bank in Nigeria. The study adopted survey research design; the population of the study comprises staff of First bank and Unity Bank Plc Mubi totally 48 staff all together. The instrument used for collecting data from the respondents is the questionnaire, and the hypotheses were tested using correlation analysis. The result shows that there is significant relationship between variables of the study since ($r = 0.876, 0.743, 0.922$ and $P < 0.05$). The finding revealed that IT infrastructures (digital devices, internet facility) are regularly maintained in the bank, web portal network for e-filling of customer is always available for employee to performance their duties. Finding also revealed that having online facility in employees' desk help to aid customers satisfaction. Employees have ICT trainings in the daily working procedures in the organization. Also the finding further revealed that, there are adequate computers available to attend to customers' complaints of any kind in the bank. The study also recommends that the management of First Bank should continue to maintain good ICT infrastructure of digital devices and internet facility that enable her employees to have access to web portal network for e-filling of their customers, this will go along way to increase the bank performance and customers level of satisfaction

KEYWORDS: *Communication, deposit, effect, information, performance & technology*

INTRODUCTION

Today's business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. Business organisations, especially the banking industry of the 21st century operates in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate. Information and Communication Technology (ICT) is at the centre of this global change curve.

The need for efficiency and effectiveness in the running of the Banks as leading players in the cohort of

financial services providers of a nation thus cannot be overemphasized (Binugo and Aregbeshola, 2014). Before the coming of information technology, the transaction of businesses especially in the financial sector was difficult and stressful; hence, the low performance level of banks in Nigeria. Technology has indeed influenced the performance of all Nigerian Banks in the last decade. This period has been associated with the provision of dynamic customers focused on banking services, improved regulation and high profitability.



Binugo and Aregbeshola (2014), assert that recent advances in the technological world giving birth to the emergence of information and communication technology (ICT) have led to remarkable changes in the ways businesses are run in contemporary times. This development is underscored by contemporary advancements engineered by the knowledge economy. It is also important to state that modern banking in Nigeria is driven by the outputs from robust local and global research and development.

Woherem (2000), claimed that only banks that overhaul the whole of their payment and delivery systems and apply ICT to their operations are likely to survive and prosper in the new millennium. He advises banks to re-examine their service and delivery systems in order to properly position them within the framework of the dictates of the dynamism of information and communication technology. The banking industry in Nigeria has witnessed tremendous changes linked with the developments in ICT over the years. The quest for survival, global relevance, maintenance of existing market shares and sustainable development has made exploitation of the many advantages of ICT through the use of automated devices imperative in the industry.

The sector that has been most radically affected by the information technology developments is the banking system. The information technology has become a critical business resource because its absence could result in poor decisions and ultimately business failure. Technology has opened up new markets, new products, new services and efficient delivery channels for the banking industry. Online electronics banking, mobile banking and internet banking are just a few examples.

Information Technology has also provided banking industry with the wherewithal to deal with the challenges the new economy poses. Information technology has been the cornerstone of recent financial sector reforms aimed at increasing the speed and reliability of financial operations and of initiatives to strengthen the banking sector (Saeid (2011).

Some of the challenges confronting implementation of ICT in organization could be classified into three classes as human, operational and technical constraints. The human constraints include physical disability, poor sight, illiteracy and ageing. The operational constraints include insecurity of funds transferred, frauds and standardization of channels. The technical constraints are centered on the lack of supporting infrastructures such as erratic electricity supply, interdependence and lack of encryption on short message system (SMS) messages (Agbada, 2008).

Despite the rapid growing adoption of the information technology tools to improve banking operations through the use of SMS, internet, online banking and real time gross settlement, Nigerian banks are still facing the challenges of continually modernise their operations so as to increase their productivity, enhance quality of service delivery and also minimise the average operating cost and time.

Similarly, studies were conducted and find a positive relationship between information and communication technology and banks performance Dabwor, Ezie and Anyatonwu, 2017; Luka and Frank, 2012; Madueme 2010; Binugo and Aregbeshola 2014; Nwakoby, Sylvester & Philip, 2018; Abubakar, Nasir, & Haruna, 2013). while others identified a negative relationship between information and communication technology and deposit money performance (Wilson, Odo and Ikenna, 2014; Maiyaki and Mokhtar, 2010). Even though in most of the studies reviewed, the researcher noted that there were divergence of methodology and scope of studies.

However, from the aforementioned, researches has been conducted on ICT and it effect on deposit money performance. Based on the review, this study will focus on conducting a research to answer the question of whether there are any new ICT strategies adopted by First Bank and Unity Bank Plc, Mubi, Adamawa State in improving their performance.

Therefore, this study tends to bridge this gap by looking at components of information and communication technology i.e. (ICT infrastructure, ICT capacity and ICT utilization) and how each of the variables influence performance of deposit money bank with specific reference to First Bank and Unity Bank Plc, Mubi, Adamawa State.

The following hypothesis was formulated for the study:

- H_0 : Information and communication technology infrastructure does not have significant relationship with performance of deposit money bank in Nigeria;
- H_0 : Information and communication technology capacity does not have significant relationship with performance of deposit money bank in Nigeria; and
- H_0 : Information and communication technology utilization does not have significant relationship with performance of deposit money bank in Nigeria.



LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Concept Information and Communication Technology

It is a term that generally covers the harnessing of electronic technology for the information needs of a business at all levels. ICT deals with the physical devices and software that link various computer hardware components and transfer data from one physical location to another. Roger (2016), opined that ICT is a synergy between computers and communication devices and forms an important part of the modern world. Thus the most significant shortcomings in the banking industry today is a wide spread failure on the part of senior management in banks to grasp the improvement of technology and incorporate it into their strategic plans.

Yousafzai (2012), asserts that ICT Banking adoption is a complex and multifaceted process and joint consideration of customers' personal, social, psychological, utilitarian and behavioural aspects is more important than adoption itself and will ultimately result in the intended behaviour. It is imperative that all these innovations aimed at having a competitive edge are related to the profitability of banks (Akombi, 2011).

Information Technology (IT) is the automation of processes, controls, and information production using computers, telecommunications, software and ancillary equipment such as automated teller machine and debit cards (Khalifa 2000). It is a term that generally covers the harnessing of electronic technology for the information needs of a business at all levels.

Irechukwu (2000), lists some banking services that have been revolutionized through the use of ICT as including account opening, customer account mandate, and transaction processing and recording. Information and Communication Technology has provided self-service facilities (automated customer service machines) from where prospective customers can complete their account opening documents direct online. It assists customers to validate their account numbers and receive instruction on when and how to receive their cheque books, credit and debit cards. Communication Technology deals with the Physical devices and software that link various computer hardware components and transfer data from one physical location to another (Laudon & Laudon, 2001).

Concept of Bank Performance

A lot of studies exist in the literature on the performance of banks adopting e-banking. The reason is that e-banking has cost and revenue implications and hence on the profitability of banks adopting it (Guru &

Staunton, 2012). Ahmed and Khababa (2009), in their assessment of bank performance in Saudi Arabia employed three ratios as measures of performance – ROE, ROA and percentage change in earnings per share. Sinkey (1992), posits that return on asset is a comprehensive measure of overall bank performance from an accounting perspective being a primary indicator of managerial efficiency as it indicates how capable the management of a bank has been in converting the bank's asset into net earnings.

Rose and Hudgins (2006), however maintain that ROE is a good measure of accounting profitability from the shareholders' perspective. It approximates the net benefit that the stockholders have received from investing their capital. On the other hand, Malhotra and Singh (2009), examined the impact of internet banking on performance and risk tracing the experience of Indian commercial banks during June 2007 and found that that the profitability and offering of internet banking does not have any significant association, which was correspond to the findings of DeYoung (2015).

In addition, Mohammad and Saad (2011), examined the impact of electronic banking on the performance of Jordanian banks over the period (2000-2010), using OLS regression and found that electronic banking has a significant negative impact on banks performance which was similar to the findings of Delgado et al. (2007). Hernado (2016), examined the impact of the adoption of a transactional web site on financial performance using a sample of 72 Spanish commercial banks over the period of 1994-2015 and found a positive impact on profitability, which was similar to DeYoung (2015), who found that internet banks are more profitable than non-internet banks, though no specification were made as to time of significant reality.

Concept of Information & Communication Technology Infrastructure

Turban (2007), defined information technology infrastructure as the physical services, and the management that support all computing resources in an organization. They further stated that it supports all organizations ICT applications including Operations, documentation, integration, and maintenance. Mckay and Brockway (2006), stated that it is the base foundation of ICT capability budgeted for and provided by the information system function and shared across multiple business units and functional areas. However, he further noted that ICT includes both the technical and managerial expertise to provide reliable service. The definition of Information Technology Infrastructure encompasses a variety of components.



Based on previous studies, Duncan (2005), stated that information technology infrastructure includes a group of shared, tangible information technology resources that provide foundation to enable present and future business prosperity. Broadbent and Weill (2007), noted that information technology infrastructure capabilities enable the various types of information technology application required to support current and future business objectives, also enable the competitive positioning of business ideas.

According to Xia and King (2004), information technology infrastructure is a set of information technology resources and organizational capabilities that are shared across the organization and that provide the foundation on which information technology applications are developed and business processes are supported. Perrison and Sunders (2006), defines ICT infrastructure as everything that supports the flow and processing of information in an organization, including hardware, livewire, software, data and network components. ICT infrastructure refers to the composite hardware, software, network resources and services required for the existence, operation and management of an enterprise ICT environment. It allows the organization to deliver ICT solutions and services to its employees, partners and/or customers and is usually internal to an organization and deployed within owned facilities.

Concept of Information & Communication Technology Capacity

The term capacity refers to the skills, knowledge, relationships, values and attitudes among many other attributes such as health and awareness (Matachi, 2006), that enable countries, organizations, groups and individuals to carry out functions and achieve their development objectives over time. Therefore, ICT capacity can be said to refer to ICT skills, knowledge, relationships, values and attitudes that enable an individual or an organization carry out ICT functions and achieve their development objectives over time.

The definition of ICT capacity adopted by the recent ICT skill for Life Curriculum incorporated a concept of purposeful use which is very intuitive. Capacity building is the establishment of conditions that will allow individuals to engage in the process of learning and adapting to change. Such conditions include providing infrastructure, maintenance of ICT equipment and training of personnel. Today, everyone needs a basic understanding of ICT and how to make productive use of it. Staff of organizations therefore needs the prerequisite ICT skills to be able to provide ICT mediated instruction to the benefit of the customers. The acquisition of basic computing skills

can be achieved through incidental learning provided the learners are given access to a suitable computing facility, with entertaining and motivating content and some minimal (human) guidance (Ernst & Ganiatsos, 2004).

Concept of Information & Communication Technology Utilization

According to Yusuf (2005), ICT utilization is the presentation and distribution of instructional content through web environment or systems offering an integrated range of tools (stand-alone computer instruction, CD ROM amongst others) to support learning and communication. Utilization is the use of tool by its nature. It is also the optimum and proper use of a tool. Therefore, ICT utilization is the update and accurate use of ICT to increase utility and value. Bamiro and Liverpool (2002), observed the utilization of ICT and computer has already invaded and dominated organizations in the developed world, while in Nigeria it has been painfully slow. Akin to this is the report that no real effort has been made in IT development both at individual and corporate levels and that most universities still process results manually (the Guardian Editorial, 2006). More so, most lecturers are yet to acquire the requisite ICT skills and where opportunities exist for them to do so, they shun because of the phobia they have developed over the ICT.

According to (Aniebonam, 2008), Studies have confirmed that lack of computer skills exists among faculties at universities in Nigeria. As such, they are unable to incorporate the benefits of computer technology in their teaching, research and service to the university community. Less than 12 percent of the Nigerian academic curricula have digital content. However, the development of ICT in the last two years show that most organizations and institutions now have access to a wide variety of ICT facilities, materials, and texts to improve their content knowledge and instructional pedagogy.

Effect of Concept of Information & Communication Technology Infrastructure on Performance of Deposit Money Banks

IT infrastructure flexibility is the ability of the infrastructure to support a wide variety of hardware, software and other technologies that can be easily diffused into the overall technological platform, to distribute any type of information (data, text, voice, image, video) to anywhere inside of an organization and beyond, and to support the design, development and implementation of a heterogeneity of business applications (Broadbent, Weill & St. Clair, 2008). From a practical perspective, the findings contribute to



a more thorough understanding among top management of the importance of IT infrastructure flexibility. On one hand, a large investment in IT infrastructure flexibility beyond current needs can allow a system to better cope with future changes. Flexible IT infrastructure characteristics allow managers the freedom to take full advantage of an IT system because it is able to accommodate and respond to new initiatives more efficiently. If the IT infrastructure is not flexible, extra money, effort and time for either new IT implementation or other business operations will result (Byrd & Turner, 2001). Marchand, Kettinger and Rolins (2000), studied the link between information technology and firm performance and their study revealed that three set of factors keeps a firms' performance, the quality of IT management practices, IT management processes should sense, gather, organize and disseminate information in other words IT management is positively related to a firms' performance and continual existence.

Effect of Concept of Information & Communication Technology Capacity on Performance of Deposit Money Banks

The impact of IT will necessarily be differentiated, depending on a whole range of macroeconomic factors such as the overall macroeconomic and technological capacity of a nation, the available skills and technological capabilities of the workforce, general literacy levels, and the interventionist capacity of the state to move decisively and effectively in determining the rate and direction of technical progress (Ernst & Ganiatsos, 2004). Kyakulumbye, Muhenda and Namanya (2009), in a study among Uganda local governments suggested that it is very important for an organization to determine its employee's knowledge or skills of IT because such knowledge or previous experiences may influence the organization's decision in adopting and utilizing ICT.

Effect of Concept of Information & Communication Technology Utilization on Performance of Deposit Money Banks

ICT use has continued to permeate virtually every organization and is being applied in a wide range of areas. It has provided new ways to store, process, distribute, and exchange information within companies and with customers (Kollberg & Dreyer, 2006). The recent ICT developments have enormous implications for the operations, structure and strategy of organizations (Buhalis, 2003). Application of ICT to enhance the performance of organizations of all types around the world do not only help to cut costs and improve efficiency but also for providing better

customer services (Ashrafi & Murtaza). Spanos, Prastacos and Poulymenakou (2002), posit that ICT has the ability to enhance, coordinate and control the operations of many organizations and can also increase the use of management systems.

Conversely, Ongori and Migiro (2010), maintain that the impact of globalization has obliged many organizations to adopt ICT in order to survive in the present competitive era especially in the area of competing with large organizations. Bresnahan, Brynjolfsson and Hitt (2002), argue that durable productivity gains have been achieved in enterprises that use ICT. This is traceable to the fact that ICT helps in the effective flow of data in organizations thereby assisting organizations to obtain information at any given time, which in turn helps these organizations to reach their desired target. Furthermore, ICT brings about changes in businesses and helps to create competitive advantage hence, organizations of all types tend to adopt the innovation (Apulo & Latham, 2011). Investment in ICT is worth the while for management of banks in South Africa, emphasis should be placed on policies that will enhance proper utilization of ICT equipment rather than additional investments. However, it is worthy of note that the impact of ICTCE on performance of banks is more than that of ICT investment.

Empirical Review

Study conducted by Dabwor, Ezie and Anyatonwu (2017), on the effect of ICT adoption on the competitive performance of banks in an emerging economy: The Nigerian experience, the study adopted both inferential and descriptive design using a t-test, where $P < 0.05$. Their findings of the study revealed that a positive relationship exists between ICT and banks performance in Nigeria.

Another study by Wilson, Odo and Ikenna, (2014), on impact of Information and communication technology on bank profitability, using a sample comprising one-quarter of the banks in Nigeria quoted on the Nigeria stock exchange. Their study adopted the OLS regression techniques, where $P > 0.05$, the result of the regression result was in conflict with the a priori expectations, which indicates that IT spending in the study period had no significant impact on future operating performance.

Oyinkola (2018), carried study on the impact of information technology on banking operations in the First bank of Nigeria PLC. The data used was primary data and the research instruments used are questionnaires and personal interview for staff and customer of the bank. Simple frequency percentage was adopted as the statistical and the hypothesis was



analyzed using Chi-square, where P-value < 0.05, the result revealed that IT has greatly improved the growth and performance of Nigerian commercial banks and has led to increased customers' satisfaction.

The above empirical reviews succeeded in identifying the relationship between information and communication technology and performance of money deposit bank, Study conducted by Dabwor, Ezie and Anyatonwu (2017), examine effect of ICT adoption on the competitive performance of banks, their study only focused on IT without specifying what components of ICT the study centered on. Another study by Wilson, Odo and Ikenna (2014), the study identified that ICT had no significant impact on future operating performance, their study didn't recognize the importance of ICT and also failed to taste the reliability of their research instrument, in the same vein Oyinkola (2018), his study revealed that IT has greatly improved the growth and performance of Nigerian commercial banks, his study succeeded in identifying the significant of IT on performance of banks, but failed to pinpoint other ICT components like structure, capacity and utilization.

Theoretical Framework

The study dwelled in resource-based theory, the reason for chosen this theory is because the theory tries to identify the links the performance of organizations to resources and skills i.e. relationship existing between employee and the organization, the theory look at how well employee can manage, utilize and manipulate ICT infrastructure.

The Resource-Based View

The resource-based view (RBV) of the firm posits that firms compete on the basis of "unique" corporate resources that are considered to be valuable, rare, difficult to either imitate or substituted by other resources. The theory stemmed from the area of strategic management research and widely attracts attention as a suitable tool to examine the value delivered by IT resources (Melville, 2004; Wade & Holland, 2004). The resource-based theory rationalizes

firm's superior performance to organizational resources and capabilities. The resource-based view of the firm links the performance of organizations to resources and skills that are firm specific, rare and difficult to imitate or substitute (Barney, 1991). Hence, it is a theory that is mostly preferred by researchers in this area of study.

Resources can be broadly defined to include: assets, knowledge, capabilities, and organizational processes (Bharadwaj, 2000). Grant (1991), however distinguishes between resources and capabilities and further classifies resources into tangible, intangible and personnel-based resources. The tangible resources include: financial capital and physical assets of the firm such as plant, equipment, and stocks of raw materials whereas, intangible resources include reputation, brand image, and product quality while personnel based resources include technical know-how, and other knowledge assets including dimensions such as organizational culture, employee training, loyalty, etc. The ability of a firm to create competitive advantage depends on its capability, which is the extent to which the organization can assemble, integrate, and deploy valued resources to create or sustain competitive advantage in the industry to which it belongs (Russo & Fouts, 1997).

METHODOLOGY

Survey research design was used in this study. This study was carried out in First Bank Plc Mubi and Unity Bank, Plc, Mubi. The population of the study comprises staff of First bank and Unity Bank Plc Mubi totally 48 staff all together. The study was carried out on the whole population, i.e. 48 respondents, because of the small size of the population. 48 questionnaires were distributed randomly to the respondents, while nominal scale measurement was used in assigning membership to respondents, because nature of options to be selected in the questions involved: strongly agree, agree, disagree and strongly disagree. While the hypotheses are tested using Spearman Rank Correction analysis at 0.05 level of significance.

ANALYSIS AND RESULTS

Questionnaire is the instrument of collecting primary data that was used in this presentation and analysis of the data collected.

Out of 48 questionnaires distributed;

Returned	$\frac{41}{48}$	x 100	=	85.4%
Unreturned	$\frac{7}{48}$	x 100	=	14.6%

41 were successfully returned and valid, representing 85.4%, while 7 were not returned, representing 14.6%.



Hypotheses Testing
Hypothesis One

H₀ : Information and communication technology infrastructure has no significant relationship with the performance of deposit money bank in Nigeria;

Pearson's correlation between the perceived response on information and communication technology infrastructure and bank performance

Source	Statistics
Pearson Correlation	0.876**
Significant(2-tailed)	0.000
N	41

** . Correlation is significant at the 0.01 level (2-tailed).

The above analysis shows a linear relationship between the test results scored on the perceived response on the relationship between information and communication technology infrastructure and bank performance. Pearson's bivariate correlation coefficient shows a positive linear relationship between both test scores (r =0.876) that is significantly different from zero (p < 0.05). This implies that information and communication technology infrastructure has

significant relationship with the performance of deposit money bank in Nigeria.

Hypothesis Two

H₀ : Information and communication technology capacity has no significant relationship with the performance of deposit money bank in Nigeria.

Pearson's correlation between the perceived response on information and communication technology capacity and bank performance.

Source	Statistics
Pearson Correlation	0.743**
Significant(2-tailed)	0.000
N	41

** . Correlation is significant at the 0.01 level (2-tailed).

The above analysis shows that there is a linear relationship between the test results scored on the perceived response on the relationship between information and communication technology capacity and bank performance. Pearson's bivariate correlation coefficient shows a positive linear relationship between both test scores (r = 0.743) that is significantly different from zero (p < 0.05). This implies that information and communication technology capacity has significant

relationship with the performance of deposit money bank in Nigeria.

Hypothesis Three

H₀ : Information and communication technology utilization has no significant relationship with the performance of deposit money bank in Nigeria.

Pearson's correlation between the perceived response on information and communication technology utilization and bank performance

Source	Statistics
Pearson Correlation	0.922**
Significant(2-tailed)	0.000
N	41

** . Correlation is significant at the 0.01 level (2-tailed).

The above analysis shows there is a linear relationship between the test results scored on the perceived response on the relationship between

information and communication technology utilization and bank performance. Pearson's bivariate correlation coefficient shows a positive linear relationship between



both test scores ($r = 0.922$) that is significantly different from zero ($p < 0.05$). This implies that information and communication technology utilization has significant relationship with the performance of deposit money bank in Nigeria.

SUMMARY OF FINDINGS

The following findings were derived from the hypothesis tested above;

- i. Finding revealed that IT infrastructures (digital devices, internet facility) are regularly maintained in the bank, web portal network for e-filling of customer is always available for employee to performance their duties. Finding also revealed that having online facility in employees' desk help to aid customers satisfaction. Employees have ICT trainings in the daily working procedures in the organization. Also the finding further revealed that, there are adequate computers available to attend to customers' complaints of any kind in the bank.
- ii. Finding from the above analysis also revealed that employees have been motivated through provision of ICT system to put in their best effort in their job, also the management monitor the use of ICT to avoid any irregularities in bank. In addition, the finding further revealed that there is flexibility among banks staff in adapting to changes and the organization ensures accurate use of ICT to increase utility and value.
- iii. Furthermore, the finding also revealed that employee share instructional content through web systems offering an integrated range of tools. Also shows that organization encourages support learning and communication, employees have access to a wide variety of ICT facilities in their organization. Moreso, the finding further revealed that ICT improve employees' content knowledge and instructional pedagogy and the organization always update ICT in order to add value to their customers.

CONCLUSION

Inline with the research questions and findings, the following conclusions were derived; information and communication technology infrastructure has significant relationship with the performance of deposit money bank in Nigeria; IT infrastructures (digital devices, internet facility) are regularly maintained in the bank, web portal network for e-filling of customer is always available for employee to performance their

duties. Having online facility in employees' desk help to aid customers' satisfaction. Employees have ICT trainings in the daily working procedures in the organization. Also, there are adequate computers available to attend to customers' complaints of any kind in the bank.

The paper further concludes that information and communication technology capacity has significant relationship with the performance of deposit money bank in Nigeria; Moreso, employees have been motivated through provision of ICT system to put in their best effort in their job, the management monitor the use of ICT to avoid any irregularities in bank, there is also flexibility among banks staff in adapting to changes and the organization ensures accurate use of ICT to increase utility and value.

Lastly, information and communication technology utilization has significant relationship with the performance of deposit money bank in Nigeria, i.e. employee share instructional content through web systems offering an integrated range of tools. The banks encourage support learning and communication; employees have access to a wide variety of ICT facilities in their organization. In addition, ICT improve employees' content knowledge and instructional pedagogy and the organization always update ICT in order to add value to their customers.

Recommendations

The following recommendations were derived from the above findings;

- i. The management of First Bank should continue to maintain good ICT infrastructure of digital devices and internet facility that enable her employees to have access to web portal network for e-filling of their customers, this will go along way to increase the bank performance and customers level of satisfaction.
- ii. Since the employees are willing to adopt and utilize any available ICT facilities in the bank, the management is advice to provide all the necessary ICT tools that will enhance employees' performance and also to establish strong monitoring teams that will checkmates any forms of fraud and irregularities in the bank that will lead to customers' dissatisfaction.
- iii. The management should continue supporting their employees through encouraging them to utilize the web system integrated range of tools that will lead to high customers' satisfaction. Also more access of wide varieties of ICT facilities should be granted to



employees in such a way that it will help them to always get update of ICT devices which will add value to them and their customers.

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