

The Effects of Mobile Work Applications on Employee Performance in Deposit Money Banks in Akure Metropolis

Ezekiel Richard Ajetomobi^{1*}; Tajudeen Fatai Femi²; Omere Okiemute Aaron²

¹*Project Management Technology, School of Logistics and Innovation Technology, Federal University of Technology, Akure.*

²*Department of Business Administration and Management, University of Abuja.*

*Corresponding Author's Email: richardajetomobi@gmail.com

Abstract

This study examined the effects of mobile work applications on employee performance in Deposit Money Banks (DMBs) in Akure, Ondo State. The specific objective was to investigate the relationship between the mobile work application and employee performance in deposit money banks in Akure Metropolis. This study adopted a survey research design, and quantitative data were collected from the respondents. Primary data were collected using copies of questionnaires administered to a sample size of 138 staff of the selected banks. 126 copies of the questionnaires were completed and returned. The data obtained were analysed using descriptive and inferential statistics, and the result showed that mobile work applications have a positive and significant impact on employee performance in the DMBs in Akure ($R = 0.409$, $R^2 = 0.167$, $P = 0.001$, less than 0.05). The findings revealed that mobile work applications effectively contribute to the performance of employees in DMBs. The study therefore recommends that deposit money banks (DMBs) should focus on improving their mobile applications to support both employee collaboration and customer engagement. Additionally, adequate training should be provided to employees to enable the proper use of technological innovation for the benefit of the organisation.

Keywords: Technology; Mobile Work Application; Employee Performance.

How to Cite: Ajetomobi, E. R., Fatai, T. F., & Omere, O. A. (2026). The Effects of Mobile Work Applications on Employee Performance in Deposit Money Banks in Akure Metropolis. *International Journal of Entrepreneurship and Business Innovation*, 9(2), 165–176. <https://doi.org/10.52589/IJEBCXUHNFDZ>

INTRODUCTION

In a growing economy like Nigeria, the financial sector has recorded remarkable growth as a result of the adoption of visible technological innovations. This development in financial transaction technology brings into question issues such as the suitability, sustainability, and availability of tools to ensure financial stability. To remain competitive in the dynamic banking sector, leveraging mobile banking applications can provide banks with a strategic advantage by improving customer satisfaction, loyalty, and operational efficiency (Oliveira et al., 2022). It has been observed that strong competition and services based on technology are shaping loyalty. Through mobile work applications, banks can perform more reliably and respond more quickly to customer requirements, reflecting enhanced employee productivity and performance (Alalwan et al., 2021).

Organisations' adoption of advanced technological tools has improved employee performance, improved communication, made work easier, improved productivity, and helped manage tasks more effectively. The use of digital technology has transformed how work is carried out (Oliveira et al., 2022). The use of mobile work applications has not only enhanced employee performance but also made tasks less labor-intensive and faster to complete (Alalwan et al., 2021). Mobile work applications are a significant dimension of new technology used in banks to enhance effective and efficient delivery of services. This technology involves the use of applications on digital gadgets, allowing employees to work effectively anywhere and anytime. According to Agbo (2022), mobile work streamline the tasks of employees, as they can work without necessarily visiting the organisation's premises. Also, Nesindande (2023) explained that mobile work applications are software solutions that enable bank employees to perform tasks remotely using mobile devices such as phones and tablets. Bank employees, especially those in the marketing department, can access the bank database, onboard new customers, resolve issues, and provide other necessary services to customers from their mobile work applications without having to reach the bank premises. This innovation has enhanced their performance by making the work easier to perform, thereby contributing to the overall bank objectives.

Statement of the Problem

Banks operate in an environment that is turbulent and constantly changing because of market deregulation, globalisation, customer preferences, and increased competition. This has made organisations embrace various methodologies to manage evolving needs (Bragg, 2015). The complexity of the banking sector in Nigeria, combined with technological advancement, requires businesses to devise strategies to help them gain a competitive advantage over rivals. To achieve this, management needs to determine the necessary competencies (Mwangi, 2021). Innovation is one of the various competencies banks develop to enable them to outsmart competitors. Kombo and Letting (2019) opine that innovation is linked to business performance and has emerged as a major source of competitive advantage.

Banks are increasingly adopting mobile work applications to enhance communication, streamline operations, and improve service delivery to their customers. According to Bragg (2015), mobile work applications have been designed to promote flexibility, enable remote work, and increase productivity among employees. However, there has been some debate on the effectiveness of mobile work applications on employee performance. Some studies, like Fahrul (2022), reported that mobile work applications enhance employee performance by improving efficiency, prompt and timely responsiveness, and adequate coordination due to real-time access to work tools. Recent studies have highlighted that, despite the benefits of

mobile work applications, they can also produce adverse outcomes such as work–life imbalance, information overload, and challenges in adapting to new digital environments. For instance, Blake et al. (2024) found that constant connectivity through mobile devices blurs the boundaries between work and personal life, making it difficult for employees to disengage from work responsibilities. Excessive smartphone use has been associated with distraction and reduced employee performance due to digital fatigue and addiction-related behaviors (Alshare et al., 2024). Furthermore, many banks have invested in mobile work applications without adequate insights into the impacts on key employee performance indicators like productivity, service quality, and employee engagement. A study conducted among Nigerian commercial banks found that mobile work arrangements significantly improved employee productivity, particularly when integrated with telecommuting and hybrid work models. The study revealed that technology-enabled work practices enhance responsiveness, workflow efficiency, and service delivery. Also, research on deposit money banks in South-East Nigeria reported that mobile workforce management strategies contributed to higher productivity levels and operational efficiency. The study highlighted that over two-thirds of banking executives experienced productivity improvements of at least 20% through the use of mobile technologies and applications, mainly due to faster communication, easier access to information, and reduced downtime. Therefore, this study seeks to examine the effect of mobile work applications on employee performance in deposit money banks in Akure metropolis, Ondo State.

Research Objective

To examine the influence of mobile work applications on the performance of employees of DMBs in the study area.

Research Question

How do mobile work applications influence the performance of employees of DMBs in the study area?

Research Hypothesis

H_{0i}: There is no significant influence of mobile work application on the performance of employees of DMBs in Akure Metropolis

LITERATURE REVIEW

Conceptual Review

Mobile Work Application

Mobile work applications are integrated software solutions that allow employees to perform tasks remotely while facilitating communication, collaboration, and workflow management through mobile devices such as smartphones and tablets. These applications often include task tracking, document sharing, customer relationship management, analytics, and secure access features, enabling employees to work efficiently and respond quickly to operational and customer needs (Alalwan et al., 2021; Oliveira et al., 2022; & Nesindande, 2023). By combining productivity tools with real-time access to organizational data, mobile work applications significantly enhance employee performance and organizational agility. These applications support various functions in the work environment, such as customer relationship

management, processing transactions, internal communications, and access to information. These applications are usually tailored in the banking environment to facilitate core activities such as resolving customer complaints, accessing data, onboarding customers, and working remotely. Mobile work applications contribute to employee autonomy, increase response rates, and improve overall efficiency and productivity.

Bank employees can adopt this innovation to access essential systems and customer data anywhere without the need to visit the workplace before performing the needed tasks. For example, bank marketers and marketing agents use the mobile work application to register clients and customers in their central banking system, and offer banking services including account opening, loan processing, response to customer queries, and other significant banking activities. In investigating the importance of mobile work applications, Ary Bastari et al. (2020) noted that mobile work applications facilitate real-time communication and collaboration among employees, breaking down traditional hierarchical barriers. This improved interaction fosters a more cohesive work environment, enabling quicker decision-making and problem-solving, which are critical for performance in the dynamic banking sector. Oseremen et al. (2022) also explained that the flexibility offered by mobile applications allows employees to manage work tasks remotely, contributing to better work-life balance. Studies have shown that such flexibility, when supported by organisational policies, can lead to increased job satisfaction and, consequently, enhanced performance (Osemenan et al., 2022; Eze et al., 2021; Nwosu & Okoye, 2020).

Employee Performance

Employee performance involves the actual performance of employees compared to expected performance. It is the rate at which employees put in effort to complete the tasks assigned to them. According to Sonnentag & Frese (2021), employee performance can be viewed as an outcome of the comparison between actual and standard performance, used to appraise the extent to which employees strive to achieve the work objectives. Agbo (2020) noted that performance of employees in organisations encompasses every qualitative and quantitative measure of how employees carry out the duties and responsibilities attached to their roles; helping to assess the employees' contribution to the overall organisational objectives. According to Wang et al. (2019), employee performance involves the measurement of the consistency in the ability of the employees towards achieving the goals and objectives of the organisation effectively and efficiently. Employees are significant resources in an organisation, and their commitment to the organisation contributes to the achievement of organisational objectives. As such, organisations need to be strategic in managing their employees to improve their performance. Employee performance in the banking sector is influenced by multiple factors, including responsiveness, service quality, timeliness, task execution, and error minimization (Ifedi et al., 2024; Ali et al., 2021; Tariq et al., 2020). The extent to which these measures are favourable, the more effective the performance of the employees. The integration of mobile work applications, therefore, not only streamlines task management but also strengthens key performance outcomes, enabling banks to remain competitive in a dynamic and technology-driven environment.

Theoretical Review

The theory related to this study is the Technology Acceptance Model (TAM). TAM is a significant framework in information management systems explaining the acceptance and use of technology by users. This model was developed by Davis et al. (1989) to provide insights into the various elements that interact to influence the acceptance and use of new technologies

by users. The model highlighted two major factors influencing the use of technology, including ease of use and perceived usefulness. Perceived ease of use shows the extent to which prospective users expect the use of new technology to be simple and free from effort (Davis et. al., 1989). Assuming all other factors remain unchanged, the simpler a technology is to use, the more likely it is that users will adopt it. Perceived usefulness, on the other hand, involves the perception of the potential users of the new system regarding the performance in their organisation compared to when the system is not in use (Davis et. al., 1989). Interestingly, the TAM presumes that the perceived usefulness of a technology will be determined by its perceived ease of use, simply because when a technology is easy to use, its usefulness and the population it would serve will be more. The model shows that employee performance may increase when the employees develop positive perceptions regarding the ease of use and usefulness of the new technology. The theory provides a holistic view of the effect of technology on the performance of organisations. It depicts the various factors that could shape technological adoption and how they shape the entire system and its functionality.

Empirical Review

Oseremenan, Akinlabi, & Adewale (2022) conducted a quantitative study to examine the effect of mobile work applications on employee productivity in Nigerian commercial banks. The study used a survey methodology with a sample size of 180 employees across five major banks in Lagos State. The findings revealed that mobile work applications significantly enhanced task management, responsiveness, and overall employee efficiency. The study concluded that integrating mobile work applications is critical for improving operational productivity in banks. It recommended that banks invest in training programs to increase employees' proficiency in using mobile work applications and to encourage adoption across all departments.

Nwarisi et al. (2022) examined the relationship between mobile application banking and the performance of DMBs. The researchers adopted an exploratory research design using the quantitative research method. The population encompasses 14 DMBs listed on the Nigerian Stock Exchange platform represented in Port Harcourt. The primary data were collected from 140 participants, where 10 participants were purposively selected from each of the 14 banks. The data collected were analysed using the regression and correlation statistics. The result showed that mobile application banking has little or no significant impact on the performance of DMBs in Nigeria.

Eze, Chinedu, & Okonkwo (2021) investigated the impact of digital tools adoption on work flexibility and employee performance in service firms, including banks, in Nigeria. Using a cross-sectional survey design, the study sampled 220 employees from Lagos and Abuja. The results indicated that mobile digital tools facilitate remote task management, improve work-life balance, and enhance job satisfaction, leading to higher employee performance. The study concluded that organizational support is essential to maximize the benefits of digital tools. Recommendations included the formulation of flexible work policies that support remote work and the strategic deployment of mobile applications to enhance employee efficiency.

Mohammed et al. (2021) also assessed the impact of human resource digitization on the performance of DMB employees in Bauchi State. The study adopted a cross-sectional design approach encompassing managers, supervisors, unit heads, and employees of 2 selected banks in the state. The population of the study was 120, with a sample size of 94 selected using the simple random sampling technique. The data obtained were analysed using descriptive statistics and Spearman's rank correlation. The result shows a significant positive relationship

between digitization of human resource activities and the performance of employees in the DMBs in Bauchi State.

Agbo (2020) investigated the effect of workforce mobile management strategies on the performance of deposit money banks in South East, Nigeria. The study adopted a survey research design. The population of the study is 6,410, which encompasses senior and junior staff of 11 DMBs in South East selected for the study. Using simple random sampling, the sample size is 511. The study shows that mobile workforce strategies have positive effects on the performance and productivity of DMBs in South East Nigeria.

Banks increasingly depend on Mobile work applications for faster service delivery and employees' flexibility. However, challenges such as poor connectivity and inadequate training can hinder efficiency. This study provides empirical evidence on how mobile work applications influence employees' performance in deposit money banks in Akure metropolis.

METHODOLOGY

Study Area

This study was conducted in Akure, Ondo State; one of the six south-west states in Nigeria. The state occupies a total area of 15,500 sq. m with a population of 3,460,877 (National Population Commission, 2006). Ondo State is made up of 18 local government areas, and its administrative headquarters is Akure (National Population Census, 2006).

Population of the Study

The study was conducted in banks located in Akure metropolis, Ondo State. The population comprises the employees of 5 selected deposit money banks in Akure metropolis, including the management and non-management staff. These banks include GTB, First bank, UBA, Zenith bank, and Access bank. These banks were selected based on their proximity and accessibility within the study area. As such, the total number of employees in the selected banks in Akure is 216.

Sample Size and Sampling Techniques

A random sampling technique was used to select the participants for the study. The employee was selected randomly and recruited to participate in completing the research instrument. This technique was suitable because it allows equal chance for every individuals in population. The sample size is 138, which was arrived at using Cochran's Formula, which was developed and published by William Cochran in 1963 (Cochran, 1967). The calculation of the sample size is presented below;

$$N = Z^2 \times p(1-p) / e^2 \times N / N + (n - 1)$$

Where:

n= Sample size

Z= z-score (95% confidence)

P = estimated proportion (0.5)

$e = \text{Margin of error (0.05)}$

$N = \text{Population size}$

Solve from the Left-hand side

$$(1.96)^2 \times 0.5 \times (1 - 0.5) / (0.05)^2$$

$$= 0.9604 / 0.0025 = 384.16$$

$$n = 384.16 / 1 + (384.16 - 1 / 216)$$

$$384.16 / 2.774$$

$$n = 138 \text{ Bank Employees}$$

Data Analysis

The data obtained were analyzed using both descriptive and inferential statistics. Descriptive statistical tools like mean and percentage were used to analyze the respondents' demographic information, and the results were presented in tables for clarity. Descriptive statistical tools like mean and percentage were used to analyze the respondents' demographic information and other suitable research questions, and the results were presented in tables for clarity. Furthermore, linear and multiple regression were used to analyze the relationship between mobile work application and employee performance.

Model Specification

$$EP = \beta_0 + \beta_1 \text{MWA} + \varepsilon \quad (1)$$

$EP = \text{Employee Performance}$

$\text{MWA} = \text{Mobile Work Application}$

β_0 is the constant

ε is error term.

RESULT AND DISCUSSION

Response Rate of the Respondents

Table 1 below presents the response rates of the respondents who filled out and returned the questionnaires. A total of 138 questionnaires were sent to the branches of deposit money banks in Akure. 39 questionnaires were sent to First Bank, out of which 37 were filled and returned to the researcher. 19 questionnaires were sent to GTB, and 17 were filled out and returned. 331 questionnaires were sent to UBA, and 30 were filled out and returned.

In comparison, 18 questionnaires were also sent to Zenith Bank, and 16 were filled out and returned. Also, 29 questionnaires were sent to Access Bank, 26 questionnaires were correctly filled, and as such, 126 questionnaires out of the 138 questionnaires sent were filled and returned. This indicates that the responses are sufficient for the analysis.

Table 1: Response Rate of the Respondents

Banks	Number of Questionnaires for each bank	Number of Questionnaires Filled and Returned
First Bank	39	37
GTB	19	17
UBA	33	30
Zenith Bank	18	16
Access Bank	29	26
Total	138	126

Source: Field Survey, 2025

Demographic Characteristics of the Respondents

Table 2 presents the results on the demographic characteristics of the respondents. The table displays the gender distribution of the respondents. Fifty-nine (59) respondents, representing 47% of the total respondents, are female, and sixty-six (66) respondents, representing 52% of the respondents, are male. In comparison, one respondent prefers not to specify the gender group to which they belong. This indicates that the survey included participants of both genders, reflecting fairness and inclusivity. The table also shows the respondents' years of professional experience in the study area. 58 respondents, representing 46%, have spent between 1-4 years in deposit money banks; 26 respondents, representing 21%, have spent between 5 - 10 years working in the bank; 26 respondents, representing 20.5%, have spent between 11 -15 years in the bank, while 16 respondents, representing 12.5%, have spent above 15 years in deposit money banks. The results show that most respondents have spent over a year in the company, indicating that they are sufficiently experienced to provide information regarding the technological innovation process within the organisation.

Additionally, the table presents the results on the educational level of the respondents. 21 respondents, representing 17% of the respondents, possess an Ordinary National Diploma; 81 respondents, representing 64% of the respondents, have a bachelor's degree and Higher National Diploma as the highest educational level, while 18 and 6 respondents, representing 14% and 5%, possess a master's degree and PhD, respectively. This shows that the respondents understand the concepts of technological innovation. Hence, their opinions are relevant to achieving the objectives of the study. In effect, all the respondents are highly educated, which increases the reliability of the data used for the study.

Table 2: Demographic Characteristics of the Respondents

	Frequency	Percentage
Gender		
Female	59	47.32
Male	66	51.79
Prefer not to say	1	0.89
Total	126	100
Professional Experience		
1-4 years	58	45.98
5 - 10 years	26	20.98
11 - 15 years	26	20.54
Above 15 years	16	12.50

Total	126	100
Educational Level		
OND	21	16.96
HND/B. Sc.	81	63.84
M. Sc.	18	14.29
PhD.	6	4.91
Total	126	100

Source: Field Survey, 2025

The Influence of Mobile Work Applications on the Performance of Employees of Deposit Money Banks

The study examines the influence of mobile work applications on the performance of employees of DMBs in the study area. Table 3 presents the model summary for the regression analysis on the influence of mobile work applications on employee performance at DMBs in Akure. The R value of 0.409 shows a moderate positive correlation between mobile work applications and Employee Performance. The R^2 value of 0.167 indicates that 16.7% of the variation in employee performance can be attributed to the mobile work application. Although not as strong as the process automation model ($R^2 = 0.278$), this still reflects a meaningful impact on employee performance. This result shows that mobile work applications positively influence the performance of employees in DMBs in Akure metropolis.

Additionally, Table 4 further presents the coefficient statistics result testing the significance of the model. The unstandardised coefficient (B) for mobile work application is 0.463, implying that a 1-unit increase in the use of mobile work applications leads to a 0.463-unit increase in employee performance, holding other factors constant. The standardised Beta coefficient is 0.409, reflecting a moderate impact of mobile work application on employee performance. Additionally, the t-statistic of 6.679 with a p-value of 0.000 further confirms that the model and relationship are highly significant. These results therefore show that a significant relationship exists between mobile work application and the performance of employees of DMBs in Akure metropolis.

Table 3: Model Summary on Influence of Mobile Work Applications on the Performance of Employees of Deposit Money Banks

Model Summary					
Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate
1	.409 ^a	.167	.164		3.758

a. Predictors: (Constant), Mobile Work Application

Sources: Field Survey, 2025.

Table 4: Coefficient of the Model

Coefficients ^a					
Model		Unstandardised Coefficients		Standardised Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	7.014	.838		8.366
	Mobile Work	.463	.069	.409	6.679

Application

a. Dependent Variable: Employee Performance

Source: Field Survey, 2025.

Test of Hypothesis

The null hypothesis states that there is no significant relationship between mobile work application and the performance of employees in DMBs in Akure metropolis. The results in Table 5 are the ANOVA statistics, which explore the significance of the model. The F-statistic of 44.615 and a p-value of 0.000 show that the model is statistically significant, with a p-value less than 0.05; hence, mobile work application significantly influences employee performance. Therefore, the Null hypothesis is rejected, and the alternative hypothesis is accepted.

Table 5: Test of Hypothesis

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	630.105	1	630.105	44.615	.000 ^b
	Residual	3135.324	124	14.123		
	Total	3765.429	125			
a. Dependent Variable: Employee Performance						
b. Predictors: (Constant), Mobile Work Application						

Source: Field Survey, 2025.

DISCUSSION OF FINDINGS

The study found that mobile work applications have a positive influence on employee performance. The findings suggest that mobile work applications have a significant and positive impact on employee performance. This result aligns with Oseremenan et al. (2022), who concluded that mobile work applications significantly enhanced task management, responsiveness, and overall employee efficiency. Additionally, Mohammed et al. (2021) found that mobile work applications have significant relationships with enhancing employee performance in the banking sector. Mobile work applications enhance performance by increasing flexibility and remote working capabilities, improving communication and collaboration among employees, and facilitating real-time task management and monitoring.

CONCLUSION AND RECOMMENDATIONS

Conclusion

Mobile work applications contribute positively to the performance of employees in deposit money banks. Mobile work applications play important roles in enhancing the flexibility, accessibility, communication, and effective collaboration for employees, allowing them to work remotely and be responsive to tasks such as resolving customer complaints and onboarding new customers. Employees can log into the central system of the banks to access information and manage workflows directly from mobile devices in any location. This allows the employee to complete tasks outside the traditional office environment. Additionally, employees can now serve customers effectively and efficiently within a short period, as the

speed at which they operate has now increased, thereby strengthening productivity while meeting customer expectations.

Recommendations

Based on the findings, the study recommends that banks should continuously improve their mobile applications to support both employee collaboration and customer engagement. Regular updates, enhanced user-friendly features, and strong cybersecurity protocols should be prioritised to build employee and customer trust. Also, this study recommends that DMBs should provide digital training to their employees to enhance their effective use of digital technology.

REFERENCES

- Agbo, F. J. (2022). Adoption of mobile technologies and employee performance in Nigerian organizations. *International Journal of Information Systems and Management*, 11(2), 85–98.
- Agbo (2020). Effect of mobile workforce management strategies on performance of deposit money banks in South East Nigeria. *The International Journal of Business & Management*, 8(4), 439–455.
- Alalwan, A. A., Dwivedi, Y. K., Rana, N. P., & Williams, M. D. (2021). *Digital banking services: Customer adoption and usage behavior*. *Journal of Enterprise Information Management*, 34(2), 571–591. <https://doi.org/10.1108/JEIM-06-2020-0227>
- Ali, B.J., Gardi, B., Othman, B.J., Ahmed, S.A., Ismael, N.B., Hamza, P.A., Aziz, H.M., Sabir, B.Y., Sorguli, S. and Anwar, G., 2021. Hotel service quality: The impact of service quality on customer satisfaction in hospitality. *International Journal of Engineering, Business and Management*, 5(3), pp.14–28.
- Alshare, K., Moqbel, M., Merhi, M. I., Bartelt, V., & Alam, M. (2024). *The impact of smartphone addiction on employee performance: The moderating role of quality of life*. *Information Systems Frontiers*.
- Ary Bastari, Eliyana, A., Syabarrudin, A., Arief, Z., & Alvin, P. E. (2020). Digitalization in banking sector: the role of intrinsic motivation. *Heliyon*, 6(12), e05801
- Blake, H., Hassard, J., Singh, J., & Teoh, K. (2024). *Work-related smartphone use during off-job hours and work-life conflict: A scoping review*. *PLOS Digital Health*, 3(7), e0000554. <https://doi.org/10.1371/journal.pdig.0000554>
- Bragg, S. M. (2015). *Cost reduction analysis*. John Wiley & Sons Inc
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982–1003. <https://doi.org/10.1287/mnsc.35.8.982>
- Eze, S. C., Chinedu, E., & Okonkwo, P. (2021). *Digital tools adoption, work flexibility, and employee performance: Evidence from Nigerian service firms*. *Journal of African Business*, 22(4), 487–505. <https://doi.org/10.1080/15228916.2020.1807321>
- Fahrul, K. (2022). Exploring the impact of digital technology on employee adaptation and organisational performance. *Journal of Management and Administration Provision* 2(2), 37–43
- Ifedi, C., Haque, R., Senathirajah, A.R.S. and Qazi, S.Z., 2024. Service quality influence on consumer satisfaction in the banking sector aimed at sustainable growth. *Revista de Gestão Social e Ambiental*, 18(7), pp.1–30.

-
- Kombo, A. M., & Letting, N. (2019). Business innovation strategies and organizational performance in the banking sector: A case study of tier one banks in Kenya. *Journal of Strategic Management*, 3(3), 52-75
- Muhammad, S. M., Mohammed, F. A., Baballe, S. U., & Jimoh, M. A. (2021). Human resource digitization and employee performance of deposit money banks in Bauchi State, Nigeria. *The Strategic Journal of Business & Change Management*, 8 (2), 115– 125
- Mwangi, G. W. (2021). Influence of innovativeness on organizational performance among insurance companies in Kenya. *International Academic Journal of Human Resource and Business Administration*, 3(9), 419-433.
- Nesindande, T. (2023). Exploring changes in banking workplaces because of digital technology implementation. *SA Journal of Human Resource Management*.
- Nwarisi, N. S., Igwe, P., & Ozuru, H. N. (2022). Mobile application banking and business performance in deposit money banks. *GPH-International Journal of Social Science and Humanities Research*.
- Nwosu, P., & Okoye, E. (2020). *Work-life balance and employee performance in Nigerian organizations: The mediating role of mobile technology*. African Journal of Business Management, 14(6), 193–203. <https://doi.org/10.5897/AJBM2019.8855>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2022). *Mobile banking: Adoption, trust and risk factors*. Computers in Human Behavior, 130, 107167. <https://doi.org/10.1016/j.chb.2021.107167>
- Oseremenan, I., Akinlabi, B., & Adewale, T. (2022). *Mobile work applications and employee productivity in Nigerian banks*. Nigerian Journal of Management Research, 8(2), 45–60.
- Sonnentag, S., & Frese, M. (2021). Dynamic performance concepts: Implications for performance management. *Organizational Behavior and Human Decision Processes*, 165, 13–25.
- Tariq, H., Mansoor, Z., & Atta, M. (2020). Error minimization and employee performance: The mediating role of perceived organizational support. *Journal of Workplace Learning*, 32(5), 345–362.
- Wang, Z., Li, J., & Xu, H. (2019). Influence of work stress on employee performance: A study of banking professionals. *Asia Pacific Journal of Human Resources*, 57(4), 497–518.