



BUSINESS ICT AND AUTOMOBILE PERFORMANCE IN NIGERIA

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ABSTRACT: *This study examined business ICT and Automobile performance in Nigeria. The aim of the study is to examine the effect of E-commerce, Management information system and Internet banking services on automobile performance in Nigeria. Relevant theoretical and empirical literatures were extensively reviewed. The study was anchored on Diffusion Technology Acceptance Model. This research work adopted descriptive research design. The study made use of primary sources of data. The population of study is 2093 made up of all the employees of the five automobile industries in Nigeria. The statistical formula devised by Borg and Gall (1973) was employed to determine the sample size of 404. The data generated were analyzed using descriptive statistics, correlation analysis and multiple regression analysis. The hypotheses formulated were tested using T test method. The study revealed that E-commerce has a significant effect on Automobile performance in Nigeria. This implies that E-commerce has a positive significant effect on Automobile performance in Nigeria. Management information system has a significant influence on Automobile performance in Nigeria. This implies that Management information system has a significant influence on Automobile performance in Nigeria. Internet banking services have a significant effect on Automobile performance in Nigeria. This implies that Internet banking services have a significant effect on Automobile performance in Nigeria. The study concludes that business ICT have a positive significant effect on Automobile performance in Nigeria. The researcher recommended that. Management of Automobile companies should increase the use of E-commerce since the use of E-commerce has a positive significant effect on Automobile performance in Nigeria. Automobile companies should invest in Management information systems that are easy to use because it guarantees privacy, affordable charges. Automobile companies should carry out several public enlightenment programs so as to increase the level of awareness of Internet banking services since Internet banking services have a significant effect on Automobile performance in Nigeria*

KEYWORDS: Automobile, Performance, Business ICT, E-commerce, Nigeria

INTRODUCTION

Background of the Study

Today, the world has become a global village with the internet, mobile phones and satellite networks decrease time and space, bringing together computers and communications; resulting in new ways of communication, processing, storing and dispensing massive amounts of information (UNDP, 2001). Improvement in chip, satellite, radio, and optical fiber technology have enabled millions of people around the globe to connect electronically regardless of national or international boundaries (Kimani 2015).



This explosion in connectivity is the latest and the most significant wave in the information uprising (Evans and Wurster, 2007). Information Technology (IT) is clearly reflected as a key growth area in this century, specifically, in dynamic and highly competitive business surroundings which requires applying advanced IT tools to improve competence, cost effectiveness, and deliver high excellence products and services to customers (Allen and Morton, 2004). IT is also considered as a tool of marketing, contacting clients and looking for possible customers, as well as presenting IT services as well-known potential services for customers (UNDP, 2001; Werthner & Klein, 2005). Organizations are progressively using information technology to grow solutions to business problems, to improve both the competence and effectiveness of the decision-making process, to improve productivity and service quality, to achieve dynamic stability, and compete for new markets (Attewell and Rule, 2004); Molloy and Schwenk, 2005). Kimani (2015) organizations have always try to find and adopt technologies that improve efforts of their manpower in production and management. Kimani (2015) noted that although it has changed over a considerable period of time, information technology has developed as a significant tool in management of organizational operations.

Today's business organizations have become progressively reliant on information technologies. By using these technologies, managers can now generate and access complex databases of client and organizational information. They enable workers throughout the organization to communicate within and outwardly in ways previously not possible. Information technology has become an advantage for today's organizations. It plays an significant role in most aspects of a company's business, from the advance of new products to the support of sales and services, from providing market intelligence. There is extensive agreement among many scholars that information technology is the most significant technology leading to basic change in the industrial economies.

Peansupap and Walker (2005) maintain that IT is often applied as it is believed to facilitate communication, improve integration, improve productivity and service delivery of automobile industry (Bjork, 2009). As organizations grow and change, they depend more and more on information technology for their survival (Feeny and Willcocks, 2008). Companies today implement and use information technology to find solutions to business problems, to improve management decision-making, enhance productivity quality, and compete for new markets in our global and hostile business surroundings (Porter & Millar, 2005). Moreover, IT can be seen as a influential force that opens thrilling opportunities for organizations to achieve their missions and goals in an effective way. Therefore, leaders in organizations must achieve an overall obligation of the potential of IT and link the achievement and utilization of IT to the organizational mission (Hacker & Saxton, 2007).

Statement of the Problem

It is very clear that current businesses do operate and manage their operation using ICT as one of the many tools used to development the course of business performance. This mean to say that ICT is seen as the engine to speed up the growth of businesses both in the homegrown and worldwide terrain of businesses. It seems operators often crying of poor profits and high operational cost. Ihua (2009) noted that Nigerian organizations still fall below prospects due to a number of factors that affect their development such as high cost of installation, lack of technical know-how, high cost of training employee on ICTs and poor diffusion rate. Information and communications technology adoption in Nigeria's



organizations has been quite slow. The problems experienced by Nigerian organizations tend to have a negative effect on their utilization of ICT and adoption of it. Information and communication technology have significant consequence on organizational performance, whereas it is against this backdrop that we determine to examine Business ICT and automobile performance in Nigeria.

Objectives of the Study

The main objective of the study is to examine the effect of information and communication technology on business performance of automobile industries in Nigeria. The specific objectives are to:

1. Determine the e-commerce and business performance of automobile firms in Nigeria
2. Examine the effect of management information system and business performance of automobile firms in Nigeria
3. Investigate the influence of internet banking and business performance of automobile firms in Nigeria

Research Hypotheses

The following postulations were formulated to guide the study.

Ho₁: E-commerce has positive effect on business performance of automobile firms in Nigeria

Ho₂: Management information system has positive effect on business performance of automobile firm in Nigeria.

Ho₃: Internet banking has positive effect on business performance of automobile firms in Nigeria.

CONCEPTUAL FRAMEWORK

Concept of Information and Communication Technology (ICT)

A number of scholars have viewed the concept of ICT from different viewpoints and standpoints. The term information and communications technology (ICT) was said to have been familiarized in the early 1990s to replace that of information technology (IT) in acknowledgement of the communicating abilities and facilities offered by the computer. However, while most people accepted the term ICT, people in higher education used the term communication and information technology (C and IT) to refer to the same concept (Salau, 2005). The term ICT covers a whole variety of applications, techniques and systems (Clarke, 2006). Lallana and Margaret (2003) clearly hypothesize that ICT refers to a broad field encircling computer, communications equipment and the services connected with them. This means that ICT is not just considered as applications and systems but also as skill for life. In this sense, it is viewed in line with knowledge and proficiency as a fundamental skill that every individual need so as to live confidently, effectively in a modern or contemporary society (Clarke, 2006).



The reality of a wide variety of ICTs suggests that ICTs go far beyond computers and the internet or even telephone Information and Communication Technologies (ICTs) refer to the devices, applications, media, associated hardware and software that receive and distribute, process and store, retrieve and analyses, digital information, between individuals and machines or among people (Rice and Leonardi, 2013). Such ICTs, including networks, devices and applications, are used in organizations to act as the channel in the process of communication (Rennecker and Godwin, 2005). An extensive body of literature illustrates how new generation ICTs such as the Internet, laptops, smartphones and tablet computers are widely embraced in organisations. Such technologies provide workers with a wide choice of ICTs like social media, instant messaging and email.

There is evidence that organization can be positively pretentious by the use of such ICTs. For example, relationships between workers are created and reinforced by the use of networks such as Facebook, LinkedIn and Twitter (Skeels and Grudin, 2009). Workers of difference automobile firms can become better decision producers when information is accessible through ICTs (Davis, 2002; Mazmanian, 2013).

Performance

Performance encompasses the actual output or upshots of an organization as measured against its intended outputs (or goals and objectives). It is one of the most significant variables in the field of management research today. Richard (2006) view organizational performance as surrounding three specific areas of firm outcomes: financial performance (profits, return on assets, return on investment.), product market performance (sales, market share); and (shareholder return (total shareholder return, economic value added). In recent years, many organizations have endeavored to manage organizational performance using the balanced scorecard approach where performance is tracked and restrained in numerous sizes such as financial performance (shareholder return), customer service, social responsibility, internal business processes and worker stewardship.

Richard and Shelor (2009) define organizational performance as the organization's ability to attain its goals by using resources in an efficient and effective manner; helpfulness being the degree to which the organization accomplishes a stated goal, and efficiency being the amount of resources used to accomplish an organizational goal. Allen, Dawson, Wheatley and White, (2007) noted that, when defining firm performance, it is vital to consider a wide range of diversity of organizational performance measures which include quality, productivity, market share, profitability, return on equity, customer base and overall firm performance. (Mukulu & Kahiri, 2012) note that organizational performance may be measured in terms of its multiple objectives of profitability, employee satisfaction, productivity, growth among many other objectives. Advocates of the balanced score card performance management system have proposed a broader performance measurement approach that recognizes both the financial and non-financial measures including sales, profitability, return on investments, market share, customer base, product quality, innovation and company attractiveness. Khan and Khan, (2011) asserts that organizational performance depends on various factors including the contributions of human resource capital. This is because human resource in an organization plays an important role in the growth and organizational performance.



Theoretical Framework.

This study is anchored on Technology Acceptance Model (Davis et al., 1989). The Technology Acceptance Model (TAM) Emerging information technology cannot deliver improved organizational effectiveness if it is not accepted and used by potential users. Technology Acceptance Model (TAM) is one of the most successful measurements for computer usage effectively among practitioners and academics (Davis, 1989). TAM is consistent with (Rogers, 1983) theory on diffusion of innovation where technology adoption is a function of a variety of factors including; relative advantage and ease of use. Two particular beliefs are addressed through TAM; perceived usefulness and perceived ease of use. Perceived usefulness is defined as being the degree to which a person believes that the use of a system will improve his performance. Perceived ease use refers to the degree to which a person believes that the use of a system will be effortless. TAM attempts not only for prediction but also for explanation to help researchers and practitioners identify why a particular system may be unacceptable and pursue appropriate steps. Model of the Organization The research theoretical framework to be applied in this study is based on the model of the organization (Leavitt, 1965). He suggested that a organization consists of four interrelated components: structure, task (strategy), people, and technology.

Empirical Review

Research on information and communication technology Taiwo (2016) investigated the impact of ITC on accounting systems and organizational performance. This study utilizes secondary data and Pearson's correlation was used for analysis using SPSS for a sample of 20 staff in financial services and other related accounting departments in Covenant University. The results of the empirical findings show that there is a significant positive relationship between ICT system and accounting system and a significant positive relationship between ICT and organizational performance.

Kimani (2015) examined the impact of IT on organizational performance using population services Kenya. Descriptive survey was adopted. Primary data was collected using a semi-structured questionnaire. The study findings revealed that majority of the respondents had various IT company devices at their disposal to enable them perform their duties. The study findings also revealed that there was a positive relationship between the level of IT use and organizational performance at Population Services Kenya. The study results indicated that IT use explains 82.4% of organizational performance at PS Kenya. The study recommends that organizations should embrace IT tools and services so as to have competitive edge and improve service delivery to their customers.

Research Design

A descriptive research design was adopted. Descriptive statistics was applied because of its capability to summarize large quantities of data using understood measures in form of graphical and numerical techniques

Area of the Study

This study was carried out in automobile industry in Nigeria. Names of automobile industry comprise are: Peugeot Automobile Nigeria Ltd (PAN), Anambra Motor Manufacturing Ltd (ANAMMCO), Innoson Motor Manufacturing Company Limited. Volkswagen Nigeria Ltd,



National Truck Manufacturers, Nigeria Ltd. The companies were set up as partnerships with foreign auto manufacturers

Population of the Study

The population of study was made up five automobile industry in Nigeria. The breakdown of the population is show below.

Peugeot Automobile Nigeria Ltd (PAN)	542
Anambra Motor Manufacturing Ltd (ANAMMCO)	410
Innoson Motor Manufacturing Company Limited.	441
Volkswagen Nigeria Ltd	260
National Truck Manufacturers, Nigeria Ltd	440
	2093

Sample Size & Sampling Technique

The total population was 2093 employees of selected automobile industry in Nigeria. The statistical formula devised by Borg and Gall (1973) was employed to determine the sample size. The formula state thus:

$$n = (Zx)^2eN$$

Where n = Sample size

N = Population Figure

e = Margin error and this case= 0.05

Z = Confidence level and for 0.05 it is 1.964

N.B. Target population manufacturing firms is 2093

Substituting the population variables of this study into the formula above, the sample size can be neatly computed as follows:

$$n = (1.964)^2 0.05 \times 2093$$

$$n = 403.666$$

Therefore, n = 404

Method of Data Analysis

The collected data will be analyzed using quantitative data analysis methods. Descriptive statistics such as mean and standard deviation was used to present quantitative data in form of tables. Data from questionnaire was coded and entered into the computer using Statistical Package for Social Science (SPSS Version 21) for analysis. It gave means, standard deviations and correlations of each independent and dependent variable. E-commerce and



performance of automobile was regressed against the five independent variables using the regression model. The study also employed Multiple Regression Analysis (MRA) method to evaluate the effect of e-commerce on the performance of automobile industries.

The regression model is represented as:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_n X_n + \epsilon$$

Where:

- Y = Automobile Performance (AP)
- α = Constant Term
- β = Beta coefficients
- X_1 = Internet Banking (IB)
- X_2 = Automated Teller Machine (ATM)
- ϵ = Error Term

DATA PRESENTATION AND ANALYSIS

The data generated from the employee of the sampled automobile industry were presented, analyzed and interpreted. A total of four hundred and four questionnaires were distributed to the respondents, out of which three hundred and fifty-four were properly filled and found relevant to the study 34 of the questionnaires were not properly filled and 16 copies get missing. Therefore, the analysis in this section was based on the three hundred and fifty-four relevant copies. The first section covers the demographic features of the respondents. The second section analyzed the data relevant to research questions.

Descriptive Statistics

The descriptive statistics shows the minimum value, maximum value, mean and standard deviation of the variables used in the study. The result is presented in table 1 below:

Table 1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E-Commerce	354	9	30	21.20	4.301
Management Information System	354	11	30	20.22	4.086
Internet Banking	354	10	30	20.14	4.275
Automobile Performance	354	11	30	22.54	3.208
Valid N (listwise)	354	354	354	354	354

Source: SPSS Version 21.0



This table present the summary of statistics used in the analysis. It provides information about the mean and standard deviation of the variables used in the study. E-commerce has a mean value of 21.20 with a standard deviation of 4.301. Management information system has a mean value of 20.22 and a standard deviation of 4.086. Internet Banking recorded a mean value of 20.14 with a standard deviation of 4.275. While Automobile performance recorded a mean value of 22.54 with a standard deviation of 3.208. Low values of standard deviation for each of the variables indicate a consensus on statements associated with each of the variables.

Correlation Analysis

Pearson correlation was employed to measure the strength of relationship between variables especially between the dependent and independent variables. And to measures the existence or otherwise of multicollinearity in the research model. The result of the analysis is presented in table below.

Table 2 Correlation Matrix

		PSMEs	IB	ATM	MB
Pearson Correlation	BP	1.000	-.498**	.029	.039
	E-Comerce	-.498**	1.000	.080	.071
	Management information system	.029	.080	1.000	.478
	Internet Banking	.039	.071	.478	1.000
Sig. (1-tailed)	BP	.	.000	.328	.126
	E-Comerce	-.004	.276	.220	
	Management information system	.328	.107	.	.000
	Internet Banking	.126	.135	.000	.
	BP	354	354	354	354
	E-Comerce	354	354	354	354
	Management information system	354	354	354	354
	Internet Banking	354	354	354	354

Source: Author's Compilation from SPSS Version 21.0

The table above shows the extent of association between the dependent and independent variables used in the study. The correlation between e-commerce (EC) and Automobile Performance shows the value of -.498, which indicates that e-commerce (EC) has a Positive significant effect on Automobile Performance. Management information system (MIS) recorded a correlation coefficient of .029 with Automobile Performance which shows that Management information system (MIS) has a positive moderate effect on Automobile Performance Furthermore, the correlation between internet banking and Automobile Performance recorded a correlation coefficient of .398. This indicates that internet banking has a positive moderate effect on Automobile Performance.



Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 3 Summary of the Regression Result

The result of the multiple regression formulated is presented in the tables below.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.265 ^a	.690	.504	3.241	1.879

a. Predictors: (Constant), e-commerce, management information system, Internet Banking

b. Dependent Variable: Automobile Performance

Table 3 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0.690. This implies that 69% of the variation in employee performance is explained by variations in e-commerce, management information system, Internet Banking. This was supported by adjusted R^2 of 0.504.

In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.879 in table 3 shows that the variables in the model are not auto correlated and that the model is reliable for predications.

Table 4: ANOVA Result

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	179.546	4.227	44.886	4.272	.002 ^b
	Residual	2384.937	231	10.506		
	Total	2564.483				

a. Dependent Variable: PSMES

b. Predictors: (Constant), EC, MIS, IB

The f-statistics value of 4.272 in table 4 with f-statistics probability of 0.002 shows that the independent variables has significant effect on dependent. This shows that e-commerce, management information system, Internet Banking can collectively explain the variations in Automobile performance in Nigeria.

Test of Hypotheses

Here, the three hypotheses formulated were tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.



Table 5 -Statistics and Probability Value from the Regression Result

Model	T	Sig.
(Constant)	9.863	.000
1 e-commerce	0.002	.026
management information system	2.923	.005
Internet Banking	2.870	.004

a. Dependent Variable: AP

Source: Authors Compilation from the Regression Result

Hypothesis One e-commerce, management information system, Internet Banking can collectively explain the variations in Automobile performance

Ho: E-commerce has no significant effect on Automobile performance in Nigeria

Hi: E-commerce has a significant effect on Automobile performance in Nigeria

E-commerce services had a t-statistics of 0.002 and a probability value of .026 which is statistically significant. Therefore, we reject the alternative hypotheses and accept the null hypothesis which states that E-commerce has a significant effect on Automobile performance in Nigeria. This implies that E-commerce has a positive significant effect on Automobile performance in Nigeria

Test of Hypothesis Two

Ho: Management information system has no significant influence on Automobile performance in Nigeria

Hi: Management information system has a significant influence on Automobile performance in Nigeria

Management information system has a t-statistics of 2.923 and a probability value of 0.005 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Management information system has a significant influence on Automobile performance in Nigeria. This implies that Management information system has a significant influence on Automobile performance in Nigeria

DISCUSSION OF FINDINGS

This work evaluated the effect of e-commerce on the performance of automobile industries in Nigeria. The data generated were analyzed using descriptive statistics, correlation analysis and multiple regression analysis. E-commerce has a significant effect on Automobile performance in Nigeria. This finding agree with the findings of Elbeltagia, Hamad, Moizer and Abou-Shouk (2014) Maikudi (2015) Seyed and Mohammad (2014) The result showed that e-commerce adoption has significant impact on service operations, cost operation



reductions and profit levels also their results shows that there was a statistical significant relationship between e-commerce and gaining competitiveness.

The study also discovers that management information system has a significant influence on Automobile performance in Nigeria. These finding tallies with the findings of Haroon (2012) Ola and Oyewole (2014) studied the effect of applying management information system in corporate performance in Jordanian automobile firms. The study found out that there is a significant effect between the quality of the output of human resources information system and institutional performance in banking sector and there is a significant effect between training and organizational performance in the automobile industry

The study found that internet banking services have a positive significant effect on the performance of automobile industry. This disagree with the findings of Adeyemi, that the independent variables internet banking were significant joint predictors of customer satisfaction. The finding also disagrees with Ngungi (2013) that concludes that online banking has a weak positive and significant influence on the financial performance of automobile industry in Kenya. The finding also agrees with Pikkarainen (2004) that online banking is one of the cheapest delivery services for banking products.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

This work evaluated business ICT and Automobile performance in Nigeria. The data generated were analyzed and the following findings were generated.

1. E-commerce has a significant effect on Automobile performance in Nigeria. This implies that E-commerce has a positive significant effect on Automobile performance in Nigeria
2. Management information system has a significant influence on Automobile performance in Nigeria. This implies that Management information system has a significant influence on Automobile performance in Nigeria
3. Internet banking services have a significant effect on Automobile performance in Nigeria. This implies that Internet banking services have a significant effect on Automobile performance in Nigeria

Conclusion

This work examines. Business ICT channels used in this study such as E-commerce, Management information system and Internet banking services were found to have significant effect on Automobile performance in Nigeria. Therefore, the study concludes that business ICT have a positive significant effect on Automobile performance in Nigeria. It has improved their performance through ICT, Automobile companies in Nigeria have performed higher and expand its business services.



Recommendations

Based on the findings and the conclusion of this study, the study recommends that:

1. Management of Automobile companies should increase the use of E-commerce since the use of E-commerce has a positive significant effect on Automobile performance in Nigeria
2. Automobile companies should invest in Management information system that are easy to use, guarantees privacy, affordable charges and since Management information system has a significant influence on Automobile performance
3. Automobile companies should carry out several public enlightenment programs so as to increase the level of awareness of Internet banking services since Internet banking services have a significant effect on Automobile performance in Nigeria.

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