

Impact of Emerging Digital Technology on Organizational Performance: A Study of Fidelity Bank in Anambra State

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Abstract: *The study examined the Impact of emerging digital technology on organizational performance: a study of fidelity bank in Anambra state. The objectives of the study were to; Determine the impact of e-mail on organizational performance of fidelity bank in Anambra state; Ascertain the impact of internet technology on organizational performance of fidelity bank in Anambra state; Examine the impact of e-commerce on organizational performance of fidelity bank in Anambra state. As a survey research design, a structured instrument developed by the researcher to reflect such options as strongly agree, agree, undecided, disagree and strongly disagree popularly refereed as five (5) points likert scale was used to obtain information from the respondents. The population of the study comprised of 200 staff selected from different location of fidelity bank in Anambra state. 183 copies of questionnaire was duly completed and returned showing 94.68% response rate. Research hypotheses were tested using ANOVA method which was carried out with the aid of statistical package for social science (SPSS) version 23. Findings from the study revealed that, E-mail has significant impact on organizational performance of fidelity bank in Anambra state. Internet technology has significant impact on organizational performance of fidelity bank in Anambra state. E-commerce has significant impact on organizational performance of fidelity bank in Anambra state. In view of the findings, the study recommended that Top management should establish the right roles and processes, set clear goals and relevant measures and review progress at every stage. Regular training should be given to the bankers from time to time to keep them abreast of the current innovations in the use of ICT.*

Keywords: *emerging, digital, technology, organizational performance, internet technology, e-commerce, e-mail*

INTRODUCTION

1.1 Background of the Study

The lucidity of business achievement has been one of chance and choice. There are some discussions about technology and business advances and their effects on IT (OliseAnigbogu, Edoko, and Okoli, 2014).. The Internet is cited as a powerful technological revolution that affects all aspects of business. Businesses achieve their goals by moving beyond mechanizing their existing procedures and getting a wider consumer base, business partners and regulatory bodies such as governments by engaging most efficiently with them through the Internet and mobile technologies (Tesfaye 2014). Mobile technology provides organizations with a platform that enables them to access their customers in different ways. Mobile know-hows, including mobile applications, devices, networks and content management systems have become catalysts for changes to customer relations, creation of customer groups, inventory management processes and also deep organizational structure changes within the business. With mobile technologies, customers can be reached independent of their specific locations (Onu, Ibrahim, and Segun, 2015).. Mobile technologies have also occasioned in a in height degree of personalization for the users. This personalization competence of MT has vividly moved customer expectancy towards the new era of administration called mobile Customer Relationship Management (M-CRM). .

Customers' lack of belief is identified as one of the utmost walls inhibiting business-to-consumer (B2C) e-commerce. The improved capacity of businesses to connect with each other has led to universal business chances and global customer dealings that are not conceivable without the help of these technologies (Penalba, 2015).. The ability of users to access their applications from anywhere and at any time leads to location- and time-independent dimension to the usage of mobility by businesses, as this phenomenon did not exist in the traditional land-based Internet. Establishment of global values in business and IT ethics is an ideal goal. Business would now take advantage of the emerging technologies granting the openings to gain deliberate modest advantage through appropriate delivery of improved and exemplary services to customers thereby 'locking-in' the customers at anytime (24/7) and anywhere (irrespective of location of the client / service provider) thereby building valuable new relationships, produce differentiation, innovation, effective communication, collaboration(alliances) with others in the same line of business to increase client base resultant into consolidation and development of business (Akwu, Duke, & Inuaesiet, 2021). Some of the legal and commercial issues in e-business include: exchange of business information and automation of commercial transactions; exchange of many kinds of information including online commercial transactions, commonly referred to as e-commerce; enforcing legal and contractual rights; managing privacy issues (privacy policy); taking orders (disputes, digital signatures, identity); setting up the store (customer protection, health-and-safety law, industry regulation, unfair competition law); jurisdiction; anonymity; authenticity; trust; and electronic writing and electronic signatures to be binding provided they satisfy the requirements of physical writing and signatures (Adenekan, & Jimoh, 2021).. Anonymity is the problem of uniquely and unambiguously identifying who is transacting business and with whom the transaction is being carried out on the Internet. False identity of the individual or corporation is possible and verification of authenticity made difficult, if not impossible. Anonymity (i.e. privacy of identity) is of incontestable value in protecting privacy.

Information communication technology is vital to any organization (Al-Azzawi and Altmimi, 2015). Successful and quality ICT can bring enhanced efficiency and effectiveness in operation, possible better business performance and stronger organizational culture. According to Stair and Reynolds (2010), Information system means not only to capture, process and disseminate information but good and quality information Communication technology. Quality information system is a system which contains relevance, accurate, complete, comprehensive, detail, flexible, reliable and timeliness information so as to ensure streamline its operations into a cohesive functioning unit, support business decision-making by providing management with critical data, and they serve to enhance the organization's communication, reduce human labor, support short and long-term organizational goals, improving employees' productivity and distribute complex information. However, not all ICTs have been successful in achieving efficient and effective organization performance. Despite the positive contribution of ICT to economic productivity and development, a developing country like Nigeria is still lagging behind in using ICT in production activities. Nigeria is faced with enormous problems of ICT which had continued to nose dive Nigeria economy as a result of challenges in terms of building IT related to production functions.

It is evident that Nigeria economy lack innovation, capacities and capabilities in ICT management, these have resulted to low economic productivity and performance in Nigeria as a

whole. The adoption of ICT in Nigeria organizations is for the development of certain skills, knowledge and retraining of employee on and off the job, increase in productivity and profitability of the organization in the course of attaining organization efficiency and effectiveness. However, ICT to an extent have not been able to relief the complexity to manual aspect of organization activities. This is due to the fact that some stored data on the system can be lost if not manually documented. Despite the fact that the introduction of ICT has made the organization to be simple and faster, it has not been able to eradicate fraud and irregularities that occur in the organization. The application of ICT has also lead to fear of equipment by workers, information overload, increase work pressure etc. The fear of equipment by workers a times displace them from work, this is because the adoption of new technology will usually reduce the labour force trend in any organization. For instance, organizations with a high level of technology make use of ROBBOT instead of people to perform certain task. The application of ICT enables organization to displace workers with inappropriate skills and experience. Another major problem posed by ICT is information overload, this occurs when an employee receive more information than what he or she can process, for instance, the more people make use of email, the stronger the feelings that they can't process it. Therefore, this research work tends to look indepthly to this aforementioned problem in order to add more knowledge on existing one.

1.2 Objective of the Study

The general purpose of this study were to examine the impact of emerging digital technology on organizational performance: A study of fidelity bank in Anambra state. Specifically, the study sought to:

1. Determine the impact of e-mail on organizational performance of fidelity bank in Anambra state.
2. Ascertain the impact of internet technology on organizational performance of fidelity bank in Anambra state.
3. Examine the impact of e-commerce on organizational performance of fidelity bank in Anambra state.

2. REVIEW OF RELATED LITERATURE

2.1 Theoretical Framework

This research work will be anchored on Technology Acceptance Model (TAM). The Technology Acceptance Model (TAM) by Fred Davis (Davis, 1989) has two constructs that are similar to DOI constructs. It models how users come to accept and use a technology. The two constructs of TAM are perceived usefulness (PU) or the degree to which a person believes that using a particular system would enhance his or her job performance and Perceived ease-of-use (EOU) or the degree to which a person believes that using a particular system would be free from effort. Perceived usefulness in TAM is equivalent to Rogers' relative advantage in DOI while perceived ease of use is equivalent to complexity (EOU suggests that low cognitive effort is required for using the innovation, whereas complexity connotes the opposite). The importance of perceived ease of use and perceived usefulness/benefits/relative advantages in adoption of

electronic business has been identified an important factor influencing adoption of innovatio. The DOI theory also found that individual characteristics, internal characteristics of organizational structure, and external characteristics of the organization are important antecedents to organizational innovativeness.

2.2 Emerging Technology in Business

Emerging technology is a sector of information technology responsible for developing new products or devices that are expected to be widely used in the next 5 to 10 years. Businesses often look to emerging technologies for new services or devices that will help them create a competitive business advantage. Emerging technology includes new or advanced hardware or software. Emerging technology might also include advancements of technologies the business already uses.

These advancements often allow companies to enhance business operations at a cheaper cost. Formal analysis of collaboration, their business processes, their organizational structures and the support technologies and applications can provide many benefits including: ability to leverage strengths and expertise of various organizations that may not be in physical proximity and, instead, spread globally; access to information, knowledge and even material and other production resources that would lower costs through their sharing and smart sourcing; improved service coordination across multiple organizations with better pathways or referral systems for customers; one-stop-shop for customers looking for multiple services over the Internet; holistic and efficient approach to meeting client needs with wide range of services, enhanced quality and consistent responsiveness; organizational knowledge and improved service system capability that includes greater innovation, flexibility to respond to emerging client needs and changing operations and operational environments; and increased capacity to successfully submit tenders or expressions of interest to agencies through collaboration amongst partners. Today, there is a need to take an even greater plunge and move from e-business to collaborative business.

The information and communications technologies (ICT) that can make this many-to-many relationships between businesses collaboration possible are already available and they need to be formally utilized and incorporated in collaborative businesses. Formal collaborative business would make use of ICT to come up with innovative ways of providing services that are otherwise not possible with simple electronic transactions. Today, through technologies such as Web Services (WS), there are tremendous opportunities for businesses to share information and provide services to their customers by collaborating with each other globally and in a timely manner. Furthermore, even at individual level, customers are able to collaborate through simplified, standardized solutions based on common architectures and data models. Rising customer expectations have a direct connection to the advancement of technology. Customers tend to rely on technology and, at times, have very high expectations even when the technology itself may not have sufficient capability to provide the results.

The need to model processes and use technology to satisfy those processes can help in satisfying the growing and dynamically changing needs of modern-day technologically savvy customers. Only collaborative businesses whose processes are built around communications technologies

are capable of handling the real-time needs of the customers. The luxuries of customization and modification within a proprietary infrastructure will have to be discarded by business (based on Horvath, 2001) as they move into the brave new world of collaboration. The advent of the Internet and computer-mediated communication has intensified the nature of collaboration between businesses. The Internet enables business applications to communicate and interact with each other in a real-time manner.

2.4 Empirical Review

Okey-Colbert, and Ukandu, (2019) dealt on ICT and sustainable development in Nigeria, it has been observed globally that ICT is essential both to eradicate poverty and improving human capacity, ICT advances economic, social, cultural and political initiatives in ways that affect all stakeholders positively when done correctly. Therefore, it is the aim of this study to determine how ICT assist in sustainable development. This paper used the secondary method of data collection. Many literatures were reviewed. It was concluded that ICT can create cost competitiveness among nations. It helps to bring technology to remote areas where traditional technology would have been costly. It was therefore recommended that if Nigeria intends to meet up with sustainable development, it must encourage its citizens on the use of ICT to advance innovation and eco-friendly solutions to on-going problems

Akwu, Duke, & Victoria (2021) explained the concept of ICT and its positive impact on politics, Administration, Education, Security, Business and employment in Nigeria. National Development is seen to be enhanced through ICT with recommendations that visible challenges be addressed. Social change theory was used as a scientific basis for this paper. Social change theory argues for a change and progress as no society is static. Technology is seen as one of the necessities of social change to produce latest forms of life where excellence is inevitable. The paper concludes that ICT is the only avenue of changing politics, Administration, Security, Businesses, education and employment in Nigeria from their non-performing state to a more performing stage towards overall development. It is recommended that there should be an institutional framework for ICT, reflecting in all sectors of the Nigerian economy.

Olanrewaju, (2016). Investigated the effects of information technology on organizational Performance in Nigerian Banking Industries Nigerian banks have benefited from global technology innovation. Introduction of Information and Communication Technologies (ICT) have affected employee performance and customers' responses .This thesis examined customer's and employee's responses to technology innovation, and their effects on the performance of the Nigerian banks. Fifteen (20) major banks were selected for the research. Two null hypotheses based on sets of questionnaires distributed to selected banks' employees and customers were formulated to test whether there is no significant relationship between technology innovation and customer's satisfaction; and between technological innovation and Nigerian banks employee's performance. Four hundred and fifty (450) questionnaires were distributed to customers to test the first hypothesis out of which 400 were collected which is 88.88% of the distributed questionnaires, Chi square was used to test the hypothesis . Findings revealed that technological innovation influenced banks employee's performance, customer's satisfaction and improvement

in banks profitability. The study recommends effective management of technological innovation for improved employees performance, customer's satisfaction, sustainable profit, increased return on investment, returns on equity, and to promote competitiveness in the Nigerian banking industry.

Oni & Koko (2020). The study investigated the influence of information and communication technology skills on office managers' performance in private industries in Port Harcourt Metropolis. The study adopted a descriptive survey design. The population for the study consisted of 134 oil and Gas private industries in Port Harcourt Metropolis, in River State. The sample for the study was 145 respondent's male and female office managers, 30% was used to select one hundred (100) private industries from the population to get the sample size, purposive simple random sample techniques was used to get 145 office managers as sample size. Two research questions were posed while four null hypotheses were formulated. The instrument used for data collection in the study was titled "Influence of Information and Communication Technology Skills on Office Managers' Performance in Private Industries in Port Harcourt. (ICTOMP)". A test re-test method was used to obtain and to establish coefficient of stability of 0.77. The data collected for the study were analyzed using frequency, percentage, mean and standard deviation to answer the responses of the research questions, while the null hypotheses were tested using z-test. The findings revealed that computer appreciation skills, database management skills greatly influence office managers' performance in private industries in Port Harcourt. Based on the findings; some recommendation were made: Training in the use of office equipment should be carried out on a quarterly basis to increase the knowledge level of managers and subsequently their performance; There is need for equipping and keeping other staff of the industry on the "know" of the use of modern technological gadgets for easy communication with management staffs.

Olaoye, Olaofe-Obasesin, & Akanni, (2019). examined the impact of information technology on corporate organizations performance in Nigeria. The research explores the significance of information technology on corporate organization effectiveness and efficiency. The study is empirical as questionnaire was the primary source of data while results were presented on average, variance and standard deviation. The target respondents constitute specialist in the field of information technology, specifically Lagos state. To achieve the primary aim of this research, forty-five questionnaires were administered to the IT specialist, forty was received which were analyzed with the one way ANOVA technique. Findings from the research depicted information technology have a significant impact on corporate organizations performance in Nigeria. It was recommended; corporate organizations must prioritize training of personnel and invest massively on IT for efficiency in operations.

Abdullahi, Shehu, & Usman (2019). Information Communication Technology has been acknowledged as the building block for any organization in order to maximize profit, ensure customer satisfaction and minimize cost. This study was aimed to determine the impact of information communication technology on organizational productivity in the Nigeria banking industry. Questionnaire was employed as a method of data collection of the study, while multiple regression analysis was used to test the hypotheses under study. The result of the study indicates

that hardware component, software component and network have significant and positive impact on organizational productivity in the Nigeria banking industry. The study recommends that banks should acquire or make use of modernized and 21th century software, hardware, and network in order to increase organizational productivity and customer satisfaction which will eventually resulted to diversification of the organization.

Adenekan, & Jimoh, (2021). assessed technological innovation and digital competence of secretaries and their impact on job performance of the secretaries in public tertiary institutions in Ogun State, Nigeria. A survey of secretaries in public tertiary institutions selected from the three senatorial districts in the State was conducted. Data were collected with the use of questionnaire and analysed with descriptive and inferential statistics. The result indicated remarkable level of technological innovations and digital competence of secretaries in the surveyed institutions. It was found that technological innovations and digital competence of the secretaries have significant bearings on the performance of the secretaries in the face of technology-driven office and secretarial functions. Thus, it was concluded that effective and efficient functioning of secretaries and office administrators requires the availability of technological tools, adoption and use of innovative technologies and essentially, the competence and up-skilling of the secretaries for the ever-changing secretarial functions, office methods, approaches and tools. It is recommended, among others, that public tertiary institutions in Ogun State and similar organisations should make the acquisition and adoption of technological innovation a policy and culture issue to enhance the performance

Dampana, & Agbeyegbe, (2017). examined holistically the effects of Information Communication Technology on employee performance in an organization. This paper reviews some related literature alongside theoretical framework which have bearing on the subject matter. This paper adopts the descriptive survey design in achieving the stated objective. The population of this study consists of 50 staffs of the study organization with the sample size of 34 drawn via simple random sampling technique. The questionnaire method was used in collecting the data. The data obtained was analyzed with particular reference to the research questions using descriptive statistical tools such as tables and frequencies. The findings show that out that Information and Communication Technology has improved the skills of workers in the bank thereby improving the employee's performance, that Information and Communication Technology has bought new techniques in all Areas of the Banks by improving the banking operation. Based on the findings, the researcher recommended that banks should improve more on its information technology so as to enhance its productivity, the use of (ICT) in the banking sector should not only be restricted to the cities alone, rural banking should also be improved upon.

METHODOLOGY

3.1: Research Design

According to (Adams,2010), research design describes a number of decisions which need to be taken regarding the collection of data before ever the data is collected; A schematic guides which directs a researcher in solving research problem.

The research design used in this study is survey design, the researcher use it to seek clarifications and convenience on the part of the respondent given schedules.

3.2: Sources of Data

With respect to this research work, the researcher made use of primary and secondary sources of data. The primary sources of data include the questionnaire, while the secondary sources of data include the journals, magazines, textbooks and internet.

3.3: Population of the Study.

The population of interest therefore consists of all the committee members of Risk Assets Management Unit which is 20 members per bank. However the total of fidelity banks in Onitsha is 10, which bring the total of member committee to 200 members. This population figure was derived from collaborative survey for 2021.

3.4: Sample Size and Sampling Technique

Given the nature of this study, since the population is not up to 1000 respondents the research will utilize the entire 200 population

Sampling Technique

The research adopts purposive sampling. Purposive sampling enables the researcher to choose at respondents that was of interest to the study while the stratified random sampling permits each of the different respondents in the states to be selected without bias.

3.5: Method of Data Collection.

Two methods of data collection involving quantitative and qualitative method were adopted for this study. The quantitative method makes use of questionnaire and for the qualitative, a semi structural interview was conducted which serves as a supplementary data for the quantitative method which was subject to data analysis.

3.6: Method of Data Analysis.

Statistics such as frequency count and percentages were put to use in the analysis of research questions while research hypotheses were tested using correlation analysis and simple regression analysis. The research hypotheses were tested at 0.05 level of significance. Analysis was carried out with the aid of Statistical Package for Social Sciences (SPSS).

PRESENTAION AND ANALYSIS OF DATA

This chapter presents the data obtained from the respondents through the administered questionnaires. Two hundred (200) were administered, among the committee members of Risk Assets Management Unit of Fidelity Bank Plc, Onitsha, Anambra state. However, one hundred and eighty-three (183) questionnaires were retrieved. Therefore the analysis and interpretation of

data were only based on the returned questionnaires. The validity and reliability of this study is highly ensured, despite the number of questionnaires not returned.

4.1 Demographic characteristics of Respondent

4.1.1 Gender

		Frequency	Valid Percent	Cumulative Percent
Valid	male	63	34.4	34.4
	female	120	65.6	100.0
	Total	183	100.0	

Source: SPSS Version 21, 2022

The above table reveals that the sixty-three (63) of the respondents which represents 34.4% were male respondents, while one hundred and twenty (120) respondents which represent 65.6% were female respondents. By implication, female respondents were more than male respondents by 31.2% in our selected population sample for this study. The implication of this is to enable us to know the number of female and male that successfully returned their questionnaire.

4.1.2 status

		Frequency	Valid Percent	Cumulative Percent
Valid	single	63	34.4	34.4
	married	52	28.4	62.8
	widowed	13	7.1	69.9
	divorced	23	12.6	82.5
	separated	32	17.5	100.0
	Total	183	100.0	

Source: SPSS Version 21, 2022

In the table above, out of the two hundred (200) respondents, sixty-three (63) of the respondents are single. While fifty-two (52) respondents which represent 28.4 percent were married. Thirteen (13) of the respondents which represents 7.1 are widowed. It is therefore glaring that the majority of the respondents are married as at the time of this study. Again, twenty-three (23) respondents which represent 12.6 percent were divorced. Lastly, thirty-two (32) respondents which represent 17.5 percent were separated. Thus, marital status table help us to know the number of single, married, and divorced respondents that answered the distributed questionnaire.

4.1.3 Level of Education

		Frequency	Valid Percent	Cumulative Percent
Valid	OND	14	7.7	7.7
	HND/BSC	66	36.1	43.7
	MSC	96	52.5	96.2
	OTHERS	7	3.8	100.0
	Total	183	100.0	

Source: SPSS Version 21, 2022

In the table above, out of the two hundred (200) respondents, fourteen (14) of the respondents are OND holders. While sixty-six (66) respondents which represent 36.1 percent are HND/BSC holders. Ninety-six respondents (96) which represent 52.5 are MSC holders, while seven (7) which represents 3.8 are PHD holders.

4.1.4 Age

		Frequency	Valid Percent	Cumulative Percent
Valid	20-30	111	60.7	60.7
	31-40	53	29.0	89.6
	41-50	10	5.5	95.1
	51-60	9	4.9	100.0
	Total	183	100.0	

Source: SPSS Version 21, 2022

The table above shows that respondents whose age bracket falls between 20-30 yrs were one hundred and eleven (111) which represent 60.7 percent. This is followed by those with age bracket of 31-40 years with fifty-three (53) which represents 29%. Also those within age bracket of 41-50yrs were ten (10) which represents 5.5%. Lastly, those with age bracket of 51-60 years with nine (9) which represents 4.9%. The implication of this age distribution is to enable us to check if the questionnaire was directed to the right age group.

4.3 Test of Hypotheses

To further justify the results, ANOVA test was conducted to the impact of emerging digital technology on organizational performance: A Study of Fidelity Bank PLC Onitsha.. The results were shown in the ANOVA Table below;

Hypotheses one

Ho₁: E-mail has no significant impact on organizational performance of fidelity bank in Anambra state

ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1863344666.602	2	53238419.046	114.067	.008
Within Groups	397198.932	181	397198.932		
Total	1863741865.534	183			

Source: SPSS Version 20, 2022

The test table reveal that small significance value (F. sig<.05) indicate group differences. Since the F- value of 114.067 which has a significance of .008 is less than .05 (i.e .001<.05), there exist significant difference among the variables. Therefore, null hypothesis is rejected and alternative hypothesis is accepted, which states that E-mail has significant impact on organizational performance of fidelity bank in Anambra state

Hypothesis Two

Ho₂ Internet technology has no significant impact on organizational performance of fidelity bank in Anambra state.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18816621102816.195	2	537617745794.748	211.295	.000
Within Groups	64810152397.620	181	64810152397.620		

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	18816621102816.195	2	537617745794.748	211.295	.000
Within Groups	64810152397.620	181	64810152397.620		
Total	18816621102816.195	183			

Source: SPSS, Version, 20 2022

The small significance value (F.sig<.05) indicates that there is a group difference. Since the F-value of 211.295 which has a significance value of .000 is less than .05 (i.e 000<.05). This implies rejection of null hypothesis and acceptance of alternative hypothesis which state Internet technology has significant impact on organizational performance of fidelity bank in Anambra state

Hypothesis Three

Ho₃: E-commerce has no significant impact on organizational performance of fidelity bank in Anambra state.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	881.762	2	25.193	213.295	.000
Within Groups	3.511	181	3.511		
Total	885.274	183			

Source: SPSS, Version, 20, 2022

The test conducted revealed that the large significance value (F.sig<.002) indicate no group differences. Since the F-value of 213.295 with a significance of .002 is less than .05 (i.e .002<.05). E-commerce has significant impact on organizational performance of fidelity bank in Anambra state

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

The basic objective of this study is to examine the impact of emerging digital technology on organizational performance: A study of fidelity bank in Anambra state.

The analysis was done through the use of statistical package for social science with ANOVA analysis. The hypotheses of study were tested individually to know the contributing effects of the selected variables on performance of organizational performance. Meanwhile the result of the estimates stated in chapter four reveals the following.

- i.E-mail has significant impact on organizational performance of fidelity bank in Anambra state
- ii. Internet technology has significant impact on organizational performance of fidelity bank in Anambra state

- iii. E-commerce have significant impact on organizational performance of fidelity bank in Anambra state

5.2 Conclusion

The study found that, fidelity bank in Anambra state had adopted and used IT to a large extent and that IT had a significant impact on performance. Some of the ways in which IT had an impact on organization performance include; ICT was also able to achieve, monitor and evaluate organizational targets accurately while incorporating them at planning stages. IT use had enhanced service delivery standards; improved customer's satisfaction and improved productivity of employees and increased flexibility in majority of organisations functions. The study confirmed that there exists a positive relationship between emerging digital technology use and organizational performance. This was evident in all the operations information technology use variables analyzed: data management, accountability, target achievement and service delivery.

5.3 Recommendations

- i. Top-ranking management should create the accurate roles and procedures, set clear goals and pertinent measures and review progress at every stage
- ii. Steady training ought be given to the bankers from time to time to keep them well-informed of the current modernizations in the use of ICT
- iii. It is imperious for directors to hire human resource management theories, concepts and practices for the development and expansion of their administrations and nations

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