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The Nexus of Information Acquisition, ICT Use and Employee Satisfaction in Microfinance Banks in South-West, Nigeria

Introduction

Employee satisfaction is a measure of how happy employees are with their job and working environment. A satisfied employee is a happy employee who is always willing to contribute his or her quota to the overall goals of the organization. However, studies (Acha, 2012; Okaro, Okafor, Nwanna and Igbinovia, 2017) have reported that microfinance banks in Nigeria are experiencing low staff motivation which may lead to low employee satisfaction or outright dissatisfaction with the work environment, the level of encouragement by superior officers, promotional policies, salary structure, authority and freedom, inadequate training and long work hours.

Employee satisfaction is the emotional reaction to job responsibility and the social environments of the workplace. It bothers on whether employees are happy, contented and feel fulfilled about their desires and needs at work (Khera, 2015). It is the feelings and attitudes of a worker towards his or her job, based on the different features of the work (Osibanjo, Abiodun & Adeniji, 2014). Morrison, (2008) advocated that employee satisfaction enhances better performance and reduces withdrawal and counter-productive behaviors among employees. In organizations like microfinance banks, happy and satisfied employees will be attentive to customers which in turn may help to improve customer satisfaction with the services provided. Employee satisfaction can influence an organization's well-being with regard to job productivity, employee turnover, absenteeism, and life satisfaction (Diržytė, Patapas, Smalskys & Udavičiūtė, 2013).

Information acquisition can be described as an art of obtaining different categories of information, it involves scanning, gathering, evaluating and making available to the key people, the relevant information about how things are currently done in an organization. It is the responsibility of microfinance bank employees to acquire information from financial reports, customer, market information sources, online databases and information from professional association for decision making and business processes in order to accomplish the corporate objectives and goals of the bank and enhance employee satisfaction (Jonathan, 2016).

The use of ICT may transform the way banks and their business dealings are structured because of the variety of innovative devices available to improve the speed and quality of service delivery thus improving employee satisfaction with regards to their everyday routine. Moreover, with ICT and its associated devices, customers may not have to move about with large amounts of money leading to less stress for cashiers as customers will be attended to promptly. In other words, the arrival of Information and Communication Technology (ICT) seems to contribute immensely to the growth of the microfinance banks globally and in Nigeria (Uzezi & Ph, 2018). For a microfinance bank to be seen as providing high-quality service, that bank has to set up relevant Information and Communication Technology (ICT) system to provide timely and friendly services to customers at no extra cost. Against this backdrop, the current study examined the influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria.

Objective of the Study

The main objective of this study was to examine the influence of information acquisition and ICT use on employee satisfaction of microfinance banks in South-West, Nigeria. This was achieved through the following specific objectives which are set to:

1. investigate the frequency of information acquisition by employees of micro finance banks in South-West, Nigeria;
2. determine the frequency of ICT use by employees of microfinance banks in South-West, Nigeria;
3. ascertain the joint influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria;
4. establish the relative influence of each of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria.

Research Questions

This study provided answers to the following research questions:

1. What is the frequency of information acquisition by employees of microfinance banks in South-West, Nigeria?
2. What is the frequency of ICT use by employees of microfinance banks in South-West, Nigeria?
3. What is the combined influence of Information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria?
4. What is the relative influence of Information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria?

Methodology

This study adopted a survey research design. The survey research design helped in the study to explain the perception of existing situation in microfinance banks in South-West, Nigeria, described and interpreted what is concerned with the issues of employee satisfaction, and show the relationship that exist between information acquisition, ICT use and employee satisfaction in microfinance banks in South-West, Nigeria. The target population for this study were employees of microfinance banks in South-West, Nigeria. The report of the Central Bank of Nigeria (January, 2017) revealed that there were 980 registered microfinance banks in Nigeria out of which 348 were found in South-West, Nigeria. The population of the study therefore covered 6,544 employees in the 348 microfinance banks in South-West, Nigeria. A sample size of 600 employees were selected from 6544 employees using Bartlett, Kotrilik and Higgins formula. Multi-stage sampling techniques were used to determine the sample size for the study. The first stage involved simple random sampling of 25 percent of microfinance banks in each of the six states of South-West, Nigeria. The second stage involved the use of proportionate sampling technique to determine the numbers of employees to be selected for the study across the selected microfinance banks in South-West. The last stage involved the use of simple random sampling technique to determine respondents selected in the microfinance banks. A total of 95 microfinance banks were selected out of 348. Therefore, the sample size for this study was 600 employees. Hence, an average of six respondents was selected from operation and marketing staff of each selected bank which yielded 600 employees used for this study. Majority (59.2 percent) of the respondents were male and female respondents (40.8 percent).

The instrument for data collection was a structured questionnaire. Section A: described the demographic characteristics of the respondents. Section B: examined the level of employee satisfaction in microfinance banks in South-West, Nigeria. The section contains 32 items presented in a 5-points Likert type scale of Extremely Satisfied = 5, Very Satisfied = 4, Moderately Satisfied =3, Slightly Satisfied =2, and Not at all Satisfied = 1. Through a pilot study, A Cronbach's alpha value of 0.78 was established for this scale. Section C: examined the frequency of information acquisition of employees in microfinance banks in South-West, Nigeria. The section contains 20 items presented in a 5-points Likert type scale of Very frequently= 5, frequently= 4, occasionally=

3, rarely= 2, Never = 1. Through a pilot. A Cronbach's alpha value 0.83 was established for this scale. Section D: Examines the frequency of ICT use by employees in microfinance banks in South-West, Nigeria. The items in this section follows a 5-points Likert type scale of Very frequently = 5, frequently= 4, occasionally= 3, rarely= 2 and Never= 1. The section contains 12 items in all. Through a pilot study, a Cronbach's alpha value 0.76 was established for this scale. Data collected was analysed using Statistical Package for the Social Sciences (SPSS version 21). Specifically, frequency count and percentage distribution were used to present the results of demographic characteristics of the respondents. Furthermore, mean and standard deviation were used to answer research questions. Multiple regression analysis was used to test the raised research questions at 0.05 level of significance.

Results

Research question 1: What is the frequency of information acquisition by employees of microfinance banks in South-West, Nigeria?

Table 1 Frequency of Information Acquisition

Parameters	Very frequently = 5	Frequently = 4	Occasionally = 3	Rarely = 2	Never = 1	Mean
Market Information Sources						
Information about competitor.	186(33.7))	240(43.5)	95(17.2)	28(5.1)	3(0.5)	4.05
Information about new products	155(28.1)	257(46.6)	127(23)	13(2.4)	0(0.0)	4.00
Information about new entrants.	154(27.9)	240(43.5)	142(25.7)	8(1.4)	8(1.4)	3.95
Information about new technology	207(37.5)	172(31.2)	152(27.5)	11(2)	10(1.8)	4.01
	Group mean					4.00
Online Databases						
Internet facility	230(41.7)	227(41.1)	91(16.5)	4(0.7)	0(0.0)	4.24
Relevant information from online data base	118(21.4)	208(37.7)	215(38.9)	2(0.4)	9(1.6)	3.77
Sufficient information from online data base for job	200(36.2)	221(40)	111(20.1)	14(2.5)	6(1.1)	4.08
Top management use internet to access databases	156(28.3)	250(45.3)	97(17.6)	13(2.4)	36(6.5)	3.86
	Group mean					3.99
Information from Customers						
Customers complaints/ grievances	176(31.9)	211(38.2)	132(23.9)	22(4)	11(2)	3.94
Information about prospective customer through other customers	172(31.2)	221(40)	126(22.8)	29(5.3)	4(0.7)	3.96
Feedback from customers about bank competitors.	132(23.9)	263(47.6)	135(24.5)	20(3.6)	2(0.4)	3.91
Customer's business challenges/ prospects.	190(34.4)	189(34.2)	125(22.6)	46(8.3)	2(0.4)	3.94
	Group mean					3.94
Financial Report						
Access to customers financial report	151(27.4)	256(46.4)	133(24.1)	12(2.2)	0(0.0)	3.99
Daily bank transactions of customers	69(12.5)	261(47.3)	168(30.4)	43(7.8)	11(2)	3.61
Customers cash book.	183(33.2)	250(45.3)	91(16.6)	25(4.5)	3(0.5)	4.06
Bank balance sheet	115(20.8)	244(44.2)	186(33.7)	6(1.1)	1(0.2)16	3.84
	Group mean					3.88
Professional Association						
Professional association conferences	203(36.8)	213(38.6)	114(20.7)	13(2.4)	9(1.6)	4.07
Professional journals	102(18.5)	245(44.4)	172(31.3)	20(3.6)	13(2.4)	3.73

Professional advice from supervisor	106(19.2)	315(57.1)	94(17)	28(5.1)	9(1.6)	3.87
Departmental meeting with colleagues and associates	174(31.5)	184(33.3)	154(27.9)	31(5.6)	9(1.6)	3.88
	Group mean					3.89
Grand mean						3.94

Decision rule: If mean is 4.5 - 5.00 = very frequently, 4.0 – 4.49 = frequently, 3.0 – 3.99 = occasionally, 2.0 – 2.99 = rarely and 1.0 - 1.99 = never

Table 1 shows that the respondents occasionally acquire information (mean =3.94) in their banks. The employees of microfinance banks in South-West, Nigeria, frequently acquired information from market sources (mean = 4.00) but occasionally acquire information from online databases (mean = 3.99), information from customers (mean = 3.94), professional association (mean = 3.89) and financial reports (mean = 3.88). It suggests that employees of microfinance banks in South-West, Nigeria, acquire information mainly from market sources to gain competitive advantage while financial report was the least source of information acquisition in microfinance banks in South-West, Nigeria.

Research Question 2: What is the frequency of ICT use by employees of microfinance banks in South-West, Nigeria?

Table 2: Frequency of ICT use by employees of microfinance banks.

ICT use by employees	Very frequently = 5	Frequently= 4	Occasionally = 3	Rarely = 2	Never = 1	Mean
Use Of Application Software						
Daily bank transaction	205(37.1)	210(38)	119(21.6)	18(3.3)	0(0.0)	4.09
Loan appraisal	171(31)	241(43.7)	114(20.7)	26(4.7)	0(0.0)	4.01
Preparing balance sheet	195(35.3)	221(40)	105(19)	31(5.6)	0(0.0)	4.05
	Group mean					4.05
Use of Emails						
Communication with colleagues	161(29.2)	262(47.5)	84(15.2)	37(6.7)	8(1.4)	3.96
Communication with Supervisor/Management	162(29.3)	274(49.6)	92(16.7)	20(3.6)	4(0.7)	4.03
Communication with customers	172(31.2)	254(46)	83(15)	37(6.7)	6(1.1)	3.99
	Group mean					3.99
Use of Search Engines						
Searching for information about new innovations	117(21.2)	309(56)	100(18.1)	22(4)	4(0.7)	3.93
Searching for online professional journals	142(25.7)	267(48.4)	127(23)	8(1.4)	8(1.4)	3.95
Searching for information about competitors	146(26.4)	278(50.4)	113(20.5)	5(0.9)	10(1.8)	3.99
	Group mean					3.96
Use of POS						
Fund transfer	174(31.5)	220(39.9)	146(26.4)	7(1.3)	5(0.9)	4.00
Cash withdrawal	200(36.2)	244(44.2)	90(16.3)	9(1.6)	9(1.6)	4.12
Report generation	143(25.9)	173(31.3)	145(26.3)	81(14.7)	10(1.8)	3.65
Group mean						3.92
Grand mean						3.98

Decision rule: If mean is 4.5 - 5.00 = Very frequently , 4.0 – 4.49 = Frequently , 3.0 – 3.99 = Occasionally, 2.0 – 2.99 = Rarely and 1.0 - 1.99 = Never.

Table 2 reveals that on the overall, employees of microfinance banks in South-West, Nigeria occasionally use ICT in their daily work routine (mean = 3.98). They frequently make use of application software (mean = 4.05). They occasionally use email (mean = 3.99), search engines (mean = 3.96) and POS (mean = 3.92). The table shows that the employees made effective use application software for daily banking operations in the microfinance banks in South-West, Nigeria, however their use of email, search engines and POS is still minimal. This may suggest that employees of microfinance banks in South-West, Nigeria has minimal access to these tools in the process of daily routines.

Research Question 3: What is the combined influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria?

Table 3: Multiple regression on information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria

R = 0.237 R ² = 0.056 Adjusted R-square = 0.051 F = (3, 548) = 11.839 P < .05						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6535.519	2	3,267.75	15.404	.000 ^b
	Residual	77499.262	549	141.164		
	Total	84034.781	551			
(Constant) FREQUENCY OF INFORMATION ACQUISITION, ICT USE						

Based on the findings, Null hypotheses was rejected at $\alpha = .05$ level. Table 3 reveals that information acquisition and ICT use taken together accounted for 5.1 percent of the variance in employee satisfaction in microfinance banks in South-West, Nigeria. The findings revealed a significant combined influence of information acquisition, ICT use and organizational characteristics, ($F = (2, 548) = 11.839, p < .05$) on employee satisfaction. Information acquisition did not show significant influence on employee satisfaction on the combined table.

Research Question 4: What is the relative influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria?

Table 4: Standard Regression weight table showing relative influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	77.776	5.548		14.018	.000		
Frequency of information acquisition	-.005	.081	-.004	-.061	.951	.371	2.694
ICT use	.440	.144	.209	3.045	.002	.337	2.970
organizational characteristics	.116	.088	.058	1.318	.188	.807	1.239

ICT use ($\beta = 0.440, t = 3.045, p < .05$) is shown as the variable highly responsible for the significant combined influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria.

Discussion

Research question one sought to investigate the frequency of information acquisition in microfinance banks in South-West, Nigeria. The result of the findings indicated that the employees occasionally acquire information in the course of their daily work. They frequently acquire information from market sources. In practice, the financial information needs of the microfinance banks determine the information needs of their employees. Thus, the information acquisition sources available to the employees is critical to the business process and decision making. The findings of the current study differ from the study of Popoola (2017); Amusa & Salman (2011) whose findings indicates that bankers acquired information from customers' daily transactions, colleagues, bulletins and media houses. The point of divergent is the facts that bankers may receive information from diverse sources which may include customers, online databases, financial reports, and professional association, bulletin and media houses.

It has been argued that acquisition of information from market sources helps proactive organization to gain market intelligence for competitive advantage (Garri & Konstantopoulos, 2013) thereby developing relevant strategies for effective service delivery to the customers. Online databases help the microfinance bank employees to have access to the latest innovation and regulatory framework and mechanism guiding the activities of the bank as well as alternative ideas for better and timely service delivery. Financial reports acquisition is germane for loan appraisal and the performance of the banks, also acquisition of information will assist the banks to know the borrower better (Karapetylan & Stacescu 2009). The role of professional association in business information acquisition cannot be overemphasized because colleagues share relevant information that can contribute to growth and development. The professional associations publish relevant information in related journals that can be accessed on best practices, current innovation, new products in the industry and rules and regulations that guide the profession.

Research question two was to determine the frequency of ICT use by employees of microfinance banks in South-West, Nigeria. The findings revealed that ICT was occasionally used by employees of microfinance banks. The findings shows that respondents frequently use application software while occasionally use email, search engines and POS. As shown in the current study, the most used ICT was application software for the daily banking transaction.

The increasing use of ICT has allowed for the integration of different economic units. With a focus on Nigeria, Adeoti (2005) and Adeyemi (2006) have shown that ICT usage, especially in the banking sector, has considerably improved individual and organizational satisfaction. Although this may not be fully comparable to the rate of usage in advanced economies whereby most tasks are carried out using the ICT, evidence exists to show that continuous use of ICT is being encouraged in Nigeria especially in the banking sector.

Research question three examined the combined influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria. Results showed that influence of information acquisition and ICT use are very critical to employee satisfaction in microfinance banks in South-West, Nigeria. Information acquisition helps microfinance banks to be aware of business opportunities that can be utilized to gain a competitive position. The significance of information acquisition in the provision of microfinance services has been explored recently in Hellwig and Veldkamp (2009), and Myatt and Wallace (2012), thus in identifying and acquiring needed information for work management, microfinance banks can bring satisfaction to their employees in such a way that their work becomes simpler and they are better off at getting tasks done with least effort and less confusion as acquisition of right information for the right people at the right time improves employee satisfaction. Drucker, (2008) posits that an organization should identify needed information for work management else, it will face a bulk of confusing data which may result in employee dissatisfaction.

Research question four examined the relative influence of information acquisition and ICT use on employee satisfaction in microfinance banks in South-West, Nigeria.

The results revealed that ICT use has significant relative effect on employee satisfaction in microfinance banks in the South-West, Nigeria while information acquisition does not. Only ICT use was shown to be the significant predictor of employee satisfaction when combined with other independent variables. Scott and Kelloway (2010) found from their study that the use of ICTs can increase the employees' control over their work by providing more flexibility in time and location, thereby motivating their desire to work faster and accomplish a task within a limited time leading to satisfaction. ICT use helps to cut cost and provide effective and efficient services which will motivate employee and result in employee satisfaction. This have a convergent point with the study of Brynjolfsson and Hitt (2000) who reported that ICT use can assist in cutting down the costs of coordination, communication, and information processing, and also enables provision of efficient and effective services. Besides, it implies that the actual use of ICT infrastructure will contribute to effective service delivery and customer satisfaction. This also agrees with Technology acceptance theory which isolates the importance of perceived ease of use and actual use of a technology. The findings also tally with other scholars that have argued that microfinance banks use ICT not only for cutting costs and improving efficiency but for providing better customer service (Osodo, 2015).

Implication of the Study

The study revealed that employees of microfinance banks in South-West, Nigeria, are moderately satisfied with their job. This result showed that microfinance banks employees in South-West, Nigeria were more satisfied with work environment which implies that management of microfinance bank should leverage on the working environment to enhance employee satisfaction. In addition, the result suggested that the least level of satisfaction is the working hours. This implies that the management of microfinance banks should encourage the use of technology to speed up the daily operation and also establish compensation for late hour work in order to motivate employees as this will enhance employee satisfaction.

The study also indicated that employees of microfinance banks in South-West, Nigeria, acquired information for job processes and decision making. However, these employee acquire majorly market information while information acquisition from professional association was their least source of information acquisition.

Conclusion and Recommendations

This study discovered that employees of microfinance banks in South-West, Nigeria were moderately satisfied. In addition, they frequently acquire market information in performing their daily routines. Moreover, the results revealed that ICT was frequently used by employees of microfinance banks in South-West, Nigeria. The findings revealed that information acquisition and ICT use significantly jointly influenced employee satisfaction, and there was a significant relative effect of ICT use on employee satisfaction in microfinance banks in South-West, Nigeria. It is, therefore, necessary for employees of microfinance banks in South-West, Nigeria, to embrace the frequent use of ICT for easy and effective service delivery in order to enhance employee satisfaction.

Internet use was shown to significantly influence employee satisfaction, in order to but employees of microfinance employees of microfinance banks in South-West, Nigeria, indicated the least usage

of the Internet when compared with operation software, email and ATM use. Management should encourage the use of the Internet by the employees so as to enhance employee satisfaction.

In addition, culture and shared values, leadership style and the relationship among staff had a significant influence on employee satisfaction in microfinance banks in South-West, Nigeria. This suggest that management should embrace culture and leadership style that motivate employees and a friendly environment among both subordinates and superiors to enhance employee satisfaction.

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