**THE IMPACT OF COMPUTERIZATION ON THE PRODUCT CREATION AND SERVICE DELIVERY**

**ABSTRACT**

This research work is to show the impact of computerization on product creation and service delivery in Nigeria banks. However, the project work was designed to examine the impact of computerized banking operation that is how banks operate effectively with the use of computer system. The method of gathering information was through the issue of questionnaire, data collection through primary and secondary data from the data collected, it was review that information was from many source, examples are staff and manager of the bank, customers according to their period of patronage, textbooks relating to the topic and some relevant printout relating to the case study of the topic hypothesis testing were analyzed and also the usage of percentage. This topic was chosen to enlighten people’s knowledge on how technology has helped bank to perform effectively in the course of operation. From various findings, it was discovered that banks can transact business while sitting in a place to different countries through the introduction of computer. The main objective of the project topic is to test the effective services render by banks to customers through the introduction or impact of computers to the customers. This study is therefore useful to student who intends, to have the same knowledge in order to improve their knowledge on the impact of computers in product creation and service delivery in Nigeria banks.

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**CHAPTER ONE**

**INTRODUCTION**

**1.1       BACKGROUND OF THE STUDY**

Today’s business environment is very dynamic and undergoes rapid changes as a result of technological innovation, increased awareness and demands from customers. The application of information and communication technological concepts, techniques, policies and implementation strategies of banking services have become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness. Information and communication technology (ICT) directly affect how product managers decide, how they plan and what products and services are offered in the banking industry. It has continued to change the way banks and their corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery. Some banking services have been revolutionized through the use of ICT as including account opening, customers account mandate and transaction processing and recording. This study also help to facilitate that bank now offers customers the flexibility of operating an account in any branch irrespective of which branch the account is domiciled through the help of technology and how bank make product available to their customers through effective service delivery.

**1.2       STATEMENT OF THE PROBEM**

The major problems faced by banks in trying to improve their services towards satisfying their customers despite improvement in technology are highlighted below and the possible question would have to be answered as the statement of research.

1.            Why do we still find congestion in banks counters?

2.            Why do customers complain about poor services render by banks despite computer operation?

3.            Why do customers move from one bank to another?

4.            Why is lack of confidence by customer during rational crisis?

5.            Why is it that, there is no improvement in services despite computerization?

**1.3       JUSTIFICATION OF THE STUDY**

This study will afford the management in the banking sector the opportunity of knowing the course of actions to take in improving their services towards satisfying their customers and importance of computerization operations.

The study will discuss the importance of computerization to main-street Bank limited by using secondary data to tackle some of the highlighted problems, also it would be useful in background knowledge of students and those who require research information on the subject matters.

**1.4       OBJECTIVES OF THE STUDY**

The main objectives of the study are:

1. To highlight the benefit and problems encountered by banks.
2. To find out why customers still experience difficulties while transacting with their banks.
3. To analyze how banking industry can be fully geared to operations through the impact of computerization.
4. To introduce to us the importance of computerization and how it can be effectively plan in banking activities.
5. And lastly, to examined the area of banking audit and benefit with its control in banking industry.

**1.5       STATEMENT OF HYPOTHESIS**

Towards the achievement of the above objective the following hypothesis are formulated.

**HYPOTHESIS I**

**Ho:**      Computerization does not have any impact on product creation.

**Hi:**       Computerization has impact on product creation.

**HYPOTHESIS II**

**Ho:**      There is no relationship between computerization and service delivery.

**Hi:**       There is relationship between computerization and service delivery.

**HYPOTHESIS III**

**Ho:**      Product creation has no significant impact on service delivery.

**Hi:**       Product creation has significant impact on service delivery.

**1.6       SCOPE OF THE STUDY**

This study is to affirm that the impact of computers improves service delivery of a bank. The study will be limited to the case study; Guaranty Trust Bank Limited (Osogbo) which is expected to be a good represented for all.

For the purpose of the study, necessary data will be collected mainly from customers, staff and top management of the bank.

The study is limited to these sources of information because of the unavailability of sufficient resources and time which would have made the research to come with a more comprehensive result.

**1.7       ORGNIZATION OF THE STUDY**

This project work consists of five chapters in which, chapter one is introduction which consist of background of the impact of computerization on product creation and service delivery in banks computerization on product creation and service delivery in banks of Nigeria Statement of the problem, justification of the study, Objectives of the study, research hypothesis, Scope of the study and limitation of the study. Chapter two is literature review which consists of introduction review of related literature, operational scope of the bank, measurement of the bank performance, impact of product creation and service delivery on banks, the factors affecting service delivery of banks and problems of bank operation on computerization. Chapter three is methodology which consists of sources of data, research question and hypothesis research design, study population, sampling design and procedure, data collection, instrument administration of instrument and procedure of data analysis. Chapter four is presented and interpretation of data which consist of presentation analysis of data according to hypothesis and general discussion and chapter five is summary, recommendation, conclusion and suggestion of the further studies on product creation and service delivery in Nigeria banks.

**1.8       LIMITATION OF THE STUDY**

There are numbers of factors that militate against the researcher carrying out its duty effectively and efficiently some of these are;

**Time constraint:** - since research can not end, no matter is the time it may be given in carrying out research.

**Operative attitude of some official visited**: - To obtain information from some of the bank is not an easy task, especially material which banks tagged “SECRECY” or some no go area covered not to be obtained. Also bank officials were not cooperating, thinking the researchers are SSS/CID which serves as a watchdog.

**The school management policy**: - Since it is a known fact that two things cannot be done at a time, the school management should schedule the examination period to that of project work differently in order to have effective discharge of duty by researcher.

**Financial problems**: - One of the major problems faced by the researcher is inadequate finance which was contribute by the researcher who are student and solely dependant.

**Inadequate** **source of data** **collection**: the library source served little or no purpose of the study because there are no textbooks and other related material on the topic. This creates additional burden and expenses to us for looking elsewhere for current information on internet and relevant textbook on the study.

**CHAPTER TWO**

**REVIEW OF RELATED AND RELEVANT LITERATURE**

**2.1 Introduction**

One of the modern yardsticks used for rating a modern business enterprise is its ICT infrastructural layout. This is an indication of the importance of ICT for business establishments. Banks in particular adopt information and communication technology to improve the efficiency and effectiveness of services offered to customers, improve business processes, as well as to enhance managerial decision making and workgroup collaborations. This helps strengthen their competitive positions in rapidly changing/emerging economies. Environmental, organizational, and technological factors are creating a highly competitive business environment in which customers are the focal point [1]. Furthermore, these factors can change quickly, sometimes unpredictably. Thus, the growth of any enterprise is tied to retaining loyal customers, improving productivity, cutting costs, increasing market share, and providing timely organizational response. ICT is a major enabler for dealing with these issues. Because the pace of change and the degree of uncertainty in today’s competitive environment are accelerating geometrically. Organizations are operating under increasing pressures to produce more, using fewer resources. in order to succeed (or even merely to survive) in this dynamic world, companies must not only take traditional actions such as lowering costs, but also undertake innovative activities such as changing structure or processes and continuously revising competitive strategies.

**2.2 CONCEPTUAL CLARIFICATION**

**The Concept of Technology**

Technology has brought about a complete paradigm shift in the functioning of banks and delivery of banking services. Gone are the days when every banking transaction required a visit to the bank branch. Today, most of the transactions can be done from the comfort of one’s home and customers need not visit the bank branch for anything. Technology is no longer an enabler, but a business driver. The growth of the internet, mobiles and communication technology has added a different dimension to banking. The information technology (IT) available today is being leveraged in customer acquisitions, driving automation and process efficiency, delivering ease and efficiency to customers. Contemporary technology in banking comes in the form of computer-based application and information technology. From the banking customer’s perspective, two of the practical purposes of banking are convenience and accessibility to both funds and account information. Technology in commercial banking comes in the form of automatic/Electronic Networks and Electronic Funds Transfer Systems (EFTs). The basic components of EFTs are Automated Teller Machines (ATM), Point of Sale (POS) Terminals and Automated Clearing Houses (ACHs). The advent of technology has enabled the provision of banking products and services through electronic delivery channels known as Electronic banking. E-Banking comes in the form of Internet banking, Telephone banking and other electronic delivery channel like On-line Virtual Terminals. Internet banking may be explained as banking through the World Wide Web.

Technology has had a remarkable influence on the growth of service delivery options thus when the customer is in direct contact with technology there is greater control such as with Internet banking. However, if there is an absence of direct contact, such as with telephone banking: since the technology itself is not visible to customers who are able only to press numbers on their telephone keypad, it is assumed that there is less control perceived by the customer during this transaction. Bateson, J. (1985), has also conducted a number of studies on the need for consumers to have control over the technology during service encounters. When a consumer freely chooses to use technology as a form of service delivery the impact is high in terms of quality attributes. Some of the quality factors that are highly important to consumers are efficiency and speed. Gummesson (1991) also stresses that reliability and user-friendliness are important factors in the evaluation of technology-based services.

**Service Quality**

Service quality can be seen as the extent to which a service meets customer’s needs and expectations. Service quality can thus be defined as the difference between customer expectations of service and perceived service. Parasuraman et al. (1985) also stated that if expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs. Service quality has been recognized as having the potential to deliver strategic benefits, such as improved customer retention rates, whilst also enhancing operational efficiency and profitability. Adrienne et al (2003), suggest that e-service quality is amongst a firm's competitive capabilities that lead to business performance. Al- Hawari and Ward (2006) also demonstrates that service quality impacts on customer satisfaction which in turn affects the financial performance of banks.

**2.3 THE NIGERIAN BANKING INDUSTRY**

The Nigerian banking industry is regulated by the Central Bank of Nigeria (CBN). The major players in the industry are the 22 commercial (deposit) banks and 906 Micro-finance institutions. Other financial institutions that complement banking services include 5 discount houses, 5 development finance institutions, 731 bureau de change, 102 Primary Mortgage Institutions, and 82 finance companies [5], [6]. The Nigerian banking Industry has been undergoing major changes, reflecting a number of underlying developments. Advancement in communication and information technology has facilitated growth in internet-banking, ATM Network, Electronic transfer of funds and quick dissemination of information. Structural reforms in the banking sector have improved the health of the banking sector. The reforms recently introduced include the enactment of the Securitization Act to step up loan recoveries [7], establishment of asset reconstruction companies, initiatives on improving recoveries from Non-performing Assets (NPAs) and change in the basis of income recognition has raised transparency and efficiency in the banking system. Spurt in treasury income and improvement in loan recoveries has helped Nigerian Banks to record better profitability. Reforms have compelled banks to improve the utilization of ICT. The recently introduced punitive 'handling charge' on cash-based transaction by the CBN is a pointer to the ever increasing role of ICT in the Nigerian banking industry.

**2.3 TECHNOLOGY AND SERVICE QUALITY**

The proliferation of and rapid advances in technology-based systems, especially those related to the internet are leading to fundamental changes in how companies interact with customers (Chowdliary and Prakash, 2007; Bauer et al... 2005; Akinyele and Akinyele. 2008). This trend is well established in the service industry, where service providers are increasingly urged to invest in technology to better secure their future in the electronic age (Zhang and Prybutok. 2005; Bauer et al.. 2005). Today's winners are those who overcome conslllller cynicism by exceeding expectation and going beyond the point of encmmter. These firms are successful because they have invested for the long term through recognizing that service fulfillment not only promotes growth of their customer base but retains customer loyalty (Lake and Hickey, 2002). The challenging business environment in the financial service market has also resulted in more pressure on banks to develop and utilize alternative 210 delivery channels with a view to attracting more customers, 1mprovmg customers' perceptions and encouraging loyalty (Bauer et al .• 2005; Lee and Lin, 1996; Parasuraman et al .• 1995). Among the more recent delivery channels introduced is electronic banking. In its simplest form, electronic banking means the provision of information about the bank and its products via a page on the internet. Davis et al. (1989) however, defines the term as the provision of information and/or services by a bank to its customers via computer, telephone or television. A more developed service in Daniel (1999)'s view is one that provides the customers with the opportmrity to gain access to their acconnts execute transactions or buy products online or via other electronic means such as television or Automated Teller Machines (AIM). The installation of customer friendly technology (such as menu driven automated teller machines, telephone and internet banking services) as a means of delivering traditional banking services has become common place in recent years as a way of maintaining customer loyalty and increasing market share. Traditional brick and mortar banks are using technology to meet the competitive challenge posed by online banks, as well as a method of reducing the cost of producing services that were once delivered exclusively by bank personnel (Joseph and Beatriz. 1997; Akinyele. 2007). Managers in virtually all industries nnderstand that providing quality customer service is a very strategic component in finn profitability. The importance of service delivery and its impact on improving satisfaction and retention of customers, improving sales and market share and improving corporate image cannot be overstated (Lewis and Mitchell, 1994). As with most other service providers, banks have moved quickly to invest in technology as a way of controlling costs, attracting new customers and meeting the convenience and technical innovation expectations of their existing customers (Barnes and Vidgen. 2000; Akinyele. 2007). Service quality differs from material goods quality. Bateson and Hoffman (1997) defined services as deeds. efforts or performance whilst Regan (1963) saw services as activities, benefits or satisfactions offered for sale or provided in connection with the sale of goods. Eservice is deeds, efforts or performances whose delivery is mediated by information technology (including the web, information kiosks and mobile devices). Such eservice includes the service element of e-retailing, customer support and service and service delivery (Bateson, 1985; Bitner. 2000; Zhang and Prybutok. 2005). Services by definition are intangible and easily duplicated. They can be divided into high-touch or high-tech services. High- touch services are mostly dependent on people in the service process producing the service whereas high-tech services are predominantly based on the use of automated systems, information technology and other types of physical resources. However, one should always remember that high-touch also includes physical resources and technology-based systems that have to be managed and integrated into the service process in a customer-oriented fashion (Cannan, 1990; Gromoos. 2001; Bitner. 2001). Thus. in this study. technology banking services include both high-tech and high-touch services. For example, high-tech services include internet/ telephone/Short Messaging Services (SMS). AIM machines whereas high-touch services consist of instructions and personnel assistance in using the services. Quality is differentiable and seen from the expectations of customers. Hence, it is necessary to identify and prioritize expectations for service and incorporate these expectations into a process for improving service (Ojunga. 2005; Goodman et al .• 1986; Cox and Dale. 2001 ). Implementing and evaluating service quality is a very complex process. Two aspects need to be taken into consideration when evaluating service quality: content and delivery (Zeithaml and Bitner. 1996; Dabholkar. 2000; Dabholkar and Bagozzi. 2002). Customers may be in the best position to evaluate the quality of delivery while the service providers are the best judges of the content of the message.

**2.4 ELECTRONIC BANKING AND ITS REVOLUTION IN NIGERIA**

Electronic banking can be described as the act of carrying out the business transaction of a bank using electronic devices. Examples of electronic devices that are used include Computer Systems, Global System for Mobile Communication (GSM) phones, Automated Teller machine (ATM), Internet facilities, Optical Character Recognition (OCR), Smart Cards, etc. E-banking is about using the infrastructure of the digital age to create opportunities, both local and global. E-banking enables the dramatic lowering of transaction costs, and the creation of new types of banking opportunities that address the barriers of time and distance. Banking opportunities are local, global and immediate in e-banking [6, 7]. The evolution of e-banking dates back to 1986 when the banking sector in Nigeria was deregulated [10]. The result of this deregulation brought far-reaching transformation through computerization and improved bank service delivery. Competition with new products became keen within the system while customer sophistication posed a challenge for them, hence the reengineering of processing techniques of business activities encourage the automation of financial services especially among new generation of commercial and merchant banks. In effect, the emergence of a crop of new generation banks following the liberalization of bank licensing motivated the introduction of high technology in the Nigerian banking system. Some of them considered the ‚arm-chair‛ brick and mortar approach to banking of the old generation banks as having no regard for the customers and therefore an identified weakness they can exploit on. These new banks discovered that the evolving technology at the global level could be applied to greater advantage in the Nigerian financial landscape [8]. That indeed paid off for some of them, as customers, who ordinarily would have found it almost impossible to leave the banks they were already familiar with for a new one that was yet to find its feet, quickly noticed the difference in the available products and service delivery systems of the two categories of banks (old and new generation). The customers without hesitation opted to pay for the extra values that would satisfy the extra-personalized product services and the attendant personalized marketing. They therefore demonstrated their preparedness to switch from one bank to the other, the old ties notwithstanding; as they identified gaps in the service delivery of their original banks [6]. E-banking makes use of certain identification features before access/permission is granted by the bank to its users. A widely used identification feature today is the use of personal identification number (PIN). These are usually a series of codes which is only known to the customers who owns the account or anyone else the person(s) wished to have access to his account. Permission to perform financial transactions is immediately granted by the banks once this PIN is quoted.

**2.5 IMPACT OF IT IN NIGERIA’S BANKING INDUSTRY**

The following include some of the major impacts of information technology in Nigeria’s banking system:

**GSM Banking**

This mode of e-banking makes use of the Global System for Mobile communication (GSM) phones as the primary electronic device. GSM has improved the operational efficiency of many banks in the country. The mobile banking services basically allow customers to operate their accounts with the operating banks from mobile phones to a large extent as long as their phones and network support SMS (short messaging service). The user could be able to check account balance up to his two last transactions.

**Automated Teller Machines (ATMs)**

ATMs are a computer-controlled device that dispenses cash, and may provide other services to customers who identify themselves with a Personal Identification Number. ATM dispenses cash at any time of the day and night, unlike the traditional method where customers have to queue for a very long time in order to withdraw cash or transfer funds.

**Adoption of the ICT Integrated Project**

Banks in Nigeria have successfully completed information and communication technology integration project which enables them to communicate easily across as many employees as possible within and outside the country to deliver radically-enhanced customer-centric services. **Funds Transfer**

Customers can now electronically transfer funds across the globe without any problem or delay as compared to the traditional method before the advent of information technology when funds are seriously delayed before they are delivered to the recipients.

**On-Line Banking**

With the aid of information technology, online banking provides the opportunity of paying bills and performing transactions of any kind electronically. Electronic payments can be credited or debited the same day. Customers can make payments for goods or services without necessarily coming in contact with physical cash and running the risk of handling a large amount of money.

**Electronic Mail**

Information technology has given rise to electronic mail which improves communication between individuals, external parties and the bank within or across various geographical regions or boundaries. The availability of online information provides bankers and customers with a powerful vehicle for research.

**Bankers Automated Clearing Services**

This involves the use of Magnetic Ink Character Reader (MICR) for cheque processing. It is capable of encoding, reading and sorting cheques. Also, request for cheque books or purchase of draft can be made and granted via electronic devices that are web enabled.

Summarily, the impact of information technology in banking industries in Nigeria cannot be over-emphasized. It has provided flexible and convenient services to customers. Most current e-banking applications make use of the Internet which allows customers to obtain current account balances at any time. Customers do not need to bother themselves once money have been deposited or withdrawn from their accounts as most banks in Nigeria employs the use of short message service (SMS) to intimate customers of their balances immediately the transaction is performed.

**2.5 THEORETICAL FRAMEWORK**

**Innovation Diffusion Theory**

This hypothesis created by Roger in 1983 discloses people's aim to embrace a technology as a methodology to perform a customary action. The basic elements that focus the appropriation of advancement at the general level are the accompanying: relative favorable position, similarity, complexity, trial ability and perceptibility. It is concerned with the way in which another innovative thought, antique or procedure, or another utilization of an old one, relocates from creation to utilize. As per (IDT) hypothesis, mechanical development is imparted through specific channels, after some time, among the individuals from a social framework. The stages through which a mechanical advancement passes are: information (presentation to its presence, and comprehension of its capacities); influence (the shaping of a good state of mind to it); choice (duty to its selection); execution (putting it to utilize); and affirmation (support taking into account positive results from it). Early users for the most part are all the more very educated, have higher economic wellbeing, are more open to both broad communications and interpersonal channels of correspondence, and have more contact with change specialists. Broad communications channels are relatively more imperative at the information stage, while interpersonal channels are relatively more essential at the influence stage.

Development choices may be discretionary (where the individual or organization has a genuine chance to receive or reject the thought), aggregate (where a choice is come to by accord among the individuals from a framework), or power based (where a choice is forced by someone else or organization which has essential force, status or specialized ability). Vital qualities of a development include: relative advantage (the extent to which it is seen to be superior to anything what it supersedes); similarity (consistency with existing qualities, past encounters and needs); multifaceted nature (trouble of comprehension and utilization); trial ability (the extent to which it can be tried different things with on a constrained premise); observability (the perceivability of its outcomes). Diverse adopter classifications are distinguished as: pioneers (venturesome); early adopters (respectable); early dominant part (think); late lion's share (incredulous); slow pokes (customary). Prior adopting individuals tend not to appear as something else in age, but rather to have years of education, economic wellbeing andsocial versatility, be in larger organizations, have prominent empathy, low dogmatism, a more noteworthy capacity to manage 14 abstractions, more noticeable rationality, prominent intelligence, a prominent capacity to adapt to uncertainty and risk, higher goals, more contact with other individuals, more noteworthy presentation to both broad communications and interpersonal correspondences diverts and participate in more dynamic data looking for.

Imperative parts in the development procedure include: opinion leaders (who have generally visit casual impact over the conduct of others); change operators (who emphatically impact advancement choices, by intervening between the change organization and the applicable social framework); change associates (who supplement the change specialists, by having more concentrated contact with customers, and who have less skill believability yet all the more accurately or reliability validity). The change operators capacities are: to build up a requirement for change with respect to the customer; to set up a data trade relationship; to analyze the customer issues; to make purpose to change in the customer; to make an interpretation of this expectation enthusiastically; to balance out reception and avoid discontinuance; and to move the customer from dependence on the change specialists to confidence.

**2.6 BENEFIT OF IT SERVICE TO BANKS SERVICE DELIVERY**

The study clearly shows that the introduction of technology facilities by the banks impacted positively on banking services delivery. Benefits accruing to banks as a result of introducing IT based products are: increase in competition, fast and efficient in operations, increased sales revenue, customer retention, it is reliable and accessible, it is convenience (makes banking easier for customers), gives competitive advantage, it improve performance, increase in market share, it helps to catch up with growing trends in banking services, increase in usage of bank’s product, introduction of new product, reputation building,it reduce fraud, creation of value to customers, reduction in manual work, less waiting time, it improved storage of information, improved services and growth. All selected banks stated with emphasis the tremendous reduction in fraud and fraud related activities as a result of the use of IT in their operations.

**2.7 CHALLENGES OF TECHNOLOGY ON BANKING**

Thomas et al. (2002) stated that although technology opens up new dimensions of scope and timing but it creates the possibility for crimes to be committed very quickly. Technology provides benefits for banks but it worsens traditional banking risks. As the number of products and services offered by technology grows rapidly, consumers are more and more concerned about security and privacy issues. The banking industry has declared information privacy and security to be major obstacles in the development of consumer electronic commerce.

Continuous vigilance and revisions will be essential as the scope of technology on banking increases. However, the ease with which capital can potentially be moved between banks and across borders in a technology environment pose a greater sensitivity to economic policy management. According to O’Leary et al. (1989), two issues come to mind when banks talk about security. They are privacy and security, controlling who gets access to the bank’s computer system and its programmes, and what time to access it. Studies regarding technology on banking examined barriers such as, security, privacy, and trust of Web system (Rotchanakitumnuai and Speece, 2003). To be more precise, lack of privacy and security were found to be significant obstacles to the adoption of technology on banking services (Sathye, 1999). Challenges on technology is inevitable, therefore care must be taking in handling technology since its negative effect can cause the bank billions of money.Breaches of security and disruptions to the system's availability can damage a bank's reputation; this can potentially affect other technology banking services and its usage (Schaechter, 2002).

**CHAPTER THREE**

**RESEARCH METHODOLOGY**

**3.1 Research Design**

The research method used for this study is descriptive survey. The comparative analysis was achieved by means of utilizing t-test statistic for the comparison of mean scores at 0.05 level of significance while, the responses questions were analyzed using mean and standard deviation.

**3.2 Population and sample of the study**

The population of the study include customers and bankers of Guaranty Trust Bank. This category of people was selected because its saves the researcher time and convenes the respondents at the same venue. A total population of the study was 183 respondents were selected from the bank. A simple random sampling technique was used to draw 112 Adults.

Taro Yamani formula to arrive at the sample population of the study.

n= N

1+N(e)2

n= 183

1+1120(0.05)2

= 183

1+200(0.0025)

= 183 1120

1+0.5 = 1.5 = 122.

**3.3 Instrumentation**

The instrument used for this investigation was Likert scale which is an interval scale-ranging from strongly Agree, Agree, Disagree and Strongly Disagree, with quantitative values ranging from 4 – 1 point. The instrument used to collect data is titled “Computerization of Banking Product and Services‟ (CBPS). The instrument (CBPS) consists of thirty (13) statements or items. A weighted average of 2.5 was accepted for research question.

**3.4 Validation of the Instrument**

The instrument was validated by the project supervisor who is an Expert in Measurement and Evaluation. The supervisor ascertained the face and content validity. The reliability of the instrument was determined through test – retest method, using Pearson’s Moment Correlation. A reliability coefficient of 0.88 was obtained for the study.

**3.5 Method of data analysis**

The data collected was not an end in itself but it served as a means to an end. The end being the use of the required data to understand the various situations it is with a view to making valuable recommendations and contributions. To this end, the data collected has to be analysis for any meaningful interpretation to come out with some results. It is for this reason that the following methods were adopted in the research project for the analysis of the data collected. For a comprehensive analysis of data collected, emphasis was laid on the use of absolute numbers frequencies of responses and percentages. Answers to the research questions were provided through the comparison of the percentage of respondents’ response to each statement in the questionnaire related to any specified question being considered.

Frequency in this study refers to the arrangement of responses in order of magnitude or occurrence while percentage refers to the arrangements of the responses in order of their proportion.

The simple percentage method is believed to be straight forward easy to interpret and understand method.

The researcher therefore chooses the simple percentage as the method to use.

The formula for percentage is shown as.

% = f/N x 100/1

Where f = frequency of respondents response

N = Total Number of response of the sample

100 = Consistency in the percentage of respondents for each item contained in questions.

**CHAPTER FOUR**

**PRESENTATION ANALYSIS INTERPRETATION OF DATA**

**4.1 Introduction**

Efforts will be made at this stage to present, analyze and interpret the data collected during the field survey. This presentation will be based on the responses from the completed questionnaires. The result of this exercise will be summarized in tabular forms for easy references and analysis. It will also show answers to questions relating to the research questions for this research study. The researcher employed simple percentage in the analysis.

**DATA ANALYSIS**

The data collected from the respondents were analyzed in tabular form with simple percentage for easy understanding.

A total of 122 (one hundred and twenty-two) questionnaires were distributed and 122 questionnaires were returned.

**Question 1**

**Gender distribution of the respondents.**

TABLE I

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Gender distribution of the respondents** | | | | | |
| Response | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Male | 66 | 54.09 | 54.09 | 57.9 |
| Female | 56 | 45.90 | 45.90 | 100.0 |
| Total | 122 | 100.0 | 100.0 |  |

From the above table it shows that 57.9% of the respondents were male while 42.1% of the respondents were female.

**Hypothesis One:**

**H01:** Computerization does not have any impact on product creation.

**Hi:**   Computerization has impact on product creation.

**Table 4.4: T- test on if there is no significant relationship between the abuse of drugs and the attitude of non-conformity amongst youths.**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Respondents** | **Mean** | **St.Dev.** | **N** | **Df.** | **St.** | **P** | **t-cal** | **t-crit** | **Remark** |
|  |  |  |  |  | **Error** |  |  |  |  |
| Customers | 2.64 | 1.07 | 16 |  |  |  |  |  |  |
|  |  |  |  | 110 | 1.0023 | 0.05 | 1.78 | 1.96 | Reject Ho**1** |
| Bankers | 2.51 | 0.98 | 96 |  |  |  |  |  |  |

**Decision rule:**

The data in table 1 revealed that the calculated t-test value of respondents was 1.78, while the critical t-value was 1.96 at a degree of freedom of 110 at 0.05 significant levels. Therefore, the null hypothesis is rejected, while the alternative hypotheses is accepted which states that Computerization have any impact on product creation.

**TEST OF HYPOTHESIS TWO**

**H02:** There is no relationship between computerization and service delivery.

**H12:** There is relationship between computerization and service delivery.

**Table 4.4: T- there is no relationship between computerization and service delivery.**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Respondents** | **Mean** | **St. Dev.** | **N** | **Df** | **St.** | **P** | **t-cal** | **t-cal** | **Remark** |
|  |  |  |  |  | **Error** |  |  |  |  |
| Primary school | 2.79 | 1.02 | 16 |  |  |  |  |  |  |
|  |  |  |  | 110 | 1.0023 | 0.05 | 7.26 | 1.96 | Reject H02 |
| Secondary school | 2.25 | 1.01 | 96 |  |  |  |  |  |  |

The data in the table above revealed that the calculated t-test value of the respondents was 7.26, while the critical t-value was 1.96 at a degree of freedom of 110 at 0.05 significant levels. Therefore, the null hypothesis is rejected, while the alternate hypotheses is accepted which states that there is relationship between computerization and service delivery.

**CHAPTER FIVE**

**SUMMARY, CONCLUSION AND RECOMMENDATION**

**5.1 INTRODUCTION**

It is important to reiterate that the objective of this study was to examine the impact of computerization on the product creation and service delivery. In the preceding chapter, the relevant data collected for this study were presented, critically analyzed and appropriate interpretation given. In this chapter, certain recommendations made which in the opinion of the researcher will be of benefits in evaluating Drug Abuse among Adolescent.

* 1. **SUMMARY**

This study was undertaken to examine the impact of computerization on the product creation and service delivery. The study opened with chapter one where the statement of the problem was clearly defined. The study objectives and research hypotheses were defined and formulated respectively. The study reviewed related and relevant literatures. The chapter two gave the conceptual framework, empirical and theoretical studies. The third chapter described the methodology employed by the researcher in collecting both the primary and the secondary data. The research method employed here is the descriptive survey method. The study analyzed and presented the data collected in tables and tested the hypotheses using the t-test statistical tool. While the fifth chapter gives the study summary and conclusion.

**5.3 CONCLUSIONS**

There are indeed no doubts that majority of organizations including the banks have taken the advantage of IT to enhance their operations. Today most of them have website on the Internet in order to extend their services globally, provide executive services and promote quality of service delivery [8]. Driven by their ambitious aspirations to dominate the African financial services landscape, and under the leadership of a dynamic and visionary management team through information technology, Nigerian banks has been rapidly transformed from being just a bank to a one-stop shop financial solutions provider. As the economies of Nigeria and Africa continues to improve, following the established path of other emerging markets; that is, increased political stability, improved government finances, growing domestic consumer demand, high commodity prices and significant improvement in other economic indicators, the banks in Nigeria are well positioned as a warrant on the African renaissance story. It is expected that when the 5G network is operational, it will boost m-Commerce activities in Nigeria but may require further investment in the quality of cell phones. However, there are enormous opportunities for m-Commerce implementation in Nigeria based on the rate of growth and the diffusion of mobile devices. There is prospect for patronage but may be dependent on the available services.

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**QUESTIONNAIRE**

**INSTRUCTION**

Please tick or fill in where necessary as the case may be.

Section A

1. Gender of respondent

A male { }

B female { }

1. Age of Respondent
2. 18-25 { }
3. 26-35 { }
4. 35 and Above { }
5. Educational Status
6. None [ ]
7. FSLC [ ]
8. BSC [ ]

Others……………………………….

1. Relationship with Bank
2. Customer [ ]
3. Banker [ ]

**SECTION B**

1. Do you enjoy digital banking services?
2. Agreed { }
3. Strongly agreed { }
4. Disagreed { }
5. Strongly disagreed { }
6. Have you experience eased using digital banking products?

(a) Agrees { }

(b) Strongly agreed { }

(c) Disagreed { }

(d) Strongly disagreed { }

1. Do you think adopting digital methods in rendering banking services was a great idea?
2. Agreed { }
3. Strongly agreed { }
4. Disagreed { }
5. Strongly disagreed { }
6. You prefer digital banking method to traditional banking method.
7. Agreed { }
8. Strongly agreed { }
9. Disagreed { }
10. Strongly disagreed { }
11. Network issues has been a great challenge in using online banking services.
12. Agreed { }
13. Strongly agreed { }
14. Disagreed { }
15. Poor delivery has been put away since the adoption of digital banking methods?
16. Agreed { }
17. Strongly agreed { }
18. Disagreed { }
19. Strongly disagreed { }
20. Computerization does not have any impact on product creation?
21. Agreed { }
22. Strongly agreed { }
23. Disagreed { }
24. Strongly disagreed { }
25. Computerization have any impact on product creation?
26. Agreed { }
27. Strongly agreed { }
28. Disagreed { }
29. Strongly disagreed { }
30. There is relationship between computerization and service delivery.
31. Agreed { }
32. Strongly agreed { }
33. Disagreed { }
34. Strongly disagreed { }
35. There is NO relationship between computerization and service delivery.
36. Agreed { }
37. Strongly agreed { }
38. Disagreed { }
39. Strongly disagreed { }
40. Product creation has no significant impact on service delivery.
41. Agreed { }
42. Strongly agreed { }
43. Disagreed { }
44. Strongly disagreed { }
45. Product creation has a significant impact on service delivery.
46. Agreed { }
47. Strongly agreed { }
48. Disagreed { }
49. Strongly disagreed { }