EFFECTS OF INFORMATION TECHNOLOGY ON ORGANIZATIONAL CULTURE AND MANAGEMENT, A STUDY OF FIRST CITY MONUMENT BANK, (FCMB), NIGERIA

Małgorzata NADZIAKIEWICZ[1*], Ekene Elijah OBI[2]

[1] Silesian University of Technology; malgorzata.nadziakiewicz@polsl.pl, ORCID: 0000-0002-0900-404
[2] Silesian University of Technology, eo300161@student.polsl.pl
* Correspondence author

Purpose: The paper aims to present factors that contribute to successful IT integration into an organization's culture, and to explain how such integration impacts the business and its leadership. These effects, which can have either a positive or a negative impact, are examined using First City Monument Bank (FCMB), which is located in Nigeria.

Design/methodology/approach: The objective is achieved by investigating how the implementation of information technology effects organizational culture and management. The particular focus of the study is restricted to aspects and facets of organizational culture, such as: communication, training, working time and job delivery, business development, motivation of employees, sectorial and productivity development of the banking sector in Nigeria. The data were gathered in 2021-23.

Findings: The results of the research show that technological progress has had the positive and negative impact on FCMB's corporate culture and management.

Originality/value: Until now, little research has been done about the effect of IT on organizational culture and management in Nigerian banking sector.

Keywords: Information Technology, corporate culture, Nigerian Banking, management.

Category of the paper: research paper.

1. Introduction

The current climate of business calls for competitions that are frequently cutthroat and prone to surprise twists and turns. At this time, organizations and businesses of every size and scale are confronted with significant competitive challenges, maybe more so than at any other point in recent history. Business owners, executives, and managers are turning to information technology and other digitally powered tools in their respective organizations to help them stay afloat with current happenings, meet up with competitions, maximize profit, and ultimately

remain in business without losing the purpose and vision for starting the business in the first place and maintain organizational structuring, communication amongst and with staff. In order to cope with this phenomenon, business owners, executives, and managers are turning to information technology and other digitally powered tools in their respective organizations. The implementation of information technology has had an impact on the trajectory of today's organizations. The use of IT alters the way in which businesses function, as well as the way in which customers make purchases from those businesses and the way in which goods are distributed. The study's goals are to shed light on the factors that contribute to successful IT integration into an organization's culture, and to explain how such integration impacts the business and its leadership. These effects, which can have either a positive or a negative impact, are examined using First City Monument Bank (FCMB), which is located in Nigeria.

Analyzing the action of managers' activities aimed at eliminating the negative impact of information and communication technologies on the employee, it is also necessary to mention the active implementation of schemes to maintain the balance between work and professional life. Healthy lifestyle programs encourage employees to develop their own passions and interests, allow them to rest and maintain the much needed (especially nowadays) distance to virtual reality (Kochmańska, Kuzior, Marszałek-Kotzur, 2021).

1.1.   Background to the study

Processing information has developed into one of the most important aspects of running a business in recent years. This is because information dictates how businesses keep customers, what customers buy, and how they consume goods and services. It is now required for people and businesses to acquire information technologies and to make regular use of them in both their professional and personal lives. New technologies lead to better quality and optimization of costs and thanks to innovation and new technologies, organizations can work better and more efficiently. Organizations noticed that quality and technology is important factor for developing services to encourage sustained achievement. (Nadziakiewicz, 2019) This is true for both the professional and personal spheres. As a consequence of this, in this age of information, where information is regarded as a potent tool, this circumstance has made it imperative for organizations to become increasingly information-based and to benefit from information technologies in a variety of processes and activities. As a result of this, in this age of information, where information is regarded as a powerful tool, this circumstance has made it imperative for organizations to become increasingly information-based. This is because the information age is currently underway. Because information technologies are used so extensively in so many different jobs, operations, functions, and processes, companies' general modes of operation have had to undergo some necessary shifts as a result (Drucker, 1999, pp. 79-94; Erdurmazl, 2020). This is as a result of the fact that, in contrast to traditional technologies, information technologies not only modify the technical sectors but also affect communication channels, decision-making functions and procedures, control, and other aspects

of society. This is due to the fact that information technologies are both more pervasive and more flexible than traditional technologies (Brooks, 2006). Each company has its own unique culture, and those cultures are easily distinguishable from one another. It is possible to define organizational culture as the sum total of an organization's ideals, virtues, accepted behaviors (both good and not so good), and political climate (Bliss, 1999; Ozigbo, 2013). There is a wide variety of corporate cultures, some of which have been defined as follows: customer-centered culture, inventive culture, honest culture, technology driven culture, laid back culture, risk taking culture, or family focused culture, just to name a few examples among many others (Ozigbo, 2013). Founders of a firm are typically the ones who are responsible for establishing the company's culture. Typically, the acts and behaviors of the organization's founders serve as the foundation for the organization's culture in the future, together with his goal and vision for the company. It is not to imply, however, that cultural norms do not shift throughout the course of time because they very certainly do. According to Eser Erdurmazl (Erdurmazl, 2020), an organization's culture undergoes a transformation as a result of the introduction of novel processes and procedures for getting things done within the company.

1.2.   Significance of the study

The significance of the study is derived from the significance of electronic commerce in light of the fact that the globe as a whole is embracing e-commerce interfaces of all kinds in commercial establishments of all sizes brought about by globalization, not only are banks crucial in commercial activities, but they are also a top player in the development of new jobs in Nigeria, which is why they play such an important part in the nation's economy. Performance in an organization can be thought of as the sum total of the results that organizational activities produce. This research was carried out with the intention of making a contribution to the existing body of literature in the field of organizational behavior pertaining to the effect and impact of technology investment on work performance, output, and enhanced productivity, thereby constituting the empirical literature for future research in the subject areas. The study was carried out in order to fulfill this purpose. The study also benefits, managers and top CEOs of organizations on the importance of information technology. This results in simplifying organizational structure, centralizing decision making at executive level, and decentralizing it at operation level. Additionally, organizational intelligence is to be developed and maintained to develop and maintain a competitive advantage. It is anticipated that the findings of this study, helps to highlight the ways in which human resource can use IT for the benefit not only to the career development of employees, but also to the corporate performance of the organization. It is also anticipated that the study gives an insight into the negative effects of IT implementations and provide ways to mitigate against them. The existing body of literature and the theoretical framework of this study, makes significant contributions to the body of knowledge in general and in the subject field, in addition to other research being conducted in fields that are related to this study. These contributions shall be made across the entirety of

academia. In addition, the findings of this research offer a novel paradigm for a more in-depth comprehension of the effects that the implementation of information technology has on organizations located in developing nations. In conclusion, the research findings, provides researchers, research bodies, and academics who are interested in conducting future research in this area of study with the baseline information they need to do so. It also determines the gaps that currently exist in the research so that those interested can conduct research to fill those gaps and further broaden the body of knowledge in the field and subject area in particular. The recommendations might be important to consider for subsequent research.

1.3.   Scope of the study

The adoption and application of information technology (IT) and other internet-enabled technologies are included in the scope of this study. These technologies are being used to enable and support organizational culture in FCMB. As a result, the purpose of the study is to investigate the influence that Information Technology has on the culture and management of organizations. When it comes to First City Monument Bank, we place a particular emphasis on the banks: Ajah, Lekki Jakande, Lekki Admiralty, and Surulere branches, all of which are located in the heart of the commercial metropolitan city of Lagos in Nigeria. Each location of the bank has its own quirks, and all of them are responsible for banking activities in Lagos. It is also a research that focuses on the banking industry in Nigeria, by extension, and the way that information technology is utilized within the organizational structure of the sector as its general scope. The particular focus of the study is restricted to aspects and facets of organizational culture, such as: communication, training, working time and job delivery, business development, motivation of employees, sectorial and productivity development of the branch, and so on.

1.4.   Operational definition of terms

This section explains words and phrases that are used in this thesis. For this study, the definitions take into account the constant changes in ICT that are happening in global business. They also have to make sense in the context of the banking sector in Nigeria, with a focus on FCMB Plc.

1. **Change management:** means taking a methodical approach to changing an organization's objectives, methods, or tools. The goal of change management is to implement methods of bringing about change, keeping it under control, and assisting people in adjusting to the new circumstances.

2. **Information technology (IT)**: means to create, process, store, secure, and exchange all forms of electronic data through the use of computers, storage, networking, and other physical devices, infrastructure, and processes.

3. **Management**: administration is defined as the management of an organization, whether it be a business, nonprofit, or government agency. It is the art and science of managing a company's resources.

4. **Organization**: is a group of people organized for a specific, often commercial, purpose, as in a company, institution, or association.

5. **Organizational change:** is the movement of an organization from one state of affairs to another. The nature of organizational shifts varies widely. It may involve a change in a company's structure, strategy, policies, procedures, technology, or culture.

6. **Organizational culture**: is the collection of values, expectations, and practices that guide and inform the actions of every team member in an organization. Similar to the collection of characteristics that define a company's identity.

7. **Organizational structure**: describes the means by which objectives are integrated into decision-making, task assignment, and management. Actions taken by an organization are influenced by its structure, which also serves as the basis for its routines and practices.

2. Impacts of technology on organizational culture and performance

Information technology use in an organization may not be able to establish or influence corporate culture on its own, but it can have a substantial impact on corporate culture nonetheless (Sarosa, Samiaji Zowghi, Didar, 2003). Yet, it is difficult to quantify influence. The effect of information and communication technologies (ICT) on the organization's aims; the organization's objectives are the endpoints attained by its actions. Strategic objectives are the organization's key long-term goals, the adoption of action plans, and the allocation of resources necessary to achieve them via ICT use (Zorni, Plojovi, Enis Ujkanovi, Ribi, 2011).

Adoption, implementation, and use of information technology in businesses have an effect on productivity and creativity, where creativity is defined as the ability and capacity to produce new ideas rapidly. According to Demail Zorni, Emsudin Plojovi, Enis Ujkani, and Lejla Ribi (2011), creativity is comprised of four interdependent and frequently overlapping stages: Unconscious search, Intuition, Acumen, and a logical formula. Among others, the impact on innovation, the impact on effective action for the promotion of the product and services, the impact on establishing closer ties with customers, the sharing of technology with other members of the organization, and the maintenance of the project's allocated time or financial support, the effect of managerial style (Bolton, 2001).

2.1. Positive Impacts

Information technology use in a company may not be capable of establishing or influencing corporate culture on its own, but it can nevertheless have a significant impact on corporate culture (Sarosa, Samiaji, Zowghi, Didar, 2003). Yet, influence is difficult to define. The impact of information and communication technology (ICT) on the organization's goals; the goals of an organization are the ends it seeks to achieve via its actions.

Strategic objectives are the organization's most important long-term goals, the adoption of action plans, and the allocation of the resources required to achieve them through the use of ICT (Zorni, Plojovi, Ujkanovi, Ribi, 2011) Adoption, implementation, and utilization of information technology in enterprises have an effect on productivity and creativity, where creativity is defined as the ability and capability to rapidly generate new ideas. According to Demail Zorni (Zorni, Plojovi, Ujkani, Ribi, 2011), creativity consists of four interdependent and usually overlapping stages: Unconscious search, intuition, intelligence, and a logical formula. Including, but not limited to, the impact on innovation, the impact on effective action for the promotion of the product and services, the impact on establishing closer ties with customers, the sharing of technology with other members of the organization, and the maintenance of the project's allocated time or funding. The influence of management style (Bolton, 2001).

- IT adoption and implementation increases efficiency: with automation, especially in the banking sector, software that monitors an organization's building systems, a firm can conduct audits and tests of various systems and equipment seamlessly. Conflict resolution tool tracks changes made in the VBS (the Visual Block and Stack) that contains an organization's live data), and reports back on changes that affect a chosen scenario.

- IT adoption, use and reach sustainability goals: Technology utilization in enterprises is continually improving, enabling offices to go paperless (or at least, paper-reduced). Tablets and digital whiteboards result in less printing, which requires less ink and toner and less storage space for paper documents. Using the internet in the workplace presents enormous prospects for greener and more effective operations. Smart lighting and HVAC systems save money by activating only in response to presence detection or environmental cues. This, according to Shemi (Shemi, 2017), reduces the organization's energy, building, and operational costs and improves its corporate social responsibility.

- IT use and adoption recognizes and rewards employees: installation of recognition and reward software can enable top management to deliver "shout outs" or honorary acknowledgment to worthy staff for outstanding performance. Software such as "Gamification" can be used to improve training and onboarding, as well as to advise employees who wish to advance their careers; it assists them in gaining a clear grasp of the skills to develop or the milestones to achieve before their next promotion. In turn, this increases staff engagement (Schwarz, 2002).

2.2. Negative impacts

The impact of technology on corporate culture is not always favorable. The capacity to work from and with a mobile device, according to Klein E.E. (Chi, Klibaner, 2000), can create an "always-on" workplace in which employers expect employees to reply to emails and fix issues spontaneously during non-working hours. Mobility enabled by information technology enables a flexible workplace; yet, being linked to work applications twenty hours a day can have a significant negative impact on an employee's work-life balance, increase stress and anxiety levels, and cut into personal and family time. In turn, this, destroys employee motivation to work and perform optimally, and the organization's turnover rate also increases. Organizational adoption and implementation of technology is sometimes a poor alternative for human diligence due to the fact that a device's correct course of action is dependent on algorithms that cannot compete with fundamental human intelligence (Mahmood, Mann, 2000). In light of this, Wiley argues that human resources departments should not rely solely on language processing software to look through resumes.

Some other negative impacts recorded by Y.A. Dauda (Dauda, Akingbade, 2011), are:

- Technology over dependence: this occurs across all businesses and industries. A study conducted on Starbucks by Marianne Chrisos (2019) revealed that the implementation of new technology in the early 2000s enabled organizations to work optimally; but, when there is a fault, it disrupts the entry process and the customer experience may suffer. Any organization whose communication procedures have been aided by technology risks having to revert to a previous technology or process in the event of a technological failure.

- Reduced interpersonal communication: a further detrimental effect of technology on business communication and organizational culture is that it frequently diminishes interpersonal interactions in the workplace. The absence of a collaborative environment might negatively affect team spirit. Y.A. Dauda & W.A. Akingbade (2011) explain that this may be because employees communicate primarily through chat and virtual programs like: skype, zoom, outlook, teams, etc. instead of walking to each other's desks or picking up the phone, or it may be because technology enables a more remote workforce and with fewer in-office meetings, it's more difficult to establish and maintain more in-depth professional relationships or comprehend the scope of issues to be resolved. When employees are overburdened, they have less time to focus on critical and innovative thinking to advance work initiatives. Work therefore becomes a matter of survival, and workers find it difficult to acquire the new skills their jobs require.

- Safety and security issues arise at large with ICT use: information on customers, workers, and businesses used to be kept in huge, on-premises file cabinets or vaults. Throughout the last century, technological advancements have substantially reduced the time, effort, and expense associated with storing, accessing, backing up,

and disseminating this information Y.A. Dauda & W.A. Akingbade (2011). Organizations using cloud-based storage, for example, need to pay extra attention to data security.

- Tech use addiction: resulting from the necessity to continually check one's phone or internet-enabled devices for messages and deadlines. In a study conducted by Atiloye (Atilove, 2021), it was discovered that employees with a high degree of gadget addiction have a high level of GABA (Gamma Amino butyric acid) secretion, a substance that suppresses brain signals. Eventually leading to vision problems, poor vehicle control, excessive blood pressure, and other cognitive dysfunctions.

Other issues include: the need to constantly spend time training and retraining as new gadgets or software are released, cost effectiveness, distractions, pressures, technically induced stress at the work place and frustrations.

3. Research results

The results of the research show that technological progress has had an impact on FCMB's corporate culture, in the following ways:

1. This study reveals how ICT has made it easier for the bank's customers to pay for goods and services and conduct other types of transactions by providing them with self-service facilities (automated customer service machines) where they can apply for a bank account and fill out all of the necessary paperwork online.
2. The majority of the respondents from the response frequency opted that the use of information technology has definitely increased the Employee productivity level as a result of better handling of technological developments.
3. From the respondent's feedback frequency, the majority agrees that Technological change and ICT tools has resulted in reduction in error rate across various bank branches. With respect to the overall findings, it is undisputed that the majority of the respondents has greatly highlighted on various positive and beneficial effects of information technology in terms of the fact the customers no longer wait in lines to be attended, and the service quality has been advanced.
4. According to the research, a bank's entire business plan includes spending money on IT and the Bank management must enhance spending on information and communication technology goods to boost service speed, convenience, and accuracy. They would boost Nigerian banks' productivity, income, and competitiveness, making them more resilient to the opportunities and threats of an ICT-driven globalized economy.

5. From the existing research issues, the literature has shown the significant role of organizational culture in their successful adoption of information technology (IT), which obviously affects the organizational performance. Nevertheless, not much attention has been given to this area, despite the potential influence organizational culture has in the banking sector. The debate surrounding the value of investing in IT persists, while organizations recognize the competitive advantage it offers for survival and growth, many IT implementation projects fail to meet managerial expectations, especially in developing societies like Nigeria, due to inadequate funding, poor budgeting, lack of technical expertise, and ineffective management of organizational culture.

6. The majority of the respondents vehemently agree that the influence of the various Information Technology, in organizational culture and performance at FCMB Bank branch office has improved from the use of IT in various banking operations.

7. Deriving from the research analysis, the majority of the respondents agrees that the effect of IT in the banking operations is evident, generally above 80% of the employees was in agreement of the positive impacts of IT in the bank, but to curtail and maintain an effective organizational culture and good management, the IT usage within the workplace should also be controlled and properly managed to avoid been abused.

4. Results and discussions of survey findings.

The research sampled a total of 150 respondents; 120 questionnaires were returned, representing a 92% response rate. Included among the respondents were the Branch Manager, Relationship officers, branch IT support staff, customer service managers, customer service representative officers and support, the Branch head of operations, In-branch operations control, marketers, and tellers. The analysis was therefore conducted using the completed questionnaires. The Statistical Package for the Social Sciences (SPSS) was used to analyze the valid study copies returned for analysis. Each branch has a distinct mode of operation based on the types of customers who live or work nearby and the size of the location. When discussing the analyzed data, the researcher also employed descriptive methods for better comprehension.

4.1. Questionnaire Distribution and response rates per branch

Table 1.
Copies of questionnaire distributed and retrieved (N = 120)

S/N	Branch location	Total staff Population sampled per branch	Number of Questionnaires distributed per branch	Number of Questionnaires retrieved par branch
1	Lekki Admiralty.	24	24	17
2	Ajah	36	36	27
3	Lekki, Jakande	45	45	37
4	Surulere.	45	45	39
	Total	**150**	**150**	**120**

Source: Field Survey (2023).

5. Conclusion

Many businesses, including financial institutions, acknowledge the value of a strong corporate culture, but not all are aware of the wide range of influences on that culture. Employers and workers alike may benefit from smart use of technology in the workplace, but only if that workplace prioritizes its people over its gadgets. While banks have mostly benefited from technological advancements, some have experienced the negative impact of technology. There is a positive relationship between net investment income and net financial asset (Joyce, 2019; Aberola et al., 2020; Hiattori et al., 2023). Every area of the banking sector, from IT and security to operations and team relations, has felt the corrosive effects of technology on corporate communication. Knowing what may go wrong with technology in the workplace can help the Bank, get ready for any problems that could disrupt or delay communications.

Technology development has had both positive and negative effects on society and the world at large. Here is a summary of these effects:

Positive Effects of Technology Development:

1. **Increased Efficiency**: Technology has significantly improved efficiency in various sectors, from manufacturing to healthcare. Automation and digital tools have streamlined processes, reducing the time and effort required to complete tasks.

2. **Improved Communication**: Technology has revolutionized communication, making it faster and more accessible. The internet, smartphones, and social media have connected people globally, facilitating information sharing and collaboration.

3. **Enhanced Productivity**: The use of technology tools and software has boosted productivity in businesses and individuals. From project management software to data analysis tools, technology aids in getting more work done in less time.

4. **Medical Advancements**: Technology has led to breakthroughs in healthcare, such as advanced medical imaging, telemedicine, and robotic surgery. These innovations have improved diagnosis, treatment, and patient care.

5. **Education Accessibility**: E-learning platforms and digital resources have made education more accessible. Students can access a wide range of educational materials online, breaking down geographical barriers.

6. **Environmental Benefits**: Technology has the potential to address environmental issues. Clean energy technologies, such as solar and wind power, have reduced reliance on fossil fuels, contributing to a greener planet.

Negative Effects of Technology Development:

1. **Job Displacement**: Automation and artificial intelligence have led to job displacement in certain industries. Workers in routine tasks are particularly vulnerable, leading to concerns about unemployment.

2. **Privacy Concerns**: The digital age has raised significant privacy concerns. Data breaches and surveillance have become more prevalent, jeopardizing individuals' personal information and freedoms.

3. **Social Isolation**: While technology connects people, it can also lead to social isolation. Excessive screen time and reliance on virtual interactions can weaken real-world social bonds.

4. **Health Issues**: Excessive screen time and sedentary behaviors associated with technology can contribute to health problems such as obesity, eyestrain, and mental health issues.

5. **Environmental Impact**: While technology can help address environmental issues, it also contributes to them. The production and disposal of electronic devices, as well as energy consumption from data centers, have environmental consequences.

6. **Digital Divide**: Not everyone has equal access to technology and the internet, creating a digital divide. This can exacerbate existing social and economic inequalities.

In conclusion, technology development has brought about numerous positive changes, improving efficiency, communication, and various aspects of our lives. However, it also poses challenges such as job displacement, privacy concerns, and health issues. Balancing the benefits and drawbacks of technology is an ongoing challenge for society.

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