Cameroonian Agri-Food Sector
Impact of Business Intelligence
Evaluation of Training Courses
The Affinity to Execute Strategy

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Quality Control and Entrepreneurship Sustainability

By Oboreh Justina

Delta State University

Abstract- This paper examined the effect of quality control on organizational product and the needs for sustainability Innoson Motors in Anambra State, Nigeria. The paper formulated two research questions and two hypotheses which were tested at 0.05 level of significance using Spearman’s Rank Order Correlation Coefficient. Cross-sectional survey was used in collecting data for the study. The paper revealed that there is strong link between quality control and sales, and there is a perfect linear relationship between sales volume and product quality. The paper recommends that management should organize seminars, workshops on quality control for their staff to enhance sales and sustainability.

Keywords: quality control, sustainability, entrepreneurship, business.

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Keywords: quality control, sustainability, entrepreneurship, business.

I. Introduction

Entrepreneurial business is sometimes referred to as small business. Small businesses all over the world are generally acclaimed as the engine of growth of economies, as far back late 19th century (Oboreh, 2021). There is need to sustain the small business because they account for at least seventy percent of employment and contributes significantly to economies and development of nations (Anyanwu, 2012). Product quality is paramount, as it contributes to the survival of the enterprise. Quality can be said to be the opinion by a customer or user of such product or service, relating to the extent to which the customers or users judges the product or service satisfaction (Adams, 2020; Idemobi, 2010; Pyzdek, 2000). Most developing countries are experiencing violent competition in their business environment, especially in the last two decades, quality management would go a long way to help businesses compete favorably (Abuo, Ezekonkwo, 2018 in Oyibo 2021). Manufacturers have to provide quality products, focusing on cost reduction and ensuring sustainable customer’s satisfaction (Jimoh, Oyewole, Iwa, & Waziri 2019).

Quality control must be clearly stated in terms of the requirement for each part of the production process so that workers will clearly understand the required characteristics of their output and in order to provide the basis for determining whether a limit of product is acceptable (Agosi & Pakdeejirakul 2013; Imag, 1992; Imade, 1984; Koontz & O’Donnell, 1968). The goal of a business is to assure consumers that the standards of their product and goods are high. Quality is an inherent property of a product that satisfies the consumer. An entrepreneur who is desirous in sustaining products that contribute to social and environmental gains for others in society (Shepherd & Patzelt, 2011; Hockerts & Wustenhagen, 2010).

Demirbag, Tatoglu, Tekinkus & Zaim (2006) stated that the concept of quality control involves all those activities or functions that must be performed to fulfill the business’s quality objectives. The aspect of quality assurance (activities and function concerned with the attainment of quality such as design specification quality management and quality control) that concerns the practical means of securing quality as set out on the specification, Santos-Vijande & Alvarez- Gonzalez (2007).

The quality control in Innoson Motors start by ensuring that the components in assembly production are the right grade and that the planning of production include quality consideration in every aspect of the production circle, from purchase of raw components to the delivery of the product to the final consumers.

In the light of the aforementioned, it becomes necessary to consider quality control of Innoson Motors, in relationship to sustainability of the business using its assembly plant in Nnewi in Anambra State of Nigeria. The study aimed at examining the quality control in respect to entrepreneurship sustainability of its products in competitive market. Specifically, the study sought to: i) determine the relationship between the uses of quality control and sales volume ii) know the relationship between the uses of quality control and product standardization.

In line with the above objectives, two hypotheses were raised: i) There is no significant relationship between the uses of quality control and sales volume; ii) There is no significant relationship between quality control and product standardization.

The paper aimed to help the enterprise to have an in-depth knowledge of the importance of quality control on the organization and how to retain its products in the competitive market.

II. Literature

A company’s success is greatly influenced by the quality of product the firm provides and by the cost incurred in achieving that quality. Consumers access the value they can obtain by purchasing products from the...
firm where value is the amount of quality they can obtain for a given price (Hisrich, & Peters, 2010). The quality of the company’s product and its reputation for customer service and satisfaction influences the customer’s decision. Managers have a major responsibility to help the company deliver to the customer quality products at reasonable prices (Hart & Mistein, 2003).

Entrepreneurship is the willingness and ability of a person to seek for investment opportunities to set up and operate a business successfully, Suleiman, 2006 in Oboreh, (2018). The spirit of entrepreneurship is a required condition to an entrepreneurial society and culture. This ethos is required for the general economic growth of any nation, mostly developing countries like Nigeria and the need to strengthen it. The view is in line with Onwumere & Egbo (2008) that entrepreneurship is the readiness and individual’s ability or a firm or an organization to recognize an environmental change, check quality management and utilize such an opportunity to produce goods and services for public use. In addition entrepreneurship can be sustained through total quality management of an organization. It can also be described as an organizational and management approach that enables an individual to respond to change and solve problems in whatever situation they may find themselves. An enterprise success is greatly influenced by the quality of product the company provides and by the cost incurred in achieving that quality. Benzing, Hung & Chu, 2009 stated that consumers access the value they can obtain by purchasing products from the company where value is the amount of quality they can obtain for a given price. The quality of the entrepreneur’s product and its reputation for customer service and satisfaction greatly influence the customer’s decision. Managers have a major responsibility to help the enterprise deliver to the customer a quality product at a reasonable price (Sharmilee & Muhammad, 2016). From the view of the customer, a significant part of the quality of a good or service is fitness for his or her intended use of it. A product must be suitable for the use that the consumer has in mind (Agosi & Pakdeejirakul, 2013). Quality includes total product and service features of marketing, engineering, manufacture and maintenance per which the product and service in use needs to meets customer’s expectations (Idemobi, 2010).

Munoz & Cohen, 2018; Schaltegger & Wagner, 2011; Madu, 1986 affirmed that entrepreneurship sustainability can be seen as the process of managing an enterprise by considering three different approaches, economic, social and ecological value. Sustainable entrepreneurship is directed on the protection of nature, life support, and community in the search of real opportunities to bring into existence future products, processes, and services for gain, where gain is broadly interpreted to include economic and non-economic gains to individuals, the economy and society as whole (Farny & Binder, 2021).

In the same vein, Abuo & Ezeokonkwo (2018); Farny & Binder (2021) focused on sustainable entrepreneurship and sustainable development. The main idea that brings entrepreneurs together is such activities in pursuit of financial gain which must not adversely affect the natural and social environments in which they operate. Total quality comprises of the entire organization so that workers can view the activities of each employee level in order to steadily advance products and services delivered to customers through developing helpful organizational culture, implementing and management of available tools provided. Genaparapapu & Prathigada (2015) evaluated total quality management for competitive advantage in international business. The study adopted a cross-sectional survey. Data collected were analyzed using descriptive statistics and it was revealed that total quality management practices significantly influence the performance of organizations, hence advocated for improved quality management in the organization to enable higher recognition of the business.

Source: Author’s Concept Model, 2022

Figure 1: Conceptualization Model
a) Product Standardization
The Standard Organization of Nigeria (SON) is an independent institution empowered by government to control quality of products produced in Nigeria, SON (1971). The institution specifies quality requirements for a particular product and ensures that entrepreneurs or companies produce according to specification. Where the companies do not abide to its regulations, it can attract penalties which could lead to closure and ceasing of license. Among the principal functions and roles of SON are to: organize tests of the product, investigate quality of facilities, materials and products, guarantee reference standards for calibration and proof of measures and measuring instruments, gather an inventory product requiring standardization, to obey with Nigeria standard specification, SON (1971).

III. METHODOLOGY
The paper uses the cross-sectional method. The study population and sample size include the store manager, marketing manager and production representative officers in Innoson Motors, Nnewi, Anambra State, Nigeria. The population of the study was 45, since N population is small, the researcher decided to use the entire population N as the sample size (Spigel, 1984). A total of 45 questionnaires were administered to all departments out of which 40 questionnaires were retrieved while 5 were not returned. In order to ascertain the reliability of the research instrument, Cronbach Alpha reliability coefficient was used. The data collected were analyzed using the Spearman Rank Order Correlation Coefficient. The level of significance of 0.05 was adopted as a criterion for the probability of accepting the null hypothesis in \( p>0.05 \) or rejecting the null hypothesis in \( p<0.05 \).

IV. DATA ANALYSIS AND RESULTS
Test of Hypothesis \( H_{o1} \)
\( H_{o1}: \) There is no significant relationship between the uses of quality control and sales volume

<table>
<thead>
<tr>
<th>Quality Control</th>
<th>Sales volume of the product</th>
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<tbody>
<tr>
<td>Correlation Coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td>Quality control</td>
<td></td>
</tr>
<tr>
<td>Spearman’s (rho)</td>
<td></td>
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<tr>
<td>Correlation Coefficient</td>
<td>.317</td>
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<tr>
<td>Sign. (2-tailed)</td>
<td>0.017</td>
</tr>
<tr>
<td>N</td>
<td>40</td>
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Correlation significant at the 0.05 level (2-tailed)
Source: SPSS 23.0 Data Output 2022

From the result in table 4.1 above, it is shown that there is a significant and positive relationship between quality control and sales volume. The value 0.317 shows the relationship and significant at \( p \) 0.017<0.05. The correlation coefficient is high which indicate that there is strong relationship. Therefore, the null hypothesis is hereby rejected and the alternate upheld, which stated that there is significant relationship between quality control and sales volume.

Test of Hypothesis Two \( (H_{o2}) \)
\( H_{o2}: \) There is no significant relationship between quality control and product standardization

<table>
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<tr>
<td>Correlation Coefficient</td>
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<tr>
<td>Quality control</td>
<td></td>
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<tr>
<td>Pearson</td>
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<tr>
<td>Correlation (rho)</td>
<td></td>
</tr>
<tr>
<td>Correlation Coefficient</td>
<td>0.451</td>
</tr>
<tr>
<td>Sign. (2-tailed)</td>
<td>.020</td>
</tr>
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<td>N</td>
<td>40</td>
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Correlation is significant at the 0.05 level (2-tailed)
Source: SPSS 23.0 Data Output 2022
The result from the table 4.2 above showed that the correlation coefficient (rho) has a positive relationship between quality control and product standardization. The correlation coefficient 0.451 confirms the degree and strength of this relationship and it is statistically significant at p 0.020<0.05. The correlation coefficient represents a high correlation between the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate accepted. Thus, there is a significant relationship between quality control and product standardization in Innoson Motors.

V. Discussion of Findings

The results revealed a strong and positive relationship between the quality control and entrepreneurship sustainability of Innoson Motors in Nnewi, Anambra State, Nigeria using the Pearson Product Moment Correlation Coefficient and at 95% confidence interval. The findings of the paper confirmed that there is a strong and positive relationship between quality control, sales volume and product standardization. From hypothesis one, it was revealed that there is correlation exist between quality control and sales volume of product which is in line with the previous studies of Sutrisno, & Timotius (2019); Worlu & Obi (2019) and Ogbu (2015) that quality control influences customers desire to purchase goods which in turn brings high sales.

The paper also found that product standardization has an effect on quality control of an enterprise, in is the second hypothesis. The findings tally with Hart & Mistein (2010) which opined that to resolve the issue of quality, compliance to standards approach for customer satisfaction should be put into consideration and that all elements within the enterprise must conjointly engage.

Other study on sustainable entrepreneurship through quality control by Alintah-Abel, Okolie & Agu (2019), also posited that where quality control is well applied, it brings about improvement and increases the effectiveness in satisfying customers which raises profit of the enterprise. The relevance of quality control in an enterprise cannot be overemphasized.

VI. Conclusion

Quality is the judgment by the customer or user of a particular product or service, it tells to what extent the customers or users of the product believe the product or service surpasses their needs or expectation. Quality of a particular product determines it volume of demand as well as customers attractiveness to purchase the product. For an enterprise to survive in midst of sharp competition, there is need for product standard through quality control.
An Integrated Approach for Effective Evaluation of Training Courses

By A G S Reddy

Abstract- It is imperative to evaluate the training courses for which various procedures are practiced. Training courses were largely conducted with a set of objectives determined through Training Need Analysis (TNA). Evaluation of training (EoT) courses is carried out to elucidate the achievement of training objectives and benefit of training to trainee’s organization. The paper proposes a holistic evaluation methodology to assess the efficacy of training courses. Apart from discussing the concepts and principles of the suggested EoT method a model is put forth for its effective implementation. Data generation, processing procedures, and applicability in assessing the training functions at different levels are elaborated. The study suggests applying various formative and summative assessment tools to ensure the full achievement of the training objectives. These include pre and post-training tests, intermittent tests and independent hands-on tests in the simulated work environment to facilitate the transfer of learning. A numerical Trainee’s feedback pattern is suggested for impartial evaluation of the entire training activity. An assessment package designed in MS Excel is proposed for accurate and impartial assessment.

Keywords: evaluation; return on investment; assessment; skill development; performance; validation; on-job.

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Keywords: evaluation; return on investment; assessment; skill development; performance; validation; on-job.

1. Introduction

Evaluation of training is a crucial part of the training function. It is like a mirror showing the true picture of a training course, reflecting its strength, benefits, and drawbacks. A precise and fair evaluation of training will be a valuable addition to training institute, though many regard it as additional work and unnecessary expenditure. EoT will ensure the achievement of training objectives and significant improvement in on-job performance. The evaluation of training is directly linked with the organization’s quality systems, as the information it provides enables training results to be identified, possible deficiencies to be analyzed and improvements to be introduced to optimize the training function as a whole (Holton, 1996; Kirkpatrick, 1998). It can be noticed that trainee’s organization and training centre/institute in general give the least importance to EoT in the true sense but for collecting and compiling formal feedback. Though some training centres carry out various types of internal validation and generate a lot of information the data is neither compiled nor systematically analyzed applying the EoT tools. Pineda (2010) opined that only a few companies evaluate the results of training in a systematic and rigorous way. Training evaluation is conducted by training institutions in an unsystematic, informal, and ad hoc manner (Hashim 2001). Ineffective use of information about present level of knowledge and skill on proposed training topics among the prospective participants (Entry behavior; EB) illustrates the poor state of affairs in the training domain (William and Richard 1978). In many training courses, the EB was collected through oral interaction and is rarely used to customize the learning process in the concurrence with EB. Even if it is used subsequent evaluation mechanism is not applied to prove that the learning and development have been achieved uniformly to the mastery level. It can be found that many of the EoT tools are not applied as they are normally not engraved in the training need analysis or training design. Twitchell et. al., (2018) specified the poor compliance with training evaluation practices and lack of innovation noticeable in the domain over four decades. This situation has resulted in a data vacuum hindering the evaluation of the training in terms of its total value and benefits accrued. Any authentic and accurate evaluation process needs continuous monitoring, measurement (data/information), and benchmarks (expectation). The data could be of immense help for EoT as it provides the basis for bridging the gap between training effectiveness and efficiency. Sunita and Ajeya (2011) rightly pointed out that having a well-structured measuring system in place can help one determine where the problem lies. Urbančová et. al., (2021) also emphasized - the benefit to the individual can be assessed by a measurable degree of his knowledge, mastering a certain operation, etc. The training should provide scope for internal validation in the form of periodic assessments and external validation such as collecting information from managers about the performance of the trainees after the completion of training at the workplace to evaluate the cost-benefit ratio. On many occasions, the information collected is insufficient to substantiate the achievement of training objectives and Return on Investment (Kaye Alvarez et. al., 2004). A workable EoT component needs to be...
incorporated in training design to effectively assess the training outcome. It is imperative to thoroughly evaluate the training process to prove the training objectives are achieved and the aspirations of the client organization are met by improved performance of the trainees. Contributors to effective EoT could be training designers, course directors, trainer, trainees, HR managers, top management of both training center and trainees’ organization. The study by Shahrooz Farjad (2012) showed that the effectiveness of evaluation needed to be improved through the implementation of optimizing training design, redefining training roles, providing enough budget, management commitment, attention to the individual, job and organizational needs, motivation mechanism, use of ongoing and summative evaluation. The stakeholders of EoT vary for each training course based on the persons involved in the training function thus stakeholder analysis is necessary for each training course. The training function encompasses all learning activities aimed at improving performance at the workplace. The Kirkpatrick Model (2006), the most popular among the training community, is widely used to define the training function boundary and understand its dynamic nature. EoT matrix based on the Kirkpatrick Model (1976 and 1996) can be applied to identify the areas which require attention for authentic evaluation of training courses (Fig. 1). It is prudent to evaluate training courses applying different EoT tools for putting all the training functions on continuous monitoring and improvement mechanism. Sunita and Ajeya (2011) stressed that “a key to obtaining consistent success with training programs is to have a systematic approach to measurement and evaluation”. The research is initiated with a premise that evaluation element is often neglected during the training process. Aim of the paper is to emphasize the importance of evaluation among training community. The prime objective of the paper is to propose an evaluation model with assessment tools for effective evaluation of training.

II. INFORMATION REQUIRED AND SOURCE

Information or data is the key to the successful accomplishment of any assessment. Identifying, locating, and procuring useful and valid information is one of the prime tasks of the EoT. If the required data is not available or procured during the training period the total evaluation of training would not be possible. The information required along with options to obtain and suggestive format for collecting is presented in Table 1. Though many options or tools are available for gathering information, it requires support and commitment from persons engaged with the training. The tools and procedures that help in obtaining the required information are deliberated in the following paragraphs.

III. PROCESS OF EoT

A three-pronged strategy can be applied to monitor and measure the training activity and its efficacy. They are Assessment, Validation, and Evaluation each one contains sub-strategies and is necessary for obtaining required inputs for grading various training functions. Assessment and validation tools provide data for the evaluation (Sunita and Ajeya 2011).

a) Assessment

Assessment is used to measure the outcome of learning. It is conducted in different forms in each learning unit through which numerical data displaying the extent of learning by each trainee can be obtained. Jennie Tookoian (2018) pointed out assessments help to gauge the strengths and weaknesses of each student, so one can adjust and guide student learning accordingly (https://edulastic.com). To gauge the cognitive skill achievement written or oral tests can be helpful whereas for soft skills or reproductive tasks demonstrative exercises can be used. An intermittent assessment pattern was adopted by Zrenjanin (2014) in the training evaluation report prepared for the EU through the Bulgaria – Serbia IPA Cross-border Programme. Wang (2006) emphasized the importance of summative evaluation at the last phase of the training program. The assessment constitutes a baseline for evaluation; it can be accomplished in different phases.

1. Diagnostic Assessment - pre-training review of trainees’ aptitude and current level of knowledge and skill on the topics/tasks proposed in the training. Aliya Mohammed (2018) in his research on the evaluation of training and development of employees stressed that pre-training interventions and activities were the strongest factors contributing to expectations of the training environment, as well as to expectations of trainer performance and behaviour.

2. Formative Assessment - carried out during training, ensures learning by modifying methods.

3. Interim Assessment - undertaken at end of each learning unit (session) to ensure particular learning objective is achieved.

4. Summative Assessment - carried out at the concluding stage of training to make sure training objective is accomplished. It can be of two types-

Normative - this is a norm-referenced test, which offers rank order to trainees, it promotes competition among trainees that may encourage active learning.

Criteria-based – it is referenced to certain set standards, expectations, or goals (e.g. qualifying score or marks).
b) Feedback

Appraisal of each component of training functions by the trainees comprises an important input for training evaluation. Trainee’s option normally gathered in the form of written feedback or in digital mode using software is compiled and overall grading of the training is obtained. The assessment points in the feedback generally are related to the execution part of the training as well as facilities. The information obtained from the feedback is seldom considered seriously but is routinely filed as a formality on the premise there would be difference of opinion. Trainees also feel feedbacks are superfluous and their suggestions are not valued. Specific and digital information about key issues/operations of the training will be valuable input for enhancing the training process (Ahire et. al., 2020). To encourage honest feedback, assessment has to be in numerical form and limited to a few very important points relevant to learning and development from the trainee’s point of view. Eseryel (2002) stressed the need for expediting the performance of evaluations and expanding the range and precision of data collection using automated systems. Online feedback can be gathered on two occasions from the stakeholders as below, it would be a valuable addition for training evaluation.

1. Feedback from the trainees soon after training in training centre
2. Feedback from the HR Manager after three months of completion of training from the trainee’s organization.

c) Validation

Validation provides indicators to substantiate whether the trainees have achieved the knowledge and skills training was intended to provide, and the entire training course is designed correctly (Kenneth, https://smallbusiness.chron.com/). Validation involves inspection of assessment data/information, for its genuineness, reliability, and authenticity. The validated results are used to ensure set goals of the training are achieved. Two types of validation procedures are followed to estimate the effectiveness of the training course.

1. Internal Validation - checks to what extent the training objective is achieved. It is done by training centre.
2. External Validation - verifies level of improvement in job performance by trainees. It is done at trainee’s organization.

IV. Evaluation Model

A comprehensive evaluation model encompassing all training functions is proposed for the effective appraisal of training courses. It integrates various assessment tools/components as well as facilitates the multidimensional flow of information and analysis. The model suggests a simple data generation process for all activities involved even before the beginning and after the end of the training event. Evaluation is usually not considered as part of training; many key players may not encourage or cooperate. To offset or minimize such resistances the model identifies a gray area for focused attention. It is an interactive and dynamic and action-oriented model. Its implementation would facilitate the end-to-end evaluation of the training course. The proposed evaluation model together with the action plan is presented in Table 2.

In the suggested evaluation model assessment is the key component that provides data inputs to prove learning or the need for improvement. Assessment and validation are required to be incorporated in training courses to ascertain the learning has occurred and training was effective. Assessment tools along with an action plan is proposed to propel the evaluation cycle. This is an indicative and demonstrative package, which can be modified to suit different training courses. It is designed using a MS Excel spreadsheet and numerical appraisal is encouraged to avoid scope for human judgment. Performance of each trainee and faculty/trainer can be continuously accessed and monitored by all the key stakeholders, which would help in improving not only the ongoing training but form basis for the betterment of all future training courses. The flow of information from this package provides an opportunity for internal and external validation. The assessments should be viewed as stepping stones for improvement of the training function rather than as progress reports of trainees. The onus is on course director, trainer, and training centre to achieve the best possible results by effectively utilizing outcomes from the package. A suggestive assessment pattern detailing types of questions, marks, duration and day for each test, etc., are provided in Supplemental Material 1. Guidelines for use of the assessment package are mentioned in Supplemental Material 2. The package contains ready-to-use Excel spreadsheet (listed below) for test evaluation, entry of marks/data, and scorecard (Supplemental Material 3). It also includes suggestive spreadsheet (formats) for the collection and analysis of feedback by trainees. A criteria-based assessment is provided to the final score to highlight the underperforming trainees. Similarly, the final output of feedback would indicate the efficiency of the training process.

- Assessment pattern (Supplemental Material 1)
- Guidelines for use of Assessment Package (Supplemental Material 2)
- A model Marks sheet (Supplemental Material 3).
V. INBUILT REVIEW SYSTEM

EoT is a dynamic process, taking the inputs from it the trainer should strive to regularly improve or alter the training methods to ensure knowledge and skill among trainees is achieved to the desired level. Top management of training center (Institute), trainees’ organization has to monitor/review the ongoing process of EoT. Based on the threats, consequences, risks listed in Table 2, some resistance from trainees and trainers can be anticipated due to frequent testing procedures. Enforcing tests could lead to disinterest and aversion among trainees and fatigue in trainers. To offset this negative impact and to reinforce confidence among key stakeholders provision for changes is provided in the form of an inbuilt review system. The information and database about the training course will provide an opportunity for regular review and revision. The review process undergoes in the training institute during and after the training involving the key players associated with training. The pattern of flow of information and review process is presented in Fig. 2.

VI. Conclusions

It can be observed that the EoT component is not applied to the extent required by many training centres as it requires extra efforts and resources to generate the required information. To encourage the use of EoT a simple and viable model is proposed after considering the functional training boundaries as well as available facilities. The model ensures the multidimensional evolution of a training course from conceptualization to conclusion phase. The methodology adopted includes primary and secondary data generation through the application of various EoT tools. Data inputs could be used to ensure the achievement of the training objective and its successful on-job implementation. The tools provide data and information that is measurable and visible among key stakeholders. It establishes the level of learning and development attained at different stages.

Andragogy principles may be followed in assessing the trainees. The formative assessment results/information has to be used for altering/modifying/improving the learning process based on the indicators obtained concerning objectives. Similarly based on the outcome of summative assessment (if necessary) remedial training may be offered to the underperformers. Inferences from internal validation can be used to tune up (if required) the design and delivery components of training functions. Pointers from external validation can be applied in the precise identification of performance gaps (If any) and the causes thereof despite providing training. Evaluation of the total training process both by training centre and trainee’s organisation using summarized inputs would reflect the effectiveness the training and returns on investment. The proposed model facilitates efficient evaluation of training process which results in enhanced on-job performance by trainees. It also provides ample scope for improvement and standardization of training functions.

Declarations

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References Références Referencias


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Informational Behaviors and Innovation in SMEs: An Application to the Cameroonian Agri-Food Sector

By René Roland Eloundou Mballa & Emmanuel Eric Essama Nanga

Abstract- Nowadays, for companies that want to experience strong growth, information systems have become essential. But it is the informational behaviours of individuals who form these systems that make them effective and efficient within a company. And thus, these behaviors can make companies innovative over a long period. The information system of a company is an effective means to improve performance and thus increase competitiveness (Thomas and Muller, 1996). This research aims to evaluate the contribution of managers informational behaviours to the innovation of SMEs in the agrifood sector. To carry out this study, we conducted an exploratory qualitative approach based on case studies to better understand this problem, and then we carried out a review of the literature on the concepts of informational behaviour and innovation. However, our research shows that the more effective and efficient informational behaviours of managers, the more they contribute to the creation of a product innovation.

Keywords: informational behaviour; product innovation, agri-food SMEs; information.

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Informational Behaviors and Innovation in SMEs: An Application to the Cameroonian Agri-Food Sector

Comportement Informationnel Et Innovation Dans Les PMI: Une Application Au Secteur Agro-Alimentaire Camerounais

René Roland Eloundou Mballa* & Emmanuel Eric Essama Nanga*

Abstract- Nowadays, for companies that want to experience strong growth, information systems have become essential. But it is the informational behaviours of individuals who form these systems that make them effective and efficient within a company. And thus, these behaviors can make companies innovative over a long period. The information system of a company is an effective means to improve performance and thus increase competitiveness (Thomas and Muller, 1996). This research aims to evaluate the contribution of managers informational behaviours to the innovation of SMEs in the agri-food sector. To carry out this study, we conducted an exploratory qualitative approach based on case studies to better understand this problem, and then we carried out a review of the literature on the concepts of informational behaviour and innovation. However, our research shows that the more effective and efficient informational behaviours of managers, the more they contribute to the creation of a product innovation.

Keywords: informational behaviour; product innovation, agri-food SMEs; information.

Résume- De nos jours, pour les entreprises qui veulent connaître une croissance forte, les systèmes d’information sont devenus des incontournables. Mais ce sont les comportements informationnels des individus qui forment ces systèmes, qui les rendent efficace et efficient au sein d’une entreprise. Et ainsi ces comportements pourront rendre les entreprises innovantes sur de longue période. Le système d'information d'une entreprise est un moyen efficace pour améliorer la performance et ainsi accroître la compétitivité (Thomas et Mullier, 1996). Cette recherche vise à évaluer la contribution des comportements informationnels des managers à l'innovation des PMI du secteur agro-alimentaire. Pour mener à bien cette étude, nous avons procédé à une démarche qualitative exploratoire basée sur des études de cas afin de mieux cerner ce problème. Ensuite, nous avons effectué une collecte de données portant sur les concepts de comportements informationnels et ceux d’innovation. Enfin, les recherches montrent que plus les managers des entreprises ont des comportements informationnels efficaces et efficients, plus ceux-ci contribuent à la création de l'innovation de produit.

Mots-clés: comportements informationnels; innovation de produit; PMI agro-alimentaires; information.

I. Introduction

L’environnement concurrentiel d’une entreprise est la principale cause qui peut inciter une entreprise à analyser ses menaces et ses opportunités; Tout ceci en recherchant des informations nécessaires et pertinentes afin d’être plus réactif sur ses concurrents ceux-ci en anticipant leurs futures actions. Selon Kotler, seules les entreprises qui disposent d’une meilleure information que leurs concurrents sur l’environnement (macro et micro) qui les entourent peuvent mieux choisir les marchés auxquels ils vont s’adresser, et ainsi développer des offres plus intéressantes et ainsi élaborer des plans marketing plus pertinents. Ainsi, cet avantage passe par l’élaboration de bon système d’information en générale. Nous avons décidé de nous positionner à la suite de Maurel D. (2006), qui a choisi d’étudier les systèmes d’information sous l’axe des comportements informationnels dits de qualité. Elle pense que c’est l’un des moyens qui conduirait une entreprise à se différencier de ses concurrents, puisqu’elle la mènera à évaluer son environnement dans le but connaître les besoins de ses clients. Les comportements informationnels permettent ainsi d’arriver à offrir des services qui répondent aux attentes des clients. Et par conséquent, ceux-ci essayent de les attirer (les clients), et de les fidélisés pour éviter à ceci de passer vers la concurrence et ainsi elle va arriver à créer une innovation (produit, technologique…) La stratégie informationnelle de l’organisation devrait être intégrer dans la stratégie d’affaires d’une entreprise. Elle devrait décrire comment une organisation utilisera l’information comme moyen pour créer de la richesse dans un environnement d’affaires dynamique. Toutefois, selon une recherche conduite par l’Institute for Strategic Change de la firme Accenture (Linder et al., 2001), seulement 20% des organisations étudiées intègrent le levier informationnel dans leur stratégie d’affaires et l’utilisent donc de manière volontaire comme avantage concurrentiel. Les
entreprises en général et en particulier, les PMI rencontrent souvent beaucoup de problèmes dans leurs activités quotidiennes qui sont à parfois à créditer à leur gestion qui peut être cataloguer de chaotique si nous voulons être alarmiste. Ces problèmes sont diverses et variés à savoir: un climat des affaires peu attractif, une difficulté d’accès au financement, un accès tout aussi compliqué aux talents.

Un des atouts majeurs de certaines organisations consiste en leur capacité à créer et à exploiter l’information et les connaissances. Cette capacité est déterminée entre autres par les comportements informationnels des acteurs de ces entreprises (Nonaka et Takeuchi, 1995; Choo, 1998). Ainsi, une bonne gestion de l’information est considérée comme un impératif pour la survie et la réussite de toute organisation. Collecter les informations est essentielle pour la bonne marche d’une organisation par un ensemble de moyens humains (les cadres) et matériels qui constitue ce que beaucoup appelleront le système organisation. Le système d’information organise l’entente entre les membres d’une équipe en faisant circuler l’information qu’ils partagent de manière hiérarchique et les aident à se coordonner mutuellement.

Ces réalités ont conduit cette recherche à répondre à la préoccupation suivante: Comment les comportements informationnels contribuent-ils à l’innovation de produit des PMI ?

Dans la première partie, nous avons mobilisé une littérature permettant de construire un cadre d’analyse des comportements informationnels des entreprises et l’innovation. Dans la deuxième partie, afin de mieux comprendre l’évolution des comportements informationnels dans les PMI et les conditions de construction de l’innovation de produit, nous avons retenu une approche qualitative exploratoire basée sur l’étude de cas. Cette démarche nous a permis de mettre en relief des résultats significatifs dans le secteur agro-alimentaire camerounais.

II. Les Comportements Informationnels Et Innovation Dans Les Organisations: Cadre Conceptuel et Théorique.

a) Les comportements informationnels: véritable moteur des systèmes d’information

i. Les Comportements informationnels dans les organisations

Le terme « comportement » désigne les actions d’un être vivant. Il a été introduit en psychologie française en 1908 par Henri Piéron comme équivalent français de l’anglais américain « behavior ». On l’utilise notamment en éthologie (humaine et animale) ou en psychologie expérimentale. Le comportement d’un être vivant est la partie de son activité qui se manifeste à un observateur. Le comportement des animaux, humains et non-humains, peut être décrit comme l’ensemble des actions et réactions (mouvements, modifications physiologiques, expression verbale, etc.) d’un individu dans une situation donnée. Le comportement d’un individu s’inscrit dans le schéma « stimulus-réponse ». Il est le résultat des réponses que l’individu a apprises sous l’influence de stimuli variées. C’est le fruit à la fois des contraintes extérieures fortuites et des renforcements provoqués par l’éducation (avec les multiples conditionnements sociaux qui l’accompagnent) (Frédérique Alexandre-Bailly et al, 2013). Le comportement de l’individu est très souvent associé à sa personnalité et son identité qui sont des concepts qui a été largement étudiés dans le cadre des études de sciences sociales.

La notion de comportement informationnel est souvent complexe et ambiguë, et parfois cette notion est souvent confondue au concept de pratiques informationnelles ou de compétences informationnelles. Grâce à nos lectures, nous pouvons dire que le comportement informationnel est la capacité pour chaque individu d’agir de façon efficace et responsable dans des taches de traitement des informations en prenant en compte les facteurs contextuels. Selon plusieurs auteurs, elle suit quatre étapes à savoir: Savoir connaître un besoin d’information; Savoir rechercher les sources d’information pour résoudre le problème; Savoir évaluer l’information; Savoir exploiter l’information de manière éthique.

• La reconnaissance d’un besoin informationnel

Pour répondre à leurs besoins en information, les managers ont notamment eu recours à des systèmes d’information, par exemple des systèmes en comptabilité et en ressources humaines ou des systèmes de suivi de dossiers impliquant par conséquent un niveau maximal de précision de leurs besoins d’information. En effet, les managers étaient en mesure de formuler des besoins en information et ainsi les faire correspondre aux sources de recherche propres aux différents systèmes utilisés. Ce niveau maximal de précision (Belkin, 1980) correspond au niveau des besoins « éclairés » ou « reformulés » de manière à s’adapter aux modalités des systèmes d’information consultés proposés par Taylor (1968). Pour vérifier d’autres niveaux de besoins d’information, c’est-à-dire ceux qui se situent du côté du niveau maximal d’imprécision. Il faudrait adopter une approche de recherche différente et accompagner les managers dans le processus de détermination graduelle de leurs besoins d’information. Enfin, Kuhlthau (2004) associe les niveaux de besoins d’information de Taylor (1968) et les phases de construction des significations de Kelly (1963). Le manager est en mesure d’exprimer clairement des possibles solutions, de les évaluer et
d’en tirer un résultat potentiel, et d’y intégrer de nouvelles idées. Les besoins ne peuvent être précisés (ou alors très vaguement), précisés de manière exacte ou à peu près exacte (Belkin, 1980).

- Identification et évaluation des sources d’information

L’interaction qui généralement se produit entre les sentiments du manager (volet affectif), ses pensées, les actions de recherche d’information et les tâches spécifiques que celui-ci accomplit au quotidien ont été mis en évidence par le modèle du processus de recherche d’information de Kuhlthau (1991, 2004). Le manager construit des hypothèses au fur et à mesure que le problème se précise et que l’information est recueillie et interprétée (Kuhlthau, 1991). Différentes formes d’incertitude se manifestent durant le processus : après l’appréhension du début de la travail (étape 1), une joie apparait dès le choix du sujet général (étape 2) mais est calmé par une incertitude et une confusion qui caractérisent l’étude du sujet général (étape 3). La compréhension apparait lors de la précision du sujet (étape 4) et la confiance du manager se caractérise par la cueillette d’information (étape 5). La satisfaction et le soulagement marquent la fin du processus de recherche (étape 6) si celui-ci s’est bien déroulé (Kuhlthau et Ledet, 1996; Kuhlthau, 1991). Pour Kuhlthau (1991, 2004), le principe d’incertitude permet de comprendre, d’expliquer et parfois de prédire le comportement de recherche.

- L’Exploitation de l’information

Selon Taylor (1986, 1991), l’utilisation de l’information doit être vue non seulement en fonction des managers, mais aussi en fonction de l’environnement d’utilisation de l’information et de leurs situations de travail spécifiques. Il pose également le principe de valeur ajoutée de l’information qui n’est pas intrinsèque à l’information mais se définit plutôt par rapport aux gestionnaires (Taylor, 1986). Dans le modèle de construction du sens, la recherche de l’aide prend la forme d’information devant être comprise, interprétée et utilisée pour permettre à un manager de résoudre le problème initial et poursuivre son activité (Dervin, 1992; Choo, 1998). Taylor (1991) a ainsi identifié huit catégories d’utilisation de l’information qui ne sont pas mutuellement exclusives comme le montre le tableau 1 suivant:

**Tableau 1: Catégories d’utilisation de l’information (Taylor, 1991)**

| Éclaircissement ou développement du contexte d’un problème (Enlightment) | L’information est utilisée pour se faire une idée de la situation problématique, pour connaître le contexte de cette situation. Cette information de contexte permet de répondre à des questions du type : « Existe-t-il des situations similaires ? Quelles sont-elles ? Quelle est l’expérience de l’organisation X en la matière et comment est-ce que ça pourrait nous aider ? » Ce que Dervin appelle : « Got pictures, ideas, understandings. » |
| Compréhension du problème (Problem understanding) | L’information est utilisée de façon plus spécifique pour comprendre un problème ou sujet particulier. Elle répond à des questions de type « pourquoi » qui demandent de l’interprétation des données et du jugement quant à sa pertinence. Ce que Dervin appelle : « Able to plan. » |
| Acquisition de nouvelles habiletés (savoir-faire) (Instrumental) | L’information est utilisée pour que l’individu puisse intégrer de nouvelles habiletés afin de savoir quoi faire et comment le faire. Ce que Dervin appelle « Got skills. » |
| Acquisition de données factuelles pour bien connaître un sujet (Factual) | L’information est utilisée pour décrire un phénomène, un événement, une réalité. L’individu a besoin de données précises, dont l’utilisation dépend de leur qualité (ou à tout le moins de leur qualité perçue). |
| Confirmation d’un autre élément d’information (Confirmational) | L’information est utilisée pour vérifier, valider, confirmer une autre information, ce qui implique souvent de faire appel à une deuxième opinion. Ce que Dervin appelle « Got support, reassurance, confirmation. » |
| Prédiction d’événements (Projective) | L’information est utilisée pour prédire des événements susceptibles de se produire dans l’avenir. Il s’agit souvent de prévisions, estimations, probabilités. |
| Auto-motivation ou préservation de son engagement (Motivational) | L’information est utilisée par l’individu pour provoquer ou soutenir sa motivation personnelle dans une situation spécifique. Ce que Dervin appelle : « Keptgoing ». |
| Contrôle personnel ou politique (Personal or political) | L’information est utilisée pour développer ses relations, pour améliorer son statut social, sa réputation et son épanouissement personnel, ou encore pour contrôler. Ce que Dervin appelle « Got control », « Got out of a bad situation », « Got pleasure », « Got connected to others ». |


### ii. Les systèmes d’information: role stratégique dans la prise de décision

Le système d’information est d’un enjeu capital pour les entreprises d’aujourd’hui. C’est autour de cet importance que c’est construit des visions telles que la capitalisation et le partage des informations, la communication commerciale et la modélisation des processus novatrice pour la survie à long terme des
entreprises. Le système d’information est un langage de communication au sein d’une organisation, pour permettre de représenter, de manière fiable et objective, rapidement et de manière économique, certains pans de son activité passée ou future » (J.-L. Peaucelle, 1981). Le but principal d’un système d’information, dans une organisation, c’est de donner à chaque manager d’une organisation, toutes les informations nécessaires sur la situation actuelle ou passée de l’entreprise. Ce manager peut se trouver de manière virtuelle, soit au niveau du pilotage, soit au niveau opérant suivant la situation vécue. Aujourd’hui, le système d’information informatisé a repris un modèle en offrant à ces gestionnaires, une base de données dans laquelle chacun d’entre eux est capable de trouver ce dont il aurait besoin. L’analyse de l’évolution de l’entreprise engendrée par l’ajout d’une telle source de données est souvent considérée comme une préoccupation subsidiaire, mais, en même temps, elle a conduit à évoquer l’hypothèse d’un impact stratégique des systèmes d’information sur les entreprises ceci au travers des comportements informationnels des managers.

b) Innovation: Clé de longévité des organisations
La littérature sur les travaux de l’innovation sont riches et abondants. En partant de la définition de l’innovation technologique, Garcia et Calantone (2002), définissent l’innovation comme étant un processus itératif initié par la perception d’une nouvelle opportunité de marché ou de service pour une innovation technologique conduisant à des activités de développement, de production et de marketing et visant le succès commercial de l’invention. Dans des travaux plus récents, on retrouve aussi une définition assez répandue de l’innovation proposée par Midler en tant que projet, réinterprétée et approfondie par Walsh et Romon, en 2006, qui la définissent comme étant « un processus délibéré qui conduit à la proposition, sur un marché ou à l’intérieur de l’entreprise d’un produit nouveau ». La définition de l’innovation a beaucoup évolué comme le tableau 2.

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<td>Rogers et Schoemaker (1971)</td>
<td>« L’innovation est une idée, une pratique, ou objet perçu comme nouveau par un individu »</td>
<td>L’innovation est un résultat tangible ou intangible.</td>
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<tr>
<td>Schumpeter (1999)</td>
<td>« L’innovation est l’introduction d’un produit ou d’un procédé absolument nouveau par rapport à toutes les pratiques existantes »</td>
<td>L’innovation absolue, l’innovation est un résultat complètement nouveau au marché, un changement pour le marché.</td>
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a. Les différentes approches de l’innovation
Nous avons pu faire recenser trois approches liées aux innovations après nos différentes lectures:

➢ L’Analyse Schumpetérienne de l’innovation:
L’approche néoclassique a fortement dominé la théorie économique; ce qui justifie que nous nous référions aux travaux de Schumpeter, pour lui, le développement a une importance beaucoup plus profonde que la simple observation d’un phénomène changement qualitatif qui pourraient conduire à des innovations plus récurrentes. Selon lui encore, l’innovation est une invention qui a bouleversé le marché. Et il met en évidence que le processus que suit le changement en trois temps: celui de la nouveauté (innovation), du bouleversement, et celui de la recomposition du système économique.,

➢ L’approche systémique de l’innovation
Selon l’approche systémique, la technologie gagne en importance. Elle devient la ressource fondamentale de l’organisation pour la gestion de l’innovation. L’innovation quant à elle permettra à une entreprise d’enrichir et de diversifier son portefeuille de technologies afin de croître et de se différencier de ses concurrents. Dans un système idéal, l’innovation atteindrait donc toute l’organisation et se traduirait à la fois par les technologies douces (la philosophie de travail, les valeurs, la culture; Cette façon implicite de faire les choses dans l’organisation) et les technologies dures de l’entreprise (les procédures, le diagramme organisationnel, l’équipement de production; la façon explicite de faire les choses). Le but de l’innovation est de cultiver les compétences de base de l’organisation et
de mettre en application, sur le marché ou à l’interne, des technologies nouvelles (produits, procédés de fabrication, système d’information et de communication ou système de gestion et de contrôle) afin d’améliorer constamment l’adaptabilité et la compétitivité de l’entreprise qui demeure en contact étroit avec le marché mondial.

- L’analyse évolutionniste de l’innovation

L’analyse évolutionniste consiste à voir l’innovation comme un processus (Freeman, 1991), mais l’analyse économique orthodoxe ne s’intéresse précisément pas au processus et sur ce plan voit plutôt l’innovation ou le changement technologique comme une « boîte noire » (cf. Rosenberg). Les évolutionnistes, au contraire, mettent l’accent sur le processus même de l’innovation, considérant que c’est le cœur de la dynamique technologique et de la dynamique économique globale, par son effet sur les phénomènes de croissance et crises notamment. Pour un autre auteur évolutionniste, Dosi (1988), l’innovation est un processus de résolution de problèmes. Chez les évolutionnistes par contre, ces deux lieux (PME et grandes entreprises) ne se succèdent pas nécessairement dans le temps, mais peuvent au contraire coexister. Cela nous semble correspondre à la réalité actuelle où, selon les secteurs et selon le degré de maturité du secteur en question, ce sont les PME ou les grandes entreprises qui dominent le processus d’innovation.

a. Innovation au cœur du développement de l’organisation


b. Innovation: transition des compétences organisationnelles vers les compétences stratégiques

L’entreprise reste le lieu d’apprentissage pour des fins d’innovation, ceci par l’intermédiaire d’un processus d’apprentissage. Afin que l’entreprise puisse développer un avantage concurrentiel durable, il ne faut pas qu’elle se contente uniquement d’étudier les seules compétences organisationnelles de l’entreprise mais il faut élargir l’analyse vers des compétences dite stratégiques. Une innovation durable s’appuie alors sur la disposition de l’entreprise de ressources et de compétences que les entreprises concurrentes ne détiendraient pas encore. Les compétences organisationnelles doivent être en adéquation au sein de l’entreprise, et conduisent à des compétences stratégiques, source de création de valeur et d’avantage concurrentiel qui seront maintenus dans le futur. L’apprentissage individuel est une nécessité de l’organisation puisque le gestionnaire appartient à une structure plus grande,dans laquelle il partage et développe son savoir et son savoir-faire avec d’autres personnes au sein et hors de l’entreprise.

Selon Koenig (1994), l’apprentissage organisationnel peut être appréhendé comme « un phénomène collectif d’acquisition et d’élaboration des connaissances qui, plus ou moins profondément, plus ou moins durables, modifie la gestion des situations et les situations elles-mêmes ». L’apprentissage mène donc à la création des compétences clés au sein d’une organisation ceci passant par la coordination des savoirs, des savoirs- faire et des comportements des individus au niveau de l’organisation et donc à être plus performante sur un marché en perpétuel évolution.

c. Effets des comportements informationnels à l’innovation au sein des organisations

Quelques économistes travaillant sur l’information, et en particulier Herbert Simon (1955), ont souligné que les entrepreneurs ont tendance à maintenir les comportements qu’ils jugent satisfaisantes, ou des pratiques établies, à moins qu’ils ne se sentent menacés par des événements extérieurs et ce, précisément en raison des difficultés à obtenir des informations pertinentes et des coûts importants liés au traitement de ces informations. Ainsi, le processus d’innovation met de manière évidente, le jeu des connaissances, des savoirs, des compétences, des savoir-faire, des capacités et aptitudes (Winter, 1987) d’où la proposition générale de ce travail de recherche: plus les comportements informationnels des managers sont importants, plus ceux-ci contribuent à créer une innovation de produit au sein des PMI agro-alimentaires.

La reconnaissance d’un besoin informationnel ouvre la modélisation du processus du comportement
informationnel des managers. (Choo,2006). C’est ainsi que les besoins informationnels des managers génèrent aussi un sentiment d’incertitude (Kuhlthau 1993) et un manque de confiance face à un problème. En ce qui concerne l’incertitude, elle représente un facteur de stress face auquel un individu pourra vouloir plus d’information ou ne pas en vouloir du tout selon Wilson en 1997. Pour le manager, la valeur de l’information trouvée pour répondre à un besoin informationnel est directement liée à sa capacité à répondre au besoin viscéral lié au problème (Choo, 2006) ce qui nous a conduit à émettre la proposition suivante (P1) Plus le besoin informationnel est grand, plus la modification des composantes des caractéristiques des produits est grande.

La recherche d’information est un processus qui se veut être universel et, pour le même besoin informationnel, chaque gestionnaire aura un processus de recherche qui lui est propre en fonction de différents facteurs qui sont à sa disposition, ce qui peut être vue au niveau de la qualité perçue d’une source d’information, sa disponibilité, ou de sa fiabilité mais aussi en fonction du niveau de motivation du manager qui cherche à répondre à un besoin (Choo,2006). Le processus de recherche de l’information est visible par la qualité des sources d’information que les managers utilisent d’où la proposition suivante (P2) à savoir plus les sources d’information des managers est de qualité plus les décisions des managers contribuent à Modification de usage du produit.

Pour Kenneth Arrow, la connaissance technologique est facile à transférer, reproduire et réutiliser dans les entreprises. Cette idée repose ainsi sur trois propriétés qui font de la connaissance un bien économique spécifique et qui sont à l’origine du concept “dilemme de la connaissance ». C’est pour cela qu’il a mis en exergue la diffusion et l’utilisation de la connaissance est vue comme libre, donc elle n’est pas limitée à celui qu’il l’a produit. Il pense aussi que la connaissance ne se détruit pas par l’utilisation de celle-ci lors de la résolution du problème. La connaissance est cumulative mais les savoirs qui existent sont à l’origine de la production de savoirs nouveaux.. d’où la proposition suivante (P3): Plus l’utilisation de l’information par les managers est effectue plus la fabrication d’un nouveau produit est importante.

III. Cadre Empirique de la Contribution des Comportements Informationnels à l’Innovation Dans les PMI Agro-Alimentaires

a) Les éléments méthodologiques

Partant d’une approche qualitative et compréhensive d’un phénomène social (les comportements informationnels des cadres dans l’innovation des PMI agro-alimentaires camerounaises),
Tableau 3: Synthèse des choix méthodologiques

<table>
<thead>
<tr>
<th>Choix</th>
<th>Option retenue</th>
<th>Justifications</th>
</tr>
</thead>
<tbody>
<tr>
<td>Epistémologie</td>
<td>Une recherche ancrée dans le courant interprétativiste.</td>
<td>L’objet de notre recherche (les comportements informationnels des cadres), ne bénéficie pas d’une essence qui peut être atteinte. La visée compréhensive plus qu’explicative de l’étude de l’innovation de produit nous éloigne d’une posture positiviste.</td>
</tr>
<tr>
<td>Type de méthodologie</td>
<td>Une démarche exploratoire dans une étude qualitative par étude de cas unique.</td>
<td>Au regard des faibles travaux théoriques et empiriques sur le sujet, et afin de mieux comprendre la contribution des comportements informationnels des cadres au développement de l’innovation dans les PMI agro-alimentaires camerounaises.</td>
</tr>
<tr>
<td>Mode de raisonnement</td>
<td>Du choix de l’approche abductive.</td>
<td>Processus par des allers retours entre les observations et les connaissances théoriques tout au long de la recherche. En effet, plusieurs auteurs qualifient ce processus d’exploration « hybride » et soulignent que ces recherches tendent vers un « réalisme fort » de la théorie (Koenig, 1993) et vers la production de construits théoriques fortement « enracinés » (Glaser et Strauss, 1967) dans les faits considérés (le contexte).</td>
</tr>
<tr>
<td>Technique de recueil des données</td>
<td>Etudes documentaires, entretiens semi-directifs</td>
<td>Accès au vécu des acteurs, laisser émerger de nouveaux concepts absents de la littérature, développer un niveau de confiance avec les acteurs interviewés</td>
</tr>
<tr>
<td>Traitement et analyse des données</td>
<td>Utilisation du logiciel NVIVO 12</td>
<td>Le logiciel NVIVO se présente comme un outil adapté à une analyse thématique et lexicale.</td>
</tr>
<tr>
<td>Terrain de la Recherche</td>
<td>Secteur camerounais des PMI agro-alimentaires.</td>
<td>Rencontres et entretiens avec les hauts responsables de KCJ-NATURE, DREAM SERVICES, INDUSTRIAL LIGHT SARL.</td>
</tr>
</tbody>
</table>

Source: Synthèse de la littérature et la démarche empirique

b) Les principaux résultats
La présentation des spécificités des entreprises de ce secteur sera nécessaire, puis l’évaluation des comportements informationnels des cadres sur l’innovation en général et en particulier sur l’innovation de produit au sein des entreprises de ce secteur sera examinée. Le secteur des PMI agro-alimentaires au Cameroun est caractérisé par la présence de plusieurs acteurs concurrents tels que KCJ-NATURE, DREAM SERVICES, INDUSTRIAL LIGHT SARL qui développent de nombreuses activités.

i. Les spécificités des PMI agro-alimentaire
La description des acteurs interrogés dans notre étude montre que ce secteur est caractérisé par plusieurs entreprises mais du fait de la pandémie COVID 19 qui fait rage, nous avons seulement pu interroger trois entreprises: KCJ-NATURE, DREAM SERVICES, INDUSTRIAL LIGHT SARL. Après l’analyse des données récoltées au sujet de la taille de nos entreprises, nous pouvons dire que les PMI du secteur agro-alimentaire sont des entreprises de petites tailles cela est visible par le nombre d’employés dans les entreprises variant entre 75 et 150 employés. Les PMI agro-alimentaires camerounaises sont des entreprises familiales. Nous pouvons dire que les PMI agro-alimentaires camerounaises ont des chiffres d’affaire assez modeste qui varient entre 30 000 000 frs et 50 000 000 frs comme nous pouvons le voir dans le tableau 4 suivant:

Tableau 4: Les spécificités des PMI agro-alimentaires

<table>
<thead>
<tr>
<th>Elements</th>
<th>Caractéristiques</th>
</tr>
</thead>
<tbody>
<tr>
<td>Petite taille</td>
<td>La définition officielle de la PMI au Cameroun découle de la loi n°2010/001 du 13 avril 2010, portant promotion des petites et moyennes industries qui Les petites et moyennes industries (PMI) comme des sociétés dont le nombre de salarié est compris entre 10 et 250, et dont le chiffre d’affaire ne dépasse pas cinquante millions. Et nous avons constaté que le nombre de salarié dans les entreprises interrogées varient entre 75 employés et 150 employés et des chiffres d’affaire qui varient entre 30 000 000 frs et 45 000 000 frs.</td>
</tr>
<tr>
<td>Structure et évolution du marché</td>
<td>Le secteur des PMI agro-alimentaire est caractérisé par une faible croissance de leur marché mais cela n’empêche les entreprises d’œuvrer pour le bon déroulement des activités du pays. C’est un secteur très dynamique qui est marqué par de nombreux acteurs qui interagissent pour rendre le secteur attractif pour d’éventuels entreprise ou individu qui voudrait s’y intéresser.</td>
</tr>
</tbody>
</table>
Ce tableau nous explique tout simplement que l’information une composante importante de la vie des PMI agro-alimentaires mais elle n’est pas assez prise en compte comme élément qui peut permettre à ces entreprises d’innover ce qui est dommage aux vues des nombreuses possibilités qu’elle offre.

La description du problème vécue; il s’agissait pour le répondant de nous raconter une situation dans laquelle il a fallu chercher des informations ceci dans le but de les faire comprendre tout ce qu’ils voulaient comprendre sur les comportements informationnels des cadres face à ces situations problématiques auxquelles ils ont face au quotidien. La cause du problème vécue: nos répondants nous fait comprendre que leurs problèmes sont le plus souvent issus de deux raisons à savoir les responsabilités liées au projet et les difficultés inhérentes du projet. Le trait de personnalité ceci nous a permis de voir si nous pouvions associer un trait de caractère particulier à nos PMI agro-alimentaires et au final tous nos répondants se révélaient être tous extraverti et intuitif.

La mise en situation: Ici, il s’agissait pour nous de contextualiser les problèmes auxquels nos répondants ont fait face durant leurs utilisations des comportements informationnels. Tous nos répondants, nous ont clairement expliqué la situation qui les poussé à agir de manière concrète pour trouver une information que l’on peut rechercher ceci au moyen de questions qui chercher à faire ressortir:

Oui, il y’a quelques années, nous avons connu un problème sur la fabrication de l’huile de citronnelle. Il s’agissait d’une marque de chaussures en 2017 -2018. Il s’agissait de l’ajout d’un nouvel élément qui aurait pu révolutionner notre produit et bien évidemment tout notre secteur d’activité. Je suis extraverti et intuitive car nous pouvons penser la solution et l’analyser c’est-à-dire que j’ai souvent le flaire pour reconnaître quand une idée peut être rentable pour nous.

Il faut savoir ce que le produit apporte (élément nutritif ou sanitaire) et la façon de faire un produit, mais il est judicieux de prendre ce qui est efficace et je me sentais très mal. Le climat de travail est serein de notre point de vue, il y’a plusieurs façons de faire un produit, et il y’a eu une incompréhension car on n’a pas toujours la bonne information.

Les réponses de nos enquêtées, nous ont permis de faire ressortir quatre indicateurs qui nous ont permis de mieux percevoir ce volet du comportement informationnel: L’état d’esprit du répondant: les répondants ont rapidement et clairement mis en lumière, le fait qu’ils ne se sentaient pas bien lors de la résolution de ce problème car ils ne pensaient plus qu’à ça ce fut des situations très dangereuses pour eux; Le climat de travail et la communication au sein de l’entreprise; Le niveau de perception du projet: nous avons décidé de les scinder en deux notions ce concept pour une meilleures compréhension par les participants à notre enquête: le niveau de difficulté de la situation et le niveau d’importance à résoudre la situation problématique.
Identification et évaluation des sources d’information par nos managers: Il s’agit de montrer la manière dont les cadres recueillent l’information pour trouver des solutions aux différents problèmes auxquelles ils font face. Tous nos répondants, nous ont fait comprendre que pour la grande majorité des sources qu’ils ont consultée nombreuses étaient liées à des systèmes informatiques mais ils ont aussi eu recours à des individus qui leur ont donné un début de réponses mais aucun n’a eu consulté des sources écrites ce qui est plutôt normal vu la place qu’a prise les nouvelles technologies dans le monde actuel. Des sources issues des systèmes informatiques, celles qui reviennent le plus sont Google, YouTube, et Telegram. Mais toutes les sources qu’ils ont voulu consultées n’ont pas pu s’ouvrir ils ont associé cela à l’accessibilité du site. La recherche de l’information ce n’est pas seulement que de la recherche documentaire car elle passe aussi par la formation qui le leitmotiv de toutes les entreprises qu’elles soient grandes ou petites. C’est ainsi que certains partent se former à l’extérieur de la société et reviennent formés les autres au sein de l’entreprise.

Tableau 5: Types de sources recensés utilisés par nos enquêtés

<table>
<thead>
<tr>
<th>SOURCES VERBALES INTERNES OU EXTERNES</th>
<th>KCJ-NATURE</th>
<th>DREAM SERVICES</th>
<th>INDUSTRIAL LIGHT SARL.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communications téléphoniques</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Réunions non programmées. (rencontres informelles, ad hoc)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Réseau de contacts externes ((formels et informels dans le secteur d’activité)</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Concurrents</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Séminaires</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Observations personnelles, directes. Ex.: observation des processus de fabrication et de vente.</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>SOURCES DOCUMENTAIRES INTERNES</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Documents internes : Rapports, dossiers, notes</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOURCES DOCUMENTAIRES EXTERNES</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revues spécialisées</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Médias de télécommunication. Ex.: journaux, télévision</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bases de données en ligne</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Ressources d’Internet. Ex.: World Wide Web, groupes de discussion</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

Source: Résultat de nos enquêtes.

Ce tableau 5 est un récapitulatif de toutes les sources que nos enquêtés nous ont dit avoir consulter pour trouver une solution pour ainsi faire face à une situation problématique nouvelle au sein de leur structure. Aux vues de ce qui au-dessus, nous pouvons conclure que les PMI agroalimentaires camerounaises se tournent beaucoup plus vers les sources verbales internes ou externes (Réunions non programmées, réseau de contacts externes, concurrents, séminaires, observations personnelles, directes) et sources documentaires externes (tels que Bases de données en ligne, Ressources d’Internet).

Exploitation de l’information par nos managers- Après avoir résolu ce problème, on voulait savoir comment se gérait l’information. Pour la grande majorité, il détruisait l’information de pour que cette information ne serve pas à la concurrence ce qui est plutôt amusant car ils pouvaient la breveter, elle serait beaucoup mieux protégée quand la détruisant comme ils le font actuellement. Mais une des entreprises, nous a fait comprendre qu’elle classifie toutes les informations sous forme de rapports écrits pour les managers. Mais nous avons pu constater que très peu des entreprises que nous avons interrogées rédigées des rapports pour conserver les informations qui leur ont permis de se sortir d’une situation problématique. Nous avons présenté dans le tableau 6 les caractéristiques des comportements informationnels des managers ci-dessous:

Tableau 6: Description des comportements informationnels

<table>
<thead>
<tr>
<th>Elements</th>
<th>Caractéristiques</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mise en situation</td>
<td>Ici, il s’agit de contextualiser les problèmes auxquels les répondants ont fait face les ayant poussés à adopter des comportements informationnels (la description du problème, la cause du problème, le trait de caractère de nos répondants)</td>
</tr>
</tbody>
</table>
iii. **La contribution des comportements informationnels des managers sur l’innovation de produit**

Ce tableau 7 qui suit nous explique concrètement ce qui ressorti de notre enquête et cela nous a permis de voir que dans leur grande majorité les comportements informationnels relevés sont très proches de ceux que nous avons recensés dans nos lectures.

Tableau 7: Fréquence des comportements informationnels des managers dans l’innovation de produit.

<table>
<thead>
<tr>
<th>Comportements informationnels des managers</th>
<th>Sources</th>
<th>Références</th>
<th>Taux de couverture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mise en situation</td>
<td>3</td>
<td>17</td>
<td>23.94%</td>
</tr>
<tr>
<td>Besoin d’information</td>
<td>3</td>
<td>18</td>
<td>25.35%</td>
</tr>
<tr>
<td>Recherche d’information</td>
<td>3</td>
<td>24</td>
<td>33.80%</td>
</tr>
<tr>
<td>Utilisation d’information</td>
<td>3</td>
<td>12</td>
<td>17%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>3</strong></td>
<td><strong>71</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Le tableau 7 qui précède nous montre clairement que la situation problématique à laquelle fait face un cadre est déterminante pour une mise en pratique des comportements informationnels et des composantes des PMI, il en ressort que les besoins en information sont ceux que l’on retrouve le plus chez nos répondants suivis par la façon de rechercher l’information dans leurs structure. Nous constatons au final que les besoins en information associée à la mise en situation sont beaucoup utilisés par les managers au sein PMI agro-alimentaires camerounaise ce qui contribue beaucoup à la modification des composantes des caractéristiques des produits au sein des PMI agro-alimentaires ce qui confirme notre première proposition de recherche selon laquelle Plus le besoin informationnel est grand, plus la modification des composantes des caractéristiques des produits est grande.

À ce niveau, les responsables des entreprises que nous avons interrogées, nous ont parlé de la manière dont les cadres devraient rechercher les informations dans les PMI agro-alimentaires car cela leur permettra d’innover plus facilement.

La recherche qualitative est une façon de voir la réalité sociale donc que de chercher les bonnes réponses, ce genre de recherche s’intéresse aussi à formuler de bonnes questions. La recherche qualitative consiste pour nos enquêtées à résoudre des situations problématiques au moyen de sources disponibles et fiables. Les avantages d’une recherche qualitative sont dans la richesse des données utilisées pour une compréhension plus grande du problème d’où la confirmation de notre dernière proposition qui disait savoir plus les sources d’information des managers est de qualité plus les décisions des managers contribuent à la modification d’usage du produit.

- L’utilisation efficiente de l’information par les cadres pour innover dans les PMI agro-alimentaires

Les répondants dans leurs réponses nous ont aussi fait comprendre que l’utilisation de l’information de façon efficace par les PMI agro-alimentaires seraient selon eux un avantage qui conduiraient à coup sûr vers une innovation de produit en grande partie.

L’objet de ce paragraphe est de vérifier la validité de notre postulat qui stipule que Plus l’utilisation de l’information par les managers est effective plus la fabrication d’un nouveau est importante au sein des PMI agro-alimentaires camerounaises. Pour analyser au mieux cette incidence, nous avons posé une question...
qui mettait en relation nos concepts au moyen de leurs indicateurs et de cela il ressort aux vues des réponses de nos répondants que l’utilisation d’information contribue à 17 % dans l’innovation de produit au sein des PMI agro-alimentaires ce qui permet de confirmer notre dernière proposition susmentionnée plus.

Bien sûr que oui ! C’est dans la manière dont les cadres de mon entreprise recherchent les informations ceci permettant de mieux de traiter l’information. Selon moi, les comportements informationnels des cadres ont permis à notre entreprise d’avoir de nouvelles idées, de découvrir de nouvelles opportunités. Et pour innover, nous avons réalisé que cela n’est pas une petite affaire, cela demande assez de moyens financiers, matériels, humains, techniques et même technologique.

La gérante de KCG-NATURE, nous a fait comprendre que l’utilisation de l’information, leur a aussi fait trouver des voies et des solutions qui les conduit vers des changements significatifs au sein de leur structure. La propriétaire de Dreams Services et celui d’Industrial Light Sarl, nous ont fait comprendre que l’utilisation de l’information leurs permis de changer les techniques et méthodes de production, d’actionpromotionnelles et dans d’autres domaines. Le tableau suivant fait un récapitulatif des idées précédentes:

Tableau 8: Tableau de l’incidence des comportements informationnels des cadres sur l’innovation dans les PMI Agro-alimentaires

<table>
<thead>
<tr>
<th>COMPOR_INFO_INNOV</th>
<th>sources</th>
<th>Références</th>
<th>Taux de couverture</th>
</tr>
</thead>
<tbody>
<tr>
<td>Besoin informationnel</td>
<td>3</td>
<td>3</td>
<td>49,29 %</td>
</tr>
<tr>
<td>Recherche en information qualitative</td>
<td>3</td>
<td>3</td>
<td>33,80 %</td>
</tr>
<tr>
<td>TOTAL</td>
<td>3</td>
<td>6</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Résultats de nos enquêtes

Ce tableau montre le lien entre les comportements informationnels des cadres et une innovation de produit, autrement dit l’importance des composantes. Les réponses de nos trois entreprises sont similaires dans le sens où la recherche et l’utilisation de l’information par les cadres dans les PMI agro-alimentaires permettent de mieux faire face aux problèmes ceci conduisant vers une innovation de produit ce qui nous aura permis de confirmer notre troisième proposition de recherche: selon laquelle plus le besoin informationnel et la recherche de l’information par les managers dans les PMI agro-alimentaires, plus ceux-ci participent à la création d’une innovation de produit au sein des PMI agro-alimentaires ce qui nous permet de confirmer la proposition générale de ce travail de recherche.

c) Discussion et contributions de la recherche

Les managers interrogés ont décrit des situations problématiques qui étaient toutes terminées au moment de notre entretien avec eux. C’est pour cette raison, qu’ils étaient en mesure de nous dire clairement les besoins d’information qu’ils avaient eu à identifier. Aux vues de leur dire nous avons pu classer que cela correspondait aux besoins « informatifs », sur le continuum proposé par Belkin (1980), c’est-à-dire aux besoins se situant à un niveau de précision élevé: nos répondants étaient en effet capables de dire ce qui leur manquait comme information pour aller de l’avant, même si les problèmes décrits étaient nouveaux et complexes sur le moment. Pour répondre à leurs besoins informationnels, les managers ont notamment eu besoin de diverses sources d’information, par exemple des amis, des fournisseurs, les sites internet, etc. Cela montre qu’ils s’étaient rendus à un niveau suprême de précision de leurs besoins d’information, car, ils étaient en mesure de formuler ceux-ci pour les faire correspondre aux modes de recherche propres aux systèmes d’information utilisés dans leurs entreprises. Ce niveau maximal de précision (Belkin, 1980) correspond au niveau des besoins « reformulés » de manière à s’adapter aux modalités des systèmes d’information consultés proposés par Taylor (1968). Les managers ont en priorité manifesté des besoins pour des éléments de processus et de contexte ce qui renforce les propos de Taylor (1986) qui avance que les systèmes d’information doivent être conçus de manière à tenir compte du contexte comme valeur ajoutée dans le traitement de l’information et ainsi conduire à une innovation de produit. Les éléments de résolution d’un problème se retrouvent aussi dans les propositions de Taylor (1991) et de Dervin (1983, 1989); Pour résoudre les problèmes dont les managers ont la charge, en effet, ceux-ci doivent tout d’abord prendre connaissance du projet dont il est question, puis essayer de le réaliser. Cela implique aussi de comprendre le contexte entourant le problème et le problème en lui-même, de penser à acquérir de sources d’information pour résoudre le problème. De plus, certains répondants ont dû consulter des systèmes informatiques, cela en restant dans la logique de la résolution du problème. Nous avons associé cela à l’acquisition de nouvelles connaissances ce qui implique créer une innovation en général et en particulier d’une innovation de produit tel que ce fut le cas dans nos travaux.
Les comportements informationnels des managers montrent l’importance de concevoir des systèmes d’information qui intègrent des processus de traitement de l’information à forte valeur ajoutée pour tenir compte des besoins informationnels qui se manifestent et des sources d’information qu’ils consultent pour des innovations en général et en particulier l’innovation de produit qui seront bénéfiques à long terme aux PMI agro-alimentaires. Les résultats pointent également vers l’importance d’établir des mécanismes pour repérer les aspects individuels et collectifs des comportements informationnels, notamment en ce qui concerne la conception de systèmes d’information et à leur utilisation pour de futures innovations. Les différents systèmes d’information d’une organisation consignent de l’information témoignant des activités de celle-ci. La préservation de la mémoire organisationnelle constitue une justification importante des interventions des archivistes, puisque l’organisation doit documenter ses actions pour répondre à des exigences administratives, financières et légales.

Pour ce faire, elle devrait mettre en place des ressources nécessaire au maintien des services archivés. Il apparaît donc important que les archivistes puissent collaborer avec les gestionnaires en ce qui concerne le contenu informationnel des systèmes d’information utilisés dans leurs activités quotidiennes tels que les systèmes en ressources humaines, les systèmes de suivi des dossiers, les systèmes Internet de l’entreprise. Les comportements informationnels de nos managers ont indiqué qu’ils ont eu besoin de personnes externes à l’organisation et beaucoup plus expérimentées qu’eux pour les aider à repérer les sources d’information pertinentes, tant verbales que documentaires, que ces personnes pouvaient être soient des individus ou des systèmes d’information. Puisque les sources documentaires consultées par nos managers des PMI agro-alimentaires sont principalement de nature archivistique, les archivistes semblent être les mieux placés pour agir comme sources personnelles individuelles.

Les contributions de notre travail de recherche se trouvent au niveau théorique, méthodologique et pratique: Tout d’abord du point de vue théorique, les résultats de cette étude ont permis une meilleure compréhension du comportement informationnel des managers en relation avec l’innovation de produit au sein des PMI agro-alimentaires dont on a évoqué précédemment. Les résultats de cette étude ont aussi permis de mieux contextualiser notre travail de recherche à nos réalités. Les données recueillies ont fait l’objet d’une analyse de contenu qualitative, basée sur la théorisation ancêtrée qui permet de combiner des approches inductives et déductives des catégories d’analyse. Enfin, au niveau pratique, cette étude s’ajoute aux connaissances sur le comportement informationnel en matière de PMI agro-alimentaires, principalement en ce qui concerne les critères de sélection des sources d’information. Les résultats indiquent que les managers interrogés savaient, de manière générale, quelles sources utiliser pour répondre à leurs besoins informationnels sur divers points. Ils indiquent aussi que les deux principaux critères de sélection sont l’accessibilité et la confiance face la source. Par ailleurs, les managers des PMI agro-alimentaires interrogés se sont en général montrés critiques quant aux contenus Web sur le sujet qu’il recherchait d’où il le fait pour eux de s’être aussi rapproché de personne pouvant confirmer les résultats qui y avaient été obtenue, bien qu’Internet semble représenter une source d’information que nos managers apprécient utiliser.

IV. Conclusion

Cette recherche cherchait à montrer la contribution des comportements informationnels des managers des PMI agro-alimentaires camerounaises en relation avec l’innovation de produit. Pour y parvenir, trois propositions de recherche ont été étudiées: Plus le besoin informationnel est grand, plus la modification
des composantes des caractéristiques des produits est grande; plus les sources d’information des managers sont de qualité plus les décisions des managers contribuent à la modification d’usage du produit; Plus l’utilisation de l’information par les managers est effective plus la fabrication d’un nouveau est importante. Cette recherche descriptive a utilisé une approche qualitative pour explorer et décrire le comportement informationnel des managers lorsqu’ils sont confrontés à des situations dictant problématiques. L’incident critique a été retenu comme mode de collecte de données ainsi que comme unité d’analyse. Les données recueillies ont fait l’objet d’une analyse de contenu basée sur la théorisation ancrée. Ainsi, il importe que nos managers de PMI agro-alimentaires prennent en considération nos recommandations précédemment citées pour une création d’innovation de produit dans ce type d’entreprise. Les résultats obtenus apportent des réponses aux trois propositions que nous cherchions à vérifier au cœur de cette recherche. Les situations décrites indiquent que les managers des PMI agro-alimentaires étudiés ont vécus des situations problématiques relatives à leurs activités de gestion quotidienne. Ils ont utilisé l’information obtenue comme moyen pour se motiver eux même. L’information est aussi utilisée pour obtenir une meilleure compréhension du problème, acquérir de nouvelles habiletés et éclaircir le contexte de leur situation problématique. Pour ce faire, il faudrait étudier les comportements des managers lorsqu’ils font de la recherche dans les systèmes d’information. Cela permettrait de dresser le portrait de l’évolution des besoins d’information depuis le niveau le plus bas d’imprécision jusqu’au niveau le plus haut de précision. Au bout du compte, cela fournirait des données plus détaillées sur les facteurs individuels et collectifs des comportements informationnels des managers.

Il convient tout de même de relever quelques limites à cette étude: La première limite porte sur l’échantillon utilisée qui ne permet pas de généraliser les résultats (parce que l’échantillon a été formé de manière raisonnée plus-tôt qu’aléatoire du fait de la pandémie du COVID 19 qui ne nous a permis de rencontrer plus d’entreprise que nous ne l’aurions souhaité). La deuxième limite est la restriction de recherche à un seul secteur notamment celui de l’agro-alimentaire. Une priorité pour cette recherche serait de continuer à mener une autre étude sur un échantillon plus grand et plus tard (un autre secteur) afin de mieux comprendre comment évoluent ces comportements informationnels chez les managers dans les PMI. Notre étude ne permet cependant pas de démontrer dans quelle mesure les managers appuient leurs décisions sur des documents avant ou après que celles-ci aient été prises, et donc dans quelle mesure ils s’inscrivent dans le principe de rationalité en matière de prise de décision conduisant à des éventuelles innovations.

Bibliographie

Succession Planning and Family Business Continuity: Perspectives from Lagos State, Nigeria

By Olubiyi, T. O. Lawal, A.T. & Adeoye, O. O.

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Abstract- Environment scrutiny has shown that family businesses are the common form of business in Nigeria and their going concern has generated academic debate and public discourse worldwide. Yet, the features orchestrating continuity in these family businesses are different and geographically diverse. One of the major issues to which this can be attributed to is the uncommonness of adequate succession planning practices. The objective of this paper is to examine the effect of succession planning on family business continuity in Lagos State, Nigeria. A survey research design was adopted for this paper with 503 selected SMEs operating in Lagos State as the target population. Taro Yamane sample size method was adopted and data was collected through the use of structured questionnaire adapted and validated for the study. The Cronbach’s alpha coefficient for the questionnaire items ranges between 0.850 and 0.775. The questionnaire response rate was 93.20%. The gathered data were analyzed using descriptive and inferential (Pearson product moment correlation and regression analysis) statistics.

Keywords: business continuity, family business, mentoring, performance, resources, succession planning.

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I. Introduction

Family-owned businesses are the majority of all businesses in the world according to Aderonke, (2014). The academic research and policymakers’ interests in Small and Medium-sized Enterprises (SMEs) have grown due to their role in the economy development of many countries. An Irish report asserted that 75% of SMEs are family-owned businesses, while over 60% of all businesses in most nations are classified as family businesses Osunde, (2017). Largely literature support that SMEs are seen as an important alternative sector in fostering socio-economic developments and reduction of poverty in both developed and developing. Therefore, Small businesses are expected to contribute in three areas: creating jobs, promoting economic growth, and reducing poverty level in poor countries, Arteaga and Menéndez-Requejo,(2017).

Family business research has been gaining impetus in recent years (De-Massis, Sharma, Chua, & Chrisman, 2012; Kellermanns & Eddleston, 2010; Rondi, Emanuela, De Massis, and Josip (2019), Sharma, Chrisman, & Chua, (1997) since they possess great potentials for employment generation, improvement of local technology and development of indigenous entrepreneurship within large scale industries. Central Bank of Nigeria (CBN, 2011) articulated that SMEs or family businesses have the capacity to reduce poverty, inequality disparity and social vices and are catalysts of innovations, inventions and creativity; stimulate indigenous entrepreneurship. Although family businesses have the capacity to sustain the economy, yet their survival and continuity has been of great interest to researchers. One of the key research areas in the family business that has been discussed and still to be investigated further is intergenerational transferability which Zellweger, Nason, and Nordqvist (2012) alluded to and can be addressed through knowledge management and succession planning as a cushion for family business continuity. Despite known tremendous contributions, family-owned enterprises are facing the challenge of continuity, as 95% of family-owned businesses do not survive the third generation of ownership (Akani, 2015). Related studies have also shown that less than one-third of family businesses continue to the second generation and less than half of second-generation family enterprises make it to the third generation when the founder/manager retires or dies (Chacha, 2016). This problem is because of lack of succession planning because, without effective succession planning there cannot be generational enterprises Olulana, (2015). Succession planning is perceived as a systemic, long-term process of
determining goals, needs, and roles within an organization and preparing individuals or employee groups for responsibilities relative to work needed within an organization in the near future Motwani, (2016).

The lack of succession planning in Nigeria is a serious issue mitigating against the survival of family-owned businesses, as 94.2% of entrepreneurs do not have a succession plan Okon, and Isong, (2016). Despite the challenge, posed by a lack of succession planning, most studies failed to examine succession planning and its effects on the continuity of family-owned enterprises in Nigeria. Few of the research conducted on succession planning tend to focus more on the small and medium scale enterprises, paying less attention to family-owned businesses. This situation is appalling considering the fact that a large majority of SMEs are family-owned enterprises (Ugwu, Ekwochi & Everist, 2017). The purpose of succession planning therefore is to minimize the gap and risk in the operations of the organization, when key leader suddenly leaves the business. The objective of this paper is to examine the effect of succession planning on family business continuity in Lagos State, Nigeria.

II. Review of Literature

Succession is arguably one of the most critical issues a family business has to face. It is also one of the most difficult phases in family business. Succession is a reciprocal interaction that occurs between the predecessor and successor throughout the transferring process of leadership (Motwani, 2016) and a common organizational contest to ensure the survival of incumbent firms in operation. Succession planning is a dominant theme in family business research and it is seen as intergenerational transfer and a process in which the business owner plans for the transfer of knowledge, skills, values, management, control and ownership of a business entity to the next generation. According to Tiller, (2012) succession planning was first introduced by Henri Fayol French management theorist in 1916 who believed that if succession-planning needs were ignored, organizations would not be prepared to make necessary transitions. Stability of tenure is one of Fayol’s 14 principles of management indicating that high employee turnover leads to inefficiency and consequently to a need for succession planning Sharma, and Agarwal (2016). Without doubt, the succession processes in family firms represent the most critical period confronting family businesses, since it is precisely when the business is transferred from one generation to the next Okon, and Isong, (2016). Supportably one of the main dreams a founder typically has is to hand down his legacy to his offspring, given that he has accumulated capital, commitment of potential members, entrepreneurial skills, and legitimacy Williams, and Ahmed, (2018). Moreover, successful companies, agencies and organizations have one thing in common, having culture of succession management (Walsh & Seaward, 2006). Succession of the leadership is considered one of the biggest challenges for most family businesses. It emerges as an important area of study because one of the primary reasons family businesses failures is lack of a written succession plan Chacha, (2016). Succession in organizational theory and practices refers to the process of transferring managerial control from one leader or one generation of leaders to the next.

a) Benefits of Succession Planning

Succession planning is not just important for the company and its current employees, but also for investors, customers, the community the employees and their families. Succession planning is widely believed to help business organizations with internal re-sourcing, reduce attrition of the work force caused by job-hopping high-fliers, and prepare qualified candidates for appointment to senior management positions Motwani, (2016). Succession planning is critical to the sustainability and competitive advantage of any organization irrespective of its ownership nature.

b) The Succession Management Process

Whatever the approach to be used, the basic steps of succession planning are almost always similar, based on Zellweger, Nason, and Nordqvist (2012) there are six basic steps of succession planning: Establish knowledge, skills, and abilities needed at each leadership level, identify a pool of qualified candidates for various leadership roles, assess candidates for respective leadership positions, Implement individual development plans, select leadership replacements as positions become available, implement leadership transition. However according to Sentot, Wahjoedi, and Nirbito (2014), identified four reasons that cause the succession process to be accelerated which is called the four D’s which are: Death, Divorce, Disability, and Departure.

The succession management process model by Harvey and Evans (1995) will be presented here. The model has three phases, which included:

1. Pre-succession, phase in which the potential successor has not entered the business yet.
2. Succession, phase in which the successor moves through the formal hierarchy of the business.
3. Post-succession, phase in which conflict or damage in relationships and ambiguity that result from the previous phase are assessed and managed.

c) Family Business Continuity

The discourse on family business continuity will not be complete without looking at the possibility of the impact of the knowledge management as well as succession planning practices. Different studies have given different measures of family business continuity...
with Venter, Farrington, and Boshoff, (2009) having them as perceived future continuity and family harmony. Lucio, Kosmas and Rui (2015) presented these measures as stewardship, governance, communication, professionalization, education and development of family members, continuity planning and corporate citizenship. Having seen that, this study due to its nature as being domiciled in Nigeria and depending on the attendant factors that crop up in the business environment decided to adopt profitability and business growth as measures of family business continuity. Business continuity (BC) is defined as the capability of the organization to continue delivery of products or services at acceptable predefined levels following a disruptive incident, Elis, (2007). Furthermore, business continuity (sometimes referred to as business continuance) describes the processes and procedures an organization puts in place to ensure that essential functions can continue during and after a disaster.

d) Family Business in Nigeria

The percentage family businesses occupy in some of the important economies are as follows: Brazil – 90%, USA – 96%, Belgium – 70%, Finland – 80%, France – 60%, Germany – 60%, Netherlands – 74%, Poland – 80%, Portugal – 70%, Spain – 79%, UK – 70%, Australia – 75% (Timmons & Spinelli, 2009). In the United States alone, researchers estimate that there are more than 12 million family businesses ranging from small private businesses to large publicly traded corporations.

Family business is prevalent in Nigeria as in other parts of the world, and it is perceived as key to Nigeria’s economic growth, poverty alleviation and employment generation. In Nigeria, ample size of the family businesses belongs to small and medium-sized enterprises and most of the family businesses are actively involved in manufacturing, retailing and service industries. The Federal Bureau of Statistics (FBS) conducted a survey across the 36 States of the federation and the Federal Capital Territory (FCT) and the result indicated that there were 17.28 million SMEs in the country, out of which 17.26 million Ayobami, Olanireti, and Babarinde, (2018).

Therefore, it is worthy of note that family businesses are becoming the fastest growing sector of the economy in Nigeria. Family businesses are active in all sectors of Nigerian economy and they contribute significantly to economic activities and employments. Family businesses in Nigeria started gaining prominence in Nigeria in the early 1970s when many personal enterprises started springing up and they come in virtually all sizes: small, medium and large firms. Some noted examples of family businesses as per categorization are: small firms examples of these are Boluke chemist, Timi Olubiya Consulting and large firms with examples like Global Communication Ltd (Glo), Tasty Fried chicken (TFC), The founders companies is another form of categorization with examples of Jide Taiwo and Co, similarly private firm also have examples like Guardian Newspaper Nigeria, while public traded companies that are family owned are Dangote Sugar Plc, Dangote cement Plc, Dangote Flour Plc, Honeywell PLC, Diamond Bank among others.

III. Theoretical Review

a) The Resource-Based View (RBV)

The resource-based view (RBV) provided the framework for the theoretical and empirical approach for this paper. The resource-based view (RBV) perceives the family as a resource contributing to the success and continuity of the business. The resource-based view has been one of the dominant theories used to explain strategy in family businesses Litz, (1995). The resource-based view (RBV) holds that family businesses build strategies and compete on the basis of their resources. This view sees the employment of a family member as a benefit to the business, because the family member is likely to have more stake in the continuity of the business and is likely willing be more committed, work harder, and make more sacrifice in the business. In literature the resource-based view has been applied within the family business research (Neubauer, & Lank, 2016; Simonazzi, 2016). The resource based view of the firm offers tools for understanding the basis of competitiveness and the sustainability of competitive advantage (Litz, 1995; Ward, 1987). Resources that are valuable, unique, and cannot be imitated can be the basis for a sustainable competitive advantage, Kuratko, and Hodgetts (2004). The family characteristics that are difficult to imitate may provide several advantages to the Family business and it could be classified as a valuable resource.

IV. Empirical Review

According to Esuh, Mohd, and Adebayo (2011) succession planning is a process where firms plan for the future transfer of ownership. Succession planning is a dynamic process requiring the current ownership to plan the company’s future and then to implement the resulting plan. In fact, it occurs when the firm owner wishes to exit from the firm, nevertheless wants the business to continue. The motive behind this is to transfer ownership of the firm to any of the family members rather than shutting down the business altogether. Succession planning is generally considered to be a unique, case-by-case process, where a one-size-fits-all mentality is simply not appropriate (Sambrook, 2005). Effective succession or talent-pool management concerns itself with building a series of feeder groups up and down the entire leadership pipeline or progression (Sambrook, 2005). Succession planning arises from the family firm’s intention to pursue succession for two reasons.
First, activities related to succession planning are part of the succession process. Second, succession planning is believed to increase the probability of a successful succession (Sharma, Chrisman, and Chua, 1997). Previous studies tend either to treat succession planning as a one-dimensional process or to combine its dimensions into one overall measure. However, as noted above, although that approach adds to knowledge, this paper follows Dyck, Mauws, Starke, and Mischke (2002) by treating succession planning as a long-term process involving multiple activities and examines the activities separately.

Sharma, Chrisman, and Chua, (1997) in the previous work of Christensen 1953 suggested that succession planning as a process should include identifying the pool of potential successors, designating the successor, and notifying the successor designate and other management leaders of the decision made. To this set of activities, Lansberg (1988) and Ward (1987) added the need to train the successors and to formulate a vision of the company after succession, whereas Sharma, Chrisman, and Gersick, (2012) add defining a role for the retiring CEO. To summarize, the literature suggests that the succession-planning process consists of the following discrete components, which include the following among others- selecting and training a successor, developing a vision or strategic plan for the company after succession, defining the role of the departing incumbent and communicating the decision to key stakeholders.

Succession planning should be part of an ongoing process that looks at what leadership and management skills are necessary for the ongoing success of the company as it strives to meet its vision. Just as one develops board members and the skills of the workforce, the leadership needs of the organization should be regularly assessed and plans made for development. In the same way, that fire plants prepare a company for potential future emergency, a good succession plan should consider what would happen if the CEO were suddenly unable to carry out his or her job. A comprehensive succession plan should consider declining abilities and impending retirement as well as accidental death according to Williams, and Ahmed, (2018).

V. METHODOLOGY

A survey design was adopted for this paper. The adoption of this design was influenced by the research problem and its corresponding research questions. The population of the study is given as 11,663 Small and medium enterprises relying on data from the 2013 Survey report on SMEs in Nigeria conducted by the National Bureau of Statistics (NBS) in collaboration with SMEDAN, and these firms are categorized as family businesses. The selected local governments are Apapa, Ibeju-Lekki, Ikeja, Lagos-Island and Lagos Mainland. The choice of Lagos as the location for the study is informed by the economic and strategic importance of the state to Nigeria. The sampling size for this study was determined using the formula for sample determination for a finite population as expressed by Yamane (1967). In order to determine a representative sample from the general population, Yamane (1967) sampling formula was adopted and used. The sample size of 387 was arrived at from the population. According to (Samani, 2016) there is a need to give allowance of 30% non-response rate from the sample size. Therefore, the non-response rate allowance of 30% (116) was added, which brings the total sample size for the study is 503 SMEs operating in Lagos State. Validity of the research instrument was carried out to ensure that the correct variables measured what it supposed to measure. Furthermore, the reliability test was carried out on the research instrument; this test is an indicator of internal consistency. The internal consistency test revealed that the overall Cronbach coefficient for the entire questionnaire was (α) = 0.850 (with the lowest being 0.775; and the highest 0.851). The result of the pre-test carried out by the researcher showed that the scales were considered reliable because the Cronbach’s alpha was greater than 0.84 recommended by Nunnally (1970), one can comfortably conclude that the instrument is highly reliable, Gefen, Straub, and Boudreau, (2000) since it is greater than 0.70 the acceptable level.

VI. DATA ANALYSIS, RESULTS AND DISCUSSION OF FINDINGS

The number of questionnaires administered to all the respondents, was 503. After coding and checking for accuracy in the data, 469 questionnaires were found useful for the study. This gave a response rate of 93.2% and 34 questionnaires were not received which represented 6.8% of the total questionnaires distributed. In order to test the hypothesis, standard multiple regression analysis of ordinary least square method (OLS) was used. The data employed was obtained by summing responses of all items for succession planning and family business continuity. In the analysis, succession planning is independent variable and family business continuity is dependent variable. The results of the regression are presented in Table 1.1, 1.2, 1.3.
Table 1.1: Summary of correlation coefficient between succession planning and family business continuity in Lagos State, Nigeria

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.738a</td>
<td>0.545</td>
<td>0.538</td>
<td>17.97060</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Governance, Family Values, Succession Plan, Founders Influence, Mentoring, Competence of Successors, Family Business Stakeholders

The data in Table 1.1 presents a summary of regression model comprising of the value of R, R² and Adjusted R² equal to 0.738, 0.545, and 0.538 respectively. The results show the seven independent variables (succession planning factors) when combined together to determine their effect on the family business continuity of owners in Lagos State produced a coefficient of multiple correlation (R) = 0.738 and adjusted coefficient of multiple determination (Adj. R²) of 0.538 which is significant at 0.05 level.

The adjusted coefficient of multiple determination (Adj. R²) of 0.538 suggests that the seven independent variables (governance, family values, succession plan, founders influence, mentoring, competence of successors, and family business stakeholders) of succession planning that were studied jointly accounted for 53.8 percent of the variance in family business continuity of owners in Lagos State, Nigeria. The remaining unexplained 46.2 percent could be due to other factors that were not considered in this model. With this value (53.8%), there is an indication that the stated succession planning factors affect the family business continuity of owners in Lagos State, Nigeria.

Table 1.2: Summary showing the analysis of variance of effect of succession planning on family business continuity in Lagos State, Nigeria

<table>
<thead>
<tr>
<th></th>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td></td>
<td>178182.497</td>
<td>7</td>
<td>25454.642</td>
<td>78.821</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td></td>
<td>148553.503</td>
<td>460</td>
<td>322.942</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>326736.000</td>
<td>467</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Business Continuity

b. Predictors: (Constant), Governance, Family Values, Succession Plan, Founders Influence, Mentoring, Competence of Successors, Family Business Stakeholders

The results in Table 1.2 show that the analysis of variance (ANOVA) of multiple regression produced F value of 78.821, which is significant at 0.05 level. This implies that the independent variables that are governance, family values, succession plan, founders influence, mentoring, competence of successors, and family business stakeholders jointly have significant effect on the family business continuity of owners in Lagos State, Nigeria. It further indicates that statistically, the model applied can significantly predict the changes in the family business continuity of owners in Lagos State, Nigeria. To test the hypothesis, the F value (78.821) is compared against the F Table at 7 and 460 degree of freedom and 5% level of significance, which is at 1.95. Therefore, since F value (78.821) is greater than F table (1.95), hence we reject the null hypothesis two (H₂), which states that there is no significant effect of succession planning on business continuity in Lagos State, Nigeria. This conclusion can be confirmed by the correlation coefficient R at 0.738 or 73.8% (see table 4.23a).

Hence, it is hereby concluded that there is a significant effect of succession planning on business continuity in Lagos State, Nigeria.

Table 1.3: Multiple regression coefficients of effect of succession planning on family business continuity in Lagos State, Nigeria

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>4.123</td>
<td>4.904</td>
<td></td>
<td>0.841</td>
</tr>
<tr>
<td>Succession Plan</td>
<td>-1.442</td>
<td>0.183</td>
<td>-0.357</td>
<td>-7.896</td>
</tr>
</tbody>
</table>
The results in Table 1.3 reveal that holding independent variables that is, governance, family values, succession plan, founders influence, mentoring, competence of successors, and family business stakeholders training to a constant zero, family business continuity of owners in Lagos State would be at 4.123. The column labeled “Unstandardized Coefficients” reveals unstandardized regression coefficients for governance, family values, succession plan, founders influence, mentoring, competence of successors, and family business stakeholders to be 2.957 (t = 9.134, p = 0.000), 4.337 (t = 10.674, p = 0.000), -1.442 (t = -7.896, p = 0.000), 1.912 (t = 4.960, p = 0.000), 1.090 (t = 3.150, p = 0.000), -2.931 (t = -7.714, p = 0.000), and -0.264 (t = -0.593, p = 0.553) respectively.

The results reveal governance, family values, succession plan, founders influence, mentoring, and competence of successors have significant influence on family business continuity of owners in Lagos State, because their p-values are greater than 0.05 overall significance level. However, the coefficient of family business stakeholders is negative and not statistically significant (p-value > 0.05). An assessment of the coefficients of succession plan and competence of successors in Table 1.3 reveal that both succession plan and competence of successors have negative and significant coefficients of -1.442 and -2.931 respectively, implying that family business continuity of owners in Lagos State moves in the opposite direction with the changes in succession plan and competence of successors and that a 1 unit change in succession plan and competence of successors respectively causes -1.442 and -2.931 respectively units changes in family business continuity of owners in Lagos State.

Additional check on coefficients of founders influence, family values, mentoring, and governance reveal that founders influence, family values, mentoring, and governance have positive and significant coefficient equals to 1.912, 4.337, 1.090 and 2.957 respectively suggesting that founders influence, family values, mentoring, and governance and family business continuity of owners in Lagos State moves in the same direction and that a 1 unit change in founders influence, family values, mentoring, and governance results to positive 1.912, 4.337, 1.090 and 2.957 units change in family business continuity of owners in Lagos State respectively. The t-statistic for the independent variables shows that coefficients of governance, family values, succession plan, founders influence, mentoring, and competence of successors are statistically significant while coefficient of family business stakeholders is not. The regression equation generated from the analysis is stated as follows:

\[ Y = 4.123 - 1.442SP + 1.912FI - 2.931COS + 4.337FV - 0.264FBS + 1.090M + 2.957G \]

Where:
- \( Y \) = Family Business Continuity
- \( SP \) = Succession Plan
- \( FI \) = Founders Influence
- \( COS \) = Competence of Successors
- \( FV \) = Family Values
- \( FBS \) = Family Business Stakeholders
- \( M \) = Mentoring
- \( G \) = Governance

The regression model above shows the significant effect of succession planning on family business continuity of owners in Lagos State. As regards the relative contribution of each of the independent variables to the family business continuity of owners, the standardized coefficients (beta weights) of the independent variables indicates that family values made the highest contribution (beta weight = 0.618 or 61.8%). This is followed by governance (beta weight = 0.537 or 53.7%), Founders Influence (beta weight = 0.252 or 25.2%), Mentoring (beta weight = 0.147 or 14.7%), Succession Plan (beta weight = -0.357 or 35.7%), Competence of Successors (beta weight = -0.444 or 44.4%), and Family Business Stakeholders (beta weight = -0.036 or 3.6%).

**VII. Discussion**

The result of the analysis in this paper shows that succession planning significantly affects business continuity in Lagos State, Nigeria. The result concurs with findings of Ogbiechie and Anetor (2015), Kaunda and Nkhoma (2013), Sardeshmukh and Corbett (2011) and Aderonke (2014). They agree that cultural factors such as extended family system, inheritance tradition (such as preference for sons, marriage), and education have significant impact on the successful succession of family enterprises. However, it contracts the result of study by Oyewole, (2018) who establish that poor
succession planning by entrepreneurs in Nigeria found the following factors to be responsible for poor succession.

The findings of this paper similarly agreed with the findings of Osibanjo, Abiodun, and Obamiro, (2011) that there was a strong positive correlation between planning for succession and firm’s sustainability. Ugoani, (2015) stated that succession is critical to ensuring the continuity of any family-owned business. Motwani, (2016) reported that lack of succession planning could put large numbers of family businesses at undue risk and have serious impact on the national economy. Based on the findings of this study and its relationship with similar findings in the extant literature, the study therefore rejects the null hypothesis \( (H_0) \) which states that there is no significant effect of succession planning on business continuity in Lagos State, Nigeria.

VIII. Conclusion and Recommendation

The extant literature shows that family-owned businesses are a unique and dynamic field of study. The extant literature also revealed that family-owned businesses are not in hiding, and can be seen all around us throughout the world. The findings of this paper could help to educate family business managers in Lagos State on some of the factors that are associated with not only perceiving business continuity, but also experiencing family business profitability. This paper recommend that potential successor should be made to come into the family business early enough to gain the confidence and respect of other non-family workers and subsequently be elevated to higher position of responsibility.

In the light of the findings, direction for future research is suggested that similar research is conducted annually within the businesses in the study area to measure to what extent the family businesses have implemented their specific succession planning. The reasons for not having a proper succession planning by these family businesses/SMEs can be studied as an extension of this paper. This paper carried out research on selected SMEs that are family businesses in Lagos State thus the same study could be carried out in the other States and sectors to find out if the same results will be obtained.

References


Impact of Business Intelligence on the Business Performance of Banking Sector in Sri Lanka

By Anjana Manawadu, Isuri Namalka, Sathma Perera, Charuni Wickramaarachchi, Vandhana Dunuwila & Anuradha Jayakody

Abstract- Business intelligence is a set of tools and techniques which are used to analyze and convert raw data into actionable and coherent insights. This study reveals how BI affects the business performance of banking sector and how banking sector utilized BI in their day-to-day operations. The deductive approach was used as research method and the stratified sampling method was used to determine the sample of this study. Data has been collected by covering twenty-eight state and non-state banks in Sri Lanka. The multiple regression and correlation were used as main analytical techniques to obtain the results. Based on the finding of this study, it has been concluded that there is positive relationship between business intelligence factors (perception, product, process, team and technology) and the Business performance and there is significant impact of Business intelligence on the business performance of banking sector in Sri Lanka.

Keywords: business intelligence, business performance, banking sector.


Strictly as per the compliance and regulations of:
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I. Introduction

Today, banks must undergo various challenges like increased customer expectations, competition, customer retention, compliance pressure, and acquisitions [1]. If the banks make timely and efficient decisions, they can overcome these challenges. In the modern era, almost every bank makes decisions based on their collected databases. So, they must manage a huge set of databases which were collected through customer transactions, financial activities and from external markets. Additionally, it is very difficult for a human being to obtain useful insights by analyzing this data. This proves that information technology plays an enormous role in the decision-making process in banks.

Business intelligence (BI) is offering banks the necessary adaptability in both commercial and turbulent times. Globally, banks have a deeper understanding of their business, customers, and future through BI and software processes. It can also open the door for that are the factors which are used to create these definitions change with the time. The main reason for

Almost every bank in Sri Lanka uses BI in their operations. But the impact of business intelligence on these institutions’ business performance does seem to be unknown. Many studies were conducted to measure the efficiency and productivity of the Sri Lankan banking sector. However, no study was carried out to measure the impact of business intelligence on the banking performance in Sri Lanka. The aim of this research is to scrutinize the impact of business intelligence in the business performance of the banking sector in Sri Lanka, and to study the influence of customer’s perspective on the business performance of the banking sector in Sri Lanka.

a) Research Objectives

The following are the research objectives that were addressed in this study.

General Objective:
- To determine the impact of the Business Intelligence on Business Performance of the banking sector in Sri Lanka.

Sub Objectives:
- To determine the relationships between BI Product, BI Technology, BI Process and BI Team, and BI perception and overall Business Performance.
- To identify the impact of BI Product, BI Technology, BI Process, BI Team and BI Perception on BP.
- To compare the impact of BI among state and non-state bank in Sri Lanka.

II. Literature Review and Conceptual Framework

a) Theoretical Review

Business Intelligence tools and techniques are being used by the banks in order to ensure the completeness and accuracy of the operational and corporate business decisions [4]. However, it is difficult to give a definition for Business Intelligence since it subject to change with respective to the changes in the technological environment. The main issue with definitions is that they are more likely to change over time. The main reason for that are the factors which are used to create these definitions change with the time. With that [5] has define BI as a collection of processes which consist of architectures and technologies to convert raw data into meaningful information. According to [6] BI can be
express as an umbrella term which defines as the gathering of applications, tools, methods, best approaches and processes to collect and analyse data of the organization which will be useful in the decision-making process.

When it comes to BI tools, they can be defined as the licensed software which give support to build different types of dashboards, reports and predictions by accessing multiple organizational data. Organizations use different types of analytical tools to analyse their organizational data. In 2021, research was conducted to identify the different types of business intelligence tools and techniques which are used in the analysis of information. Microsoft dynamics, Factorial HR, IBM Cognos Analytics, SAP business intelligence, Oracle business intelligence, Tableau, Sisense and clear analytics are the business intelligence tools used by organizations to meet different types of business needs. Many large companies use BI tools like SAP, Microsoft and Oracle to analyse and visualize their data [7].

\( \text{(b) The impact of BI on Banks’ Business Performance} \)

In order to stay competitive in today’s complex business world, organizations need new tools and techniques to improve their income, and also to meet the expectations of their customers [8]. It is essential to use the BI tools to measure and interpret the business performance of the banks with the proper data mining. In addition to competitiveness, organizations face many issues when operating in this business world. Hence firms apply many tools and techniques to overcome these problems. Among them, Business Intelligence (BI) is one of the best solutions for many firms to overcome this problem and the benefits of applying BI are highly attracting the firms all over the world [9]. Hence it is important to investigate the relationship between the BI and the business performance of an organization. There are many research studies in the literature which seek this relationship in many contexts specially relating to the banking industry.

As examples, a case study of Saman Bank of Iran revealed that by using BI solutions it is easy to overcome the different problems of the banking industry such as severe competition, providing demanded services and customer willingness [10]. [11] in China did a review paper and found that when applying BI in the banking industry it many problems such as, the way of improving customer service, the way of controlling financial risks, the way of improving the operating performance of the banks and how to ensure the improvements of profits. Nevertheless, it is important put equal weightage for other functional activities such as marketing, customer care, communication etc. in implementing the BI tools like customer service management. A review study by [12] from Croatia has emphasized that in order to survive in this critical banking environment, BI tools such as on-line analytical processing and data mining do a major role in making possible intelligent business decisions [13].

Also, [14] using 23 retail banks of UK, carried an empirical study and the findings provided a considerable view of current status of competitive intelligence in the retail banks, and it showed BI should be considered effective and efficient operators in the competitive intelligence practice. The most important part is real time analysing the customers’ data using the BI tools especially in the retail banking due to larger volume of transactions from the retail banking concept per day. [15] from Iran published a review paper and found that, using BI solution it is easy to solve the challenges of banking industry like severe competition between different banks, their provided demanded services, and the satisfaction of the customers.

In an another empirical study done by [16] in the Nigerian context, revealed that if a bank wants to increase its efficiency and continue competitiveness, that bank need to introduce smart and practical branded services especially self-services as well as should introduce an e-banking system that add entertainment or extra easiness to customers such as usage of digital wallet, real-time interaction, ATMs integrated with smart phones, website customization, biometric services, and digital currency. That means current cloud based BI tools can be integrated with other operational activities of the banks and consider the combined data analysis outcomes to take the business decisions of the bank.

[17] emphasized that many review papers of many countries revealed that BI perform a major role in decision making of every department and at every level as well as BI will assist bank to gain competitive advantage of their different products. It is proven that developing the integrated BI systems within the banks in order to take the business decisions considering the overall performance of the bank. However, there are few studies on Business Intelligence Adoption (BIA) in banks, almost all the studies highlighted that BIA increases the process and assists to win the operational efficiency and customer satisfaction as a whole those articles have found that BI assists in decision making, assists in improving data quality, operational efficiency, competitive advantage and customer satisfaction [15].

Another research emphasized that it is necessary to develop BI system that the management can investigate the future behaviour, customer behaviour as well as the quality and to increase the decision-making ability from the system [18]. BI supports firms to enhance the sales and profits, to identify buying patterns of the customers as well as improve their decision making and finally the business performance [17]. It is proven and recommended not to reply on the BI tools in the decisions making process of the banks and also should consider the experience of the human capital as well. [5] identified three main components to BI of an organization. They are,
relationship intelligence which recognizes the way knowledge workers influence the organizational performance, competence intelligence which recognizes the way abilities of knowledge workers influence organizational performance, while structure intelligence recognizes the way organization’s infrastructure environment influence organizational performance. Then it is clear that, BI influence business performance of an organization in many aspects.

One of studies revealed that if a firm use BI to collect, organize, and analyse the data which collect enormous amounts from numerous sources, it has the greater ability to add greater value to that firm [8]. Another research emphasized that in order to get the maximum benefit from the generated information, it is essential to have BI systems, the reason is that BI systems have the ability to anticipate future behaviour and their business indicators [19]. In overall perspective, BI tools of the banks help to take the most appropriate business decisions considering both present and historical data. Not only that BI helps to enhance business performance by uncovering latest business ideas, and surviving in this severe competition, getting maximum service from the suppliers, giving maximum service to the customers, solving financial issues, strategic issues, and developing better products and services [20]. This implies that BI perform a significant role in enhancing business performance of organizations, especially in banking sector.

In overall perspective, BI tools help to increase the efficiency of the business decisions making process of the banks and it will help to increase the financial and non-financial performance of the banks as well. According to [21] most of the Europe banks are implementing their operational and strategic plans using results and highlights of BI tools. However, in Sri Lanka context, there is no proper BI implementation has been executed by any bank. Further some banks in Sri Lanka have implemented the BI tools particularly with respect to the implementation of ERP systems. However, it is important to determine the operational plans and policies of the bank to compatible with the requirements of BI tools implementation process. The more information banks have on the client base, the easier it will be to attract new customers and service them better. Further, studying on client customer experiences, banks may discover weak places and collaborate with marketing, revenue, and IT to enhance their performance.

c) Conceptual Framework

The conceptual framework has been developed in relational to the developed hypothesis based on the findings in past literature reviews. Figure 1 illustrates the relationship between research variables. Business Intelligence was used as an independent variable and Business Performance was used as the dependent variable.

Following hypotheses were developed to fulfill the research objective.

**Hypothesis 1**

*H10*: There is no significant impact of BI perception on the business performance of banking sector.

*H1a*: There is a significant impact of BI perception on the business performance of banking sector.

**Hypothesis 2**

*H20*: There is no significant impact of BI process on the business performance of banking sector.

*H2a*: There is a significant impact of BI process on the business performance of banking sector.

**Hypothesis 3**

*H30*: There is no significant impact of BI product on the business performance of banking sector.

*H3a*: There is a significant impact of BI product on the business performance of banking sector.

**Hypothesis 4**

*H40*: There is no significant impact of BI team on the business performance of banking sector.

*H4a*: There is a significant impact of BI team on the business performance of banking sector.

**Hypothesis 5**

*H50*: There is no significant impact of BI technology on the business performance of banking sector.

*H5a*: There is a significant impact of BI technology on the business performance of banking sector.
III. METHODOLOGY

This section consists of the research approach, population and sampling design, data collection methods, and methods of data analysis.

The deductive approach was used in this research study to develop the research model and strategy. In this study, the hypothesis was developed based on the past literature review and the developed hypothesis were tested by analyzing the collected data from the questionnaire and secondary sources.

The population considered for this study is the 30 licensed deposit taking banks operating in Sri Lanka and the sample size of this research study is 28 banks.

Quantitative methods are used to collect the data that are needed to accomplish the research objectives. A questionnaire was developed and given out to collect data and achieve the sub-objectives. After all the data has been collected, it was analyzed with SPSS, and hypotheses can be checked with statistical significance of variance, correlation, and regression. Quantitative analysis will be performed for this report, which includes descriptive statistics, correlation analysis, regression analysis and validity checking.

a) Variables

- Independent Variables

  Business Intelligence was used as an independent and BI product, BI process, BI technology, and BI team are used as the fundamentals of BI. Business intelligence product is also called the business intelligence tool which is a type of software & tools used in the business intelligence process to collect, organize, analyse, and transform data into useful business insight. Business intelligence process is collecting data, creating models, analyzing data, creating visualizations, and making reports for decision-makers in an organization [13]. Business intelligence technology is data standards, and which could integrate the organization into its worth [4]. Business intelligence team is a combination of project and program roles that are engaged with the organization’s BI activities. Business intelligence team includes management and technical skills in deployment and utilization of BI.

- Dependent Variable

  Business Performance was used as a dependent variable. Performance of banks can be defined as the evidence of the way banking industries use their resources which enables them to achieve their long-term goals. Banks’ performance can be evaluated in two ways. They are financial performance and non-financial performances [21].

IV. FINDINGS AND DISCUSSION

a) Descriptive Statistics

The table 1 showed the descriptive statistics of the sample which consists of mean, median, mode and St. Deviation based on each variable. There are 200 responses and no missing value in the sample.
Table 1: Descriptive Statics of Variables

<table>
<thead>
<tr>
<th></th>
<th>BI Perception</th>
<th>BI Process</th>
<th>BI Product</th>
<th>Business Performance</th>
<th>BI Team</th>
<th>BI Technology</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Valid</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>200</td>
<td>200</td>
</tr>
<tr>
<td>Mean</td>
<td>2.18</td>
<td>2.35</td>
<td>2.59</td>
<td>2.68</td>
<td>2.35</td>
<td>3.09</td>
</tr>
<tr>
<td>Median</td>
<td>2.20</td>
<td>2.40</td>
<td>2.70</td>
<td>2.80</td>
<td>2.40</td>
<td>3.00</td>
</tr>
<tr>
<td>Mode</td>
<td>2.40</td>
<td>2.60</td>
<td>1.80</td>
<td>3.00</td>
<td>2.80</td>
<td>3.00</td>
</tr>
<tr>
<td>Std. Deviation</td>
<td>0.384</td>
<td>0.356</td>
<td>0.629</td>
<td>0.460</td>
<td>0.476</td>
<td>0.144</td>
</tr>
</tbody>
</table>

b) Relationship between BI Product, BI Technology, BI Process, BI Team, BI Perception, and overall Business Performance

Based on the results obtained for correlation analysis as depicted in the table there is a moderate positive relationship with the correlation of 0.689 between BI product and Business Performance at 0.01 level of significance and there is a moderate positive relationship with the correlation of 0.604 between BI Process and Business Performance at 0.01 level of significance. BI perception has a positive weak relationship with the correlation of 0.315 for Business Performance which is statistically significant at 0.01 level.

Moreover, it can be concluded that there is a moderate positive relationship with the correlation of 0.55 between BI Team and Business Performance at 0.01 level of significance and there is a very weak positive relationship with the correlation of 0.129 between BI Technology and Business Performance at 0.01 level of significance.

When coming to the second part of this analysis by considering the table 2, it shows that there is a moderate positive correlation between BI perception and BI process with the correlation of 0.675 and that value is significant at 0.01 level of significance. Then the correlation between BI perception and BI product is again significant at 0.01 level of significant with a value of 0.648 implying moderate correlation. BI Perception and BI Team have moderate correlation between them with a coefficient value of 0.642 and it is significant at 0.01 significance level. However, BI technology and BI perception have very weak negative correlation and that is not significant as well. Other than that BI process and BI Product has strong significant positive correlation at 0.01 level of significance. Further, BI process and BI team again show a strong correlation with a value of 0.722 and it is significant at 0.01 significance level.

However, correlation between BI process and BI technology is not significant at 0.01 level of significance. Then considering the correlation between BI product and BI team, it indicates a strong positive correlation between them with a coefficient of 0.708 and it is significant at 0.01 level of significance. However, the correlation between BI product and BI technology and BI team and BI technology are not significant at 0.01 level as shown in the above table.

c) Impact of BI Product, BI Technology, Process, BI Team, and BI perception on BP

The second sub objective of the research study is to determine the impact of BI on the BP of the banking sector in Sri Lanka. Equation 1 which is a multiple linear regression model that was used to identify the impact between the BI variable and BP of the banking sector in Sri Lanka.
Where, \( Y \) = business performance is dependent variable, \( a \) = Intercept, \( \beta \) \((\ldots,n)\) = coefficient of independent variable and \( X_1 = \) BI perception, \( X_2 = \) BI process, \( X_3 = \) BI product, \( X_4 = \) BI team and \( X_5 = \) BI technology is the independent variable of the model which are the factors of Business intelligence.

**Equation 1:** Regression equation
\[
Y = a + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5
\]

**Table 2:** Results of Multiple Regression - Overall Banking Sector

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
<th>R</th>
<th>Adj. R-square</th>
<th>F-value</th>
<th>Sig.F</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>- .999</td>
<td>.524</td>
<td>-1.906</td>
<td>.048</td>
<td>-0.771</td>
<td>0.595</td>
<td>56.925</td>
<td>0.000</td>
</tr>
<tr>
<td>BI Perception</td>
<td>-.447</td>
<td>.079</td>
<td>-.373</td>
<td>-5.635</td>
<td>.000</td>
<td>-0.595</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BI Process</td>
<td>.270</td>
<td>.106</td>
<td>.209</td>
<td>2.549</td>
<td>.012</td>
<td>0.584</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BI Product</td>
<td>.413</td>
<td>.058</td>
<td>.564</td>
<td>7.165</td>
<td>.000</td>
<td></td>
<td>56.925</td>
<td></td>
</tr>
<tr>
<td>BI Team</td>
<td>.296</td>
<td>.076</td>
<td>.306</td>
<td>3.900</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BI Technology</td>
<td>.730</td>
<td>.159</td>
<td>.229</td>
<td>4.599</td>
<td>.000</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

According to table 2, the \( R^2 \) and adjusted \( R^2 \) of the estimated model was found to be 0.595 and 0.584 which indicated that almost 59.5% of the variance in BP is explained by the independent variables of BI product, BI technology, process, BI team, and BI perception. It is important note that \( R^2 \) and adjusted \( R^2 \) values in this model are very much closer. Since it concludes that the fitness of this model is at very high level. The significance value of the model, it is 0.000 and where \( P < 0.05 \), it could be concluded that there is significant relationship between independent variables of BI product, BI technology, BI process, BI team, BI perception, and dependent variable of BP.

**Equation 2:** Regression equation
\[
Y = -0.999 -0.447X_1 + 0.270X_2 + 0.413X_3 + 0.296X_4 + 0.730X_5
\]

Table 2 demonstrates the coefficients of variables of BI Product, BI Technology, Process, BI Team and BI perception. Thus, the 2 equation was estimated.

Where, \( Y = \) Business Performance, \( X1 = \) BI Perception, \( X2 = \) BI Process, \( X3 = \) BI Product, \( X4 = \) BI Team and \( X5 = \) BI Technology Considering the coefficient values of BI process, BI product, BI team, and BI technology, they have positive values. It can be concluded that increasement of BI process, BI product, BI team, and BI technology will lead to an increasement of BP. While BI perception has a negative coefficient value. It indicates that increasement of BI perception will lead to a fall in BP.

**Table 3:** Hypothesis Testing Results

<table>
<thead>
<tr>
<th>Hypothesis Statement</th>
<th>Sig. Value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1a: There is no significant impact of BI perception on the business performance of banking sector</td>
<td>0.000</td>
<td>Rejected</td>
</tr>
<tr>
<td>H1b: There is a significant impact of BI perception on the business performance of banking sector</td>
<td></td>
<td>Accepted</td>
</tr>
<tr>
<td>H2a: There is no significant impact of BI process on the business performance of banking sector</td>
<td>0.012</td>
<td>Rejected</td>
</tr>
<tr>
<td>H2b: There is a significant impact of BI process on the business performance of banking sector</td>
<td></td>
<td>Accepted</td>
</tr>
</tbody>
</table>
H3a: There is no significant impact of BI product on the business performance of banking sector  

Rejected

H3a: There is a significant impact of BI product on the business performance of banking sector  
Accepted

H4a: There is no significant impact of BI team on the business performance of banking sector  
Rejected

H4a: There is a significant impact of BI team on the business performance of banking sector  
Accepted

H5a: There is no significant impact of BI technology on the business performance of banking sector  
Rejected

H5a: There is a significant impact of BI technology on the business performance of banking sector  
Accepted

As discussed in the literature review, there are 10 hypotheses that have been established with the intention of testing them through the data analysis of this study. Table 4.8 explained the results of that hypothesis testing with the conclusion of whether pre-established hypotheses are accepted or not according to multiple linear regression analyses. Based on the rule of, if the significance value (p-value) of the independent variable is less than 0.05, then reject the null hypothesis and accept the alternative hypothesis or the significance value (p-value) of the independent variable is more than 0.05, then accept the null hypothesis and reject the alternative hypothesis.

- BI perception does have a significant impact on the business performance of banking sector in SL.
- BI process does have a significant impact on the business performance of banking sector in SL.
- BI product does have a significant impact on the business performance of banking sector in SL.
- BI team does have a significant impact on the business performance of banking sector in SL.
- BI technology does have a significant impact on the business performance of banking sector in SL.

d) Impact of BI on of State Bank

Table 4: Results of Multiple Regression – State Bank

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>-0.054</td>
<td>0.622</td>
<td>-0.087</td>
<td>0.931</td>
</tr>
<tr>
<td>BI Perception</td>
<td>-0.413</td>
<td>0.152</td>
<td>-0.395</td>
<td>-2.725</td>
</tr>
<tr>
<td>BI Process</td>
<td>-0.230</td>
<td>0.178</td>
<td>-0.166</td>
<td>-1.293</td>
</tr>
<tr>
<td>BI Product</td>
<td>0.362</td>
<td>0.194</td>
<td>0.322</td>
<td>1.865</td>
</tr>
<tr>
<td>BI Team</td>
<td>0.451</td>
<td>0.113</td>
<td>0.493</td>
<td>3.991</td>
</tr>
<tr>
<td>BI Technology</td>
<td>0.647</td>
<td>0.229</td>
<td>0.359</td>
<td>2.826</td>
</tr>
</tbody>
</table>

According to table 4, the R² and adjusted R² of the estimated model was found to be 0.347 and 0.303 which indicated that the almost 34% of the variance in BP is explained by the independent variable of BI product, BI technology, process, BI team, and BI perception. The significance value of the model, it is 0.000 and where P < 0.1.

Since the following conclusions can be derived based on the summary obtained from the results of the above table.

It could be concluded that there is significant relationship between independent variables of BI Product, BI Technology, Process, BI Team, BI perception, and dependent variable of BP.

Equation 3: Regression equation

\[ Y = -0.054 -0.413X_1 -0.230X_2 + 0.362X_3 + 0.451X_4 + 0.647X_5 \]
Table 4 demonstrates the coefficients of BI Product, BI Technology, Process, BI team and BI perception of state bank. Thus, the equation 3 was estimated.

Where, $Y = $Business performance, $X_1 = $BI perception, $X_2 = $BI process, $X_3 = $BI product, $X_4 = $BI team and $X_5 = $BI technology

Considering the coefficient values of BI product, BI team, and BI technology, they have positive values. It can be concluded that increasement of BI process, BI product, BI team, and BI technology will lead to an increase of BP. In contrast, BI perception and BI process have negative coefficient values. It indicates that increasement of BI perception and BI process will lead to a fall in BP.

Considering the significance value of the variables, out of five independent variables, BI perception, BI product, BI team, and BI technology where $p < 0.1$, it can be concluded that these variables have a significant impact on business performance of state banks except BI process where $p > 0.1$.

e) Impact of BI on BP of Non-State Bank

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>3.325</td>
<td>1.166</td>
<td>2.851</td>
<td>0.005</td>
</tr>
<tr>
<td>BI Perception</td>
<td>-0.236</td>
<td>-0.092</td>
<td>-2.547</td>
<td>0.012</td>
</tr>
<tr>
<td>BI Process</td>
<td>-0.426</td>
<td>0.186</td>
<td>-2.297</td>
<td>0.023</td>
</tr>
<tr>
<td>BI Product</td>
<td>-0.039</td>
<td>0.079</td>
<td>-0.486</td>
<td>0.628</td>
</tr>
<tr>
<td>BI Team</td>
<td>-0.394</td>
<td>0.122</td>
<td>-3.237</td>
<td>0.002</td>
</tr>
<tr>
<td>BI Technology</td>
<td>0.803</td>
<td>0.216</td>
<td>3.709</td>
<td>0.000</td>
</tr>
</tbody>
</table>

According to the above table 4, the R2 and adjusted R2 of the estimated model was found to be 0.431 and 0.406 which indicated that the almost 43% of the variance in BP is explained by the independent variable of BI product, BI technology, process, BI team and BI perception.

The significance value of the model, it is 0.000 and where $P < 0.1$, it could be concluded that there is a significant relationship between independent variables of BI product, BI technology, process, BI team, BI perception, and dependent variable of BP.

Considering the significance value of the variables, out of five independent variables, BI perception, BI process, BI team, and BI technology where $p < 0.1$, it can be concluded that these variables have a significant impact on business performance of non-state banks except BI products where $p > 0.1$.

Equation 4: Regression equation

$$Y = -0.054 -0.236X_1 - 0.426X_2 - 0.039X_3 - 0.394X_4 + 0.803X_5$$

The equation 4 was estimated as above. Where, $Y = $Business performance, $X_1 = $BI perception, $X_2 = $BI process, $X_3 = $BI product, $X_4 = $BI team and $X_5 = $BI technology.

V. Conclusion

Research objectives were defined after considering the research concerns and gaps. As a result, empirical data was collected and analyzed. The general objective of this study is to determine the impact of business intelligence on the business performance of the banking sector in Sri Lanka. Other than that, there are another three specific objectives that have been set for the same. This study adds to the body of knowledge by introducing new evidence that is specific to the Sri Lankan setting.

After doing an extensive literature review, there are five independent variables that were identified under Business Intelligence, those can be named as BI product, BI technology, process, BI team, and BI perception. Then business performance has been considered as the dependent variable for this current study.

For the first sub objective, correlation analysis was conducted and all the correlations values among independent variables are positive except for the ones relating to BI technology.

Next, to check the second specific objective of this study, multiple regression analysis has been conducted; all the independent variables of BI perception, BI product, BI process, BI team, and BI technology have significant impact on Business Performance of the banking sector in Sri Lanka based on the results obtained from multiple linear regression analysis.

Considering the coefficient value of BI technology, it has a positive value. It can be concluded that increasement of BI technology will lead to an
increasement of BP. In contrast, BI perception, BI process, BI product, and BI team have negative coefficient values. It indicates that the increasement of those variables will leads to have a fall in BP.

Further to the above, to test the contribution from the study to the third objective of this study, multiple linear regression analysis was carried out. Based on the findings of the multiple linear regression analysis done for both non-state and state banks separately, different BI factors affect in a distinct manner to the Business Performance of both non-state and state banks. The BI perception, BI product, BI Team, and BI technology have significant impact on BP in state banks except BI process. In non-state banks, BI perception, BI process, BI Team, and BI technology have significant impact on BP except BI products.

Accordingly, as a summary to the findings of this study, BI factors of BI perception, BI product, BI process, BI team, and BI technology have significant impact on Business Performance in the banking sector in Sri Lanka. Other than that, in overall there is a similar impact of business intelligence on business performance of both state and non-state banks in the Sri Lanka banking industry.

References Références Referencias

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The Affinity to Execute Strategy could Drive Firm Profitability. Is this True? What Role Does An Agile Leader Play?

By Asihkia, O. U., Adewole, A. A., Onamusi A. B. & Makinde G. O.

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Methodology: Survey design was adopted, and a sample of 452 staff of eleven quoted DMBs in Lagos State, Nigeria, was the unit of analysis. PLS-SEM was used to test the study’s hypotheses.

Findings: The results showed that strategy execution significantly impact DMBs profitability (Adj R2 = 0.373, p = 0.000, Q2 = 0.183). Supplementary test posited that agile leadership is a significant moderating variable given its ability to enhance the functional relationship between strategy execution and firm profitability of the DMBs in Lagos State, Nigeria (β = 0.160; p < 0.050, Q2 = 0.198).

Keywords: strategy execution, agile leadership, firm profitability, dynamic capability theory, ADKAR theory.


Strictly as per the compliance and regulations of:

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The Affinity to Execute Strategy could Drive Firm Profitability. Is this True? What Role Does An Agile Leader Play?

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Implications: The study, through its findings, established that strategy execution enhance firm profitability when manager exhibit agile leadership orientation. Thus, the DMBs should ensure that it looks into formulating strategies and identifying critical factors that can aid its successful implementation. It is equally critical for the management of the DMBs examined to imbibe the agile leadership orientation because such a leadership attribute potentially aid firm profitability.

Originality: This study offers significant contribution to strategy execution literature within DMBs context in Lagos State, Nigeria. More so, add to scant empirical submission about the relevance of strategy execution and agile leadership.

Keywords: strategy execution, agile leadership, firm profitability, dynamic capability theory, ADKAR theory.

1. Introduction

The recovery of the Deposit Money Banks (DMBs) loaned funds in Nigeria has remained a challenge. This is evident in the CBN report, which confirms that DMBs NPL stood at a threshold contrary to the statutory acceptable minimum (National Bureau of Statistics (NBS), 2021). This development has a negative ripple effect on the efficiency of operation and real profitability of the banking industry in Nigeria. According to a Moody report in 2019, when bank debtors fail to honour credit agreements, it has serious attendant consequences for the creditor (DMBs) and the economy as a whole. The fallout on this issue of NPL is that DMBs have become risk-averse and are against actively providing funds to businesses; they have concentrated on loans recovery.

While Nigerian banks appear to be posting profit growth year on year, this is primarily due to the exchange rate of the Nigerian Naira. Banks’ real profitability has been declining in absolute terms and dollar terms. In addition, the recent CBN stress test revealed that banks are carrying a lot of bad restructured loans, which will further erode profitability and capital if the prudential guideline is not strictly applied. Statistics Africa in its 2019 ranking of banks in Africa further lent credence to the weak profitability of Nigerian Deposit Money Banks. Nigeria's most profitable bank, Zenith Bank, was ranked eighth in profitability in the report. The $532m recorded by Zenith bank was 23 of South Africa's Standard Bank Group's profit for the period, despite Nigeria being the largest economy in Africa. This indicates a potential problem of how strategies execution influences Nigerian banks. This development raises the question, what is the effect of strategy execution on firm profitability of DMBs in Lagos State, Nigeria?

Achieving significant financial performance for organisations in an environment characterized by uncertainties and intense competition warrants those organisations to formulate and execute strategies to contend with these business realities. Despite the relevance of strategy execution, a well-thought-out plan without the framework for execution is another failed strategy. The field of strategic management has recorded only a handful of studies (Adetayo, 2018; Auka & Langat, 2016; Bhimavarapu, Kim & Xiong, 2019; De Oliveira, Carneiro & Esteves, 2019; George, Monster, & Walker, 2019; Gumel, 2019; Korkmaz, 2020; Srivastava & Sushil, 2017; Waititu, 2016), applying majorly systematic reviews and cross-sectional survey research approach. Their findings suggested that the interaction between strategy execution factors such as unfolding, communication, structure, control, and high-performance working system on firm profitability remain unclear. Hence, this limits the understanding of the strategy execution-firm profitability link within the context.
of empiricism. This gap in the literature is therefore worthy of investigation.

Research in leadership literature has stressed the need to set in motion a definitive leadership philosophy to drive the organization's affairs (Onamusi, 2020). Such a leader defines the work system, defines authority, spells out responsibility, and enhances strategies' development and successful implementation through the established internal organisational frameworks. Given that businesses operate within a constantly changing environment, such unplanned and unanticipated dynamism may create challenges for strategy execution given the time difference between strategy unfolding and execution; as such, it becomes imperative that organisational leadership becomes agile. An agile leader can operate as a contingent internal organisational factor that enhances the organisational capability to thrive under intense and complex market environment and achieve effective strategy unfolding outcomes. Evidence of empirical studies have been written on leadership (Azim, Fan, Uddin, Jilani, & Begum, 2019; Ibrahim & Daniel, 2019; Khattak, Zolin, & Muhammad, 2020; Mahmood, Uddin, & Fan, 2019; Weller, Sus, Evanschitzky, & Wangenheim, 2020; Yue, Men, & Ferguson, 2019; Zuraik & Kelly, 2018), and with a few focusing on the relevance of agile leadership (Adhikaya & Tabak, 2020; Joiner, 2019).

Also, scholarly works have addressed the relevance of strategy execution to the organisation (Adetayo, 2018; Agyapong, Zamore, & Mensah, 2019; Auka & Langat, 2016; Bhimavrapu et al., 2019; De Oliveira et al., 2019; George et al., 2019; Gumel, 2019; Korkmaz, 2020; Mailu, Ntale, & Ngui, 2018; Srivastava & Sushil, 2017; Yang, 2019; Zaidi, Zawawi, & Nordin, & Ahnuar, 2018). However, one missing issue from all these studies is how agile leadership enhances the interaction between strategy execution and performance? This creates another gap that necessitates the conduct of this study. Hence, the study raises the question can agile leadership moderate the interaction between strategy execution and firm profitability of selected Deposit Money Banks in Lagos State, Nigeria?

II. Literature Review

a) Theoretical basis for the Study

The ADKAR model is considered a widely used goal-oriented change management approach that facilitates the organisational change from the individual perspective. The ADKAR model offers explanations of how successful change can be achieved by enhancing employees within an organisation (Shah, 2014). The central premise upon which the ADKAR theory is built is on the assumption that organisational change is a function of people-change (Adhikari, 2007). Organisations do not change; instead, the people within the organisation change. When successful change occurs, the individual change matches the stage of organisational change. The ADKAR theory has been a change management model that explains the interactions between strategy execution and performance. It presented the framework to guarantee successful change given that strategy execution is a management change activity.

However, despite the support found in literature about the significance of the ADKAR model to enhance the organisational change process, which enhances organisational performance, the ADKAR model shares its limitation. Shah (2014) stressed that the model missed out on leadership and program management principles to create clarity and provide direction to change. Moreover, it emphasizes internal organisational factors and does not consider external variables that could disrupt the internal organisational change process. Businesses operate not in isolation but a dynamic, complex, and far-reaching external environment. According to Teece (2014a), dynamic capability represents an “entity’s ability to integrate, build, and reconfigure internal and external competencies to address the fast-changing environment.” Consequently, the Dynamic capability theory was considered to complement the ADKAR theory in explaining the process of achieving successful strategy execution in a dynamic environment. Overall, given how static the ADKAR theory is, the DCT provided complimentary support and theoretical explanation for the interaction between strategy execution and firm profitability.

b) Strategy Execution and Firm Profitability

It is imperative that banks consistently achieve significant year-on-year profit to be considered a profitable going concern. While several factors have been considered in the extant literature as enablers of firm profitability, this study considers strategy execution a plausible determinant. It is important to stress that literature on strategy execution or implementation is surprisingly scanty. What is alarming is that despite the attention given to the significance of strategic management in ensuring strategy formulated gets implemented, only a few empirical studies have considered the strategy execution with respect to factors responsible for its success and scanty empirical evidence of the effect of strategy execution on firm profitability let alone on firm profitable. Amongst the few that considered the above objective, Waititu (2016) established that commercial banks listed on Kenya’s stock exchange that had significant investment in strategy execution success factors (leadership, structure-role fix, communication-system, & work-specific culture) achieved a substantial increase in profitability on year on year from 2011 to 2016.
In a similar study, Gomera, Chinyamurindi, and Mishi (2018) found a positive and significant relationship between strategy implementation and firm profitability among SMMEs in Buffalo City Municipality. While Gomera et al.'s (2018) finding differs from Waititu's (2016) because the former focused on the financial performance effect of strategy execution, the latter examined the relationship between strategy execution and financial performance. Despite this dissimilarity, and underlining relevance of strategic execution for firm performance can be deduced. In addition, the findings of Gomera et al. (2018) align with related studies (Monday et al., 2015; Siam & Hilman, 2014). Langat and Auka's (2015) and Serra and Kunc (2015) posited that strategy implementation and corporate performance are positive correlates. Also, Siam and Hilman (2014) found that strategic goals achievement and firm profitability are strong correlates; and this suggests why the strategic goals are considered one of the organisational performance measures. Furthermore, some streams of scholars discussed strategy execution with strategy unfolding. For example, Auka and Langat (2016) posited that "strategy unfolding is a management tool used to help the organization to focus its energy, to ensure that the members of the organization are working towards the same goals, to assess and adjust the organization's direction in response to a changing environment." Auka and Langat (2016) corroborated earlier scholars like Siam and Hilman (2014) to position the positive interaction between strategy unfolding processes and financial performance. The findings provide an additional basis for Krisada and Kittisak's (2019) studies.

To buttress the relevance of strategy execution to organization performance, Barrick, Thurgood, Smith, and Courtright (2015) and Gakenia, Katuse, and Kiriri (2017) aver that critical to the achievement of continuous firm performance is the consciousness to execute strategies. Another related study that corroborated the finding of Auka and Langat (2016) and Monday et al. (2015) is Krisada and Kittisak (2019). The pharmaceutical industry in Thailand showed that strategy unfolding and implementation is a critical element that explains significant variation in organisational performance (Krisada & Kittisak, 2019). The strategy execution factors considered in this study such as strategic unfolding (Auka & Langat, 2016), high-performance work system (Chahal, Jyoti, & Rani, 2016; Jeong & Choi, 2016; Zhu, Liu, & Chen, 2018), management communication (Nebo, Nwankwo, & Okonkwo, 2015), monitoring and evaluation (Sihag & Rijsdijk, 2019), and organisational structure (Dischner, 2015; Onono, 2018) had all been documented to have a significant effect on organisational performance. Consequently to this discussion, this study hypothesizes that: H01: Strategy execution has a significant effect on the firm profitability of quoted DMBs in Lagos State, Nigeria.

c) The moderating role of Agile Leadership

Leadership permeates the entire organisation's architecture and possesses the capability to enshrine policies and formulate and drive organisational strategies to optimum performance (Onamusi, 2020). The significance of leadership to organisational performance has been investigated in existing literature in different research contexts; small and micro businesses (Dunne, Aaron, McDowell, Urban, & Geho, 2016; Lawal, Ajonbadi, & Otokiti, 2014), software development team (Garcia & Macri, 2020), health science library (Uzohue, Yaya, & Akintayo, 2016), public schools (Anyieni & Aneri, 2016; Emwati, Ramly, & Alam, 2020), and paint manufacturing companies (Onamusi, 2020).

Managing a profitable organization, especially in tough situations, necessitates an agile leadership (Hao & Yazdanifar, 2015), which has a favorable impact on the climate and structure of the organization (Al Bourini et al., 2015; Flanigan et al., 2017; Hao & Yazdanifar, 2015; Obeidat & Tahrini (2016). One leadership mindset considered appropriate for changing environments is agile leadership, which is curved from the agility literature. McPherson (2016) stressed that as individuals progress up the organisational ladder and become leaders, they must develop the capacity to manage changes and uncertainties; this capacity warrants being agile in orientation and acts. Moreover, extant literature buttressed the servant leader attribute of an agile leader by stressing that such leaders work in the interest of the employees, develop their capacity and provide the opportunity to share responsibility and authority. These attributes make agile leadership a suitable approach to handle complexities and the unknown. More so, delivering value, complexity and planning, self-organization, cross-functionality of teams, and fostering collaboration are all regarded essential for an agile leadership attitude.

Hence on the strength of the relevance of agile leadership to organisation progress, this study argues that strategy execution is a challenging management activity that requires an agility leader to succeed. Given the time lag between strategy unfolding and execution and the uncertainties within the firm macro environment, the agile leader will navigate the external organisation challenges and achieve significant strategy execution performance. Besides, Kinyanjui (2015) established that strategic leadership (an attribute of agile leadership) influences strategy execution. To provide additional support for this narrative within the theoretical discussion, the contingency theory of fit-as moderator considers agile leadership a contingent factor to enhance firm profitability. More so, where the effect of the independent variable (strategy execution) on the dependent variable (firm profitability) is influenced by the introduction of a third variable (agile leadership), then a moderation-effect is theoretically established (Onamusi,
Asikhia, & Makinde, 2019). Hence, this study hypothesizes that: H02: Agile leadership has a significant moderating effect on the interaction between strategy execution and firm profitability of quoted DMBs in Lagos State, Nigeria.

III. Methodology

This study adopted a quantitative method using the survey research design to obtain data and establish the interaction between strategy execution, agile leadership, and firm profitability on DMBs in an emerging economy.

a) The Study Context, Sampling, and Data collection

Via a structured questionnaire, this study collected data from the employee at the management level in the DMBs in Lagos State. A total of 69,793 management staff of eleven (11) publicly quoted DMBs in Lagos State, Nigeria (Access Bank Plc, Fidelity Bank, FCMB, Ecobank, Guaranty Trust Bank, United Bank for Africa, Unity, Sterling, Union Bank, WEMA, and Zenith bank) constitute the population of this study. The number was obtained from the bank’s human resource office in March 2021. The bank selected are all quoted banks, and they account for more than 72 of the market shares of the banking industry in Nigeria. The appropriate sample size for the above population is 379, based on Krejcie and Morgan’s (1970) sample size determination formula.

b) Measurement of Variables and Data Estimation Technique

The dependent variable in this study is firm profitability, and it reflects DMB’s ability to generate earnings over time (Muya & Gathogo, 2016). Firm profitability is measured using a six-point Likert scale, consistent with (Bendig et al., 2019; Asikhia, Makinde, & Onamusi, 2020).

In this study, the independent variable is strategy execution. Extant literature considers strategy execution as an organisation’s internal activity that guarantees the actualization of strategic intent (Abdullah, Hamad, Romano, & Faisal, 2017; Ngui & Maina, 2019). In concomitance with the problem discussed in the introduction, this study investigates strategy execution success factors: strategic unfolding, management communication, Organisational structure, monitoring and evaluation (strategic control), and work system. These elements are measured using a Likert-type scale following the procedures of earlier scholars Elbanna, Andrews, and Pollanen (2016). Management communication reflects how management can communicate with employees to enhance employee participation and commitment to work. These elements are measured using a Likert-type scale following the procedures of earlier scholars (Indrasari, Syamsudin, Purnomo, & Yunus, 2019).

Existent literature considers organisational structure a contextual moderator that can determine how the interaction between two variables can be influenced. Using a six-point Likert scale, it is measured as an organisistic structure (Wilden et al., 2013; Onamusi, Makinde, & Akinlabi, 2021). Extant literature measures work system as the combination of human resource practices directed at attaining higher organisational performance. The measurement scale was adopted from previously validated measures by Nadeem, Riaz, & Danish (2019). These elements are measured using a Likert-type scale following the procedures of earlier scholars Nadeem, Riaz, & Danish (2019).

Prior studies consider monitoring and evaluation as strategic control activities to actualize strategic plans. These elements are measured using a Likert-type scale following the procedures of earlier scholars (Weibel, Den Hartog, Gillespie, Searle, Six, & Skinner, 2016). Prior empirical studies measure business continuity to reflect the extent to which an organisation can operate on a going concern (Ngo & O’Cass, 2013). These elements are measured using a Likert-type scale following the procedures of earlier scholars Busaibe et al. (2017) and Obikwe (2018).

The moderating variable in this study is agile leadership. It is measured based on leadership’s ability to cope with complex environmental issues quickly, cope with being uncomfortable, can ask the right questions, apply values and experience to a range of apparently different business areas. These elements are measured (using a 6-point Likert scale) following the procedures of earlier scholars (McPherson, 2016). This study followed similar measures used by earlier scholars as discussed above.

To test the null hypothesis one, PLS-SEM was adopted using the Smart PLS statistical platform version 3.3.6. The study used the PLS algorithm’s command, which is appropriate for predicting effect-relationship, ran the bootstrapping to ascertain the level of significance of the prediction, and ran blindfolding to determine the predictive relevance of the structural model specified. Hence, the issue of ‘Goodness of model fit’ or lack of model fit does not invalidate the result (predictive power) of the PLS algorithm (Hair et al., 2013; Hair et al., 2017; Henseler & Sarstedt, 2013). The choice of PLS-SEM (via Smart PLS) is because it is a more advanced multivariate analytical technique that performs multiple regression factor analysis and provides a pictorial model of the interactions in a study with the push of one command as against running an isolated analysis using SPSS (Hair, Black, Babin, & Anderson, 2018). In addition, the SmartPLS statistical platform offers a more strict and robust analysis compared with the outcomes of SPSS (Onamusi & Adenekan, 2021).
IV. Result

Validity, Reliability, and Hypotheses Testing

Table 1: Validity and Reliability test for measurement items.

<table>
<thead>
<tr>
<th>Latent Variables</th>
<th>CA</th>
<th>CR</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agile Leadership</td>
<td>0.810</td>
<td>0.872</td>
<td>0.583</td>
</tr>
<tr>
<td>Strategy execution</td>
<td>0.794</td>
<td>0.836</td>
<td>0.526</td>
</tr>
<tr>
<td>Firm profitability</td>
<td>0.798</td>
<td>0.867</td>
<td>0.620</td>
</tr>
</tbody>
</table>

Source: Researcher’s Results SmartPLS V3.3.3 (2022)

Table 2: Discriminant Validity using Heterotrait-Monotrait Ratio (HTMT)

<table>
<thead>
<tr>
<th>Latent Variables</th>
<th>ALL</th>
<th>FPT</th>
<th>SEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agile Leadership (AOL)</td>
<td>0.763</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Firm profitability (FPT)</td>
<td>0.660</td>
<td>0.573</td>
<td></td>
</tr>
<tr>
<td>Strategy execution (SEN)</td>
<td>0.366</td>
<td>0.692</td>
<td>0.631</td>
</tr>
</tbody>
</table>

Source: Researcher’s Results Smart PLS V3.3.6 (2022)

Table 1 and 2 provide statistical evidence that the research instrument was valid after it meet the threshold of 0.05 for AVE (convergent validity). Likewise, within the acceptable threshold of below 0.9 using the HTMT criterion for discriminant validity. Further analysis revealed that Cronbach Alpha’s coefficient are above the 0.70 threshold. Hence, the research instrument used for data collection was certified valid and reliable.

H01: The effect of strategy execution on the firm profitability of selected deposit money banks in Lagos State, Nigeria, is insignificant.

The independent variable strategy execution includes sub-measures such as strategy unfolding, management communication, organisational structure, work system, and monitoring and evaluation, while firm profitability constitutes the dependent variable. Data from four hundred and fifty-two (452) respondents were collated for the analysis. The result of the PLS-SEM is presented in three models (see Figures 1, 2 & 3) and a table (see table 3). Figure one shows the path analysis; figure two shows the t values, which confirm the significance of the path analysis and figure three shows Q2 which confirms the predictive relevance of the structural model (t value above 1.96 and Q2 above zero confirm a statistically significant effect and that the structural model specified is relevance). Each model comprised of the outer model, which shows the factor loadings (correlation) of each item in relation to the latent variable, and the inner model termed the structural model (predictive model), which explains the interactions between the independent (strategy execution) variable(s) and the dependent (firm profitability) variable in a study. Table 3 provides a tabular representation of Figures 1, 2, and 3.

![Image of the results](source: Researchers Computation via Smart PLS V3.3.6)

Figure 1: Path Analysis for Hypothesis One
The affinity to execute strategy could drive firm profitability. Is this true? What role does an agile leader play?

Source: Researcher’s Computation via SmartPLS V3.3.6

**Figure 2:** T-Statistics for Hypothesis One

Source: Researcher’s Computation via SmartPLS V3.3.6

**Figure 3:** $Q^2$ Statistics for Hypothesis One
Table 3: Summary of the PLS-SEM for the effect of Strategy Execution on firm profitability of Quoted DMBs in Lagos State, Nigeria

<table>
<thead>
<tr>
<th>Path Description</th>
<th>Original sample (o) Unstandardized Beta</th>
<th>Unstandardized</th>
<th>t</th>
<th>Sig.</th>
<th>f²</th>
<th>R²</th>
<th>Adj. R²</th>
<th>Sig.</th>
<th>Q²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management communication → Firm profitability</td>
<td>-0.020</td>
<td>0.098</td>
<td>0.922</td>
<td>0.001</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monitoring &amp; Evaluation → Firm profitability</td>
<td>0.316</td>
<td>2.950</td>
<td>0.003</td>
<td>0.142</td>
<td>0.430</td>
<td>0.373</td>
<td>0.000</td>
<td>0.183</td>
<td></td>
</tr>
<tr>
<td>Organisational Structure → Firm profitability</td>
<td>-0.065</td>
<td>0.412</td>
<td>0.681</td>
<td>0.003</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strategy Unfolding → Firm profitability</td>
<td>0.403</td>
<td>3.442</td>
<td>0.001</td>
<td>0.136</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work System → Firm profitability</td>
<td>0.389</td>
<td>3.731</td>
<td>0.000</td>
<td>0.244</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher’s Result via SmartPLS Version 3.3.6 (2022)

Figure 1 presents the results of PLS-SEM analysis for the effect of strategy execution dimensions on firm profitability selected deposit money banks in Lagos State, Nigeria. The Adjusted $R^2$ was used to establish the predictive power of the study's model. From the results, the adjusted coefficient of determination ($Adj R^2$) of 0.373 showed that strategy execution dimensions explained 37.3% of the variation in firm profitability DMBs understudy, and the remaining 72.7% variation in firm profitability is explained by other exogenous variables different from strategy execution dimensions considered in this study. The effect is statistically significant at a 95% confidence interval with a p-value less than 0.05. This result suggests that strategy execution influences 37.3% of the firm profitability selected deposit money banks in Lagos State, Nigeria.

The path coefficient of each strategy execution dimension (strategy unfolding, management communication, organisational structure, work system, and monitoring and evaluation) represents the coefficient of determination ($\beta$) which shows the relative effect of each strategy execution dimensions on firm profitability selected deposit money banks in Lagos State, Nigeria. PLS-SEM results in fig. 1 and 2 revealed that all strategy execution dimensions have positive and significant effects except for management communication and organisational structure with insignificant relative effects. Specifically, the results revealed that at 95% confidence level, monitoring and evaluation ($\beta = 0.320, t= 2.291$), strategy unfolding ($\beta = 0.403, t= 3.344$), and work system ($\beta = 0.389, t= 3.731$) of the quoted DMBs in Lagos State, Nigeria were statistically significant as their p-values were less than 0.05 and their t-values greater than 1.96. However, the relative effect of management communication ($\beta = -0.020, t= 0.098$) and organisational structure ($\beta = -0.065, t= 0.412$) has at-value below the acceptable threshold of 1.96 to suggest that the relative effect is statistically insignificant. Based on the path coefficient, the regression model is restated as follows:

$$FP = 0.00 + 0.403SU + 0.389WS + 0.320ME$$

Further analysis indicates that taking all other independent variables at zero, a unit change in Strategy unfolding holds a potential increase of 0.403 in firm profitability for the quoted DMBs in Lagos State, Nigeria, given that all other factors are held constant. Similarly, the result shows that a unit change in the Work system will lead to a 0.389 increase in firm profitability for the quoted DMBs in Lagos State, Nigeria, given that all other factors are held constant. Overall, from the results, Strategy unfolding had the highest relative effect on firm profitability for the quoted DMBs in Lagos State, Nigeria, with a coefficient of 0.403 and t value of t= 3.344. In second place is the Work system with a coefficient of 0.389 and t value of t= 3.731. Lastly, monitoring and evaluation with a coefficient of 0.308 and t value of 2.950.

The PLS-SEM offers the opportunity to detect the effect size of the predictor variables (strategy execution dimension) on the outcome variable (firm profitability) using the F-Square ($f^2$) statistic. Scholars provided thresholds for $f^2$ Values of 0.02, 0.15, and 0.35, representing small, medium, and large effects, respectively (Cohen, 1988; Fasola, Asikhia, Akinlabi, & Makinde, 2020). Table 3 represents the effect size of all strategy execution dimensions on firm profitability of the quoted DMBs in Lagos State, Nigeria. The effect size of strategy unfolding, work system, and monitoring and
evaluation was 0.136, 0.244, and 0.142. Concerning Cohen's $f^2$ criterion, it is safe to say that strategy unfolding and work system have medium effect size while monitoring and evaluation has above medium effect size on firm profitability of the quoted DMBs in Lagos State, Nigeria.

Further analysis was conducted to establish the predictive relevance of the model using the Stone-Gleisser $Q^2$ value. Scholars posit that $Q^2$ values of 0.02, 0.15, and 0.35 represent small, medium, and large predictive relevance. Hair et al. (2013) suggested that $Q^2$ above zero confirms that the structural model specified is relevant. According to Table 3, the $Q^2$ value of firm profitability of DMBs in Lagos State, Nigeria, is 0.183. Hence, strategy execution has an above medium degree of predictive relevance regarding firm profitability of DMBs in Lagos State, Nigeria.

Moreover, for this reason, the structural model specified is relevant and has sufficient predictive quality. Based on the strength of the PLS-SEM summarized results in table 3 ($Adj \ R^2 = 0.373, p=0.000, Q^2 = 0.183$), this study can conclude that strategy execution significantly affects the firm profitability of quoted DMBs in Lagos State, Nigeria. Hence, the study accept the hypothesis one ($H_01$), which states that the effect of strategy execution on firm profitability of selected deposit money banks in Lagos State, Nigeria, is significant.

$H_2$: Agile leadership significantly affects the interaction between strategy execution and firm profitability of quoted DMBs in Lagos State, Nigeria.

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Source: Researcher’s Computation via SmartPLS V3.3.6

**Figure 1:** Path Analysis for Hypothesis Two

Source: Researcher’s Computation via SmartPLS V3.3.6

**Figure 2:** T-Statistics for Hypothesis Two
The affinity to execute strategy could drive firm profitability. Is this true? What role does an agile leader play?

Figures 4, 5, and 6 present the results of PLS-SEM analysis for the moderating effect of agile leadership on the interaction between strategy execution and firm profitability of quoted DMBs in Lagos State, Nigeria. To establish the moderating effect in a PLS-SEM warrants the creation of a new variable termed strategy execution*agile leadership. This interaction term's influence is examined on the dependent variable (firm profitability), and a significant moderating effect is established if the coefficient of the interaction term has a p-value less than 0.05. It is noteworthy that in moderation PLS-SEM analysis, emphasis is on the moderating path result and with less attention to Adj R^2 or the R^2 coefficient found in SPSS output for moderation analysis. The result in Figures 4, 5, and 6 shows that the interaction term of strategy execution*agile leadership has a path coefficient of determination value of 0.160. This suggests that the introduction of agile leadership has enhanced the effect strategy execution has on firm profitability by 0.160, and this moderating effect is positive and statistically significant at p-value = 0.030. In addition, the SmartPLS provided the Simple Slope Analysis (SSA), which provides additional evidence to reinforce the presence or absence of a moderating effect.

### Figure 3: \( R^2 \) Statistics for Hypothesis Two

### Tables 4: Summary of moderated analysis for moderating effect of agile leadership on the interaction between strategy execution and firm profitability in Southwest Nigeria using PLS-SEM

<table>
<thead>
<tr>
<th>Path Description</th>
<th>Original sample (o) Unstandardized Beta</th>
<th>Sample Mean</th>
<th>Standard Deviation</th>
<th>t</th>
<th>Sig.</th>
<th>( R^2 )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agile Leadership → Firm profitability</td>
<td>0.464</td>
<td>0.467</td>
<td>0.088</td>
<td>5.242</td>
<td>0.000</td>
<td>0.000</td>
</tr>
<tr>
<td>Strategy Execution → Firm profitability</td>
<td>0.604</td>
<td>0.600</td>
<td>0.094</td>
<td>6.442</td>
<td>0.000</td>
<td>0.198</td>
</tr>
<tr>
<td>Moderating Effect → Firm profitability</td>
<td>0.160</td>
<td>0.152</td>
<td>0.074</td>
<td>2.172</td>
<td>0.030</td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher’s Result via SmartPLS Version 3.3.6 (2022)
Source: Researcher’s Computation via Smart PLS V3.3.6

Figure 7: Simple Slope Analysis for the moderating effect of agile leadership

From figure 7, the red line shows low agile leadership at one standard deviation below the mean; the blue line shows agile leadership at mean, which indicates common effect without the moderation effect, and the green shows high agile leadership at one standard deviation above the mean, and it reflects the moderation effect. Hence, the green line above the blue line suggests that DMBs involved in making a high level of agile leadership enhance the strategy execution-performance linkage. It is on the strength of the moderated analysis result ($\beta = 0.160$, $p < 0.050$, $Q^2 = 0.198$) and the Simple Slope Analysis obtained that this study concludes that agile leadership has a positive and significant moderating effect on the interaction between strategy execution and DMBs performance in Lagos State, Nigeria. Hence, the study rejects the null hypothesis two ($H_02$), which states that agile leadership has no significant moderating effect on the interaction between strategy execution and firm profitability of DMBs in Lagos State, Nigeria.

V. Discussion and Conclusion

This study reveals that strategy execution holds potential for affecting DMBs profitability. This finding found support in prior studies. Waititu (2016), within Kenya’s commercial banks’ context, posited that investment in strategy execution success achieved a substantial increase in profitability on a year-on-year basis. In the small business community in Buffalo City Municipality in South Africa, Gomera et al. (2018) revealed that the relationship between strategy implementation and firm profitability is positive and significant. While Gomera et al.’s (2018) finding differs from Waititu’s (2016) because the former focused on the financial performance effect of strategy execution, the latter examined the relationship between strategy execution and financial performance. To buttress the relevance of strategy execution to organization performance, Barrick et al. (2015) and Gakenia et al. (2017) aver that strategy execution is a critical influencer of performance in any organization. Another related study that corroborated the finding of Auka and Langat (2016) and Monday et al. (2015) is Krisada and Kittisak (2019).

Supplementary analysis revealed that agile leadership acted as a significant moderating variable because its introduction enhances strategy execution’s capacity to influence firm profitability. According to Onamusi (2021), leadership permeates the entire organisation’s architecture and possesses the capability to enshrine policies and formulate and drive organisational strategies to optimum performance. The significance of leadership to organisational success has been positioned by prior scholars (Garcia & Macri, 2020; Erniwati, Ramly, & Alam, 2020; Anning-Dorson, 2018) and substantiated by this study.

Hence on the strength of the relevance of agile leadership to organisation progress, this study concludes that strategy execution is a challenging management activity that requires an agile leader to succeed. Given the time lag between strategy unfolding and execution and the uncertainties within the firm macro environment, the agile leader will navigate the external organisation challenges and achieve significant strategy execution performance. To provide additional support for this narrative within the theoretical discussion, the contingency theory of fit-as moderator considers agile leadership a contingent factor to enhance firm profitability. More so, where the effect of the independent variable (strategy execution) on the dependent variable (firm profitability) is influenced by the introduction of a third variable (agile leadership), then a moderation-effect is theoretically established (Onamusi, Asikhia, & Makinde, 2019). It is imperative for the DMBs investigated to ensure that they look into formulating strategies and identify critical factors that can aid its successful implementation. It is equally critical for the management of the DMBs examined to imbibe the agile leadership orientation because such a leadership attribute potentially aid firm profitability.
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An Exploratory Study on the Challenges Confronted by the Female Corporate Professionals Working in Banks to Maintain Balance in Work-Life during Pandemic

By Nowmi Nowrin

Abstract- The aspiration to succeed in career and simultaneously manage the demands of family which with the birth and looking after of children gets higher and it is much harder for women. This work-family clash becomes a consequential source of conflict and it’s a challenge for the women to strike a balance. The purpose of this paper is to understand the work-life challenges of women working in the banking industry in this pandemic situation by looking at the initial literature and linking it to the current state through in-depth interviews. In this pandemic everyone is facing tough situations and changes that they have never faced and life is currently unpredictable for everyone regardless of their gender. Women working on the front line like banks and heath care sector are facing a lot of pressure due to this pandemic. Commuting long distances and traveling to offices and dealing with people in this time of highly contagious virus put these women working in banks under tremendous stress, as going back home they have to take of their children and other domestic chores and this puts their family members at high risk too. The lack of time spent with family, lesser scope of recreation in this time of pandemic and high work load is adding more stress to these female corporate professionals.

Keywords: work life balance, female professionals, pandemic, challenge.


Strictly as per the compliance and regulations of:
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Keywords: work life balance, female professionals, pandemic, challenge.

I. Background of the Study

Now in this fast-paced world conflict between work and other facet of life has become a very serious issue. Work-family conflict (WFC) is a general universal issue regardless of the countries and traditions around the whole world. Nevertheless, the nature of it is probably different and distinct in different countries with their various cultural features. (Ambreen Khursheed, Faisal Mustafa, Iqra Arshad, Sharoon Gill, 2019). The work-life conflict or the absence of work-life balance in this current context and pandemic situation is rough and the women working in banks are hit hard by this. The capability to set apart the non-work and work-life has been seriously eroded. This, disparity has serious consequences. For the individual it is the serious lack of balanced stress-free mental state, well-being which has led to worsening of its results. This is why because when the employees struggle to strike balance between their work and family lives, their families and work will be negatively affected (J.G. Carlson, D.S, 2007).

COVID-19 predicament is not only a health crisis but an economic setback and a social one, too. COVID-19 is foreseen to have major effect on the families, as a outcome of increased childcare housework and which arose from the closing of schools, nurseries and absence of helping hands. Many women are already finding it hard to make it to work at all in this situation. Preliminary there is evidence from Spain (Farré, L., and L. González, April 23, 2020) and from the UK which shows that there has been a major shift towards a more uniform distribution childcare and domestic responsibilities between men and women, but mostly the extra work that is caused due to the crisis has fallen on the women. (Sevilla A., and S. Smith)

So, for both the organization and individual work life balance has become a huge question of survival specifically in the current testing times. It is in this framework that the Researcher have suggested a study to explore and find more about the condition of the women working in banks of Dhaka city in this time of COVID-19 pandemic. As the situation is still new and these working women are also adjusting and getting used to the new changes and adapting themselves with this new normal, the Researcher tried to explore and know more about the situations and conditions that these women are facing and the challenges they are going through in this time in Bangladesh’s Context.

II. Statement of Problem

Pandemics and outbreaks have different impacts on men and women. According to Moser (1993) gender analysis framework, women’s vulnerabilities are worsened during the times of disaster, such as famine, disease outbreak, war and natural disaster. At the time of disease outbreaks, women have to endure additional load related with paid and unpaid work, often without the thought of reliving other life responsibilities. Women’s extra workload in this current context of the coronavirus disease, Covid-19, are same. Even though lifesaving, the Covid-19 lockdown is unequally impacting

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women as existing gender inequalities are negatively impacting the gender-based inequalities in terms of status and well-being of women and their access to resources. Therefore, it is important to undertake a gendered impact analysis of this pandemic to explore more how this pandemic is affecting the life of these women professionals working in banks amongst the corporate professionals as they were working in the front line during this pandemic in Bangladesh’s perspective.

III. Purpose of the Study

In this time of corona virus pandemic, the responsibilities of the bankers also increased so, now they have to provide good customer experience supporting them with digital tools with which many of the customers are still not so familiar and even though various institutions are functioning through partial or fulltime through home office but the bankers are physically attending offices. So, during the pandemic period the roles and responsibilities as a banker increases in a growing rate. besides as they have to deal with customers directly the risk of working within people is more than anything as the COVID-19 is an infectious disease. The role of a banker during this pandemic period is observable as the number of Bankers affected in COVID-19 is higher.

The coronavirus pandemic has increased stress and disparities among women in a significant scale. Women working in banks are more likely to be exposed to the coronavirus as they are working in close contact with public. Care supply is reduced as both informal ones through grand-parents and other family members and in formal facilities, majority of the parents who are working from their home are finding it hard to manage caring duties and their job. And most of the additional responsibilities has fallen on the women, as generally care giving role are assumed to be performed mainly by women during this pandemic (Dugarova, 2020).

So, the purpose of this study is to explore more about what is happening in the life of the women bankers in Bangladesh and get a better picture how things are at their end how they are coping with this abruptly changing scenario and accordingly handling and adjusting their daily routine and lives.

IV. Research Questions

Primary Research Question include the challenges that the female professionals working in banks of Dhaka city during this pandemic to maintain work-life balance. To address the research question focus has been given on the changes that have been created impact on the working women after the pandemic hit in Bangladesh, their coping mechanism, and overall management.

V. Conceptual Framework

As suggested by Guest (2001), for the conceptual model of work-life balance to make work-life balance research valuable, it must incorporate the analysis of causes and consequences. With this in mind, the proposed conceptualization shows and expands other ways of handling the concept of work-life balance, because it considers the antecedents of work-life balance (needs and personal and environmental resources), all aspects of work-life interface, Family (reflected in the current conflict and convenience); personal views on work-life balance (through effective measurement of work-life balance), and the impact of the final balance on individuals and organizations (such as overall health, well-being, Satisfaction and performance). (Guest, D.E., 2001) (Barbara R. Haddon, Andrew Hede, John Whiteoak, 2009).
VI. Overview of Research Design

The purpose of this research was to explore the current work-life balance condition of the female professional working in banks. According to Saunders et al. (1997) there are mainly three-way classifications of the purpose that exists they are exploratory, descriptive and explanatory. This study is based on exploratory studies where the main goal of this exploratory research is to clarified understanding about the scenario.

Both primary and secondary data such as- the semi-structured interviews were used to collect reliable data. The in-depth interviews with the women bankers working within Dhaka city have helped in obtaining the answers of the preset questions. The discussion guide is designed in a way to collect the information related to the balance of work-life and the need of that balance for an individual and how they are handling and coping with the change due to this pandemic. To collect reliable data open-ended question were taken into consideration when designing the interview questions. As the open-ended questions allowed the respondents to express their ideas more openly. And the research data was gathered through semi-structured interviews over the phone of 30 female employees of Brac bank, Eastern Bank, Mutual Trust bank, ShahjalalIslami Bank, City Bank, Jamuna Bank, Standard Bank, IDLC, Prime Bank, City Bank, Bank Asia, Woori Bank, Union Bank, NRB Commercial Bank, Meghna Bank, ICB Islami Bank, Southeast Bank, AB Bank, Uttara Bank, Exim Bank, Jamuna Bank.

While taking the semi-structured interviews, forms and notes were developed and utilized to store individual information. The accuracy and reliability of qualitative data were maintained by having a properly outlined discussion guide to avoid the possible biases that could have occurred. One of the tools of the data collection of the study was the questionnaire of Hayman (2005) slightly modified. Which consisted of 15 statements about the work-life balance. The researcher has altered the questionnaire of Hayman (2005) according to the need of the presents study setting.

VII. Review of Literature

Traditionally, the ratio of women was low and men as wage earners were high. But currently in modern Bangladesh, the rate of dual-earner couples is on the increase and that bring changes in the workforce which
goes along with the changes in values, and this creates greater importance on maintaining balance between family and work life. Work-life balance has a greater impact on women because they have to balance two jobs, and everyone works full time, at home and in the office. Working mothers face challenges, stereotypes, and concepts every day. These challenges, stereotypes and concepts are constantly evolving as women transform from working women to working mothers. As a result, they often find it difficult to balance needs at home and at work. Working women have to be very careful in handling their balance and to blend their roles in a way that optimizes their potential in all sphere of life.

The concept of Work-life adjust was regarded to striking a balance between family and proficient life. But the current concept is broader and it is adjusting between non-work and work exercises. It comprises of overseeing time, push, alter, innovation, self and leisure. Changes in social needs, accessible advances and individual desires have changed the dynamics of work life adjust. Work-life balance is a concept that includes proper improvisation between "lifestyle" (ie health, leisure, family and spiritual development) and "work" and ambition (ie occupation) (Sonawane, V. Yawalkar & M., 2016). It shows that the importance of work-life balance for women is a strong and stable family relationship. People think that attitudes at work will carry over into family life (Thomas E. Kando, Worth C. Summers, 1971) or that work attitudes have an impact on the basic orientation towards, others self and children (Clark, 2001).

Unlike many men, women need to make "family versus professional" decisions, because the responsibility for raising their children and maintaining the family continues to fall more on the women. So, striking a balance between work and family life has become a challenge for women. (Jennifer Smith, Dianne Gardner, 2007) "The conflict between work and family life is related to lack of satisfaction and increased turnover. More and more organizations are using the WLB program for recruitment and retaining their key personnel in the organization." (Dougherty, 2001). "A company or organization which is implementing "Family-friendly programs such as day care, special parental leave regulations, and family work arrangements are considered in aiding employees in striking a balance work and personal life. Compared to men, women have a greater difficulty balancing the needs of work and personal life" (Kamenou, 2008). Compared with men, women take on most of the housework and so they are more likely to experience overload. In addition, women are more likely to make sacrifices for their children. (Bridge, 2009)

The study found that work-family conflicts increase the emotional exhaustion of front-line bank employees and reduce job satisfaction; this finding is consistent with previous research. (Karatepe, Osman, and Mehmet, Karatepe, Osman, and Mehmet (2006))

a) An unequal burden

This current pandemic crisis has also exacerbated the unpaid work that women contribute because they have undertaken most of the extra unpaid work caused due to the general closure of schools and daycare centers. Before the crisis, women had provided most of the unpaid work at home, ranging from 60% in Canada to 90% in India. (ILO, 2020) This crisis has increased the time parents spend on nursing, child custody, and family education, and most of these additional burdens may fall on women. According to an online survey conducted in Germany in March / April 2020, almost around half of all the households that organize their childcare within the family have their children cared for by their partners alone. An online survey conducted in the UK in April / May 2020 showed that the paid work patterns gap between the mothers and fathers is widening. Similarly, in Italy, women seem to spend much more time on household chores than men, especially in the case of professional women with 05-year-old children.

There is evidence that the unequal burden that is faced by women in this COVID19 crisis has also had an adverse effect, which compared to men have a greater impact on mental health. A survey conducted by the Australian Bureau of Statistics in this mid-April also concluded that both emotional and mental health conditions have deteriorated majorly during this pandemic, and the women were in general more affected than the men, especially in terms of feeling more depressed or useless.

ONS’s survey analysis results identified and indicated the following main factors for women’s higher amount of anxiety compared to men: finding that work from home is more tough, paying more attention to health issues and the safety in the workplace, and spending higher amount of time on unpaid household chores (doesn’t include travel and parenting). And spend much lesser amount of time in things like tending to garden or DIY than men (do it yourself, such as repairing). Other studies in the UK have also recorded a worsening of women’s mental health status than men, and found that the difference can be mostly explained by the social factors, loneliness, and gender differences in family time and family time. Take care of responsibility. (ONS, 2020)

For mothers, the pressure is usually particularly severe, and they must also cope with the need for additional childcare due to the temporary shutdown of schools and daycares during the crisis containment phase. Unsafe work in the context of the COVID19 pandemic refers to work that cannot be done at home and involves close contact with customers or other employees. (ABS, 2020)
b) Factors affecting work life balance

Many factors affect work-life balance, and different authors have conducted research on its important role in launching work-life balance policies. These factors can be personal, family, work and balanced policies that can lead to better performance, as well as family and work policies. Haar and Barcsoel (2008) found that work-life balance / work-family conflict affects work-life balance and affects job satisfaction, family satisfaction, life satisfaction, employee fatigue, mental illness, depression, job satisfaction, and job stress.

(Ayushi Vyas; Dr. Deepak Shrivastava, 2017) In his article, with the help of the existing literature, several factors of work and life were outlined, leading to the emergence of 11 factors. Social support is a very important factor in reconciling work and life. When people receive social support from work and family, they can balance the social responsibilities that must be fulfilled in their lives to maintain proper peace and harmony in their lives. Organizations play an important role in maintaining work-life balance. By putting more emphasis on proper work-life balance policies, your organization can increase employee satisfaction and therefore improve performance. Stress is the main cause of unhappiness for employees, whether it is real or imagined due to surrounding conditions. Stress is one of the main factors that affect the work-life balance of employees. It can lead to fatigue, mental illness, depression, heart disease, and ultimately lead to a decline in productivity. It is one of the main factors in work-life balance, helping to provide accessibility and connectivity 24 hours a day, 7 days a week. Work is an important factor that affects the work-life balance of employees, because if work is overloaded, pressure will increase and employees' lives will become unbalanced. The family occupies a very important position in a person's life. If a person feels happy and has the proper support of family members, the balance between work and life will improve. If a person is dissatisfied with the family, work-related pressures and conflicts can arise. You cannot live in isolation. People need to perform certain social duties to keep their lives in peace and harmony. A committed and participating employee in the organization must have the support of the organization, which will improve their performance and balance their work life. Work overload plays a vital role in increasing stress levels and creating imbalances between work and family. Lack of knowledge is another factor that creates problems, since people do not know much about the problems related to work-life balance that arise in this changing situation, creating a balance.

c) Impact of Demographic variables on work life balance

During this uncertain time of pandemic work-life balance is very crucial for employees’ growth and happiness specially for the working women in banking sector of Bangladesh had to attend office physically facing numerous obstacles daily, along with this constant fear of contracting the virus. They are direly in need to receive enough support and encouragement to find a positive work-life balance as it will somehow better their situation, motivate them and boost their morale in this unprecedented time.

Socio-economic factors play a very important role in maintaining work-life balance. Demographic variables such as age, marital status, experience and income have a large impact on the work-life balance of female employees.

As we age, regardless of whether there are children, we must play various roles in juggling. Therefore, age is one of the two aspects that restrict work-life balance (Sanjiv Gupta, Liana C Sayer, Philip N Cohen, 2009). The number of women with children dependent on them entering the workforce is increasing every day (Hamilton Gordon, Karen, Berry, 2006). The study concluded that women with dependent children find it more difficult in balancing their lives than women without dependent children. Women who need to raise children hope to spend most of their time with their children and receiving education. (Sanjiv Gupta, Liana C Sayer, Philip N Cohen, 2009). Women tend to become super mothers or super managers in order to strike a balance between career and children and these needs can indeed greatly reduce family and work conflicts.

Eight major relevant non-labor sectors in WLB, which are education, health, leisure, friendship, romantic relations, family, family management, and community participation. The degree of importance an individual attaches to different fields varies from person to person. In the case of the same person, the importance of these areas tends to change over time, because their interests will change over time and life scenarios. Therefore, it is important to understand whether other non-work areas are as important as family, and under what circumstances the priority will change. The domains detected by Keeney include health. This is important because, as far as we know, in the literature on work-life balance, people recognize for the first time that health management may conflict with established work activities (Keeney, J. Boyd, E.M; Sinha, R.; Westring, A.F.; Ryan, A.M., 2013)

d) Relationship between work and life outside work

Zedeck and Mosier (1990) and O’Driscoll (1996) noted that there are basically five major models which is
used in explaining relationship between work and the life outside work.

The segmentation model assumes that work and non-work are two different areas of life. They live separately and do not affect each other. This seems as a theoretical possibility than as a model supported by experience.

In contrast, the spillover model assumes that one world can have a positive or negative impact on another world. Of course, there is extensive research to support this, but as a proposition, it is specified in such a general way that it has little value. The third model is the compensation model, it proposes that what could be lacking in the need or satisfaction in one area can be compensated in another area. As an example, work could be routine and less demanding, but this is offset by the important role of community activities outside of work. The fourth model is a tool model in which activities in one field promote success in another field. The traditional example is instrumental workers, who seek to maximize their income, even at the expense of daily work and long hours, in order to buy houses or cars for young families.

The last model is a conflict model. It proposes that there are high-level needs in all areas of life. Some difficult decisions must be made, some conflicts will occur, and individuals may bear some serious burdens. (Zedeck, S., & Mosier, K, 1990)

e) Relationship between Stress and Work-life balance

Banking sector is one of the highest stress creating sectors amongst the female workers (Nazrul Islam; Ekhtear Ahmed Zeesan; Debanik Chakraborty; Nowshin Nower, 2019). Stress is known as one of the main factors affecting work-life balance and leads to various physical and mental issues by affecting employee productivity. (I, 2012)

Stress and work life imbalance is interconnected. Amongst role conflicts, personal attributes and ambiguity there were positive correlation found with symptoms of psychological distress (Rosemary Krawczyk, Jon Kalinowski, 2009). The more the conflict in work and family, there’s more chances of women feeling emotionally exhausted and less committed and they are more likely to consider quitting jobs or opting out due to the pressure they feel.

Women suffer mainly three types of stress gender pressure, societal pressures and professional pressures (Shalini Gupta, 2012).

The anxiety and fear regarding this new disease and situations created due to covid-19 can be too much, and due to that the additional workplace related stress can cause burnout. The way of coping with these emotions and stress can have an effect on the well-being of the employees and also the well-being of the people they care about, their workplace, and as well as their community. During this pandemic, it is important to acknowledge what stress is like and to work on taking necessary steps to build their adaptability and manage those stress and to know where to go if they need help need help.

Gender differences in care giving responsibilities may not be easily resolved in the short term. A recent report by UN Women warned that violence against people at the front line of care can increase, especially when family members face the pressure of illness and the potential loss of lives and livelihoods. UN Women’s message emphasizes the vulnerability of women and girls, as they can bear the brunt of stress. (Amin, 2020)

Due to this unprecedented pandemic situation the women working in banks are going through a lot of pressure which is resulting in stress. Stress, has been regarded as a response to some unexpected event like this pandemic, a stimulus, and a transaction which occurs due to facing a situation they haven’t faced before. How someone sees and handles stress actually defines his or her responses, how he/she adapts and copes.

f) Stress as a Response

Stress as a response model was first introduced by Hans Selye (1956), in which stress was described as a physiological response mode and captured in his General Adaptation Syndrome (GAS) model. In this model, stress is described as a dependent variable, which includes three concepts: stress is a defense mechanism, and stress follows three stages of alarm, resistance, and failure. If the stress is prolonged or severe, it may cause adaptation disorders and even death. Subsequently, depending on the cognitive interpretation of physical symptoms or physical experience, the stress response may lead to positive or negative results. (Figure 16.3, “The General Adaptation to Stress Model “). In this way, stress could be experienced as eustress (positive) or distress (negative). (Selye, 1983)
Stress as a Stimulus

Stress stimuli theory was introduced back in the 1960s, and stress is regarded as a major life event or change that requires adaptation response or adjustment. Holmes and Rahe (1967) introduced a scale called the Social Re-adaptation Rating Scale (SRRS), that has 42 life events, based on the measured degree of adjustment of the people and they need to experience these events (for example, marriage, divorce, relocation, epidemic, work change or loss, loss of loved ones). It was believed by Holmes and Rahe that stress is an independent variable in the stress response equation: it is mainly the reason of the experience, not the actual experience itself. (Rahe R. H., Mahan J. L., & Arthur R. J., 1970).

Stress as a Transaction

Trying to interpret stress as a dynamic process, expressing stress as a product of transaction between a person (including multiple systems: cognitive, physical, emotional, psychological and nervous) and their complex environment. (Richard Lazarus, 1966). Various types of stressors emerged, such as condition, event, situation and cue which then fell into categories based on locus of control, predictability, tone, impact, and duration.

Coping with Stress

People try to deal with the stressors and feelings of stress in life in a variety of ways. There is a large amount of literature on stress management practices, both popular and academic. "Stress management techniques" induce lower than usual stress levels to compensate for the biological tissues that is involved. Breath) to the environment (visit, music, pets, nature).

When facing a challenge, an individual mainly assesses whether the challenge is threatening or non-threatening, just like our case of the coronavirus outbreak, followed by whether he or she has the resources to deal with or does face the challenge. They are because of this. Face the epidemic effectively. If this person does not believe that they have the ability to cope with challenges or feel lack of control, they are more likely to use an emotionally focused response as an illusion (for example, I hope I can change what is happening now and all such epidemics), Alienation (for example, I will try to forget the whole thing) or emphasize the positive side (for example, I will only look for the good side, because the pandemic will end sooner or later) (Lazarus, R. S., & Folkman, S., 1984).

If that person has the right resources to deal with the challenge, they usually develop problem-centric response measures, such as analysis (for example, I try to analyze the problem to better understand it; I am developing an action plan and following it, and I follow All health rules and guidelines to ensure the safety of yourself and your family). Coping strategies can range from positive thinking to denial. The “COPE Scale” uses various tools and scales for measurement and testing, such as the COPE Scale (Carver, C. S., Scheier, M. F., & Weintraub, J. K., 1989.)

Methodology Selected

Qualitative research is used to gain an understanding of the situations of the participants. In-depth interviews taken for collecting data to know and explore individuals’ personal perspectives and experiences.

Study Participants

A sample of 30 female employees of Brac bank, Eastern Bank, Mutual Trust bank, ShahjalalIslami Bank, City Bank, Jamuna Bank, Standard Bank, IDLC, Prime Bank, City Bank, Bank Asia, Woori Bank, Union Bank, NRB Commercial Bank, Meghna Bank, ICB Islami Bank, Southeast Bank, AB Bank, Uttara Bank, Exim Bank,
Jamuna Bank were interviewed with a semi-structured discussion guide. Both convenience and snowball sampling were used.

A Discussion guide was prepared based on a pilot study was done and based on that a discussion guide was prepared for the interview of the 30 participants. Then Semi structured interview was used to collect data.

VIII. Discussion

From the in-depth interview the picture that I got of the 30 participants is that from the early morning their rush starts. From looking over the breakfast preparation to making sure everyone has their breakfast then their office preparation and finally after making sure everything was okay in their home they start off for their office. The ones who don’t have personal transportation are facing a lot of problems in this time of pandemic and multiple lockdowns. After reaching their office they start their everyday work and many of them are providing services to their customers by working in the front line and in this time of pandemic this is creating a lot of mental stress, many of them said they are scared that they could be the bearer of the virus to their children and family. They also mentioned their workload is somehow more than usual because many of their colleagues are falling ill and they had to cover for them as well. They also mentioned that they had to stay after office hours almost every day. And it gets around 7-8 pm for them to reach home mostly then again invest in their house hold chores. Due to this pandemic many of their support system is missing, like part time house help, daycare to help with cooking, laundry, cleaning and other housework. Due to this pandemic many of their support system is missing, like part time house help, daycare to help with cooking, laundry, cleaning and other housework. The ones who don’t have personal transportation are facing a lot of problems in this time of pandemic and multiple lockdowns. After reaching their office they start their everyday work and many of them are providing services to their customers by working in the front line and in this time of pandemic this is creating a lot of mental stress, many of them said they are scared that they could be the bearer of the virus to their children and family. They also mentioned their workload is somehow more than usual because many of their colleagues are falling ill and they had to cover for them as well. They also mentioned that they had to stay after office hours almost every day. And it gets around 7-8 pm for them to reach home mostly then again invest in their house hold chores. Due to this pandemic many of their support system is missing, like part time house help, daycare to help with cooking, laundry, cleaning and other housework. 

Respondents highlighted that in this pandemic when children are at home, school, tuitions and any other extra learning classes they used to take are at a stop or they are taking them online. So, now there is greater need to monitoring all these and from my interview I came to know that these responsibilities is on the mother mostly. Only a few respondents said that their husbands take updates of their children’s education but daily making sure if the kids doing their classes, home -works falls on the mothers which is an added responsibility in this pandemic.

Even when they have a house help what should be cooked and all decisions and management are done by the mother/lady. When it comes to taking care of the elderly their medicines, food and everything is monitored by them is what the respondents said.

d) Interruption of the support system in this pandemic

For most women, it is really difficult to choose between family responsibilities and work. To date, professional women have relied on many available support systems to assume their responsibilities. For example, daycare, fast food, processed food, and quick-pick grocery stores can put meals on the table more easily and also help manage housework and help with cooking, laundry, cleaning and other housework. Teachers, coaches, and other assistants help in managing children’s education and other activities. The support of friends and family outings, excursions and overnight stays has also made things easier. All these are used to reduce the family burden of working mothers. Unfortunately, in the post-pandemic world, most of them now do not exist.

e) Disruption of regular routine

The energy and effort required to manage and maintain the entire family, as well as learning and virtual work, mainly fall on women. Most of them are tired of the extra burden of cooking, cleaning and taking care of every little detail in the home.

For women, balancing work and family is not so difficult, and everything is so fragile and one-sided when assigning responsibilities. Women go out for financial independence and to participate in the financial needs of the family. Unfortunately, the family has not stepped up to support the family's care. Hiring family help is the first choice. But now, due to this pandemic, most people cannot choose this option. A very small number of...
families have reached out to help this woman, but unfortunately, this number is negligible and most of the women are working hard to fulfill their responsibilities.

Managing your home and work has always been the goal of many people, women manage it in their own way, but this balance is currently breaking down.

f) Less supportive eco system

The ecosystem that made it possible for the woman to go to work and at the same time manage their children and their household, was mainly depending on their community. Where those supporting resources were lacking, the working women made a way around it to manage their lives and careers. But now this pandemic has hugely unsettled that ecosystem balance and made it harder for the working women so they are grappling to keep a balance in their daily life.

While a very few numbers of progressive households are acquainting themselves with terms like work from home dads taking on majority of the house hold responsibility but from my interviews I saw that the number is very low even when the dads were trying to help, they couldn’t really. When in older times men went to war and proudly wore the badges, women braced themselves and took on the role of men in their house hold and supported their soldier partners in every way that they could. Unfortunately, todays working woman in that contrast has been solely lonely because our society can’t still see women holding an important position in family of social life.

Working women are a very significant part of the financial position of a household. So, how the childcare, everyday meals, household chores, education and activities of the children, and health of the household issues are handled and managed in the new post pandemic world, is a very important question that cannot be taken in a light manner. Can we hope for the households and well as the society where we have working women to step up and actively be involved, rather than leaving these silently suffering and burning out women to fend themselves.

g) Burden of Norms and expectations

In our country the burden of expectation is very high for women they are expected to do everything as the women of their earlier generations were doing even when they are doing a full-time job. Every day they are compared and blamed for anything that didn’t match with the expectations of family and society. These age-old customs and norms of being a perfect daughter, mother and wife is constantly pulling them down and creating a doubt within themselves that maybe they aren’t a great mother, daughter or a wife which is creating a feeling of dissatisfaction within themselves and that negatively affects their work life as well.

According to the respondents this pandemic made it even more difficult because their children being home all the time, disrupted regular life routine, extra pressure of work, lack of support system is making it really difficult for them

One of the respondents Mrs. Rukaiya (not real name) said-

“Everyone is ready to judge how I am handling my children, taking care of my family or risking my family’s health by doing my job in this pandemic and throws the question ‘Why are you still doing your job?’ even when I am a fully qualified professional and has been doing my job for years, they try to limit me on a specific care giving role just because of my gender.”

So, the battle of family versus job is at really creating problems for the women employees working in banks.

h) Monotonous routine

Covid 19 has caused people to lead a monotonous life, and people live the same day over and over again. Especially for professional women who work both at home and in the office, this becomes boring and leads to irritability and frustration. Since they have become accustomed to their dynamic daily life and vacations, going out with friends, going out with family, shopping, due to this pandemic, now all these have stopped, and find it difficult to adapt to this new daily life, so they are Create stress and different psychological problems.

i) Stress

Many professional women said that in this epidemic, in addition to housework and other activities, without the strong support of their partners, the pressure of doing office work is particularly high, so it is an additional burden. The children who used to go to school were at home, which created harsh conditions for these women. Since the house is a small and confined space, people stay at home all day, which leads to a lack of emotional space for everyone. And because of this epidemic, many interviewees said that their children are more annoyed, and they themselves sometimes feel irritable today.

Thus, along with the constant anxiety of contacting this virus anytime, extra work load in office and home and everyone’s touchy nature is creating a not so healthy environment which is adding to the stress. Due to anxiety and stress, women are facing health issues and change in sleep patterns is also a common occurrence according to the respondents in this pandemic.

j) Lack of me time and relaxation

Previously all the working women had a specific routine they used to follow with all the additional help they could get from different supporting hands the respondents said that could make time for themselves specially in the weekends but now due to the lack of...
those supporting agents they feel they are working constantly and even in weekends they had to do the pending works prepare for the next week and by doing so they actually don’t have any time left for themselves. And we all know that selfcare is very important for one’s mental health and well-being but this pandemic has somehow totally wrecked that balance. Relaxation in this testing times is a luxury that the respondents they don’t have.

**k) Coping with change and stress**

The respondents said that they are dealing with this significant change in the lifestyle as responding to that by adjusting and adapting around the changes that is happening in their everyday life. So, this covid pandemic is acting as a stimulus creating stress due to those changes.

*Result summary according to the Hayman model:*

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Statements</th>
<th>Mean</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>My personal work doesn’t suffer because of work</td>
<td>2.2</td>
<td>.484</td>
</tr>
<tr>
<td>2</td>
<td>My job does not make my personal life difficult</td>
<td>2.1</td>
<td>.305</td>
</tr>
<tr>
<td>3</td>
<td>I do not neglect personal need because of work</td>
<td>2.76</td>
<td>.774</td>
</tr>
<tr>
<td>4</td>
<td>I do not put personal life on hold because of work</td>
<td>2.27</td>
<td>.586</td>
</tr>
<tr>
<td>5</td>
<td>I do not miss personal activities because of work</td>
<td>2</td>
<td>.374</td>
</tr>
<tr>
<td>6</td>
<td>I do not struggle to juggle work and non-work</td>
<td>1.23</td>
<td>.430</td>
</tr>
<tr>
<td>7</td>
<td>I am happy with amount of time of non-work activities</td>
<td>1.63</td>
<td>.491</td>
</tr>
<tr>
<td>8</td>
<td>My personal life doesn’t drain me of energy for work</td>
<td>2.87</td>
<td>.861</td>
</tr>
<tr>
<td>9</td>
<td>I am not too tired to be effective at work</td>
<td>3.27</td>
<td>.796</td>
</tr>
<tr>
<td>10</td>
<td>My work doesn’t suffer because of my personal life</td>
<td>3.17</td>
<td>.791</td>
</tr>
<tr>
<td>11</td>
<td>It’s not hard to work because of personal matters</td>
<td>3.13</td>
<td>.731</td>
</tr>
<tr>
<td>12</td>
<td>My personal life gives me energy for job</td>
<td>2.63</td>
<td>.668</td>
</tr>
<tr>
<td>13</td>
<td>My job gives me energy to pursue personal activities</td>
<td>1.63</td>
<td>.491</td>
</tr>
<tr>
<td>14</td>
<td>I have better mood at work because of personal life</td>
<td>2.93</td>
<td>.449</td>
</tr>
<tr>
<td>15</td>
<td>I have better mood because of my job</td>
<td>2</td>
<td>.610</td>
</tr>
<tr>
<td></td>
<td>Work Life Balance</td>
<td>2.417</td>
<td>.586</td>
</tr>
</tbody>
</table>

From the responses of the respondents. The overall scenario that was understood by using the Hayman model is that the female professionals working in the banks that I collected data from are having a hard time balancing their work and personal life.
The environmental demand we saw from the findings that from work sector are that our respondents had to attend their 8 hours job and sometimes had to stay overtime when the workload is too much and also many of them mentioned that they are facing extra work pressure when their colleges are frequently falling ill and staying out of service for a longer period of time is also another sort of work-related environmental demand.

The non-work-related environmental demand involves the amount of time and energy that is required in managing home, taking care of their children and all those domestic chores which according to the respondents it is getting tougher to meet these demands in this pandemic due to several factors that we already discussed previously.

Personal demands that the respondents mentioned are their time, energy and efforts they are putting everyday both in their workplace and home and here there is an imbalance and they are feeling stressed because they are overworking and getting very limited time for themselves which is adding to their stress.

Personality or how they are dealing with these changes and their attitude and coping mechanism are the personal resources and as the respondents said by keeping calm, focusing on what can be done and trying to stay positive and developing routines are helped them even though it is tough for them to do all these.

Environmental resources that the respondents mentioned are work related autonomy, time autonomy, flexible work schedule telecommunicating and transportation most of which is absent and when they were asked for recommendations for the betterment of their situation in case of the response then they responded with these.

Non work-related factors that also contributes to levels of conflict includes number and age of dependents at home, children, the presence or absence of a house help, both of them and their spouses working and to the respondents mentioned they really lacked the family support. The extra supporting and helps that they used to get earlier this pandemic is not there and it is creating more problems and conflicts. Women are facing increasedbiased in performance appraisal due to the pandemic as they are affected differently by the pandemic than men.

All these factors are at play and these are creating conflicts, despite that these women professionals are coping but we also got to know from the respondents that it is affecting their general wellbeing as they rarely get and time for themselves so their mental health is at its worst and it’s affecting their performance and career and life satisfaction negatively.

**Figure 5: Connecting the findings with the framework**
**Table 2: Demographic Data of the respondents**

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>29 Married, 1 Unmarried</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of children</td>
<td>Maximum 2</td>
</tr>
<tr>
<td>Number of years in the organization</td>
<td>1-4 years</td>
</tr>
<tr>
<td>Family size</td>
<td>3-6 members</td>
</tr>
<tr>
<td>Dependable older family member/s</td>
<td>Maximum 2</td>
</tr>
</tbody>
</table>

Recommendations for maintaining work-life balance and facing the challenges in these pandemic times:

- Promoting or giving a pay raise for working so hard during this tough time will surely motivate in doing the job.
- Providing with a more flexible and employee friendly working options
- Ensuring that the teams are resourced properly so that they are provided with the necessary coverage and support to ensure that they are in minimum possible health risk.
- Providing overall better benefits (i.e., parental leave, transportation facility, sick leave policies)
- Providing and assisting employees with mental health care resources.
- Providing childcare programs or support because in this pandemic this is a huge issue for working mothers.
- More involvement from their respective partners in reducing their workload and family responsibilities.
- Taking care of own self is extremely important, so try to begin the day with prayers, some meditation and recreational exercise, try to spend time with kids helps to destress in this tough times.
- Scheduling their working hours and setting up specific dedicated times for work this will help to make best use of the day and make it easier to get things done.
- Prioritizing tasks correctly so that time dedicated to dear ones and work is balanced properly.

**IX. Conclusion**

It may be a long time before we fully realize the full impact of COVID-19 on work places as well as in our society specially, for the working women. One thing that is quite sure is while we are still learning to work through this pandemic, each of us had to adapt our daily routines and respond to the changes that came along.

For majority of the working women, this pandemic is completely changing their work/life balance and exerting influence on their physical and mental health on a large scale, and many of them are even questioning their current situation and also their long-term career prospects because of all these sudden changes had to tackle due to the pandemic. Some of the respondents have stated that they have to work longer period of time because of the pandemic and the others are taking the burden of extra care giving responsibilities which is caused because of school closures, caring for the elderly family members, doing household chores all by themselves while also working full-time in their office. This study is an effort to understand the significant impact that this coronavirus pandemic is having on the female employees of banks in Dhaka. Efforts to manage these impacts will be really consequential to prevent the pushing back of the gender diversity progress was made so far in our country in financial sectors like banks, which will work in minimizing the long-term economic and social consequences that this pandemic has had on the working women. We are at the point where the organizations, family and society need to step up and meet this moment and the specific challenges associated with it right now or we will be risking a negative setback in our pursuit of reaching gender equality in workforce of our country.

**References Références Referencias**


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Acknowledgments

Contributors to the research other than authors credited should be mentioned in Acknowledgments. The source of funding for the research can be included. Suppliers of resources may be mentioned along with their addresses.

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Authors can submit papers and articles in an acceptable file format: MS Word (doc, docx), LaTeX (.tex, .zip or .rar including all of your files), Adobe PDF (.pdf), rich text format (.rtf), simple text document (.txt), Open Document Text (.odt), and Apple Pages (.pages). Our professional layout editors will format the entire paper according to our official guidelines. This is one of the highlights of publishing with Global Journals—authors should not be concerned about the formatting of their paper. Global Journals accepts articles and manuscripts in every major language, be it Spanish, Chinese, Japanese, Portuguese, Russian, French, German, Dutch, Italian, Greek, or any other national language, but the title, subtitle, and abstract should be in English. This will facilitate indexing and the pre-peer review process.

The following is the official style and template developed for publication of a research paper. Authors are not required to follow this style during the submission of the paper. It is just for reference purposes.
**Manuscript Style Instruction (Optional)**

- Microsoft Word Document Setting Instructions.
- Font type of all text should be Swis721 Lt BT.
- Page size: 8.27” x 11”, left margin: 0.65, right margin: 0.65, bottom margin: 0.75.
- Paper title should be in one column of font size 24.
- Author name in font size of 11 in one column.
- Abstract: font size 9 with the word “Abstract” in bold italics.
- Main text: font size 10 with two justified columns.
- Two columns with equal column width of 3.38 and spacing of 0.2.
- First character must be three lines drop-capped.
- The paragraph before spacing of 1 pt and after of 0 pt.
- Line spacing of 1 pt.
- Large images must be in one column.
- The names of first main headings (Heading 1) must be in Roman font, capital letters, and font size of 10.
- The names of second main headings (Heading 2) must not include numbers and must be in italics with a font size of 10.

**Structure and Format of Manuscript**

The recommended size of an original research paper is under 15,000 words and review papers under 7,000 words. Research articles should be less than 10,000 words. Research papers are usually longer than review papers. Review papers are reports of significant research (typically less than 7,000 words, including tables, figures, and references)

A research paper must include:

a) A title which should be relevant to the theme of the paper.

b) A summary, known as an abstract (less than 150 words), containing the major results and conclusions.

c) Up to 10 keywords that precisely identify the paper's subject, purpose, and focus.

d) An introduction, giving fundamental background objectives.

e) Resources and techniques with sufficient complete experimental details (wherever possible by reference) to permit repetition, sources of information must be given, and numerical methods must be specified by reference.

f) Results which should be presented concisely by well-designed tables and figures.

g) Suitable statistical data should also be given.

h) All data must have been gathered with attention to numerical detail in the planning stage.

Design has been recognized to be essential to experiments for a considerable time, and the editor has decided that any paper that appears not to have adequate numerical treatments of the data will be returned unfreeeed.

i) Discussion should cover implications and consequences and not just recapitulate the results; conclusions should also be summarized.

j) There should be brief acknowledgments.

k) There ought to be references in the conventional format. Global Journals recommends APA format.

Authors should carefully consider the preparation of papers to ensure that they communicate effectively. Papers are much more likely to be accepted if they are carefully designed and laid out, contain few or no errors, are summarizing, and follow instructions. They will also be published with much fewer delays than those that require much technical and editorial correction.

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**Author details**
The full postal address of any related author(s) must be specified.

**Abstract**
The abstract is the foundation of the research paper. It should be clear and concise and must contain the objective of the paper and inferences drawn. It is advised to not include big mathematical equations or complicated jargon.

Many researchers searching for information online will use search engines such as Google, Yahoo or others. By optimizing your paper for search engines, you will amplify the chance of someone finding it. In turn, this will make it more likely to be viewed and cited in further works. Global Journals has compiled these guidelines to facilitate you to maximize the web-friendliness of the most public part of your paper.

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A major lynchpin of research work for the writing of research papers is the keyword search, which one will employ to find both library and internet resources. Up to eleven keywords or very brief phrases have to be given to help data retrieval, mining, and indexing.

One must be persistent and creative in using keywords. An effective keyword search requires a strategy: planning of a list of possible keywords and phrases to try.

Choice of the main keywords is the first tool of writing a research paper. Research paper writing is an art. Keyword search should be as strategic as possible.

One should start brainstorming lists of potential keywords before even beginning searching. Think about the most important concepts related to research work. Ask, “What words would a source have to include to be truly valuable in a research paper?” Then consider synonyms for the important words.

It may take the discovery of only one important paper to steer in the right keyword direction because, in most databases, the keywords under which a research paper is abstracted are listed with the paper.

**Numerical Methods**
Numerical methods used should be transparent and, where appropriate, supported by references.

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Authors must list all the abbreviations used in the paper at the end of the paper or in a separate table before using them.

**Formulas and equations**
Authors are advised to submit any mathematical equation using either MathJax, KaTeX, or LaTeX, or in a very high-quality image.

**Tables, Figures, and Figure Legends**
Tables: Tables should be cautiously designed, uncrowned, and include only essential data. Each must have an Arabic number, e.g., Table 4, a self-explanatory caption, and be on a separate sheet. Authors must submit tables in an editable format and not as images. References to these tables (if any) must be mentioned accurately.
Figures

Figures are supposed to be submitted as separate files. Always include a citation in the text for each figure using Arabic numbers, e.g., Fig. 4. Artwork must be submitted online in vector electronic form or by emailing it.

Preparation of Electronic Figures for Publication

Although low-quality images are sufficient for review purposes, print publication requires high-quality images to prevent the final product being blurred or fuzzy. Submit (possibly by e-mail) EPS (line art) or TIFF (halftone/photographs) files only. MS PowerPoint and Word Graphics are unsuitable for printed pictures. Avoid using pixel-oriented software. Scans (TIFF only) should have a resolution of at least 350 dpi (halftone) or 700 to 1100 dpi (line drawings). Please give the data for figures in black and white or submit a Color Work Agreement form. EPS files must be saved with fonts embedded (and with a TIFF preview, if possible).

For scanned images, the scanning resolution at final image size ought to be as follows to ensure good reproduction: line art: >650 dpi; halftones (including gel photographs): >350 dpi; figures containing both halftone and line images: >650 dpi.

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Tips for Writing a Good Quality Management Research Paper

Techniques for writing a good quality management and business research paper:

1. Choosing the topic: In most cases, the topic is selected by the interests of the author, but it can also be suggested by the guides. You can have several topics, and then judge which you are most comfortable with. This may be done by asking several questions of yourself, like "Will I be able to carry out a search in this area? Will I find all necessary resources to accomplish the search? Will I be able to find all information in this field area?" If the answer to this type of question is "yes," then you ought to choose that topic. In most cases, you may have to conduct surveys and visit several places. Also, you might have to do a lot of work to find all the rises and falls of the various data on that subject. Sometimes, detailed information plays a vital role, instead of short information. Evaluators are human: The first thing to remember is that evaluators are also human beings. They are not only meant for rejecting a paper. They are here to evaluate your paper. So present your best aspect.

2. Think like evaluators: If you are in confusion or getting demotivated because your paper may not be accepted by the evaluators, then think, and try to evaluate your paper like an evaluator. Try to understand what an evaluator wants in your research paper, and you will automatically have your answer. Make blueprints of paper: The outline is the plan or framework that will help you to arrange your thoughts. It will make your paper logical. But remember that all points of your outline must be related to the topic you have chosen.

3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

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6. **Bookmarks are useful**: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. **Revise what you wrote**: When you write anything, always read it, summarize it, and then finalize it.

8. **Make every effort**: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. **Produce good diagrams of your own**: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. **Use proper verb tense**: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. **Pick a good study spot**: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. **Know what you know**: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. **Use good grammar**: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice. Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. **Arrangement of information**: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. **Never start at the last minute**: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. **Multitasking in research is not good**: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. **Never copy others’ work**: Never copy others’ work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. **Go to seminars**: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. **Refresh your mind after intervals**: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. **Think technically**: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.
21. **Adding unnecessary information**: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. **Report concluded results**: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. **Upon conclusion**: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

**Informal Guidelines of Research Paper Writing**

**Key points to remember:**
- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

**Final points:**

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

**The introduction**: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

**The discussion section**: This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

**General style**: Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

**To make a paper clear**: Adhere to recommended page limits.

**Mistakes to avoid**:
- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.

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• Present your points in sound order.
• Use present tense to report well-accepted matters.
• Use past tense to describe specific results.
• Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
• Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:
Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.
• Fundamental goal.
• To-the-point depiction of the research.
• Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:
• Single section and succinct.
• An outline of the job done is always written in past tense.
• Concentrate on shortening results—limit background information to a verdict or two.
• Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:
The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:
• Explain the value (significance) of the study.
• Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
• Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
• Briefly explain the study's tentative purpose and how it meets the declared objectives.
Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.
Content:
- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:
- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:
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If you desire, you may place your figures and tables properly within the text of your results section.

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Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

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- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.
Approach:
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Describe generally acknowledged facts and main beliefs in present tense.

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