



TECHNOLOGY AND CHALLENGES OF HUMAN RESOURCES MANAGEMENT IN NIGERIA: A CASE STUDY OF SOME COMMERCIAL BANKS IN PORT HARCOURT.

INNOCENT, GLORY CHIMNECHETAM

Department of Office Technology and Management, School of Management Sciences, Federal Polytechnic, Ekowe, Bayelsa State, Nigeria.

ABSTRACT

Technology has become a household name especially in the lips of enlightened Nigerians. To the illiterates or unenlightened masses, the characteristics of what is academically described as technological innovations or break-through from their major discussion whenever the circumstance bring operationally useful. Ironically, the same technology brings misbalances in the job system, which goes a long way in militating the ability of the human resources to realize it. The adoption of technology in the Nigerian banking institutions, for instance, generates mixed feelings amongst employees, technology, through a welcome development in the sector goes with myriads of challenges. Relationship between educational level and age in the job, to appreciation of training need necessitated by technology and acceptance of change in job elusive. Technological innovation is inevitable in the banking industry. Any head away must continuously get a breast with existing technology. Designing proper ways of making the human resources present and future technology complaint as well as minimizing challenges thereof.

Keywords: *Technology, Challenges, Human Resources, Banks, Innovation.*

INTRODUCTION

A development of plans and equipments for solving human problem which include innovations, techniques and organizational knowledge of how to do things and insight to what technology is all about; the dynamics in technology has posed serious threat on several spheres of human Endeavour, such as education, health military, aviation and banking etc. This is not to say that immeasurable benefits have been achieved through technology, but also to note that the trend

of the latest technology has created vacuum in the world of development. Nations like Nigeria most especially, as it concerns the banking industry, and in particular human resources management.

Technology did not just come to full manifestation, it follows the trend of man's gradual development as a rational thinker – hence the need to site some evolving ages of man, such as the ancient times, early middle ages, the high middle ages and of course the modern time. In order to assert the origin of technology (the ancient times) dates about 4000bc and at that time, Egypt as the first to see the light of civilization by learning how to read and write. Civilization was not seen in Europe until about 2000BC and that make new age in which human learned to make sharp tools, wears, cloths, build living quarters etc. the age was categorized into two (2) and include the bronze age (2000BC) and the iron age (1000BC) (The early middle age) by (1000AD), Europe was experiencing a cell in one of its authority, the roman empire, even Christianity, of this empire could not savage it from decentralizing it's power to other cities of Europe hence, the referred of several European nation. (the middle age) this era was referred to as sexual civilization ages in which new undertaking in commerce and government was observed and characterized by its non religions or “secular” things, Europe witnessed population growth and sweeping agricultural changes, it was at this time that the sue of horses with ploughs attachment behind was made popular. (the middle Times) the end of the second world war ushered in the beginning of modern times and brought with it new dimension in almost all works of life, these changes were mostly felt in the area of technology.

The technology of the evolution state above culminated to the day man making vast use of machine in which case man must serve as it operates just like the society, to grow day to day. The technological environment of business and organization has become very dynamic. This man and optimization needed quest for integration of work plans and optimization techniques should be developed to manage technology to the mutual advantages of undivided groups, the enterprise and public (Urianto,999: 106).

Embracing technology, therefore, poses myriads of changes on human resources management. Just as major technology related changes have shaped to success or failure of organization in the past ; they will have significant effect in years ahead (Weimer, 1970) as a developing nation the great need for technology cannot be left aside if we are sure to catch up with the industrialized nations, therefore, the challenges of such should be appreciated especially in the banking industry as an innovative business tool in question here, is the computer, which can be used in assessing the World Wide Web (WWW.) internet, E – commerce and gopher, in

fact, the world computer has become synonymous with the banking industry. A computer is any device capable of accepting information, apply prescribed information and supplying the result of these process (Webster Dictionary, 1972). The computer carried out its operation provided that the right commands are issued.

Therefore, good understanding and update of various program is a valid key for its functionality. The challenges and the embracement of technology possess on human resource management in Nigerian banking industry are humorous. In fact, new challenges come from the technology environment of the banking industry every day. Technology induced challenges of human resources management cuts across the entire aspect of human resources manager's job description. The Nigerian banking industry is a sector that relies heavily on the performance. This is owing to the fact that the banking industry is a service oriented one. Information technology for instance has changed the fact of human resources management in the banking industry as Sherman, bohlender and shell 1988:8 identified the most central use of technology in human resource management in an organization. Human resources information (HRIS) several banks especially "new generation ones" adopted this system. The system provides current and accurate date for purpose of control and decision making. The system moved beyond simple storing and retrieving information to include border application such as production report, forecasting, promotion, planning and evaluation of human resources policy and practice. Most banks have integrated their human resources and payroll data into one central information system. These technology applications, streamlined their human resource transaction processes more quickly, provide better analytical capability and above all, save cost of operation. The human resources managers' in the banking industry also engaged with the human resources information network (HND). This provide them with up to date minute information in several categories, including news, research, software and services covering all discipline of human resources management. Many scholars have conducted studies and delivered lectures on the challenges of human resources management especially on technology posed challenges on human resources, management as carpenter (1992:19) rigidly pointed out "Technology" changing the fact of human resources management, altering the methods of collecting employment data speeding on the processing of the data and improving the methods of internal and external communication. These technological changes of human resources management are off shoots of the various factors encountered in the job process as a result of Technology.

Statement of the Problems

Due to the challenges technology pose in human resources management, many banks are far from getting their objectives. This is due to the fact that the humorous influences of these challenges on human resources management that is not been easily identified and treated accordingly, banks are forced by environmental pressures to enhance technological innovations. To achieve this fact, existing technologies are whether updated or phased out completely, several attempt have been made to ensure that human resources are utilized effectively in the fact of these technological innovations. These attempts unfortunately have been able to meet expectations. The ability to identify the extent to which technological changes influences human resources management has led to the obsolescence of both the management and employee of several banks. Knowing the extent to which these challenges influences the performance of human resource manager is another thing; so the problem remains identification of the humorous ways in which these challenges influence the performance of human resource managed in the banking industry. It is only when the impacts of these challenges are properly captured that the usefulness of technology, which is an in sine - qua - non in the banking industry can be better appreciated.

Purpose of the Study

Guided by the problem earlier stated, and the dynamic nature of banking technological environment, it is the intending nature of banking technological environment, it is intending to study, appraise, and make recommendation on the extent to which technological challenges influence the performance of human resources managers in the Nigerian Banking Industry. To this effect therefore, this study is designed among other things to:

Discover whether the challenges of technology affect the performance of human resources managers.

Examine whether there is a relationship between educational level and appreciation of training needs necessities by technology.

Investigate, actually, the relationship between age on the job and acceptance of change resulting from technology.

Draw conclusion based on findings.

Make appropriate recommendation.

Scope of Study

This research work is focused on surveying some commercial banks in Port Harcourt metropolis, Rivers State. This work shall take a look at what technology

is all about, the dynamism in technology, how technology has changed human resources management and technological challenges of human resources. Management in some commercial banks in PortHarcourt metropolis. This study is to be limited to the technology and challenges of human resource management, survey of commercial bank in Port Harcourt and shall not bother itself with the study of other commercial banks outside Port Harcourt which has no bearing with the banks in Port Harcourt, Rivers State.

Significance of the Study

The significance of a research should provide a justification for doing the work; this study is believed to provide the various ways in which technological challenges influence the performance of human resources managers in Nigeria banking industry. It is believed to add to the existing knowledge of literature in terms of the challenges of managing Nigerian issue that bothers several groups. This study is expected to assist management of banks in particular and other organizations, generally to identify why human resources management had been bathing with myriads of problems in spite of various measures taken so far. It Will also serve as an “Eye Opener” of human resource manger as some influence they may not have anticipated and their divesting effect shall be showed cased. Employees will also benefit from, the study. Some pre- knowledge of these influences will assist in life and career planning.

Similarly, the government and the entire public will go a long way benefiting from this project. The government recognized the importance of technology in nation development but it is yet to fully, appreciate the major role of human capital play in utilizing the technology toward meaningful output, by the time the influence of these technological challenges are spotlight and properly tackled, human resource management will be a relatively easy task. These of course means brighter future to the entire economy, it will also provide basic framework for proper positioning of the country in the global villages, which used to be a concept of some years back.

LIMITATIONS OF STUDY

This research work was made in time and some constraints. This study required more time, money, also due to the nature of the topic of study, it was conducted using human resources (personnel) managers and other line managers and head of other banks.

Research Questions

The questions for the study are:

1. To what extent do the challenges of technology affect the performance of human resource managers?
2. What is the relationship between education and training necessitated by technology?
3. What is the relationship between age on job and change resulting from technology?

Methodology

This is concerned with the methods through which data is obtained, processed and analyzed for proper presentation; the chapter is split into following sub – headings.

- a. Research design
- b. Population of study
- c. Sampling size
- d. Sampling procedure
- e. Method of Data collection
- f. Questionnaire design
- g. Method of Data Analysis

The researcher assigned numbers of each of the banks folded and shuffled the papers thoroughly and randomly picked six from the dip.

This random sampling method given each of the banks an equal chance of being selected for the study. In determining the sample size from the assessable populations the researcher considered the number of personnel officer, sectional heads, branch managers and other officers in each of the six (6) selected banks. It was discovered through field, surely that each of the banks have an average of 28 (twenty – eight) officers. This gives us 170 (one hundred and seventy) on the whole.

Apply yaro – yamen’s formula

$$N = n$$

$$1 + N (e) ^2$$

There n = sample size sought

N = total Population

E = level of significance

So; n = 170

$$1 + 170 (10, 05)^2$$

The research took a sample size of 120 to be able to get equitable distribution of 20 respondents from each bank. A non – probability sampling method was adopted in selecting the sampling population for the study. The researcher conveniently chose twenty (20) employees from each of the six (6) selected banks.

PRESENTATION OF DATA ANALYSIS

This session deals with the presentation and analysis of the data collected from the respondents. It also highlights the result for the analysis. This presentation comes in sections, data analysis/research questions hundred and twenty (120) questionnaires administered to the six (6) selected sector, eighty – six (86) were completed and returned. This represents a total of 72% response rate. This information is depicted in the table below.

RESPONSE	RESPONSES	% RESPONSE
QUESTIONNAIRE RETURNED	86	72
QUESTIONNAIRE RETURNED	34	28
TOTAL QUESTIONNAIRE ADMINISTERED	120	100

Source: Field Survey, 2018

NAME OF BANK	NAME OF QUESTIONS ADMINISTERED	NOT RETURNED	% OF RETURNED
IBTC CHARTERED	20	17	20
ECO BANK	20	17	20
FIRST BANK	20	11	13
DIAMOND BANK	20	12	14
SKYE BANK	20	17	20
KEYSTONE BANK	20	12	14
TOTAL	120	86	100

Source: Field Survey, 2018

Research Questions

Why were technological challenges influences the performance of human resources managers in the banking industry?

To answer this questions, NOS 1,2,3,4 and 5 in the questionnaire was asked.

Table 3.

Technology poses challenges of human resources management.

RESPONSE	STANBT IBTC	FIRST BANK K	DIAMOND BANK	SKYE BANK K	KEYSTONE BANK	ECO BANK K	TOTAL	% RESPONSE
YES	20	19	13	15	8	11	86	100
NO	0	0	0	0	0	0	0	0
TOTAL	20	19	13	15	8	11	86	100

Source: Field Survey, 2018

Table 3. disclosed that all the 86 respondents answered the question and consented to three view that technology actually possess challenges on human resources management in their various banks. So, the question received a 100% attention and affirmation.

Table 4.

Technological challenges influences managements capability against subordinates.

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
LITTLE EXTENDED	3	2	1	6	4	5	21	24.42
MODERATE EXTENT	2	7	7	9	3	0	28	32.56
GREAT EXTENT	11	3	2	3	9	9	39	48.20
TOTAL	16	12	10	18	16	14	86	100

Source: Field Survey, 2018

From table 4., it is disclosed that 21 (24.42) of respondents indicated that the challenges of technology influences their performance to a little extent. While 28 (32.56) and 39(43.20) responded that technological challenges influences their performance to a moderate extent and great extent respectively. This can be interpreted that the challenges of technology pose on human research management actually influence the performance of human resource managers.

Table 5.

Technological challenges influences the ability to design jobs accordingly

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
LITTLE EXTENDED	3	2	4	1	2	5	17	19.8

MODERATE EXTENT	6	7	9	3	5	4	34	39.5
GREAT EXTENT	5	8	10	5	3	4	35	40.7
TOTAL	14	17	23	9	10	13	86	100

Source: Field Survey, 2018

From table 5 majority of 86 (65%) respondents indicated that the challenges of technology influence the types of personnel recruit or recommended for recruitment while 30 (34.1%) had opposite view. This can be interpreted to mean that human resources recruitment or recommendation in the organizations are being influenced by the challenges of technology.

Research Question 2.

Why can't the highly educated employees appreciate the training needs necessitated by Technology moiré than the lower education ones, or is the reverse the cases 2 – 8, and 9 in the questionnaire was asked.

Table 6.

Relationship between educational level and appreciation of Technology compliance training.

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
YES	20	19	11	13	15	8	86	100
NO	0	0	0	0	0	0	0	0
TOTAL	20	19	11	13	15	8	86	100

Source: Field Survey, 2018

Table 4.6 discloses that all the 86 (100%) respondents that answer the question indicated that actually there is a significant relationship between educational level and appreciation of technology company training. This can be interpreted to mean that employee's educational background (high or low) has a lot to do as how he appreciates the training needs necessitated by the technology so, that fact remains undisputed.

Table 7.

Level of education on the appreciation of training needs.

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
LITTLE EXTENDED	3	2	1	1	10	1	18	20.93
MODERATE EXTENT	4	6	8	2	2	7	29	33.72
GREAT EXTENT	9	6	3	7	6	8	39	45.34
TOTAL	16	14	12	10	18	10	86	100

Source: Field Survey, 2018

Table 4.7 disclosed that out of the 86 respondents, 18 (20 – 90%) indicated that the higher educated employees show more appreciation the training needs necessitated by technology to a little extent while 29 (33.72) and 39 (45.34) indicated their consent to a moderated disapproved position. This can be interpreted to mean that higher education correlates positively with appreciation of training heads.

Table 8.

Technological challenges shift skill requirement of employees.

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
YES	9	13	10	7	5	3	47	54.7
NO	9	11	4	7	2	6	39	45.3
TOTAL	18	24	14	14	7	9	86	100

Source: Field Survey, 2018

From table 4.8, 47 (54%) respondents indicated that negative attitudes of their subordinates towards technological change correlates negatively with the job performance of their subordinates while 39 (45.39) related this claim. This could be interpreted to mean that when employees show negative attitude to technological/ challenges, it impairs that performance on the job and subsequently poses more challenges on the human resources managers.

Table 9.

Older employees show negative attitude towards change more than their young counterparts.

RESPONSE VARIATION	STANBT IBTC	FIRST BANK	DIAMOND BANK	SKYE BANK	KEYSTONE BANK	ECO BANK	TOTAL	% RESPONSE
LITTLE EXTENDED	4	1	5	3	4	3	20	23.20
MODERATE EXTENT	3	11	1	1	6	10	32	27.21
GREAT EXTENT	9	2	6	6	8	3	34	39.53
TOTAL	16	14	12	10	18	16	86	100

Source: Field Survey, 2018

Table 4.9 disclosed that all the 86 respondents administered towards technological/challenges more than their youngest counterparts. However, the extent to which they hold their employees are less willing to accept change from technology. They are used to the existing job system and dreads circumstances surround changes.

DISCUSSIONS

Technological inoculation no doubt go with challenges in human resources management accordingly to human resources managers. Interview and responses gotten from sampled questionnaires on the challenges of technology application in banking operations of a long way to affecting their performance. The majority view is that challenges emanating from technology actually influences, their performance. These managers disclosed in a majority view that the managerial capabilities upon their subordinates are affected by the challenges upon technology. This is because of changes in the job context which has great implication on both the managers and the subordinates.

Similarly, the fact that technology shift skill organization managers to effectively exercise their duties, are cumbersome task in other areas where human resources managers agree in a majority view that their ability is being effected by technology includes; Man- power and Job design.

Manpower recruitment gathered, disclosed that those major three activities of human resources management among others could not be effectively done without technology application in bank operations has to be analyzed before engaging in these activities. The educational level of employees has a role to play in the appreciation or non – application of technology compliance training as indicated by the 100% responses gotten from human resources managers. These managers maintained that naturally and in line with their policies, they engage employees on training of different dimensions show more enthusiasm on training programs than their lower educated ones are conservatives and fears the unknown, the older employees are seen to be afraid of failure and the consequences of such. The acceptance or non – acceptance of change resulting from Technology and their factor that borders the human resources managers.

The human resources managers contacted and admitted that they noticed negative attitude among their subordinates each time new technology is introduced in their operations. Majority of these managers maintained that this situation correlates negatively with their (subordinates) job performances.

These negative attitudes and fear for changes are often witnessed more changes for the older employees that their younger counterparts. The managers

maintained that their older employees prefer staying where they are to be moved to new positions (job with unknown characteristics). On the contrary, their younger subordinates, accordingly to them, like flexibility and embraces changes with all enthusiasm.

Conclusions

Based on the findings of this research, the researcher concludes as follows:

- i. That technological challenges influence the performance of human resources managers in the banking industry. The human resources manager's ability to exercise their traditional function are affected by shift in factors within the job context. Similarly, their managerial capabilities and technology compliance level faces serious challenges for update.
- ii. That the highly educated employees appreciated the training needs necessitated by technology more than their lower educated challenges. This simply implies that there is a positive relationship between educational level and appreciation of training needs necessitated by technology. The higher educated employees becomes the more he seem to appreciate training necessary for technology compliance.
- iii. That the older employees show less willingness to accept change on the methods than their younger colleagues, put in another form, there is an inverse relationship between age on the job and acceptance of change on the job methods.
- iv. The older, an employee, gets in an organization, the less willing he seems to become about change on job methods. He seems to become conservative and prefer doing it in the older familiar way.
- v. On the other hand, younger employees seems to look forward to better methods of doing things. Some see such an avenue of putting into practice their bulk of theoretical knowledge, while other see them as means of growth and exploits.

Recommendations

Based on the conclusiona reached, the researcher wishes to recommend as follows:

Human resources managers in the banking industry should appreciate their roles for propositioning of their various organizations in the face of technological advancement to this end therefore, the most sought to acquire a complementary set of competencies. These complimentary competencies from the first step in

curing the problem of technological challenges to compromise is to risk obsolescence. Ycarelessly done.

Human resources managers should encourage their employees to enroll in formal educational programmes and other professional courses. This is necessary since it correlates positively with appreciation of training needs necessitated by technology.

Human resources managers should make Ycould be achieved by making supporting infrastructure available. The incessant failure of power supply and irregular functioning of telecommunications facilities have not provided the level of support required for sustained computerization and computer networking which is the fulcrum of banking technology.

The government should have the philosophic wisdom and insight to realize the importance of banking industry in national development. If the attention is focused in this direction, the government would realize still that no bank in this global village era can make headway without technology, and the technology in itself, so technological challenges of human resources management in the Nigerian banking industry require the collective efforts of the human resource managers, entire management and government to overcome.

References

- Abdullah F.G and Lavine E (1979) *Patient Care Through Nursing Research*, Macmillan Publishing Co. New York.
- Akineli O. M. (1996) "Strategic System Planning for Financial Institutions Using Automated Solution and Technology for Competitive Advantage: in *billion*, a publication of Central Bank of Nigeria (CBN) July/Sept. 1999, (Vol. 23, No.3)
- Baker G. (1998) *Bank of Thailand Bulk up Membership in Electronic Check System*, Bank Technology news Feb. 1998.
- Bairdam D. M (1990) *Research methods in Administrative Science*, Belk Publisher, Nigeria.
- Bairdam D. M (1995) *Business Management Approach Paragraphics*, Port Harcourt
- Carpenter C.R. (1992) *Bright from System Users*, Personnel Management, February, 1992
- Central Bank of Nigeria (1999), *Bullion*, July/Sept. 1999 (Vol. 23, No3)
- Daniel N and Milward, N. (1993) *Findings from the Work Place Industrial Relations Surveys in Clark, J. (1999) Human Resources Management and TEchnical Cange*, Sage, London.

- D.M(1999) Management and Organizational Theory, Share Brook Associates, Port Harcourt.
- Dean J.W and Shell S.A (1991) Integrated Manufacturing and Job Design: Moderating Effects of Organizational, In Sherman, a et al (1998): Managing Human Resources South – Western College Publishing, Decision, Ohio.
- Eli, G. (1976), The Human Economy, Mcgraw Hill. New York
- Fiey A.C and Honse, (1989) Management Process and Organizational :Behaviour, Fourman and Company, London.
- First Bank of Nigeria Plc (1994) “Bi – annual review” vol. 2, No. 6
- Fombrum c.et al (1984) Strategic Human Resources Management, Willey New York.
- French W. (1964), the Personnel Management and Industrial Relations Journals of management Studies, 25 (5) 502 – 21
- Hetzler, S.S (1975) Technology Culture and Social Exchange Rutledge and Regan Paul, London
- Hammer M and Alken M. (1960) Routine Technology, Social Structure, and Organization Goal, Administrative Sciences Quarterly, (Vol. 23, p18).
- Ibekwe O. (1984), Modem Business Management, Now African Publishing Company Owerri.
- Johnnie P.B (1988), Corporate Performance of Public Enterprise in Developing Countries – The Human Factor As a Neglected Area: Journal of African Administrative Studies No. 31
- Nwachukwu C. C (2000), The Challenges of Managing in Nigerian Work Environment: The Human Resources Factor in Augural Lecture Service (NO. 25) Port Harcourt.
- Nwachukwu C.C (2000): Human resources, University of Port Harcourt Press Limited, Port Harcourt.
- Oria J. (1998): Impact of Electronic Banking Times, November 2nd Election.
- Otiti A. O. (1998) “Essay on Banking and Finance in Nigeria 1st Edition. No1.
- Oyeyinka O. (1995) “Nigeria’s Steel needs in 1995 in Baridan D.M. (1995) business; A Management Approach, Para Graphic Port Harcourt.
- Pitt D.D. and Smith B.C (1997) “The Computer Revolution In Public Administration” Wheat Sheaf Books limited, London.
- Pores J.I and berg D. (1978) Evaluation Methodology in Organizational Development and Analysis and Critique in Baridam.
- Rohens L. (1972) Report of the Committee on Safety and Health, Camond, 034, London.
- Schumann, D. et al (1994) Innovates Mcgraw Hill, USA.

- Sharma, A. Bohlsander G, and Shell S, (1998), *Managing Human Resources*, South – West College Publishing, Cincinnati, Ohio.
- Storey J. (1992) *Development in Management of Human Resources* Oxford University Press.
- Trichy N. and Devanna, M. (1986) *The Transformation Leader*, John Wiley, New York.
- Urieto, J. E. (1999) *Business and Policy and Strategic Management Para Graphics* Port Harcourt.
- Uwaoma N. (1990) *Introductory Psychology* Barloz Ugwuma P.A (1997) “The Future of Technology in Banking Development in Nigeria” An Address Delivered at the Annual Danner of the Chartered Institute of Bankers of Nigeria, held on the 7th November, 1997 at Hotel Eko Meridien, Victoria Island, Lagos: In *billion: A publication of central bank of Nigeria*, Oct/Dec 1997 (Vol – 21. No. 2)
- V. H (1964), *Work and Motivation*, John Wiley and Sons, Inc New York.
- Weimer, A.M. (1970) *Introduction to business, A Management Approach*, Homewood, Honois, Richard D. Irvin
- Willingham D. “Technology and Employee Compliancy” An Address to Microsoft managers, in *New York times* Monday, July 3, 2000.