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GRADUATE SCHOOL OF SOCIAL SCIENCES
INTERNATIONAL BUSINESS PROGRAM

IMPACT OF DIGITIZATION ON JOB STABILITY

IKOKO FELIX CHINEDU

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THESIS SUPERVISOR
Assoc. PROF. DR. MUSTAFA MENEKAY

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ACCEPTANCE/APPROVAL

We as the jury members certify the 'IMPACT OF DIGITIZATION ON JOB STABILITY' prepared by the FELIX CHINEDU IKOKO defended on 24/01/2019 has been found satisfactory for the award of degree of Master.

JURY MEMBERS

.....
Assoc. Prof. Dr. Mustafa Menekay (Supervisor)
Near East University
Faculty of Social Science
Department of International Business

.....
Asst. Prof. Dr. Ahmet Ertugan (Head of Jury)
Near East University
Faculty of Social Science
Department of Marketing

.....
Dr. Karen Howells
Near East University
Faculty of Social Science
Department of Marketing

.....
Prof. Dr. Mustafa Sagsan
Graduate School of Social Sciences
Director

DECLARATION

I FELIX CHINEDU IKOKO, hereby declare that this dissertation entitled ‘THE IMPACT OF DIGITIZATION ON JOB STABILITY’ has been prepared myself under the guidance and supervision of ‘ASSOC. PROF. DR. MUSTAFA MENEKAY’ in partial fulfillment of the Near East University, Graduate School of Social Sciences regulations and does not to the best of my knowledge breach and Law of Copyrights and has been tested for plagiarism and a copy of the result can be found in the Thesis.

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DEDICATION

This Thesis work is dedicated to Almighty God for giving me the will power and also to my institution Near East University and also to all my lecturers who have imparted knowledge in one way or the other during my course of study.

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ABSTRACT

IMPACT OF DIGITIZATION ON JOB STABILITY

Information and communication technology has had a significant effect in the world of today. Digitization has no doubt changed the lives of individuals in ways that it can be difficult to measure. Digitization is a process of converting the diverse forms of information, such as text, sound, image or voice into digitalized format. The advent and advancement of digitization and technology has created some interesting situations in the employment and stability of jobs. The purpose of this research is to find out how much impact digitization and technology has on the job stability of various individuals. In this research, we will be developing a hypothesis on how technology has affected the stability of jobs for individuals working in sectors of the economy and we will take a sample of 300 people in the banking sector of the economy of a country (Nigeria) to test out our hypothesis. Our findings give an insight about the result of the hypothesis and the impact it has on the stability of jobs of individuals. A quantitative measurement is used to determine the impact in which the hypothesis has on the stability of jobs. In summary, we will show that latest technologies has been having adverse effect on the stability of jobs and it also forces people to learn the use of latest technologies in order for their jobs to be guaranteed.

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Keywords: ICT, digitalization, technology, job stability, banks, Nigeria

ÖZ

IMPACT OF DIGITIZATION ON JOB STABILITY

Bilgi ve iletişim teknolojisi bugünün dünyasında önemli bir etkiye sahiptir. Dijitalleştirme, bireylerin yaşamlarını ölçmenin zor olabileceği yönleriyle değiştirdi. Dijitalleştirme, metin, ses, görüntü veya ses gibi çeşitli bilgi formlarını dijital hale getirme işlemidir. Dijitalleşme ve teknolojinin ortaya çıkışı ve ilerlemesi, işlerin istihdamı ve istikrarında bazı ilginç durumlar yaratmıştır. Bu araştırmanın amacı, dijitalleştirme ve teknolojinin çeşitli bireylerin iş istikrarı üzerinde ne kadar etkili olduğunu bulmaktır. Bu araştırmada, teknolojinin ekonomi sektörlerinde çalışan bireylerin işlerin istikrarını nasıl etkilediğine dair bir hipotez geliştireceğiz ve bir ülke ekonomisinin bankacılık sektöründe (Nijerya) 300 kişiden oluşan bir örnek alacağız. hipotezimizi test edin. Bulgularımız hipotezin sonucu ve bireylerin işlerinin istikrarı üzerindeki etkileri hakkında bir fikir vermektedir. Hipotezin işlerin istikrarı üzerindeki etkisini belirlemek için nicel bir ölçüm kullanılır. Özetle, en son teknolojilerin işlerin istikrarı üzerinde olumsuz etki yarattığını ve işlerinin garanti altına alınabilmesi için insanları en son teknolojilerin kullanımını öğrenmeye zorladığını göstereceğiz.

Anahtar Kelimeler: BİT, dijitalleşme, teknoloji, iş istikrarı, bankalar, Nijerya.

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ABBREVATIONS

GPT	General Purpose technology
IFR	International Federation of Robotics
Cedefop	European Center for the Development of Vocational Training
B2C	business2customer
B2G	business2government
PIN	Personal identification Number
LAN	Local Area Networks
WAN	Wide Area Networks

CHAPTER ONE

ORIENTATION

1.1 Introduction

This chapter gives us an introduction to the impact of digitization on stability of jobs. It contains the background of our study, statement of the problem we intend to tackle in this thesis. It also states our research questions and also the summaries of our chapters.

1.2 Study background

Digitization has been reshaping the world we live in. Digitization has led to the growth of economies and also societies. These have led to the creation of modern facilities and also improve the services in the country. It should be noted that digitization also has its own disadvantages, it has created a new way in which individuals relate with each other and it has also transformed the business models of economies around the world. These have led to various changes in policies such as privacy, security, and consumer policies. It has led to increased competition and also affected how confident or secured people are in their places of work.

1.3 Statement of problem

In this particular thesis, we will be posting 5 questions which we will use to formulate our hypothesis in later chapters and also find out how much impact they have on the stability of jobs.

These questions include;

(1) Does staff training have any effect or impact on digitization which might affect job stability?
(2) Does commitment to work have any effect or impact on digitization which might affect job stability?
(3) Does working condition of staffs have any effect or impact on digitization which might affect job stability?
(4) How does intention to leave a particular job have an impact on digitization which might affect job stability?
(5) Does government Regulation have any impact on digitization which might affect job stability?

According to various researches, Modern gadgets like smart machines (propelled robots, machine learning), shrewd gadgets (PCs, laptops, portable systems administration, and PDAs), and smart methods (cloud computing, enormous information, information examination) have seen real progressions in the previous two decades (Siddhartha et al, 2013). It should also be noted digitization will continue to have considerably more noteworthy financial and social effect in the coming decade (McKinsey, 2013). These progressions have additionally had huge ramifications for job stability in various businesses. The technology industry has created a huge number of "computerized occupations" specifically, for individuals associated who are versatile in the usage of modern technologies in their various working places (OECD, 2005).

1.4 Importance of Study

The effect of digitization and technology has been the use of computerized devices. Everything from the basic cell phone to online work platforms has enabled more individuals to associate with work. This implies the number of conceivable recipients from advanced devices could pass 3.6 billion of the number of individuals who buys cell phone services around the world. The ICT business has specifically created a huge number of occupations in the progressed and the rising economies. In the OECD

nations, for instance, the ICT division work was 5.74 percent of aggregate business segment work. For the G20 part nations, the range was in the vicinity of 4.66 and 6.45 percent (Angelica, 2013). Some rising economies have additionally profited.

Going ahead, the expanding premium for human capital and the "emptying out" of the center pattern will proceed. Occupations that are not well paid will steadily become extinct and they will soon be classified under the general purpose technology (GPT) innovation. Increase in GPT is said to have a negative effect on physical capital cost. In the interim, the expense of GPT itself has dropped drastically, diminishing the expense of development, computerization, and by and large advanced capital (Aghion, Howitt, and Violante, 2002).

Acemoglu (2002) alluded to the diminishing expense to robotize when he expressed, "When creating new things, one-sided method is increasingly productive, new innovation will in general be aptitude one-sided." (Acemoglu, 2002) Likewise, the GPT makes creating expertise supplanting strategies progressively gainful, and along these lines increasingly more new innovation will in general be aptitude supplanting. Specialists in low-expertise occupations will keep on bearing the effect of aptitude supplanting innovations, as impetuses develop to substitute individuals with machines. In any case, hypothesis anticipates that low-gifted specialists willing and ready to change to occupations that are difficult to computerize and require relational correspondence, smoothness, and direct physical vicinity should see their wages develop.

In a milestone study, Frey and Osborne found that 47% of jobs are said to be in high danger of automation. in the 702 jobs that were studied, the ones that had the most reduced likelihood of employment misfortunes because of digitization are recreational therapists, first-line administrators of mechanics, and emergency board executives — each with a less than 0.3% possibility of digitization. The occupations which were most in danger, then again, were telemarketers, title inspectors, and hand sewers — each with 99% likelihood. Of note, a few commonly office occupations were additionally in danger, including bookkeepers, paralegals, and specialized scholars. (Frey and Osborne, 2013).

The impacts of digitization and technology of job stability in various businesses are additionally huge. Different investigations demonstrate that advanced occupations create in the vicinity of two and four times the work in different segments of the economy. These occupations additionally frequently pay higher-than-normal wages and see them become speedier than different segments.

1.5 Chapters' summary

Chapter 2

This chapter gives a literature review of digitization and also explains how various processes have an impact on job stability in various countries around the world

Chapter 3

This chapter deals with how digitization has affected banks in Nigeria, the advantages and disadvantages that it has created and how they affect the jobs of workers in Nigerian banking industry

Chapter 4

This chapter covers the problem formulation and also the methodology that is used to carry out our research

Chapter 5

This chapter gives us the results of the hypothesis that has been developed and how they impact digitization and job stability in Nigerian banks

Chapter 6

This chapter deals with the summary and conclusion of our research work

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section of thesis concentrates on characterizing what is digitalization, how a bank acts to confront the issues of digitization, potential outcomes of digitalization and the eventual fate of commercial banks in the computerized age. So as to comprehend which occupations are at high danger of digitization, it is important to examine what kinds of errands can be proficiently performed by PCs and in which undertakings PCs only supplement human work. In (Autor et al.., 2003), the creators recognize two wide arrangements of undertakings as per the degree of their weakness to computerization, to be specific, routine and non-routine assignments. The latter of non-routine assignments can also be isolated in manual and conceptual errands. Because of the idea of routine assignments that might be both intellectual (e.g. performing estimations) and physical (e.g. monotonous activities in a steady domain) they can be completely systematized and, along these lines, employments that basically include routine errands are very defenseless to computerization. (Autor et al, .2003)

While machines beat people in a large number of the normal errands, they didn't accomplish that superior level yet while completing non-routine assignments, that is, manual and conceptual undertakings (Angelica 2013). Manual assignments are those exercises that can be effortlessly performed by people however which require tremendous figuring power from machines. Cases of such errands are manual tasks in precarious changing conditions that require high flexibility and manual adroitness, and visual and dialect acknowledgment. One should note, in any case, that the present advance in artificial intelligence (AI) is very noteworthy and it can be normal that

machines will figure out how to play out those undertakings far superior soon (Brynjolfsson et al.., 2014).

All things considered, people at present carry out these errands at a much lower cost, which is the purpose behind a moderately generally safe of computerization of occupations that involve manual undertakings sooner rather than later. To wrap things up, conceptual errands require imagination, influence and critical thinking capacities, in which PCs rather supplement high-instructed specialists. Given this condition of innovation, the significant pattern that is at present seen in different created nations is that of polarization of work markets (Autor et al.., 2014). Employment polarization is a marvel which alludes to development of work at inverse closures of the word related ability dispersion. That is, development of high paid occupations that require large amounts of training and that generally involve conceptual undertakings, from one viewpoint, and development of low-paid employments that include manual errands performed by individuals with low levels of instruction, then again.

As of late, in an investigation about the future of employment in the US (Frey & Osborne 2017) gave a conclusion that around 47 percent of the US workforce is presently working in occupations with an especially high danger of being digitized in the following one to two decades. Those high-chance occupations for the most part include transportation and coordination occupations, office and authoritative help laborers, and generation occupations. Because of this examination the OECD's Directorate for Employment, Labor and Social Affairs charged a replication study for OECD nations which have been led by (Arntz et al.., 2016). The examination by (Chang & Huynh 2016) of ASEAN nations, in any case, reports that around 56 percent of business is at high danger of relocation throughout the following decade or two.

2.2 Definition of Digitization

Digitalization became popular from the 1980's when home PCs were acquainted with shopper markets which at that point opened new channels for purchasers to buy things online with ease and also shop from the comfort of their homes. The cutting edge innovation and digitalization has drastically reduced lots of obstructions of the advanced

society. For example, time, space, obtaining of information which enables purchasers to have more opportunity to connect with different sellers or companies online paying little mind to time or space. (Koiranen, Räsänen and Södergård 2010).

Digitalization can be characterized as the utilization of computerized advancements to achieve a certain aim. It is the way toward moving into an advanced business and the mix of computerized advances into regular daily existence. (Gartner 2016). Digitalization opens door for organizations and associations to enhance their business activities.

Because of the innovative advances and digitalization, the communication among organizations and official channels to buyers has additionally been enhanced, better approaches in order to communicate and also transport products and services has been improved. This can without much of a stretch be found in the banking sector, where digitalization has given the banks more methods for communicating with potential clients and in the meantime, helped them to enhance their administrations. The Internet and mobile banking have turned into the single greatest channel right now for banks and their customers to carry out their bank activities.(Deutsche Bank 2016).

As per a research overviewed by the Statistics Finland, amid the time of 2015, in Finland 98% of the youngsters aged 25-34 professed to have utilized the internet to perform online transactions which was the biggest age group to do as such. The lowest age group to utilize the internet is from 75-89 year olds of which just 26% professed to have utilized the web for bank errands for as far back as three months. As indicated by a similar research, 95% of the working populace in Finland has utilized the internet banking services in the past three months. (Measurements Finland, 2015). from the statistics given above, it can be said that majority of people in Finland are utilizing internet banking and also mobile banking services.

As a result of digitalization, the banking sector is constantly evolving. Methods utilized for communicating with customers are getting to be less expensive and simpler than the ones previously used. Number of branches of banks is constantly reducing while their services such as the daily activities of the bank, application for loans and also investment negotiation are becoming more internets based. This can lead to serious

issues or create a stumbling block for older people or people who do not have a good knowledge of internet services or mobile banking (Koiranen et al. 2010).

The impacts of digitalization on the money sector can without much of a stretch be associated to the measure of individuals utilizing the web to pay their bills. While watching the figure one beneath, which demonstrates the measure of non-money installment exchanges per occupant during that time of 2008 to 2012, it very well may be seen that the Finnish purchasers have moved to computerized methods for paying quicker than different nations (Pohjola 2015)

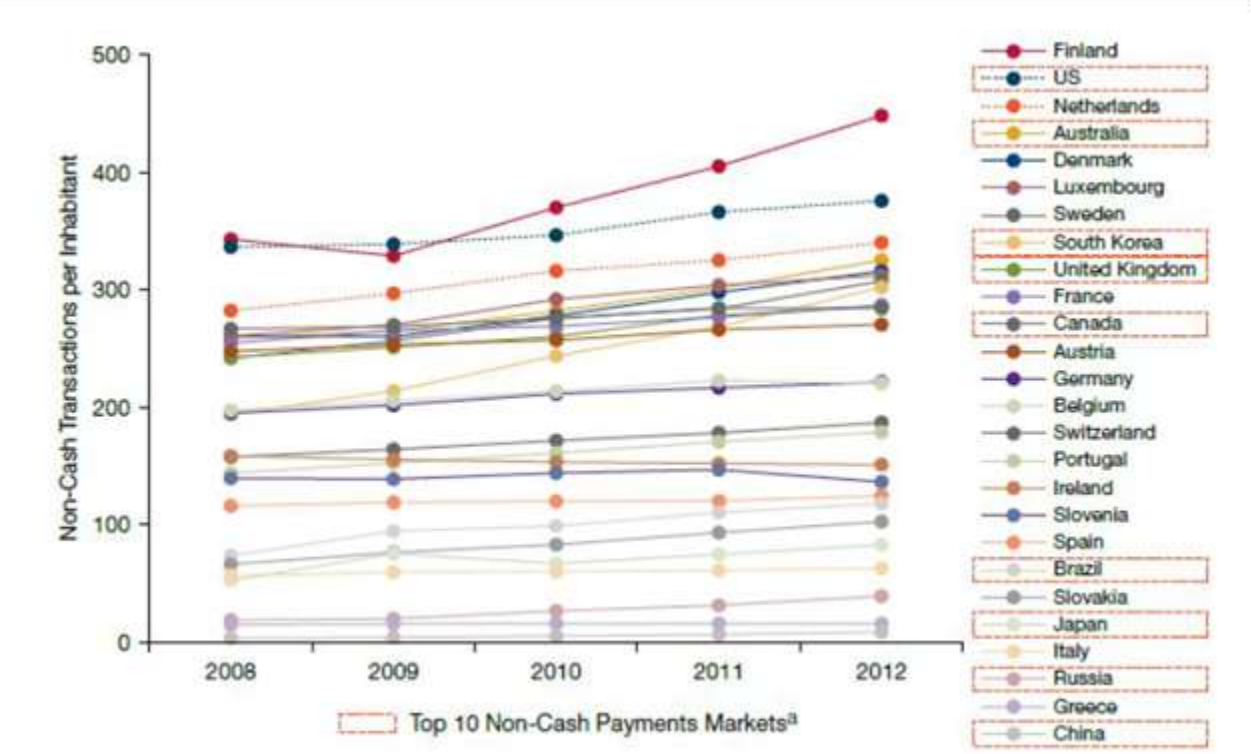

FIGURE 1: Method of payments that is not cash. (Pohjola 2015)

2.3 Future of Commercial Banking

As it is with most industry, commercial banks are changing increasingly due to the use of modern technology and digitization. The pattern of digitalization in the financial sector and commercial banking is vigorously affecting on potential for saving costs and

notwithstanding making new income streams. The upgrades that digitalization has had on financial sector so far are fundamentally to everyday use of online banking services daily, managing an account administrations and to no-learning escalated administrations, for example, web keeping money and installments arrangements. This has led to the reduction in frequency to which customers' visits the banks. According to Barclays, which was one of the principal banks to see the potential in digitalization and mobile banks, after they changed to online and mobile banks, their clients currently visit the bank's offices averagely two times per month, and meanwhile they utilize their portable managing an account administrations 18 times each month. (Deutsche Bank 2016).

Digitalization of the retail banking is as yet going to proceed and enhance definitely. Banks have digitized roughly 20 to 40 percent of their procedures and a large number of the European banks are falling behind as they are not investing enough cash to survive the steady increase in the digitization of banking industry, chiefly because of the way that top administration of these banks has not yet comprehended the potential in digital banking. Digital banking still has colossal cost sparing potential in digitalizing procedures and administrations, while in the meantime new income streams can be found in personal loans and installments. Right now, computerized change is viewed as a do-or-bite the dust in the money related division (McKinsey 2014).

According to Pohjola (2015), banks and financial organizations have three basic approaches to contend in the digitalizing sector of banks:

1) Continuous advancement of administrations

2) Constant advancement of work force ability and arrangements

3) Creating an authoritative culture that can reply to the consistent interest of enhanced computerized administrations and desires

Pohjola (2015) contends that later on, just associations that can productively interface individuals, advanced channels, persevering approaches and worldwide business exercises, can be fruitful. Legitimate utilization of digitalization can acquire the money

related division greater strength benefit, working environments, and prosperity. Despite the fact that the measure of bank workplaces and staff have been quickly declining since the 1990's, chiefly because of the advances brought by innovation and digitalization, there are new sets of responsibilities basic in the fund and managing an account segment when the old ones are lessening.

CHAPTER THREE

ICTs AND THE NIGERIAN BANKING INDUSTRY

3.1 Introduction

ICTs have been utilized in the system of banking in Nigeria, which has prompted the development and advancement in the activities of commercial banks in the nation. Agboola (2006) stated that the systems used for payments in banks has gone through a great deal of stages and ages beginning from when trade was the main mechanism of trade to at some point before 700BC when cowries were been used in Asia minor.

3.2 Nigerian Banks

Chiemeke, Evwiekpaefe and Chete (2006) have pursued the recorded setting of the arrangement of managing an account in Nigeria to 1892 when Nigeria's First Bank was set up. As shown by these analysts, enactment for managing an account did not exist until 1952, when the banking system began to experience many institutional and authoritative advances. The banking sector was controlled by 5 of the 89 banks present before a cash recapitalization practice was set to reduce the number of banks to 25, later to 23 and now to 22 banks in the country. In its survey of the rate of electronic transactions with a record appointment of Nigerian banks, the Central Bank of Nigeria (CBN), in September 2002, found that of the 89 licensed banks of the nation at that time, just 17 offered Internet Banking, 24 offered fundamental phone keeping money, 7 had ATM (Automated Teller Machines) administrations while 13 of the banks offered different types of ebanking (Ezeoha, 2005). This infers starting at that point, 19.1 percent of the banks had internet banking services, meaning that Internet keeping money was yet to become the overwhelming focus in spite of its broadly acclaimed

advantages against the customary branch saving money practice. Today, the budgetary administrations industry in Nigeria gloats of different players, for example, 906 microfinance establishments, 5 rebate houses, 5 advancement back foundations, 731 agency de change firms, 102 essential home loan organizations, 82 fund organizations and over a 100 insurance agencies (Luka and Frank, 2012).

So as to compensate for lost time with overall headways and upgrade the idea of their organization performance, Nigerian banks have placed much emphasis on ICTs for optimization of their performance (Chiemeke et al., 2006) and, over the latest couple of years, changed from manual to automated frameworks. The different advancements in ICTs have had amazing impact in the business scene and have explicitly understood a mind shift in dealing with a record undertaking. This has required the reception of web saving money and a plenty of other ICT-empowered administrations by banks. With the utilization of the web to keeping money, for example, banks can work viably and make high benefits. As Imhonopi (2009) noticed, the head main impetuses of web managing an account among clients incorporate better access to keeping money administrations, aggressive costs and higher protection and security of client data. Through electronic keeping money, clients execute managing an account tasks at the solace of their homes and workplaces anyplace and whenever. As Ovia (2001) set, the selection of online business, e-keeping money and e-everything has turned into the highest quality level and is quickly being grasped by Nigerian banks whose vanguardist endeavors in narrowing the advanced separation has turned out to be traditional. Subsequently this part adumbrates the capacity of Nigerian banks to fulfill and hold their clients in the present post-combination time will no uncertainty depend generally on the advancement and the board of their ICT framework. Ovia (2001) has since a long time ago valued the job of ICT in the managing an account industry when he distinguished three zones this effect could be felt, for example,

(1) I**nformationa**l: this is the place a bank's items and administrations are being shown on its sites. The hazard here is moderately low.

(2) **Communicative**: this is the place a bank's system permits interaction between the system and the client. This collaboration is restricted to electronic, account opening enquiry, advance application and also checking their account statement..

(3) **Transactional**: this is the place the dimension of internet banking enables banks to execute business with their clients. It introduces the most noteworthy hazard design and should have the most astounding security and controls.

In this way, ICTs have produced solid ties with the present saving money establishments in Nigeria and has in reality directed and directed the significant changes that have reflected in managing an account tasks in the nation, realizing the utilization of web saving money, ATM Networks, Electronic exchange of assets and fast scattering of data, among different administrations.

3.3 ICT Systems and Services in the Nigerian Banking Industry

ICT system and services has generated a lot of results in the banking industry. It has led to the advancement of the industry by the usage of various ICT facilities like the electronic transfer of funds, electronic debit and credit cards, automated teller machines and so on. This is very evident in major areas in the cities of Nigeria. Another popular ICT service that has been on the rise is the utilization of mobile and Internet banking, Shokan (2005) the major benefit of using ICT systems in Nigeria are stated below

1. **Internet Infrastructure**: All banks in Nigeria currently have internet infrastructure which gives them access to internet to which is an essential for e-Business and the principle channel for e-saving money tasks. The general accessibility of the web takes into account the examination of in general ICT-status in the saving money industry.

- **Utilization of Internal and External Networks**: There is likewise an overwhelming nearness of inward and outside systems which are an essential piece of a powerful ICT-empowered saving money framework, which underpins correspondence inside and among banks and their various partners, particularly clients and providers. The presence of Local Area Networks (LAN) and Wide

Area Networks (WAN) empowers banks to channel e-keeping money activities at a significant dimension and reasonable expense. Wire-based and remote LANs and WANs are at present being utilized in the Nigerian saving money industry to associate managing account activities crosswise over wide land areas.

- **Use of SMS and email alerts**: Nigerian banks presently use SMS and email alerts of notification to clients on their mobiles when they make a transaction. For example, telephones, other versatile locations and email address. This guarantees that clients know about exchanges on their records consistently and makes the saving money process a responsible and open relationship.

2. **Digitization of mails and correspondences**: Nigerian banks by and large currently have an inclination for digitization of their once in the past paper-based procedures. Email is progressively being connected for particularly non-lawful correspondences like record articulations, advertising and deals. Indeed, even nowadays, banks are slowly moving these activities on the web. Banks currently send e-bank explanations to clients and even direct their advertising and deal exercises on the web and through numerous web-based social networking stages.

- **ICT security foundation**: Security is a critical issue in the banking industry as saving money depends on client trust. Through ICTs, the danger of programmers, digital culprits, refusal of administration assaults, mechanical disappointments, rupture of security of client data, and open doors for misrepresentation made by the obscurity of the gatherings to electronic exchanges are overseen and decreased to the barest least. Contingent on its temperament and degree, a break in security can truly harm open trust in the dependability of a money related establishment or of a country's whole managing an account framework (European Commission, 2008), consequently presenting fitting safety efforts and comforting security concerns, Nigerian banks have possessed the capacity to pull in vast portions among buyers who beforehand were not slanted to utilize e-saving money administrations. Moreover, it is additionally in the banks' own enthusiasm to enhance security, as advanced extortion can be expensive both in money related misfortunes, and as

far as the harm it does to the brand of the bank being referred to. Banks use from easy to modern ICT-empowered security offices and frameworks to check security ruptures from the beginning. These incorporate utilization of infection checking and insurance programming, utilization of firewalls, utilization of secure servers, utilization of off-site information reinforcements, and to viably oversee components, for example, Access Controls, System Security, Storage, and Monitoring and Compliance (Tshinu, Botha and Herselman, 2008). Likewise, the spend of Nigerian depends on the procurement of expert abilities in system security, web security, framework professionals, business insight/information the board specialists, call focus administrators and client relationship the executives (CRM) supervisors demonstrates the promise to giving satisfactory security to their ICT-empowered saving money tasks.

- **Verification:** Nigerian banks are likewise worried about the issues of confirmation of clients and information associations. The utilization of advanced marks isn't as normal as PIN codes or encryption, and reason is the way that computerized mark is generally new innovation. By the by, Nigerian banks give PIN Codes to their clients, who are likewise encouraged to change these codes oftentimes so as to limit security breaks to client's records and money related exchanges.
- **Other ICT-empowered administrations**: Nigerian banks are wont to utilize ICT-empowered offices, for example, their sites to do e-advertising and deals capacities, offer e-saving money administrations, interface with their clients through online business2customer (B2C) channels and business2government (B2G) connection.

These demonstrate that Nigerian banks are not abandoned in guaranteeing that they are innovation consistent in driving their business forms and guaranteeing they are aggressive inside the local advertise space.

3.4 Advantages of Using ICT in the Banking Industry in Nigeria

As shown by Ovia (2001), the two perceptible favorable circumstances of ICT-empowered banks are Convenience that can be cultivated when customers sit in the comfort of their homes and working environments and log into their banks' account and execute their transactions.

Different advantages emerging from the utilization of mechanical developments to keeping money in Nigeria are as per the following:

- **Customer-centricity**: ICT-empowered managing an account administrations are client centered and are intended to give more esteem included favorable circumstances that meet clients' quickly advancing requirements and inclinations.
- **Enhanced client access and security**: The keeping money open in Nigeria currently have expanded mindfulness about the different managing an account benefits on the presentation in each saving money foundation and access has additionally been changed.
- **Speedy/quicker handling of transaction**: There is quick handling of transaction because of the digitization of bank activities. It makes it simple to deposit and also perform transactions in very little time.
- **Reduction of theft**: For instance, Visas and distinctive sorts of electronic cards used in the setting aside some cash in Nigeria are particularly secured in such a way that it is exactly when a person finds the pin code and also get hold of the card that the security of that account can be broken.
- **Global consistence**: Been Digitized helps Nigerian banks in making transactions with banks located in different countries around the world.
- **Easier advertising of keeping money items and administrations**: ICTs have made it feasible for Nigerian banks to take off multi-channel showcasing stages for the advertising and offers of keeping money items and administrations.

3.5 Challenges Facing ICT Banking Services in Nigeria

- **Security**: This is the Achilles heels of banks in Nigeria. Most of bank clients in Nigeria are fearful of ICT-related banking because they have lots of security concerns for banks in the country.
- **Human interaction**: Clients still place and esteem degree on customized and responsive administrations from their financiers and feel that machines or advanced procedures, regardless of how great they are can't compete with human interaction.
- **Ignorance:** the number of citizens not having access to banking facilities is still high. Furthermore, larger part of bank clients doesn't know whether their bank gives online administrations or not. So they neglect to exploit such chances to utilize ICT enabled keeping money administrations.
- **Lots of citizen of the country do not possess the ability to utilize computers**: Eminently, as well, many bank clients in the nation are not PC proficient henceforth their unwillingness towards ICT-empowered bank administrations.
- **Poor and absence of innovative foundation in the provincial and poor territories**: Poor or non-existing innovative system in a few areas in Nigeria, particularly in the rural zones additionally makes access to ICT-empowered managing an account benefits a twinge or anguish. Current organizations have decided to start automating their processing capabilities and they are now begin to substitute jobs that are labor intensive by the usage of machine prepared applications. The information age has arrived, this was reaffirmed by Rifklin (1995) in the end of work, new and progressively complex programming innovations will convey development nearer and nearer to the new workerless world.

CHAPTER FOUR

PROBLEM FORMULATION AND METHODOLOGY

4.1 Introduction

This chapter deals with research design and also the steps utilized in the methodology of our research. It also shows the instrument that will be used for the collection and analysis of our data. A survey was carried out in banks located in the city of Lagos in Nigeria. We shared questionnaire to around 350 staffs of the banks randomly. Due to the time consuming nature of bank jobs in Nigeria, we got a reply from a total of 300 individuals.141 women and a total of 159 men participated in the filling of our questionnaire. The age range of our demography varies but we started from ages 25 or less because the minimum average ages of workers in banks in Nigeria is 25 years old. This chapter shows our sampling method, our target population and also our sample size. We describe the way in which our data is collected.

4.2 Theoretical Framework

4.2.1 Staff Training

Given accelerating change in technology and globalization, higher investment in creating more comprehensive staff training programs could be instrumental in minimizing adjustment costs for workers and improving the fairness of labor market outcomes. Because of globalization trends, including immigration and offshoring, domestic workers in import-competing industries experience the impact of the cost of adjustment and transitional unemployment. Federal programs exist to neutralize the effects of job displacement for these workers and facilitate the transition to high-productivity jobs, but they are often criticized for being insufficient in helping workers land economically attractive jobs.

These staff training programs should be reformed to incorporate greater flexibility in order to adapt to changing demands in the labor market. In particular, the key to developing more comprehensive worker retraining programs is improving their ability to provide training for the occupations of future. Rapid technological advancement will continue to raise demand for non-routine tasks that are nearly impossible to envision now. The accompanying hypothesis can also be displayed as:

H_1: staff training has a significant effect on digitization which in turn has an effect on job stability

4.2.2 Commitment

Commitment is complex and a multi-faceted construct, and can take different forms. Work commitment has been defined as the relative importance between work and one's self (Loscoco, 1989). Work commitment is seen as a person's adherence to work ethic, commitment to a career/profession, job involvement, and organizational commitment. Individuals can feel committed to an organization, top management, supervisors, or a particular work group. Commitment has been examined with regard to "career, union and profession" (Darolia, Darolia, & Kumari, 2010)

The success or failure of an organization is closely related to the effort and motivation of its employees. The motivation of employees is often the product of their commitment towards their job or career. Work commitment is an extremely important topic for organizations to understand. The level to which an employee engages in his or her work (job involvement), commits to and believes in the organization's goals and purpose (organizational commitment), desires to work (work ethic), and commits to a specific career or profession can all have an impact on an organization

In today's economy, where organizations are expected to do more with less resources (i.e., people and money), it is extremely important for organizations to retain their highly productive employees. "Employees who are engaged in their work and committed to their organizations give companies crucial competitive advantages - including higher

productivity and lower employee turnover". The accompanying hypothesis can be displayed as:

$H_{2:}$ commitment to a work has a significant effect on digitization which in turn has an effect on job stability

4.2.3 Working Condition

Working conditions have significant influence on a worker's quality of life. Workers spend more than a half of their waking hours on working. Therefore, naturally, working conditions may exert influence on other areas of life, including eating, sleeping, housing, and developing interpersonal relationships, directly or indirectly. Moreover, Working conditions affect workers' physical and mental health (Park 2009). Due to industrial development, working conditions have become more diverse and complicated. Therefore, it is essential to closely measure and evaluates the influence of each working condition on workers' health as society continues to evolve and change.

Jobs with difficult working conditions may perform only those employees who meet specific requirements in terms of age, sex, qualifications, health, physical and mental condition and psycho-physiological and psychological capabilities. Difficult working conditions influence employees' performances. This can in turn have a significant effect on job stability. The accompanying hypothesis can also be interpreted as:

$H_{3:}$ The working condition of workers has a significant effect on digitization which in turn has an effect on job stability.

4.2.4 Intention to leave

Nowadays, talent employees are seen as the most important and valuable asset that gives the organization a competitive advantage over its rivals in the market. An organization is considered as the respectable one when it adopts the appropriate practices to retain the employees (Pepe, 2010). Employee retention is seen as a successful investment within different organizations due to the high expense of

recruiting different employees. The employees have a strategic significance that motivates the organizations to do their best in order to retain the experts and talented workforce by studying the several factors that influence their job satisfaction and trying to provide them with a suitable working environment in order to eliminate the factors that raise the employee's intentions to leave the organization (Longo and Mura 2007).

Employee turnover has been a significant issue in several business areas. The high turnover rate among employees has negative influences on the organization starting by reducing the organization’s efficiency and productivity as well as affecting the overall performance due to the consequences of passing the organization’s resources away (Simmons 2008). Thus, the study of behavioral intentions of the employee to leave is still an important area in business since skilled employee’s retention and employee turnover is very important challenges the human resources management face in different organizations. The accompanying hypothesis can also be displayed as:

H_4: the intention to leave or quit a particular job significantly has an effect on digitization which in turn has an effect on job stability

4.2.5 Government regulation

Governments in emerging countries need to stand ready to help reduce the costs of disruptions and adjustments. If ICT deployment leads to job destruction in certain areas or sectors, governments should be ready to implement retraining programs and temporary safety net mitigation initiatives. The experience of deployment of the technology in emerging regions such as Chile and Saudi Arabia has highlighted the fact that once digitization increases, job creation is directly a function of human capital availability. Studies in digital economy development tend to underscore the fact that once the infrastructure gap has been addressed, human capital becomes the stumbling block. To rapidly tackle this barrier, governments are implementing short training programs focused on creating the necessary digital skills to innovate utilizing the technology in the development of new businesses. The accompany hypothesis can also be interpreted as:

$H_{5:}$ Government regulation has a major effect on digitization which in turn has a huge impact on job stability

4.3 Research methodology

This is a plan that shows the activities that are needed to execute this particular project. We utilize a descriptive research to study our research problem in this thesis. A descriptive research as stated by cooper and schindler (2003) is utilized in this research. Therefore the study was able to take a broad view of the findings to all the stakeholders. This method concerned the intense investigation of problem solving situations in which problems are relevant to the research problem.

A descriptive research was done to show the various ways digitization and technology has an impact. It should be noted that this type of investigation is correlational because the result of the factors been considered will have a major impact on the stability of jobs of individuals. Quantitative method will be utilized here because it provides us accurate information. The study setting is a field research which can incorporate the use of questionnaire to get various people's opinion about how digitization and technology has had an impact on their job stability. The unit of measurement is individual. We utilized a linear regression to get results for our hypothesis in SPSS.

The underlining concept was to select several targeted cases where an intensive analysis identifies the possible alternatives for solving the research questions on the basis of the existing solution applied in the selected case study. The study attempted to describe and define a subject by creating a profile of group of problems (Cooper and Schindler, 2006). The study therefore sought to establish how digitalization has affected job stability in banks in Nigeria.

4.4 Research design

As earlier mentioned, carrying out a field research is the most efficient way to get accurate results about the opinions of people about how digitization and technology has impacted them in their various places of work. We will be extending our sample to

cover various sectors of the economy in order to get a more accurate result. One perfect way to execute this research is the use of questionnaire to evaluate people's opinion about how technology affects the availability and stability of their jobs The research design for our scope of proposal can be carried out in a developing country like Nigeria while also taking Lagos which is a city that is highly populated and also serves as the commercial capital of the country As earlier mentioned, carrying out a field research is the most efficient way to get accurate results about the opinions of people about how digitization and technology has impacted them in their various places of work. We will be extending our sample to cover various sectors of the economy in order to get a more accurate result. One perfect way to execute this research is the use of questionnaire to evaluate people's opinion about how technology affects the availability and stability of their jobs The sampling design for our scope of proposal can be carried out in a developing country like Nigeria while also taking Lagos which is a city that is highly populated and also serves as the commercial capital of the country. A total of 300 questionnaires were shared to 300 banks staff randomly across the city of Lagos

The impact of digitization and job stability of individuals can vary depending on the sector of the economy the individual is working. We will be limiting ourselves to the five hypothesis posed and analyzed earlier in this research.

4.5 Sampling Frame

Kombo and Tromp (2006) define a sampling frame as a comprehensive list of all sampling units, which a sample can be selected. Sampling frame was the list of 300 members of staff at commercial banks working in selected banks in Lagos state in Nigeria. Ngechu (2004) lays emphasis on the significance of using a sample frame to be able to select a representative sample. From the sampling frame, the required number of subjects, respondents, elements or firms is selected in order to make a sample. The sample was then selected using the stratified random sampling technique. According to Kothari (2010) stratified random sampling technique produce estimates of overall population parameters with greater precision and ensures a more representative sample is derived from a relatively homogeneous population.

Stratification aimed to reduce standard error by providing some control over variance. From each stratum the study used simple random sampling to select a sample size of 83 respondents; this was 13.32% of the entire population. Mugenda and Mugenda (2008) stated that a representative sample is one which represents at least 10% to 50% of the population of interest. Random sampling frequently minimizes the sampling error in the population. This in turn increases the precision of any estimation methods used (Cooper & Schindler, 2003).

4.6 Conceptual Framework

The figure below represents the model that will be utilized in our research. This gives a summary of the hypothesis that we listed in the preceding section.

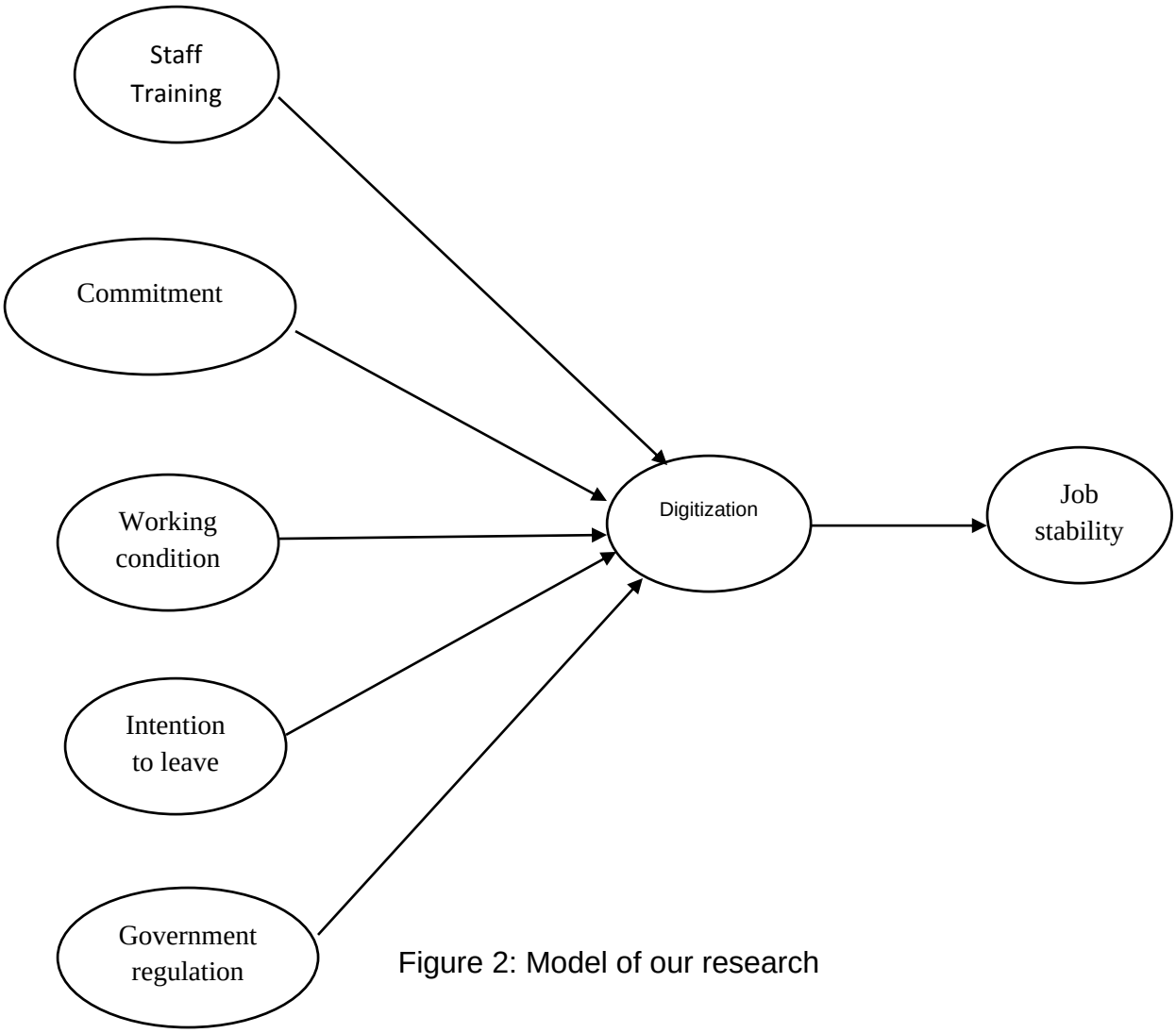

Figure 2: Model of our research

CHAPTER FIVE

RESULTS

5.1 Introduction

The results presented below are the commutation of the responses by various people who works in the banking sector. We will be testing the hypothesis that we presented in the figure 2 in chapter two. Note that a brief explanation of these hypotheses has been carried out in the preceding chapter. This was carried out by the utilization of SPSS. The questionnaire utilized can be found at the appendix of this work.

5.2 Analysis

Item	Cronbach's Alpha	N of Items
Digital Technology	.979	6
Staff Training	.942	5
Government Regulations	.984	4
Intention to Leave	.964	4
Working Condition	.911	6
Commitment	.902	5
Job Stability	.708	3

Table 1 Cronbach's Alpha Reliability
(Source: SPSS)

From Table 1 above represents the Cronbach's Alpha. It shows a sample coefficient is $0.708 > \alpha > 0.984$ for the 38 items that were analyzed. This shows that the instrument utilized for this research is acceptable and it has a reliability score of 0.6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	>25	72	24.0	24.0	24.0
	26-40	96	32.0	32.0	56.0
	41-55	64	21.3	21.3	77.3
	56>	68	22.7	22.7	100.0
	Total	300	100.0	100.0	

Table 2 Frequency Table
Age
(Source: SPSS)

This table shows the age group of people who filled the questionnaire. Age years were put in class intervals with the majority being >25 years (24.0%), 26-40 (32.0%), 41-55 (21.3%) while the respondents that were 56years of age above constituted the minority with a mere 22.7%.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	159	53.0	53.0	53.0
	female	141	47.0	47.0	100.0
	Total	300	100.0	100.0	

Table 3 Frequency Table
Gender
(Source: SPSS)

Table 3 above indicates the gender of the 300 respondents, 159 (53.0%) are male while 141 (47.0%) are female. This shows we had more male respondent than female ones. This may be because majority of the workers under this aspect are men.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	8	2.7	2.7	2.7
	Middle school	12	4.0	4.0	6.7
	High secondary	68	22.7	22.7	29.3
	graduate	52	17.3	17.3	46.7
	others	160	53.3	53.3	100.0
	Total	300	100.0	100.0	

Table 4 Education
(Source: SPSS)

The Table above (4) shows the response of the respondents to the question ‘education’. 8 (2.7%) of the respondents strongly disagreed, 12 (4.0%) disagreed, 68 (22.7%) were undecided, 52 (17.3%) agreed and 160 (53.3%) strongly agreed.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-4	60	20.0	20.0	20.0
	4-9	92	30.7	30.7	50.7
	9-14	74	24.7	24.7	75.3
	<15years	74	24.7	24.7	100.0
	Total	300	100.0	100.0	

Table 5: Experience

Table 5 above, 60 respondents representing 20.0% have working experience of 1-4 years in banking, 92 representing 30.7% have experience of 4-9 years, 74 representing 24.7% have experience of 9-14 years and 74 respondents representing 24.7% have experience of 15 years and above in the field.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Zenith Bank	30	10.0	10.0	10.0
	GTB	38	12.7	12.7	22.7
	FBN	19	6.3	6.3	29.0
	Access Bank	25	8.3	8.3	37.3
	UBA	50	16.7	16.7	54.0
	Diamond Bank	26	8.7	8.7	62.7
	Fidelity Bank	22	7.3	7.3	70.0
	EcoBank	41	13.7	13.7	83.7
	FCMB	33	11.0	11.0	94.7
	UnionBank	16	5.3	5.3	100.0
	Total	300	100.0	100.0	

Table 6: Bank name (Source: SPSS)

Table 6 above shows the response of the respondents to the question ‘Bank name’. 30 (10.0%) of the respondents Zenith Bank, 38 (12.7%) GTB, 19 (6.3%) were FBN, 25 (8.3%) Access Bank, 50 (16.7%) UBA, 26 (8.7%) Diamond Bank, 22 (7.3%) Fidelity Bank, 41 (13.7%) Eco Bank, 33 (11.0%) FCMB and 16 (5.3%) Union Bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Branch manager	70	23.3	23.3	23.3
	Asst branch manager	18	6.0	6.0	29.3
	floor manager	6	2.0	2.0	31.3
	customer service	98	32.7	32.7	64.0
	cashier	62	20.7	20.7	84.7
	IT personnel	18	6.0	6.0	90.7
	security	28	9.3	9.3	100.0
	Total	300	100.0	100.0	

Table 7: Roles at bank (Source: SPSS)

The Table above (7) shows the response of the respondents to the question role at bank'. 70 (23.3%) of the respondents Branch manager, 18 (6.0%) Asst. branch manager, 6 (2.0%) were floor manager, 98 (32.7%) customer service, 62 (20.7%) cashier, 18 (6.0%) IT personnel and 28 (9.3%) security

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	8	2.7	2.7	2.7
	disagree	12	4.0	4.0	6.7
	neutral	68	22.7	22.7	29.3
	agree	52	17.3	17.3	46.7
	strongly agree	160	53.3	53.3	100.0
	Total	300	100.0	100.0	

Table 8: Modern technology usage has been on the steady increase in the past few years

Table 8 above shows the response of the respondents to the question ‘Modern technology usage has been on the steady increase in the past few years’. 8 (2.7%) of the respondents strongly disagreed, 12 (4.0%) disagreed, 68(22.7%) were undecided, 52 (17.3%) agreed and 160 (53.3%) strongly agreed. This is to show that most respondent agree that Modern technology usage has been on the steady increase in the past few years.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	88	29.3	29.3	29.3
	disagree	70	23.3	23.3	52.7
	neutral	20	6.7	6.7	59.3
	agree	22	7.3	7.3	66.7
	strongly agree	100	33.3	33.3	100.0
	Total	300	100.0	100.0	

Table 9: Banks are significantly adopted the use of digitization and technology

Table 9 above shows the response of the respondents to the question ‘Banks are significantly adopted the use of digitization and technology’. 88 (29.3%) of the respondents strongly disagreed, 70 (23.33%) disagreed, 20(6.7%) were undecided, 22 (7.3%) agreed and 100 (33.3%) strongly agreed. This is to show that most respondent agree that Banks are significantly adopted the use of digitization and technology.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	51	17.0	17.0	17.0
	disagree	29	9.7	9.7	26.7
	neutral	8	2.7	2.7	29.3
	agree	132	44.0	44.0	73.3
	strongly agree	80	26.7	26.7	100.0
	Total	300	100.0	100.0	

Table 10: Banks encourage their workers to be versatile in the use of modern technologies

The Table above (10) shows the response of the respondents to the question Banks encourage their workers to be versatile in the use of modern technologies'. 51 (17.0%) of the respondents strongly disagreed, 29 (9.7%) disagreed, 8 (2.7%) were undecided, 132 (44.0%) agreed and 80 (26.7%) strongly agreed. This is to show that most respondent agree that Banks encourage their workers to be versatile in the use of modern technologies

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	36	12.0	12.0	12.0
	disagree	52	17.3	17.3	29.3
	Neutral	50	16.7	16.7	46.0
	Agree	62	20.7	20.7	66.7
	strongly agree	100	33.3	33.3	100.0
	Total	300	100.0	100.0	

Table 11: Digitization has made the jobs of banks easier

The Table above (11) shows the response of the respondents to the question ‘Digitization has made the jobs of banks easier’. 36 (12.0%) of the respondents strongly disagreed, 52 (17.3%) disagreed, 50 (16.7%) were undecided, 62 (20.7%) agreed and 100 (33.3%) strongly agreed. This is to show that most respondent agree that Digitization has made the jobs of banks easier.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	8	2.7	2.7	2.7
	disagree	33	11.0	11.0	13.7
	neutral	77	25.7	25.7	39.3
	agree	62	20.7	20.7	60.0
	strongly agree	120	40.0	40.0	100.0
	Total	300	100.0	100.0	

Table 12: Digitization has led to the loss of jobs of workers in the banking industry

The Table (12) above shows the response of the respondents to the question ‘Digitization has led to the loss of jobs of workers in the banking industry’. 8 (2.7%) of the respondents strongly disagreed, 33 (11.0%) disagreed, 77 (25.7%) were undecided, 62 (20.7%) agreed and 120 (40.0%) strongly agreed. This is to show that most respondent agree that Digitization has led to the loss of jobs of workers in the banking industry.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	5.3	5.3	5.3
	disagree	72	24.0	24.0	29.3
	neutral	50	16.7	16.7	46.0
	agree	46	15.3	15.3	61.3
	strongly agree	116	38.7	38.7	100.0
	Total	300	100.0	100.0	

Table 13: The number of customers in the banks has been on a steady increase with the advent of digitization

The Table above (13) shows the response of the respondents to the question 'The number of customers in the banks has been on a steady increase with the advent of digitization'. 16 (5.3%) of the respondents strongly disagreed, 72 (24.0%) disagreed, 50 (16.7%) were undecided, 46 (15.3%) agreed and 116 (38.7%) strongly agreed. This is to show that most respondent agree that the number of customers in the banks has been on a steady increase with the advent of digitization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	158	52.7	52.7	52.7
	disagree	60	20.0	20.0	72.7
	neutral	4	1.3	1.3	74.0
	agree	22	7.3	7.3	81.3
	strongly agree	56	18.7	18.7	100.0
	Total	300	100.0	100.0	

Table 14: Banks provide seminar courses for their workers on how to use digitized equipment

Table 14 above shows the response of the respondents to the question ‘Banks provide seminar courses for their workers on how to use digitized equipment’. 158 (52.7%) of the respondents strongly disagreed, 60 (20.0%) disagreed, 4 (1.3%) were undecided, 22 (7.3%) agreed and 56 (18.7%) strongly agreed. This is to show that most respondent disagree that Banks provide seminar courses for their workers on how to use digitized equipment.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	20	6.7	6.7	6.7
	disagree	68	22.7	22.7	29.3
	neutral	50	16.7	16.7	46.0
	agree	142	47.3	47.3	93.3
	strongly agree	20	6.7	6.7	100.0
	Total	300	100.0	100.0	

Table 15: People who have knowledge in the use of modern technologies have better chances of getting hired by the banks

Table 15 above shows the response of the respondents to the question ‘People who have knowledge in the use of modern technologies have better chances of getting hired by the banks’. 20 (6.7%) of the respondents strongly disagreed, 68 (22.7%) disagreed, 50 (16.7%) were undecided, 142 (47.3%) agreed and 20 (6.7%) strongly agreed. This is to show that most respondent agree that People who have knowledge in the use of modern technologies have better chances of getting hired by the banks.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	20	6.7	6.7	6.7
	disagree	46	15.3	15.3	22.0
	neutral	82	27.3	27.3	49.3
	agree	122	40.7	40.7	90.0
	strongly agree	30	10.0	10.0	100.0
	Total	300	100.0	100.0	

Table 16: Bankers who can't use modern technologies are at the risk of losing their jobs

Table 16 above shows the response of the respondents to the question 'Bankers who can't use modern technologies are at the risk of losing their jobs'. 20 (6.7%) of the respondents strongly disagreed, 46 (15.3%) disagreed, 82 (27.3%) were undecided, 122 (40.7%) agreed and 30 (10.0%) strongly agreed. This is to show that most respondent agree that Bankers who can't use modern technologies are at the risk of losing their jobs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	5.3	5.3	5.3
	disagree	50	16.7	16.7	22.0
	neutral	72	24.0	24.0	46.0
	agree	130	43.3	43.3	89.3
	strongly agree	32	10.7	10.7	100.0
	Total	300	100.0	100.0	

Table 17: robots and machines are taking over the jobs of humans in the bank

Table 17 above shows the response of the respondents to the question ‘robots and machines are taking over the jobs of humans in the bank’. 16 (5.3%) of the respondents strongly disagreed, 50 (16.7%) disagreed, 72 (24.0%) were undecided, 130 (43.3%) agreed and 32 (10.7%) strongly agreed. This is to show that most respondent agree that robots and machines are taking over the jobs of humans in the bank.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	66	22.0	22.0	22.0
	disagree	34	11.3	11.3	33.3
	neutral	8	2.7	2.7	36.0
	agree	32	10.7	10.7	46.7
	strongly agree	160	53.3	53.3	100.0
	Total	300	100.0	100.0	

Table 18: Bankers have basic knowledge of current technological devices

Table 18 above shows the response of the respondents to the question ‘Bankers have basic knowledge of current technological devices’. 66 (22.0%) of the respondents strongly disagreed, 50 (11.3%) disagreed, 8 (2.7%) were undecided, 32 (10.7%) agreed and 160 (53.3%) strongly agreed. This is to show that most respondent agree that Bankers have basic knowledge of current technological devices.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	24	8.0	8.0	8.0
	disagree	17	5.7	5.7	13.7
	neutral	47	15.7	15.7	29.3
	agree	52	17.3	17.3	46.7
	strongly agree	160	53.3	53.3	100.0
	Total	300	100.0	100.0	

Table 19: Government ensure policies compliance

Table 19 above shows the response of the respondents to the question 'Government ensures policies compliance'. 24 (8.0%) of the respondents strongly disagreed, 17 (5.7%) disagreed, 47 (15.7%) were undecided, 52 (17.3%) agreed and 160 (53.3%) strongly agreed. This is to show that most respondent agree that Government ensure policies compliance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	32	10.7	10.7	10.7
	disagree	56	18.7	18.7	29.3
	neutral	30	10.0	10.0	39.3
	agree	42	14.0	14.0	53.3
	strongly agree	140	46.7	46.7	100.0
	Total	300	100.0	100.0	

Table 20: Government and banks are in collaboration for the usage of modern technologies

Table 20 above shows the response of the respondents to the question ‘Government and banks are in collaboration for the usage of modern technologies’. 32 (10.7%) of the respondents strongly disagreed, 56 (18.7%) disagreed, 30 (10.0%) were undecided, 42 (14.0%) agreed and 140 (46.7%) strongly agreed. This is to show that most respondent agree that Government and banks are in collaboration for the usage of modern technologies.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	41	13.7	13.7	13.7
	disagree	20	6.7	6.7	20.3
	neutral	27	9.0	9.0	29.3
	agree	32	10.7	10.7	40.0
	strongly agree	180	60.0	60.0	100.0
	Total	300	100.0	100.0	

Table 21: Bankers must undergo tedious training before the using the digitized gadgets

Table 21 above shows the response of the respondents to the question ‘Bankers must undergo tedious training before the using the digitized gadgets’. 41 (13.7%) of the respondents strongly disagreed, 20 (6.7%) disagreed, 27 (9.0%) were undecided, 32 (10.7%) agreed and 180 (60.0%) strongly agreed. This is to show that most respondent agree that Bankers must undergo tedious training before the using the digitized gadgets

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	72	24.0	24.0	24.0
	disagree	16	5.3	5.3	29.3
	neutral	30	10.0	10.0	39.3
	agree	42	14.0	14.0	53.3
	strongly agree	140	46.7	46.7	100.0
	Total	300	100.0	100.0	

Table 22: Banking success depends on efficient usage of digitized gadgets

Table 22 above shows the response of the respondents to the question 'Banking success depends on efficient usage of digitized gadgets'. 72 (24.0%) of the respondents strongly disagreed, 16 (5.3%) disagreed, 30 (10.0%) were undecided, 42 (14.0%) agreed and 140 (46.7%) strongly agreed. This is to show that most respondent agree that Bankers must undergo tedious training before the using the digitized gadgets.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	158	52.7	52.7	52.7
	disagree	20	6.7	6.7	59.3
	neutral	36	12.0	12.0	71.3
	agree	46	15.3	15.3	86.7
	strongly agree	40	13.3	13.3	100.0
	Total	300	100.0	100.0	

Table 23: I intend to leave this organization soon

Table 23 above shows the response of the respondents to the question ‘I intend to leave this organization soon’. 158 (52.7%) of the respondents strongly disagreed, 20 (6.7%) disagreed, 36 (12.0%) were undecided, 46 (15.3%) agreed and 40 (13.3%) strongly agreed. This is to show that most respondent disagree that I intend to exit the organization soon

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	88	29.3	29.3	29.3
	disagree	34	11.3	11.3	40.7
	neutral	8	2.7	2.7	43.3
	agree	162	54.0	54.0	97.3
	strongly agree	8	2.7	2.7	100.0
	Total	300	100.0	100.0	

Table 24: I plan to leave this organization in the next little while

The Table above (24) shows the response of the respondents to the question ‘I plan to leave this organization in the next little while’. 88 (29.3%) of the respondents strongly disagreed, 34 (11.3%) disagreed, 8 (2.7%) were undecided, 168 (54.0%) agreed and 8 (2.7%) strongly agreed. This is to show that most respondent agree that I plan to leave this organization in the next little while

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	41	13.7	13.7	13.7
	disagree	69	23.0	23.0	36.7
	neutral	24	8.0	8.0	44.7
	agree	38	12.7	12.7	57.3
	strongly agree	128	42.7	42.7	100.0
	Total	300	100.0	100.0	

Table 25: I will quit this organization as soon as possible

Table 25 above shows the response of the respondents to the question 'I will quit this organization as soon as possible'. 41 (13.7%) of the respondents strongly disagreed, 69 (23.0%) disagreed, 24 (8.0%) were undecided, 38 (12.7%) agreed and 128 (42.7%) strongly agreed. This is to show that most respondent agree that I will quit this organization as soon as possible

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	88	29.3	29.3	29.3
	disagree	38	12.7	12.7	42.0
	neutral	32	10.7	10.7	52.7
	agree	102	34.0	34.0	86.7
	strongly agree	40	13.3	13.3	100.0
	Total	300	100.0	100.0	

Table 26: I may leave this organization before too long

The Table above shows the response of the respondents to the question ‘I may leave this organization before too long’. 88 (29.3%) of the respondents strongly disagreed, 38 (12.7%) disagreed, 32 (10.7%) were undecided, 102 (34.0%) agreed and 40 (13.3%) strongly agreed. This is to show that most respondent agree that I may leave this organization before too long.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	138	46.0	46.0	46.0
	disagree	20	6.7	6.7	52.7
	neutral	32	10.7	10.7	63.3
	agree	90	30.0	30.0	93.3
	strongly agree	20	6.7	6.7	100.0
	Total	300	100.0	100.0	

Table 27: Workload That Could Be Completed in Working Hours

Table 27 above shows the response of the respondents to the question ‘Workload That Could Be Completed in Working Hours’. 138 (46.0%) of the respondents strongly disagreed, 20 (6.7%) disagreed, 32 (10.7%) were undecided, 90 (30.0%) agreed and 20 (6.7%) strongly agreed. This is to show that most respondent disagree that Workload That Could Be Completed in Working Hours.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	88	29.3	29.3	29.3
	disagree	52	17.3	17.3	46.7
	neutral	40	13.3	13.3	60.0
	agree	76	25.3	25.3	85.3
	strongly agree	44	14.7	14.7	100.0
	Total	300	100.0	100.0	

Table 28:Related Responsibilities given to Employees

Table 28 above shows the response of the respondents to the question 'Work-Related Responsibilities given to Employees'. 88 (29.3%) of the respondents strongly disagreed, 52 (17.3%) disagreed, 40 (13.3%) were undecided, 76 (25.3%) agreed and 44 (14.7%) strongly agreed. This is to show that most respondent disagree that Work-Related Responsibilities given to Employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	41	13.7	13.7	13.7
	disagree	81	27.0	27.0	40.7
	neutral	8	2.7	2.7	43.3
	agree	14	4.7	4.7	48.0
	strongly agree	156	52.0	52.0	100.0
	Total	300	100.0	100.0	

Table 29: Importance of Tasks for Institution

Table 29 above shows the response of the respondents to the question ‘Importance of Tasks for Institution’. 41 (13.7%) of the respondents strongly disagreed, 81 (27.0%) disagreed, 8 (2.7%) were undecided, 14 (4.7%) agreed and 156 (52.0%) strongly agreed. This is to show that most respondent agree that Importance of Tasks for Institution.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	5.3	5.3	5.3
	disagree	72	24.0	24.0	29.3
	neutral	40	13.3	13.3	42.7
	agree	28	9.3	9.3	52.0
	strongly agree	144	48.0	48.0	100.0
	Total	300	100.0	100.0	

Table 30: Physical Conditions

The Table above shows the response of the respondents to the question ‘Physical Conditions’. 16 (5.3%) of the respondents strongly disagreed, 72 (24.0%) disagreed, 40 (13.3%) were undecided, 28 (9.3%) agreed and 144 (48.0%) strongly agreed. This is to show that most respondent agree that Physical Conditions.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	36	12.0	12.0	12.0
	disagree	72	24.0	24.0	36.0
	neutral	30	10.0	10.0	46.0
	agree	46	15.3	15.3	61.3
	strongly agree	116	38.7	38.7	100.0
	Total	300	100.0	100.0	

Table 31: Time Pressure to Complete a Given Task

Table 31 above shows the response of the respondents to the question 'Time Pressure to Complete a Given Task'. 36 (12.0%) of the respondents strongly disagreed, 72 (24.0%) disagreed, 30 (10.0%) were undecided, 46 (15.3%) agreed and 116 (38.7%) strongly agreed. This is to show that most respondent agree that Time Pressure to Complete a Given Task

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	122	40.7	40.7	40.7
	disagree	80	26.7	26.7	67.3
	agree	60	20.0	20.0	87.3
	strongly agree	38	12.7	12.7	100.0
	Total	300	100.0	100.0	

Table 32: Clear Job Description

Table 32 above shows the response of the respondents to the question ‘Clear Job Description’. 122 (40.7%) of the respondents strongly disagreed, 80 (26.7%) disagreed, 60 (20.0%) agreed and 38 (12.7%) strongly agreed. This is to show that most respondent disagree that Clear Job Description.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	114	38.0	38.0	38.0
	disagree	88	29.3	29.3	67.3
	agree	34	11.3	11.3	78.7
	strongly agree	64	21.3	21.3	100.0
	Total	300	100.0	100.0	

Table 33: I would be very happy to spend the rest of my career with this organization

Table 33 above shows the response of the respondents to the question ‘I would be very happy to spend the rest of my career with this organization’. 114 (38.0%) of the respondents strongly disagreed, 88 (29.3%) disagreed, 34 (11.3%) agreed and 64 (21.3%) strongly agreed. This is to show that most respondent disagree that I would be very happy to spend the rest of my career with this organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	140	46.7	46.7	46.7
	disagree	78	26.0	26.0	72.7
	agree	37	12.3	12.3	85.0
	strongly agree	45	15.0	15.0	100.0
	Total	300	100.0	100.0	

Table 34: I really feel as if this organization’s problems are my own**.**

Table 34 above shows the response of the respondents to the question ‘I really feel as if this organization’s problems are my own’. 140 (46.7%) of the respondents strongly disagreed, 78 (26.0%) disagreed, 37 (12.3%) agreed and 45 (15.0%) strongly agreed. This is to show that most respondent disagree that I really feel as if this organization’s problems are my own.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	86	28.7	28.7	28.7
	disagree	68	22.7	22.7	51.3
	neutral	27	9.0	9.0	60.3
	agree	52	17.3	17.3	77.7
	strongly agree	67	22.3	22.3	100.0
	Total	300	100.0	100.0	

Table 35: I do not feel like "part of the family" at this organization

The Table above shows the response of the respondents to the question ‘I do not feel like "part of the family" at this organization’. 86 (28.7%) of the respondents strongly disagreed, 68 (22.7%) disagreed, 27 (9.0%) were undecided, 52 (17.3%) agreed and 67 (22.3%) strongly agreed. This is to show that most respondent disagree that I do not feel like "part of the family" at this organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	108	36.0	36.0	36.0
	disagree	48	16.0	16.0	52.0
	neutral	17	5.7	5.7	57.7
	agree	88	29.3	29.3	87.0
	strongly agree	39	13.0	13.0	100.0
	Total	300	100.0	100.0	

Table 36: I would feel guilty if I left this organization now

Table 36 above shows the response of the respondents to the question 'I would feel guilty if I left this organization now'. 108 (36.0%) of the respondents strongly disagreed, 48 (16.0%) disagreed, 17 (5.7%) were undecided, 88 (29.3%) agreed and 39 (13.0%) strongly agreed. This is to show that most respondent disagree that I would feel guilty if I left this organization now.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	56	18.7	18.7	18.7
	disagree	80	26.7	26.7	45.3
	neutral	84	28.0	28.0	73.3
	agree	80	26.7	26.7	100.0
	Total	300	100.0	100.0	

Table 37: This organization deserves my loyalty

Table 37 above shows the response of the respondents to the question ‘This organization deserves my loyalty’. 56 (18.7%) of the respondents strongly disagreed, 80 (26.7%) disagreed, 84 (28.0%) were undecided, and 80 (26.7%) agreed. This is to show that most respondent were undecided that I would feel guilty if I left this organization now.

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		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	90	30.0	30.0	30.0
	disagree	72	24.0	24.0	54.0
	neutral	10	3.3	3.3	57.3
	agree	51	17.0	17.0	74.3
	strongly agree	77	25.7	25.7	100.0
	Total	300	100.0	100.0	

Table 38: One of the few negative consequences of leaving this organization would be the scarcity of available alternatives

Table 38 above shows the response of the respondents to the question ‘one of only a handful negative 90 (30.0%) of the respondents strongly disagreed, 72 (24.0%) disagreed, 10 (3.3%) were undecided, 51 (17.0%) agreed and 77 (25.7%) strongly agreed. This is to show that most respondent disagree that One of only a handful negative outcomes of leaving this association would be the shortage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	16	5.3	5.3	5.3
	disagree	72	24.0	24.0	29.3
	neutral	50	16.7	16.7	46.0
	agree	46	15.3	15.3	61.3
	strongly agree	116	38.7	38.7	100.0
	Total	300	100.0	100.0	

Table 39: I feel that I have too few options to consider leaving this organization

Table 39 above shows the response of the respondents to the question 'I feel that I have too few options to consider leaving this organization'. 16 (5.3%) of the respondents strongly disagreed, 72 (24.0%) disagreed, 50 (16.7%) were undecided, 46 (15.3%) agreed and 116 (38.7%) strongly agreed. This is to show that most respondent agree that I feel that I have too few options to consider leaving this organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	158	52.7	52.7	52.7
	disagree	60	20.0	20.0	72.7
	neutral	4	1.3	1.3	74.0
	agree	22	7.3	7.3	81.3
	strongly agree	56	18.7	18.7	100.0
	Total	300	100.0	100.0	

Table 40: Too much of my life would be disrupted if I decided I wanted to leave this organization now

Table 40 above shows the response of the respondents to the question ‘A lot of my life would be upset on the off chance that I chose I needed to leave this association now’. 158 (52.7%) of the respondents strongly disagreed, 60 (20.0%) disagreed, 4 (1.3%) were undecided, 22 (7.3%) agreed and 56 (18.7%) strongly agreed. This is to show that most respondent disagree Too much of my life would be disrupted A lot of my life would be upset on the off chance that I chose I needed to leave this association now

5.3 Hypothesis

5.3.1 Hypothesis 1

$H_{0:}$ Staff Training has no positive impact on Job Stability

H_1: Staff Training has a positive impact Job Stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.768[a]	.589	.588	.76568

Table 41: Model Summary

a. Predictors: (Constant), Staff Training

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	250.730	1	250.730	427.677	.000[b]
	Residual	174.705	298	.586		
	Total	425.435	299			

Table 42: ANOVA[a]

a. Dependent Variable: Job Stability

b. independent: (Constant), Staff Training

The results of the model summary table above (42) revealed that staff training could explain the variance in job stability by 58.9%, that is (R squared = 0.589). The ANOVA table shows that F.cal is 427,677 at the 0.0001 level of significance. The implication is that job stability has a significant effect on staff training.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.450	.125		3.593	.000
	Staff Training	.769	.037	.768	20.680	.000

Table 43: Coefficients

(A) Dependent Variable: Job Stability

The table of coefficients above illustrates the simple model that indicates the extent to which job security influences staff training. The model appeared as a pursuit;

Y = a + bx where y is staff training and x job stability, 'a' will be a consistent factor and b is the estimate of the coefficient. From this table this way, Personnel Training = 0.450 +0.769 Stability at Work. This implies that for every 100% change in staff training, the reliability of the job is in charge of 76.9% of the change.

Decision

The centrality level below 0.01 implies factual certainty greater than 99%. This suggests that staff training influences the stability of employment. In the same vein, the choice

consists of excluding invalid speculation (H0) and recognizing the theory of substitution (H1).

5.3.2 Hypothesis 2

H_0: Government Regulations has no positive impact on Job stability

H_2: Government Regulations has a positive impact on Job stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.584[a]	.341	.339	.96995

Table 44: Model Summary

a. Predictors: (Constant), GovR

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.078	1	145.078	154.207	.000[b]
	Residual	280.358	298	.941		
	Total	425.435	299			

Table 45: ANOVA[a]

a. Dependent Variable: Job Stability

b. Predictors: (Constant), Government regulation

The results from the synoptic table of the above model revealed that the degree of clarification of the change in job security by government regulation is 34.1%, that is (R =

0.341). The ANOVA table shows that the F.cal is 154.207 at a criticality level of 0.0001. It is suggested that the strength of employment significantly affects government regulations.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.040	.158		6.590	.000
	GovR	.482	.039	.584	12.418	.000

Table 46: Coefficients

a. Dependent Variable: Job Stability

The coefficient table above illustrates the simple model that indicates to what extent the strength of employment influences government regulation. The model appeared as a pursuit;

Y = a + bx where y is government regulation and x quality of employment, 'a' will be a consistent factor and b is the coefficient estimate. From this table this way, Government Regulation = 1,040 +0,482 Labor Force. This implies that for every 100% change in government regulation, the reliability of the job is in charge of 48.2% of the change.

Decision

The noteworthiness level underneath 0.01 suggests a factual certainty of above 99%. This infers Government Regulations influences Job dependability. Consequently, the choice is dismiss the invalid speculation (H0), and acknowledge the substitute theory (H2).

5.3.3 Hypothesis 3

H_0: Intention to Leave has no positive impact on Job stability

H_3: Intention to Leave has positive impact on Job stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786[a]	.618	.616	.73882

Table 47: Model Summary

a. Predictors: (Constant), Intention to Leave

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	262.769	1	262.769	481.387	.000[b]
	Residual	162.666	298	.546		
	Total	425.435	299			

Table 48: ANOVA[a]

a. Dependent Variable: Job Stability

b. Predictors: (Constant), Intention to Leave

The results of the model structure table above revealed that the degree of disclosure of the change in job reliability by Intention to Leave is 61.8%, ie (R squared = 0.618). The ANOVA table shows that F.cal is 481,387 at a criticality level of 0.0001. The suggestion is that job security significantly affects the intention to leave.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.957	.097		9.846	.000
	IntLeave	.663	.030	.786	21.941	.000

Table 49:Coefficients[a]

a. Dependent Variable: Job Stability

The table of coefficients above illustrates the basic model that indicates to what extent the strength of employment influences the intention to leave. The model appeared as a pursuit;

Y = a + bx where y is the intention to leave and x the validity of the job, 'a' will be a consistent factor and b is the coefficient estimate. In this table, intending to leave, Intention to Leave = 0,957 +0,663.

Retention of employment. This implies that for every 100% change of intent to leave, the reliability of the job is in charge of 66.3% of the change.

Decision

The significance level beneath 0.01 suggests a measurable certainty of above 99%. This suggests Intention to Leave influences Job strength. In this manner, the choice is dismiss the invalid speculation (H0), and acknowledge the substitute theory (H3).

5.3.4 Hypothesis 4

$H_{0:}$ Working Condition has no positive impact on Job stability

H_4: Working Condition has a positive impact on Job stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840[a]	.705	.704	.64866

Table 50: Model Summary

a. Predictors: (Constant), Work Condition

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	300.049	1	300.049	713.112	.000[b]
	Residual	125.386	298	.421		
	Total	425.435	299			

Table 51: ANOVA[a]

a. Dependent Variable: Job Stability

b. Predictors: (Constant), Work Condition

The results of the summary table of the above model revealed that the extent to which the change in work stability can be explained by the working condition is 70.5%, ie (R squared = 0.705). The ANOVA table indicates that F.cal is 713.112 at the 0.0001 level of significance. The implication is that job stability has a significant effect on working condition

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.416	.099		4.185	.000
	Work Condition	.805	.030	.840	26.704	.000

. Table 52**:** Coefficients

a. Dependent Variable: Job Stability

The table of coefficients above illustrates the basic model indicating the degree of influence of the labor force on the working conditions. The model appeared as a pursuit;

Y = a + bx where y is the working condition and x the reliability of the job, 'a' will be a constant factor and b is the coefficient estimate. In this table, according to these lines, Working Condition = 0.416 +0.805.

Reliability of work. This implies that for every 100% change in intent to leave, the strength of the job is responsible for 80.5% of the change.

Decision

The significance level beneath 0.01 infers a factual certainty of above 99%. This infers Working Condition influences Job security. Consequently, the choice is dismiss the invalid speculation (H0), and acknowledge the substitute theory (H4).

5.3.5 Hypothesis 5

$H_{0:}$ Commitment has no positive impact on Job stability

H_5: Commitment has a positive impact on Job stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.597[a]	.356	.354	.95879

Table 53: Model Summary

a. Predictors: (Constant), Commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.493	1	151.493	164.797	.000[b]
	Residual	273.943	298	.919		
	Total	425.435	299			

Table 54: ANOVA[a]

a. Dependent Variable: Job Stability

b. Predictors: (Constant), Commitment

The results of the summary table of the above model revealed that the Commitment explained to what extent the variance in job stability was 35.6%, ie (R squared = 0.356). The ANOVA table shows that F.cal is 164,797 with a significance level of 0.0001. The implication is that job stability has a significant effect on engagement

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.395	.128		10.924	.000
	Commitment	.575	.045	.597	12.837	.000

Table 55: Coefficients

a. Dependent Variable: Job Stability

The coefficient table above shows the simple model that expresses how much job stability affects engagement. The model is represented mathematically as follows;

Y = a + bx where y is Commitment and x is job stability, 'a' is a constant factor and b is the value of the coefficient. In this table, therefore, Commitment = 1.395 + 0.575 Work Stability. This means that for every 100% change in intent to leave, job stability is responsible for 57.5% of the change.

Decision

The level of significance below 0.01 implies a statistical confidence greater than 99%. This implies that the commitment affects the stability of the job. Thus, the decision would be to reject the null hypothesis (H0) and to accept the alternative hypothesis (H5)

5.3.6 Hypothesis 6

$H_{0:}$ digitization has no positive impact on job stability

H_6: digitization has a positive impact on job stability

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.736[a]	.542	.541	.87652

Table 56: Model Summary

a. Predictors: (Constant), Job Stability

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	271.186	1	271.186	352.973	.000[b]
	Residual	228.951	298	.768		
	Total	500.137	299			

Table 57: ANOVA[a]

a. Dependent Variable: Digital Technology

b. Predictors: (Constant), Job Stability

The results of the summary table of the above model revealed that the stability of the job could explain the variance of digitization by 54.2%, ie (R squared = 0.542). The ANOVA table shows that F.cal is equal to 352.973 at the 0.0001 level of significance. The implication is that digitization has a significant effect on job stability

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.288	.132		9.747	.000
	JobStablility	.798	.042	.736	18.788	.000

Table 58: Coefficients

a. Dependent Variable: Digital Technology

The coefficient table above illustrates the simple model that communicates how digitization influences the strength of work. The model appeared as a pursuit;

Y = a + bx where y is job stability and x is digitization, 'a' will be a consistent factor and b is the coefficient estimate. Therefore, in this table, job reliability = 1.288 + 0.798 digitization. This implies that for every 100% change in intent to leave, scanning is the reason for 57.5% of the change.

Decision

The level of significance below 0.01 implies a statistical confidence greater than 99%. This implies that the stability of the job affects the digitization. Thus, the decision would be to reject the null hypothesis (H0) and to accept the alternative hypothesis (H6).

5.4 Observation from hypothesis

We gave 6 hypotheses in this particular research and we have inspected how they all have effect on job stability, the hypotheses include:

H1: Staff Training significantly affects Job Stability

H2: Government Regulations significantly affects job stability

H3: Intention to Leave significantly affects job stability

H4: Working Condition significantly affects job stability

H5: Commitment significantly affects job stability

H6: Digitization has a significant effect on job stability.

The Figure below gives us a statistical probability of our results. As mentioned earlier, we accepted our hypothesis because they have low significant figure. Our statistical probability of $p<0.05$ corroborates our results for each hypothesis

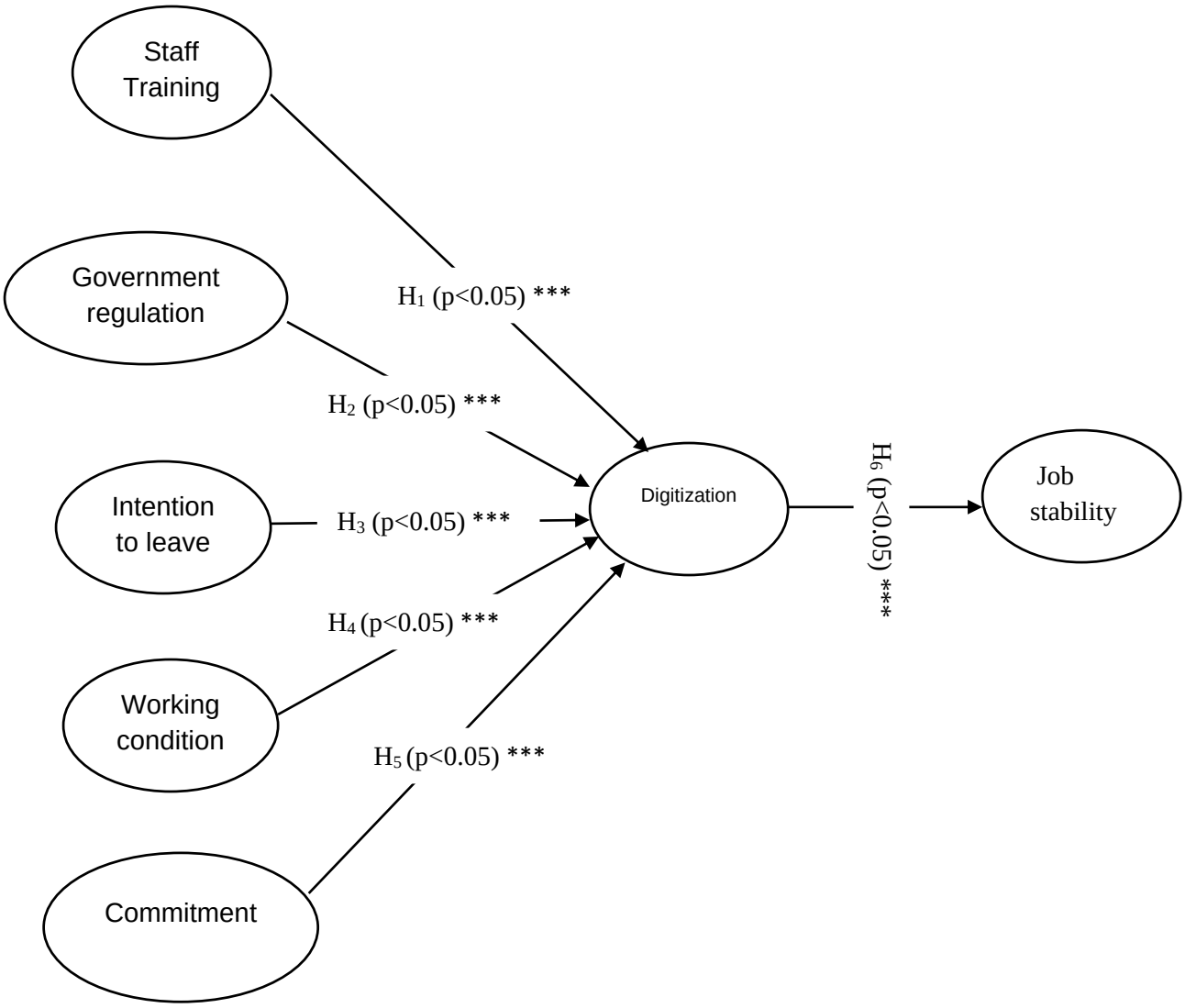

Figure 3: Statistical Results of hypothesis

CHAPTER SIX

DISCUSSION

6.1 Introduction

This chapter conclusively presents the discussion of our results we got from our data, conclusion drawn from these data and hypothesis that we have highlighted and finally, the recommendations made for this research. The conclusions and recommendations we came out were gotten from addressing the major objective of this thesis. Our research has been based on finding out how much impact does digitization have on stability of jobs for workers in Nigerian banks. We have also highlighted the impact digitization and some other factors have on the stability of jobs.

6.2 Conclusion

The overall objective of this study was to examine the influence of digitization on job stability in commercial banks in Nigeria. The study was guided by the following specific objective: to identify the different reasons and factors that impact on digitization in commercial banks in Nigeria, to assess the challenges of digitalization in commercial banks in Nigeria and to assess its effects on the performance of commercial banks in Nigeria.

Our results have shown that a lot of factors contribute to the effect of digitization on job stability in Nigerian banks. Some of these factors included Staff Training, Government Regulations, workers intention to keep working in the banks or quitting their jobs, the working condition of workers in banks and also commitment to their work. It should be noted that there are still more factors that can determine how digitization might impact the stability of jobs.

The study revealed a significant relationship between performance of commercial banks in Nigeria and challenges of digitalization. The study also established that a unit decrease in challenges of digitalization would lead to an increase in performance of commercial banks. The study concluded that challenges of digitalization would lead to a decrease in performance of commercial banks.

The management of commercial banks should understand the challenges of digitalization. The organizations should also analyses the challenges critically and put them down to ensure that they are reviewed frequently. This will help the organization to come up with strategies to overcome the challenges. This will ensure the smooth operation of the organization hence, improving its performance

6.3 Limitation

A lot of man power is needed to carry out this research; this can really hamper how the research work is done and also the time frame to carry out this research. It should also be noted that it can be very difficult to get attention of workers in Nigerian banks due to a lot of factors like large number of customers in the banks. This can lead to the number of questionnaires that is filled to be reduced.

6.4 Recommendation for further research

The study sought to investigate the influence of digitalization on the stability of jobs in banks in Nigeria. We utilized banks in the city of Lagos. Further studies can be carried out in other parts of the country to find out how digitization has an impact on the stability of jobs in those regions. Also a research of the performance of digitalized banks can also be carried out.

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APPENDIX

Questionnaire on the Impact of Digitization and Technology on Job Stability in banks in Nigeria

Dear Participant,

This questionnaire is part of a research study that we are carrying out in order to understand the impact of digitization on job stability in banks in Nigeria. The data collected through this questionnaire will be used to understand to what extent digitization and technology impact on job stability in Nigeria. By filling in the following questionnaire, you agree to participate in this study.

Please note that your participation in the study is voluntary and whether you agree to participate or not does not attract any form of payment or remuneration. Your identity will not be revealed in any case to third parties. The data collected during the course of this study will be used for academic research purposes only and may be presented at national/international academic meetings and/or publications. You may quit participating in this study at any time by contacting us. If you opt out of the study, your data will be deleted from our database and will not be included in any further steps of the study. In case you have any questions or concerns, please contact us using the information below.

Felix Chinedu Ikoko

International Business Department,

Near East University

Tel: +905338512337

E-mail: felixikoko231@gmail.com

Mustafa Menekay

International Business Department,

Near East University

+905428880101

E-mail: Mustafa.menekay@neu.edu.tr

SECTION ONE

The purpose of the questions we are asking in this section is to get some personal information about you. Please answer appropriately. .

1. **What is your age?**
   - 25 or under
   - 26 – 40
   - 41 – 55
   - 56 or older
2. **What is your gender?**
   - Female
   - Male
3. **What is the highest level of education you have completed?**
   - Primary School
   - Middle school
   - High Secondary School
   - Graduates
   - Other
4. **How long have you been working in the banking industry?**
   - 1-4years
   - 4-9years
   - 9-14 years
   - More than 15 years
5. **What is the name of the bank you work for? …….**
6. **Which of the following best describes your role in the bank you work for?**
   - Branch manager
   - Asst branch manager
   - Floor manager
   - Customer services
   - Cashier
   - IT personnel
   - Security

SECTION TWO

Questions asked in this section are about how digitization and technology has affected the job stability especially in the banking industry. We seek your opinions about various subjects, please circle the number that mostly matches your opinion, the number ranges from strongly disagree (1) to strongly agree (5).

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
DIGITAL TECHNOLOGY						
7.	Modern technology usage has been on the steady increase in the past few years	1	2	3	4	5
8.	Banks are significantly adopted the use of digitization and technology	1	2	3	4	5
9.	Banks encourage their workers to be versatile in the use of modern technologies	1	2	3	4	5
10.	Digitization has made the jobs of banks easier	1	2	3	4	5
11.	Digitization has led to the loss of jobs of workers in the banking industry	1	2	3	4	5
12.	The number of customers in the banks has been on a steady increase with the advent of digitization	1	2	3	4	5
HOW THE BANKS TRAIN THEIR STAFFS						
13.	Banks provide seminar courses for their workers on how to use digitized equipment	1	2	3	4	5
14.	People who have knowledge in the use of modern technologies have better chances of getting hired by the banks	1	2	3	4	5
15.	Bankers who can't use modern technologies are at the risk of losing their jobs	1	2	3	4	5
16.	robots and machines are taking over the jobs of humans in the bank	1	2	3	4	5
17.	Bankers Have basic knowledge of current technological devices	1	2	3	4	5
GOVERNMENT REGULATION						
18.	Government ensure policies compliance	1	2	3	4	5
19.	Government and banks are in collaboration for the usage of modern technologies	1	2	3	4	5
20.	Bankers must undergo tedious training before the using the digitized gadgets	1	2	3	4	5
21.	Banking success depends on	1	2	3	4	5

	efficient usage of digitized gadgets					
INTENTION TO LEAVE						
22.	I intend to leave this organization soon	1	2	3	4	5
23.	I plan to leave this organization in the next little while	1	2	3	4	5
24.	I will quit this organization as soon as possible	1	2	3	4	5
25.	I may leave this organization before too long	1	2	3	4	5
WORKING CONDITIONS						
26.	Workload That Could Be Completed in Working Hours	1	2	3	4	5
27.	Work-Related Responsibilities given to Employees	1	2	3	4	5
28.	Importance of Tasks for Institution	1	2	3	4	5
29.	Physical Conditions	1	2	3	4	5
30.	Time Pressure to Complete a Given Task	1	2	3	4	5
31.	Clear Job Description	1	2	3	4	5
ORGANIZATIONAL COMMITMENT						
32.	I would be very happy to spend the rest of my career with this organization	1	2	3	4	5
33.	I really feel as if this organization’s problems are my own.	1	2	3	4	5
34.	I do not feel like "part of the family" at this organization	1	2	3	4	5
35.	I would feel guilty if I left this organization now	1	2	3	4	5
36.	This organization deserves my loyalty.	1	2	3	4	5
JOB STABILITY						
37.	One of the few negative consequences of leaving this organization would be the scarcity of available alternatives.	1	2	3	4	5
38.	I feel that I have too few options to consider leaving this organization	1	2	3	4	5
39.	Too much of my life would be disrupted if I decided I wanted to leave this organization now.	1	2	3	4	5

Thanks for your time, we really appreciate it

PLAGIARISM REPORT

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ETHICS COMMITEE APPROVAL

YAKIN DOĞU ÜNİVERSİTESİ

BİLİMSEL ARAŞTIRMALAR ETİK KURULU

05.02.2019

Dear Ikoko Felix Chinedu

Your application titled **"Impact of Digitization on job stability"** with the application number YDÜ/SB/2019/360 has been evaluated by the Scientific Research Ethics Committee and granted approval. You can start your research on the condition that you will abide by the information provided in your application form.

Assoc. Prof. Dr. Direnç Kanol

Rapporteur of the Scientific Research Ethics Committee

Direnç Kanol

Note: If you need to provide an official letter to an institution with the signature of the Head of NEU Scientific Research Ethics Committee, please apply to the secretariat of the ethics committee by showing this document.