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Cloud Based Computing and the Performance of Deposit Money Banks in Kogi State North-Central Nigeria

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Abstract

This study examines cloud-based computing and performance of Deposit money banks in Kogi State North-central, Nigeria. The objective of the research is to examine the extent to which cloud-based computing enhances performance of deposit money banks in Kogi state. The study specifically, examines the relationship between top management support and perceived usefulness, organizational competency and perceived ease of use, intention to use and service quality of deposit money banks in Kogi state. The population of the study is 1318 which cut across the four deposit money banks in Kogi state. However, considering the large size of the population the study adopted the Godden sample size statistical formula to reach respondents numbering 259 through a structured questionnaire but only 226 respondents completed and returned their questionnaire given 87 % retrieval rate. Pilot study was conducted using a test re-test method with the help of two trained research assistants and tested using Cronbach alpha to establish the reliability of the instrument. The data were analyzed using a five point's likert scale and hypotheses tested using simple linear regression. The research revealed that are significant positive relationship between top management support and perceived usefulness, organizational competency and perceived ease of use, intention to use and service quality. The study therefore recommends that deposit money banks in Kogi state should not only sustain its cloud-based computing strategies but should carryout periodic review in order to make its services have competitive edge thereby improving performance towards serving its clients with the global best practices. Additionally, cloud-based computing techniques adopted by these deposit money banks should emphasis on innovative techniques that is not only targeted at meeting immediate needs of firms and other stakeholders but strategically ensure that employees of the banks are trained to enable them provide services strategically to meet the dynamics associated with banking practices that would guarantee sustained improved performance. Finally, government and other relevant regulatory bodies should ensure that banking operations are strictly monitored with the view to ensuring continuous adherence to business ethics in banking operations as this measure would build the confidence of stakeholders especially the banking public thus putting these banks on a sound footing towards improved performance and customers' satisfaction.

Keywords: *Cloud, Computing, Bank, Performance*

Introduction

Business and non-business firms globally have come to the realization that competitively meeting stakeholders' expectations is pivotal towards meeting their immediate and strategic objectives. Thus, pursuing these objectives profitably require the ability of investors to identify the key critical areas

of technologies that would facilitate their operations towards meeting customers and other critical stakeholders' expectations profitably (Abed *et al*., 2021, Khager et al., 2020 & George & Agwor, 2022). Therefore, business organizations in the 21st century are faced with the realty of globalization which characterizes the application of advanced technology owing to persistent changes, customers perceived sophistication, stiff competitiveness in business coupled with the dynamics of business environment (Huda & Akthan, 2019).

Computing profession has undergone series of transformation in recent time owing to the reality of global dynamics, increased customers awareness, advancement in technology thereby making the computing profession to broadened its scope beyond the routine book-keeping reporting tasks but including payroll processing, financial planning and reporting, labour insurance supporting system, consultancy services, tax administration and compilation of financial statements using computing software applications (Rinaldi *et al*, 2020, Shallal, 2021 & Alhawsawi, 2020).

Concurring to this, Oliveria *et al* (2019), Rad et al (2018) and Raut *et al* (2017) argued that aggressive marketing architecture and global business dynamics has posed economic, social and technological advancement to modern computing practices towards not only to redesign the capability of accountants to meet both internal and external challenges but to also to initiate policies and programmes as well as making an informed decisions in the best cost effective and professional manner. For example, Weng and Hung (2004), Princhichi and Ionescu (2015), Adjei (2015) and Adiyasa *et al* (2018) revealed that development of cloud-based computing has emerged over the years with array of applications targeted towards attaining firms' competitive advantage through work efficiency as well as cost effectiveness.

Banking operations play critical role to the socio-economic development of nations globally considering its potentials in transmitting idle funds to areas of necessities as well as creating avenue for improved business operations. Deposit money banks in effort to vigorously pursue their goals have replaced their existing computing practices with the modern patterns of computing through top management support, display of organizational competences and the mechanism of intention to use targeted at attaining perceived usefulness, perceived ease of use and service quality (Onyali *et al*., 2016 & Mohammed *et al* 2021). These deposit money banks in North-central, Nigeria of Kogi, Kwara, Benue, Niger, Plateaus, Nasarawa and Federal capital territory (FCT) influences their operations through cloud-based computing targeted at meeting stakeholders perceived expectations. This study therefore, draws its contribution through assessment of the effect of cloud-based computing on performance of deposit money banks in north-central Nigeria.

Statement of the Problem

The banking industry play significant role to the socio-economic development of Nigeria (Baba & Audu, 2021). The banking industry in Nigeria particularly deposit money banks in Kogi state have strived in recent time to pursue their immediate and strategic objectives through improved top management support, organizational competence and intention to use. However, it is still unclear on the extent of how these banks have been able to apply and adapt to the dynamic of business environment and unpredictable business architecture to meets the desired expectations such as perceived usefulness, perceived ease of use and service quality. Furthermore, despite the pivotal role cloud based computing plays in effectively driving banking operations its operations seems not to have been fully utilized especially in developing nation like Nigeria and Kogi state in particular. Though, various studies have been conducted on the application of cloud based computing on performance of deposit money banks in Nigeria Udofia (2015), Onyali, Okafor and Egolum (2016) and Trina, Sumon., Fahimul and Mohammed (2020) however, there are dearth of literature on

research on the application of cloud based computing on performance of commercial that domiciled in Kogi state North- Central, Nigeria, hence, this study is expected to address this glaring gap.

Objectives of the Study

This research is carried out to examine how Cloud based computing influences Performance of deposit money banks in North-central, Nigeria. However, this study is set to accomplish the following specific objectives;

1. To evaluate the relationship between Top management support and Perceived usefulness in Kogi state North- central Nigeria.
2. To evaluate the relationship between Organizational competency and Perceived ease of use in Kogi state, North- central Nigeria.
3. To examine the relationship between intention to use and service quality in Kogi state, North-central Nigeria.

Research Questions

This study is guided by the following research questions:

1.What is the relationship between Top management support and Perceived usefulness in Kogi state, North- central Nigeria?

2.What is the relationship between Organizational competency and Perceived ease of use in Kogi state, North- central Nigeria?

3.What is the relationship between intention to use and service quality in Kogi state, North- central Nigeria ?

Statement of Hypotheses

Based on the research objectives and research questions this study formulates three hypotheses which are in their null form.

H_1: There is no significant positive relationship between Top management support and Perceived usefulness in Kogi state, North- central Nigeria.

H_2: There is no significant positive relationship between Organizational competency and Perceived ease of use in Kogi state, North- central Nigeria.

H_3: There is no significant positive relationship between intention to use and service quality in Kogi state, North- central Nigeria.

Literature Review

Cloud based computing is the application of computing which can be accessed through the internet connection from anywhere (Elzamly, 2016 & Trina *et al* 2020). Cloud based computing is also seen as an online computing which display like an application software on the internet. Kariyawasa (2019) and Gohar *et al* (2021) argued that cloud based computing involves accessing computing software application not only through the internet browser but through a remote server that is controlled through a user login accessibility without cognizant to physical location. To this end, cloud based

computing fundamentally relied on cloud deployment model by providing, own, managing and operating its infrastructure towards effectively service delivery to its clients. Thus, cloud based computing parading according to Iwuchukwu (2017), Helzer and Mindak (2021) facilitates access, collaboration, customization and efficient service delivery cloud based computing represent the application of computing which can be accessed without border through the internet connection. The awareness of cloud based computing keep increasing especially considering its potentials in business transformation in the 21st century which is characterized with stiff competitiveness in business collaboration and increased customers awareness. (Agbionu & Audu, 2022). Thus, singerora (2018) concludes that cloud based computing entails the capability to customize finance and computing standardization of computing systematic process at the most convenient and efficient manner.

Abdel-Rahman *et al* (2021) noted that cloud based computing involves top management support which is designed to ensure that management decision making is carried out in the most efficient manner using software application and cloud based technology. more so, organizational competency which is seen as the evaluation and perception of the management capability in the utilization of its resources through information technology adoption, (Ganfwar, Ramaswamy, 2015; Fu *et al*, 2019 & Deegan, 2017). Again, cloud based computing can be manifested through intention to use which is seen as a complex service model simulation targeted at meeting clientele need efficiently. Performance of deposit money banks through the application of cloud based computing according to Abdel-Rahman (2021) involves perceived ease of use by the bank employee as well as clients. Perceived usefulness as a performance indicator of deposit money banks through the application of cloud-based computing refers to how the operational and strategic advantages of such operations are interpreted by the operators. More so, service quality is seen as how the technical aspects of service are delivered through cloud-based computing which leads to customers' satisfaction (Potluri & Angiating, 2018).

Significance of Cloud based computing

Cloud based computing play significant roles to the performance of deposit money banks. George and Agwor (2020) and Udofia (2015) identified the following benefits of cloud-based computing:

1. Cloud based computing is user-friendly by making technology of computing and its functions easy to understand and utilize. This therefore, enables accounts to generate real-time financial reporting. Thereby giving an in-depth financial analysis.
2. Cloud based computing enables businesses to transmit financial data with their clients in real time, thereby improving communication as well as collaboration.
3. Cloud based computing is also capable of reducing costs considering its capability of avoiding upfront capital expenditure for information technology infrastructure and software licenses.
4. There is absence of upgrade fee due to the fact that services are ongoing and the clients are consistently utilizing such facilities.
5. Cloud based computing is characterized with geographically unrestricted access through remote accessibility to networks
6. Cloud based computing is also capable of improving performance through increased firms' flexibility and agility.

Therefore, cloud-based computing plays significant roles to the performance of firms.

Conceptual model

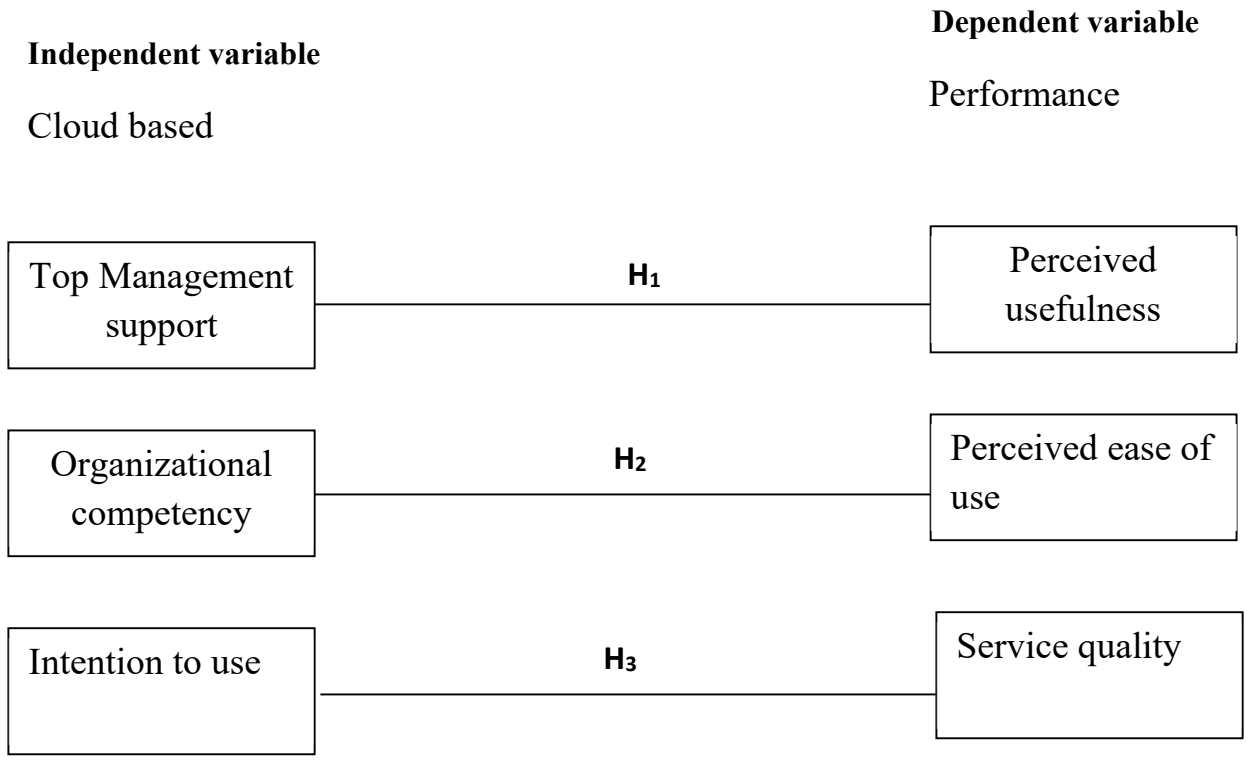

Fig 1: Conceptual model

Source: Researchers compilation, 2022

The model as shown in figure 1 illustrates the research model showing the independent variable as cloud based computing and proxies with strategic top management support, organizational competency and intention to use. The dependent variable is performance and proxies with perceived usefulness, perceived ease of use and service quality. The model describes the relationship between the proxies of each independent and dependent variable. Thus, showing the relationship between top management support and perceived usefulness, organizational competency and perceived ease of use as well as between intention to use and service quality.

Research Methodology

The research adopted a descriptive research design. This research technique is a research survey design involving surveying the respondents with the view to collecting relevant information with the aim of making valid inferences. To this end, this study which examines cloud based computing and its effects on performance of deposit money banks in Kogi state, North- central Nigeria involved collecting data through primary sources. The primary data obtained were through a structured questionnaire titled cloud based computing and performance indices (CAPI) while the data were subjected to descriptive and inferential statistics. The population of this study comprised the entire employees of deposit money banks of four deposit money banks such as ecobank plc, United bank

for Africa PLC, First bank of Nigeria and Union bank of Nigeria. The total population is one thousand three hundred and eighteen 1318. However, considering the fact that the population for this study may not be manageable effectively, it becomes impossible to study the entire population. Thus, the research therefore adopted Godden' statistical formula.

The Godden (2004) sample size determination statistical technique is appropriate for determination of sample size with a finite population less than 50,000

The Godden (2004) formular denoted as.:

$$SS = \frac{Z^2 (P)(1-P)}{C^2} \quad \text{-- equ (1)}$$

$$\text{New SS} = \frac{SS}{1 + \frac{(SS-1)}{\text{Population}}} \quad \text{equ (2)}$$

Where SS = Sample size

Z = Confidence level 95 %

P = Percentage of population (70%)

C= Confidence interval = 5 % (0.05)

$$SS = \frac{1.96^2 (0.7)(1-0.7)}{0.05^2} \quad \text{equ (1)}$$

$$SS = \frac{3.8416 (0.7)(1-0.7)}{0.0025}$$

$$SS = \frac{0.806736}{0.0025}$$

SS = 322

Population = 1003

$$\text{New SS} = \frac{322}{}$$

$$1 + \frac{(322 - 1)}{1318}$$

$$1 + \frac{322}{322}$$

$$1 + 0.244$$

$$SS = \frac{322}{1.244}$$

New SS = 259

Therefore, the sample size = 259

However, out of the total 259 questionnaire distributed only 226 were duly completed and returned giving a retrieval rate of 87%.

The questionnaire was the only source of primary data hence in doing this the study designed a structured questionnaire which was close ended while a five- point Likert-scale responses of strongly agree, Agree, Undecided, Disagree and strongly disagree was used. The decision criterion is to accept any item with a mean of 3.00 and above otherwise such a mean will be rejected.

Reliability of the Instrument

Reliability statistics was conducted to determine the internal consistency of the instrument. To test the reliability of the instrument, the researchers conducted a pilot study by distributing questionnaires numbering twenty five (25) to the target respondents through the help of two trained research assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) which yielded the result of 0.79 for cloud based computing and 0.86 for performance, on the average the entire research instrument is 0.83 which is deemed reliable, the results of the reliability statistics conducted is shown is table 1.

Table 1. Reliability Test Results

Variables	Number of items	Cronbach Alpha
Cloud based computing	9	0.79
Performance	9	0.86

Source: SPSS statistical analysis version 22.

Data Analysis and Results

Descriptive Statistics

Key: 5 is Strongly Agree (SA), 4 is Agree (A) 3 is Undecided (U), 2 is Disagree (D) and 1 is Strongly Disagree (SD).

Table **2.** Descriptive Statistics on Independent variable

S/no	Cloud based computing	5 SA	4 A	3 U	2 D	1 SD	Mean	Standard Deviation
	Top Management Support							
1.	There is awareness of management on the benefits that are achieved through cloud based computing	95 (42%)	72 (31.9%)	30 (13.3%)	5 (3.5%)	21 (9.3%)	3.94	1.24
2.	Most of the resources are provided by management to allow the application of cloud based computing system	87 (38.5%)	75 (33.2%)	28 (12.4%)	10 (4.4%)	26 (11.5%)	3.83	1.30
3.	Peoples happiness and ease in using cloud based computing system is maintained by management	43 (19%)	37 (16.4%)	62 (27.4%)	68 (30.1%)	16 (7.1%)	3.10	1.23
	Operational competency							
4.	My company employs specialized and expert personnel to run cloud based computing	78 (34.5%)	82 (36.3%)	15 (6.6%)	38 (16.8%)	13 (5.8%)	3.77	1.25
5.	My employer appropriate budget from aggregate income for the purpose of implementing cloud based computing	58 (27.7%)	30 (13.3%)	20 (8.8%)	87 (38.5%)	31 (13.7%)	2.99	1.45
6.	My employer has adequate technological resources for execution of cloud based computing.	102 (45.1%)	76 (33.6%)	25 (11.1%)	5 (2.2%)	18 (8%)	4.06	1.17
	Intension to use							
7.	I would as much as I can adopts cloud based computing in carrying out my tasks.	94 (41.6%)	40 (17.7%)	40 (17,7%)	18 (8%)	34 (15%)	3.63	1.46
8.	The application of cloud based computing is a positive aspect of my job.	28 (12.4%)	0 (0.0%)	47 (20.8%)	115 (50.9%)	36 (15.9%)	2.42	1.15
9.	On the whole I think cloud based computing techniques should be used to provide services.	124 (54.9%)	3 (1.3%)	2 (0.9%)	67 (29.6%)	30 (13.3%)	3.55	1.66
		Average mean/SD					3.48	1.32

Source: Research Survey, 2022

Table 2 shows the responses to likert-scale questions, the mean and standard deviation. For the question on whether there is awareness of management on the benefits that are achieved through cloud based computing the responses show that 95 respondents representing 42% strongly agreed, 72(31.9%) agreed, 30 (13.3%) were undecided, 8 (3.5%) disagreed and 21 (9.3%) strongly disagreed. The mean value is 3.94 and standard deviation is 1.24 which means that most respondents strongly agreed since the mean value >3.00.

For the question on whether most of the resources are provided by management to allow the application of cloud based computing system 87 (38.5%) strongly agreed, 75 (33.2%) agreed, 28 of the respondents (12.4%) were undecided, 10 of the respondents (4.4%) disagreed while 26 (11.5%) strongly disagreed. This implies that most of the respondents agreed since the mean value and standard deviation are 3.83 and 1.30 respectively justify mean > 3.00.

The question on whether peoples happiness and ease in using cloud based computing system is maintained by management 43 respondents representing (19%) strongly agreed, 37 (16.4%) agreed, 62 of the respondents (27.4%) were undecided, 68 respondents (30.1%) disagreed while 16 respondents (7.1%) strongly disagreed. Thus it means that most of the respondents agreed since the mean and standard deviation shows 3.10 and 1.23 respectively justifying > 3.00. Again, on the question on whether the company employs specialized and expert personnel to run cloud based computing 78 respondents representing (34.5%) strongly agreed, 82 (36.3%) agreed, 15 of the respondents (6.6%) were undecided, 38 respondents (16.8%) disagreed while 13 respondents (5.8%) strongly disagreed. Thus it means that most of the respondents agreed since the mean and standard deviation shows 3.77 and 1.25 respectively justifying > 3.00.

For the question on whether the employer appropriate budget from aggregate income for the purpose of implementing cloud based computing 58 respondents representing 25.7% strongly agreed, 30 respondents (13.3%) agreed, 20 respondents (8.8%) were undecided, 87 respondents (38.5%) disagreed while 31 respondents (13.7%) strongly disagreed. This shows that most of the respondents disagreed since the mean score of 2.99 and standard deviation of 1.45 < 3.00. For the question on whether the employer has adequate technological resources for execution of cloud based computing 102 respondents representing 45.1% strongly agreed, 76 respondents (33.6%) agreed, 25 respondents (11.1%) were undecided, 5 respondents (2.2%) disagreed while 18 respondents (8%) strongly disagreed. This shows that most of the respondents agreed since the mean score of 4.06 and standard deviation of 1.17 > 3.00.

For the question on whether the employees would as much as possible adopts cloud based computing in carrying out their tasks, 94 respondents representing 41.6% strongly agreed, 40 respondents (17.7%) agreed, 40 respondents (17.7%) were undecided, 18 respondents (8%) disagreed while 34 respondents (15%) strongly disagreed. This shows that most of the respondents agreed since the mean score of 3.63 and standard deviation of 1.46 > 3.00. More so, the question on whether the application of cloud based computing is a positive aspect of their job 28 respondents representing 12.4% strongly agreed, 47 respondents (20.8%) were undecided, 115 respondents (50.9%) disagreed while 36 respondents (15.9%) strongly disagreed. This shows that most of the respondents disagreed since the mean score of 2.42 and standard deviation of 1.15 < 3.00.

Finally, for the question on whether cloud based computing techniques should be used to provide services, 124 respondents representing 54.9% strongly agreed, 3 respondents (1.3%) agreed, 2 respondents (0.9%) were undecided, 67 respondents representing 29.6% disagreed while 30 respondents representing 13.3% strongly disagreed. This means that most of the respondents agreed since the result shows the mean value of 3.55 and standard deviation of 1.66 respectively justifying mean value > 3.00. Therefore, on the average, the mean value is 3.48 and standard deviation for cloud based computing is 1.32 indicating that overall responses on cloud based computing is accepted.

Table **3.** Descriptive Statistics on dependent variable

S/no	Performance	5 SA	4 A	3 U	2 D	1 SD	Mean	Standard Deviation
	Perceived usefulness							
10.	Cloud based computing facilitates our expedient activities of tasks.	115 (59.0%)	0 (0.0%)	26 (11.5%)	33 (14.6%)	52 (23%)	3.41	1.72
11.	The usage of cloud based computing enhances decision making.	114 (50.4%)	68 (30.1%)	2 (0.9%)	7 (3.1%)	35 (15.5%)	3.97	1.43
12.	Cloud based computing system use improves job effectiveness.	53 (23.5%)	23 (10.2%)	37 (16.4%)	18 (8%)	95 (42%)	2.65	1.64
	Perceived ease of use							
13.	Cloud based computing system is easy to operate to accomplish tasks.	102 (46.6%)	76 (34.7%)	8 (3.7%)	7 (3.2%)	33 (11.9%)	3.92	1.39
14.	I have an understandable interaction with cloud based computing system.	112 (49.6%)	77 (34.1%)	3 (1.3%)	5 (2.2%)	29 (12.8%)	4.05	1.33
15.	Cloud based computing system interactions does not require big mental effort.	40 (17.7%)	0 (0%)	16 (7.1%)	126 (55.8%)	44 (19.5%)	2.41	1.30
	Service quality							
16.	I observed that cloud based computing system operation is dependable.	101 (44.7%)	53 (23.5%)	38 (16.8%)	8 (3.5%)	26 (11.5%)	3.86	1.33
17.	Cloud based computing system can be adapted to various needs of our business operations.	40 (17.1%)	0 (0%)	16 (7.1%)	117 (51.8%)	53 (23.5%)	2.37	1.33
18.	I observed that cloud based computing system has an acceptable response rate.	101 (44.7%)	53 (23.5%)	47 (20.8%)	8 (3.5%)	17 (7.5%)	3.4	1.22
Average mean/SD							3.40	1.41

Source: Research Survey, 2022

Table 3 shows the responses on the likert scale questions, mean and standard deviation. For the question on whether cloud-based computing facilitates expedient activities of tasks, 115 respondents (50.9%) strongly agreed, 26 respondents (11.5%) were undecided, 33 respondents (14.6%) disagreed while 52 respondents (23%) strongly disagreed. The mean value of 3.41 and standard deviation 1.72 > 3.00 which means that most of the respondents agreed. For the questions on whether the usage of cloud-based computing enhances decision making, 114 respondents (50.4%) strongly agreed, 68 respondents (30.1%) agreed, 2 respondents (0.9%) were undecided, 7 respondents (3.1%) disagreed while 35 respondents (15.5%) strongly disagreed. The mean value is 3.97 and standard deviation 1.43 > 3.00 showing that most of the respondents agreed.

For the questions on whether cloud-based computing system use improves job effectiveness, 53 respondents (23.5%) strongly agreed, 23 respondents (10.2%) agreed, 37 respondents (16.4%) were undecided, 18 respondents (8%) disagreed while 95 respondents (42%) strongly disagreed. The mean value of 2.65 and standard deviation 1.64 < 3.00 indicating that most of the respondents disagreed. In addition, for the question on whether cloud-based computing system is easy to operate

to accomplish tasks., 102 respondents (45.1%) strongly agreed, 76 respondents (33.6%) agreed, 8 respondents (3.5%) were undecided, 7 respondents (3.1%) disagreed while 33 respondents (14.6%) strongly disagreed. Therefore, with the mean value of 3.92 and standard deviation of 1.39 which is > 3.00 it means that most of the respondents agreed. For the question on whether have an understandable interaction with cloud-based computing system 112 respondents (49.6%) strongly agreed, 77 respondents (34.1%) agreed, 3 respondents (1.3%) were undecided, 5 respondents (2.2%) disagreed while 29 respondents (12.8%) strongly disagreed. The mean value of 4.05 and standard deviation 1.33 > 3.00 indicating that most of the respondents agreed.

For the questions on whether cloud-based computing system interactions does not require big mental effort, 40 respondents (17.7%) strongly agreed, 16 respondents (7.1%) were undecided, 126 respondents (55.8%) disagreed while 44 respondents (19.5%) strongly disagreed. The mean value of 2.41 and standard deviation 1.30 < 3.00 indicating that most of the respondents disagreed. Additionally, for the questions on whether respondents observed that cloud based computing system operation is dependable, 101 respondents (44.7%) strongly agreed, 53 respondents (23.5%) agreed, 38 respondents (16.8%) were undecided, 8 respondents (3.5%) disagreed while 26 respondents (11.5%) strongly disagreed. The mean value of 3.86 and standard deviation 1.33 > 3.00 indicating that most of the respondents agreed. For the questions on whether cloud based computing system can be adapted to various needs of business operations, 40 respondents (17.7%) strongly agreed, 16 respondents (7.1%) were undecided, 117 respondents (51.8%) disagreed while 53 respondents (23.5%) strongly disagreed. The mean value of 2.37 and standard deviation 1.33 < 3.00 indicating that most of the respondents disagreed. Again, for the questions on whether respondents observed that cloud-based computing system has an acceptable response rate, 101 respondents (44.7%) strongly agreed, 53 respondents (23.5%) agreed, 47 (20.8%) were undecided, 8 respondents (3.5%) disagreed while 17 respondents (7.5%) strongly disagreed. The mean value of 3.94 and standard deviation 1.22 > 3.00 indicating that most of the respondents agreed. Finally, the average mean value of 3.40 and standard deviation 1.41 > 3.00 indicating acceptance of the overall response on performance of deposit money banks.

Test of Hypotheses

The study tests hypotheses using linear regression using Statistical Packages for Social Sciences (SPSS). In other to make specific inferences the study adopted model summary, analysis of variance (ANOVA) and coefficients. The decision rule is to accept P. value if the alpha value is ≥0.05 otherwise the null hypotheses be rejected.

Test of Hypotheses

Hypothesis 1

H_1: There is no significant positive relationship between Top management support and Perceived usefulness in Kogi state, North- central Nigeria.

Table 4 Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.572[a]	.328	.325	1.41039	.375

a. Predictors: (Constant), top management support

b. Dependent Variable: perceived usefulness

Table 4 shows that there is a significant positive relationship between the dependent variable (perceived usefulness) and independent variable (top management support) as indicated by a R of 0. 572. The coefficient of determination R^2 (R square) which measures the percentage of the total change in dependent variable that can be explained by independent variable indicating that top management support increase 0.328 which means that top management support the 33% of perceived usefulness. This also implies that a 1% increase in top management support will lead to 33% of perceived usefulness. However, this could be overstated so the adjusted estimate for the whole result was explored and it also gives 0.325 and the standard error of the estimate is considered low at 1.41039. Finally, the model shows that there is no auto regression in the variables as the Durbin Watson of 0.375.

Table 5 ANOVA

ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1Regression	217.149	1	217.149	109.164	.000[a]
Residual	445.581	224	1.49		
Total	662.730	225			

a. Predictors: (Constant), perceived usefulness

b. Dependent Variable: top management support

The ANOVA table for regression line shows that the P-value is 0.000 which is lower than 0.05 alpha values. The table also shows the f statistics of 109.164. Therefore, it shows that significant positive relationship exist between top management support and perceived usefulness which implies that the null hypothesis is rejected.

Table 6

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.288	.313		.919	.000
	Top mgt. support	.793	.076	.572	10.49	.000

a. Dependent Variable: Perceived usefulness

To test the significance of the regression for the two variables top management support (independent variable) and perceive usefulness (Dependent variable) the P-value was considered. The result shows that the average perceived usefulness is 0.288 when top management support is zero. The t-test value is .919 and its sig-value is 0.000 which is less than alpha value of 0.05 hence, it means that it is statistically significant. The t-test value of 10.49 and its sig-value is 0.000 which is less than alpha value of 0.05. Hence, single unit change in top management support impact in the shape of increase on perceived usefulness which means that the null hypothesis that there is no significance relationship between top management support and perceived usefulness is rejected.

Hypothesis 2

H_2: There is no significant positive relationship between Organizational competency and Perceived ease of use in Kogi state, North- central Nigeria.

Table 7.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.692[a]	.479	.477	1.00381	.402

a. Predictors: (Constant), organizational competency

b. Dependent Variable: perceived ease of use

Table 7 shows that there is a significant positive relationship between the dependent variable (perceived ease of use and independent variable (organizational competency) as indicated by a R of 0. 692. The coefficient of determination R^2 (R square) which measures the percentage of the total change in dependent variable that can be explained by independent variable indicating that organizational competency increases 0.479 which means that organizational competency the 48% of perceived of use. This also implies that a 1% increase in organizational competency will lead to 48% of perceived ease of use. However, this could be overstated so the adjusted estimate for the whole result was explored and it also gives 0.477 and the standard error of the estimate is considered low at 1.00381. Finally, the model shows that there is no auto regression in the variables as the Durbin Watson of 0.402.

Table 8 ANOVA

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	207.692	1	207.692	206.117	.000[a]
	Residual	225.711	224	1.008		
	Total	433.403	225			

a. Predictors: (Constant), organizational competency

b. Dependent Variable: perceived ease of use

The ANOVA table for regression line shows that the P-value is 0.000 which is lower than 0.05 alpha values. The table also shows the f statistics of 206.117. Therefore, it shows that significant positive relationship exist between organizational competency and perceived ease of use which implies that the null hypothesis is rejected.

Table 9. Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.012	.213		4.751	.000
	Org. comp.	.770	.054	.692	14.36	.000

a. Dependent Variable: perceived ease of use

To test the significance of the regression for the two variables organizational competency (independent variable) and perceive ease of use (Dependent variable) the P-value was considered. The result shows that the average perceived ease of use is 1.012 when organizational competency is zero. The t-test value is 4.751 and its sig-value is 0.000 which is less than alpha value of 0.05 hence, it means that it is statistically significant. The t-test value of 14.36 and its sig-value is 0.000 which is less than alpha value of 0.05. Hence, single unit change in organizational competency impact in the shape of increase on perceived ease of use which means that the null hypothesis that there is no significance relationship between organizational competency and perceived ease of use is rejected.

H_3: There is no significant positive relationship between intention to use and service quality in Kogi state, North- central Nigeria.

Table 10. Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.577[a]	.333	.330	1.09199	.174

a. Predictors: (Constant), intention to use

b. Dependent Variable: service quality

Table 10 shows that there is a significant positive relationship between the dependent variable (service quality) and independent variable (intention to use) as indicated by a R of 0. 577. The coefficient of determination R^2 (R square) which measures the percentage of the total change in dependent variable that can be explained by independent variable indicating that intention to use

increase 0.333 which means that intention to use the 33% of intention to use. This also implies that a 1% increase in intention to use will lead to 33% of service quality. However, this could be overstated so the adjusted estimate for the whole result was explored and it also gives 0.330 and the standard error of the estimate is considered low at 1.09199. Finally, the model shows that there is no auto regression in the variables as the Durbin Watson of 0.174.

Table 11. ANOVA

ANOVA[b]

Model	Sum of Squares	Df	Mean Square	F	Sig.
1Regression	133.640	1	133.640	112.072	.000[a]
Residual	267.108	224	1.192		
Total	400.748	225			

a. Predictors: (Constant), intention to use
b. Dependent: service quality

The ANOVA table for regression line shows that the P-value is 0.000 which is lower than 0.05 alpha values. The table also shows the f statistics of 112.072. Therefore, it shows that significant positive relationship exists between intention to use and service quality which implies that the null hypothesis is rejected.

Table 12. Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.950	.195		10.01	.000
	Int. to use	.529	.050	.577	10.59	.000

a. Dependent Variable: service quality

To test the significance of the regression for the two variables intention to use (independent variable) and service quality (dependent variable) the P-value was considered. The result shows that the average service quality is 0.529 when intention to use is zero. The t-test value is 10.012 and its sig-value is 0.000 which is less than alpha value of 0.05 hence, it means that it is statistically significant. The t-test value of 10.59 and its sig-value is 0.000 which is less than alpha value of 0.05. Hence, single unit change in intention to use impact in the shape of increase on service quality which means that the null hypothesis that there is no significance relationship between intention to use and service quality is rejected.

Conclusions

The research concludes that cloud-based computing practices enhance the performance of deposit money banks in Kogi state, North- central, Nigeria. This is obvious because through adoption of such cloud-based computing techniques deposit money banks have been able to strive competitively in terms of perceived usefulness, perceived ease of use and service quality. More so, banks cloud-based computing strategies enable them to achieve a sound competitive advantage in terms of improved service delivery and customers' satisfaction.

Recommendations

The research therefore recommends that deposit money banks in Kogi state should not only sustain its cloud-based computing strategies but should carryout periodic review in order to make its services have competitive edge thereby improving performance towards serving its clients with the global best practices. Additionally, cloud-based computing techniques adopted by these deposit money banks should emphasis on innovative techniques that is not only targeted at meeting immediate needs of firms and other stakeholders but strategically ensure that employees of the banks are trained to enable them provide services strategically to meet the dynamics associated with banking practices that would guarantee sustained improved performance. Finally, government and other relevant regulatory bodies should ensure that banking operations are strictly monitored with the view to ensuring continuous adherence to business ethics in banking operations as this measure would build the confidence of stakeholders especially the banking public thus putting these banks on a sound footing towards improved performance and customers' satisfaction.

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