DOI: 10.21276/sjbms

Saudi Journal of Business and Management Studies **ISSN 2415-6663 (Print)**
Scholars Middle East Publishers **ISSN 2415-6671 (Online)**
Dubai, United Arab Emirates
Website: http://scholarsmepub.com/

Electronic Learning (E-Learning) and Performance of Selected Commercial Banks in Awka Metropolis, Anambra State, Nigeria

Agbionu Clementina[1], Okwuchukwu Emmanuel Chukwudi[2], Arachie Augustine Ebuka[3]
[1-3] Department of Business Administration, Nnamdi Azikiwe University, Awka, Nigeria.

***Corresponding Author:**
Arachie Augustine Ebuka
Email: arachieaustine@gmail.com

Abstract The seeming lack of attention paid to educating customers through their mobile devices on how to do transactions electronically necessitated this study. The essence of paying particular attention on mobile devices stems from the fact that they are more handy and flexible. In view of the above, this study examined the relationship that exists between electronic learning and performance of selected Banks in Awka Metropolis. The work was anchored on Technology Acceptance Model (TAM). Correlation Survey Research Design was adopted for the study. The population of the study was infinite and sample size was 384 arrived at using Z score formula for infinite population. Pearson's Product Moment Correlation Co-efficient was adopted in analyzing the data. A coefficient of correlation (r) value of 0.950 was got which revealed that there is a significant positive relationship between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis. Sequel to the findings, the study concluded that organization will perform better in delivering quality services to their customers if they focused more on training customers via their more handy devices. It was recommended among other things that management should pay more attention to training customers via their more handy devices as it provides more flexibility and convenience to the customers and this will positively affect the service delivery capacity of the banks.
Keywords: Electronic Learning, Performance, Mobile Learning, Flexibility.

INTRODUCTION

The banking sector globally thrives on customer's patronage, and so, banks try everything within their powers to outperform and edge-out the others from the market through improved customer service provision so as to maintain a large customer base. Commercial banks in Awka Metropolis just like other commercial banks in Nigeria have embraced Information and Communication Technology (ICT) and are moving increasingly towards electronic banking to support the cashless policy of the Federal Government of Nigeria, to reduce cost and to improve convenience in service provision. To achieve this, the banks make it a point of policy to sensitise, educate and encourage customers to key into the electronic banking platforms provided by the banks to make service provision more convenient and flexible to the customers and improve service delivery. This makes training and teaching customers how to operate and use the platforms for electronic banking inevitable. The banks seem not to be lagging behind in this regard as they try as much as they can to introduce customers to new packages; they direct and teach them how to do it. They do this whenever customers come into the bank premises to assess banking services. It is mostly done in a traditional face-to-face manner, though some are done via sending test massages and mails to customer's devices.

With the ever changing trends in customer needs and values, global market trend and the alarming rate of competition in the market and the need to be highly ICT compliant, the need also arises for regular training of personnel to be able to function well and transfer the knowledge to customers [1]. The advancement of IT has contributed to the exponential growth in corporate electronic learning (E-learning) in recent years. This revolution enables employees and customers to obtain an intimate learning experience without attending a brick-and-mortar facility [2]. Shafi and Kavitha [3] posit that E-learning is the use of computer network technology, primarily via the internet, to deliver information and instructions to individuals. There is ample and growing evidence that since the nineties, a new growth regime based on information and knowledge has emerged [4]. The concept of knowledge economy reflects the fact that the competitiveness of firms, regions and countries are currently dependent on their ability to create access and use knowledge. As banks strive to enhance competitiveness by constantly promoting continuous learning culture, e-learning continues to grow in popularity as organizations strive to better meet their immediate and strategic needs for a flexibility and convenience in service deliver [5].

STATEMENT OF THE PROBLEM

Learning methods have changed over the years and managers are faced on a daily basis with the challenge of choosing the most appropriate method that best suits the purposes and situations on ground. Little seem to have been done with regards to providing tutorials and training electronically to customers on the usage of their smart devices to assess various services offered electronically. The focused firms have done much in providing banking services to customers through smart phones and other internet enabled devices. They have also taken it a notch further by making recharging of phones, transfer of money, checking of account balance and paying of bills accessible not only through internet enabled devices but through all sorts of devices provided it is a Global System for Mobile Communication (GSM). All these are in a bid to improve customer service delivery to enhance customer satisfaction and increase customer base of the firms. However, the effort put in sensitizing the customers on the usage of electronic devices to make transaction via their devices (mobile phones, tablets, laptops) when they come to the bank premises seem not to be the same effort made on provision of learning and tutorials to customers on usage of these devices through customer's mobile devices which would have been more convenient and flexible to the customers. The customers sometimes are ignorant of such services such as checking account balance, fund transfer, paying of bills etc. Sometimes as well, the customers do not have the kind of devices that support such applications, or they are just not interested as a result of fear of being defrauded, ignorance of maximizing the full potentials of their devices, fear of hidden charges and cost of subscription. This seem to be affecting the customer service satisfaction as customers still need to come to the bank premises to do transactions they could have done at home, they still need assistance in doing transaction on Automated Teller Machine (ATM) which could have been avoided if learning on how to use them are provided through customers mobile devices. This also seem to affect the banks as investments made on these aspects (provision of mobile and other electronic banking services) appear not to be yielding the desired dividend as a result of poor customer usage. The banks as a result of poor customer usage of these forms of services have to maintain maximum number of staff to attend to customers which would not have been the case if customers embrace learning on their mobile devices on how to perform transactions over their devices. It was against this backdrop that this study was deemed necessary.

OBJECTIVE OF THE STUDY

The broad objective of the study is to ascertain the type of relationship that exists between E-learning and performance of the selected Commercial Banks in Awka Metropolis. Specifically, the study seeks to:

a) Ascertain the type of relationship that exists between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis.

Research Question

a) What type of relationship exists between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis?

Research Hypothesis

a) H_1: There is a significant positive relationship between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis.

Scope of the Study

The study is limited to customers of Keystone Bank, Unity Bank Plc and Sterling Bank Plc all located within Awka metropolis.

REVIEW OF RELATED LITERATURES

Conceptual Review

E-learning

E-learning is a term, introduced along with the introduction of Information and Communication Technology (ICT). The term has over the years been used as a synonym for Technology-Enhanced Learning (TEL). Definitions of E-learning are various, diverse and lack unity [6]. E-learning is a self-paced, electronic training module taken on a stationary personal computer without the involvement of a live instructor or facilitator. Such training modules may include videos, quiz questions, or other interactivity between the learner and the computer interface that provides immediate feedback. These modules do not require any external party's evaluation of responses [7]. According to Behera [8], it comprises all forms of electronically supported learning and teaching. The ICT systems, whether networked or not serve as specific media to implement the learning process. Rosen [9] opines that E-learning is best defined as the category consisting of training and learning over the Web – training that can be delivered over an intranet, extranet or the Internet. To Yılmaz [10], it is the use of Internet technologies in order to create a rich learning environment which includes a large variety of instruction and information resources and solutions, and also to deliver this environment.

E-learning has evolved as a substitute to the traditional classroom-based training methods. It allows managers to deliver consistent training content quickly to a large number of learners who are geographically

dispersed [11]. This method of training delivery has over time proven to be much less expensive than the face-to-face training that firms have historically offered their workforce [12]. Due to its access flexibility and just-in-time delivery, E-learning is emerging as a popular approach for learning in organizations or workplace settings [13]. E-learning is the acquisition and use of knowledge distributed and facilitated primarily by electronic means. It may include the use of web-based teaching materials and hypermedia in general, multimedia CD-ROMs, websites, discussion boards, collaborative software, E-mail, blogs, wikes, test chat, computer aided assessment, educational animation, simulations, games, learning management software, electronic voting systems and more, with possibly a combination of different methods being used [8]. It covers a wide set of applications and processes, such as Web-based learning, computer-based learning, virtual classrooms, and digital collaboration. It includes delivering content via the Internet, intranet/extranet (LAN/WAN), audio and videotape, satellite broadcast, interactive TV, and CD-ROM [46].

Mobile Learning (M-Learning)

M-learning is sometimes considered merely an extension of E-learning, but quality M-learning can only be delivered with an awareness of the special limitations and benefits of mobile devices. It has the benefits of mobility and its supporting platform. [8] posits that it is a means to enhance the broader learning experience. It is a powerful method of engaging learners on their own terms. It is the use of mobile or wireless devices for the purpose of learning while on the move. It is learning accomplished with the use of small, portable computing devices. These computing devices may include: smart phones, personal digital assistants (PDAs) and similar handheld devices. There have been some debates on the inclusion of tablet and laptop computers as M-learning [8, 14] posit that often, wireless two-way internet connection is assumed as an integral component. Typical examples of the devices used for mobile learning include cell phones, smart phones, palmtops, and handheld computers; tablet PCs, laptops, and personal media players can also fall within this scope.

M-learning means "acquisition of any knowledge and skill through using mobile technology anytime, anywhere that result in alteration of behaviour. It also brings strong portability by replacing books and notes with small Random Access Memories (RAM) filled with tailored learning contents. Quinn [15] states that M-learning is learning through mobile computational devices. Shepherd [16] Says: M-learning is not just electronic, it's mobile. Colazzo, Ronchetti, Trifonova, and Molinari [17] state that, a mobile learning educational process can be considered as any learning and teaching activity that is possible through mobile tools or in settings where mobile equipment is available.

M-learning has the advantage of taking place anytime and anywhere. Education is available when and where it is needed. M-Learning can be done at the university, at the office, at home, on the road, 24 hours a day, and seven days a week. Learners like M-learning because it accommodates different types of learning styles. They have the advantage of learning at their own pace. Employees can also learn through a variety of activities that apply to many different learning styles. Learners can fix M-learning into their busy schedule. If they hold a job, they can participate in M-learning right at their desk [18].

Performance

Though the concept of performance has gained prominence in management and organizational studies, the term seem not to have a consensus among experts in management as regards to its definition. Hefferman and Flood [19] assert that organizational performance has suffered from not only a definition problem, but also from conceptual problems. Daft [20] opines that performance as it has to do with organizations is the organization's ability to accomplish its aims through the use of resources in a properly structured manner. On his part, Richardo [21] asserts that performance is the ability to achieve organizational goals and objectives. Martineli [22] opines that performance is a measure of the state of an organization, or the outcomes that results from management decision and execution of those decisions by employees of the organization.

Performance is a set of financial and non financial indicators which offer information on the degree of achievement of objectives and results [23]. This is to say that performance can be viewed from financial angle which is quantitative in nature and non financial which is qualitative or perceptual and could be measured through employees job performance, commitment level, customer retention and service delivery capacity. Hodge and Williams [24] suggest that performance has also been conceptualized using non-financial and financial measures from both perceptual and objective sources. Financial measures allow researchers to build benchmarking analysis and trend analysis and consist of indicators such as profitability, return on equity, share capital, return on investment and the likes. Hodge and Williams [24] posit that perceptual sources comprise of financial health or employee evaluation of organizational effectiveness and their overall level of satisfaction and commitment.

Learning platforms which provide flexibility to the employees and customers could be an added advantage to the firm and a source of competitive

advantage and improved performance. M-learning does this as it is corroborated by previous researchers. Moore [25] opines that the primary advantage of M-learning has been the opportunity to provide training anytime, anywhere, at the user's convenience and flexibility is enshrined in it. The benefits of M-learning have been widely discussed including cost-effectiveness, timeliness and access flexibility [26]. Bouhnik and Marcus [27] have specifically stated that e-learning has four advantages: (1) freedom to decide when each online lesson will be learned, (2) lack of dependence on the time constraint, (3) freedom to express thoughts and (4) accessibility to the course's online materials. All these benefits accruing to firms as a result of M-learning experience contributes to organizational performance and customer service delivery. These benefits help organizations attract outstanding employees and obtain more efficient business procedures, and lower costs [28].

Flexibility in Service Delivery

The term "flexibility" has gained for itself a host of connotations over the years as it is being used in so many different ways in the fields of Labour Economics, Industrial Sociology, Political Economy and Management. It is facing challenges of unanimity in its precise content and connotations. More currently, the term flexibility is used in a different way, to refer to the ability of firms (or economies) to swiftly vary the quantity and quality of labour inputs according to the fluctuations in demand for the product/service they produce/provide and according to the opportunities offered by the technological environment. After reviewing several definitions Golden and Powell [29] suggest that flexibility could best be described as a general capacity to adapt to changing situations and circumstances. Flexibility often appears in many different forms as for example flexibility in products, processes, services, labour, speed, technology, organizational structure or culture [30]. Without being clear about the definition, ingredients and consequences of flexibility, it seems that organizations often use the term flexibility as an all-in-one device suitable for every purpose [29]. As stated by Volberda [31] "The more uncertain the situation, the more an organization will need flexibility as a complement to planning". In the context of this study however, flexibility has to do with the ease of providing services to the customers using user-friendly-gadgets and equipment.

With flexibility in place, learners are offered a variety of options for personalizing the learning experiences based on their specific needs and preferences. To increase flexibility, therefore, means essentially to overcome obstacles emerging from the rigidity of traditional forms of education by enabling learners to select what is best for them with respect to key dimensions of learning and using same to provide services [32]. It will be difficult to have a successful organization without a match in organizational flexibility and employee flexibility. To get to this point, organizations strive for higher flexibility in all aspects because these characteristics help them to align and adjust their strategy with the ever-changing environmental context they are operating in [33-35]. Organizational flexibility seems to be jointly responsible for the stability, sustainability and success (SSS) of an organization [30].

Theoretical Framework

The work is anchored on the Technology Acceptance Model (TAM) developed by Davis, Bagozzi and Warshaw in [36]. It is the mostly applied model of user's acceptance and usage of technology [37]. TAM has proven to be a theoretical model in helping to explain and predict user behaviour of information technology [38]. TAM is considered an influential extension of theory of reasoned action (TRA), according to Ajzen and Fishbein [39]. Davis, Bagozzi, and Warshaw [36] proposed TAM to explain why a user accepts or rejects information technology by adapting TRA. TAM provides a basis with which one traces how external variables influence belief, attitude, and intention to use. Two cognitive beliefs are posited by TAM: perceived usefulness and perceived ease of use. According to TAM, one's actual use of a technology system is influenced directly or indirectly by the user's behavioural intentions, attitude, perceived usefulness of the system, and perceived ease of the system. TAM also proposes that external factors affect intention and actual use through mediated effects on perceived usefulness and perceived ease of use.

This theory is linked to this study in that the perceived ease of usage of the technology that houses the learning program could be measured by how flexible and convenient it is to users and will influence the behaviour and attitude of customers towards the learning process and how it is deployed to provide services to the customers. That is, the acceptance level of the learning program is determined by how flexible it is to the learners which will influence the outcome of the learning program and that is the linkage between the theory and the study.

Empirical Review

Ohiwerei, Azih and Okoli [40] studied Nigerian universities to unravel the problems militating against the utilization of information and communication technology where Business Education programmes are being offered. The paper also examined the teaching and learning of information and communication technology. Some of the problems which were highlighted and discussed were lack of computers, lack of qualified teachers to teach ICT in schools, lack of provision of electricity in schools, lack

of internet connectivity and obsolete computers etc. They recommended that university authorities need to improve the course Management (both in the regular curriculum and in distance education), collaborate in online teaching and learning with other faculties and students from around the world, recruit qualified Business Education ICT teachers, provide electricity as well as solar generating sets for all the universities and connect all the universities, faculties as well as departments to ICT nationwide.

Tyechia [7] tested the comparative effectiveness of the three modes of training: traditional face-to-face training (FTF), computer laboratory e-learning, and m-learning. The study participants were divided into three groups. Each group completed training in one of the delivery formats. Learning effectiveness was measured by the change in score between the pre- and post- assessment. ANOVA was performed to determine whether any difference in effectiveness was significant. Learners were also surveyed to capture demographic information. The research showed no significant difference in learning effectiveness among the FTF, e-learning, and mobile learning groups. Based on these findings, it was concluded that mobile learning and e-learning offer the same outcome as FTF training. Therefore, managers must consider other factors, such as cost and deployment time, when selecting a training delivery method.

Atufe [41] carried out a study to determine the nature of relationship existing between ICT and Performance of selected commercial banks in Delta State. The study was anchored on Structural Empowerment Theory by Kantter. The study employed a correlation research design. The population of study was 1277 and a sample size of 305 arrived at using Taro Yamai Formula. Pearson's Product Moment Correlation Coefficient was used in analyzing the data. The findings revealed that customer training on online banking has a significant positive relationship with service delivery. The study recommended that organizations should make their electronic platforms more customer friendly so that customers will not find it difficult to use and that incentives should be used by the organization to entice customers to use the various on-line platforms.

Essam and Al-Ammary [42] investigated the factors that affect the use of e-learning by the post-graduate students at the Arab Open University, Kingdom of Bahrain. The study sample was comprised of postgraduate students enrolled in the AOU—the Kingdom of Bahrain branch. Two hundred copies of questionnaire were distributed to respondents both in person and mail but only one hundred and fifty were collected. Results on the research model and hypotheses showed that motivation was the main factor that has the most significant impact on using e-learning at the AOU, followed by student-student interaction. Student-instructor interaction also was shown to have an indirect impact on e-learning via motivation.

Oluwatoni, Abahand and Achimugu [43] examined the impact of Information Technology in Nigeria's Banking Industry. Student t-test was used to test the hypothesis. The study revealed that the deployment of IT facilities in the Nigerian Banking Industry has brought about fundamental changes in the content and quality mental changes in the content and quality of banking business in the country.

Adereti [44] studied selected micro finance institutions in Ogun State Nigeria to ascertain the impact of ICT on their performance. Chi-square and regression analysis were used to analyze the collected data and findings revealed that the recent upsurge in effectiveness and efficiency in the Micro Banking Sub-sector in Nigeria is attributed to the high investment in information technology. The study recommended that Micro Finance Banks in Nigeria need to encourage their customers by providing regular information technology development.

Summary of Review of Related Literature

Training could be embarked upon through various means and in the 21st ICT driven world, training approach has continued tilting towards electronically powered training where the brick and wall methods especially in the organization is no longer appealing. This is probably because it has been observed by researchers to be more convenient for organizations and even cheaper compared to the face-to-face methods where logistic arrangement would have to be made for the trainees and the trainers. A new nomenclature in electronic learning has also entered the scene "Mobile Learning". M-learning is a subset of e-learning modalities and specifically refers to electronic delivery of training via mobile devices such as smart phones, tablets, and laptops. The new generation of e-learning is delivered in a mobile environment.

GAP IN KNOWLEDGE

Despite the positives that are drawn from M-learning platform, there seem to be little research to establish the efficacy of these newer training methods. Looking at the empirically reviewed works in this study, there are those who have focused on e-learning and some are on ICT and its impact on organizations and high institutions, none however was devoted to studying M-learning specifically as a construct. This substantiates the view that there seem to be a dearth of empirical studies on m-learning not yet harnessed. This is the lacuna this study intends to fill.

METHODS

Research Design

Because the study was aimed at ascertaining the type of relationship existing between the variables of the study (M-learning and Flexibility in Service Delivery), a Correlation Survey research design was adopted because it is best suited for relationship studies.

Population of the Study

The population of the study consist of customers of Keystone Bank, Unity Bank Plc and Sterling Bank Plc within Awka Metropolis. The customers that have operated accounts for at least one year in these banks are included and they are infinite.

Sample Size and Sampling Technique

Because the population of the study is infinite, the sample size was determined using the Z-score formula for infinite population and three hundred and eighty-four (384) was arrived at to represent the sample size.

Z-score Formula

$n = P(1-P)\left(\frac{Z}{e}\right)^2$

Where:

n=Sample size, P=Population parameter (0.5), Z = Level of confidence is 95% (1.96)

e = Level of significance (0.05)

1 = a constant

Substituted:

$n = 0.5(1-0.5)\left(\frac{1.96}{0.05}\right)^2$

$n = 0.25(1536.64)$

$n = 384$

Instrument for Data Collection

The Instrument used in the study is a structured questionnaire which was designed to elicit direct answers from the respondents. The questionnaire was simple and concise for ease of understanding. Likert 5 point scale was used. The measurement scales were Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1).

The instrument was distributed using accidental sampling; the customers that were stumbled upon in the focused banks premises were given questionnaire. One hundred and twenty eight (128) copies of questionnaire were assigned to each of the three banks making it a total of three hundred and eighty four (384). Three hundred and eighty (380) copies of valid questionnaire were finally used as four (4) copies were lost in the process.

Validity of Instrument

Validators from Educational Foundation Department were engaged in validating the instrument. They requested for the research objective, research question and hypothesis. After which they validated it based on how valid it was face wise and content wise. So, the study adopted face and content validity so as to make sure the instrument measures what it intends to measure.

RELIABILITY OF THE INSTRUMENT

The study adopted Spearman-Brown Split Half reliability technique in ascertaining the consistency level of the instrument in eliciting information. Seventy seven (77) copies of questionnaire was used which represents 20% of the sample size of the study and it was run in Statistical Package for Social Sciences Version 20 (SPSS Ver.20) and the result got was 0.908 which is higher than the bench mark of 0.7 and hence the instrument was certified to be reliable. The result and workings are shown below:

METHOD OF DATA ANALYSIS

The data were analyzed using Pearson's Product Moment Correlation Coefficient at 0.05 level of significance with the aid SPSS Version 20. This is because the study is a relationship study and so correlation analysis best suits this purpose.

DISCUSSION OF FINDINGS

The result obtained from the test of hypothesis shows that there is a high significant positive relationship existing between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis. This implies that the more the focused firms adopt mobile learning and training of customers in the organization, the more it will increase the flexibility in service delivery to the customers because the relationship is a direct relationship. The more the independent variable increases, the dependent variable also increases. This finding is in tandem with earlier findings such as Atufe [41] that revealed that customer training on online banking has a significant positive relationship with service delivery. Also, Oluwatoni, Abahand and Achimugu [43] whose findings revealed that the deployment of IT facilities in the Nigerian Banking Industry has brought about fundamental changes in the content and quality of banking business in Nigeria is also related to the findings of this study. Similarly, Adereti [44] who found that the recent upsurge in effectiveness and efficiency in the micro banking sub sector in Nigeria is attributed to the high investment in information technology also aligns with this study's findings.

SUMMARY OF FINDINGS

From result of the test of hypothesis tested, the correlation coefficient is .950 showing a high positive relationship and from the probability value which is .000 which is less than the significant level at .05, 1-

tailed test (P-value < 0.05), this shows that the relationship is significant. Thus, the research hypothesis is accepted and it is stated that there is a significant positive relationship between M-learning and Flexibility in Service Delivery of the selected Commercial Banks in Awka Metropolis.

CONCLUSION

The study concludes that organization will perform better in delivering quality services to their customers if they focused more on training customers via their more handy devices such as their smart phones, personal computers and tablets because they are more convenient and flexible to the customers and will enhance service delivery and satisfaction.

RECOMMENDATIONS

The study recommends among other things that the management of the focused firms need to:

a. Pay more attention to training customers via their more handy devices as it provides more flexibility and convenience to the customers and this will positively affect the service delivery capacity of the banks.
b. Ensure that electronic transactions of customers are fraud free to boast the confidence of customers in online platforms.
c. Incentives should be provided to customers for learning via their phone on how to do online transaction as this will increase the interest of the customers in the scheme and reduce the cost of transaction to the banks.

REFERENCES

1. Oliver, R. (2002). The role of ICT in higher education for the 21st century: ICT as a change agent for education. *Retrieved April*, *14*, 2007.
2. Ramayah, T., Ahmad, N. H., & Hong, T. S. (2012). An assessment of e-training effectiveness in multinational companies in Malaysia. *Journal of Educational Technology & Society*, *15*(2), 125.
3. Shafi, R. M., & Kavitha, B. (2012). Establishing a performance testing approach for e-learning applications. *Global Journal of Computer Science and Technology*.
4. Carayannis, E. G., Popescu, D., Sipp, C., & Stewart, M. (2006). Technological learning for entrepreneurial development (TL4ED) in the knowledge economy (KE): case studies and lessons learned. *Technovation*, *26*(4), 419-443.
5. Salas, E., Kosarzycki, M. P., Burke, C. S., Fiore, S. M., & Stone, D. L. (2002). Emerging themes in distance learning research and practice: some food for thought. *International Journal of Management Reviews*, *4*(2), 135-153.
6. Arh, T., & Blažič, B. J. E-Learning in Practice–An Empirical Study of the Impact of Web 2.0 Technologies and E-Learning on Companies' Business Performance.
7. Paul, T. V. (2014). *An evaluation of the effectiveness of e-learning, mobile learning, and instructor-led training in organizational training and development*. Hampton University.
8. Behera, S. K. (2013). E-and M-Learning: A comparative study. *International Journal on New Trends in Education and Their Implications*, *4*(3), 65-78.
9. Rosen, A. (2000). Measuring ICT Usage and Electronic Commerce in Enterprises: Proposal for a Model Questionnaore, OECD, Paris, 1-16.
10. Yılmaz, Y. (2012). Knowledge Management in E-Learning Practices. *The Turkish Online Journal of Educational Technology –11*(2), 150-155.
11. Welsh, E. T., Wanberg, C. R., Brown, K. G., & Simmering, M. J. (2003). E-learning: emerging uses, empirical results and future directions. *international Journal of Training and Development*, *7*(4), 245-258.
12. Derouin, R. E., Fritzsche, B. A., & Salas, E. (2005). E-learning in organizations. *Journal of Management*, *31*(6), 920-940.
13. Rosenberg, M. J. (2005). *Beyond e-learning: Approaches and technologies to enhance organizational knowledge, learning, and performance*. John Wiley & Sons.
14. Kukulska-Hulme, A., & Traxler, J. (2005). *Mobile learning: A handbook for educators and trainers*. London: Routledge.
15. Gray, R. H., Kiwanuka, N., Quinn, T. C., Sewankambo, N. K., Serwadda, D., Mangen, F. W., ... & Chen, M. Z. (2000). Male circumcision and HIV acquisition and transmission: cohort studies in Rakai, Uganda. *Aids*, *14*(15), 2371-2381.
16. Carlberg, R. G., Yee, H. K. C., Morris, S. L., Lin, H., Hall, P. B., Patton, D. R., ... & Shepherd, C. W. (2001). Galaxy groups at intermediate redshift. *The Astrophysical Journal*, *552*(2), 427.
17. Colazzo, L., Ronchetti, M., Trifonova, A., & Molinari, A. (2003). Towards a multi-vendor mobile learning management system. In *E-Learn: World Conference on E-Learning in Corporate, Government, Healthcare, and Higher Education* (pp. 2097-2100). Association for the Advancement of Computing in Education (AACE).
18. Khademi, M., Kabir, H., & Haghshenas, M. (2011, September). E-learning as a Powerful Tool for Knowledge Management. In *International Conference on Distance Learning and Education (ICDLE 2011)* (pp. 16-18).
19. Heffernan, M. M., & Flood, P. C. (2000). An exploration of the relationships between the adoption of managerial competencies, organisational characteristics, human resource sophistication and performance in Irish

organisations. *Journal of European Industrial Training*, *24*(2/3/4), 128-136.
20. Daft, R. L. (2001). *Essentials of organization theory and design*. South Western Educational Publishing.
21. Ricardo, R., & Wade, D. (2001). Corporate performance management: How to build a better organization through measurement driven strategies alignment.
22. Martineli, P. D. (2001). Systems Hierarchy and Management. Systems Research and Behavioural Sciences 18(1), 68-82.
23. Elliott, R., Bohart, A. C., Watson, J. C., & Greenberg, L. S. (2011). Empathy.
24. Hodge, J. B. & Williams, A. P (2004). *Organizational Theory*. Boston: Allyn and Beacon.
26. Moore, J., Oussena, S., & Zhang, P. (2009). A portable document search engine to support off-line mobile learning.
27. Lorenzetti, J. P. (2005). How e-learning is changing higher education: A new look. *Distance education report*, *22*(7), 4-7.
28. Bouhnik, D., & Marcus, T. (2006). Interaction in distance-learning courses. *Journal of the Association for Information Science and Technology*, *57*(3), 299-305.
29. Liu, Y. C., Huang, Y. A., & Lin, C. (2012). Organizational factors' effects on the success of e-learning systems and organizational benefits: An empirical study in Taiwan. *The International Review of Research in Open and Distributed Learning*, *13*(4), 130-151.
30. Golden, W. & Powell, P. (2000). Towards a definition of flexibility: in search of the Holy Grail. *Omega*, *28, 373-384.*
31. Johnson, G., Scholes, K. & Whittington, R. (2006). Exploring Corporate Strategy . Part two, Chapter 3. *Harlow: FT Prentice Hall.*
32. Volberda, H. (1997). Building Flexible Organizations for Fast-moving Markets. Long Range Planning, 30 (2), 169-183.
33. Collis, B. & Moonen J. (2001). *Flexible learning in a digital world.* Oxon: Routledge Falmer.
34. Kara, S., Kayis & O'Kane, S. (2002). The Role of Human Factors in Flexibility Management: A Survey. Human Factors and Ergonomics in Manufacturing, 12 (1), 75-119.
35. Van Dam, K. (2004). Antecedents and Consequences of Employability Orientation. *European Journal of Work and Organizational Psychology, 13* (1), 29-51.
36. Stavrou, E. T. (2005). Flexible Work Bundles and Organizational Competitiveness: A Cross-National Study of the European Work Context. *Journal of Organizational Behaviour, 26,* 923-947.
37. Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1989). User Acceptance of Computer Technology: A Comparison of two Theoretical Models. Management Science, 35(8), 982–1003.
38. Venkatesh, V., & Davis, F. D. (2000). A Theoretical Extension of the Technology Acceptance CModel: Four Longitudinal Filed Studies. Management Science, 46, 186–204.
39. Legris, P., Ingham, J., & Collerette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & management*, *40*(3), 191-204.
40. Ajzen, I., & Fishbein, M. (1980). Understanding attitudes and predicting social behaviour.
41. Ohiwerei, F. O., Azih, N., & Okoli, B. (2013). Problems militating against utilization of ICT in teaching of business education in Nigerian universities. *European International Journal of Science and Technology*, *2*(7), 40-48.
42. Atufe, O. D. (2016). Information and Communication Technology (ICT) and Performance of Selected Commercial Banks In Delta State. A Seminar Paper Presented to the Department of Business Administration, Faculty of Management Sciences, Nnamdi Azikiwe University, Awka; In Partial Fulfilment of the Requirements for the Award of Master of Science (M.Sc) Degree In Business Administration.
43. Essam, S. & Al-Ammary, J. (2013). The Impact of Motivation and Social Interaction on the E-Learning at Arab Open University, Kingdom of Bahrain. Creative Education 4(10), 21-28.
44. Oluwatoni, O. A., Abahand & Achimugu, P. (2011). The Impact of Information Technology in Nigeria's Banking Industry. *Journal of computer science and engineering*, *7*(2).
45. Oladipupo, F. O., Kareem, O. W., Adereti, F. O., & Abubakar, H. N. (2010). Gender discrimination among the rural household in Edu Local Government Area of Kwara State, Nigeria. *Journal of Agriculture and Rural Development*, *6*.
46. Kirschner, P. A., & Paas, F. (2001). Web-enhanced higher education: a tower of Babel. Computers in Human Behavior, 17(4), 347-353.