

EMPLOYEE ACCESS CONTROL AND SERVICE DELIVERY OF DEPOSIT MONEY BANKS IN RIVERS STATE.

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ABSTRACT

This study investigated the relationship between employee access control and service delivery of deposit money banks in Rivers State. Descriptive research design was adopted for this study. The population of the study was all deposit money banks licenced and operational in Rivers State where a sample size of 100 respondents was drawn. Self-structured questionnaire titled "strategic information management system and Organizational performance Questionnaire' (strategic information management AJPQ)" was used to obtain primary data after validation and ascertaining the reliability coefficient of 0.92. Descriptive statistics (mean, standard deviation, and percentages) were used as statistical tool for analysing the data, while Spearman correlation was used as statistical tools to test the hypotheses with the Statistical Package for Social Sciences (SPSS). It was found that system customization had significant relationship with job performance of deposit money banks in Rivers State. It concluded that system customization is positively correlated with organizational performance of deposit money banks in Rivers State. Based on the findings of this study it was recommended that deposit money banks should ensure their system automation are dynamically innovative, creative and accommodative; and continually contribute to societal strategic transformation in compliance with professional code of conduct, ethics and excellence as to foster a success-oriented organization.

Keywords: Access Control, Service Delivery, Efficiency

INTRODUCTION

Access control methods is a critical stage toward fulfilling the constraints of the board to the extent that entrance control, considering different perceived inside and external security necessities. In this manner Access control strategies should be researched in more detail. Access control procedures is the strategy engaged with doing various activities that work with the security of an affiliation's business information assets. This cycle is an outpouring of the entry control targets, which were the conditions made by the board. In a general sense, Access control frameworks incorporates executing wellbeing endeavors that show the rules of an affiliation's security system, different security procedures and other security programs (Whitman and Mattord, 2003). Access control procedures hopes to influence progressive culture (Whitman and Mattord, 2003), to lay out a safeguarded information environment and moderate business information risk. Access control strategies is a constant cycle, requiring reliable review and updating to remain mindful of the latest development upgrades and their connected risks (Whitman and Mattord, 2003) and to moreover ensure that the affiliations access control goals are the most grounded gadget a firm can use to convey buyer devotion and besides track down its bearing in the shaky business environment, achieving robustness, high effectiveness, delegate feasibility.

Whitman and Mattord (2004) express that in the present overall business areas, relationship of various sorts are dependent upon and engaged by information advancement, which is the instrument that gets, stores, and transports information (p. 2). Harris (2003) underlines that public utilities, military Défense structures, financial establishments, clinical workplaces, and each possible business region are dependent upon information advancement. In this way, he raises that the level of dependence and the level of joining that development has achieved in our lives makes access control an impressively more significant and key discipline to be watched out for (p. 20).

Ross et al. (2007) express how much affiliations have come to depend on information and information structures to coordinate day to day timetable and essential missions and business abilities suggests that the protection of the central systems and the information such structures have is fundamental to the result of the affiliation (p. 1). The International Standards Organization (ISO) report ISO-27002 (2005) moreover highlights that information and the supporting cycles, systems, and associations are huge business assets and further underlines the meaning of defending an affiliation's information communicating that "describing, achieving, staying aware of, and further creating access control may be key to keeping an advantage, pay, efficiency, legal consistence, and business picture" (p. viii). Similarly, ISO-27002 (2005) portrayed Access control frameworks as the groundwork of an organization structure for access control inside the affiliation. The occupation of progressive organization concerning access control according to ISO-27002 is to ensure the distinctive confirmation of access control targets, definitive necessities are met, composed in critical cycles; sort out, overview, and underwrite access control care/setting up from time to time, and besides review the reasonability of the execution of the entry control care/planning; give clear heading and recognizable organization support for security drives; give the resources for gain to influence program, give out of unambiguous positions and obligations in regards to get to control across the affiliation; Initiate plans and undertakings to stay aware of access control care, approve the execution of control in all divisions of the affiliation

Access control

According to CNSS (2010), access control is "the security of information and information structures from unapproved access, use, disclosure, aggravation, change, or destruction to give mystery, reliability, and openness". Zakaria (2004) portrays Access control strategies as necessary to complete to ensure that it is sensibly directing bets with that interface with security of information and information establishment assets. The emerging examples in information development (IT) have achieved affiliations using different ways of managing truly administer access control. These techniques consolidate bet based approach and business changed security approach. The creating gathering of Access control methodology has been driven by the essential for the information development (IT) industry to all the more probable arrangement with the quality and reliability of IT in business and answer a creating number of managerial and legitimately restricting regulatory and lawfully restricting necessities.

The supporting of access control contains the three properties which are security, decency and openness (Ashenden, 2008). Moreover, the properties of access control are Confidentiality which infers that information be revealed to an endorsed client, Integrity here recommends that information should not be modified by an unapproved client. Openness suggests information should be available when required and Authenticity suggests any client trying to get to the information is truly the client to whom the level of access has a spot. Obligation basically suggests the client is fit to the safeguarding of the information the client gets to. Notwithstanding the way that there are various properties like Non-denial and Reliability. due to the perils related with information structures, there should be need to give explicit measures to the risk that information system is facing. A risk is a justification behind naughtiness to an affiliation. Risks could be achieved by external or inside sources including anyway not limited to delegates exercises, exhibition of nature, malevolent codes, specific frustrations, cognizant attacks and competitors (Whitman and Mattord, 2005; Posthumus and von Solms, 2004). Regardless, this exhibits the way that attacks could be as electronic attacks or mix of social planning and motorized attacks and risks target shortcomings in an information system to really hurt. Shortcoming is a weakness of an information system that can be exploited by a risk (Kakareka 2003). Shortcomings could be unsound ICT gear, delicate mystery express, energetic programming, lacking delegates and weak real security, among others. A social planning attack is a system where an attacker uses methodologies to utilize human trust on the assigned structure to get restricted information. Phishing is a delineation of a social planning attack wherein an aggressor sends an email to an individual professing to come from a trusted in source,

for instance, a free email provider like Hotmail or Yahoo. The email requests that the client reply with account information and the client's record secret word, so the accepted source can affirm the right working of the record. A couple of aggressors send unconstrained messages in mass to recipients. These messages are called Spam.

These messages could cause stops up in an association. Spam messages might be for adverts, stunt, respectable objective, offers, etc. Malicious code or writing computer programs is contracted as malware, which is planned to penetrate information structures to execute malevolent exercises without the owner's consent. There are various classes of malware in any case, there are groupings of malware in which an assailant utilizes the item to hold up with permission to an ignored structure. A spyware is a class of malware which can be utilized by an attacker to collect information about the client. A spyware can be made to quickly record the client's keystrokes of a control center, for example. A PC contamination is another class of malware. A disease is a program that duplicates itself in a PC without the owner's consent or care. A contamination could hurt or kill data on a PC, execute an email program to spread itself to various PCs, or even eradicate everything in a hard circle. Robotized attacks are involved by aggressors endeavoring to track down shortcomings in information structures or aggregate email addresses for spam. A word reference attack is an outline of a mechanized attack that performs theorizing process using words from a word reference to break a mystery expression. Ophcrack v3.4.0 programming uses word reference attack to make a mystery expression with laugh uncontrollably to 14 characters with a mix of numbers, little letters, and capital letters Fernando (2010). Delegates can get to restricted information through endorsed permission, unapproved access or accidental access during their regular activities.

Service Delivery

As per Hawthorne studies and different other researches chips away at capability of master featured the way that workers who are happy with their work will have higher Organizational execution, and as such extraordinary work upkeep, than people who are not happy with their positions (Landy, 2011). Viability is a general concern, which has vague relationship with the future of the association (Arraya, 2013). It is the key for persistence in the savage universe of business and gives the connection an essential key position over its mates when it can accomplish more with less (Arraya, 2013). The check for money related viability of an association is the strength and nature of HR. HR hints, as far as possible, capacities and qualities of an alliance's trained professional's. It incorporates the information and wellness worker's apply to pass things and associations and on to the activities of the connection, its stuff and contraptions (Arraya, 2013). Precisely when HR is sufficiently persuaded, it prompts upgrade in capability and association development.

In money related points, capability is the degree of what is made to what is by and large expected to convey. It is the degree of creation capacity all through a given time span. To the prepared proficient; viability recommends new headway, machines and gear, evaluation and controls. To a business boss, viability has different consequences including sensibility and capacity. This is on the grounds that in association there are no quantifiable units of result, no efficiency limit and the non-presence of a persuading information base. Agoro (1991) utilizes the word capability to mean the result per unit of part input all through a given time span. It is the degree between the outcome of flood conveyed and the responsibility of assets consumed during the time spent creation. Adekoya (1991), concur underlining that efficiency is a degree of how well work assets/limits are participated in a firm and used for achieving a set outcome. Proficiency in progress is evaluated by the degree of obligation to yield. Capacity in the usage of work in an alliance consolidates acquiring the fundamental level of specialist's viability from the expert's with irrelevant use in labor compensation. The International Labor Organization (ILO) as referred to in Prokopenko (1992) portrayed adequacy to be the persuading and helpful usage of all assets; capital, work, material, energy, data and time. In this paper, Nwasike's (1991) definition is utilized, as a functioning definition. She portrayed adequacy as: „The ability with which data sources are utilized to make the ideal output“. Prior, Udo-

Aka (1983) depicted adequacy as a degree of in regular creation capacity, practicality and expert's efficiency of the specific alliance.

Akerele (1991) fights that viability is the "degree of how well a nation's assets are used for achieving a ton of results... appearing at the fundamental level of worker's capability with immaterial usage of assets". This is a coordinated significance of efficiency. Akerele (1991) further remained mindful of that: Productivity is a demeanor of the psyche. It is the standpoint of progress and unsurprising improvement of that which exists. It is the conviction of having the decision to change what exists. It is the certification of having the decision to additionally foster today than yesterday. It is the will to cultivate what's happening, paying little notice to how exceptional it could look. It is the reliable changes of money related conditions. It is the gone on with work to apply new strategy and it is the confidence in human cutoff points.

Empirical Review

Ldama and Nasiru (2021) zeroed in on the relationship among data and correspondence advancement and execution of store cash bank in Nigeria. The key target of this study is to look at the relationship among data and correspondence improvement and execution of store cash bank in Nigeria. The review embraced frame research plan; the amount of tenants in the review contains staff of First bank and Unity Bank Plc Mubi absolutely 48 staff all together. The instrument utilized for get-together information from the respondents is the overview, and the speculations were had a go at utilizing affiliation evaluation. The outcome shows that there is huge relationship between factors of the review since ($r = 0.876, 0.743, 0.922$ and $P < 0.05$). The tracking down uncovered that IT foundations (significant level gadgets, web office) are dependably remained mindful of in the bank, online association point network for e-filing of client is overall accessible for specialist to execution their responsibilities. Finding correspondingly revealed that having on the web office in representatives' work area help to help clients fulfillment. Delegates have ICT game plan stages in the normal working techniques in the alliance. Besides, the considering extra uncovered that, there are satisfactory PCs open to manage clients' grievances of any sort in the bank. The concentrate moreover suggests that the association of First Bank ought to keep on staying aware of fantastic ICT means of state of the art gadgets and web office that empower her representatives to push toward online place of cooperation network for e-filing of their clients, this will come procedure for developing the bank execution and clients level of fulfillment.

Kaloki (2017) Efficiency improvement is immense for this paper since it works on it to manage the way of life of any country hence its fittingness to the Nigerian business circumstance. Viability evaluation can likewise be viewed as the assessment of both the result and information assets of a supportive framework. These results and data sources are passed in numerical degree on to have a conscious truly checking rattle off. Techniques for surveying viability at the affiliation level are the Kurosawa fundamental framework, the Lawler's system, the Gold philosophy, and the speedy capability procedure.

Effectiveness generally speaking has been described in the Cambridge International and Oxford Advance Learner's statement references as the rate at which items are made concerning number of people and proportion of materials essential to conveyed it. On the other hand, effectiveness has been described as the utilization of resources in conveying a thing or organizations (Gaissey, 1993). It has furthermore been portrayed as the extent of the outcome (extraordinary and organizations) and data (Labor, capital or the board). The importance of proficiency is utilized by monetary experts at the advanced level to conclude the economy's prosperity, examples and improvement rate whiles at the endeavor level, it applies to areas of orchestrating, cost surveying, accounting and cost control (Mojahed, 2005).

METHODOLOGY

The cross sectional research design was adopted. The example for this study is 21 store cash banks making the review a registration study. A registration approach was taken on where data was looked

for from 21 banks in Port Harcourt. Respondents of the review were 105 practical heads in all the head parts of the 21 (21) banks working in Port Harcourt, Rivers State. this was on the grounds that the 21 (21) banks as a populace is a sensible size.

Table 1: Population table and Selected Respondents from Categorized Functional Heads

S/N	DEPOSIT MONEY BANKS	NUMBERS OF STAFF
1	Access Bank Plc.	5
2	Citibank Nigeria Ltd.	5
3	Ecobank Nigeria Plc.	5
4	Fidelity Bank Plc.	5
5	First Bank Nigeria Ltd.	5
6	First City Monument Bank Plc.	5
7	Globus Bank Ltd.	5
8	Guaranty Trust Bank Plc.	5
9	Heritage Banking Company Ltd.	5
10	Key Stone Bank	5
11	Polaris Bank	5
12	Stanbic IBTC Bank Ltd.	5
13	Standard Chartered Bank Nigeria Ltd.	5
14	Sterling Bank Plc.	5
15	Sun Trust Bank Nigeria Ltd.	5
16	Titan Bank	5
17	Union Bank of Nigeria Plc.	5
18	United Bank For Africa Plc.	5
19	Unity Bank Plc.	5
20	Wema Bank Plc.	5
21	Zenith Bank Plc.	5
	TOTAL	
	105	

Questionnaire was the major instrument for data collection. Information got from field were introduced utilizing Simple Percentages, frequencies and diagrams. Three degree of examination was finished in this review. First univariate examination was finished utilizing frequencies, mean, standard deviation. The univariate examination was utilized to show the degree to which every one of the review factors (aspect and measures) manifest in the populace. Besides bivariate examination was finished through spearman rank connection to discover the connection between the factors as operationalized in the review.

Results

Ho₉: There is no significant relationship between access controls and effective service delivery of deposit money banks in Rivers State.

Table 4.18: Relationship between Access controls and Service Delivery

			Access controls	Service Delivery	Decision
Spearman's rho	Access controls	Correlation Coefficient	1.000	.634**	Significant Relationship
		Sig. (2-tailed)	.	.000	
		N	95	95	
		Correlation Coefficient	.634**	1.000	
	Service Delivery	Sig. (2-tailed)	.000	.	
		N	95	95	

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Data Output based on Field Survey (2022)

Table 4.18 shows a connection coefficient (r) worth of 0.504 utilizing a 2 followed test $p = 0.000$ at 0.01 degree of importance. Since the p -worth of 0.00 is not exactly (\leq) 0.01 alpha levels, the invalid speculation is thusly dismissed and the substitute acknowledged. This suggests that there is a critical connection between framework mechanization and efficiency of store cash banks in Rivers State.

Access control and Organizational performance of deposit money banks

The concentrate in like manner investigated the association between access control and various leveled execution of store cash banks in Rivers State. The assessment of the association between access control and Organizational execution of store cash banks followed three unequivocal hypotheses (Ho7, Ho8, and Ho9) were completely excused considering the emerging p -regards under 0.01. It is the key for persistence in the savage universe of business and gives the connection an essential key position over its mates when it can accomplish more with less. The check for money related viability of an association is the strength and nature of HR. HR hints, as far as possible, capacities and qualities of an alliance's trained professional's. It incorporates the information and wellness worker's apply to pass things and associations and on to the activities of the connection, its stuff and contraptions. Precisely when HR is sufficiently persuaded, it prompts upgrade in capability and association development.

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CONCLUSION

The audit broke down the association between Strategic information the board structures and Organizational execution of store cash banks in Rivers State. It saw that fundamental information the board structure is unequivocally associated with various leveled execution of store cash banks in Rivers State. On the ensuing note, the survey found Organizational system as a coordinating component in the association between fundamental information the leaders structure and progressive execution of store cash banks.

The outcome of the assessment uncovered that structure motorization, system customization practices and access controls have a positive and really basic relationship with various leveled execution of store cash banks in Nigeria. The result additionally uncovered that fundamental information the chiefs system has a quantifiably basic relationship with productivity and organization movement. From the outcome of the data assessment, it will in general be assumed that fundamental information the board system expect a huge part in gaining the continued with headway of store cash banks under study.

RECOMMENDATIONS

In light of the discoveries from this review, the accompanying suggestions were made:

1. Deposit cash banks ought to guarantee their mechanization frameworks are progressively imaginative, innovative, and accommodative; and ceaselessly add to cultural vital change in consistence with proficient set of rules, morals, and greatness to encourage a triumph situated association.
2. Deposit cash banks ought to have structures for framework customization and access control.
3. Deposit cash banks ought to foster a data framework strategy. This ought to upgrade the compelling administration of information in the banks to work on their efficiency, administration conveyance, and creativity.

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