

Information Technology (IT) Governance and Organisational Performance in Deposit Money Banks in Enugu State

Ogbonna, Uche Ihuoma¹ & Mbah, Paulinus Chigozie, Ph.D.²

Abstract

This study examined the relationship between Information Technology (IT) governance and organisational performance in Deposit Money Banks in Enugu State. Specifically, the study sought to examine the relationship between strategic alignment and operational efficiency and to evaluate the relationship between accountability and customer satisfaction in Deposit Money Banks in Enugu State. The study adopted a descriptive survey research design. Data were collected primarily through the administration of structured questionnaires. The population of the study comprised 912 staff of Deposit Money Banks in Enugu State. Using the Freund and Williams formula at a 5% margin of error, a sample size of 270 respondents was determined. Of the 270 questionnaires administered, 246 were properly completed and returned, representing an adequate response for the analysis. Data were presented and analysed using a five-point Likert scale, while the hypotheses were tested using the Z-test. The findings revealed that strategic alignment had a significant positive relationship with operational efficiency ($Z = 9.529$, $p < .05$). Similarly, accountability had a significant positive relationship with customer satisfaction ($Z = 9.723$, $p < .05$). The study concluded that strategic alignment and accountability, as dimensions of IT governance, significantly and positively influence operational efficiency and customer satisfaction, respectively, in Deposit Money Banks in Enugu State. The study recommended, among other measures, that Deposit Money Banks in Enugu State should ensure continuous alignment between their business strategies and IT strategies through regular strategic reviews and effective collaboration between management and IT units. This would enhance operational efficiency, strengthen accountability, and improve customer satisfaction and overall service delivery.

Keywords: Information Technology Governance, Strategic Alignment, Accountability, Organisational Performance, Operational Efficiency, Customer Satisfaction

Cite: Ogbonna, U. I. & Mbah, P. C. (2026). Information Technology (IT) Governance and Organisational Performance in Deposit Money Banks in Enugu State. *International Journal of Organizational Intelligence and Systems*, 4 (4), 262-284. <https://doi.org/10.5281/zenodo.22770914>

© Copyright and Licensing Notice

Authors retain full copyright over all articles published under BIRPUB. Ownership of the work does not transfer to the publisher at any stage of the publication process. Upon acceptance, authors grant BIRPUB a non-exclusive license to publish, distribute, archive, and index the article in both print and digital formats. This license allows BIRPUB to make the work publicly available while preserving the author's full intellectual property rights. Authors are free to reuse any part of their work in future publications, deposit the article in institutional or subject repositories, and share the published version on personal or professional platforms. They may also republish the article elsewhere, provided that the original appearance in BIRPUB is clearly acknowledged. BIRPUB is committed to protecting author rights and imposes no restrictions beyond appropriate citation of the initial publication.

Authors	Affiliation
1	ESUT Business School, Department of Business Administration, Enugu state University of Science and Technology, Enugu, Nigeria
2	Department of Business Administration, Enugu state University of Science and Technology, Enugu, Nigeria

Introduction

In the contemporary digital economy, Information Technology (IT) has become a fundamental driver of organizational efficiency, innovation, and competitiveness. Organizations across different sectors increasingly rely on information technology to support their operations, decision-making processes, and strategic objectives. In particular, the banking sector has experienced significant technological transformation, with the adoption of digital banking platforms, automated teller machines (ATMs), mobile banking applications, and electronic payment systems. These technological innovations have significantly improved the speed, accessibility, and reliability of financial services. However, the effective management and control of these technological resources have become critical, leading to the growing importance of Information Technology (IT) governance in modern organizations.

Information Technology governance refers to the framework of structures, processes, and relational mechanisms that ensure IT resources are effectively utilized to achieve organizational goals and deliver value to stakeholders. It also ensures that risks associated with technology are adequately managed while aligning IT strategies with organizational objectives. According to recent studies, effective IT governance helps organizations optimize IT investments, improve decision-making processes, strengthen risk management, and enhance overall organizational performance (Mohammed, Auwal & Abubakar, 2024).

IT governance plays a significant role in enhancing organizational performance by ensuring that technological investments align with business strategies. The implementation of IT governance frameworks such as COBIT can positively influence organizational performance by improving IT management practices, risk control, and operational efficiency (Al-Nashmi & Hunaiber, 2025). Similarly, other studies indicate that IT governance strengthens internal control systems and supports the effective utilization of information systems, thereby contributing to improved financial and operational performance in organizations (Mohamed et al., 2024).

Organizational performance refers to the ability of an organization to achieve its objectives efficiently and effectively. In the banking sector, performance is often measured using indicators such as profitability, service quality, operational efficiency, customer satisfaction, and competitive advantage. Studies have shown that the proper alignment between IT governance and organizational strategy significantly contributes to improved organizational outcomes, particularly in the financial sector where technology is a key operational driver (Khamees, 2023).

In Nigeria, the banking sector has undergone significant transformation due to technological advancements and regulatory reforms aimed at strengthening financial stability and promoting digital banking services. Deposit Money Banks have increasingly adopted modern information technologies to improve service delivery, expand financial inclusion, and enhance operational efficiency. However, despite these technological advancements, many banks still encounter challenges related to IT governance, including inadequate IT strategy alignment, weak risk management frameworks, insufficient oversight of IT investments, and poor integration of technology with organizational objectives.

In Enugu State, deposit money banks play a crucial role in facilitating economic development by providing financial services to individuals, businesses, and government institutions. As these banks continue to rely heavily on digital systems and electronic platforms, the importance of effective IT governance becomes even more pronounced. Poorly governed IT systems can result in operational inefficiencies, financial losses, security vulnerabilities, and reduced customer trust. Consequently, there is a growing need for banks to implement robust IT governance frameworks that can enhance operational efficiency, improve service delivery, and strengthen organizational performance.

Despite the growing recognition of IT governance as a strategic management tool, there is still limited empirical evidence on how IT governance practices influence the organizational performance of deposit money banks, particularly within the Nigerian context. Many existing studies focus on developed economies or general corporate governance without specifically examining IT governance mechanisms within Nigerian banking institutions. Therefore, this study seeks to examine the relationship between Information Technology governance and organizational performance in deposit money banks in Enugu State, with the aim of providing insights that can help improve technology management and enhance performance within the banking sector.

Statement of the Problem

Ideally, Information Technology (IT) governance is expected to ensure that organizations effectively manage and utilize their technological resources in a way that aligns with their strategic objectives and enhances overall organizational performance. In the banking sector, effective IT governance provides clear structures, policies, and accountability mechanisms that guide the management of IT investments, risk management, system security, and service delivery. When properly implemented, IT governance enables deposit money banks to improve operational efficiency, strengthen internal control systems, enhance service quality, and maintain the trust of customers and stakeholders. According to recent studies, strong IT governance frameworks support better alignment between IT strategy and business objectives, which in turn improves organizational productivity, profitability, and competitive advantage.

However, despite the increasing importance of information technology in banking operations, many deposit money banks continue to experience challenges associated with ineffective IT governance practices. In Nigeria, the rapid digital transformation of banking services has exposed banks to numerous technological and operational risks such as cyber threats, system failures, data breaches, poor IT investment decisions, and weak alignment between IT infrastructure and organizational goals. In some cases, inadequate oversight of IT resources, lack of clearly defined governance structures, and insufficient management commitment to IT governance frameworks have hindered the effective utilization of technology in achieving organizational objectives. These challenges are particularly relevant in the banking sector where financial transactions, customer information, and operational processes heavily depend on reliable and well-governed information systems.

If these IT governance challenges are not adequately addressed, deposit money banks may face serious consequences. Poorly governed IT systems can result in frequent system breakdowns, financial losses, compromised data security, reduced customer confidence, and regulatory compliance issues. Over time, these challenges can negatively affect the overall performance, reputation, and sustainability of banks. In addition, the inability to effectively manage technological resources may limit the capacity of banks to compete in an increasingly digital financial environment. sTherefore, this study seeks to examine how IT governance practices influence the organizational performance of deposit money banks in Enugu State.

Objectives of the Study

The main objective of the study was to evaluate the relationship between Information Technology (IT) governance and organisational performance in Deposit Money Banks in Enugu State. The specific objectives are to:

- i. Examine the relationship between Strategic Alignment and operational efficiency of Deposit Money Banks in Enugu State
- ii. Evaluate the relationship between Accountability and customer satisfaction of Deposit Money Banks in Enugu State

Research Questions

The following Research Question guided the study

- i. What is the relationship between Strategic Alignment and operational efficiency of Deposit Money Banks in Enugu State?
- ii. What is the relationship between Accountability and customer satisfaction of Deposit Money Banks in Enugu State?

Statement of the Hypotheses

The following Hypotheses guided the study

- i. Strategic Alignment has significant positive relationship operational efficiency of Deposit Money Banks in Enugu State
- ii. Accountability has significant positive relationship customer satisfaction of Deposit Money Banks in Enugu State

Review of Related Literature

Conceptual Review

Information

Information in deposit money banks refers to processed and organized data generated from various banking activities such as deposits, withdrawals, loan processing, and other financial transactions. This information enables banks to maintain accurate customer records, monitor financial operations, and support managerial decision-making. By transforming raw data into meaningful information, banks are able to manage accounts effectively, assess creditworthiness, and facilitate secure and efficient financial transactions (Laudon & Laudon, 2022; Ofori & Lu, 2021).

Technology

Technology in deposit money banks refers to the application of modern tools, systems, and technical knowledge to support banking operations, improve service delivery, and enhance organizational efficiency. It involves the use of computerized systems, telecommunications networks, and digital platforms to process financial transactions, store and manage customer data, and facilitate communication within the bank and with customers. The adoption of technologies such as automated teller machines (ATMs), online banking platforms, and mobile banking applications has significantly transformed traditional banking operations, making financial services faster, more accurate, and more convenient (Laudon & Laudon, 2022; Ofori & Lu, 2021).

Governance

Governance in deposit money banks refers to the system of rules, structures, policies, and processes through which banking institutions are directed, controlled, and held accountable in the management of their operations and resources. It involves the roles and responsibilities of the board of directors, management, and other stakeholders in ensuring that the bank operates efficiently, ethically, and in accordance with regulatory standards. Effective governance provides oversight and accountability mechanisms that guide decision-making, risk management, and the proper utilization of organizational resources (Tricker, 2021; Olayinka & Adebayo, 2023). In the banking sector, governance is essential for maintaining transparency, financial stability, and stakeholder confidence.

Information Technology (IT) Governance

Information Technology (IT) governance refers to the framework of structures, processes, and relational mechanisms that ensure that information technology supports and enhances the achievement of organizational goals. It focuses on aligning IT strategies with business objectives, ensuring that IT investments generate value, and managing risks associated with the use of technology within an organization. IT governance provides clear guidelines on how IT resources should be managed, monitored, and controlled in order to improve organizational efficiency and performance (Al-Nashmi & Hunaiber, 2025; Laudon & Laudon, 2022).

Components of Information Technology (IT) Governance

The Components of Information Technology Governance include: Strategic Alignment, Resource Management, Performance Measurement and Evaluation, Accountability and Decision Rights, and Stakeholder Engagement and Communication, Strategic Alignment, Value Delivery and Benefits Realisation, Risk Management and Compliance as noted by these authors: (Weill & Ross, 2022, Ali, Green & Roberts, 2024; Henderson & Venkatraman, 1999; De Haes & Van Grembergen, 2023; (ISACA, 2024; Papp, 2024; Peterson, 2024).

Components of Information Technology (IT) Governance that formed part of the objective

Strategic Alignment

Strategic alignment refers to the degree to which an organization's information technology (IT) strategy is integrated with and supports its overall business strategy and objectives. It ensures that technological resources, investments, and initiatives are directed toward achieving the organization's goals and improving its performance. When strategic alignment is achieved, information technology becomes a key enabler of business processes, innovation, and competitive advantage rather than merely a support function (Laudon & Laudon, 2022; Al-Nashmi & Hunaiber, 2025). In deposit money banks, strategic alignment ensures that IT systems and digital banking initiatives are consistent with the bank's operational goals, service delivery objectives, and regulatory requirements

Accountability

Accountability refers to the obligation of individuals, departments, or management within an organization to take responsibility for their actions, decisions, and the outcomes of their activities. In organizational management, accountability ensures that roles and responsibilities are clearly defined and that individuals are answerable for how resources are utilized and how organizational objectives are achieved. It promotes transparency, proper supervision, and effective decision-making within institutions (Tricker, 2021; Solomon, 2020). In deposit money banks, accountability is essential for ensuring that employees, management, and the board of directors properly manage financial and technological resources.

Organisational

Organizational refers to the extent to which an organization achieves its goals and objectives effectively and efficiently. It reflects how well an organization utilizes its resources, including human, financial, and technological resources, to produce desired outcomes. In most organizations, performance is often measured using indicators such as profitability, productivity, service quality, operational efficiency, and customer satisfaction (Richard, Devinney, Yip, & Johnson, 2020; Laudon & Laudon, 2022).

Performance

Performance refers to the level of achievement or the extent to which an organization successfully accomplishes its goals and objectives within a given period. It reflects how effectively and efficiently an organization utilizes its available resources such as human capital, financial resources, and technology to produce desired results. Organizational performance is often evaluated using indicators such as productivity, profitability, efficiency, service quality, and customer satisfaction (Richard, Devinney, Yip, & Johnson, 2020; Laudon & Laudon, 2022).

Organisational Performance

Organizational performance refers to the ability of an organization to achieve its goals and objectives effectively and efficiently over a period of time. It is a comprehensive measure of how well an organization utilizes its resources,

including human, financial, and technological assets, to deliver desired outcomes. In practice, organizational performance is often evaluated using indicators such as profitability, productivity, operational efficiency, service quality, customer satisfaction, and overall competitive advantage (Richard, Devinney, Yip, & Johnson, 2020; Laudon & Laudon, 2022). In deposit money banks, organizational performance reflects how effectively these banks provide financial services, maintain financial stability, ensure regulatory compliance, and meet the expectations of customers and stakeholders.

Components of Organisational Performance

The key Components of Organisational Performance in Banks include: Financial Performance, Profitability, Asset Quality and Risk Management, Liquidity and Capital Adequacy, Customer Satisfaction and Service Quality; Operational Efficiency; Human Capital and Employee Performance; Corporate Governance and Compliance as noted by the following authors: Athanasoglou, Brissimis & Delis, 2023, Adegbe & Fakile, 2022. Olalekan & Adeyemi, 2024, Parasuraman, Zeithaml & Berry, updated in Musa & Yusuf, 2025 and Brown & Gill, 2023; Chen & Lee, 2024 and Nwankwo & Okechukwu, 2025 and Ojo & Hassan, 2023).

Components of Organisational Performance that formed part of the objective

Operational efficiency

Operational efficiency refers to the ability of an organization to deliver its products or services in a cost-effective, timely, and high-quality manner while maximizing the use of available resources. It reflects how well an organization manages its processes, minimizes waste, reduces operational costs, and optimizes productivity to achieve organizational objectives (Laudon & Laudon, 2022; Richard, Devinney, Yip, & Johnson, 2020). In the context of deposit money banks, operational efficiency is critical for ensuring that financial services such as deposits, withdrawals, loan processing, and digital banking transactions are conducted smoothly and accurately.

Customer satisfaction

Customer satisfaction refers to the degree to which customers' expectations of a product or service are met or exceeded by an organization. It reflects how well an organization delivers quality, reliability, and responsiveness in its services, and it is a critical indicator of organizational success and long-term sustainability (Laudon & Laudon, 2022; Olayinka & Adebayo, 2023). High levels of customer satisfaction often lead to increased customer loyalty, positive word-of-mouth, and competitive advantage, while poor satisfaction can result in customer attrition and reduced profitability. In deposit money banks, customer satisfaction is directly influenced by the efficiency and reliability of banking services such as account management, electronic transactions, mobile and online banking, and customer support. Effective Information Technology (IT) governance, operational efficiency, and strategic alignment ensure that banks deliver timely, secure, and accurate services, thereby improving the overall customer experience. Compliance with regulatory standards set by the Central Bank of Nigeria also reinforces trust and confidence among customers, which is essential for sustaining the bank's reputation and performance (Al-Nashmi & Hunaiber, 2025; Khamees, 2023).

Conceptual Framework

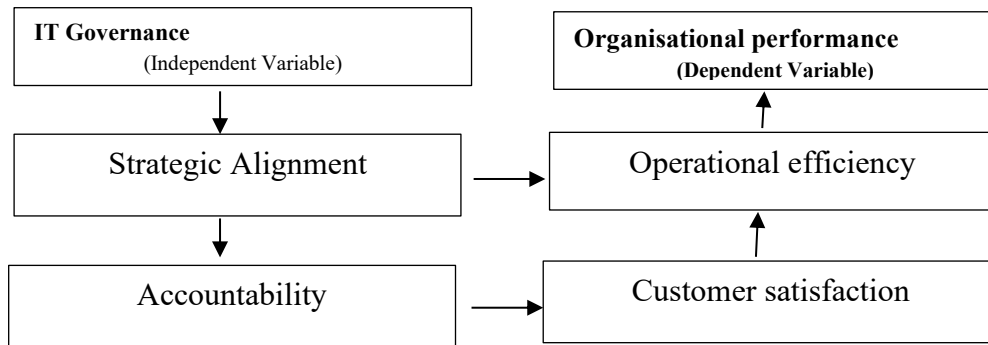


Fig.1 Conceptual diagram

The diagram above illustrates the linkage of the relationship between Information Technology (IT) governance and organisational performance in Deposit Money Banks in Enugu State. The independent Variable of the study Information Technology (IT) governance includes: Strategic Alignment and Accountability while the dependents of the organisational performance are operational efficiency and workforce development in Selected Tertiary Health Institutions of Enugu State, Nigeria.

Theoretical Framework

The following theories guided the study

- i. **Resource-Based View (RBV) Theory – Jay Barney (1991)**
- ii. **Agency Theory – Michael Copeland Jensen & William H. Meckling (1976)**

The study was anchored on Resource-Based View (RBV) Theory – Jay Barney (1991) because Strong IT governance frameworks to manage digital platforms, Cybersecurity systems, and information assets, they transform IT into a strategic resource that improves productivity, customer service delivery, and overall organisational performance.

Resource-Based View (RBV) Theory – Jay Barney (1991)

The Resource-Based View (RBV) Theory, developed by Jay Barney (1991), explains that organisational performance depends on how firms manage and utilize their internal resources and capabilities. The theory argues that organisations achieve sustained competitive advantage when they possess resources that are valuable, rare, inimitable, and non-substitutable (VRIN). Information technology infrastructure, IT skills, databases, and governance structures are strategic organisational resources that enhance efficiency, innovation, and service quality when properly governed. RBV emphasizes that effective IT governance aligns technological resources with business strategy, ensuring optimal deployment of IT investments and improved operational outcomes. Firms that strategically manage their technological resources outperform competitors because internal capabilities drive performance rather than external conditions alone.

Agency Theory – Michael Copeland Jensen & William H. Meckling (1976)

Agency Theory, proposed by Michael Copeland Jensen and William H. Meckling (1976), explains organisational governance as mechanisms used to control conflicts between owners (principals) and managers (agents). The theory assumes that managers may pursue personal interests unless monitoring and control systems are established. IT governance provides structured policies, accountability systems, performance monitoring, and risk controls that ensure IT investments and decisions align with organisational goals. Through governance mechanisms such as IT steering committees, audit controls, and compliance systems, organisations reduce agency costs and enhance transparency in technology management.

Implication for Deposit Money Banks in Enugu State: Effective IT governance helps banks monitor IT expenditures, prevent misuse of digital systems, strengthen regulatory compliance, and improve decision-making efficiency, thereby enhancing organisational performance and stakeholder confidence.

Empirical Review

Strategic alignment and operational efficiency

Akinbode, & Oladipo, (2017) conducted a study on *Strategic management and performance of deposit money banks in Nigeria: Panel evidence from selected banks*. Kwara State University Research Repository. Focus: Analyses the broader construct of strategic management (including planning and implementation) and its relationship with profitability in Nigerian DMBs. Data/Methods: Panel regression on 2006–2015 data from five major Nigerian banks. Findings: Strategic management practices positively affect bank profitability and operational efficiency, although some operational indices like board size and non-performing loans showed mixed effects. Relevance: Provides long-term empirical evidence that *strategic alignment through coordinated management action* improves performance outcomes.

Eze, & Chukwu, (2023). *Strategic management action and organizational performance: Evidence from deposit money banks in Nigeria* Focus: Examines strategic management actions (like adoption of ATMs, online banking, POS systems) and how they relate to *performance outcomes* such as Return on Assets (ROA). Data/Methods: Secondary data from all 21 Nigerian DMBs analysed with SmartPLS structural model. Findings: Significant statistical relationships were found between strategic actions (especially electronic/operational strategies) and performance measures. Relevance: Although not labelled “strategic alignment,” this study *effectively connects strategic operations decisions* (aligned with business goals) to bank performance.

Okoro, & Nwankwo, (2025) conducted a study on *the Moderating role of stakeholder engagement on the effect of strategic alignment and financial performance of deposit money banks in Nigeria*. Data/Methods: Quantitative survey of top bank managers; analysed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings: Strategic alignment has a significant positive relationship with financial performance indicators;

stakeholder engagement strengthens this effect. Relevance: Shows direct empirical evidence within Nigerian Deposit Money Banks linking strategic alignment (alignment of plans and activities) with performance outcomes.

Abubakar, & Musa, (2025) conducted a study on *Strategy implementation, ambidextrous marketing capability and deposit money banks' performance in Lagos State, Nigeria*. The Objectives Examines the relationship between strategy implementation (a core part of strategic alignment) and *organizational performance/efficiency*. Data/Methods: Cross-sectional survey with 381 bank managers and PLS-SEM analysis. Findings: Strategy implementation significantly predicts organizational performance; *ambidextrous marketing capability* (ability to exploit and explore market conditions) further enhances this effect. Relevance: Emphasizes that how a bank aligns operations and marketing with strategy influences *performance efficiency*.

Accountability and customer satisfaction

Uche-Williams and Okechukwu (2023) investigated the influence of employee relations strategies on customer loyalty in selected DMBs in Enugu Metropolis. The study highlighted that strategies such as conflict resolution and employee empowerment, which reflect the internal accountability of banks to both employees and customers, have a significant positive impact on customer loyalty. By using survey design and regression analysis, the study established that accountable management practices internally translate into better customer outcomes externally, confirming that customer satisfaction is partly dependent on how responsibly banks manage their human capital .

Shariff, Abubakar, and Abubakar (2024) focused on the effect of electronic banking service quality on customer satisfaction. Although this study was a literature review of Nigerian banking practices, it reinforced the idea that accountability in operational and technological service delivery—including reliability, security, and convenience in e-banking channels—directly affects customer satisfaction. The study concluded that banks that maintain accountable and dependable e-banking services are more likely to achieve higher levels of customer satisfaction .

Babatola, Fabiyi, Animasaun, Ogunjemilua, and Aroyewun (2024) examined relationship marketing practices and their impact on customer satisfaction in selected Nigerian banks. The study identified that practices such as commitment and empathy, which are expressions of accountability in customer interactions, significantly influence satisfaction levels. Although not limited to Enugu State, the findings are generalizable to the region, indicating that accountable, customer-focused approaches are essential for satisfying and retaining bank customers .

Ebizie, Abude, and Onuorah (2024) conducted a study titled *"Talent Management and Customer Satisfaction: A Study of Commercial Banks in Enugu State"* to investigate how talent management practices within banks influence customer satisfaction. The study highlighted that effective talent attraction and retention strategies, which reflect an organization's accountability in managing its workforce, significantly impact how customers perceive service quality. Using structured questionnaires and regression analysis, the study demonstrated a positive relationship between accountable internal human resource practices and customer satisfaction, suggesting that banks that maintain disciplined and transparent workforce management are better positioned to satisfy their customers .

Odere and Abugu (2025) examined the effect of service quality on customer patronage in DMBs in Enugu State. The study explored service quality dimensions such as assurance, reliability, and empathy, which are indicators of a bank's accountability in consistently delivering its services. Surveying 396 bank customers and analyzing data using hypothesis testing, the researchers found that each dimension of service quality had a significant positive effect on customer patronage. This finding emphasizes that accountable service delivery where banks are reliable, empathetic, and professional enhances customer satisfaction and loyalty .

Summary of Empirical Review

Despite the growing recognition of Information Technology (IT) as a strategic driver of performance in the banking sector, empirical research examining the specific relationship between IT governance and organisational performance in Deposit Money Banks in Enugu State remains limited. Most existing studies focus on national-level banks or other regions in Nigeria, offering little insight into the contextual dynamics of Enugu State. Furthermore, much of the literature emphasizes IT adoption and technological tools rather than the formal governance structures, processes, and strategic alignment mechanisms that are essential for enhancing operational efficiency and performance outcomes. Many studies also rely on broad or subjective performance measures, such as customer satisfaction surveys, rather than objective indicators like return on assets, cost-to-income ratios, or process efficiency metrics.

Methodology

Research Design

The descriptive sample survey was employed as the researcher's strategy for answering research questions using empirical data. It is a research design where a sample of population or item is chosen and data collected, analyzed and reported based on the sample.

Area of the study

The area of the study was Enugu State, Nigeria. Enugu State, located in southeastern Nigeria, is known as the "Coal City State" due to its historical coal mining industry. Its capital is Enugu city, a commercial and cultural hub. The state is predominantly inhabited by the Igbo people and features scenic landscapes, including hills and caves. The financial institutions under study were three which includes: United Bank of Africa (UBA), Fidelity Bank, Access bank, First Bank. These three(3) out of seven banks with international authorization was chosen due to high number of staff and ethical standard.

Sources of Data

Sources of data for the empirical study were primary and secondary sources.

Primary Sources

The primary data was collected through the use of structured questionnaire administered on the respondents.

Secondary Data

The researcher's secondary data were obtained from many sources, including literature, industry surveys, compilations from computerized databases and information systems, computerized or mathematical models of environmental processes and other established sources (textbooks, journals internet, websites, internal records).

Population of the Study

The total population of the study is nine hundred and twelve(912). (See table 1 for population distribution of the relevant deposit money banks under study). For proximity, the branches of these banks in Enugu metropolis was used for the collection of data.

Table 1. Distribution of the Population of the Banks

S/N	Names of the Banks	Staff strength	Percet
i	Fidelity Bank	232	25
ii	United Bank of Africa(UBA)	323	36
iii	First Bank	355	39
Total		912	100

Source: Personnel department, 2026

Sample Size Determination

To determine the adequate sample size, the study was adopted the Freund and Williams's statistical formula. In calculating the sample size, the study used the statistic formula for selecting a finite population as formulated by Freund and Williams (as quoted by Uzoagulu, 2011).

$$n = \frac{Z^2 N(pq)}{N(e)^2 + Z^2(pq)}$$

$$N(e)^2 + Z^2(pq)$$

Where n = Sample Size N = the population

p = Probability of success/proportion

q = Probability of failure/proportion

Z = Standard error of the mean

e = Limit of tolerable error (or level of significance)

N = 912

p = .5

q = (1 – .5) = .5

Z = 95 percent = 1.95

e = 0.05 percent

$$\begin{aligned} \text{Substituting} &= \frac{(1.96)^2 \times 912 \times .5 \times .5}{912(0.05)^2 + (1.96)^2 \times .5 \times .5} \\ &= \frac{3.8416 \times 912 \times .25}{2.28 + .96} = \frac{875.88}{3.24} = 270.33 \\ &N \approx 270 \end{aligned}$$

Proportional allocation formula for stratified sampling was used to allocate the samples:

$$nh = \frac{n(Nh)}{N}$$

Where:

Nh = Group population from each stratum

n = overall sample size

N = the overall population

nh = sample size from each stratum, in this case each state.

Table 2. Computation/Allocation of Sample Size

	Organisations	Calculation	Sample	Percent
1.	Fidelity Bank	$\frac{232 \times 270}{912}$	69	25
2.	United Bank of Africa(UBA)	$\frac{323 \times 270}{912}$	96	36
3.	First Bank	$\frac{355 \times 270}{912}$	105	39
Total			270	100

Sampling Technique

Sampling technique refers to the statistical and research means used to arrive at the sample. It is the strategy a researcher adopts in order to arrive at a good representative of the population (Uzoagulu 2011). To determine the sample for the study, the random sampling technique was applied since the population used is a homogenous one.

Instrument for Data Collection

The study made use of questionnaire administration. The questionnaires were designed and administered on the selected respondents in the banks in Enugu State, Nigeria. One type of questionnaire (structured) was designed and used for this study. The basic questions in the questionnaire centered on the main issues raised in the objectives as derived from problem statement and reflected in the research hypotheses. The responses generated were used thereafter for data analysis.

Validity of the Instrument

The face and content validity of the instrument were ensured by giving out copies of the questionnaire to some experts in research in the Department of Business Administration, that reviewed the content items of the questionnaire for clarity of words, contents coverage, relevance, and effectiveness in measuring the variables under study. The researcher also gave other validators some copies and requested them to assist her in using their expertise to validate the instrument regarding its clarity, appropriateness of language used and of instruction to the respondents. In the end, some of the items were modified, discarded and new ones introduced. Thus, an instrument with better items emerged which the study utilized in collecting the much-needed data for the study.

Reliability of the Instrument

A test method of reliability was adopted for the study in which 15 copies of the questionnaire was distributed to the three (3) selected banks; five copies to each bank and the outcome was subjected to consistency test using Chronbach's Alpha Coefficient testing tool.

The formula is as follows:

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	15	100.0
	Excluded	0	0
	Total	15	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	No. of Items
.86	15

Scale reliabilities were calculated using Cronbach's Alpha; the result obtained was 0.86. This shows that the internal consistency of the scale is good for the purpose of this study because it is 0.86 which was good.

Methods of Data Analysis

Data were collected, coded, grouped into frequencies, and arranged into tables for ease of reference. Data from the questionnaire were collected and analyzed using simple percentages and mean. To determine the nature and strength of relationship between the research variables, Z – test was used to test the hypotheses with aid of Special Package for Statistical Software (SPSS). For the 5-point likert scale questions, the scale and decision rule stated below was used in analysing the findings.

Scale

Strongly Agree (SA)	-	5
Agree (A)	-	4
Neutral(N)	-	3
Disagree (D)	-	2
Strongly Disagree (SD)	-	1

Decision Rule

If Mean > 3.0, the respondents agree

If mean ≤ 3.0, the respondents disagree

Z test, will be used to test the hypotheses, determine the nature, and strength of the research variables.

Z –Test

$$Z = \frac{\bar{X} - \mu}{\frac{\sigma}{\sqrt{n}}}$$

Where;

$\bar{X}$ = Population mean

μ = Sample mean

σ = Standard deviation

n = Sample size

Data Presentation And Analyses

Distribution and Return of Questionnaire

The questionnaire which the researcher distributed to various respondents in the organizations under study were showed in table 3, the number of questionnaires distributed, the number returned and not returned and their percentages. The questionnaires were filled in by the employees of the banks under study. Thus, the returned questionnaires were used for the analyses

Table 3 Distribution and Return of the Questionnaire

Firms	Distributed	No Returned	Percent	No. not Returned	Percent
Fidelity Bank	69	62	22	7	3
United Bank of Africa(UBA)	96	92	34	4	2
First Bank	105	92	34	13	5
Total	270	246	90	24	10

Source: Field Survey, 2026

Table 3 indicated that total copies of questionnaire distributed were 270, the number of the questionnaire returned was 246 which constitute 90 percent of the respondents, and the number not returned was 24 representing 10 percent of the respondents. This implies that the number of the questionnaire returned was more than those not returned. Hence the researcher made use of the returned questionnaire for data analyses.

Data Presentation

The relationship between Strategic Alignment and operational efficiency of Deposit Money Banks in Enugu State

Table 4: Responses on the relationship between Strategic Alignment and operational efficiency of Deposit Money Banks in Enugu State

		5 SA	4 A	3 N	2 DA	1 SD	ΣFX	- X	SD	Decision
1	Strategic alignment enhances operational efficiency in Deposit Money Banks in Enugu State by ensuring that business goals and operational activities are closely coordinated.	710	228	57	24	16	1035			Agree
		142	57	19	12	16	246	4.21	1.182	
		57.7	23.2	7.7	4.9	6.5	100%			
2	When strategic objectives are clearly aligned with daily operations, banks in Enugu State experience improved resource utilization and reduced waste.	690	216	57	54	8	1025			Agree
		138	54	19	27	8	246	4.17	1.161	
		56.1	22.0	7.7	11.0	3.3	100%			
3	Effective strategic alignment promotes better decision-making, which strengthens operational processes and service delivery.	745	172	57	36	17	1027			Agree
		149	43	19	18	17	246	4.17	1.254	
		60.6	17.5	7.7	7.3	6.9	100%			
4	Deposit Money Banks in Enugu State achieve higher productivity when their technology, workforce, and policies are aligned with corporate strategy.	745	188	57	46	8	1044			Agree
		149	47	19	23	8	246	4.24	1.138	
		60.6	19.1	7.7	9.3	3.3	100%			
5	Strong strategic alignment fosters consistency and performance improvement, leading to greater operational efficiency in banks operating in Enugu State.	745	188	57	46	8	1044			Agree
		149	47	19	23	8	246	4.24	1.138	
		60.6	19.1	7.7	9.3	3.3	100%			
Total Grand mean and standard deviation								4.206	1.1746	

Source: Field Survey, 2026

Table 4, 199 respondents out of 246 representing 80.9 percent agreed that Strategic alignment enhances operational efficiency in Deposit Money Banks in Enugu State by ensuring that business goals and operational activities are closely coordinated with mean score of 4.21 and standard deviation of 1.182. When strategic objectives are clearly aligned with daily operations, banks in Enugu State experience improved resource utilization and reduced waste 192 respondents representing 78.1 percent agreed with mean score of 4.17 and standard deviation of 1.161. Effective strategic alignment promotes better decision-making, which strengthens operational processes and service delivery 192 respondents representing 78.1 percent agreed with mean score of 4.17 and standard deviation of 1.254. Deposit Money Banks in Enugu State achieve higher productivity when their technology, workforce, and policies are aligned with corporate strategy 196 respondents representing 79.7 percent agreed with mean score of 4.24 and 1.138. Strong strategic alignment fosters consistency and performance improvement, leading to greater operational efficiency in banks operating in Enugu State 196 respondents representing 79.7 percent agreed with a mean score of 4.24 and standard deviation 1.138.

The relationship between Accountability and customer satisfaction of Deposit Money Banks in Enugu State

Table 5: Responses on the relationship between Accountability and customer satisfaction of Deposit Money Banks in Enugu State

		5 SA	4 A	3 N	2 DA	1 SD	ΣFX	- X	SD	Decision
1	Accountability in Deposit Money Banks in Enugu State strengthens customer trust, which directly improves customer satisfaction.	745 149 60.6	196 49 19.9	57 19 7.7	30 15 6.1	14 14 5.7	1042 246 100%	4.24	1.179	Agree
2	When banks demonstrate transparency and responsibility in handling transactions, customers feel more confident and satisfied.	745 149 60.6	184 46 18.7	57 19 7.7	30 15 6.1	17 17 6.9	1033 246 100%	4.20	1.231	Agree
3	Effective accountability practices ensure quick resolution of complaints, enhancing customer satisfaction levels.	745 149 60.6	184 46 18.7	57 19 7.7	30 15 6.1	17 17 6.9	1033 246 100%	4.20	1.231	Agree
4	Deposit Money Banks in Enugu State that uphold accountability standards tend to build stronger and more satisfying customer relationships.	745 149 60.6	184 46 18.7	57 19 7.7	30 15 6.1	17 17 6.9	1033 246 100%	4.20	1.231	Agree
5	A culture of accountability promotes reliable service delivery, which positively influences customer satisfaction.	745 149 60.6	220 55 22.4	57 19 7.7	6 3 1.2	20 20 8.1	1048 246 100%	4.26	1.184	Agree
Total Grand mean and standard deviation								4.22	1.2112	

Source: Field Survey, 2026

Table 5, 198 respondents out of 246 representing 80.5 percent agreed that Accountability in Deposit Money Banks in Enugu State strengthens customer trust, which directly improves customer satisfaction with mean score of 4.24 and standard deviation of 1.179. When banks demonstrate transparency and responsibility in handling transactions, customers feel more confident and satisfied 195 respondents representing 79.3 percent agreed with mean score of 4.20 and standard deviation of 1.231. Effective accountability practices ensure quick resolution of complaints, enhancing customer satisfaction levels 195 respondents representing 79.3 percent agreed with mean score of 4.20 and standard deviation of 1.231. Deposit Money Banks in Enugu State that uphold accountability standards tend to build stronger and more satisfying customer relationships 195 respondents representing 79.3 percent agreed with mean score of 4.20 and 1.231. A culture of accountability promotes reliable service delivery, which positively

influences customer satisfaction 204 respondents representing 83.0 percent agreed with a mean score of 4.26 and standard deviation 1.184.

Test of Hypotheses

Test of Hypotheses One: Strategic Alignment has significant positive relationship operational efficiency of Deposit Money Banks in Enugu State

One-Sample Kolmogorov-Smirnov Test						
		Strategic alignment enhances operational efficiency in Deposit Money Banks in Enugu State by ensuring that business goals and operational activities are closely coordinated.	When strategic objectives are clearly aligned with daily operations, banks in Enugu State experience improved resource utilization and reduced waste	Effective strategic alignment promotes better decision-making, which strengthens operational processes and service delivery.	Deposit Money Banks in Enugu State achieve higher productivity when their technology, workforce, and policies are aligned with corporate strategy.	Strong strategic alignment fosters consistency and performance improvement, leading to greater operational efficiency in banks operating in Enugu State
N		246	246	246	246	246
Uniform Parameters ^{a,b}	Minimum	1	1	1	1	1
	Maximum	5	5	5	5	5
Most Extreme Differences	Absolute	.566	.555	.577	.577	.574
	Positive	.110	.029	.055	.055	.092
	Negative	-.566	-.555	-.577	-.577	-.574
Kolmogorov-Smirnov Z		8.428	9.226	9.525	9.529	9.459
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000

a. Test distribution is Uniform.

b. Calculated from data.

Decision Rule

If the calculated Z-value calculated is greater than the critical Z-value (i.e $Z_{cal} > Z_{critical}$), reject the null hypothesis and accept the alternative hypothesis accordingly.

Result

With Kolmogorov-Smirnov Z-values ranging from $8.428 < 9.529$ and an Asymptotic Significance of 0.000, the responses from the respondents, as displayed in the table, are normally distributed. This supports the assertion by most respondents that **Strategic Alignment had significant positive relationship operational efficiency of Deposit Money Banks in Enugu State Decision**

Furthermore, comparing the calculated Z-values, which range from $8.428 < 9.529$, against the critical Z-value at an Asymptotic Significance of 0.000 (2-tailed test at a 95 percent confidence level), the null hypothesis was rejected. Thus, the alternative hypothesis was accepted, indicating that **Strategic Alignment had significant positive relationship operational efficiency of Deposit Money Banks in Enugu State**

Test of Hypotheses Two: Accountability has significant positive relationship customer satisfaction of Deposit Money Banks in Enugu State

One-Sample Kolmogorov-Smirnov Test

	Accountability in Deposit Money Banks in Enugu State strengthens customer trust, which directly improves customer satisfaction.	When banks demonstrate transparency and responsibility in handling transactions, customers feel more confident and satisfied.	Effective accountability practices ensure quick resolution of complaints, enhancing customer satisfaction levels.	Deposit Money Banks in Enugu State that uphold accountability standards tend to build stronger and more satisfying customer relationships.	A culture of accountability promotes reliable service delivery, which positively influences customer satisfaction.
N		246	246	246	272
Uniform	1	1	1	1	1
Parameters ^{a,b}	5	5	5	5	5
Most Extreme	.596	.551	.566	.533	.548
Differences	.018	.029	.055	.077	.026
Positive					
Negative	-.596	-.551	-.566	-.533	-.548
Kolmogorov-Smirnov Z	9.723	9.000	9.438	8.602	9.034
Asymp. Sig. (2-tailed)	.000	.000	.000	.000	.000

a. Test distribution is Uniform.

b. Calculated from data.

Decision Rule

If the calculated Z-value calculated is greater than the critical Z-value (i.e $Z_{cal} > Z_{critical}$), reject the null hypothesis and accept the alternative hypothesis accordingly.

Result

With Kolmogorov-Smirnov Z-values ranging from $8.602 < 9.723$ and an Asymptotic Significance of 0.000, the responses from the respondents, as displayed in the table, are normally distributed. This supports the assertion by most respondents that **Accountability had significant positive relationship customer satisfaction of Deposit Money Banks in Enugu State**

Furthermore, comparing the calculated Z-values, which range from $8.602 < 9.723$, against the critical Z-value at an Asymptotic Significance of 0.000 (2-tailed test at a 95 percent confidence level), the null hypothesis was rejected. Thus, the alternative hypothesis was accepted, indicating that **Accountability had significant positive relationship customer satisfaction of Deposit Money Banks in Enugu State**.

Discussion of Findings

The relationship between Strategic Alignment and operational efficiency of Deposit Money Banks in Enugu State

From the result in hypotheses one, the calculated Z-values, which range from $8.428 < 9.529$, against the critical Z-value at an Asymptotic Significance of 0.000 (which indicates that Strategic Alignment had significant positive relationship operational efficiency of Deposit Money Banks in Enugu State. In support of result in the Literature

review, Eze, & Chukwu, (2023). *Strategic management action and organizational performance: Evidence from deposit money banks in Nigeria*. Findings: Significant statistical relationships were found between strategic actions (especially electronic/operational strategies) and performance measures. Okoro, & Nwankwo, (2025) conducted a study on *the Moderating role of stakeholder engagement on the effect of strategic alignment and financial performance of deposit money banks in Nigeria*. Findings: Strategic alignment has a significant positive relationship with financial performance indicators; stakeholder engagement strengthens this effect. Relevance: Shows direct empirical evidence within Nigerian Deposit Money Banks linking strategic alignment (alignment of plans and activities) with performance outcomes.

The relationship between Accountability and customer satisfaction of Deposit Money Banks in Enugu State

From the result of hypotheses two, the calculated Z-values, which range from $8.602 < 9.723$, against the critical Z-value at an Asymptotic Significance of 0.000 which, indicates that Accountability had significant positive relationship customer satisfaction of Deposit Money Banks in Enugu State. In support of result in the Literature review, Ebizie, Abude, and Onuorah (2024) conducted a study titled “Talent Management and Customer Satisfaction: A Study of Commercial Banks in Enugu State”. The study demonstrated a positive relationship between accountable internal human resource practices and customer satisfaction, suggesting that banks that maintain disciplined and transparent workforce management are better positioned to satisfy their customers. Odere and Abugu (2025) examined the effect of service quality on customer patronage in DMBs in Enugu State. This finding emphasizes that accountable service delivery where banks are reliable, empathetic, and professional enhances customer satisfaction and loyalty .

Summary of Findings, Conclusion and Recommendations

Summary of Findings

- i. Strategic Alignment had significant positive relationship with operational efficiency of Deposit Money Banks in Enugu State $Z(9.529, P.< .05)$. This indicates that effective alignment between organisational strategies and operational activities enables deposit money banks in Enugu State to utilize resources efficiently, improve service delivery, reduce operational inefficiencies, and achieve better overall performance outcomes.
- ii. Accountability had significant positive relationship with customer satisfaction of Deposit Money Banks in Enugu State, $Z(9.723, P.< .05)$. This implies that when deposit money banks in Enugu State maintain transparency, responsibility, and responsiveness in their operations, customers develop greater trust and confidence in the banks, leading to improved customer satisfaction and stronger customer relationships.

Conclusion

The study concluded that Strategic Alignment and Accountability had significant positive relationship with operational efficiency and customer satisfaction of Deposit Money Banks in Enugu State. IT governance ensures that technology investments support organisational goals, enhance service delivery, strengthen internal control systems, and improve decision-making processes. Proper technological structures and governance practices

positively influence innovation, employee performance, customer satisfaction, and operational effectiveness in banks, thereby improving organisational performance and competitiveness within the banking sector .

Finally, strong IT governance enables deposit money banks in Enugu State to achieve better operational efficiency, improved service quality, enhanced accountability, and sustainable organisational performance.

Recommendations

Based on the findings, the following recommendations were proffered:

- i. Deposit money banks in Enugu State should ensure continuous alignment between their business strategies and information technology strategies through regular strategic reviews and collaboration between management and IT units to enhance operational efficiency and service delivery.
- ii. Deposit money banks in Enugu State should strengthen accountability practices through transparent service processes, prompt complaint resolution, and clear communication with customers to improve trust and enhance customer satisfaction.

References

- Abubakar, M., & Musa, L. (2025). *Strategy implementation, ambidextrous marketing capability and deposit money banks' performance in Lagos State, Nigeria*. *RSI International Journal of Research in Social Sciences & Business*, 10(4), 38–48.
- Adegbe, F. F., & Fakile, A. S. (2022). Capital adequacy and bank performance. *International Journal of Banking and Finance*, 15(3), 47–62.
- Akinbode, O., & Oladipo, J. (2017). *Strategic management and performance of deposit money banks in Nigeria: Panel evidence from selected banks*. Kwara State University Research Repository. <https://kwasuspace.kwasu.edu.ng/items/ac49acfc-e762-4684-8d54->
- Ali, A., Green, P., & Roberts, J. (2024). IT governance and organisational performance: Strategic alignment and value delivery. *Journal of Information Systems and Technology Management*, 21(2), 97–112.
- Al-Nashmi, M. M. A., & Hunaiber, S. A. M. (2025). The impact of information technology governance and management based on COBIT 2019 framework on organizational performance. *Arab Journal of Management, Banking and Financial Studies*, 1(1), 1–16.
- Athanasoglou, P. P., Brissimis, S. N., & Delis, M. D. (2023). Bank performance and financial ratios: An integrated review. *Journal of Banking Studies*, 28(2), 101–119.
- Babatola, F. A., Fabiyi, O. O., Animasaun, S. A., Ogunjemilua, E. M., & Aroyewun, A. (2024). *Relationship marketing and customers' satisfaction of selected deposit money banks in Nigeria*. *International Journal of Economics, Business and Management*, 12(2), 45–58.
- Brown, J., & Gill, R. (2023). Operational efficiency in modern banking. *International Journal of Financial Services Management*, 17(1), 75–88.
- Chen, W., & Lee, S. M. (2024). Digital innovation and performance in banks. *Journal of Financial Technology and Banking*, 9(4), 212–230.
- De Haes, S., & Van Grembergen, W. (2023). *Enterprise Governance of Information Technology: Achieving Strategic Alignment and Value*. Springer.
- Ebizie, P. I., Abude, P., & Onuorah, P. C. (2024). *Talent management and customer satisfaction: A study of commercial banks in Enugu State*. *International Journal of Innovative Research in Management and Marketing*, 9(1), 23–39.
- Eze, P. N., & Chukwu, O. F. (2023). *Strategic management action and organizational performance: Evidence from deposit money banks in Nigeria*. *Universal Basic Journal of Accounting*, 6(2), 111–124.
- Henderson, J. C., & Venkatraman, N. (1999). Strategic alignment and IT governance foundations. *Journal of Information Technology*, foundational theory updated in Ali, Green & Roberts (2024).
- ISACA. (2024). *COBIT 2019 Framework: Governance and Management Objectives*. ISACA Publishing.
- Khamees, B. A. (2023). Information technology governance and bank performance: A situational approach. *International Journal of Financial Studies*, 11(1), 44.
- Laudon, K. C., & Laudon, J. P. (2022). *Management information systems: Managing the digital firm* (17th ed.). Pearson Education.

- Mohamed, A. M. E., Alnor, N. H. A., Mohammed, O. A. A., Al-Matari, E. M., Alhebri, A., & Ahmed, A. (2024). The impact of information technology governance according to the COBIT framework on performance. *International Journal of Advanced and Applied Sciences*, 11(3), 127–136.
- Musa, A. I., & Yusuf, T. M. (2025). Service quality and customer satisfaction in Nigerian banks. *African Journal of Business and Customer Research*, 12(1), 55–74.
- Nwankwo, C. A., & Okechukwu, P. (2025). Human resource practices and employee outcomes in banking institutions. *Journal of Banking Human Capital*, 4(2), 34–51.
- Odere, M. I., & Abugu, J. O. (2025). Assessing the effect of service quality on customers' patronage of deposit money banks in Enugu State, Nigeria. *Business Innovation Journal of African Economics and Finance*, 8(1), 67–83.
- Ofori, D., & Lu, J. (2021). Information systems usage and performance of financial institutions in developing economies. *International Journal of Information Management*, 58, 102–110.
- Ojo, A. T., & Hassan, O. (2023). Corporate governance and regulatory compliance in banks. *International Journal of Bank Governance*, 11(1), 89–105.
- Okoro, E. C., & Nwankwo, S. I. (2025). Moderating role of stakeholder engagement on the effect of strategic alignment and financial performance of deposit money banks in Nigeria. *Nigerian Journal of Research in Finance & Economics*, 12(1), 45–61.
- Olayinka, A., & Adebayo, O. (2023). Information management practices and service delivery in Nigerian banks. *African Journal of Business and Economic Research*, 18(2), 45–60.
- Papp, R. (2024). Resource management in IT governance. *International Journal of IT Governance and Compliance*, 8(1), 44–62.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). *SERVQUAL model of service quality**, updated in Musa & Yusuf (2025).
- Peterson, R. (2024). Stakeholder engagement in IT governance. *Journal of Strategic Information Systems*, 33(1), 38–58.
- Richard, P. J., Devinney, T. M., Yip, G. S., & Johnson, G. (2020). Measuring organizational performance: Towards methodological best practice. *Journal of Management*, 46(1), 39–59.
- Shariff, B. M., Abubakar, B., & Abubakar, S. U. (2024). Effect of electronic banking service quality on customer satisfaction in deposit money banks: A review of Nigerian studies. *African Journal of Management and Business Research*, 5(3), 12–28.
- Solomon, J. (2020). *Corporate governance and accountability* (5th ed.). John Wiley & Sons.
- Tricker, B. (2021). *Corporate governance: Principles, policies, and practices* (4th ed.). Oxford University Press.
- Uche-Williams, F., & Okechukwu, E. U. (2023). Influence of employee relations strategies on customer loyalty in selected deposit money banks in Enugu Metropolis. *International Research Journal of Management and Social Sciences*, 11(4), 55–70.
- Weill, P., & Ross, J. W. (2022). IT Governance: How Top Performers Manage IT Decision Rights for Superior Results. *Harvard Business School Press*