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Influence of Telephone Banking Technology on Quality of Bank Services in the Mwanza City, Tanzania

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Abstract:

Adoption and usage of ICT in banking services delivery aim to depopulate the conventional banking halls congestions. However, banking service users still populate the banking halls with long and endless queues. Currently, financial institutions in Tanzania have failed to utilize ICTs opportunities in delivering high-quality banking services. As a result, the study was conducted to assess the influence of telephone banking technology usage on the quality of banking services in Tanzania. Specifically, the study analyzed the simplicity of the technology to the users, if the technology is friendly to use, and the reliability and affordability of telephone banking technology to the users. The study was guided by Technology Acceptance Model Information System Success Model to elaborate on the basis for customers' usage of telephone banking technology in banking services delivery. Moreover, the financial inclusion theories, such as the dissatisfaction theory of financial inclusion and the system theory of financial inclusion, were used. The case study research strategy and quantitative research design were adopted. The data were collected from commercial banks located in Mwanza city, Tanzania. A non-probability sampling procedure was adopted, particularly convenience and purposive sampling. The total number of respondents was 277, of which 52 were bank officials, 215 were bank customers, and 10 were representatives from the Bank of Tanzania. The questionnaires were used for data collection. The data were descriptively and inferentially analyzed with the aid of the SPSS statistical package. According to the findings, there is a statistically significant influence of TP banking on service delivery. Moreover, the findings show that commercials use TP banking to provide information about banking services. As a result, the customers perceive TP banking technology as a technology of their choice, convenient, reliable, effortless, and easier to use and hence useful for the delivery of banking services. However, the limitation of withdrawal amount discourages users of the technologies when they need a large withdrawal amount. In short, TP banking influences banking service delivery in commercial banks by increasing geographical reach, enhancing performance and reducing transaction processing time. It is recommended that commercial banks should focus on the full utilization of opportunities that are provided by the use of telephone banking, such as the situation whereby the customers own the telephones for other uses. However, they can use telephone devices in banking.

Keywords: Telephone banking, commercial banks, information, and communication technologies, banking services

1. Introduction

ICT adoption and usage has been integrated into banking systems to:

- Enhance banking services delivery,
- Reduce operational costs, and
- Improve efficiency in banks

Hence, it is expected to have appreciably positive effects on the bank's productivity, general operations, market share, and added options for service delivery to bank customers (Danaa et al., 2016). It combines people, hardware, software, and communication networks for collecting, transforming, analyzing, and sharing certain information (Ngilangina, 2016). This technology enhances product development, improves market infrastructures, and helps implement effective techniques in controlling business risks. Also, financial intermediaries can reach geographically distant and diversified markets (Tiwari, 2012). The benefits to customers of using telephone banking are convenience and control (Burtle, 2014). Customers can bank 24 hours a day and seven days a week at places convenient and private to them, such as their homes (Karim, 2015). Customers also have increased benefits in the form of lower service charges and higher interest rates for their deposits, resulting in low operating costs for commercial banks (Burtle, 2014). Traditional

financial institutions work hard to improve their infrastructure, legacy applications, and inflexible, outdated environment for the business (Butcher, 2017). ICTs' usage in banking can facilitate communication within the sector and other related parts, increasing access to high-quality materials and streamlining administrative and reporting processes (Wall, 2013).

Financial inclusion or outreach of the financial system and banking sector for access to financial and banking services has become a major concern for many policymakers in developing countries (Banerjee et al., 2017). The use of telephone banking technology is one of the essential channels that include unreached banking customers, even those with no bank account in the bank branch (Kennedy, 2013). The advancement of banking technologies has been attributed to the nearly universal connectivity offered by the Internet and telecommunications (Chukwukaelo et al., 2018). Information technology innovation is turning into the most important factor in the future development of banking services provision, influencing and shaping banks' marketing and business strategies (Karim, 2015).

The driving forces behind the rapid transformation of banks are influential changes in the economic environment: innovations in information technology, innovations in financial products, liberalization and consolidation of financial markets, and deregulation of financial intermediation (Kambona, 2013). According to TBSR (2019), Telephone banking transactions increased to Tanzania Shillings billion 55,745,503 in 2019, compared to Tanzanian shillings billion 45,680,623, which was recorded in 2018. These and other factors make it complicated to design the strategy of a bank whose application is not threatened by unanticipated developments and changes in the economic environment (Yang et al., 2018). The question is whether the emergence of telephone banking has been an opportunity for banking service providers and customers who have been protecting themselves from the threats of internet banking limitations, such as the high cost of internet bandwidth and connectivity problems, and uncertain electrification.

The rapid advances in information technology and computer networks, such as the Internet and Telecommunication systems, have enabled the development of electronic commerce globally (Chukwukaelo et al., 2018). Acceptability and usage of banking technologies in the world of rapid and necessary advancement and changes in banking information and communications technologies are unavoidable. Information technology innovation is turning into the most important factor in the future development of banking services provision, influencing and shaping banks' marketing and business strategies. The driving forces behind the rapid transformation of banks are influential changes in the economic environment: innovations in information technology, innovations in financial products, liberalization, and consolidation of financial markets, and deregulation of financial intermediation (Chukwukaelo et al., 2018).

Banks' interest in launching agent banking depends on whether it will generate more revenue for banks. As it will take financial services to the door of the un-served population, one can expect that this banking will gradually create banking habits among the un-served people, and one day these people may become large and regular clients of several other services of banks (Banerjee et al., 2017). Only about one-quarter of households in developing countries have any form of financial savings with formal banking institutions (Mas, 2008).

It is complicated for commercial banks to design a business technology strategy that will be suitable for different market segments whose application is not threatened by unforeseen developments, customer's attitudes, and changes in the economic environment. The complication arises from:

- The difference between what users of banking services expect and what a bank supposes them to expect, and
- The difference between banking service delivery and what is communicated about the banking service delivered to customers

The question is whether the emergence of retail agent banking technology has been a threat or an opportunity to the bank as the service provider and to customers as the consumers of the banking services.

This study was guided by Information and Communication Technologies' acceptance and adoption theories, such as the technology acceptance model. In this model, the information system design features are based on the perceived usefulness and the perceived ease of use of the adopters and users of the technology. As a result, these two will create either negative or positive attitudes toward the use of technology. The results which are expected from this attitude towards the use of technology are the actual system use and the performance impact due to the use of the technology (Mugo, 2017). Also, the study used the Information and Communication Technologies' implementation models, such as the information system success model. The model entails that the system quality and information quality always result in technology usage and user satisfaction. These two create the individual impact on the use of technology that will result in organizational impact (Nguyen, 2015), (De Leon, 2003).

Furthermore, the research involved the theories of financial inclusion, such as the dissatisfaction theory of financial inclusion and the system theory of financial inclusion. The dissatisfaction theory of financial inclusion argues that the provision of financial services should be targeted to all individuals who were previously in the formal financial sector but left the formal financial sector because they were dissatisfied with the rules of engagement or had some unpleasant personal experience while dealing with firms and agents in the formal sector (Ozili, 2020). On the other hand, the system theory of financial inclusion suggests that financial inclusion outcomes are achieved through the existing sub-systems that financial inclusion relies on. As a result, greater financial inclusion will have positive benefits for the sub-systems it relies on. A significant change in a sub-system can significantly affect the expected financial inclusion outcome (Ozili, 2020).

This article aimed to analyze the influence of the usage of telephone banking technology on the quality of banking services in Tanzania. This objective was achieved by examining the independent variable, which was the usage of telephone banking technology by bank customers. On the dependent variable, by examining the quality of banking services delivered, this involved simplifying banking activities by using technology, the relevance of the telephone technology in conducting banking transactions, and fairness and affordability of the transaction charges by the users of banking services.

2. Materials and Method

This study adopted a case study research strategy and used an exploratory type of study. It was conducted in commercial banks located in Ilemela and Nyamagana, administrative districts of Mwanza city. The exploratory type of study is usually undertaken when little is known about the situation at hand. Therefore, it requires a researcher to undertake preliminary work to gain familiarity with the phenomena under the study to comprehend the nature of the problem because insufficient studies might have been conducted in the area of interest (Sekaran, 2010). Moreover, the study used a quantitative research method because the quantitative method can deal with a large number of samples within a relatively short period of time, the quantitative research method can be generalized, and the study can be replicated (Zikmund et al., 2013). A non-probability sampling procedure was adopted, particularly convenience and purposive sampling. The total number of participants in this study was 277, of which 52 were bank officials, 215 were bank customers, and 10 were representatives from the Bank of Tanzania. The questionnaires were used for data collection. The study adopted primary and secondary data and analyzed using descriptive and inferential statistics with the aid of the SPSS statistical package.

This study used questionnaires for data collection. The questionnaires were personally administered by the researcher. The questionnaire is usually addressed to the respondent asking him/her to read, interpret and provide answers based on his/her own perception (Malhotra, 2009). The unique value of using questionnaires is the anonymity of the respondents, which makes them provide answers freely compared to interviews (Silverman, 2010). Another advantage is the large number of responses which provides a greater opportunity to generalize the results to a larger population (Zamalia, 2008). Due to Covid-19, it was not easy to get them. Of the 60 questionnaires distributed to bank staff, only 52 were filled out properly and returned to the researcher. As a result, it delayed the process of collecting the questionnaires. Also, for bank customers, of 319 questionnaires, only 215 were correctly filled and returned on time. The questionnaires with missing values were eliminated, and the remaining 277 questionnaires were considered appropriate for further analysis.

3. Results and Discussion

Descriptive Statistics Results on the Influence of Telephone Banking Technology usage on Banking Services Quality

Statement	Strongly Agree (%)	Agree (%)	Not Sure (%)	Disagree (%)	Strongly Disagree (%)	Mean	Standard Deviation
TP banking technology is simpler than other technology.	46.5	47.9	0	3.3	2.3	1.67	0.836
TP banking technology is friendly to use.	42.3	54.4	0	1.4	1.9	1.66	0.731
TP banking has reliable and affordable Internet.	31.6	40.9	0	14.9	12.6	2.36	1.387

Table 1: Descriptive Statistics on TP Banking Usage and Services Quality

Table 1 shows that 47.9% of respondents agreed with the statement that TP banking technology is simpler than other technology. On the other hand, 2.3% of respondents strongly disagreed with the statement. Also, 54.4% of respondents agreed that TP banking technology is friendly to use, while 0% of respondents were not sure about the statement. Moreover, 40.9% of respondents agreed that TP banking has reliable and affordable Internet, while 14.9% of respondents disagreed with the statement. It is safe to note that most people find telephone the easiest gadget to use. Even those who cannot read and write can use telephones. This is why more than 90% of respondents in this study agreed that TP banking technology is simpler than other technology.

Ambrose (2014) found that on whether M-banking was introduced to gain competitive advantage, 53.3% agreed, 40% strongly agreed, and the remaining 6.7% were uncertain, while no one disagreed or strongly disagreed. This implied that bank customers use electronic passwords that are hard to penetrate by the hijackers, preventing them from breaking through and making clients' money safe due to the gain of competitive advantages.

It should be noted that the adoption of telephone banking may have also been influenced by telephone operators which aggressively market their mobile money services to sensitize their users. Moreover, mobile transactions can be conducted without an internet connection. Due to the configuration of mobile devices, telephone banking requires lower bandwidth for internet connection on PC banking. For that reason, the findings from the survey unveiled that more than 70% of respondents agreed that TP banking has reliable and affordable Internet. With telephone, there is a possibility of performing bank transactions offline as not all telephones can support internet services. Moreover, there are places where there is no internet infrastructure where the customers can still use the telephone network to perform bank transactions.

Inferential Statistics Results on the Influence of Telephone Banking Technology usage on Banking Services Quality

	Value	DF	Asymptotic Significance (2-sided)
Pearson Chi-Square	28.837 ^a	11	.002
Likelihood Ratio	31.792	11	.001
Fisher's Exact Test	28.496		
Linear-by-Linear Association	.106 ^c	1	.745
N of Valid Cases	215		
a. 11 cells (45.8%) have an expected count of less than 5. The minimum expected count is .41.			
b. Based on 215 sampled tables with starting seed 520973818.			
c. The standardized statistic is -.325.			

Table 2: Chi-Square Tests between TP Banking and Quality of Bank Services

The Chi-square and Likelihood Ratio Test in table 2 unveils the association between TP technology usage and banking services quality. Based on the Likelihood Ratio results with a value of 31.792, as asymptotic significance is less than 5% at a significant value ($p=0.001$), the Chi-square results depict that banking service quality has a statistically significant association with TP technology usage. According to the findings, there is an association between TP banking technology and the quality of banking services.

Also, TP banking technology concurs with the diffusion of innovation theory in the sense that it is a form of social activation that may or may not occur after the dissemination of information or scaling up of services or products has occurred. Apart from that, the adoption of any technology should be preceded by awareness of the existence of that technology and some demonstration of how to use and operate the technology (Dearing & Cox, 2018). Furthermore, the system theory of financial inclusion suggests that the efficiency and effectiveness of the sub-systems will determine the success or failure of a national financial inclusion agenda, and the existing sub-systems (economic, financial, or social) in a country are the ultimate beneficiaries of financial inclusion (Ozili, 2020). The users of telephone banking technology are beneficiaries of the financial services provided by the bank and the agenda of reaching an unbanked society. The association between telephone banking technology usage and the quality of banking services depicts the success of the technology in banking service delivery.

R	R Square	Adjusted R Square	Std. Error of the Estimate
.242 ^a	.245	.254	.433

Table 3: Model Summary of TP Banking Technology and Bank Services Quality

a. Predictors: (Constant), TP Banking Service Quality

Table 3 reveals the value of adjusted R squared as 0.254. It indicates that there was a variation of 25.4% in the quality of bank services due to the usage of TP technology at 95% confidence interval. In other words, 25% of changes in the usage of TP banking technology could be accounted for by the changes in the quality of banking services. According to the findings, R shows the relationship between the study variables, whereby this implicates a positive relationship shown by 0.242. Moreover, the linear regression modal summary revealed a strong relationship between TP banking technology and the quality of banking services (Table 3). That is to say, R^2 , in the above-mentioned table, implies that the quality of banking services in commercial banks is influenced by TP banking technology. Furthermore, these results are supported by the study done in Nigeria by Chukwukaelo (2018), who found that the F-statistics (33.502469) and its p-value (0.003588) show that the ROE panel random effect regression model is generally significant at 5% levels.

According to the theory of financial inclusion, as narrated by Ozili (2020), the population of bank customers who ever used bank services can be reached by being persuaded to return to the formal financial sector. It is easier to achieve financial inclusion by reaching out to previously banked adults than to reach out to members of the population that have never joined the formal financial sector. The results of the study show that the percentage that can be counted due to the use of telephone banking is positive but low. This alarms the bank to continue persuading the customers to use telephone banking and exploit all the opportunities available in the technology.

	Sum of Squares	df	Mean Square	F	Sig.
Regression	13.217	1	2.217	16.105	.007 ^b
Residual	17.425	213	.454		
Total	20.641	214			
a. Dependent Variable: TP in Banking Services Quality					
b. Predictors: (Constant), Telephone Banking Technology Usage					

Table 4: ANOVA Results on Influence of TP Banking and Service Quality

Table 4 shows a significant statistical influence of the usage of TP banking technology on bank service quality as demonstrated by ANOVA ($F(1, 213) = 16.105, p = 0.007$). The linear relationship between the two variables shows that the TP banking technological usage statistically influences bank service quality in commercial banks. It is a strong linear relationship between the two variables represented by a significant value of less than 0.05, indicating that the model was significant. Additionally, ANOVA statistical results disclose a strong linear relationship between TP banking and bank service quality.

It shows that TP banking technology has a statistically significant influence on bank service quality. It could be due to a wide distribution of telephone infrastructure and high competition among telephone service providers. The telephone sector has been rapidly improving in Tanzania, and many operators are coming in with competitive mobile packages. Some telephone operators offer money transfer services for free, AIRTEL-Tanzania as an example. This may attract many customers to use this network for money transfers within and between different networks. The systems theory of financial inclusion states that financial inclusion outcomes are achieved through the existing sub-systems that financial inclusion relies on. As a result, greater financial inclusion will have positive benefits for the sub-systems it relies on (Ozili, 2020). In the banking sector, telecommunication companies are the sub-systems that indirectly enable bank customers without a bank account to bank their money and perform all banking transactions, such as deposits and withdrawals. This raises a concern that when there is a significant change in a sub-system, the change can significantly affect the expected financial inclusion outcome and quality of banking services.

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	.535	.297		40.905	.000
TP Banking Technology Usage	.559	.099	.822	41.925	.007

Table 5: Linear Regression Coefficients of TP Banking and Bank Services Quality
a. Dependent Variable: TP Banking in Banking Service Quality

According to Younas (2021), statistically, the relationship between one independent variable (x) and a dependent variable (y) is expressed as: $y = \beta_0 + \beta_1x$. In this equation, β_0 is the y -intercept and refers to the estimated value of y when x is equal to 0. The coefficient β_1 is the regression coefficient and denotes the estimated increase in the dependent variable for every unit increase in the independent variable. In this study, the regression model was presented mathematically as $y = a + bx$

Where:

- y is TP banking technology usage for banking services quality,
- x stands for TP banking technology,
- a is the y -intercept, and refers to the estimated value of y when x is equal to 0

The coefficient b is the regression coefficient and denotes the estimated increase in the dependent variable for every unit increase in the independent variable. Thus, table 5 presents the fitted regression model mathematically as $y = 0.535 + 0.559x$. Unstandardized coefficients indicate how much the dependent variable varies with an independent variable. Consider the influence of TP banking technology usage in table 5. The unstandardized coefficient for TP banking Technology usage is 0.559, which means that for each increase in TP banking Technology usage, there is an increase in banking services by 55.9%.

The findings show that the customer's usage of TP banking technology in overall banking transactions is about 55.9%, implying that TP banking has a very strong influence on banking services delivery. Similarly, TP banking has a moderate influence on the improvement of bank services quality of banking services by 55.9%. Furthermore, potential adopters also perceive the relevance of innovations when others like themselves adopt, even if they are not relationally connected (Dearing & Cox, 2018). The coefficient's findings make a researcher reject the hypothesis, which states there is no statistically significant influence of telephone banking on service delivery in commercial banks. The rejection of the hypothesis goes in line with the study by Ameme (2016). According to him, the overall statistics have a significance level of 0.01, which is less than 0.05. Hence, the model has a good predictive ability. According to Chinedul et al. (2017), since the computed $r = 0.798$ is greater than the table value of .195, we reject the null hypothesis and conclude that there is a positive relationship between perceived ease to use and customer satisfaction in the commercial bank. ($r = 0.798$, $P < 0.05$).

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