



# BVIMSR'S JOURNAL OF MANAGEMENT RESEARCH

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#### FROM THE EDITOR'S DESK

It gives me great pleasure to greet you warmly in this edition of our magazine. Selecting content that we hope will educate, inspire, and engage you is a privilege and an honor for us as editor.

In this issue, we have endeavored to bring together a diverse range of topics that reflect the dynamism of the world around us. From thought-provoking articles on emerging technologies to insightful interviews with industry leaders, our goal is to provide you with a well-rounded perspective on the issues that matter most.

We have made an effort to include a wide variety of themes in this issue that represent the dynamic nature of the world we live in. Our aim is to bring you a comprehensive understanding of the most important topics by offering you enlightening discussions with prominent figures in the business as well as thought-provoking articles on developing technologies.

"Work Ethics as a Hallmark of Employees' Productivity in the Public Sector: A Study of OJO Local Government, Lagos State, Nigeria" is the title of the first paper published in the journal and discusses the subject further. It comes to the conclusion that for staff productivity to be encouraged, adequate accountability mechanism should be put in place at the local government so as to ensure efficient delivery of social services to the people. The study recommends that local government should also institute a reward system for ethical conducts likewise the local government must be able to provide adequate ethical-etiquette training likewise incentives to the staff which will in turn help in enhancing good ethical behaviour.

The second paper is titled "Evaluating Level of Financial Awareness of Individuals" and discusses how crucial financial awareness is to helping people manage their finances, plan for different kinds of emergencies, and allocate their resources. There are various instruments available in the financial markets for the purpose of investment. It is the prerogative of the investor to assess and understand the suitability of each financial instrument as per their needs. To understand the level of financial awareness of respondents, a questionnaire based survey was carried out amongst undergraduate students, businessmen and professionals. The final results of the test indicate that there exists a significant relationship amongst the chosen variables and the findings also do reveal that government's intervention is required to boost up financial awareness of individuals helping to guide them in improving their knowledge of financial products, choose suitable products and build their investment portfolio.

The third article is entitled "Assessment of Artificial Intelligence in Public Administration: Implications for Service Delivery in Lagos State Public Service". The study outlines how Lagos State's public administration is undergoing a significant transformation in opposition to the dominant bureaucratic operating model, driven by technological innovation. This transformation requires an immediate response to economic and social transformation that embraces efficiency, innovation, and performance as administrative styles. The objective of the study is to assess the implications of artificial intelligence in public administration on service delivery. The study was anchored on the technology acceptance model and digital era governance theories. The study recommends training and retraining for public servants on AI as well as emerging technologies. More investment in technological and physical infrastructure is needed. In addition, collaboration with private sector actors such as tech startups, cloud computing providers, and finance institutions to accelerate the digital transformation and broadband penetration in the state should also be encouraged.

"An Analysis of Working Capital Management with Special Reference to Vita Merchants Bank Operations" is the title of the fourth paper article. The purpose of this paper is to find out how working capital management impacts Vita Merchants Bank operations' financial performance. This study also aims to analyse the working capital management of units which are small and medium sized firms. Findings show that there is a significant difference in managing working capital among small, medium and large firms. Also, it is found that number of days' collection period, number of days' payable period and number of days' inventory holding period positively impact the financial performance of Vita Merchants Bank operations measured by return on assets and net operating margin.

The fifth study, "Telecommuting Assessment on Workers Efficiency and Productivity in Nigeria: Implications on Service Delivery in Ogun State Judicial Service Commission," examines how, since the start of the Covid-19 pandemic, the need for telecommuting has increased the opportunities available to workers to carry out their duties from various locations outside of their offices. Hence, the main objective of this study is to determine the extent to which telecommuting has enhanced public service delivery in Nigeria in the Covid-19 and Post Covid 19 era with specific reference to Judicial Service Commission in Ogun State. The article is anchored on Technological, Organizational and Environmental (TOE) and Digital Era Governance Theory. The study adopted a descriptive-survey research design. The study recommends that there should be deliberate policy by the government at all levels to encourage Ministries, Departments and Agencies (MDAs) to be technological compliant and to promote the use of telecommuting so as to engender efficient public service delivery.

We greatly value your input. Please get in touch if you have any ideas, recommendations, or subjects you'd like us to cover in upcoming issues. Happy reading and thanks for your support as always! Thank you for being a part of our community

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# WORK ETHICS AS A HALLMARK OF EMPLOYEES' PRODUCTIVITY IN THE PUBLIC SECTOR: A STUDY OF OJO LOCAL GOVERNMENT, LAGOS STATE, NIGERIA

#### HASSAN, Korede Ibrahim, FATILE, J.O, HUNGA, Opeyemi Victoria

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#### ABSTRACT:

The prevalence of unethical behavior has led to mismanagement and total economic collapse in most Nigeria government business of which the local government is not exempted. The study examines work ethics and employee productivity in Ojo local government. Mixed research method was adopted while the data for this paper were drawn from both primary and secondary sources. The main instruments of data collection were interviews and questionnaire as they were analysed using both descriptive and inferential statistics. Descriptive statistics such as percentages, means, and standard deviations were used while the hypotheses were tested using bivariate correlation techniques with the aid of the SPSS version 23. The findings from the hypothesis 1 tested revealed that there is no association between unethical behaviours and employees' productivity in Ojo local government area. This is because there is a weak negative relationship between unethical behaviours and employee productivity (r = -1.71, n = 45, p = 0.261). The result reveals that despite unethical practices occurrence in the local government, the staff were able to be provide social services to the local residents. The study further found out that unethical practices have become an intrinsic in nature as the local government staff cannot be forcibly changed from the old ways. Also, the hypothesis 2 tested revealed that there is a significant relationship between an existing disciplinary policies and the employee unethical behaviours in Ojo local government area. This is because there is a strong positive relationship between existing disciplinary policy and unethical behaviours in Ojo local government (r = 0.82, n =45, p = 0.594). The result revealed that the local government have been able to uphold the existing discipline standard as far as they are willing to enforce the rules. There are adequate procedures and sanctions to deal with misconduct likewise there is a mechanisms for detecting and investigating any act of wrongdoings and unethical practices among the staff. The study concludes that for staff productivity to be encouraged, adequate accountability mechanism should be put in place at the local government so as to ensure efficient delivery of social services to the people. The study recommends that local government should also institute a reward system for ethical conducts likewise the local government must be able to provide adequate ethical-etiquette training likewise incentives to the staff which will in turn help in enhancing good ethical behaviour.

**KEYWORDS:** Ethical conducts, Employee productivity, Local government, Public sector, Unethical conducts, Work ethics

#### 1.1 INTRODUCTION

Ethics plays important role in modern bureaucracies because ethics translates in practical terms into the use of power and legitimate authority (Samara, 2021). Ethics in the public sector is a broad topic as it serves as the branch of philosophy which seeks to address morality while in the public sector, it addresses the fundamental premise of the roles and duties of bureaucrat as a steward to the public (Khalid, 2020). Simply put, it means moral justification and consideration for

decisions and actions made during the completion of daily duties when working to provide general services of government (Obikeze, 2011). Ethics deal with what is right and wrong as well as moral duty and obligation. Hence, it can be referred to as the acceptable standard by which the public will scrutinize the service being conducted by the members of these organizations (Fatile, 2013).

Work ethics can be described as a set of values, which include the right attitude, correct behaviour, respect for others and effective communication in the workplace (Eze, Samara, & Parada, 2020). Essentially, work ethics

regulate what an employee would do in different situations in the organization. The habit of following good work ethics is intrinsic, i.e. it comes from within (Yuniawan & Udin, 2020). The work ethics an individual displays come from his/her values whereas our values are dependent on factors such as the environment, experiences and life-long influences. Work ethics can simply be referred to as a set of principles relating to morals, especially as they apply to human conduct at workplace (Pahlawi & Fatonah, 2020). In specific terms, work ethics is about what is morally correct and acceptable to the larger majority of the people in an organization, society or group. It is also the rules of conduct that have become a set of norms of the society, group or organization (Maduabum, 2012).

Civil servant exhibiting good work ethics are considered eligible for higher positions and more responsibilities. They know that their actions have a direct impact on other people at work (Adewale, 2016). Thus, the fact that unethical practice has assumed a disturbing dimension has impacted negatively on the performance of public sector employees. Khalid (2020) argued that the prevalence of unethical behavior has led to mismanagement and total economic collapse in most Nigeria government business (Yuniawan, & Udin, 2020). He emphasized that one major reason why civil service remains in the doldrums today, is the maladministration of the current and past on the part of public sector employees as every organization desires to be productive in which public sector organization entails the attainment of predetermined goals with minimal expenditure of resources.

Productivity of the Nigerian public service and her employees has been a major concern to policymakers and researchers alike (Saban, Basalamah, Gani, & Rahman, 2020).

However, productivity of the employees simply means the ability of the employees of any organization to discharge their functions very well at the shortest possible time using the available resources (Tahar & Sofyani, 2020). Productivity of the Nigeria local government system can better be understood when we examine the internal dynamics of the system despite its numerous reforms (Ibietan & Joshua, 2012). Obiora, Chinyere and Henrietta (2016) maintained that the productive or the unproductive nature of this

organization would be understood when such factors as the characteristics of the organization in question, the character of the Nigerian society where it functions and the nature of the interaction between the organization and the wider society is considered. This is because despite all measures put in place to arrest the ugly trend, it seems, it has defied all approaches towards tackling the problem of inefficiency and capacity leading to institutional collapse (Ogunna, 2014). However, these cannot be changed forcibly because they are intrinsic as public servants are supposed to act justly and fairly to all, not only paying lip service to ethical conduct but also ensuring that these are manifestly and undoubtedly seen to be done (Abasilim, Gberevbie & Ifaloye, 2017). Based on the foregoing, low productivity has taken its toll on the Nigerian public sector such as the local government system. The local government employees are believed to have poor work ethics with some reasons which ranges from economic, sociological, managerial and technological factors (Olojede, 2001). These factors has made the local government system unproductive which have led to the permeating and pervasive influence of unethical behavior in the service like, bribery and corruption, embezzlements of public funds, and other fraudulent acts portrayed by the employees have culminated in their poor image and service delivery (Seteolu, 2001). In the view of Samara (2021), productivity in any organization is dependent on a number of factors such as the use of appropriate technology, adequate motivation, adequate resources which includes optimum use of fund, materials and personnel, and positive work ethics and the professional and technical competence of the manpower (Ogunna, 2017). The above, however eluded the local government as the system is confronted with so many challenges which ranges from poor motivation of workers attributed primarily to lack of fund, and high rate of corruption among the officials and the degree of manipulation of the system by the appointed public officials, shortage of skilled manpower as a result of politicized nature of the recruitment procedure where misfits are recruited into the local government which leads to low productivity and the negative work ethics common among the employees of the system in Nigeria which makes them unproductive (Husin & Kernain, 2019; Maduabum, 2012; Soleman et al., 2020).

#### 1.2 STATEMENT OF THE PROBLEM

The desire of any government institution across the world on the local government system is to render productive social services on the basis of strong work ethics that will be able to enhance the life of the citizens (Punch, 2022). But on the contrary, the bid to attain higher productivity has remained a wishful thinking for many government institutions in developing countries including Nigeria local government (Ojo, 2022). Meanwhile, Ojo local government serves as one out of many local governments that were affected by unethical practices in Nigeria which invariably affect the delivery of public services to the local residents. Ojo is a Local Government Area and town in Lagos State, Nigeria which accommodated Lagos State University. Ojo is located on the Eastern section of the Trans-West African Coastal Highway, about 37 km west of Lagos. It is part of the Lagos Metropolitan Area. The local government is a primarily residential township although it contains some major markets including Alaba International Market, Alaba livestock market (Alaba Rago), the old Lagos International Trade Fair complex, and Iyana-Iba market. It also houses the divisional headquarters of 81 division Nigerian Army and Navy town. Also, there are towns located within the local government which comprises of Iba, Igando, Okokomaiko, etc. The unethical issues in Nigeria local government in the past have serves as part of the fundamental issues by various government administration in Nigeria. The call for reforms on institution and employee in terms of productivity is germane as different reforms on ethics have been initiated by various administration in the public service for the purpose of encouraging productivity (Tella, 2021).

Similarly, the unproductivity of the Nigeria local government system can better be understood when we examine the internal dynamism of the system despite its numerous reforms (Ojo, 2022). The Nigeria local government system is engulfed in negative work tendencies characterized by factors such as corruption, lateness to duty, high level of absenteeism, lack of dedication to duty, indiscipline, high level of insubordination, and dereliction of duty which hinders efficient service delivery and in turn brings about low productivity (Fatile, 2013).

The delivery of services in the Nigerian public sector has

been widely criticized. Different problems based on unethical behaviour have been pointed out by some factors promoting service delivery's inefficiency and ineffectiveness (Abasilim, Gberevbie, and Ifaloye, 2017). A significant proportion of Nigerian workers engage in various unethical practices, which are not in the interest of their employers and the organizations in which they work. Despite the minimum wage increase, the attitude of local government employees has not changed significantly (Khalid, 2020). Therefore, an increase productivity that is expected as a result of increase in wages has been an illusion (Egwemi, 2012).

The aforementioned ethical deficit actions in the civil service have been worsened by weak institutional arrangement for enforcing ethical standard. They have not been effective in monitoring standards of professional ethics and accountability in the service (Maduabum, 2012). As a matter of fact, the poor working conditions and miserable pay of civil servants should not be shelved out. It has contributed to the loss of integrity and deplorable service record of Nigerian civil servants (Akinwale, 2016). Lacks of trained and competent workers have also accrued into the existence of unethical behavior in Nigeria civil service (Obikeze, 2011). The fact that most civil servants are not exposed to adequate training on civil service ethical codes, they are mostly negligent in carrying out their duties. The local government activities is believed to be affected by the problems of ethics in the public bureaucracy as it connotes a situation whereby civil servants individually or collectively use their positions or appear to do in a manner that is contrary to public confidence and trust (Ibietan & Joshua, 2012).

Anger (2015) has pointed out that such unethical behaviour has to do with conflict of interests, loyalties or values; it could also be as a result of attempts to achieve some form of private gain to the detriment of the masses (Olojede, 2001). In the course of policy implementation, civil servants very often breach the ethical values of loyalty, courtesy, respect, integrity and neutrality. The problem of disloyalty refers to a scenario where an employee is unfaithfully or fails to give support to an institution, organization or persons of superordinate status (Ayanda, 2012). The unhealthy relationship among civil servants is equally attributed to the problem of disloyalty. And this to a large extent affects the

achievement of the goals and objectives for which the service is created. Manifestations of disloyalty include insubordination and look worm attitude at work.

Also, there is the problem of lack of courtesy and respect which serve as the fundamental values required by all civil servants in dealing with the people. It is, indeed, appalling, to know that civil servants in Nigeria exhibits disrespect and discourteous behaviour, hostile and unaccommodating tendencies as exemplified by the police (Ojo, 2021). Another ethical problem is the low sense of integrity among civil servants. This low sense of integrity provides a fertile ground for pilfering and diversion of public resources for private use, falsification of contracts as well as leaking of official records and government classified information. This is often attributed to poor pay package in the service (Obikeze, 2011). Another dimension of ethical problems of the service, is the problems of political neutrality. Political neutrality is simply a reference to when civil servants involve themselves in partisan politics. Often times, this has affected the performance of civil servants on their jobs (Eze et al, 2020).

Despite the aforementioned challenges, literature consider motivation and ethics as a path for sustainable public service delivery in Nigeria likewise the effect of employees ethics on service delivery in public service. Also, work ethics and employees performance failed to consider the prevalent work ethics style as it affects the employee productivity and the institutional capacity at the local government level which few literatures or researches have been able to address. The clarion calls for intense work ethics training to be imbibed by the public sector employees for effective performance should be the major concern of policymakers as most bad work ethic not only affect the public servant productivity and institutional capacity rather it affect the growth and development of the nation. This have become a basis for the study likewise the gap in knowledge as most study such as Khalid (2020), Fatile (2013), Maduabum (2012), Olojede (2001) and other scholars look at the study from corruption, ethics and accountability in public sector at the state level. Hence, this has necessitated the study as it examined the work ethics and employee productivity in the public sector.

#### 1.3 OBJECTIVES OF THE STUDY

The main objective of the study is to examine the impact of work ethics on employees' productivity in the public sector with specific reference to Ojo local government. Other objective includes;

- To determine if there is an association between ethical behaviours and employees' productivity in Ojo local government.
- b) To examine the relationship between existing disciplinary policy and unethical behaviours in Ojo local government.

#### 1.4 RESEARCH QUESTIONS

In this study, attempt is made to provide answers to the following questions;

- a) What is the association between ethical behaviours and employees' productivity in Ojo local government?
- b) Is there a relationship between existing disciplinary policy and unethical behaviours in Ojo local government?

#### 1.5 RESEARCH HYPOTHESIS

The study is geared towards testing the following hypotheses

H01: There is no association between ethical behaviours and the employees' productivity in Ojo local government area.

H02: There is no relationship between an existing disciplinary policy and the employees' unethical behaviours in Ojo local government area.

#### 2.0 LITERATURE REVIEW

This section consider the concept which comprises of matter arising on ethics and employee productivity in public sector specifically local government. Also, theoretical review was also part of the section and the study embrace utilitarian and virtue theory.

# 2.1 CONCEPTUAL EXPLORATION WORK ETHICS

According to Omisore and Adeleke (2015), work ethics refers to "a set of principles relating to morals, especially as they apply to human conduct." They also pointed out that work ethic is all about an ethically right attitude, good and acceptable in the sight of the majority people in an organisation, group, community, or society, and various conduct that has grown into a set of public norms generally. This can be traced to the fact that ethics and morals are slightly different in terms of meaning, even though they are often used interchangeably. Ethics is the adaptation of rules, regulations, standards code of conduct in a certain institution or profession known as Work Ethics. The concept of work ethics cannot be overemphasised in organisations, regardless of the sector they belong to. This is because to attain the success of any institution's goals and objectives, laid down rules and regulations are relevant for shaping employees' attitudes and behaviour within organisations (Gberevbie, 2017). Work ethics is an important concept needed to be imbibed in any action and responsibility of a public servant (Abdullah & Halim, 2016). A positive attitude is expected of employees to guarantee effective, efficient and increase work productivity and good service delivery. An individual approach, feeling, and principles towards organisational responsibilities are seen as the work ethics of such individuals, either positive or negative or productive or unproductive (Oyelade, 2017).

According to Heelas (2002), "work ethics of whatever variety involves the ascription of value to work.

Work is valued as a means to some end." For instance, work ethics are commonly mentioned as a characteristic of good players in a sporting activity. Irrespective of the environment, work ethics is commonly connected with individuals who involve themselves in working hard and doing a good job.

#### **PRODUCTIVITY**

In actual terms, productivity is a measures component which directly affects the operations of public services (Sels et al., 2006). Productivity may be assessed in terms of the employee output in a specific period of time. Typically, the productivity of a given employee will be

evaluated relative to an average output of an employee doing similar work (Waldkirch, Nordqvist, & Melin, 2018). It can also be appraised according to the amount of units of a product or service that an employee handles in a defined time frame (Samara, Jamali, & Parada, 2021). As the success of an organization relies mainly on the productivity of its employees, therefore, employee productivity has become an important objective for businesses (Cato & Gordon, 2009; Sharma & Sharma, 2014).

Many studies have focused on one or two ways to measure productivity and since many different approaches are taken, it can be challenging to compare the results (Nollman, 2013). Overall, there is a lack of an effective and standardized way to assess productivity.

#### **EMPLOYEE PRODUCTIVITY**

Employee productivity is an assessment of the efficiency of a worker or group of workers. According to Sharma and Sharma (2014), employee productivity is based on the amount of time that an employee is physically present at their job, besides the extent to which they "mentally present" or efficiently working during the presence at the job. Ferreira and Du Plessis (2009) indicated that productivity can be evaluated in terms of the time spent by an employee actively executing the job he or she was hired to do, in order to produce the desired outcomes expected from an employee's job description. Hence, one of the key issues that most government establishments face nowadays is the need to improve employee productivity. It is only by increasing productivity, employees can obtain better compensation packages, working conditions and larger employment opportunities (Tahar, & Sofyani, 2020).

Previous literature has clearly discussed the advantages of employee productivity which would lead to institutional success. According to Sharma and Sharma (2014), higher productivity results in economic growth, higher profitability, and social progress. Cato and Gordon (2009) also demonstrated that the alignment of the strategic vision to employee productivity is a key contributor to the success of an organization. This alignment as a result would motivate and inspire employees to be more creative, and this ultimately can improve their performance effectiveness to accomplish

organizational goals and objectives (Morales et al., 2001; Obdulio, 2014). Moreover, higher productivity tends to increase the competitive advantage through reduction in costs and improvement in quality of output. Hence, the above discussion has clearly indicates that employee productivity is a key determinant of organizational success (Rusman, & Suyono, 2020).

#### **PUBLIC SECTOR**

Public sector is the branch of an economic system that provides several governmental services which is controlled and funded directly through tax by the Federal, State and Local governments. In the majority of countries, this sector includes services such as infrastructures, health care, security services, waste and water management etc. It is the part of the economy and administrative life that deals with public services delivery. Governments as well as other publicly owned or sponsored organizations, companies, and other entities that offer public programs, commodities, or services, are considered part of the public sector. It is the part of the economic system that is controlled by national, state and local governments, and provides several governmental services. This sectorial system may have many levels such as; international, regional, national (central, sectoral, or territorial), usually hierarchically organized. It covers executive (e.g., central and local governments, public finance, etc.), legislative (e.g., Parliament, etc.), homeostatic (e.g., Judiciary, etc.), and societal feedback (e.g., electoral, statistic, auditing, etc.) oriented institutions (IGI-Global, 2022).

In most of the countries, the public sector comprises the national, regional, and local governmental authorities, including the policy measures defined and adopted by those authorities, in order to provide public services (e.g., public infrastructures, public education, and health care) to citizens without seeking to generate profit. The public ownership firms, which provide services and goods for sale, and usually operate on a commercial basis (seeking profit), are not included in public sector. In the absence of the profit motive, it is essential to provide other incentives for individuals and organisations, such as greater recognition of success amongst one's peers. The public sector is the part of economic, administrative

and governance process that deals with the delivery of goods and services by and for the government (IGI-Global, 2022).

#### PUBLIC SECTOR PRODUCTIVITY

Public sector in any country serves as the essential pillar in molding the nation's development and strength because it is created as an engine to process, carry out and extend the duty of the public authority as well as conveying satisfactory support of the citizens and executing government detailed programmes and policies (Oni & Gberevbie, 2015:13). In Nigeria, public sector according to the 1999 constitution are the federation services in any dimension in respect of the national government (Abasilim and Edet, 2015:34). It works through Ministries, Departments, and Agencies to deliver services" (Abasilim, Gberevbie and Ifaloye, 2017:109).

Public sector organisation is an established capacity with their activities that helps in meeting the need of the people and enhance the citizen's living standard through social services such as health care facilities, security, water, infrastructure, public transport and electricity (Gberevbie & Ibietan 2019). It is concerned with delivering fair public services to people with minimal capital and fostering public servant openness and responsibility. Due to this, the priority of public sectors in terms of delivering quality services comes into perspective. This is because it is the primary mechanism by which government programs are executed. Still, when it comes to the form and manner in which services are provided, the Nigerian public service has received criticism (Abasilim, Gberevbie & Ifaloye, 2017).

An activities of the public sector in a state institution that deals with the "interaction between the government and citizens is seen as public service" (Eneanya, 2018:2). He further classifies it as an institutional arrangement adopted by the government in providing goods and services to its citizens. It is also viewed as a government agency loaded with the obligation of executing the public's will (Osawe, 2017). In providing services to the people of every nation, public service is significant (Igbuzor, 2017). Public service is the way by which the government can carry out its duties safely and effectively. In providing and allocating public amenities

across society, public service plays a critical role as they help the government to provide "peace, order and good governance" (Dorcas, 2018: 33). The primary concern of an ideal government's is how reasonable and adequate public services would be rendered to all citizens irrespective of their financial status (Prado-Lorenzo, 2013).

Public sector productivity is the method of addressing citizen's requirements through swift and effective actions. This indicates the government-citizen communication such that the need of the citizens is timely met, making the citizens a key player (Oronsaye, 2010). Ohemeng (2010:115) views public sector productivity as doing more with less, empowering citizens, enhancing transparency and holding public servants accountable.

Nigeria is Africa's most populous nation with over two hundred million (200,000,000) people and 47% of the total West African population (Worldometer, 2020) which has over four hundred (400) ethnic groups operates a federal government system as each group has an independent public service that delivers services based on the constitutional arrangement (Lawan, Ajadi, Kayode & Yaru, 2020). Every organisation that is part of implementing government policy decisions and public services delivery is referred to as public sector organisation (Ihemeje and Afegbua, 2020). It has been observed that the high level of service delivery in a private sector cannot be kept side by side with the level of decay in public sectors (Lawan, Ajadi, Kayode, & Yaru, 2020) as this has resulted in inefficiency, lack of productivity likewise nonperformance of the public sector organisation. This has culminated to the high rate of poverty, poor access to education and health services, inequality as well as a widened gap between the citizens and government thereby creating public trust gap (Abdulkareem, 2015). Due to this, various reforms have been carried out to shape public sectors into more outputand consumer-driven mode (Ikeanyibe, 2016; Okon, 2015).

Therefore, the difference between public sector and public sector productivity is that public sectors are "tools that link the government to the citizens and vice-versa, while the productivity of these public sectors brings about the feasibility of this link of the government with

the citizens that enables the quality assessment of this service" (Eneanya, 2018).

With all the views above, public sector productivity can be generally seen as the provision of constitutional need of citizens by public officials which ought to be timely, fairly, adequate, effective and transparent. Under this term, citizens are prioritized and their needs are respected and responded to in a timely and efficient. In the traditional form of public administration, productivity is entangled with paper-based long procedures that make the citizen dissatisfied with the services because of several problems such as administrative bottlenecks, corruption and centralisation of authority (Karim, 2015).

# 2.2 NEXUS BETWEEN WORK ETHICS AND EMPLOYEE PRODUCTIVITY IN NIGERIAN LOCALGOVERNMENT.

It is very clear from the foregoing that unethical code of conduct such as bribery, extortion, illegal use of public assets for private use, over-invoicing and underinvoicing, payment of ghost workers and pensioners, payment for goods not supplied or services not rendered which is called "air supply", underpayment of taxes and duties on exports or inputs through false declaration, purchase of goods at inflated prices, fraud and embezzlement, misappropriation of assets, court decisions awarding damages in excess of any injury suffered, removal of document or even complete case file, and red-tapism cum patronage when one wants to see an officer is much associated to Nigeria public sector (Punch, 2022). Unethical behavior is a global phenomenon and cuts across all socio-cultural, politicoeconomic strata. Hence, we can say that corruption and unethical conducts is not an alien culture to Nigeria as it has been with us from time immemorial, even from the pre-colonial era till date as the military and civilian rulers are all in the game even religious institutions are not left out (Ojo, 2021). It also came out clearly that legislation and administrative sanctions alone will not win the war against unethical conducts. The push factors such as poverty, unemployment and low wages must be tackled while attitudinal change and the deliberate act of doing the right thing must be fully embraced.

More appropriately, identifying the problems of Nigeria

without mentioning corruption is corruption itself (Punch, 2022). Corruption is to identify unethical conducts in the public sector and the implications for the apparently low productivity in the sector. If the public sector of Nigeria is working properly, the macroeconomic conditions of Nigerians would be better than what it is currently. There are so many unethical practices that civil servants do carelessly or deliberately that are injurious to economic development. It is a common scene in public service that workers deliberately hide-away their tools to avoid working for their salaries or wages. In some other cases, workers in the same office come to office only on selected days of their choice within a week or month; while spending the remaining days moonlighting (Tella, 2022). He further alluded his countenance on his way to Ogun from Lagos State, he observed many new public buses parked under a bridge after commuting the axis third time in a week and he decided to make inquiry as it was reveals that those buses were either in need of batteries or tyres and it has been there for six weeks (Tella, 2022). Meanwhile, the drivers of those buses, the supervisors or line managers would be paid at the end of the month for failing to do their job or for sleeping on duty. That is high level of unethical conduct, corruption likewise disservice to the national development (Punch, 2022).

In the same, Rose-Ackerman identified four styles through which corrupt practices manifest. She referred to them as corrupts states and identified the state as follows: kleptocratic states, bilateral monopoly states, mafiadominated states, and the highest level, competitivebribery states. When a country gets to the highest level of these states as Nigeria is currently, reversing the trend becomes more technical, and with actions that can consume the leadership as it has been identified that unethical behaviour as multifaceted, and thus included those items often overlooked as normal activities in our clime (Rose-Ackerman, 2014). Since the publication under reference, new events, however, have been identified as constituting corruption in Nigeria. It is corrupt for anyone to make payment for a job done or not done in any foreign currency. The situation where, as reported, parties delegates to' primary were 'paid', 'compensated' or bribed in foreign currency should be seen as an unpardonable level of corruption. The same goes for a government, for example, to decide to reward Nigerian sportsmen living in Nigeria, entertainers or those who excel in their trade but live here, in foreign currency. Such an action has negative implications on the economy, particularly on the exchange rate. The top-class politicians now compete with foreign currencies, destroying local value of local currency in the process (Punch, 2022).

On the part of the civilians in the post-independent Nigeria, their corrupt practices include contract splitting; budget padding; ghost workers (see Steve Oronsaye's report); gross abuse of office; conflict of interest; currency round-tripping; import waiver fraud; procured judgment debt against Nigeria (P&ID saga) and fraudulent consultancy payments (Punch, 2021). Ogunyemi in his research for the Osun State Government under Ogbeni Rauf Aregbesola (now Minister of Interior) revealed the nonexistence of 12 schools purportedly with staff whose only existence was on paper. One of the participants corroborated that 22 of such were similarly discovered in Niger State i.e. (Ghost schools, with ghost workers!).

In order to make the local government in Nigeria to be efficient, in the delivery of public services to the citizens, efforts should be made by the current government to ensure that salaries and allowances to be paid to local government staff in Nigeria are fixed at a level commensurate with the degree of efforts being put in by these employees. As the main aim of any worker by taking up any employment opportunity is to satisfy his personal needs and that of his immediate family, the wage system should be adequate enough to cater for these needs. In line with the above premise, government at all levels in Nigeria should owe it as a duty to implement the new National Minimum wage of N30,000.00 as this will go a long way in motivating the workforce so as to achieve maximum productivity (Tella, 2022). More so, the unethical behavior is fully embraced in the local government as those in these systems practically strengthens unethical conducts which also resulted to the attendant low productivity in the public sector (Punch, 2021). Sometimes, to overcome the inefficiency and revenue shortfall, some local government are now engaging the services of revenue consultants while still paying employed staff who could not do their jobs efficiently. The engagement of consultants should be temporary and to serve as a

benchmark for how much revenue is expected from the regular staff. Otherwise, another level of indolence and corruption is been breed and that is the way we run down our economy, and complain of low productivity, low revenue, delay in salary or non-payment of salary, lack of motivation to work and work very hard (Ojo, 2022). Eventually low output per worker is the order of the day in most local government. In many cases, the public service is overburdened with excess staff collecting salaries for doing virtually nothing, or not collecting salaries regularly because of low revenue. No one is asking questions on how unpaid workers get money to be in their offices daily. There is the need to ask questions if we are concerned about Nigeria.

#### 2.3 THEORETICAL REVIEW

For the purpose of the study, utilitarian and virtue theories were adopted for the study based on its effects on public sector management likewise service delivery. Hence, the theories are expedient in nature as it affects public policy process. These two theories form the foundation of normative ethics conversations. It is important, however, that public servants also understand how to apply these concepts to the actual practice. Ethical discussion that focuses on how a professional makes decisions, known as applied ethics, are heavily influenced by the role or purpose of the profession within society. Utilitarian Theory: The progenitors of this theory are Curtin, Gallicano and Matthew in 2011 as this theory is often equated with the concept of "the greatest good for the greatest number" as it is normative in nature. The idea is that ethical decisions are made based on the consequences of the action, which is why it is also sometimes called consequentialism. Interestingly, the promoters of this theory adopt utilitarian reasoning to avoid confrontation and achieve consensus (Freakley & Burgh, 2000). The attraction of this ethical perspective may lie in the fact that it appears to be a way to weigh out the impact of behavior and determine the greatest good for the greatest number. While this idea initially may seem appealing, particularly with a field that has a core duty to the public, it does not provide a solid ethical framework for decision-making (Beetseh & Kohol, 2013).

There are three main concerns arise when public servants

rely on utilitarian ethics to make decisions. Firstly, rather than looking at the choice or action itself, decision-makers are forced to guess the potential outcomes of their choice in order to determine what is ethical. In other words, ethics should be about the decision-making process, not just the outcome, which can be guaranteed (Lewis, 2005).

Secondly, utilitarian ethics also "presents questions of conflict with regard to which segment of society should be considered most important" in weighing the "good" or outcome. In other words, if a solution drastically harms a minority group, would it be ethical if the majority benefited from that decision? The third objection is that it is practically impossible to predict the outcome of an action. Bowen points out that "consequences are too unpredictable to be an accurate measure of the ethics of a situations." In other words, consequences of actions can be highly volatile or impossible, even, to predict (Freakley & Burgh, 2000). Using outcomes as a measurement of ethics will not, therefore, provide an accurate way for professionals to measure whether decisions are ethical. Professionals must be able to evaluate decisions and choices with concrete ethical guidelines instead of hoping that certain outcomes will result in them having made an ethical choice. Many scholars in this field identify these issues, and others, as evidence that utilitarianism, also refer to as consequentialism relies on the consequence of a decision (Rohr, 1978).

Despite the theoretical contribution to the theory, there are weaknesses that are associated with the theory. Notable among these weaknesses are domestication of ethical principles in the local government affairs. The volatility of the system does not encourage drastic change for all as rules, procedures and regulation are selectively choosing on the local government staff as this can be seen in training, appointment, promotion, transfer and discipline.

Virtue Theory: A third and growing area of philosophical reasoning with ethics is known as virtue ethics, one that has gained more attention in public relations scholarship in recent years. This philosophy stems from Aristotle and is based on the virtues of the person making a decision. The consideration in virtue ethics is essentially "what makes a good person." Virtue ethics require the decision-

maker to understand what virtues are for public servants and then decisions are made in light of those particular virtues. For example, if the virtue of honesty is the of utmost importance to a good public relations professional, then all decisions should be made ethically to ensure honesty is preserved (Kawall, 2009).

While this theory is gaining popularity, the weakness of virtue theory is that it does not take into consideration a person's change in moral character and attitude as there are several criticism that can be made in terms of local government and public sector management, the focus on virtues theory seems to preclude the important role and obligations of public servant to public service. If there is a virtue of loyalty to a political class and honesty to the public, how the conflict will be resolved is another question. On the other hand, local government staff may have a sudden change from immoral to moral character may go unnoticed until a significant amount of evidence mounts up for his/her actions. For example, a person who has a reputation for financial misconduct is more likely to be judged harshly for pilfering because of his/her consistent past of unethical behavior. If the person decides to turn a new leaf, it may be difficult to believe as the first impression last longer on him.

#### 3.0 METHODOLOGY

The philosophical foundation of the study is pragmatism. This is because of the mixed method approach that was used. The paper examine work ethics and employees' productivity. Mixed research methods was adopted while the data for this paper were drawn from both primary and secondary sources as the study both adopted the survey research design likewise purposive sampling technique in order to arrive to the population sample and primary data was collected through the use of interviews and questionnaires. More so, fifty questionnaires were administered to the respondents which were used as a population sample. These comprises of thirty-five senior staff, ten from the middle level and five from the junior staff category of the local government. Data collected were analysed using both descriptive and inferential statistics. Descriptive statistics refers to the use of percentages, mean and standard deviations. The stated hypotheses were tested using bivariate correlation techniques with the aid of the Statistical Package for Social Sciences (SPSS) version 23. Based on this, multiple sources were used to minimize the risk of error in order to improve the reliability and validity of the study.

Table 1: Respondents' Demographic Characteristics

S/N			Frequen	Percent
0			cy	age %
1.		Male	26	58%
	Sex	Female	19	42%
		Below 30	6	13%
		years		
2.		31-40 years	17	38%
	Age	41-50years	13	29%
	8-	51 years and	8	18%
		above		
		Single	10	22%
3.		Married	33	73%
	Marital	Divorced	0	0%
	status	Widowed	1	2%
		Junior Staff	8	18%
4.	Staff	Intermediate	18	40%
	Position	Senior Staff	16	36%
		Management	1	2%
		O'Level	3	7%
5.	Education	OND/NCE	9	20%
	al	B.Sc/HND	26	58%
	qualificati on	MSC/PGD/P hD	6	13%
6.	ICT	Yes	28	62%
	Knowled ge	No	8	18%
		Below 10	9	20%
		years		
7.	Working	10 - 20	29	64%
	experienc	years		
	e	21 - 30	6	13%
		years		
		31 years and	9	0%
		Above		

Source: Field Survey Data, 2022.

#### 4.0 DATA PRESENTATION AND ANALYSIS

In this section, attempt is made to present and analyse the data collected using the primary instrument of data collection which is questionnaire. Moreover, forty-five questionnaires filled were adequately retrieved and returned.

Majority, of the respondents are male (58%) with 38 percent of them up to 40 years old likewise

(73%) of them are married. It was discovered that the sample used for the study are ICT compliant as 62 percent have ICT related knowledge. As for educational qualifications, (58%) have a minimum of HND/BSC degree while (13%) have post graduate qualifications. 64 percent of the respondents have up to 10 - 20 years of working experience.

#### **Descriptive Statistics**

Table 2: Employee unethical behaviours and the employee productivity

S/NO	QUESTIONS	SA	A	U	D	SD	N	Min	Max	Mean	Std. Dev
8.	Good ethical conducts does not ensures efficiency performance of employee in the local government.	53.3%	42.2%	2.2%	0.0%	2.2%	45	1	5	4.44	.755
9.	Unethical behavior among the local government staff has significantly effects on local government image.	33.3%	48.9%	6.7%	4.4%	4.4%	45	1	5	4.05	.999
10.	Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes local government productivity.	24.4%	26.7%	4.4%	6.7%	37.8%	45	1	5	2.93	1.698
11.	Local government productivity is influenced by work ethics that the employee currently embraced.	35.6%	51.1%	11.1%	0.0%	0.0%	45	3	5	4.25	.644
12.	Compensation policy form part of the reason why the local government employee commit unethical behavior.	15.6%	37.8%	8.9%	28.9%	4.4%	45	1	5	3.33	1.182
13.	Regular training and workshops for local government officers on ethical code of conducts guarantees high productivity in the public service.	66.7%	24.4%	4.4%	2.2%	0.0%	45	2	5	4.59	.685
	Valid N (listwise)						45				

Table 2 shows that 95.5 percent of the respondents strongly agreed that good ethical conducts ensures efficiency performance of employee in the local government (M=4.44, SD=0.755); 82.2 percent strongly agreed that unethical behavior among the local government staff has significantly affects local

government image (M=4.05, SD=0.999); likewise 51.1 percent strongly agreed that zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes local government productivity (M=2.93, SD=1.698) while 86.7 percent strongly agreed that local government

productivity is influenced by work ethics that the employee currently embraced (M = 2.06, SD = .867). Also, 53.4 percent agreed that compensation policy form part of the reason why the local government employee commit unethical behavior (M = 3.33, SD = 1.182) and

91.1 percent agreed that regular training and workshops for local government officers on ethical code of conducts can guarantees high productivity in the public service (M = 4.59, SD = .685).

Table 3: Existing disciplinary policy and unethical behaviours in Ojo local government.

S/NO		SA	A	U	D	SD	N	Min	Max	Mean	Std. Dev
14.	Officers are suspended for committing unethical conducts from the local government service.	15.6%	53.3%	6.7%	17.8%	6.7%	45	1	5	3.53	1.160
15.	Officers committing unethical behaviours from the local government service are dismissed.	6.7%	33.3%	31.1%	11.1%	15.6%	45	1	5	3.05	1.167
16.	Verbal warning is the only disciplinary measures that is always adopted for officers engaging in unethical conducts.	11.1%	20.0%	11.1%	24.4%	33.3%	45	1	5	2.51	1.424
	There is no specific disciplinary measures for erring officers committing infractions in the cause of duties.	6.7%	15.6%	11.1%	33.3%	31.1%	45	1	5	2.32	1.257
18.	Disciplinary measures used in the local government is a form of witch-hunting perceived enemy.	4.4%	15.6%	22.2%	44.4%	13.3%	45	1	5	2.53	1.057
19.	Application of an existing disciplinary measure always difficult based on the political party affiliation at the State level.	22.2%	42.2%	15.6%	11.1%	4.4%	45	1	5	3.70	1.077
20.	Discipline have change the mode of local government operation.	28.9%	53.3%	6.7%	4.4%	2.2%	45	1	5	4.07	.863
21.	Local government officers are familiarise with the disciplinary act in the service code of conduct.	33.3%	48.9%	2.2%	11.1%	2.2%	45	1	5	4.02	1.011
22.	Disciplinary measures taken against those who engage in unethical behaviours enhances the level of productivity in the local government.	46.7%	35.6%	11.1%	6.7%	0.0%	45	2	5	4.22	.902
23.	Discipline serves as the pathway to public sector productivity.  Valid N (listwise)	42.2%	53.3%	2.2%	2.2%	0.0%	45 45		5	4.36	.645

Table 3 shows that 68.9 percent of the respondents agreed that officers are suspended for committing unethical conducts from the local government service (M = 3.53, SD = 1.160); 40 percent are of the view that any officers committing unethical behaviours from the local government service are dismissed (M = 3.05, SD = 1.165); 31.1 believed that verbal warning is the only disciplinary measures that is always adopted for officers engaging in unethical conducts (M = 1.94, SD = 0.561). Also, 22.3 percent agreed that there is no specific disciplinary measures for erring officers committing infractions in the cause of duties (M = 2.32, SD = 1.257) likewise 80 percent disagreed that the disciplinary measures used in the local government is a form of witch-hunting perceived enemy (M = 2.53, SD = 1.057) while 64.4 percent is of the view that the application of an existing disciplinary measure always difficult based on the political party affiliation at the State level (M = 3.70, SD = 1.077); 83.2 percent agreed that discipline have change the mode of local government operation (M = 4.07, SD = .863); 82.2 percent believed that local government officers are familiarise with the disciplinary act in the service code of conduct (M=4.02, SD=1.011); 82.3 percent agreed that the disciplinary measures taken against those who engage in unethical behaviours will enhances the level of productivity in the local government (M=4.22, SD=.902); 95.5 percent agreed that discipline serves as the pathway to public sector productivity (M=4.36, SD=0.645).

#### 4.1 HYPOTHESIS TESTING

Hypothesis I: There is no association between employee unethical behaviours and the institutional productivity in Ojo local government area.

Table 4: Correlation analysis of employee unethical behaviours and institutional productivity in Ojo local government area

institutional produc	<i>.</i> 3	8	
		Good ethical	Zero tolerance of unethical
		conducts ensures	conducts such as lateness
		efficiency	to work, corruption, false
		performance of	declaration under
		employee in the	oath and among others will
		local government.	promotes local government
			productivity.
Good ethical conducts ensures efficiency	Pearson	1	171
performance of employee in the local	Correlation		
government.	Sig. (2		.261
Zono tolomono of unothical conducts such as	tailed)		
Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration	N	45	45 1
under oath and among others will promotes	Pearson Correlation	171	
local government productivity.	Sig. (2	.261	
	tailed) N	45	45

<sup>\*.</sup> Correlation is significant at the 0.05 level (2-tailed).

#### **INTERPRETATION:**

The Pearson Product Moment Correlation coefficient computed in Table 4 reveal that there is a weak negative relationship between unethical behaviour and institutional productivity (r = -1.71, n = 45, p = 0.261).

The relationship is statistically non-significant because the p-value of the result is greater than the level of significance used for the study (p < 0.05). The result implies that there is no association between employee unethical behaviours and the institutional productivity in Ojo local government area.

#### **Decision**

Null hypothesis is accepted, while the alternative hypothesis is rejected. This signifies that there is no association between employee unethical behaviours and the institutional productivity in Ojo local government area.

**Hypothesis II:** There is no significant relationship between an existing disciplinary policies and the employee unethical behaviours in Ojo local government area.

Table 5: Correlation Analysis on existing disciplinary policy and unethical behaviours in Ojo local government.

Correlations

		There is no specific disciplinary measures for erring officers committing infractions in the cause of duties.	Discipline serves as the pathway to public sector productivity.
There is no specific disciplinary	Pearson	1	.082
measures for erring officers	Correlation		.594
committing infractions in the cause of duties.	Sig. (2-tailed) N	45 .082	45 1
Dissipling sources as the motherway	Pearson Correlation	.594	
Discipline serves as the pathway to public sector productivity.	Sig. (2-tailed)		45

<sup>\*</sup>Correlation is significant at the 0.05 level (2-tailed).

#### **INTERPRETATION:**

The Pearson Product Moment Correlation coefficient computed in Table 5 shows that there is a strong positive relationship between existing disciplinary policy and unethical behaviours in Ojo local government (r = 0.82, n = 45, p = 0.594). The relationship is statistically nonsignificant because the p-value of the result is greater than the level of significance used for the study (p < 0.05). The result implies that existing disciplinary measure is strongly associated with unethical behaviours in Ojo local government.

#### **Decision**

Null hypothesis is not accepted, while the alternative hypothesis is accepted. This signifies that there is a significant relationship between an existing disciplinary policies and the employee unethical behaviours in Ojo local government area.

#### 4.2 DISCUSSION OF FINDINGS

The study is anchored on the impact of work ethics on employees' productivity in the public sector and it is based on this premise that the research consider if there is an association between ethical behaviours and employees' productivity in Ojo local government. Hence, the result from the hypothesis 1 tested revealed that that there is no association between employee unethical behaviours and the employees' productivity in Ojo local government area. This is because there is a weak negative relationship between unethical behaviours and employees' productivity (r = -1.71, n =45, p = 0.261). This finding is in line with Omisore and Adeleke (2015) on work ethics, values, attitudes and performance in the Nigerian public service: issues, challenges and the way forward. They believes that work ethics, values and attitude can be influenced by the organization through interventions like training, motivation, coaching, etc. More so, if these interventions fail to bring about improvement, stricter measures may be employed. The local government has very important

role in building the commitment of employees. The result reveals that despite unethical practices occurrence in the local government, the staff were able to be provide social services to the local residents even though their productivity is not as commensurate with their private sector counterparts. The study further found out that the unethical practices have become an intrinsic in nature as the local government staff cannot be forcibly changed from the old ways.

Meanwhile, the second objective is based on the relationship between existing disciplinary policy and unethical behaviours in Ojo local government. Thus, the hypothesis 2 tested revealed that there is a significant relationship between an existing disciplinary policies and the employee unethical behaviours in Ojo local government area. This is because there is a strong positive relationship between existing disciplinary policy and unethical behaviours in Ojo local government (r = 0.82, n = 45, p = 0.594). This findings is in line with Ananti and Umeifekwem (2012) on work ethics and productivity in local government system in Nigeria, problems and prospects. They asserts that strict discipline should be encouraged in the system in order to make it more viable. Hence, the result reveals that the local government have been able to uphold the existing discipline standard as far as they are willing to enforce the rules. There are adequate procedures and sanctions to deal with misconduct likewise there is a mechanisms for detecting and investigating any act of wrongdoings and unethical practices among the staff. This will include procedures for monitoring, reporting and investigating any breach of public service rules, and to as well to give appropriate sanctions to serve as deterrent.

#### 5.0 CONCLUSION AND RECOMMENDATIONS

This paper is expected to guide and engage government at all levels, policymakers, experts and also public servant perception on the influence of work ethics on public sector productivity. The study aims to proffer solutions to the unethical behaviour of public servants in the cause of discharging their duties specifically in Nigeria local government. Adequate accountability mechanism should be put in place within the local government to enhance productivity so as to ensure

efficient delivery of social services to the people. The local government staff should be accountable to the public for all their actions i.e. total compliance to lay down rules and ethical standards so as to achieve stated objectives. The mechanisms to be adopted should be able to provide adequate controls and at the same time make provisions for flexible management. In addition to the constitutional provision and civil service extant regulation, all employees should be made to sign an undertaking that they will comply with this code of conduct. Organizations should additionally ensure firm and consistent application of appropriate sanctions when people violate the code of conduct (Fatile, 2013). The study therefore recommends the following;

- 1. The local government must be able to provide adequate ethical-etiquette training likewise incentives to the staff which will in turn help in enhancing good ethical behaviour.
- 2. In order to ensure the maintenance of a productive workforce among the local government staff, the administrators of the local government should provide a consistent leadership that will serve as role models in terms of their ethical conducts in all their dealings with political appointees and other public servants and the entire citizenry.
- 3. Local government staff should be provided with all necessary facilities they needs to work with. This will go a long way in enhancing employee's output as productivity can only be enhanced where there is conducive atmosphere. Hence, friendly environment naturally elicits performance as there is cooperation rather than conflict.
- 4. Local government should also institute a reward system of outstanding ethical conducts. In a situation whereby an individual displays an outstanding act of discipline behaviour, such behaviour should be rewarded in status, cash and kind.
- 5. There should be stringent enforcement of disciplinary policies so as to safeguard the institution from employee immoralities as this will strengthen the attitude of local government staff towards the institutional productivity.

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#### **APPENDIX I**

Department of Public Administration, Lagos State University, Ojo, Lagos State, Nigeria Dear Respondent,

#### REQUEST FOR COMPLETION OF QUESTIONNAIRE

I am a researcher from the named Institution conducting research on "WORK ETHICS AS A HALLMARK OF EMPLOYEES' PRODUCTIVITY IN THE PUBLIC SECTOR: A STUDY OF OJO LOCAL GOVERNMENT, LAGOS STATE, NIGERIA".

Work ethics referred to as a set of principles relating to morals, especially as they apply to human conduct i.e. it is all about what is morally correct, honourable and acceptable to the larger majority of the people of an organization, society or group. It is also the rules of conduct that have become a set of norms of the society, group or organization.

Kindly complete the attached questionnaire. Please be assured that the information provided will be treated with utmost confidentiality as it will be used for the purpose of the research.

Thanks for your anticipated cooperation.

Yours faithfully,

#### **HASSAN IBRAHIM**

Researcher

#### **SECTION A**

#### **DEMOGRAPHIC DATA**

Please s	supply an	swers to	the ques	tions bel	ow by ti	cking(√	) the app	ropriate	boxes.
1)	Sex:								
Male		(	)		Fema	ale	(	)	
2)	Age:								
Below	30 years		(	)		31-40	years	(	)
41 – 50 years			(	)		51 years	s and abo	ove (	)
3)	Marital S	Status:							
Single	() Mar	ried ()	Divorce	d () Wi	dowed	()			
4)	StaffPos	sition:							
Junior	Staff	(	)		Middle	Staff	(	)	
Manag	ement/Se	enior Sta	ıff(	)					

5)	Educational Qualification	ons:					
O'leve	1 ( )	OND/N	NCE ( )	BSC/HND ( )		MSC/PGD/PhD (	)
6)	ICT Knowledge:						
Yes		(	)	No	(	)	
7)	Working Experience:						
	Below 10 years	(	)	10-20 years	(	)	
21 - 30	years	(	)	31 years and above	(	)	

#### **SECTION B**

Read each of the following statements carefully and then tick ( $\sqrt{}$ ) the number that best represents your reaction to the statement according to the following scale: Strongly Agree (1), Agree (2), Undecided

(3), Disagree (4), Strongly Disagree (5).

#### Employee unethical behaviours and the institutional productivity

	SA	Α	U	D	SD
Good ethical conducts ensures efficiency performance of employee in					
the local government.					
Unethical behavior among the local government staff has significantly					
effects on local government image.					
Zero tolerance of unethical conducts such as lateness to work, corruption	1,				
false declaration under oath and among others will promotes employee					
productivity at the local government.					
Local government productivity is influenced by work ethics that the					
employee currently embraced.					
Compensation policy form part of the reason why the local government					
employee commit unethical behavior.					
Regular training and workshops for local government officers on ethical					
code of conducts guarantees high productivity in the public service.					
	Unethical behavior among the local government staff has significantly effects on local government image.  Zero tolerance of unethical conducts such as lateness to work, corruption false declaration under oath and among others will promotes employee productivity at the local government.  Local government productivity is influenced by work ethics that the employee currently embraced.  Compensation policy form part of the reason why the local government employee commit unethical behavior.  Regular training and workshops for local government officers on ethical	Unethical behavior among the local government staff has significantly effects on local government image.  Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes employee productivity at the local government.  Local government productivity is influenced by work ethics that the employee currently embraced.  Compensation policy form part of the reason why the local government employee commit unethical behavior.  Regular training and workshops for local government officers on ethical	Unethical behavior among the local government staff has significantly effects on local government image.  Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes employee productivity at the local government.  Local government productivity is influenced by work ethics that the employee currently embraced.  Compensation policy form part of the reason why the local government employee commit unethical behavior.  Regular training and workshops for local government officers on ethical	Unethical behavior among the local government staff has significantly effects on local government image.  Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes employee productivity at the local government.  Local government productivity is influenced by work ethics that the employee currently embraced.  Compensation policy form part of the reason why the local government employee commit unethical behavior.  Regular training and workshops for local government officers on ethical	the local government.  Unethical behavior among the local government staff has significantly effects on local government image.  Zero tolerance of unethical conducts such as lateness to work, corruption, false declaration under oath and among others will promotes employee productivity at the local government.  Local government productivity is influenced by work ethics that the employee currently embraced.  Compensation policy form part of the reason why the local government employee commit unethical behavior.  Regular training and workshops for local government officers on ethical

### Existing disciplinary policy and unethical behaviours in Ojo local government.

S/NO	QUESTIONNAIRE	SA	A	U	D	SD
14.	Officers are suspended for committing unethical conducts from the local government service.					
15.	Officers committing unethical behaviours from the local government service are dismissed.					
16.	Verbal warning is the only disciplinary measures that is always adopted for officers engaging in unethical conducts.					
17.	There is no specific disciplinary measures for erring officers committing infractions in the cause of duties.					

18.	Disciplinary measures used in the local government is a form of witch-hunting perceived enemy.		
19.	Application of an existing disciplinary measure always difficult based on the political party affiliation at the State level.		
20.	Discipline have change the mode of local government operation.		
21.	Local government officers are familiarise with the disciplinary act in the service code of conduct.		
22.	Disciplinary measures taken against those who engage in unethical behaviours enhances the level of productivity in the local government.		
23.	Discipline serves as the pathway to public sector productivity.		

Please	drop	your	comment	below:
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Does employee unethical behaviours affect the institutional productivity?

Is there an existing policy on how disciplinary are taken against those who engage in unethical behaviours in Ojo local government?

#### EVALUATING LEVEL OF FINANCIAL AWARENESS OF INDIVIDUALS

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#### ABSTRACT:

Financial Awareness is very important to enable any individual to plan out his/her sources, manage future expenses and plan out for various types of emergencies. There are various instruments available in the financial markets for the purpose of investment. It is the prerogative of the investor to assess and understand the suitability of each financial instruments as per their needs. To understand the level of financial awareness of respondents, a questionnaire based survey was carried out amongst undergraduate students, businessmen and professionals. A total of 107 responses were collected online from respondents who reside in various places within the country. On the basis of literature review, it has been ascertained that individual financial behaviour gets affected by factors like age, gender, educational qualification, level of financial knowledge, financial goals, pattern of savings and consumption, influence of friends and relatives, etc. The various studies indicated that self-awareness of respondents about the various financial products leads to better investment decisions. This research paper focuses to identify, understand and gauge the level of financial awareness of individual investors. Chi square test of independence and Spearman's Rank Correlation has been applied to ascertain the level of significance of the chosen variables on the responses. The final results of the test indicate that there exists a significant relationship amongst the chosen variables and the findings also do reveal that government's intervention is required to boost up financial awareness of individuals helping to guide them in improving their knowledge of financial products, choose suitable products and build their investment portfolio.

**Keywords:** level of financial awareness, individual self-awareness, Spearman's Rank Correlation statistical technique, financial instruments, individual financial goals

#### Introduction

Financial decision making has become crucial for individuals, researchers, financial planners and policy makers. While making an important financial decision any individual has to prioritize on their financial goals, savings, consumption, risk taking capacity, economic policy, inflationary pressures, investment environment, etc. To understand financial decision making in a concise manner it is important that the individual must possess a desired level of financial awareness. Financial awareness is considered to be a prudent behaviour with its roots of financial literacy. Financial literacy is referred to as the ability to understand and apply different financial skills effectively such as budgeting, managing personal finances and saving. It essentially includes the application of financial principles and concepts like debt management, compound interest, financial planning and

the concept of time value of money.

Financial literacy is essential to realize an individual's long term financial goals-buying a new house, higher education of children, planning for retirement, etc. There are several studies conducted in the field of financial awareness and it has been proved that the biggest problem causing him/her to stay away from making any form of investments is the lack of financial knowledge related to different investment avenues. It has also been proved that people who are aware of different types of financial product are willing to take risks in their investment decision making process and those who are not so financially illiterate refrain from taking financial risks. (Jureviciene and Jermakova, 2012) There are other research interests that indicate that higher a person's level of financial literacy, higher is their intention to invest. (Jihadi, 2018).

#### **Review of Literature**

Bhushan, P. (2014) in a research study took initiative to understand the awareness level and investment behaviour of salaried individuals towards various financial products like Bank Deposits, Post Office Savings, Equity Shares, Mutual Funds, Debentures, Life Insurance, Public Provident Fund, Bonds, Pension Funds, Commodities, etc and to find out the investment preferences of the salaried individuals. The findings of the study indicate that the respondents are quite aware of traditional and safe investment products like Post Office Savings, Life Insurance, etc and the awareness level of new age financial products amongst the respondent population is very low.

Prithviraj & Gokul (2016) in a study aimed to find the behaviour of individual investors towards the various available investment avenues in the Indian financial markets. The study further intended to find out the factors affecting the investment decision and the subsequent risk tolerance level of individual investors considering each demographic factor, taken into consideration for the purpose of the study. In conclusion, the study indicates that investors exhibited better confidence at the time of making investment in comparison to before and after the investment. The study also perceived that fixed income was the most preferred instrument amongst the respondents and safety of capital was of the utmost concern.

Malhotra & Jain (2017) conducted a study on 250 women respondents in the city of Jaipur, the survey indicated that the respondents were not financially confident. It was ascertained that women needed to not only maintain a budget at home but they also had to invent smart ways of doing it on the basis of better financial decision. The final results of the study inferred that there is a need of making the women respondents financially aware and manageable, for which there were certain conditions: college students who were a part of NSS can visit the slum areas and educate women on financial terms, government schools should take the initiative to organize financial literacy month and introduce a related subject in their curriculum.

Shashidhar & Shiva Shankar (2018) in a research work intended to understand the conceptual framework of technology, different investment avenues available for

investors and how technology enables the individual to invest. A descriptive research was undertaken, data was collected through secondary sources like books and research articles. As per observation, the study concludes that investors need to have the knowledge of updated technology to improve their investing skills and their investment strategy should be prudent enough to maximize returns and minimize risks.

Manasa & Ishwara (2018) in their research study pointed out that women are less aware about various investment avenues. The objective of their study included measurement and access of financial literacy level of working women in Sullia Taluk in Karnataka. The study also intended to find out the awareness level on various investment avenues of the respondents, their financial knowledge and investment decision making. A total of 92 respondents were surveyed and 60% of them opined that they have less financial knowledge. Majority of respondents invest 20-40% of their income to meet mostly their future expenses. They are frequently mentored by their family members and they like to prefer less risky and stable investments.

Popat & Pandya (2018) conducted a research work to assess the impact of financial knowledge on the investment decision of 200 investors from the district of Gandhinagar. The outcome of the study indicates that only 70.5% of them are investing in any financial options available in the market, 36% rural investors and 23% urban investors are not investing from their income. It has also been found that financial knowledge score of rural investors is higher than urban investors. Financial Knowledge score was the most consistent variable in rural investors and Perception towards return in case of urban investors.

Dewan, et al (2019) carried out a research to identify factors affecting investment behaviour of corporate and individual investors from Southern India. The findings of the study claim that corporate investors are more interested to acquire knowledge about the market, external environment, rules of SEBI and internal information of the issuer company like company's profitability, financial stability, dividend policy, financial ratios, etc. In comparison, individual investor's investment behaviour got affected by personal factors

such as level of financial knowledge or skills, financial goals, pattern of savings and consumption, influence of friends or relatives, etc.

Samsuri, et al (2019) conducted a research work to understand the inter relationship between financial literacy, risk tolerance and investment intentions. The objectives of the aforementioned study includes the potential influence of risk tolerance, the relationship between financial literacy and investment intentions as well as providing useful insights on the application of financial behaviour and financial decision making. In summary, the study indicates that poor investment decisions occur due to respondent's scarce knowledge inferring that financial literacy has a positive effect on investment intentions.

Sharma (2020) in a research work found out that a large number of investors try researching on the topic to understand the relationship between financial literacy, risk tolerance and investment decision of the respondents in question. It was observed that majority of investors look for safety of their money and not higher return. The implications of the study disclose that a higher level of financial literacy leads to higher risk tolerance, which may help the investors to design a diversified portfolio. A diversified portfolio is poised to provide better returns in comparison to an undiversified portfolio.

Mehra & Indapurkar (2020) conducted a research study to assess the level of financial literacy and knowledge of the respondents residing and working in Delhi thereby intending to establish the relationship between financial literacy and individual investment behaviour. It was observed that people in the low financial literacy group intended to invest more in the traditional financial products and the other group considered investing in risky products with the expectation of better returns.

Kaleem Ullah, et al (2020) in a research work proposed to examine the relationship between financial literacy and investment decision of individual investors. A total of 267 respondents were surveyed using convenience sampling technique, likert scale questions were used and analysis was made using SPSS. To understand the investment decision making capabilities of the respondents their knowledge, skills and attitude were assessed. The results of the research conducted through reliability and validity tools revealed that there exists a

strong, positive and significant relationship between financial knowledge and investment decision making ofthe respondents.

Rizadly, et al (2020) in a research study undertook to assess financial literacy of respondents using survey method and quantitative techniques using 400 samples consisting of Gen X, Gen Y and Baby Boomer respondents. On the basis of the results, it has been found that most of the respondents are financially aware leading to better investment decisions.

Singh & Gupta (2021) in their research work intended to assess the respondents' financial literacy, investment attitude and decision making prowess. A total of 510 respondents were surveyed using a structured questionnaire. Based on the study, it was established that the researchers wanted to find out the level of financial literacy of the respondents, if respondent's financial knowledge impact their investment attitude and also if a respondent's attitude and financial literacy level influence their financial decisions. The final results of the study confirmed that there exists a direct positive relationship between financial literacy and investor's attitude which also has a strong bearing on their financial decision making.

Jaya & Rathod (2021) conducted a research study on investment behaviour with the purpose of deciphering the decision making behaviour of the investors. The researchers undertook study on various factors like: investment behaviour, investment pattern, risk preferences, investment decisions and investment choices. The outcome of the study revealed to open up the self-awareness of the risk options, allowing respondents to develop their own understanding of diagnostic behaviours and experiences that are expressed in high role situations in the world.

Prabhudesai & Mallya (2021) in their research work designated to assess the investment behaviour of women investors and assessed the risk perceptions and subjective knowledge of women investors towards the process of investment. It was ascertained that money in general has a low priority for women also they have very low awareness or interest regarding investment avenues. The final conclusions of the study show that policymakers need to design programs related to financial development of women in order that there is

greater awareness created in relation to investments. Thus, it is important to provide financial education to all.

The overall deductions of the review of literature shows that respondents invest their savings to meet future expenses, respondents prefer safe investments. The studies found that if the investor was better financially literate, they showed greater tendency towards investments and better financial decision making. As higher level of financial literacy leads to higher amount of risk tolerance, allowing the investor's to diversify their investment portfolio. The investor's prefer maximum returns and minimum risk. Out of all the studies certain factors like age, education, monthly income, gender, investment experience and investment preference were found to impact the level of financial awareness of the respondents.

#### Objectives of the study

The research study has been undertaken with the following objectives:

- 1. To understand the various factors like age, gender, education, monthly income, and their impact on investment experience and investment preference
- 2. To analyze if investment experience and investment preference has any significant effect on the level of financial awareness of individuals

#### Research Methodology

The present study is undertaken on the basis of primary data collected through questionnaire from 107 respondents comprising of students, academicians, professionals and businesspersons. The respondents were provided with an online, pre-tested and well-structured questionnaire. The study is experimental in nature and hence uses the Chi-square test of independence and Spearman's Rank Correlation statistical techniques to understand the significant relationship between the dependent and independent variables.

The questionnaire comprises of demographic related questions on age, gender, monthly income, designation and educational qualification. Apart from these the other questions are very specific to understand the respondent's level of financial awareness and their preference for financial products as well as their investment experience.

#### **Hypothesis Design**

On the basis of the intended study, the following hypotheses were constructed:

H1: There is an association between age, educational qualification, gender, monthly income and designation on investment experience of the respondents

H2: There is an association between age, educational qualification, gender, monthly income and designation on investment preference of the respondents

H3: Age, educational qualification, gender, monthly income and designation has a significant impact on the Financial Awareness of the respondents

On the basis of the above formulation of hypothesis, the following model has been proposed:



Fig.1: Model for Evaluation of individual level of Financial Awareness

The above model proposes to prove that there may exist a significant relationship between financial awareness and the related variables like age, gender, educational qualification, designation, income, investment preferences and investment experiences of the respondents.

## Data Analysis, Interpretation and Findings

Table 1: Percentage Analysis of all Variables

Sl. No.	Factors	No. of Respondents (Frequency)	Percentage
1	GENDER		
	Male	67	62.62
	Female	40	37.38
2	AGE		
	Below 20	44	41.12
	20-30	44	41.12
	30-40	14	13.08
	40-50	4	3.74
	Above 50	1	0.93
3	EDUCATIONAL QUALIFICATION		
	Non Graduate	78	72.90
	Graduate	14	13.08
	Post Graduate	15	14.02
4	MONTHLY INCOME		
	Below Rs. 20,000	79	73.83
	Rs. 20,000-Rs. 40,000	9	8.41
	Rs. 40,000-Rs. 60,000	5	4.67
	Rs. 60,000-Rs. 80,000	7	6.54
	Above Rs. 80,000	7	6.54
5	DESIGNATION		
	Student	87	81.31
	Assistant Professor	3	2.80
	Research Scholar	1	0.93
	Homemaker	2	1.87
ı	Marketing Associate	1	0.93
	Senior Associate Market Intelligence	1	0.93
	IT Recruiter	1	0.93
	IT Consultant	1	0.93
	IT Senior Analyst	2	1.87
	Financial Advisor	1	0.93
	Sales Professional	1	0.93
	Hospitality Professional	1	0.93
	Deputy Manager	1	0.93
	Talent Acquisition Associate	1	0.93

	Assistant General Manager	1	0.93
	HR Professional	1	0.93
	PMO Manager	1	0.93
	INVESTMENT		
6	PREFERENCE		
	Insurance	106.00	99.13
	Bank FD	107.00	99.88
	PO	107.00	99.13
	Equities	106.00	99.00
	Real Estate	105.00	98.13
	Mutual Fund	105.00	98.63
	Government Securities	96.00	89.63
	Gold	80.00	74.88
	INVESTMENT		
7	EXPERIENCE	((,00	(1.60
	Beginner	66.00	61.68
	Intermittent Investor	16.00	14.95
	Knowledgeable	13.00	12.15
	Experienced	12.00	11.21
	Source: Data Collected the	hrough Questionnair	e

The above table outlines that majority of the surveyed respondents include male members (62.62%) and they fall mostly into two age categories; below 20 (41.12%) and 20-30 (41.12%). The respondents include nongraduates (72.90%) and their monthly income is below Rs. 20,000 only (73.83%). This is a predictor that a respondent need not be highly qualified to be financially literate in taking their own investment decisions. From the above table, it is also evident that majority of the respondents surveyed include students. However, to bring in diversification to the outcome of the study many other professionals have also been included.

To provide conclusive evidence pertaining to the relationship between the dependent and independent variables, the following three hypothesis has been formulated:

(I) Null Hypothesis (H0): There is no association between age, educational qualification, gender, monthly income, and designation on the investment experience of the respondents.

Alternative Hypothesis (H1): There is a significant association between age, educational qualification, gender, monthly income, and designation on the investment experience of the respondents.

- (II) Null Hypothesis (H0): There is no association between age, educational qualification, gender, monthly income, and designation on the investment preference of the respondents.
  - Alternative Hypothesis (H1): There is a significant association between age, educational qualification, gender, monthly income, and designation on the investment preference of the respondents.
- (III) Null Hypothesis (H0): There is no significant impact of age, educational qualification, gender, monthly income, and designation on the financial awareness of the respondents.

Alternative Hypothesis (H1): There is a significant impact of age, educational qualification, gender, monthly income, and designation on the financial awareness of the respondents.

<u>Table 2.1:</u> Chi-Square Test Table indicating relationship between demographic factors and Investment Experience

Test Variables	Pearson Chi-Square	df	Asymptotic Significance (2-sided)	N of Valid Cases	Cells with Expected Count < 5	Minimum Expected Count
Age*Investment Experience	32.905	12	0.001	107	13 (65.0%)	0.11
Gender*Investment Experience	4.303	3	0.231	107	2 (25.0%)	4.49
Educational Qualification*Investment Experience	28.204	6	0	107	6 (50.0%)	1.57
Monthly Income*Investment Experience	30.683	12	0.002	107	15 (75.0%)	0.56
Designation*Investment Experience	123.063	60	0	107	80 (95.2%)	0.11

Table 2.2: Chi-Square Results Table indicating relationship between demographic factors and Investment Experience

Variable	Pearson Chi- Square	df	Asymptotic Significance (p- value)	Association with Investment Experience
Age	32.905	12	0.001	Significant
Gender	4.303	3	0.231	Not Significant
Educational Qualification	28.204	6	0	Significant
Monthly Income	30.683	12	0.002	Significant
Designation	123.063	60	0	Significant

In summary, the results of the above table conclude that there is a significant association between age, educational qualification, monthly income, and designation with the investment experience of the respondents. But there is no significant association between gender and investment experience. Therefore, the data supports the Alternative Hypothesis (H1) and rejects the Null Hypothesis (H0).

Table 3.1: Chi-Square Test Table indicating relationship between demographic factors and Investment Preference

Test Variables	Pearson Chi- Square	df	Asymptotic Significance (p-value)	N of Valid Cases	Cells with Expected Count < 5	Minimum Expected Count
Age*Investment Preference	15.254	16	0.506	107	18 (72.0%)	0.04
Gender*Investment Preference	3.727	4	0.444	107	4 (40.0%)	1.5
Educational Qualification*Investment Preference	20.335	8	0.009	107	10 (66.7%)	0.52
Monthly Income*Investment Preference	19.926	16	0.224	107	22 (88.0%)	0.19
Designation*Investment Preference	13.132	4	0.011	107	4 (40.0%)	0.86

Table 3.2: Chi-Square Results Table indicating relationship between demographic factors and Investment Preference

Test Variables	Pearson Chi- Square	df	Asymptotic Significance (p-value)	Association with Investment Preference
Age	15.254	16	0.506	Not significant
Gender	3.727	4	0.444	Not significant
Educational Qualification	20.335	8	0.009	Significant
Monthly Income	19.926	16	0.224	Not significant
Designation	13.132	4	0.011	Significant

In a nutshell, based on the Chi-Square test results, it is found that educational qualification and designation have a significant association with investment preference, while age, gender, and monthly income do not show a significant association with investment preference. Thus, the data supports the Null Hypothesis (H0) for age, gender, and monthly income, but rejects the Null Hypothesis (H0) for educational qualification and designation, providing evidence in favor of the Alternative Hypothesis (H1) for these two variables.

<u>Table 4.1:</u> <u>Spearman's Correlation Test Table indicating relationship between demographic factors and Financial Awareness</u>

Test Variables	Age	Gend er	Educat ional Qualifi cation	Mont hly Inco me	Desi gnati on	Finan cial Awar eness	Finan cial Awar eness	Finan cial Awar eness	Finan cial Awar eness	Finan cial Awar eness	Fina ncial Awa renes s	Financ ial Aware ness	Finan cial Awar eness
Age	1	- 0.287 **	0.214*	- 0.593 **	- 0.70 4**	0.086	-0.029	-0.052	-0.165	0.320 **	0.073	0.227*	0.133
Gender	- 0.287 **	1	-0.089	0.295	0.16 9	- 0.201 *	0.102	0.19	0.082	-0.046	-0.08	0.038	-0.056
Educationa l Qualificati on	0.214	-0.089	1	0.324	- 0.30 0**	0.054	0.065	- 0.320 **	-0.12	0.202	0.203	0.198*	0.306
Monthly Income	- 0.593 **	0.295 **	0.324* *	1	0.81 5**	-0.048	-0.109	0.267 **	0.128	0.350	- 0.325 **	- 0.197*	0.210
Designatio n	- 0.704 **	0.169	0.300*	0.815	1	-0.077	-0.15	0.146	0.195 *	0.379	- 0.237 *	- 0.204*	0.234
Financial Awareness	0.086	- 0.201 *	0.054	-0.048	- 0.07 7	1	0.224	0.196 *	- 0.349 **	- 0.295 **	- 0.362 **	- 0.338* *	0.002
Financial Awareness 2	-0.029	0.102	0.065	-0.109	-0.15	0.224	1	0.13	- 0.242 *	- 0.401 **	- 0.271 **	0.332*	0.127
Financial Awareness 3	-0.052	0.19	0.320*	0.267	0.14 6	- 0.196 *	0.13	1	0.294	-0.037	- 0.384 **	- 0.401* *	-0.124
Financial Awareness 4	-0.165	0.082	-0.12	0.128	0.19 5*	- 0.349 **	- 0.242 *	0.294	1	0.019	- 0.128	- 0.192*	-0.067
Financial Awareness 5	- 0.320 **	-0.046	0.202*	0.350	0.37 9**	- 0.295 **	- 0.401 **	-0.037	0.019	1	0.06	-0.089	0.203
Financial Awareness 6	0.073	-0.08	0.203*	- 0.325 **	- 0.23 7*	- 0.362 **	- 0.271 **	0.384 **	-0.128	0.06	1	0.370*	0.039
Financial Awareness 7	0.227	0.038	0.198*	- 0.197 *	- 0.20 4*	0.002	0.127	-0.124	-0.067	0.203	0.039	1	0.151
Financial Awareness 8	0.133	-0.056	0.306*	- 0.210 *	0.23 4*	- 0.338 **	0.332 **	0.401 **	- 0.192 *	-0.089	0.370	0.151	1

Table 4.2: Spearman's Correlation Results Table indicating relationship between demographic factors and Financial Awareness

Test Variables	Correlation Coefficient	Significance (p-value)
Age vs. Financial Awareness	0.086	0.381 (not significant)
Gender vs. Financial Awareness	-0.201*	0.038 (significant at 0.05)
Educational Qualification vs. Financial Awareness	0.054	0.577 (not significant)
Monthly Income vs. Financial Awareness	-0.048	0.622 (not significant)
Designation vs. Financial Awareness	-0.077	0.433 (not significant)

On conducting the analysis, it was found that a statistically significant negative relationship exists between gender and financial awareness. However, there are no significant relationships between age, educational qualification, monthly income, and designation with financial awareness of the respondents.

The Null Hypothesis (H0) is not rejected for all variables except for gender, where there is a significant negative relationship with financial awareness. Therefore, the data suggests that age, educational qualification, monthly income, and designation do not have a significant impact on financial awareness, but gender may have a statistically significant influence.

#### Conclusion

The study has been made on pan India basis and it is established that the respondents are mostly aware of the various financial products. Age, Monthly Income, Educational Qualification and Designation proved to have significant effect on Investment Experience, whereas only Educational Qualification and Gender showed significance when tested with Investment Preference. One the contrary no variable had any significant impact on Financial Awareness. The most interesting aspect of the study was that less educated individuals may express themselves to be better financial literates knowing the art of investing if they were exposed to the right amount of information.

The present study although posing the limitation of time and number of respondents, still proves to be having important implications for researchers and investment managers by providing important insights on individual respondents exposure to knowledge on financial products, their investment experience and their investment decision making power. The stakeholders must take the initiative to improve the status of imparting financial literacy programs at all levels for overall prosperity and growth of the financial services sector.

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## ASSESSMENT OF ARTIFICIAL INTELLIGENCE IN PUBLIC ADMINISTRATION: IMPLICATIONS FOR SERVICE DELIVERY IN LAGOS STATE PUBLIC SERVICE

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#### ABSTRACT:

Public Administration in Lagos state is undergoing a massive shift spurred by technology innovation against the prevailing bureaucratic model of operation. This transformation requires an immediate response to economic and social transformation that embraces efficiency, innovation, and performance as administrative styles. The objective of the study is to assess the implications of artificial intelligence in public administration on service delivery. The study was anchored on the technology acceptance model and digital era governance theories. An exploratory research design was employed for this study because it was found appropriate because of its flexibility to consider many different aspects of the phenomenon. The philosophical foundation the study adopted is interpretivism as articles published in journals, newspaper reports, and expert opinions were content-analyzed. The study adhered to the qualitative model of social research. The findings of the study reveal that Lagos State is still in the embryonic stages of the implementation and applications of Artificial Intelligence (AI); likewise, the government has seen the significant roles AI will play in discharging their duties in various MDAs as well as driving public service in the state. The study concludes that for the state to become a smart city, the state civil service cannot afford to keep struggling to key into the fundamentals of the New Age, which are AI and other emerging technologies that are transforming all aspects of the administrative and governance systems. The study recommends training and retraining for public servants on AI as well as emerging technologies. More investment in technological and physical infrastructure is needed. In addition, collaboration with private sector actors such as tech startups, cloud computing providers, and finance institutions to accelerate the digital transformation and broadband penetration in the state should also be encouraged.

**KEYWORDS:** Artificial Intelligence, Public Service, New Public Management, Public Administration, Service Delivery,

#### 1.0 INTRODUCTION

The fourth industrial revolution (4IR) is gaining momentum in the field of public administration (Nchuchuwe, Ibikunle & Ojo, 2021). Governments, policymakers, practitioners, and analysts have recently come to understand the significance of artificial intelligence (AI) as a catalyst for social services and the administration of government agencies. The COVID-19 pandemic forced the idea of telecommuting, whereby public employees can work from home since the government cannot afford to shut down the economy (Hassan & Fatile, 2022). Following this, the demand for AI as a driver of efficient service delivery emerged.

Prior to this, public administration in Nigeria was known to be manual in operation compared to its counterparts in the developing world, where state operations are now mostly automated thanks to technology. It can also be said that there is little interaction between bureaucrats and citizens, which allows for promptness, efficiency, and effectiveness in the provision of social services to citizens (Sapru, 2020). Traditional public administration, sometimes known as "old public administration," was influenced by Marx Weber's theory. It was the dominant method of public administration for most of the 20th century and was based on the concepts of hierarchy and meritocracy. Also, efficiency and effectiveness in the administration of financial and human resources were the guiding principles (Grizzle, Goodin, & Robinson, 2020). This paradigm encourages red tape and bureaucratic bottlenecks, likewise failing to account for varied environments and administrative ecology, emphasizing methods over aims, and deterring human initiative and innovation owing to rigorous adherence to regulations, among other things (Adejuwon, 2017). This principle serves as the foundation for public administration's importance and the functions it plays in promoting people's welfare.

Over time, several reforms have been developed and implemented in the field of public administration with the aim of raising the standard of public service delivery. It is crucial to acknowledge right away that the public service is an essential tool of public administration. For example, Ezeani (2015) defines public service as work done for the government's ministries and departments, parastatals, and armed forces. According to Onah, Ikechukwu, & Benjamin (2022), public services include all organizations that exist as part of the government machinery to implement policy decisions and provide valuable services to citizens.

Public service is the entire range of services and activities established by government to provide successful and efficient public administration in a given state. The public bureaucracy, or the larger public service, is made up of the following: services of the state and national assemblies; the courts; the armed forces; the police and other security agencies; paramilitary services (immigration, customs, penitentiary service, etc.); parastatals and agencies, including those with a focus on commercial, educational, and research institutions, etc. Implementing policies and programs of the government efficiently and competently serves this purpose. Good governance, as shown by the public service to the people as an example, may play a significant role in determining whether the population of a state can live happily and orderly, free from many conflicts and confusion (Ita & David, 2018).

The New Public Management (NPM) movements emerged as a result of the aforementioned evolution because traditional public administration was unable to realize its goal of providing social services in the best possible way (Onah, Ikechukwu, & Benjamin, 2022). The origins of new public management can be found in the body of thought known as reinventing administration and in a conceptual connection to the public choice perspective in political theory. The NPM is the result of a public management revolution that began in the 1980s. Bureaucrats are now reacting to the wishes of average citizens, just as political office holders are now becoming "the entrepreneurs of a new era, and increasingly privatizing government" rather than concentrating on managing bureaucracies and providing efficient services

to the citizens (Badmus, 2017).

As a result of the aforementioned, it became crystal clear, especially in developing nations like Nigeria, that a public service led by the private sector management principles introduced by the NPM has not accomplished much in its desire to lower the cost of governance and at the same time offer quality services. It has been stated that the NPM's focus on the public sector is limited because it only employs a few private sector management principles (Adejuwon, 2017). Market and client orientation are stressed in New Public Management as the market gives special consideration to citizens with the most money and influence, which is particularly significant in the private sector. As a matter of public policy, such an approach is ridiculous because it has not led to the successful delivery of services. Ukeje, & Offu (2018) regret that despite numerous reforms, particularly the NPM instituted by succeeding governments to improve the overall performance of the public sector in Nigeria in terms of productivity, efficiency, and effectiveness, the public service is still tradition-bound, operating within a centralized structure, and using inadequate staff development practices due to the nature of administrative and political leadership ideology (Oyedele, 2015).

This backdrop has made it necessary in Lagos State, Nigeria, to combine the efforts of Traditional Public Administration (TPA), New Public Management (NPM), and the deployment of Artificial Intelligence (AI) in order to strengthen the government's activities and discharge social services in the state.

#### 1.1 STATEMENT OF THE PROBLEM

Nigeria public administration is in a precarious situation in terms of adopting Artificial Intelligence (AI), because the notion of new ideas requires the use of old ones. To free the Nigerian public sector from the grasp of this old business model, reformers must keep in mind that the shift towards the Fourth Industrial Revolution must also take place inside what has been dubbed the volatile, unpredictable, complex, and ambiguous (VUCA) environment. The Nigerian public service is now operating in a VUCA environment, which is defined by volatility, uncertainty, complexity, and ambiguity (Muritala, 2022). The transition from traditional new

public management to technologically based public sector management has resulted in the expansion of scope, performance, and policy goals, resulting in the development of Artificial Intelligence (AI) in the field of public administration. This occurred as a result of the government's perception of technology as more than a "bolt-on" to business operations (Olaopa, 2022). Artificial intelligence appears to be a relatively recent notion in Nigerian government administration. It is, nevertheless, a tripolar phenomenon that combines important features of Traditional Public Administration (TPA), New Public Management (NPM), and Technological Department (TD) systems. Thus, it focuses on effective service delivery with minimum human contact - front office - and organisational structure - back office (Ashaye, 2014).

Traditional public administration in Nigeria saw administrative business as characterized by anonymity, neutrality, and impartiality, with an overall profile defined by efficiency, effectiveness, integrity, accountability, responsiveness, representativeness, loyalty, equity, and fairness which otherwise known as bureaucratic model. As a result, the hierarchical, cumbersome, and acutely bureaucratic system failed to effectively address the mandate of good governance, eventually becoming a bureaucratic paradigm that ultimately became a bureaucratic culture that contributed to the underdevelopment narrative, as well as poor public service delivery (Muritala, 2022).

Unlike previous technological revolutions, Artificial Intelligence (AI) is based on the development of a robotic system endowed with human intellectual processes and characteristics, such as the ability to reason, discover meaning, generalise, or learn from past experiences, as well as the integration of information technology capacities such as websites, intranets, and databases (Busch and Henriksen, 2018). Scholars have described AI as a tool of the fourth industrial revolution that can bring potential benefits to public service operations, government organisations, businesses, and citizens in terms of cost efficiency, improved communication and coordination within and between organisations, and increased citizen participation in government policy and programmes that encourage accountability (Grizzle, Goodin, & Robinson, 2020).

According to the OECD Digital Government Index (2020), artificial intelligence (AI) plays a critical role in the VUCA environment by ensuring that administrative functions, public service demands, and engagements are met to a high standard. AI has helped the government provide social services such as education, health, revenue generation, traffic and security management, and so on (Ukeje & Offu, 2018). The inability of public institutions to support service delivery in developing nations like Nigeria has seriously hindered the capacity of the public services to properly direct their aspirations towards improving the general welfare of the citizens (Oyedele, 2015 & Badmus, 2017). In 2022, an estimated 88.4 million people in Nigeria lived in extreme poverty, as social and economic data show that the country's public services have not significantly impacted the lives of its residents. The number of men living on less than 1.90 U.S. dollars a day in the country reached around 44.7 million, while the count was at 43.7 million for women. Overall, 12.9 percent of the global population living in extreme poverty was found in Nigeria as of 2022 (Statista, 2022).

In Nigeria, men currently live to an average age of 53, while women live to an average age of 56. In terms of the HDI score, Nigeria remained unchanged at 0.535. Its life expectancy reached 52.7 years in 2021, and the country's income per capita hit \$4,790 in 2021 (Bailey, 2022). For too long, Nigerians have been underserved by the poor quality of public services provided by the state. Other significant social and economic indices, like the rate of maternal mortality, the unemployment and underemployment rate, and the poverty level, are much below acceptable levels. This appears to indicate that the public service of the country has not had a significant impact in the areas indicated (Ekitan, Babatope, Meliz & Savas 2019). Lawal and Hassan (2012) observed that there is little interaction between the Nigerian government and the populace in support of the aforementioned assertion. By restricting interaction, we imply that the general public and, in particular, the poor population are not given the chance to take part in the selection of how they might be helped. This is what Onwe and Nwakamma (2015) referred to as the "blue print approach," a scenario in which a diverse group of professionals and experts (planners, administrators, and researchers) gathers to discuss the pressing requirements

of the rural population, assesses the resources at hand, determines the projects, tasks, and programs required to solve problems, and then moves to locate and carry out those initiatives with or without target beneficiaries being involved. The delivery of effective and efficient public services appears to be hindered by this strategy (Onah, Ikechukwu, & Benjamin, 2022).

Frederickson (1997), in Solong (2017), contended that public services offered by the government should be oriented toward the citizens. In this situation, government representatives must be attentive to citizen needs (Ashaye, 2014). Sadly, the public administration system has been characterized by unfavorable attitudes and behaviors, which include general disdain for work, tardiness, palpable negligence, inexcusable incompetence, unbridled corruption, favoritism, poor performance, and a general lack of sensitivity to citizens' demands and complaints (Okon, 2008; Oyedele, 2015). Nigeria's human development index is the area of the country where poor service delivery is most obvious. Various surveys of global readiness for artificial intelligence revealed that sub-Saharan African countries, particularly Nigeria, are not fully ready to take advantage of the technology revolution and innovations that are enhancing public administration for economic growth and development (Ogunleye, 2021).

Public administration scholars and experts have argued that AI in the public sector is a powerful engine and a key instrument for the reform and revitalization of both fully state-owned bodies and quasi-governmental organizations and agencies (Solong, 2017). In addition, many scholars have conducted numerous studies in search of solutions to improve public service delivery in Lagos State specifically and in Nigeria generally. Among these studies are 'Transforming public service performance in West Africa through innovations: Experiences from Ghana and Nigeria' Awosika (2014); The myths of E-government: looking beyond the assumptions of a new and better government (Bekkers & Homburg, 2007); Electronic service delivery in public administration: Some trends and issues (Bekkers & Zouridis, 1999); ICTs applications in government establishments (Brown, 2012); E-government in the public sector: policy implications and recommendations for policymakers (Ambali, 2010). Effective service delivery and the imperatives of information and

communication technology in Nigerian local government services (Ainabor, 2011). Conscious of the fact that all the aforementioned studies never considered artificial intelligence (AI) as a driver of service delivery in public service. This knowledge gap has both become obvious, as noted by Lawal and Hassan (2012), Okon, (2008); Oyedele, (2015) et al. The government and its agents have been strongly urged to use artificial intelligence (AI) to power social services, notably in Lagos State, Nigeria. Because it may be used as a tool to boost efficiency and transparency, applications of AI have begun to gain traction in the Lagos State public sector. The focus of this study is the assessment of artificial intelligence in Lagos State, Nigeria.

#### 1.2 OBJECTIVES OF THE STUDY

The main objective of the study is to examine the significance, applications and challenges of artificial intelligence in the delivery of public services in Lagos State, Nigeria. Other objectives include;

- To investigate the impact of New public management on the provision of public services in Lagos State, Nigeria.
- b) To understand the role of bureaucrats during the phases of transition in Lagos State, Nigeria, from public administration to technologically oriented public sector management.

#### 2.0 LITERATURE REVIEW

This section reviews the concept of artificial intelligence and public administration as well as the transitional roles of bureaucrats in the adaptation of artificial intelligence to traditional public administration.

Traditional – New Public Management

Traditional – New Public Management are conjoined twins conceived for the purposes of this study. By combining traditional public administration with new public management, traditional new public management brings these two practices together. In order to better meet its societal goals of good governance, this concept suggests a functional institution with bureaucratic credibility that is reprofessionalized to adopt the principles of market-friendly, lean management,

decentralized, and customer-friendly practices (Razzano, 2020; Raso, 2021). This principle adopts administrative red tape, a heavy hierarchy, and cumbersome market reform features. Undoubtedly, the idea reduced the state to a market, where a customer's ability to pay determines his or her financial power in the market, and citizens were changed into customers (Sapru, 2020). The extent of the public service may be constrained by this circumstance, and there may also be serious doubts regarding the concept's ability to revitalise the public service (Eubanks, 2018).

Sapru (2008) claims that traditional public administration tended to be strict and bureaucratic, it was oriented on processes rather than results and on establishing procedures to be followed rather than putting an emphasis on results (Eubanks, 2018). This paradigm can be viewed as an administration that is formally under political control, built on a strongly graded bureaucratic model, administered by impartial permanent public employees, and motivated purely by the needs of the general public. In developing countries, there was actual bureaucracy, or rule by officials (Raso, 2021). According to this viewpoint, the bureaucracy uses the government to manage and control the means of production. The development of well-known public characters, demanding public managers, and marketing boards enhances the likelihood of a career in bureaucracy (Razzano, 2020).

#### Artificial Intelligence (AI)

AI is a concept that public policy practitioners and academicians are beginning to accept more and more in the field of public administration. The early stages of modern Artificial Intelligence (AI) can be traced to classical philosophers' attempts to describe human thinking as a symbolic system. But the field of AI was not formally founded until 1956, when John McCarthy at an academic conference at Dartmouth College in Hanover, New Hampshire where the term "artificial intelligence" was coined (McGuire, 2006). Hence, the concept originated from the field of computer science which other disciplines are now adapting and adopting as a principle.

Governments all around the world, including those at the local, state, and federal levels, have embraced AI in the interest of improving public service delivery, which

explains its significance and rapid expansion. Improved efficiency and transparency with little to no human interaction are some of its advantages (Adjuwon, 2017). In the public sector, using AI is also crucial for boosting promotion of government services, increasing revenue, and fostering competition. As a result, numerous processes and applications have been developed over time based on this system (Grizzle, Goodin, & Robinson, 2020). Since AI serves as a tool to improve efficiency, boost competitiveness, and modernize how governments deliver services to their citizens, it has become a clear component of public sector reform in emerging economies like Lagos (Statista, 2022).

Artificial intelligence (AI) is the capacity of a computer, computer-controlled device, or robot to carry out operations frequently performed by intelligent entities like humans. Machine intelligence, otherwise known as artificial intelligence (AI), refers to intelligence demonstrated by machines (Grizzle, Goodin, & Robinson, 2020). This suggests that jobs that are often performed by intelligent beings like humans can be programmed into machines. According to McGuire (2006), computers can be trained to perform specific tasks or jobs by analyzing and recognizing vast amounts of data patterns. Developing technology that enables computers and other machines to behave intelligently is the main objective of artificial intelligence. Artificial intelligence is characterized by learning, logical reasoning, problem-solving, sensing, organizing, and speech recognition (Busch & Henriksen, 2018). According to studies, these features have attracted the greatest interest in AI development. These are specific skills that scholars believe an intelligent system will possess (Grizzle, Goodin, & Robinson, 2020).

#### **Public Service Delivery**

Public service plays a vital role in delivering and distributing public services across the country. The major function of public service is to provide services; provide enabling environment for economic growth and prosperity for citizens as well as securing and strengthening democratic institutions" (Ovie, 2012). The concept of 'public service delivery' can be defined "as an institutional arrangement that the government adopts to provide public goods and services to its citizens" (Eme, 2017). Public service delivery simply means the extent to

which bureaucrat in government ministries, departments and agencies discharge their statutory responsibilities. It is also a means by which government organization evaluates an individual employee or unit input and output level especially in the area of attaining set goals or task assigned. According to Oronsaye (2010:31), service delivery is the process of meeting the needs of citizens through prompt and efficient procedures. It presupposes that the interaction between citizens and government results in value creation. Public service delivery encompasses services and their supporting systems that are typically regarded as a state responsibility. These include social services (primary education and basic health services), infrastructure (water, sanitation, roads and bridges) and services that promote personal security (justice, police, etc).

In the view of Byars and Rue (2006), public service delivery is the degree to which an employee accomplished the tasks that made his or her job. El-Rufai (2006), summarizes public service delivery as the degree which State organization and/or employee performance, output and productivity in the discharge of their responsibilities within the available time, money and other resources, towards the achievement of overall goals, of the organization. The spate of public service delivery is determined by the performance of employees in achieving, organizational goals and satisfying the public. Public service delivery is the result of the intentions, decision of government and her institutions otherwise known as public policy, likewise the actions and decision undertaken by people employed in government institutions (Rakate, 2006:14).

Public service delivery is also commonly understood to mean the provision of public or social goods (education, health), economic (grants) or infrastructural (water, electricity) services to those who need (or demand) them. Meanwhile, public service delivery has positive relationship with governance. Over the last decade, the term 'governance' has become so widely quoted by academicians, and swiftly adopted by policy practitioners and public administrators. Hence, the concept has acquired and enjoyed a leading status by researchers in the usage of terminologies in the field of public policy and administration and even substituting it for the term 'public administration' or 'government' in many instances (Hwang, 2011:3).

Consequently, the choice of institutional arrangements impact the provision of service delivery to the public. Essentially, there are four broad types of public service delivery arrangements that governments everywhere have adopted: Direct Delivery of Service, Privatisation of Service Delivery, Alternative Service Delivery (ASD) and Decentralisation of Service" (Martins, 2019).

## 2.1 NEW PUBLIC MANAGEMENT AND PUBLIC SERVICES DELIVERY IN LAGOS STATE. NIGERIA

The Nigerian public service has not optimally performed in terms of being a potent instrument for the delivery of quality services to the citizens. Okechukwu, Ukeje, and Ekwunife (2016), in their reviews of the nature of public service in terms of service delivery, assert that Nigeria's public service is oversized and poorly compensated, leading to inefficient service delivery. Rapid public sector recruitment has produced an under-skilled workforce where workers frequently lacked the technical abilities required for their jobs and where the majority of state civil servants had high school diplomas or lower and little experience with contemporary computer skills (Badmus, 2017).

The bureaucratic situation in Nigeria was unimpressive and at times depressing in terms of people-oriented services, attitudes toward work, operational modality, and accountability level. All of the aforementioned features have become a culture that has environmental implications for traditional public administration in Nigeria and its components (Oyedele, 2015). As a result, the need to migrate to the NPM tenets is understood in light of the plethora of problems bedeviling the Nigerian public service in relation to traditional public administration (Solong, 2017). The premise of New Public Management is the idea that citizens, communities, and civil society should be the main priorities of public management. According to this view, the main function of public employees is to assist the state in articulating and pursuing its shared interests rather than to direct or control society (Okechukwu et al, 2016). This stands in stark contrast to the NPM approach's underlying philosophical tenet, which holds that interactions between public managers and clients should reflect people's self-interest and be guided by

market principles. It also differs from the previous method of public administration, in which people were viewed as passive beneficiaries of top-down procedures for policymaking and service delivery and referred to as the bureaucracy's clients or constituents (Bourgeon, 2007).

Onah, Ikechukwu, & Benjamin (2022) viewpoints on traditional – new public management in the delivery of public services in Lagos State are based on the unique idea that civil servants should be actively involved. State workforces are to look beyond narrow self-interest to the wider public interest, and the role of public officials is to facilitate opportunities for strengthening citizen engagement in finding solutions to societal problems. This model offers a helpful correction to dominant ideas of control and steering associated with earlier models of public administration by emphasizing the public interest and citizens as the center of public service (Olaopa, 2021).

# 2.2 TRANSITION FROM TRADITIONAL – NEW PUBLIC ADMINISTRATION TO TECHNOLOGICALLY ORIENTED PUBLIC SECTOR MANAGEMENT IN LAGOS STATE, NIGERIA.

There is no doubt that Lagos State has established a public service with the capacity and readiness to support growth throughout the state. The state is gradually easing itself into the advanced reform cycle, which in fact requires far deeper, more dimensioned, and innovative paradigm shifting, reengineering, and refinement, as well as modernization of the fundamentals of the public administration system, with all the enthusiasm and energies dedicated to continuously reforming the engine of governance (Olaopa, 2021). Meanwhile, there is no state in the world that does not strive to establish a worldclass and functional public service that will serve as the machinery for the implementation of democratic governance. Since Lagos State is known for consistently pushing the boundaries of governance, institutional policy, and regulatory reforms for effective service delivery, the state government's goal is to create a worldclass and functional public service that will serve as the machinery for implementing democratic governance (Ehingbetti, 2022). This is especially true in light of the arid reform context, i.e., from traditional public administration, new public management to AI, and the difficulty in obtaining not only the technical sophistication but also the political will to drive reform through to successful implementation in policy spaces and public services across the country (Adejuwom, 2017).

The conversation surrounding Lagos State's reform performance, like that of the majority of other reforming states around the world, must take into account the crucial fact that, like all other public services worldwide, the government implements its policies and programs in a wide variety of ways, with the civil service and other MDAs operating alongside other special purpose vehicles and establishments that are run largely like private businesses that help the public service develop the capability and preparedness needed to deliver democratic services as well as public management innovations (Ehingbetti, 2022).

As discussed below by Olaopa (2022), the following are the arid institutional reforms that have been implemented specifically in Lagos State, and have resulted in giant strides:

- 1. The automation of an integrated system that cleans up its personnel records.
- 2. The implementation of a performance management system within the framework of corporate strategic management that incorporates a critical level of performance contracting for top management as well as structured training linked to performance indicators, a competency framework, etc.
- 3. The implementation of a professionalized HR function and the institutionalization of a competency-based HR policy.
- 4. An impressively modernized and reprofiled workforce planning system meant to establish new managing requirements for MDAs, to remap hierarchies as the basis for operations and succession planning, with a job evaluation scheme driving planned regrading and a new pay structure.
- 5. Progressing post-Covid work reconfiguration to institutionalize remote working, flexi-working

- hours, virtual meetings, online training, and capacity development.
- 6. A culture change programme designed to institutionalize the right values and cultures in the public service, and the mapping of evolving new work culture dynamics that could factor Lagos State into the Fourth Industrial Revolution.

However, maintaining the profile of a dedicated reformer will be more difficult, and eventually transitioning into an advanced reformer will require more focus, dedication, and consistency in keeping up with global reform trends that change the state and its public service. To meet these new demands, the government must constantly adapt in ways that foster the creation of public values in an environment that is increasingly becoming VUCA-volatile, unpredictable, complex, and ambiguous. To catch up, the state government has redesigned its organizational and operational procedures to make better use of modern tools and technologies. To put it another way, the government must become more (FAST) i.e. Flattened, Agile, Streamlined, and Technologically equipped (Ehingbetti, 2022). Therefore, two correlated metrics are needed to assess the success of state governments in the Fourth Industrial Revolution. The first is that FAST must be used to evaluate the government. This is how one gets to understand what has been called the "transformation readiness of the government." In other words, a government that wants to adapt must act quickly. The second and final indicator compares changes in the way public values are delivered from the viewpoint of the citizens by using open and honest e-government transactions. A FAST government has the capability and capacity to deal with a growing and more sophisticated citizenry with new expectations and demands that the state might not be able to deal with by using traditional administrative dynamics (Adejuwon, 2017).

Finally, Lagos State is endowed with a corps of brilliant political and administrative leaders to chart a course toward greater public service, as the state cannot afford to ignore the enormous opportunity that these changes can bring in fostering grassroots government. This can be accomplished through reforming local government and critically decentralizing local governance. The LGAs

need to be strengthened so they can mobilize and efficiently manage the resources and people in the community (Ehingbetti, 2022). Therefore, there is a need for stakeholders to increase citizen engagement and mobilize bottom-up approaches for inclusive development policies, planning and programming, needs assessment, and project implementation. These approaches should be strengthened with local accountability mechanisms to utilize the community self-help service delivery system, which ranges from security and waste collection to strategies for reducing poverty (Olaopa, 2021).

#### 2.3 THEORETICAL REVIEW

For the purpose of the study, the theories adopted were the Technology Acceptance Model (TAM) and Digital Era Governance (DEG) theories.

#### **Technology Acceptance Model (TAM):**

This study will be anchored on the Technology Acceptance Model (TAM) theory. F.D. Davis proposed the theory in 1989. The goal of this theoretical model is to predict and explain ICT adoption behavior, or what motivates potential adopters to accept or reject the use of information technology. The Technology Acceptance Model (TAM) emphasizes on information system's acceptability. The goal of this model is to predict the acceptability of a tool for use and to identify the changes that must be made to the system in order for it to be acceptable to users. According to this model, an information system's acceptability is determined by two major factors: perceived usefulness and perceived ease of use (Venkatesh, Morris & Davies, 2003).

TAM predicted the usefulness and perceived ease of use, which are the fundamental determinants of system use and predict attitudes toward system use. Perceived usefulness is the degree to which a person believes that using a particular system would improve his or her job performance, whereas perceived ease of use is the degree to which a person believes that using a particular system would be free of effort (Korpelainen, 2011).

According to TAM, an individual's intention is determined by perceived usefulness and perceived ease of use, which serve as mediators of actual system use. Ease of use is also thought to have a direct impact on

perceived usefulness (Venkatesh et al, 2003). The first concept (perceived usefulness) believes that using an application will increase performance, whereas the second concept (perceived ease of use) believes that using an application will make work less stressful (Shih, Shing, & Chien, 2011). Ducey (2013) clarified in his work that the two constructs of the Technology Acceptance Model (TAM) are critical because they determine technology acceptance and user behavior. The provision for explanation that determines the adoption of technology generally is one of the objectives of the Technology Acceptance Model. This objective has the ability to describe user behavior across a broad demographic. Since the theory is applicable to the practice of AI in service delivery in Lagos State, the major goal of the Technology Acceptance Model (TAM) is to provide a framework to trace the effect of external factors on attitudes, internal beliefs, and intentions of public servants in the public service.

TAM is relevant to the study likewise Lagos State public service because it describes the function of self-efficacy, perceived cost, technological infrastructure, power supply, and internet facilities in supporting the adoption of AI. Because of its predictability and simplicity, the Technology Acceptance Model (TAM) is more suited for use in a variety of contexts (Venkatesh et al, 2003). The Technology Acceptance Model is helpful in describing how contemporary technologies, such as AI, are accepted, used, relevant, and effective in boosting citizen literacy and engagements likewise facilitating the delivery of public services in the state. TAM's use in a study like this highlights users' technological behavior and actual utilization. The model is relevant and applicable to the discussion of the role of artificial intelligence in public service delivery in Lagos State, Nigeria, based on the analysis and assumptions of the Technology Acceptance Model (TAM).

Also, it is pertinent to identify the shortcomings of the Technology Acceptance Model (TAM). The theory failed to consider the environmental context of the bureaucratic settings based on their unacceptability by the state's civil servants; likewise, the absence of basic technological infrastructure, such as power supply and internet facilities, will make perceived ease of use difficult and force them to resort to the manual technique of doing things.

#### Digital Era Governance Theory:

This research is also based on the Digital Era Governance Theory. Patrick Dunleavy and Helen Margetts proposed the idea in 2005 to improve artificial intelligence in public service delivery. According to Margetts (2006), three key elements of digital era governance are reintegration (bringing issues back under government control), needs-based holism (redesigning government operations), and digitization (fully exploiting the potential of digital storage, technological infrastructures, and internet communications to change governance and public service delivery). Furthermore, DEG theory places more emphasis on the relationship between digitalization, AI, and efficient public service delivery. Digital technologies have had a significant impact on policy and administrative processes by establishing competency-based HR practices that embrace talent management systems, installing a performance management accountability culture, injecting deep policy implementation techniques, and introducing project management praxis. Hence, this theory allows only those with the highest IQ to be the drivers of policy and administrative processes in order to cure the enduring threat of inbreeding (Olaopa, 2022).

DEG theory has matched the accelerating development of the notion of governance, a model based on technological infrastructures and the participation of citizens in the co-creation of institutional order and the co-design of public services. In the view of Omar (2020), the transformational role of AI in public administration has had a fundamental impact on the relationship between governmental institutions and the citizens. The internet has paved the way for the emergence of a new public administration model, public value management, and new public service in the era of AI. (DEG) currently serves as the epicenter of the government's organizational structures and plays a pivotal role in their sustainability as it helps the government discharge its mandates. As DEG pervade internet culture, government adoption of digitization of bureaucratic proceedings in delivering public services in all spheres has become necessary. The key features of the Digital Era Governance and its more advanced version – Essentially Digital Governance (EDGE), are reintegration (referring to the architecture of State administration), need-based holism (focusing on citizens' needs), and digitization

changes (concerning cultural, social, and technological adaptation).

DEG and EDGE both pose challenges to public administration, necessitating its internal and external opening, and result in an administrative setup characterized by simplification, automation of daily bureaucratic work, and flexibility in providing public services. "While the new public management model remains strong in many countries, its impact is diminishing, and alternative scenarios can be drawn concerning how DEG and EDGE will be entering the practice of government and public administration in the years to come" (Margetts, 2006).

Therefore, there are several bases that make this theory feasible in the Nigerian ecological context. The adoption of AI in public administration has changed how we view administration, governance, and government. Essentially, the idea of a twenty-first-century government is one that is democratic, citizen-centric, and seamless in how it connects its efficient and technologyenabled public service to an expanded governance space that allows both the government and other nongovernmental and non-state actors to brainstorm and deliberate on how to develop policies that support improved service delivery to the people. Thus, administrative and governance reforms became critical components of service rehabilitation, as the idea of a 21st century government is practically impossible without a corresponding 21st century public servant (Olaopa, 2022).

# 2.4 ROLE OF BUREAUCRATS DURING THE TRANSITION FROM TRADITIONAL – NEW PUBLIC MANAGEMENT TO TECHNOLOGICALLY ORIENTED PUBLIC SECTOR MANAGEMENT IN LAGOS STATE, NIGERIA.

Lagos State, Nigeria, today requires a world-class public service that is tuned to drive government policies and programs with professionalism, excellence, and enthusiasm, i.e., "professional, efficient, effective, and accountable" public servants who understand the system (past, present, and in light of daily emerging innovations in public administration) to bring knowledge and skills into capacity preparedness. Sanwo-Olu (2022), it will

take considerable efforts, with all hands (political and administrative) on deck, to transit the public service to the GREATER Lagos in its THEMES agenda. Whatever stage of administrative transformation a public service system attains, further reform is constantly required to equip the system for new challenges and the tasking demands of democratic governance and administration (Olaopa, 2022). Furthermore, the roles of bureaucrats in Lagos State, Nigeria, during the transition from traditional - new public management to technologically oriented public sector management are as follows:

- Reorientation of value and Ideology: In a) Nigeria's public sector, practically everything is acceptable, and Lagos State is not an exception. The perception that the system has been invaded by mediocrity and charlatans with a confusing mission and workplace culture inhibits the system from rising to its full potential. In the backdrop of Nigeria's public service, the system has sadly surrendered its professionalism for rent-seeking. Based on this, an ideology and value orientation that embraces performance, efficiency, and productivity are now essential if the technologically advanced public service that we all aspire for is to be achieved. Furthermore, in order to provide efficient public services, public officials must be reoriented away from their administrative parochialism and completely embrace the ideology of technology orientation.
- b) **Policy process:** Nigeria's civil service is characterized for being irksomely rigid, unimaginative, and even stifling of any innovative possibilities when it comes to the formulation of public policy (Oyedele, 2015). This procedural problem is compounded by the civil service authority structure, which integrated positions and people in potentially dysfunctional ways, especially when occupants of positions lack the skills, knowledge, and competence required for performance and productivity in the policy execution (Badmus, 2017). This dynamic is exacerbated by the civil service's emphasis on seniority and hierarchy over knowledge, competence, administrative discretion, and teamwork (Solong, 2017). As a result, the pressure to modernize and streamline policy has

increased the urgency of reforming the policy space and forcing bureaucrats to comply.

Moreover, the need to modernize the operational dynamics of the established administrative framework, particularly as determined by the private sector and its effectiveness, capabilities, and competences, served as the impetus for the AI revolution. The goals of artificial intelligence for the policy-making process include effectiveness, flexibility, leanness, efficiency, performance, and productivity (Olaopa, 2022). So it drew a lot of attention to the public sector's isolation from the larger governance and policy space. The policy management space will never be the same again thanks to AI. As a result, it became imperative to expand the policy and governance space as well as to increase the relevance of technocratic experts and professionals from outside the bureaucracy due to its status as the dominant paradigm in public administration and its emphasis on deepening the entrepreneurial culture likewise policy research.

**Training:** The need for rigorous training in the art c) of artificial intelligence for the transformation of service delivery by public servants is critical because the New Order in public sector management necessitates technical know-how from all stakeholders. To realize this dream, public servants should be targeted based on the high-level qualifications they present at entry and be required to undergo regular training and retraining, as this will result in the creation of a new bureaucratic structure that is technologically oriented. Furthermore, the training should be able to introduce bureaucrats to the regulatory expertise needed to plan and oversee complicated policies and projects, as well as knowledge management and sharing abilities, the incubation of social innovation around Open Government Partnerships (OGP), concerns with training that relate to results, and citizen engagement through social media, crowdsourcing, opinion research, branding, and user data analytics.

#### 3.0 METHODOLOGY

The study explores the implications of artificial intelligence and traditional public administration for public service delivery in Lagos State, Nigeria. The interpretivism paradigm serves as the study's philosophical foundation. This is due to The qualitative method was used, as the data was primarily gathered from secondary sources. The research design chosen was based on expert opinions in order to gain informed insights and the high-quality information required to better understand the topic. Similarly, newspaper reports and opinions were content analyzed as the study adhered to the qualitative model of social research, which included textbooks, journals, articles, newspapers, and other publications. Multiple secondary sources were used to reduce the risk of error in order to improve the study's reliability and validity.

# HOW ARTIFICIAL INTELLIGENCE HAS CHANGED THE FACE OF TRADITIONAL PUBLIC ADMINISTRATION IN LAGOS STATE, NIGERIA.

Lagos State, which has demonstrated that it is a master of creation and re-invention, is crucial to Nigeria's economic fortunes and progress (Sanwo-Olu, 2021). The dynamism of the administrative system used by both the previous and current administrations, as well as new public management strategies and an AI model for advancing social services, can be attributed to Lagos State's story of progress and development over the last 20 years (Kehinde, 2021). Sanwo-Olu emphasized the roles that artificial intelligence will play in the realization of his administration's T.H.E.M.E.S agenda in his opening remarks at the Ehingbeti Summit. Setting the tone for a greater Lagos, it is essential to transform Lagos State into a digitally-driven metropolis in order to improve the lives of the estimated 21 million residents on the financial, social, and environmental fronts. As a result, increased investment in AI technology is required to support e-government, security, and other government services (Hamzat, 2021).

Artificial intelligence and the digital economy are the way of the future in driving government services, and they are here to stay. Nobody can do anything about that. Lagos should get on board or be left behind (Okojo-

Iweala, 2021). She urged the government to strengthen the digital economy through the provision of broadband infrastructure to boost connectivity. This, she said, would enable administrative activities to gain an additional leg up and improve infrastructure (hard and soft), from power and transportation to other forward-looking components. She further stated that the biggest challenge for Lagos State is infrastructure, i.e., the infrastructure of the future, not just roads. It's time to have telecommunication and technological infrastructure. It is time Lagos State started preparing for the future as its population continues to grow. Lagos State needs infrastructure that is futuristic (Kehinde, 2021).

According to Akinwunmi Adeshina, the state government must continue to build strong law enforcement institutions, develop zero-tolerance for law-breaking and indiscipline, and hold its public officers accountable for unethical behavior. The current level of public awareness and publicity about the government's policies, projects, and programs needs to be improved. There is a need to ramp up and find new ways of raising public awareness and increasing participation in government programs, which can all be easily accomplished with the help of AI technology.

In addition, Obafemi Hamzat acknowledged the significant changes, brought on by the realities of the twenty-first century in Lagos State as well as the roles that AI technology plays in all facets of life. It is advised that the government continue to create an environment that is conducive to innovation and support technology hubs. Further, it was mentioned that as a government, they would like to expand their efforts in all areas that would improve service delivery, like the LSETF, LASRIC, and the Ministries of Wealth Creation, WAPA, and Youth and Sports Development etc, and they would welcome partners to engage with them on these initiatives (Hamzat, 2021).

# ASSESMENT OF ARTIFICIAL INTELLIGENCE AND ITS IMPLICATIONS ON PUBLIC SERVICE DELIVERY IN LAGOS STATE, NIGERIA.

The need to look at the extent of application of artificial intelligence in critical aspects of public service in Lagos State is sacrosanct as it directly affects the lives and

wellbeing of Lagosians. Hence, emphasis will be placed on sectors such as

Health Care Services: Undoubtedly, the AI technology can certainly cater for greater services in the healthcare sector of the Lagos economy. In the state healthcare sector, AI technology is currently used to understand medical data and draw the appropriate conclusion without requiring direct human input (George, 2021). It's also used in diagnosis, personalized medicine, treatment protocol development, drug development, and patient monitoring and care, particularly in state general hospitals. By domesticating AI at the local government level, it can be used to enhance the efforts of local healthcare professionals to provide medical services in low-income areas. Local health centers may be able to provide care that would not otherwise be available by integrating AI solutions that make use of language and image processing technologies with phone and video tele-health services that will provide access to specialists and general practitioners who can provide advice and coordinate treatment remotely.

AI can also be used to provide better services to patients. It can be used for initial urgent care services, which evaluate patients' symptoms to determine the severity of their illness and the most effective and efficient service to offer (NIPC, 2020). This system can be operated on both a mediated and self-service basis, with self-service provided via mobile phones or automated interfaces at health centers. Non-emergency cases should be directed to pharmacies, health workers, or general practitioners (if available), whereas more serious cases should be directed to Accident and Emergency or other urgent care services. This system will ensure that already overburdened medical services see a reduction in the number of cases that require medical intervention. In other cases, individuals may receive initial care and medical guidance, thereby reducing the likelihood that a minor condition will get worse (George, 2021).

Education: This is the most important sector in Nigeria because it touches every life, regardless of age and location. AI technology has the potential to make Nigeria's education system smarter as the state is becoming smart city. This can be done by introducing self-teaching classrooms at every level of the educational institution. In this classroom, machines can be used to

properly teach and answer on-the-spot questions in a universally accepted manner. Indeed, 21st-century classrooms can be equipped with emerging technological solutions to deliver the best learning environment to students. It can also collaborate with virtual networks in order to make a perfect learning environment for students as well as teachers.

Traffic Management: Despite the state having the smallest landmass in Nigeria, traffic congestion has long been a challenge to the state's overall development and growth. According to statistics from the Danne Institute for Research, five million cars and about eight million commuters travel between the mainland and the island every day on a network of 9,204 roads. Furthermore, the Institute discovered that the 6.39 million people working in Lagos spend an average of 2.21 hours per day stuck in traffic, costing them N11,180 per hour in wages or N17 million per day (Oladehinde, 2021).

In an effort to reduce traffic violations and curb traffic menace, the Lagos State Government (LASG) has introduced a technology-based initiative known as AI to track, monitor, and book traffic offenders using traffic cameras (Faminu, 2021). The Lagos State Transport Management Authority will use the traffic camera, which can record both still images and videos in real time, to identify and monitor traffic violators. Experts predict that the implementation of the technological solution to handle traffic regulations will improve Lagos traffic management and boost LASTMA operations effectiveness in the densely populated metropolis (Oladehinde, 2021). The implementation of cutting-edge technology will ensure strict adherence to traffic laws and assist the state in enforcing traffic laws and regulations through an AI-powered Traffic Management Solution (TMS), which allows for the real-time capture of video and pictures, scans license plates, and fines drivers who break traffic laws. Since its implementation, the software has recognized more than 15,000 drivers, and the information gathered from the system has aided criminal investigations procedures (Faminu, 2021).

Revenue Administration: Currently, Lagos has approximately six million taxpayers, of which over four million are active. Hence, it is urgent to develop policies and strategies to bring more people into the tax system by utilizing AI technology to increase revenue generation

for the state to stimulate economic development while also improving service delivery to taxpayers. Meanwhile, complete adoption of technology is required for any economy to succeed in tax administration (Subair, 2022). AI is usually a key aspect of tax administration for major agencies. A major goal of the LIRS as an organization is to increase the size of the tax base and attract as many new taxpayers as feasible for the benefit of all. Government efforts have therefore focused on utilizing technology to reach out to the public and increase tax revenue.

Now, we know that we can possibly increase this number by expanding the tax net, but the real issue is data, particularly for people in the bottom of the pyramid, which represents the informal sector. LIRS is presently utilizing AI technology through the online portal, the Ibile Hub application, and a chat box where citizens can get real-time tax answers. The LIRS, which acts as the state's revenue-generating agency, has also benefited from AI technology by fostering greater collaborations between all MDAs and integrating everyone conducting business in the state into a single unit. This integration is moving toward big data through the use of AI technology, and all of the various ministries, such as the Ministry of Health, Physical Planning, Motor Vehicle Registration, and so on, are involved, indicating that the state is completely behind it (Subair, 2022).

# CHALLENGES OF ADOPTING ARTIFICIAL INTELLIGENCE (AI) IN PUBLIC SERVICE DELIVERYINLAGOS STATE, NIGERIA.

AI technology has the ability to transform important economic and social sectors in Lagos State, Nigeria. However, there are a number of general issues that impede the efficient adoption and deployment of AI at scale. These consist of:

1) Poor Data Ecosystem: Despite the rapid growth of tech startups in Lagos State, data gathering and digital storage remain elusive. For instance, the usage of cloud computing is still relatively low due to financial constraints, security worries, and other physical and technological infrastructure (Nnadozie, 2018). At the moment, there is only one local data storage supplier, Galaxy Backbone, which offers cloud services to the

government that are localized (OC&C Strategy Consultants, 2018). Private sector players prefer foreign service providers like Amazon Web Services or Azure. Poor internet service continues to hinder cloud computing, which makes the adoption of AI difficult. The poor data ecosystem continues to be hampered by an inadequate internet service provider, an unreliable power supply, and the lack of a regulatory framework (Nnadozie, 2018).

Low Broadband Penetration: Nigeria is one of 2) the biggest African telecom markets, with a high mobile phone penetration rate (Nnadozie, 2018). Almost 90% of the population now has voice service coverage, and the majority of mobile phone users have internet service. Less than 10% of the population has access to 5G coverage, which is used to deliver the bulk of internet services over 3G and 4G networks (NCC, 2020). Furthermore, when compared to peers in developed countries, download speeds in Nigeria are both slow and expensive. With only about 65,000 fixed broadband subscriptions in the nation as of 2018, broadband penetration is low (Ogunleye, 2021).

Nigeria ranks 141st out of 182 nations in terms of fixed broadband costs as a proportion of national income, indicating that broadband costs are also expensive (OC&C Strategy Consultants, 2018). In Nigeria, the average monthly cost for basic broadband is more than twice the minimum wage. The global minimum benchmark for internet speed, at 3.9 megabits per second, is also far below par (World Bank Data, 2021). All these statistical indicators were unable to put the Lagos State Government at the forefront of the community of nations in the adoption and adaptation of public service delivery using artificial intelligence.

3) Low Literacy Rates: Nigeria has a comparatively high primary school enrollment rate, with a gross enrollment ratio of 87% in 2018. When a child reaches secondary school age, this ratio quickly declines, with a gross enrolment rate for secondary education of 43% and 10% for

tertiary education (World Bank Data, 2021). For males and females, respectively, the average age at which students leave school is nine and eight years. Nigeria's reading rate has increased over the years, and 62% of adults over the age of 15 can now read and write. Only about 52% of women nationwide are literate, and this number varies greatly by region. Moreover, public education expenditures will only account for 5.6% of GDP in 2020, creating a substandard public education system with lackluster learning outcomes (World Bank Data, 2021).

According to reports, more than half of students who take the secondary school leaving certificate exams usually fail five or more subjects (Nnadozie, 2018). Since there aren't enough multi-grade classrooms, there's overcrowding and a wide range of knowledge and skills, which contributes to these poor learning results. In Lagos State, the teaching style is also rote-based, with little interaction or customization. The secondary and tertiary curricula are out of date, failing to provide students with the technological advancement skills that will propel the state to greater heights, as well as the IT skills that employers will expect in the job market. The creative skills needed for the fourth industrial revolution are typically not supported by universities because they are underfunded, illequipped, and lack the necessary resources to teach AI and other emerging technologies (Ogunleye, 2021).

4) Lack of AI Research Capacity: Academic institutions and government organizations usually lack a research and development culture in Nigeria. Government R&D spending is believed to be less than 0.5% of GDP, and private sector spending is estimated to be 0.1% of GDP, making research and development expenditures extremely small (Kshetri, 2021). There is also a lack of collaboration between the private industry and academic research institutes to generate study output that can be commodified and brought to market. In terms of university-industry collaboration in R&D, Nigeria was placed 133rd out of 137 countries in the World Economic

Forum Competitiveness Index (World Economic Forum, 2018).

- The shortage of data science skills among the state workforce in MDAs will impair the vision of AI and other emerging technologies, making it difficult to extract maximum output from these emerging technologies to promote effective public service delivery. It is also worth noting that the state workforce's attitude and disposition toward AI, as well as other ecological factors, can hinder AI's ability to drive public service delivery.
- AI will brings about job loss as technology is now playing the roles of human in organisation while some is of the opinion that Job loss will be replace on a long run as AI will create and open the economic space for more job to be created which gives room for employment opportunities. As for the short run, training and retraining of civil servants can only ameliorate the deficiency created by AI.

# PROSPECTS OF ARTIFICIAL INTELLIGENCE (AI) IN PUBLIC SERVICE DELIVERY IN LAGOS STATE, NIGERIA.

AI has the potential to open up new doors for economic opportunity, social advancement, and inclusive and sustainable growth in Lagos State, Nigeria. AI adoption in Lagos State is still in its early stages, despite the fact that the impact of AI has the potential to transform the lives and livelihoods of millions of people across the state. A successful AI strategy should aim to achieve this by ensuring that its application benefits and empowers as many residents as possible in the state. However, AI can add value and provide scalable solutions in a variety of context, including;

1. Agriculture: AI can increase the labor and capital efficiency of smallholder farmers in Lagos by allowing sectorial growth, enabling self-sufficiency and food security in the state. AI innovation can also address supply chain issues by measuring food security indicators (e.g., stock availability, production and consumption levels,

- and commodity costs) in each division of the state, encouraging "precision agriculture" and automated monitoring of agricultural produce, and providing crop infestation and soil health solutions to smallholder farmers in the Badagry, Epe, and Ikorodu axes (Ogunleye, 2021).
- 2. Healthcare: AI can be used to provide medical care in low-resource settings. Tele-health diagnostic tools, whether mediated by health workers or self-administered, can help to prevent the escalation of disease or deterioration of health. The digitization of health records and the creation of a state public health database can also aid in the monitoring of disease incidences and the provision of early warning notifications of potential pandemics or disease outbreaks.
- 3. Education: The knowledge economy, which is the manifestations of education and information technology, is the agent that drives the global economy's development and growth. This type of economy is based not only on technology, but also on emerging technologies, of which AI is a component. In Lagos State, completely digitized learning from primary to tertiary levels has not proven to be more effective long-term in delivering learning outcomes, but providing digitally accessible tools and resources, curriculum, and learning opportunities can ensure that students have access to quality education that will provide them with the skills and knowledge to drive the state economy's development as well as making a decent living for the inhabitants of the state.
- 4. Infrastructure: AI can also be used to address some of the infrastructure gaps in the state. With the current administration's focus on expanding the network of roads and building railways in the state, digital and satellite data can be used to develop a picture of migration patterns and ensure smarter infrastructure investment that supports urbanization growth, such as building affordable housing in areas of current and future high demand, providing adequate sanitation facilities, electrical grids, clean water supplies, and public transportation services.

infrastructure and power grids can allow for the optimal allocation of energy resources, increasing efficient power supply and usage, and reducing disruptions and unpredictability. The adoption of new and renewable technologies for energy generation and storage will also enable the country to move away from fossil fuel energy generation, which still accounts for 80% of energy generation in Nigeria (Ogunleye, 2021).

#### 4.0 DISCUSSION OF FINDINGS

The findings of the study reveal that Lagos State is still in the embryonic stages of the implementation and applications of AI; likewise, the government has seen the significant roles AI will play in discharging their duties in various MDAs as well as driving public service in the state. The study reveals how artificial intelligence (AI) has been identified as a potentially less costly and farreaching tool in the work to eradicate poverty and attain the UN Sustainable Development Goals. However, a great deal of work needs to be done by the state government to take full advantage of the opportunities provided by AI and close the inequality gap. Also, the study uncovers the greater achievements that the Lagos State government has made in infrastructure, education, traffic management, health services, and human capital development, as well as the attraction of capital inflow from foreign direct investment, courtesy of a new administrative style and the dynamism of the political will, as well as the administrators that paddle the affairs of the state public service. This finding is in line with previous studies that have been shown by Ogunleye (2021) in his work titled "Artificial Intelligence for Economic Development in Nigeria." Thus, with AI, various sectors of the Nigerian economy as well as emerging technologies can address some of the developmental challenges (such as increasing rates of poverty, high maternal mortality rates, low levels of energy access, and decaying physical infrastructure) faced by the country, as well as identify areas of opportunity driven by the rapid population growth, a large potential labor force, and a high youth population.

### 5.0 CONCLUSION AND RECOMMENDATIONS

This paper is expected to guide and engage government at all levels, including policymakers, experts, and public servants, on the implications and applications of artificial intelligence in traditional public administration on public service delivery, as well as the significance and challenges in Lagos State, Nigeria. The study concludes that no public service can operate within the imperatives of AI without transforming its idea of human resources management and the dynamics of the workplace. The Lagos public sector should create incentives that increase employee loyalty and commitment, foster collaborations that increase productivity, and build the capacity of a global workforce so that the system can compete with counterparts in the developed world. AI applications should be implemented progressively in the form of smaller, ethically harmless pilot projects that can be well managed and easily understood by all actors involved, promising rapid success and encouraging social acceptance. In terms of effectiveness and efficiency, it is logical that government should first address the easiest-to-solve problems. Consequently, for the state to become a smart city, the state civil service cannot afford to keep struggling to key into the fundamentals of the New Age, which are AI and other emerging technologies that are transforming all aspects of the administrative and governance systems.

In addition, employing manpower in the public service of the state, should be targeted based on high-level qualifications and fundamental knowledge of IT at the entry level so as to change the face of the system, as this will result in the creation of a new bureaucratic structure that is technologically oriented. In Nigeria, there is little evidence that the delivery of public services is based on the proclaimed and systematic interests of the citizens. The introduction of an artificial intelligence (AI) technological system will usher in new opportunities and likewise alter Nigeria's administrative structure. AI provides states with the tools they need to leapfrog development and attain economic growth and prosperity. The need for the current government to have thoughtful policy, strategic action, and collaboration with relevant stakeholders cannot be underestimated. Based on these, the study recommends the following:

- 1. Training and retraining for public servants on AI as well as emerging technologies. In order to ensure the successful application of AI in Lagos State, the public service can initiate educational programmes, such as training courses or workshops, for their employees to develop and enhance skills specific to AI, which may also facilitate changes and reduce potential negative impacts in the context of workforce replacement and transition. These training measures must also hold promise, which will come in the form of promotion, dismissal, and greater incentives.
- 2. More investment in technological and physical infrastructure is needed, as this investment will facilitate more collaboration with international organisation as well as private sector actors such as tech startups, cloud computing providers, and financial institutions that can accelerate the digital transformation and broadband penetration in the state.
- 3. MDAs should establish AI governance with capacities, structures, and processes that regulate issues of accountability, transparency, privacy, and security. This can allay potential fears among employees or citizens and bring about social acceptance and trust in AI. More so, sensitive aspects of concern among citizens, such as AI safety and privacy, as well as workforce replacement as a result of this technology, should generally be addressed through actions that create transparency regarding the potential consequences of AI-based changes in the work, social, and personal environments.
- 4. Lastly, the study recommends that other states of the federation embrace AI, as research confirms that most states in Nigeria have not fully embraced or understood the roles played by artificial intelligence in the public sector. Although the massive advantages provided by AI and other emerging technologies in driving public service in Lagos State have made her counterparts in the federation envious of her achievement in public service delivery.

#### Contribution to Knowledge

The study provides comprehensive understanding of the implications and applications of artificial intelligence in traditional public administration on public service delivery in Lagos State, Nigeria. The study was able to add to our understanding in the following ways;

- 1. The contribution to knowledge form an additional body of literature in the fields of public administration, 4IR, and emerging technology. According to published scientific studies, little work has been done in the application of artificial intelligence in public administration and governance which has greatly aided the government sector, compared to the high focus on the business sector.
- 2. The bureaucratic paradigms that have led to underdevelopment can be revived through AI by transforming the nation and other state public administrations for effective service delivery.
- 3. Service delivery in Lagos State have been become easier, cheaper and smoother as the human interface interaction between the citizens and the civil service has currently reduced.

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#### AN ANALYSIS OF WORKING CAPITAL MANAGEMENT WITH SPECIAL REFERENCE TO VITA MERCHANTS BANK OPERATIONS

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#### ABSTRACT:

This paper aims to study the impact of working capital management on the financial performance of Vita Merchants Bank operations. This study also aims to analyse the working capital management of units which are small and medium sized firms. Findings show that there is a significant difference in managing working capital among small, medium and large firms. Also, it is found that number of days' collection period, number of days' payable period and number of days' inventory holding period positively impact the financial performance of Vita Merchants Bank operations measured by return on assets and net operating margin.

Keywords: Working Capital, Financial Performance, Vita Merchants Bank

**Introduction:** Any organization's ability to raise money determines whether it will survive or fail. A company that experiences losses can nonetheless survive because of the availability of cash. Similar to this, a lack of funds can result in failure in the face of current or future earnings. An organisation may be able to obtain optimal working capital, reduce the pressure of a cash shortage, facilitate temporary cash investment, and provide funds for normal growth through effective cash planning through a timely and accurate cash budget. A lot of businesses and manufacturers want to boost their revenues. However, very few companies are concerned with working capital management. Poor working capital management is a major cause of business failure. Despite being profitable, they are unable to cover their expenses.

The link between a company's short-term assets and short-term liabilities is part of working capital management. Working capital management seeks to make sure a company can continue to operate and has the resources to pay off both maturing short-term debt and impending operating needs. Managing inventory, accounts receivable and payable, and cash management are all part of managing working capital.

The amount of capital that is immediately available to a

company is referred to as working capital. Businesses require long- and short-term funding, Money is required for the long-term use of fixed assets, such as furniture, land, and machinery. Additionally, money is required for short-term goals including the acquisition of raw materials, the payment of workers, and other ongoing costs. Maintaining the ideal balance of each component of working capital is the goal of working capital management.

#### **Statement of the Study:**

A Study of Working Capital Management with Special Reference to The Vita Merchant's Co. OP. Bank Ltd., Vita.

#### Objectives of the Study:

- To examine the VMB CD ratio.
- To understand VMB's working capital.
- Using the current ratio to determine the bank's liquidity status.
- To research the connection between bank profitability and working capital.

#### **Hypothesis:**

Ho = Working capital and bank profitability are significantly correlated.

H1 = Working capital and bank profitability do not significantly correlate.

#### Importance of the study:

- The purpose of the course is to get practical understanding about working capital management and Vita Merchants Bank operations.
- The research is being done as part of the MBA programme from September 1 to September 26, 2022, to fulfil the requirements for the MBA degree.

#### Scope of the study:

After and during the course of the study, its scope is determined. The primary goal of the research was to apply theoretical concepts learned in the classroom to actual workplace situations. Tools like ratio analysis and a statement of working capital changes are used in the research of working capital. Additionally, the analysis is based on Vita Merchants Co. op. Bank's annual report for the previous five years. Vita.

#### Research Methodology:

#### Type of Research:

In this field of analytical study, we analyse data relating to causes and their consequences. The straightforward decision of whether to lend money to the bank for institution is made as a result of this examination.

**Data sources:** The following sources were consulted in order to prepare this study.

#### **Primary Data:**

Mr. Rajaram Mhetre, the branch manager, and other staff members were personally contacted for the primary data collection.

**Secondary Data:** Annual reports covering a five-year period served as the primary data source for this study. Additional material was gathered via online and text sources.

#### **Sampling:**

**Sampling Design:** An established strategy for selecting a sample from a certain population is known as a sample design. It describes the method or process used to choose the items for the sample. The following are the key elements of the sampling design:

#### Sampling unit:

A framework for sampling, or who will be surveyed, has been designed for the target group that will be sampled.

- A bank's balance sheet is a sample unit.
  - **Sample size:** The greatest population's significant subsets are sampled in order to obtain credible results.
- **Sample size:** The five most recent years (2018 to 2022). bank's balance sheet.

#### Limitations of the study:

- 26 days is far too little time for the research.
- Only five years of financial analysis coursework are included in the analysis.
- Due to their hectic schedules, they had little engagement with the worried heads.
- The Vita Merchants Co. Op. Bank's information served as the foundation for the study's conclusions.

#### Reviews of Literature:

**Kieschnick (2018):** They present the first empirical investigation of the connection between shareholders' wealth and corporate working capital management.

The value of the incremental dollar invested in net operating working capital is significantly influenced by a firm's future sales expectations, its debt load, its financial constraints, and its bankruptcy risk, according to an analysis of US corporations from 1990 to 2006. We also find evidence that the average firm's incremental dollar invested in net operating working capital is worth less than the incremental dollar held in cash.

Agyei(2019): The major goal of this study is to determine whether financial institutions like Ghanaian banks might benefit from empirical findings about the link between working capital management methods and

profitability of nonfinancial enterprises. For the presentation and interpretation of results, the study used panel data methods within the scope of the random effects

technique. Contrary to the majority of earlier empirical studies, the cash operating cycle and the period during which debtors are collected have a significant positive relationship with bank profitability, while the period during which creditors are paid shows a significant negative relationship with profitability.

Along with these factors, capital structure, size, exchange risk, and credit risk all significantly boost bank profitability.

Surprisingly, listed banks, however, seem to fare worse than unlisted banks. The information provided in this article will help bank directors.

#### Filbeck (2019)

By reducing the amount of money locked up in current assets, businesses can lower their borrowing costs and/or increase the amount of money available for expansion.

Using the annual Working Capital Management Survey from CFO magazine, we offer insights into the performance of surveyed companies across key working capital management components.

We find that working capital indicators over time show considerable disparities between industries.

We also find that these working capital measurements vary considerably over time within industries

#### Hongyan Yang (2019):

In the context of the Chinese economy, the goal of this research is to investigate the connection between working capital management (WCM) and company performance. It specifically looks into how ownership structures, which are an internal component, and institutional environments (IE), which are an external element, shape this relationship.

#### **SENAN (2021):**

The goal of this study is to investigate how factors affecting working capital management might enhance the performance of Indian commercial banks. The Generalized Moments Method (GMM) and pooling, fixed, and random-effects models are both used in this

work for static models. Based on balanced panel data for 98 Indian banks from 2008 to 2018, the analysis was conducted.

Two metrics, return on assets (ROA) and return on equity (ROE), serve as measures of performance (ROE). As independent variables, however, we use the working capital cycle, profit after tax, asset size, financial leverage, quick ratio, current ratio, return on capital employed, return on total assets, net profit margin, and monetary policy rate.

#### Belhaj (2021):

The purpose of the current study is to assess how working capital factors affect the financial success of Indian pharmaceutical enterprises.

Additionally, it seeks to examine how small, medium, and big businesses use their working capital. The analysis makes use of 82 pharmaceutical companies' panel data covering the years 2008 to 2017. For estimating the outcomes, a Generalized Method of Moment (GMM) model is used.

The results demonstrate that small, medium, and large businesses manage working capital in quite different ways.

#### **DATAANALYSIS:**

The data after collection has to be processed and analysed in accordance with the outline laid down at the time of development the researcher has all relevant data for making contemplated comparison and analysis.

#### **Data Analysis:**

The research team used a variety of statistical and analytical tools to analyse the data, including tabulation, percentage, and ranking methods. After the collection of data, the next and more important step in the analyses of data. Analyses of data, in general, why which are performed of closely related operations which are performed with the purpose of summarizing the collected data and organizing these in such manner that it answers the research question.

#### **Data Analysis and Interpretation:**

#### **Current Asset:**

A current asset is an asset that Bank holds and can be easily sold or consumed and further lead to the conversion of liquid cash. For a bank, a current asset is an

important factor as it gives them a space to use the money on a day-to-day basis and clear the current banking expenses. In other words, the meaning of current assets can be considered as an asset that is expected to last only for a year or less is considered as current assets.

year	Current Assets (Amount)
2017-18	196610386.64
2018-19	193106854.43
2019-20	188818258.79
2020-21	202683507.90
2021-22	216421909.59



Table no. 1

In this table we can interpret that the amount of current asset in 2017-18 to 2019-20 is decreased. The Amount of current asset in last two years is increased. It is shows that the bank invested more amount in Current Asset

**Current Liabilities:** Current liabilities are a bank's short-term financial obligations that are due within one

year or within a normal operating cycle. An operating cycle, also referred to as the cash conversion cycle, is the time it takes a bank to purchase inventory and convert it to cash from sales. An example of a current liability is money owed to suppliers in the form of accounts payable

Year	<b>Current Liabilities</b>
2017-18	586198674.00
2018-19	609846834.00
2019-20	712568744.00
2020-21	84451347.00
2021-22	99140380.00



Table no. 2

In this table we can interpret that the amount of total liabilities from 2017-18 To 2019-20 is increased. From the year 2020-21 To 2021-22 current liabilities are decreased. In above table we can interpret that the bank focus on decreasing liabilities.

**Total Working Capital:** Working capital is defined as 'the extra current assets over current liabilities'. All components of working capital are fast moving in nature

and therefore, require constant monitoring for proper management. For proper management of working capital, it is needed that a proper assessment of its requirement is made. Working capital is also called as 'circulating capital, fluctuating capital and revolving capital'.

**Formula:** Working Capital = Current Asset – Current liabilities

Year	Total working capital (Amt)
2017-18	137990519.24
2018-19	132122171.03
2019-20	117561384.19
2020-21	118232160.9
2021-22	117281529.59

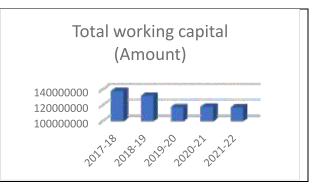


Table no.3

The working capital computed above resulted in a positive amount. It means that the company has enough current assets to meet its current liabilities. If all current liabilities are to be settled, the bank would still have Rs. 137990519.24, 132122171.03, 117561384.19, 118232160.9, 117281529.59 the years 2018, 2019, 2020, 2021, 2022 respectively.

#### 4) Current Ratio:

Current ratio is equal to current assets divided by current liabilities. If the current assets of a company are more than twice the current liabilities, then that company is generally considered to have good short-term financial strength. If current liabilities exceed current assets, then the company may have problems meeting its short-term obligations.

Formula: Current Ratio = Current assets / Current liability

Year	Current Asset	Current Liabilities	Current Ratio
2017- 18	196610386.64	586198674.00	0.33
2018- 19	193106854.43	609846834.00	0.31
2019- 20	188818258.79	712568744.00	0.26
2020- 21	202683507.90	84451347.00	2.4
2021- 22	216421909.59	99140380.00	2.1

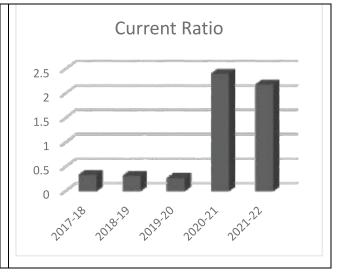


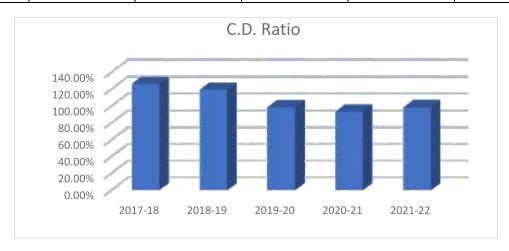
Table No. 4

A current ratio of bank is greater than 2. It indicates that bank isn't investing its short tern asset efficiently. Therefore bank should make investment in short term asset properly so that it can maintain a satisfactory safety margin.

Credit Deposite Ratio: Credit-deposit ratio known as CD ratio, is the ratio of how much a bank lends out of the deposits it has mobilized. RBI does not stipulate a minimum or maximum level for the ratio, but a very low ratio indicates banks are not making full use of their resources.

Table No.5.

Year	2017-18	2018-19	2019-20	2020-21	2021-22
Loan & Advances	131778951.96	122682552.19	110394411.92	107474692.54	106332449.88
Deposit	104745357.42	103264708.07	112472913.14	115625050	108693309
C.D. Ratio	125.80%	118.80%	98.15%	92.95%	97.82%



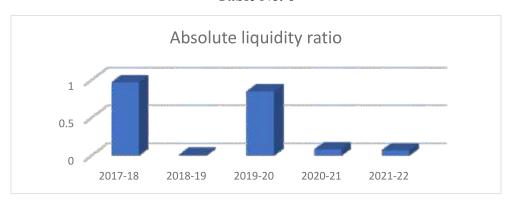
The ideal C. D. ratio is in between 60 to 70 % but This bank has C.D. ratio is more than ideal

ratio. There is need to increase the deposit of bank.

#### **Absolute Liquidity Ratio:**

Year	2017-18	2018-19	2019-20	2020-21	2021-22
Cash & Bank Balance	5706502	8909241	6068927	6951691	7863988
Current Liabilities	586198674.00	609846834.00	712568744.00	84451347.00	99140380.00
Absolute liquidity ratio	0.97	0.01	0.85	0.08	0.07

Table No. 6



Above table shows that the absolute liquidity ratio in 2017-18 was 0.97:1. In next year 2018-19 it was decreased 0.96. It was about 0.01:1. In last year it was 0.07:1. After 2020 absolute liquidity ratio is decreasing every year. Hence it is shows that the liquidity position of the bank is not Satisfactory.

#### **Findings:**

- 1) It is shows that the current assets of bank increasing every year, it is good for financial health. (Refer Table no. 5.4.1)
- 2) Table No. 5.4.2 shows that bank decreased liabilities in last two years. It is good sign for the bank.
- 3) It is observed that the working capital computed in a positive amount. i.e., Rs. 137990519.24, 132122171.03, 117561384.19, 118232160.9, 117281529.59 the years 2018, 2019, 2020, 2021, 2022 respectively. (Refer table no. 5.4.3)
- 4) The study observed that a current ratio of bank is greater than 2. It indicates that bank isn't investing its short tern asset efficiently. (Refer table no. 5.4.4)
- 5) It is observed that this bank has C.D. ratio is more than ideal ratio. There is need to increase the deposit of bank. (Refer table no. 5.4.5)
- 6) Table no 5.4.6 Shows that the absolute liquidity ratio is decreased from the year 2020. It is not satisfactory.

#### **Suggestion:**

- 1) There is need of investing short term asset properly for meet the satisfactory margin.
- 2) The CD ratio of bank is greater than ideal CD ratio. Hence bank need to increase the deposit of bank.
- 3) There is need to increase the interest rates of loans for profit of bank.
- 4) Bank needs to Improving its day-to-day service to its clients.
- 5) There is need of More focus on increasing profitability of bank and minimise the expenses.

#### **Conclusion:**

This study focused on the analysing financial

performance of Vita Merchants Co-operative bank over the last five years, from 2018 to 2022. This study is based on five years' financial statements of bank. This study uses Working Capital, Current Ratio, C.D. Ratio, Cost of fund ratio and interest on loan for analysing the performance of bank. By studying the bank statements conclude that the overall performance of bank is satisfactory.

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# TELECOMMUTING ASSESSMENT ON WORKERS EFFICIENCY AND PRODUCTIVITY IN NIGERIA: IMPLICATIONS ON SERVICE DELIVERY IN OGUN STATE JUDICIAL SERVICE COMMISSION

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#### ABSTRACT:

Since the beginning of the Covid-19 pandemic, the need for telecommuting has enhanced the opportunities available to workers to perform their duties right from different locations outside their offices. Hence, the main objective of this study is to determine the extent to which telecommuting has enhanced public service delivery in Nigeria in the Covid-19 and Post Covid 19 era with specific reference to Judicial Service Commission in Ogun State. The article is anchored on both Technological, Organizational and Environmental (TOE) and Digital Era Governance Theory. The study adopted a descriptive-survey research design. A mixed method approach which comprises both qualitative and quantitative techniques was used. Data were sourced from Ogun State Judicial Service Commission through a structured questionnaire and interview while descriptive statistics such as frequency and tables were used in presenting the data, relevant hypotheses were tested using Chi-Square nonparametric technique of hypothesis testing. Qualitative data were content analysed. Secondary data were sourced from journals, articles, internet materials and among others. The finding of the study reveals that telecommuting enhanced public service delivery at the Judicial Service Commission since the outbreak of Covid-19 Pandemic and in the Post-Covid 19 era. Telecommuting contributed significantly in reducing the spread of Covid-19 virus in the Ogun State public service and the Judicial Service Commission in particular. The study also reveals that telecommuting system does not enhance the efficiency of workers in the public service with reference to Ogun State Judicial Service Commission. On the basis of the findings of the study, it concludes that telecommuting has been found to be an effective strategy that Government at all levels in Nigeria can employ in public service to prevent a disruption in socio economic activities whenever there is an outbreak of epidemic like Covid 19 pandemic in the country. The study recommends that there should be deliberate policy by the government at all levels to encourage Ministries, Departments and Agencies (MDAs) to be technological compliant and to promote the use of telecommuting so as to engender efficient public service delivery.

Keywords: Covid-19 Pandemic, Governance, MDA's, Public Service Delivery and Telecommuting

#### 1.0 Introduction

In the 21st century, there is no doubt that technology is presently promoting significant changes in the way employment and workplace in the public sector are organized, with potentially substantial implications for ICT skill development, labour standards, and workers' welfares (ILO, 2019) [41]. It is however, instructive to note that technology has not been able to spread evenly across the globe, with certain regions such as Sub-Saharan Africa has not been significantly affected. Nigeria happen to be one of the countries in the Sub-Saharan Africa that is still struggling with the lack of

broadband, effective internet connection and available ICT tools that enable teleworking operates effectively and optimally (Gómez-Jordana Moya, 2020) [32].

The concept of telecommuting refers to the process of working from home by using a computer, telephone, email and internet. In the modern time, technology and globalization in particular has made it easier for people to work from any location because the world is now a global village. Thus, with telephones and computers with in-built cameras and microphones, workflow can be facilitated and it has now become relatively easy to carry out government business with less stress from any

location exactly the way it would be in an office setting (Daft, 2010).

In the literature the concept of telecommuting has also been referred to as teleworking or remote working. The conceptual has gained currency most especially following the outbreak of Covid-19 pandemic in 2019/2020 globally (ILO, 2020) [42]. Thus, a teleworker could use teleconferencing to hold meetings, i.e., conferences or discussions where members are in different locations using on-line tools such as Skype, Google Meet, Zoom and other communication means like telephone and video. It is on the basis of this that Daft (2010) opines that telecommuting can be described as the process whereby work is performed from a remote location with the use of computers and other telecommunicating equipment. In Nigeria, according to Statista (2021) [65], there are over 101.72 million internet users, and by the year 2026 the number might have increased to 150 million. It is estimated that the extent of internet penetration Nigerian people was 47.1 per cent in 2018 and by the year 2026, the figure is expected to increase to about 84.5 per cent (Clement, 2019) [16]. Freedom House Index (2019) [29] has ranked Nigeria as the 47th in Sub-Saharan Africa and the 21st among 65 nations globally in terms of internet freedom. Clement (2019) [16] opines that about 50 million people have access to mobile smartphones with internet in Nigeria. In Nigeria, the use of Internet has been beneficial to telecommuting most especially in the provision of public service. Thus, the use of internet, telephones and other social media app such as WhatsApp, Zoom, Google class and meet etc. has made remote work less stressful.

Telecommuting in the civil service is a recent idea in Nigeria as it promotes flexible work arrangement in which civil servants perform all or a substantial part of their work physically separated from the location of office, using technological infrastructures for operation and communication (Baruch, 2001: 114). The Ogun State government has embraced telecommuting in driving and achieving public service delivery at the Judicial Service Commission. Telecommuting has made Ogun state Judicial Service Commission to develop, enhance and accelerate justice administration likewise dispensation of justice expeditiously based on fairness and equity by deploying Information Communication

and Technology (ICT) mode of techniques through technological infrastructural and apps such as Case Management and Scheduling System (The Sun, 2021, Hassan, 2021; Abiodun, 2020) [70, 34, 2].

#### 1.1 Statement of the Problem

Technology is presently promoting significant changes in the way employment and workplace in the public sector are organized, with potentially substantial implications for ICT skill development, labour standards, and workers' welfares (ILO, 2019) [41]. Yet, technology has unable to spread evenly across the globe, with certain regions such as Sub-Saharan Africa which Nigeria is not exempted. Nigeria is still struggling with the lack of broadband, internet connection and available ICT tools that enable teleworking operates effectively and optimally (Gómez-Jordana Moya, 2020) [32]. Meanwhile, the socioeconomic disruption that was caused by the Covid-19 pandemic have started crippling Nigeria ailing economy as it caused many lockdowns in the activities of most critical sectors of the economy (Adegbite, 2020) [3]. It became apparent and urgent to apply telecommuting practice in the provisions of social services for workers from grade level 14 below all over the country so as to avoid widespread of the disease. In the view of Baba – Ahmed (2020) [9], mass teleworking offers many opportunities but carries several risks and challenges as well. Challenges such as; inadequate electric power supply, high cost of airtime, poor network service from network providers may discourage the government workers in embracing telecommuting. These problems have been hampering the efficiency and efficacy of remote work activities and social distancing when it comes to effective service delivery. Scholars such as Baba – Ahmed (2020) [9], Adegbite, (2020) [3], Clement (2019) [16] et al in their studies emphasized the importance of technology in the world of work in the pre Covid-19 pandemic yet they failed to look at the level of preparedness from the concerned MDAs likewise the MDAs workforce which are shortfall of the requisite training that will drive the service delivery from home in the period of the pandemic. It is this identified gap in the extant literature that this study intends to fill.

#### 1.2 Objectives of the Study

The main objective of the study is to determine the effect of telecommuting on efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission with specific reference to Judicial Service Commission.

- 1. To examine the extent to which telecommuting have enhanced public service delivery in Nigeria
- 2. To know the implications of technological infrastructures of telecommuting on public service delivery in Ogun State Judicial Service Commission.

#### 1.3 Research Questions

This study seeks to provide answers to the following research questions

- 1. To what extent can telecommuting enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic?
- 2. What is the effect of telecommuting system on the efficiency/performance of workers in the Judicial Service Commission?

#### 1.4 Research Hypotheses

H0: Telecommuting does not enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic.

H0: Telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun state Judicial Service Commission.

#### 2.0 Literature Review

#### 2.1 Conceptual Issues

For the purpose of this study, it is appropriate to conceptualize telecommuting, governance and public service delivery.

## 2.1.1 Telecommuting, Governance and Public Service Delivery

The terms telecommuting was first developed by Jack Nilles in 1973. This terms were used to define the practice of working in a location that is outside of the traditional office space (JALA International, 2007) [44]. Since then and as technology advanced with remarkable speed, telecommuting has become increasingly prevalent in the workplace among workforce in private sector. Meanwhile, this concept become prevalent in public service as a result of the Covid-19 pandemic. Telecommuting is a work arrangement in which otherwise known as telework, remote work, distributed work, virtual work, flexible work, flexplace and distance work that involves the use of telecommunication technology to get work done in any location away from the usual office space (Allen et al, 2015) [7]. Thus, telecommuting classifications include home-based telework where official activities are been carried out at home while teleworking from remote offices is refer to the means where official activities are remotely carried out from the main office and mobile telework where work is done by people whose work usually involves travel and/or spending time on customers' premises (Daniels, Lamond, & Standen, 2001: 1154; Bailey and Kurland, 2002; Soenanto et al, 2016) [10].

In the context of governance, public service delivery is the result of the intentions, decision of government and her institutions otherwise known as public policy, likewise the actions and decision undertaken by people employed in government institutions (Rakate, 2006:14). According to Oronsaye (2010:31), service delivery is the process of meeting the needs of citizens through prompt and efficient procedures. It presupposes that the interaction between citizens and government results in value creation. Carlson (2005:41) conceptualised public service delivery as the relationship between policymakers, service providers and teeming citizens. According to them, it encompasses services and their supporting systems that are typically regarded as a state responsibility. These include social services (primary education and basic health services), infrastructure (water, sanitation, roads and bridges) and services that promote personal security (justice, police, etc).

At the wake of the pandemic, one of the ways governments sought to curb the spread of the coronavirus was to close down the economy, this meant people had to stay indoors for the period of time. Public sector of the

economy had to explore the path of teleworking to continue economic activities so as to keep governance and public service delivery afloat (Ihekweazu, 2020) [40]. He stated further that telecommuting has gained a wide acceptance during this pandemic and it could prove to be an economic and more flexible work option, this is because telecommuting has to do with the social network that enhances social interactions such as Skype, Videoconferencing, WhatsApp, Google meet, and among others serve as means of promoting social interaction without necessarily involving physical contact.

Research has reveals that there are public services that can potentially be performed remotely especially when it comes to public sectors such as education, health, likewise granting grants to the citizens using online registration without breaking the protocol of social distancing. The pandemic makes the proliferation of teleworking become one of the most prevalent bases of flexibility in public service and with the expectation that the practice will become even more commonplace in the second wave of the pandemic, thus reduce community transmission of the virus. (Society for Human Resource Management (SHRM), 2014; ILO, 2020, Hatayama et al., 2020; ILO 2020h) [42, 43].

Meanwhile, public service delivery has positive relationship with governance. The concept of governance has acquired and enjoyed a leading status by researchers in the usage of terminologies in the field of public policy and administration and even substituting it for the term 'public administration' or 'government' in many instances (Hwang, 2011:3) [39]. Governance as a concept can be considered by some to be synonymous with government, governance is generally understood to be a broader term, directing attention to the distribution of political power both internal and external to the state (Stoker, 1998:192) [67]. In the words of Taylor (2002:82) [69], whilst governance occurs without government, government cannot happen without governance. We can therefore assert that governance means many different things to many different people.

The World Bank (1989:10) [75] defines governance as the manner in which power is exercised in the management of a country's economic and social resources. The term "governance" according to Marsden and Murdoch (1998:1) refers to:

... a transformation in patterns and processes of governing; transformation here means that "governance signifies a change in the meaning (of) government, referring to a new process of governing; or a changed condition from old to new ordered; or the new method by which society is governed"... At root, this shift is considered to be evident in the institutions and institutional relations which now formulate, implement and coordinate public policy.

In the view of Ninalowo (2005:29) [53], governance is the totality of the executive, bureaucratic or administrative functions of the state, with a view to fulfilling the terms of social contract or constitutional obligations to the citizenry. Yaqub and Abubakar (2005:31) [77] also defined governance as the totality of the process of constituting a government as well as administering a political community. Governance refers broadly to the exercise of power through a country's economic, social, and political institutions in which institutions represent the organizational rules, procedures and routines, formal laws, and informal norms that together shape the incentives of public policymakers, overseers, and providers of public services (UNDP, 2007:18) [72]. Despite the aforesaid contextual definitions, governance has not been clearly defined. From the above, we can conclude that governance is the aggregation of policymaking and processes by which the decisions implemented or executed affects the general affairs of the commonwealth likewise the interest of all is been managed in the society.

#### 2.2 Theoretical Review

To get a better understanding of telecommuting as one of the tools to reduce the spread of Covid-19 pandemic in Nigeria, the study were anchored on Technological, Organisational, Environmental (T.O.E) and Digital Era Governance Theory.

## **2.2.1** Technological, Organisational, Environmental (T.O.E) Theory of Telecommute

This theory was proposed by DiPietro in 1990 to analyse the adoption of technological innovations on telecommuting in public institutions such as MDA's (Sanchez, 2011). The theory asserts that the ability for State Institution to successfully implement technological innovations is influenced by the technological and environmental context of such country (Sanchez, 2011). TOE framework lies on three pillars i.e. technology, organisation and environment. These pillars influence and show the operational procedures of public institution on how they adopts and accepts new technology in carrying out their mandates especially during the Covid-19 pandemic.

2.2.2 Digital Era Governance Theory of Telecommute This study also anchored on Digital Era Governance Theory. The idea was adopted in 2005 by Patrick Dunleavy and Helen Margetts to enhance telecommuting in relative to public service delivery. DEG theory focus on the aspect of digitization as it relates with telecommuting and effective public service delivery. Digital technologies significantly impacted positively on socioeconomic realities of the nation during the Covid-19 pandemic, making government institutions to remotely discharging their mandate from home effectively and efficiently (Bastow, 2016) [12].

The key features of the Digital Era Governance and its more advanced version—Essentially Digital Governance (EDGE) are reintegration (referring to the architecture of State administration), need-based holism (focusing on citizens' needs) and digitization changes (concerning cultural, social and technological adaptation)

#### 2.3 Empirical Review

There have been some studies on the impact of telecommuting on productivity for specific occupations. Tamunomiebi et al, (2018) [68], investigated the relationship between telecommuting and organizational performance of mobile telecommunication companies in Port Harcourt Nigeria. They concluded that telecommuting influences the organizational performance of telecommunications companies as it increases profitability, timeliness and efficient service delivery of the company. Ansong and Boateng (2017) [8], revealed that adopting telecommuting in the operations of a telecommunication company in Ghana led to increased productivity and increased revenue for the organization. Glenn-Dutcher (2016), studied the

productivity of telecommuting among students. Two sets of experiments were carried out, a set was controlled in the laboratory (office) and the other was in the field. They found that, the out of laboratory environment increased productivity while the laboratory environment (office) reduced productivity.

Belzunegui-Eraso and Erro-Garces (2020), analysed the implementation of teleworking as a security practice to face the COVID-19 spread. They revealed that many companies in Spain embraced teleworking to ensure their employees safety and provide continuity in economic activity during the outbreak of the pandemic. However, on the effect of teleworking on these firms, Morikawa (2020) [52] also affirmed that Japanese firms adopted teleworking during the COVID-19 lockdown, he studied the effect of teleworking on these firms. He revealed that there are limits to productivity when working from home, because for firms some tasks requires working in an office area and having face to face contact with other colleagues. Notwithstanding the foregoing, he concluded that working from home is best for now because of the risk of being infected with covid-19. Hence, expanding teleworking will help to reduce costs to the economy and society.

Although working from home is quite flexible for employees, Singh et al (2017) is of the view that it poses both positive and negative issues for employee professionalism. Furthermore, Harbert and Tucker-Tatlow (2013) [33], in a survey of literature reported that though telecommuting has its own challenges, many researches has pointed to the positive cost benefit of telecommuting such as, saving cost on maintenance, utility bills, rents and others. Other quantified benefits to employer included increased productivity, decreased turnover and reduced absenteeism.

### 2.4 Telecommuting and Ogun State judicial service commission

Covid-19 pandemic have revolutionised public service delivery especially the Ogun State Judicial Service Commission. The lockdown as necessitated the State government to think out of the box through the launching of Case Management and Scheduling System. The platform was put together in conjunction with the US Embassy in Nigeria, with technical support from

Olaniwun Ajayi LP. Governor Abiodun described the system as a significant first step towards the automation of judicial processes in the State (The Sun, 2021) [70].

Launching the digital platform inside the Ceremonial Court, Judiciary Complex, Abeokuta, the State Governor, Dapo Abiodun, said the system would enhance effectiveness and efficiency of justice administration system with data-driven technology-based initiatives. This innovative platform which is being piloted with six judges of the Ogun State High Court will provide end-to-end digital case management tools to enable electronic management of cases to curb delays in the judicial process and promote convenience for both the judiciary and parties who come before the court (Abiodun, 2021) [1].

The Chief Judge of the State stated that the case management and scheduling system would enable judges have access to the details of cases assigned to them at touch of a button from either their laptops or mobile phones. Digitisation will also aid quick dispensation of cases; it makes the job of the judges easier with the ripple effect of attracting investors to the State. She is of the view that once the judiciary is fully digitalised, each judge will have access to his docket on his laptop/mobile phone (Dipeolu, 2021) [21].

The Chairman of the Sagamu branch of the Nigerian Bar Association (NBA), speaking on behalf of members of the bar noted that the platform would give lawyers the hope of a new dawn in Ogun judicial system. He insisted that, full digitisation of the judicial system can only be achieved through financial autonomy for judges which would also guarantee their welfare (Adeniyi, 2021 and Adeniran, 2021) [4].

#### 3. Methodology

The philosophical foundation that guide the study is pragmatism paradigm or philosophy. This is because of the mixed method approach that was used. The paper aim to know whether telecommuting have enhanced public service delivery in Nigeria during the period of Covid-19 in Ogun State Judicial Service Commission. Data for the paper were drawn from both primary and secondary sources. The purposive sampling technique was also adopted in selecting participants for the study and primary data was collected through the use of interviews and questionnaires. Fifty questionnaires were

administered to the respondents which comprises of thirty-five Staff of the commission, ten lawyers that are working with the commissions and 5 Judges of the commission. Data collected were analysed using both descriptive and inferential statistics. Descriptive statistics such as percentages, means, and standard deviations were used while the stated hypotheses were tested using Chi-Square non parametric techniques with the aid of the Statistical Package for Social Sciences (SPSS).

#### 4. Data presentation and analysis

In this section, attempt is made to present and analyse the data collected using the primary instrument of data collection which is questionnaire. Moreover, all questionnaires filled were adequately retrieved and returned.

Table 1: Respondents' Demographic Characteristics

		Frequen	Percenta
		cy	ge %
Sex	Male	19	38%
Sex	Female	31	62%
	Below 30	15	38%
	years		
A 000	31-40 years	25	50%
Age	41-50years	7	14%
	51 years and	2	4%
	above		
	Single	13	26%
Marital	Married	33	66%
status	Divorced	3	6%
	Widowed	1	2%
	Junior Staff	23	46%
Staff	Intermediate	6	12%
Position	Senior Staff	12	24%
	Management	8	16%
Education	O'Level	5	10%
Education	OND/NCE	6	12%
· · ·	B.Sc/HND	31	62%
qualificati	MSC/PGD/P	7	14%
on	hD		

ICT	Yes	41	82%
Knowled	No	5	10%
ge			
	Below 10	31	62%
	years		
Working	10 - 20	10	20%
experience	years		
CAPCITCHEC	21 - 30	4	8%
	years		
	31 years and	5	10%
	Above		

Majority, of the respondents are female (62%) with 80 As for educational qualifications, (31%) have a minimum of percent of them up to 40 years old likewise (66%) of them are HND/BSC degree while (14%) have post graduate married. It was discovered that the sample used for the study qualifications. 62 percent of the respondents have up to 10 are ICT compliant as 82 percent have ICT related knowledge, years of working experience.

Source: Field Survey Data, 2022

Table 2: Telecommuting and Public Service Delivery in Nigeria in the Covid-19 Era

S/N0	ITEMS	SA	A	U	D	SD	Mean	S.D
	Telecommuting system have enhanced public service in the Judicial Service Commission during the Covid–19 pandemic	22 (44.9%)	21 (42.9%)	2 (4.1%)	3 (6.1%)	1 (2%)	1.78	.941
	Telecommuting have helped Judicial Service Commission to reduce awaiting trial in our judicial system	16 (32%)	23 (46%)	6 (12%)	5 (10%)		2.00	.926
3.	Telecommuting have facilitate more case hearing by judge per day during the Covid– 19 pandemic	18 (36%)	18 (36%)	5 (10%)	9 (18%)		2.10	1.093
4.	Introduction of telecommuting system by the judicial service commission have help the Correctional Services in the prison decongestion	13 (26%)	25 (50%)	8 (16%)	4 (8%)		2.06	.867
5.	Telecommuting play a pivotal roles in the administration of justice during the Covid—19 pandemic	15 (30.6%)	24 (49%)	6 (12.2%)	4 (8.2%)		1.98	.878
6.	Telecommuting have make effective public service delivery attainable when it comes to administrative activities of Ogun State Judicial Service Commission in the period of Covid-19 pandemic	11 (22.4%)	26 (53.1%)	4 (8.2%)	5 (10.2%)	3 (6.1%)	2.24	1.109
	Grand Total 2							

Source: Field Survey Data, 2022

Table 2 shows that 87.8 percent of the respondents agreed that telecommuting system contributes positively on public service delivery in Ogun State Judicial Service Commission during the Covid-19 pandemic (M = 1.78, SD = 0.941); 78 percent agreed that telecommuting have helped Judicial Service Commission to reduce awaiting trial in our judicial system (M = 2.00, SD = 0.926); likewise 72 percent agreed that telecommuting have facilitate more case hearing by judge per day during the Covid-19 pandemic (M = 2.10, SD = 1.093) while 76 percent agreed that introduction of telecommuting system by the commission helped the Correctional Services in the prison decongestion during the Covid-19 pandemic (M = 2.06, SD = .867). Also, 79.6 percent agreed that telecommuting played a pivotal roles in the administration of justice during the Covid-19 pandemic (M = 1.98, SD = .878) and 75.5 percent agreed that telecommuting have make effective public service delivery attainable when it comes to administrative activities of Ogun State Judicial Service Commission in the period of Covid-19 pandemic (M = 2.24, SD = 1.109).

The grand mean of 2.03 shows that on average, the respondents agreed that telecommuting have enhanced public service delivery in Nigeria during the period of Covid-19. The grand standard deviation of 0.969 which is less than 1.0 were clustered around the mean since the responses signifies that the respondents have similar opinions about telecommuting and public service delivery during the Covid 19 era.

Table 3: Telecommuting System, MDA's Operational Performance and Public Service Delivery

S/NO		SA	A	U	D	SD	Mean	S.D
7.	The adoption of telecommuting system have reduced the spread likewise the fear of contracting Covid-19 virus during the pandemic	17 (37.8%)	21 (46.7%)	(2%)	6 (12%)		1.91	.973
8.	Adoption of Telecommuting System in the Covid-19 Era have enhanced MDA's Operational Performance	19 (39.6%)	27 (56.3%)	2 (4.2%)			1.65	.565
9.	The Adoption of Telecommuting System does not jeopardize the operation of other MDA's that collaborate with the Judicial Service Commission	9 (18.8%)	33 (68.8%)	6 (12%)			1.94	.561
10.	MDA's operational performance has been enhanced with the introduction of Telecommuting	18 (38.3%)	25 (53.2%)	3 (6.4%)	1 (2.1%)		1.72	.682
11.	Special multipurpose video Apps have enhanced remote working	21 (44.7%)	19 (40.4%)	3 (6.4%)	3 (6.4%)	1 (2.1%)	1.81	.970
12.	Telecommuting system have enhanced the technological skills and self-development of both Judicial Service Commission and MDA's employees in relations to public service delivery.	17 (36.2%)	22 (46.8%)	2 (4.3%)	5 (10.6%)	1 (2.1%)	1.96	1.021

13.	The Adoption of Telecommuting System should be sustained and encourage in the post Covid-19 pandemic for ultimate public service delivery.	18 (36.7%)	18 (36.7%)	6 (12.2%)	7 (14.3%)		2.04	1.040
14.	Administrative bottlenecks have been greatly reduced by the concerned MDA's since the adoption of telecommuting system by the Judicial Service Commission during the Covid-19 pandemic	18 (36.7%)	18 (36.7%)	5 (10.2%)	7 (14.3%)	1 (2.0%)	2.08	1.115
15.	The absence of technological infrastructures likewise erratic power supply make telecommuting challenging	18 (38.3%)	24 (51.1%)	1 (2.1%)	3 (6.4%)	1 (2.1%)	1.83	.916
16.	Telecommuting system make workflow look like the office conventional system of working	17 (34.7%)	24 (49%)	6 (12.2%)	2 (4.1%)		1.86	.791
17.	The Telecommuting system have created a strong collaboration	17 (34.7%)	25 (51%)	3 (6.1%)	4 (8.2%)		1.88	.857
	among MDA's such as Correctional Service, Nigeria Police Force and Judicial Service Commission in relations to effective public service delivery in Ogun State, Nigeria							
	Gra	nd Mean					1.88	0.86

Source: Field Survey Data, 2022

Table 3 shows that 84.5 percent of the respondents agreed that the adoption of telecommuting system have reduced the spread of the virus likewise the fear of contracting Covid-19 virus during the pandemic (M = 1.91, SD = 0.973); 95.9 percent agreed that the adoption of telecommuting system in the Covid-19 Era have enhanced MDA's operational performance (M = 1.65, SD = 0.565); 87.6 percent agreed that the adoption of telecommuting system does not

jeopardize the operation of other MDA's that collaborate with the Judicial Service Commission (M = 1.94, SD = 0.561). Also, 91.5 percent agreed that MDA's operational performance has been enhanced with the introduction of telecommuting (M = 1.72, SD = 0.682) likewise 83 percent agreed that the telecommuting system have enhanced the technological skills and self-development of both Judicial Service Commission and MDA's employees

in relations to public service delivery (M = 1.96, SD = 1.02) while 73.4 percent agreed that the adoption of telecommuting system should be sustained and encourage in the post Covid-19 pandemic for ultimate public service delivery (M = 2.04, SD =1.04); 73.4 percent agreed that the administrative bottlenecks have been greatly reduced by the concerned MDA's since the adoption of telecommuting system by the Judicial Service Commission during the Covid-19 pandemic (M = 2.08, SD = 1.115); 83.7 percent agreed that telecommuting system make workflow look like the office conventional system of working (M = 2.08,SD = 1.115); 89.4 percent agreed that the absence of technological infrastructures likewise erratic power supply make telecommuting challenging (M = 1.83, SD = 0.916); 85.1 percent agreed that the special multipurpose video Apps have enhanced remote working (M = 1.81, SD = 0.970) while 85.7 percent agreed that the telecommuting system have created a strong collaboration among MDA's such as Correctional Service, Nigeria Police Force and Judicial Service Commission in relations to effective public service delivery in Ogun State, Nigeria (M = 1.88, SD = 0.857). The grand mean of 1.88 shows that on average, the respondents agreed that telecommuting system enhance the efficiency and performance of workers in the public service with reference to Ogun state Judicial Service Commission while the grand standard deviation of 0.86 which is less than 1.0 signifies that shows that the respondents have similar opinions about telecommuting on the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission during the Covid - 19 pandemic since the responses were clustered around the mean.

### **Testing of Hypotheses**

Hypothesis One: Telecommuting does not enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic.

Table 4: Pearson Chi-Square Analysis is used to test this hypothesis at 0.05 level of significance.

Having given a careful analysis of the responses obtained from the respondents questionnaire administered, the hypotheses formulated were tested, and in doing so, SPSS was used to perform statistical analysis of various hypotheses using Chisquare(X2) and with a value of 0.05 (level of significance) that corresponds to a 95% confidence level. The acceptances of these values are based on the respective values of the asymptotic significance given in the above output table.

Table 4

Chi-Square Tests						
	Value	Asymp.	Sig.			
			(2-sided)			
Pearson Chi-Square	25.936 <sup>a</sup>	12	.011			
Likelihood Ratio	21.955	12	.038			
Linear-by-Linear	6.907	1	.009			
Association						
N of Valid Cases	48					

a. 16 cells (80.0%) have expected count less than5. The minimum expected count is .06.

### **Interpretation**

The Chi-square coefficient computed in Table 4 shows that telecommuting has enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic as the respective asymptotic significance values of the hypothesis formulated are all well below 0.05 which is less than the decision criterion values. This means that all variables related to this hypothesis is well correlated. Therefore, we accept the alternative hypotheses given in the above test statistical table, which gives H1: Telecommuting enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic (X2 =25.936a; Df = 12; and Asymptotic sig. = 0.011).

### **Decision**

Null hypothesis is not accepted, while the alternative hypothesis is accepted. This signifies that telecommuting has enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic.

Table 5–Hypothesis Two: Telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission.

Table 5

Chi-Square Tests						
	Value df Asymp.			Sig.		
			(2-sided)			
Pearson Chi-Square	6.339 <sup>a</sup>	9	.706			
Likelihood Ratio	7.559	9	.579			
Linear-by-Linear	.237	1	.626			
Association						
N of Valid Cases	47					

a. 12 cells (75.0%) have expected count less than

### Interpretation

The Chi-square coefficient computed in Table 5 reveals that telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission as the respective asymptotic significance values of the hypothesis formulated is beyond 0.05 which is above the decision criterion values. This means that all variables related to this hypothesis is not correlated. Therefore, we accept the null hypotheses given in the above test statistical table, which gives H0: Telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission (X2 =6.339a; Df = 9; and Asymptotic sig. = 0.706).

### **Decision**

Null hypothesis is accepted, while the alternative hypothesis is rejected. This signifies that telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission.

### 4.1 Discussion of the Findings

The finding of the study is based on the hypothesis tested as the first hypothesis reveal that telecommuting has enhanced public service delivery at the Judicial Service Commission during the Covid-19 Pandemic. Telecommuting plays a pivotal role likewise serve as a tool that was used in reducing the spread of Covid-19 virus at the workplace (Judicial Service Commission) as physical contact are avoided likewise social distancing technique was observed. The study observes that the only option left to revive the nation ailing economy at that period and also promotes public service delivery is remote working as the nation cannot afford to lock down its economy as a result of the pandemic. This finding is in line with previous research that has shown by Lister and Harnish, (2011) [50] that telework serves as the only alternative for organisations be it public or private in discharging their duties in the period of the pandemic.

Also, the second hypothesis reveals that telecommuting system does not enhance the efficiency and performance of workers in the public service with reference to Ogun State Judicial Service Commission based on lack of continuity of the system. The reason may be as a result of the fear of difficulty in assessing employees' performance, inadequacy of ICT infrastructures and the fear of corporate data theft that are likely to affects both the organisation and workforce in the nearest future serves as the key factors inhibiting the adoption of telecommuting in the Nigeria post Covid-19 era.

<sup>5.</sup> The minimum expected count is .04.

This finding is in line with previous study that has been carried out by Koleayo et al, (2021) that partial and full reopening of all operational governmental activities may make telecommuting not serves as much relevance compare to when there is total lockdown.

### 5. Conclusion and Recommendations

The study concludes that telecommuting is an effective strategy that the Nigerian Government at various levels can adopt in all facet of the public sector so as to avoid the spread that would disrupt the socioeconomic activities of the nation. The present study also has some important practical implications for public sector organisations. Public organizations have often implemented teleworking initiatives without taking the time to evaluate their programmes. As a result, many telework programmes have not been successful and teleworkers can feel dissatisfied with their introduction. Given the potential downsides highlighted in this study, telework programmes should be carefully designed and implemented, and organizations should take the necessary steps to reduce the potential negative effects. Here, one possibility would be to focus on the role of managers and help them develop the necessary sensitivity to the needs of their subordinates.

The study recommends that there should be deliberate policy by the government at all levels to encourage all MDA's to be technological compliance to enable telecommuting to be active and efficient in promoting public service delivery. This can be done due to the existence of viable telecommuting policy that is central to an effective telecommuting work culture. Thus, employers should devise or engage the service of expertise to develop telecommuting policies that best suit the work culture of civil service as well as adaptation of internal organisational structure to the workings of telecommuting, so that all the lofty benefits of

telecommuting can be creatively harnessed to stimulate appreciable service delivery in the public sector.

Moreover, the MDA's should define a policy that can articulate what specific tasks are expected of their workers and by when the task must be completed. This can be achieved through automated monitoring features that will serves as surveillance on the activities of employees on the organisation database so that there will be effective supervision.

Therefore, government institutions need to weigh the risks against the possibilities before they invest and roll-out a new piece of technology to the workforce as there is an ever growing number of tools and software available to track and monitor the activity of workers, especially when working from remote locations and away from the traditional workplace context. Tools that can track workflow activities such as are keyboard strokes, mouse movements or the physical location of workers have an intrusive nature.

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