



EFFECT OF E-PERFORMANCE APPRAISAL ON EMPLOYEES' PRODUCTIVITY IN THE FINANCIAL INDUSTRY: A STUDY OF COMMERCIAL BANKS IN MAIDUGURI, BORNO STATE

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ABSTRACT

This study examined the relationship between e-performance appraisal and the employees' productivity in financial industry, taking commercial banks in Maiduguri, Borno State as the focus point. The study identified the key e-performance appraisal elements to include: procedures, process, perception, challenges and effectiveness which served as the independent variables while employees' productivity served as the dependent variable. Appropriate research questions and hypotheses were formulated in line with the objectives of the study. A survey research design was employed. The population size was 624 as was obtained from the field data and its sample size of 243 was determined, using Taro Yamane formula. Accordingly, 243 copies of questionnaires were administered to the respondents in order to collect data and they were all well filled and returned. SPSS version 23 was deployed to aid analysis of the data of the 243 questionnaires retrieved using ANOVA analysis statistical method. The results showed that there is a strong significant positive relationship among the variables tested. The results of the five formulated hypotheses were indicated that e-performance appraisal has significant positive effects on employees' productivity in financial industry. Therefore, procedures, process, perception, challenges and effectiveness are the vital predictors for appraising employees' productivity. The study recommended that the management in financial industry should adopt e-performance appraisal for evaluating the performance of their employees in order to save cost, time and getting the best results from the exercise. The findings are in line with the already existing literatures of e-performance appraisal and motivational theory such as, Technological acceptance Model and Herzberg's two factor theory (motivator-Hygiene) which the study was anchored on.

Key words: E-Performance, Appraisal, Employee, Productivity

INTRODUCTION

The set goals of an organization can only be achieved through the efforts of the employees with the rightful skills and ready to put in maximum efforts in their assigned tasks. In order to obtain that, the Human Resources(HR)in an organization plays pivotal roles in evaluating their performance with model technological equipment in order to do justice in the appraisal processes, to save time and cost. Human resources (HR) are important because they can make or break a company. Tajeri (2020) and Kalatu(2020), maintained that, HR performance is important because it affects how well the company does and how much money it has. Shaumya and Arulrajah (2018) opined that HR is one of the most complex aspects of running an organization, and it should be well managed by an organization. Human resources management is a process that helps organizations use their resources (people) in the most effective way possible to achieve their goals. Giri, Chatterjee, Bag & Paul (2018), Thasleem & Anjunla (2018), Karak & Sen (2019) and Karunakaran, Shanmugasundaram, Ganesh & Kumar (2018), all pointed out that HRM (human resources management) is a process where organizations use electronic technology to make accurate assessments of the performance of their employees, while performance appraisal is an analysis of employees' recent success and failures, personal strengths and weaknesses, and suitability for promotion or further training.

The performance appraisal system is an update of employees' performance records to determine compensation packages, wages structure, and salaries raises. It identifies the strengths and weaknesses of employees to place right men on right job, assesses potential present in an employee for further growth and development, and provides feedback to employees regarding their performance and related status. Brenda, Rusli & Siti (2021), Memon, Salleh, Mirza , Cheah, Ting & Ahmad (2019), and Lee (2019) all noted that dissatisfaction with the system can negatively impact employees' behaviour, such as reducing intrinsic motivation and increasing intention to quit work. Therefore, emphasis is on employees' satisfaction within the performance appraisal system which is crucial in meeting employees' personal goals. Employee evaluation is expected to be done in the spirit of objectivity, honesty and fair play. However, many employees are afraid of evaluation and have negative feelings about it. Dirk, Inam & Muhammad, (2018) identified ambiguity in the appraisal process as one of the factors that resulted in poor motivation and acted as a key stumbling block in delivery of expected performance by university teachers. Electronic performance appraisal is perceived as the best solution to the problem, as it is an employee review created and delivered electronically. An electronic performance appraisal is a system of rating the employee's communications skills on a scale of 1 to 10", or Likerts scale.

The need to reform the banking industry and reposition the human capital for optimal performance in Nigerian economy was reemphasized by some prior scholars such as Bright (2019) and Okoh & Okoh (2020). The authors cited the need for reorientation and interrogating the existing status quo in order to attain an effective and efficient state. Okoye,*et al* (2020) further noted that the implementation of the 2004-2005 bank capital reform in Nigeria has led to major restructuring of the banking sector as banks are expected to operate within acceptable standards of governance for consistent profitable operations .

The broad objective of this study is to determine the relationship between e- performance appraisal and employees' productivity in commercial banks in Maiduguri, Borno State. Specifically, the objectives of this study include to examine:

- i. the relationship between e-performance appraisal procedures and employees' productivity in commercial banks in Maiduguri.
- ii. the relationship between e- performance appraisal processes and employees' productivity in commercial banks in Maiduguri.
- iii. the relationship between e-performance appraisal perception and employees' productivity in commercial banks in Maiduguri.
- iv. the relationship between e-performance appraisal challenges and employees' productivity in commercial banks in Maiduguri.
- v. the relationship between effectiveness of e- performance appraisal and employees' productivity in commercial banks in Maiduguri.

LITERATURE REVIEW

Conceptual review:

E-performance Appraisal system:

E-Performance Appraisal is a computer system that helps managers and employees measure each other's work performance. Meral(2020),It allows people to write self-appraisals, and it can also get input from other people. This system has been helpful in speeding up the feedback process, involving employees more often, and improving the social outcomes of performance reviews (Rondeau,2018). According to Obisi(2021), Njeje, Chepkilot & Ochieng (2018) & Ball (2020), the main goal of e-performance appraisal is to help organizations manage their resources more efficiently.The E-Performance Appraisal system provides flexible application components to develop and establish individual performance policies, long term performance management objectives, and performance-oriented compensation strategies. The E-Performance Appraisal system enables employees' feedback that is essential for every employee's growth and motivation, and it enhances to protect organization legally. Ahmad, Muhammad,Khaled, Barween, Haitham, Salima &Suleiman (2020), stated that human resources performance appraisal can be done using the internet, and managers can submit performance appraisals information directly to human resources department through electronic forms. Self-service applications allow managers to instantly enter the results of performance appraisal management, employee's performance goals, results and performance planning on their personal pages HR.

E-Performance Appraisal Procedures:

E-Performance appraisal is a competency-based management system that evaluates employees on the basis of goal accomplishment and the definition of competencies required to achieve their tasks. It starts with staff inputting self-assessment data into appraisal assessment forms which their superiors will be made to assess them if, the personnel views of their tasks and performance are met up with their superior officers.According to Ziaet al (2021), if the employee lacks any of these qualifications, action can be taken by providing them with the necessary training. Other processes such as talent searches, learning, and succession planning can leverage the data gathered by e-performance management.

E- Performance Appraisal Process table:

TASKS	PARTICIPANT(S)	NOTES
Manager launches and writes employee appraisal	Manager	The manager may select the option to have the employee complete a self – appraisal. If so, the manager launches that process. In addition, the manager launches and writes the appraisal.
Employee writes self-appraisal (determined by manager).	Employee	This is an opportunity for the employee to reflect and report on their past performance.
Manager requests third party feedback. (optional)	Manager	Manager may request third party feedback from a committee chair or prior manager in order to obtain additional information about the employee’s performance.
Second level manager approves appraisals	Second level manager	Second level manager approves and sends appraisal to the third level manager for their approval
Third level manager approves appraisal.	Third level manager	Third level manager approves appraisal
Manager meets with employee.	Manager.	Manager and employee meet to review and discuss the appraisal and add final comments.
Employee signs off.	Employee	Employee reviews and signs off on the appraisal.
Manager signs off.	Manager	Manager signs off on the appraisal.

Source: E-Appraisal Reference guide (2019), Seton Hall University.

E- Performance Appraisal Perception:

Employees' perception of performance appraisal systems can influence their judgement and attitude towards organization and its practices. Ahmed (2018) and Alshurideh, Alkurdi & SAlloum (2020) suggest that most employees have mixed feelings about performance appraisal systems, with some believing it carries biases and fails to meet objectives, while others find it a means to justify their performance. E-performance appraisal is a competency-based system that measures people not only on goal attainment, but also on the competencies that are required for their roles. It can support all employees' goals with competencies and competency ratings that will help achieve success, and Zia *et al* (2021) maintains that e-performance appraisal ensures the employees' confidence on rater, avoidance of overrating, clarity expectations and standards. However, there are still some pitfalls which make organizations more cautious about using technology to judge employees.

Despite all the benefits of e-performance appraisal, there are still some pitfalls which make the organizations more cautious about using technology to judge employees:

1. Dissatisfaction to unfair appraisal -There is a risk that raters are not satisfied with the results.
2. Lack of intelligence on qualitative controls- That the system may not accurately measure qualitative aspects of work.
3. Anonymity creates gap- Anonymity can create a gap between superiors and subordinates, which can lead to decreased trust.
4. Stress on employees under control lead to less quality-Using e-performance appraisal may lead to increased stress on employees, which could lead to decreased quality.

Nevertheless, their perceptions could be managed as follows:

1. E-performance appraisal is used to provide feedback, not just gathering social information.
2. The data collected through the system can be used to help employees improve their work and make more productive use of time.
3. By integrating the data collected, the system can become even more valuable to employees.
4. It will help drive improvements in productivity, training, and other areas.

E- Performance Appraisal Challenges:

E-performance appraisal eliminates the challenges which were emanating from traditional system of appraising the performance of employees. Those challenges prevented the appraisal exercise to achieve its objectives. Poor evaluation system, rater's problems, central tendency error, personal bias error and contrast error were the challenges faced by employees in employees' performance appraisal process. Ahmed (2018), maintains that, in performance appraisal, there are chances of opposition for valuation due to fear. If the evaluation system is poor, it will not give adequate effect. Rater's problems like leniency or harshness error, central tendency error, personal bias error, contrast error are also affecting the performance appraisal of an employee. But with electronic performance reviews, it is possible to capture organizational, divisional and / or departmental goals in the tools, which the manager can examine and share with employees. This data helps the management see each employee's individual performance, as well as within the context of the organization to see how his or her performance rates among peers (Doreen *et al*, 2018). They further argued that, an electronic assessment system will give you the tools to gather and analyze data need by the management. The data may include, high – performers, underperformers, development and training needs, progress on goals, alignment of goals, and ratings by department. It helps dispel litigations of unfair termination through proper performance documentation.

Theoretical Review:

This present study is anchored on the following theoretical underpinnings.

Technology Acceptance Model (TAM)

This theory spurs the significance of the concept of e-performance appraisal on employees' productivity in the financial industry. The Technology Acceptance Model (TAM) is a model used to understand how people adopt and use e-PA systems. According to Njeje et al (2018) and Giri et al(2019), the technology analyzes how users are respond to a new technology, in order to help design an adaptive system.

Two –Factor Theory:

Hertzberg's (1966) two –factor theory is based on the notion that the presence of one set of job characteristics or incentives lead to workers' satisfaction at work, while another and separate set of job characteristics lead to dissatisfaction at work. Thus, satisfaction and dissatisfaction are not on a continuum with one increasing as the other diminishes, but are independent phenomena. This theory suggests that to improve job attitudes and productivity, administrators must recognize and attend to both sets of characteristics and not assume that an increase in satisfaction leads to decrease in dissatisfaction.

Empirical Review:

Doreen, *et al* (2018), examined e-performance management systems and organization performance of Sacco's Kenya. The study found that using e-performance management systems can improve the performance of a company's Saccos. It was done by surveying a group of 54 people in 18 different companies, and looking at how their performance changed with the use of e-performance management systems. The study found that there was a relationship between e-performance management and company performance, and that firms should improve their data management to allow for better performance assessment.

Zia *et al* (2021), conducted a study on perceived accuracy of electronic performance appraisal system; the case of a non – for profit organization from an emerging economy. The study looked at how employees feel about the accuracy of e-performance appraisals. To do this, 500 questionnaires were sent to randomly selected employees, and 352 of them were included in the analysis. Structural equation modeling was used to analyze the data, and the results showed that rater competence and the ability to challenge the performance appraisal judged as unfair or inaccurate strongly influence employees' perception of the accuracy of e-performance appraisals. Additionally, a clear communication of standards and how employees react to the last rating moderately affect employees' perception of the accuracy of e-performance appraisals.

Tiara, Elisabet & Beby (2022), looked at how e-performance reviews, engagement at work, and organizational culture affect employee performance, and whether job satisfaction is a factor in that relationship as an intervening variable on employees of Doloksanggul Hospital, Humbang, and Hasundutan Regency. The study had a population of 224 people and 143 respondents, who were sampled using a purposeful sampling technique. The results of descriptive statistical analysis and path analysis were used to analyze the data. The study found that e-performance reviews, engagement, and organizational culture all have a positive effect on employee performance, and that job satisfaction is a factor in that relationship.

Rekawani, Permana and Sorayanti (2020).assessed the effect of e-performance on organizational performance mediated by employee performance, discipline and motivation, study in government of Banda aceh city. The study had a population of 4398 people and used a proportional random sampling to determine its sample size. Questionnaire was applied to obtain the data for the research. The Structural Equation Model was then used to analyze the data. The results showed that e-performance affects employee performance, discipline, work motivation, and organizational performance in Banda Aceh Secretariat.

Widya (2020).examined the effect of e-performance appraisal system and additional income of civil servant on performance with job satisfaction as intervening variable in the regional secretariat of Mojokerto city. The research adopted quantitative approach combined with explanatory method. The result showed that, e- performance appraisal has positive relationship significant effect on performance, additional income of civil servant has significant on performance, e- performance appraisal system has significant positive effect on job satisfaction, additional income of civil servant has significant positive effect on job satisfaction, Job satisfaction has significant

positive effect on performance and e-performance appraisal system and additional income of civil servant have significant positive effect on performance through job satisfaction..

Summarily, this study revealed that some researches have been conducted on the effect of e-performance appraisal on employees' productivity in the financial industry in Nigeria. Doreen *et al* (2018) examined e-performance management systems and organization performance of Sacco's Kenya, Zai et al (2021) conducted a study on perceived accuracy of electronic performance appraisal system, Tiara et al. (2022) The study looked at how effective e-performance appraisal, work engagement, and organizational culture are in relation to employee performance, Rekawani (2020) assessed the effect on organizational performance mediated by employee performance, discipline and motivation, Widya (2020) examined the effect of additional income of civil servant on performance with job satisfaction as intervening variable in the regional secretariat of Mojokerto city, however, the preset study is on the effect of e-performance appraisal on employees' productivity in the financial industry: a study of commercial banks in Maiduguri, Borno State.

METHODOLOGY:

This study employed survey research design .The total population of the study is six hundred and twenty-four (**624**) as obtained from the commercial banks under the study.Two hundred and forty-three (**243**) sample size was drawn from the population, using Taro Yamane method (1967) sampling technique. The formula and its working are written below:

$$n = N / (1 + N(e)^2)$$

n = sample size

N = Population

e = Signifies the margin error.

Therefore:

$$n = ?$$

$$N = 624$$

$$e = 0.05$$

$$n = 624 / (1 + 624(0.05)^2)$$

$$n = 624 / (1 + 624(0.0025))$$

$$n = 624 / (1 + 1.56)$$

$$n = 624 / 2.56$$

$$n = 243.$$

The commercial banks under the study:

S/NO	Banks	Branches	Population	Sample Size 39%
1	First Bank Plc	5	95	37
2	United Bank for Africa	5	83	32
3	Unity Bank	5	62	24
4	GTbank	2	49	19
5	Union Bank	3	49	19
6	Keystone Bank	1	24	9
7	Sterling Bank	1	39	15
8	Zenith Bank	3	48	19
9	Heritage Bank	1	23	9
10	Stanbic IBTC Bank	2	22	9
11	Access Bank	3	33	13
12	Ecobank	1	23	9
13	Fidelity Bank	2	53	21
14	Polaris Bank	1	21	8
TOTAL		35	624	243

Source: Field data; 2023

Research design and sources of Data:

This study is a survey in nature, it assessed the relationship between e-performance appraisal and employee productivity in commercial banks in Maiduguri, Borno state. The study is a survey design because the instruments used for data collection were questionnaires and also that only a part of the population was sampled with the views to generalize the findings to a larger population which are the basic components of survey design. The researcher, collected data from the primary source, which is commercial banks in Maiduguri. The study measured respondents' opinions using a five –point Likert scale, where 1= strongly disagree, 2 =Disagree, 3= Not Sure, 4= Agree and 5= strongly agree. The questionnaire has five latent variables and twenty five indicators variables. Two hundred and forty three (243) questionnaires were administered to the respondents and analyzed for the study.

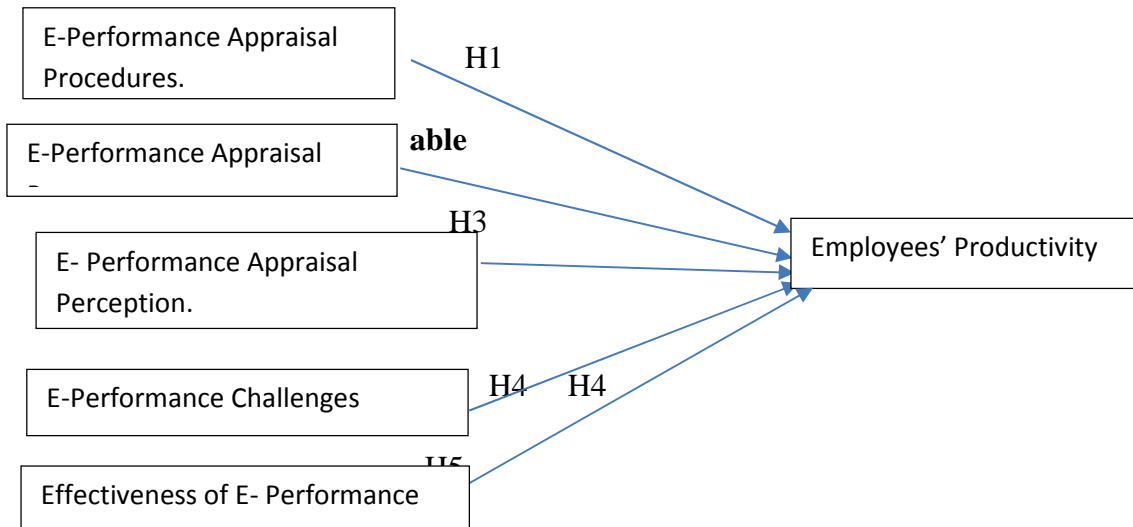
Validity and reliability of the instrument of data collection.

To enhance accurate measurement, the questionnaire was given to some experts and the seminar supervisor to ensure that items in the questionnaire were valid and reliable.

Model formulated for the study: E-Performance Appraisal Model, 2022 (E- PAM, 2023)

Below model indicates the relationship between independent variables and dependent variables of the study.

Independent Variables



Source: Researchers,2023

DATA ANALYSIS AND RESULTS

Regression Analysis:

Table 1: The relationship between e-Performance Appraisal Procedures and employees' productivity.

Model Summary		ANOVA	
R	R Square	F	Sig
1.000 ^a	1.000	0.00	0.00

- a. Dependent Variables Y:
- b. Predictors (constant), sdag, dag, nsu, ag

Table 2: The influence of e-performance appraisal process on employees' productivity.

Model summary		ANOVA	
R	R. Square	F	Sig.
1.000 ^a	1.000	0.00	0.00

- a. Dependent Variable: Y
- b. Predictor (constant), Sdag, dag, nsu, ag

Table 3: The relationship between e-performance appraisal perception and employees' productivity.

Model Summary

ANOVA

R	R. Square	F	Sig
1.000 ^a	1.000	0.00	0.00

- a. Dependent Variable Y:
- b. Predicted (constant) Sdag, dag, nsu, ag

Table 4: The effects of e-performance appraisal challenges on employees' productivity.

Model Summary

ANOVA

R	R.Square	F	Sig
1.000 ^a	1.000	0.00	0.00

- a. Dependent Variables: Y
- b. Predicted (constant) Sdag, Dag, nsu, sag

Table 5: The effects of effectiveness of e-performance appraisal on employees' productivity.

Model Summary

ANOVA

R	R.Square	F	Sig
1.000 ^a	1.000	0.00	0.00

- Dependent Variables: Y
- Predicted (constant) Sdag, Dag, nsu, sag

Findings of the study.

The researcher proposed five independent variables which were tested by bootstrapping. The results showed that, e-performance appraisal procedures, process, perception, challenges and effectiveness of e-performance appraisal are motivational factors to employees' productivity in commercial banks in Maiduguri, Borno State. The results showed that, R = 1.00, 1.00, 1.00, 1.00, and 1.00. The results further indicated that, there is 0% significant relationship difference among the variables in table; 1,2,3,4 and 5.

Discussion of findings:

The study has five hypotheses and the findings of the study are in lines with the hypotheses.

Hypothesis 1: H_0 was accepted because, the sig value was 0.00, and less than the p value of 0.005, which says that, “e- performance appraisal procedures have significant positive effects on employees’ productivity in commercial banks in Maiduguri”. This finding corroborated with Ahmed (2018), who agreed that e-performance appraisal procedure has a significant effect with employees’ productivity in banking sector.

Hypothesis 2: H_0 was not rejected because the P- value 0.05 was greater than the sig. value =0.00 which stated that, “e- performance appraisal process has influence on employees’ productivity in commercial banks in Maiduguri. This finding equally corroborated with Widya (2020) who pointed out that e-performance appraisal system has a significant positive effect on employees’ productivity in organizations.

Hypothesis 3: H_0 was accepted because, the P- value 0.05, was greater than the sig. value of 0.00 which says that “e- performance appraisal perception has significant relationship with employees’ productivity in commercial banks in Maiduguri. This is in line with Zia et al (2021), they cited that a clear communication of standards and the reaction to the last rating moderately affect the employees’ perception of the accuracy of e-performance appraisal in organizations.

Hypothesis 4: H_0 was accepted because the P- value 0.05 was greater than the sig value 0.00 which stated that, “e-performance appraisal challenges have significant influence on employees’ productivity in commercial banks, in Maiduguri. This finding is supported by Chioma and Michael (2021), agreed that e- performance has a positive effect on employee performance, organizations should shift from traditional performance appraisal system to e-performance appraisal system to increase employees’ productivity.

Hypothesis 5: H_0 was accepted because, the p value 0.05 was greater than the sig. value 0.00 that says, “the effectiveness of e- performance appraisal has a significant relationship with employees’ productivity in commercial banks in Maiduguri. This also in agreement with Tiara et al (2021), pointed out that job satisfaction mediates the relationship between performance appraisals based on e-performance.

Statistical Tests Presentation:

The study adopted the Analysis of Variance (ANOVA.) with the aid of Statistical Package for Social Sciences (SPSS) software; version 23 to investigate internal relationship of the constructs.

Regression Analysis:

Table 1: The effects of e- performance appraisal procedures on employees’ productivity:

The table shows that, R is = 1.000 or (100%) and R^2 is = 1.000 (100%) while the ANOVA^a records $F=0$ or (0%) and $Sig.$ =0 or (0%). The table pointed out that, the sig. value is less than the P-value 0.05. It indicates that; there is a strong significant positive relationship among the variables. The study concludes that, e-performance appraisal procedures affect employees’ performance positively in commercial banks in Maiduguri.

Table 2: The relationship between e-performance appraisal processes on employees’ productivity in commercial banks.

The table shows that, R is = 1.000 or (100%) and R^2 is = 1.000 (100%) while the ANOVA^a records $F=0$ or (0%) and $Sig.$ =0 or (0%). The table points out that, the sig. value is less than the P-value 0.05. It indicates that; there is a strong significant positive relationship among the variables. The researcher then concluded e- appraisal processes lead to high performance of employees in commercial banks in Maiduguri.

Table 3: The effects of e- performance appraisal perception on employees’ productivity.

The table shows that, R is = 1.000 or (100%) and R^2 is = 1.000 (100%) while the ANOVA^a records $F=0$ or (0%) and $Sig.$ =0 or (0%). The table points out that, the sig. value is less than the P-value 0.05. It indicates that; there is a strong significant positive relationship among the variables. It implies that, positive perception of e-performance appraisal influence employees’ performance in commercial banks in Maiduguri.

Table 4: The influence of e-performance appraisal challenges on employees’ productivity.

The table shows that, R . is = 1.000 or 100% and R^2 is = 1.000 or 100% while the ANOVA^a table also shows that, $F =0$ or 0% while the $Sig.$ = 0 or 0%. The table shows that, there is a strong significant positive relationship among the variables and there is no significance difference among them. The researcher concluded that, there is no significant e-performance appraisal challenge that may lead to a drawback on employees’ performance in commercial banks to compare with the traditional method of appraising performances.

Table 5: The effectiveness of e-performance appraisal on employees’ productivity.

The table shows that, R . is = 1.000 or 100% and R^2 is = 1.000 or 100% while the ANOVA^a table also shows that, $F =0$ or 0% while the $Sig.$ = 0 or 0%. The table shows that, there is a strong significant positive relationship among the variables and there is no significance difference among them. The researcher concluded that, e-performance appraisal influences employees’ productivity effectively in commercial banks in Maiduguri.

CONCLUSION AND RECOMMENDATIONS:

The study examined the relationship effects between e-performance appraisal and employees’ productivity in commercial banks in Maiduguri, Borno State. The objectives were to critically analyze the functionalities and objectivities of e-performance appraisal and how they influence employees’ productivity in the financial industry. The job performance of the employees in the banking industry, do affect positively by e- appraisal elements such

as; procedures, processes, perception, challenges and its effectiveness. These elements of e-appraisal enable the employees to put in their best on the job and in turn, to achieve the organizational goals.

Recommendations:

The researchers made the following suggestions, based on the results and conclusion made from the paper:

1. At e- performance appraisal procedure stage, Performance standard should be clearly identified and communicated to the employees.
2. Progress should be reviewed at regular intervals, as the e-appraisal process presents opportunity for feedback.
3. The e-performance appraisal system should be made simple to allow the employees relate the process as their personal development, this will eliminate the wrong perception of the employees.
4. The supervisors should always display the right attitudes to appraise the performance of the employees and implementation of the results.
5. E-performance appraisal should be clearly link the individual performance to the organization's strategic objectives.

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