MANAGEMENT INFORMATION SYSTEM AND EMPLOYEE PERFORMANCE IN BANKS: EVIDENCE FROM LOKOJA LOCAL GOVERNMENT AREA, KOGI STATE

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ABSTRACT

This study examined the relationship of management information systems (MIS) an employee performance in selected banks within Lokoja Local Government Area, Kogi State, Nigeria. The research specifically analyzed the relationship between decision support systems (DSS), human resource information systems (HRIS), financial reporting systems (FRS) and employee performance. A survey research design was employed, targeting all 25 banks in the study. Using a census sampling approach, 100 employees drawn from five banks—First Bank of Nigeria, Zenith Bank, Access Bank, Fidelity Bank, and Union Bank—were selected across various departments. Data collected were analyzed using Ordinary Least Squares (OLS) regression to test the model and hypotheses. The findings revealed that DSS and FRS significantly relates employee performance, while HRIS exhibited no significant relationship. Based on these results, the study recommends that banks invest in advanced DSS platforms such as Tableau and Domo to support informed decision-making, upgrade HRIS using tools like Workday and Bamboo HR to strengthen HR processes, and optimize FRS with software such as QuickBooks, Sage Intacct, NetSuite Financials, Xero, and IBM Cognos Analytics to streamline financial operations and improve overall employee productivity.

Keywords: Decision Support Systems; Employee Performance; Financial Reporting Systems; Human Resource Information Systems; Management Information Systems.

1. Introduction

In the dynamic landscape of contemporary business environments, organizations are increasingly adopting innovative strategies to enhance operational efficiency and secure competitive advantage. One pivotal instrument that has emerged as central to achieving these goals is the implementation of Management Information Systems **(MIS)**. MIS refers to a coordinated set of components that collect, process, store, and disseminate information to support decision-making processes within an

organization (Laudon&Laudon, 2016; Stair&Reynolds, 2021). In modern organizational frameworks, MIS is recognized as a multifaceted and indispensable element that integrates hardware, software, data, processes, and human resources to convert raw data into actionable insights.

MIS serves as a vital bridge between data and strategic decisions, enabling organizations to respond effectively to the complexities of both internal operations and external market environments. The core components of MIS include physical infrastructure such as computers, servers, and networking devices; software applications for data collection, processing, and analytics; databases for structured information storage; well-defined procedures for data entry, retrieval, and security; and skilled personnel to manage and utilize these resources (O'Brien&Marakas, 2018; Laudon et al., 2022). The synergy among these components forms the backbone of MIS, facilitating real-time access to reliable data and fostering informed decision-making.

Within the financial services industry, particularly the banking sector, MIS has become a strategic necessity rather than a mere support tool. Banks depend heavily on the efficient management of information to navigate the intricacies of today's rapidly evolving financial landscape. Recent studies highlight that the deployment of MIS enhances decision quality, operational efficiency, customer relationship management, and overall organizational performance in banking institutions (Aliyu&Ismail, 2022; Osakwe et al., 2023). In the pursuit of sustainable growth and improved competitiveness, banks in Lokoja Local Government Area, Kogi State, Nigeria, are increasingly embracing MIS as a strategic tool to streamline operations, enhance data-driven decision-making, and improve overall organizational performance.

The adoption and effective utilization of Management Information Systems**(MIS)** in organizations, including banks, can also be explained through the lens of the **Technology Acceptance Model (TAM)** developed by Fred Davis in 1989. TAM posits that two primary factors **perceived usefulness (PU)**and**perceived ease of use (PEOU)** determine an individual's intention to use a system, which ultimately influences actual system usage and performance outcomes (Davis, 1989; Venkatesh &Bala, 2008). In the banking context, when MIS platforms are perceived as highly useful for enhancing decision quality, operational efficiency, and customer service, employees are more likely to adopt them enthusiastically. Similarly, when these systems are user-friendly and require minimal effort to operate, they reduce resistance to adoption and foster positive attitudes toward their use. Recent studies affirm that banking employees who perceive MIS as both beneficial and easy to use tend to exhibit improved job performance and higher

organizational commitment (Adeoye&Olawale, 2023; Osakwe et al., 2023). This theoretical lens underscores the importance of designing MIS that align with user expectations to achieve the desired organizational outcomes.

One fundamental component of Management Information Systems **(MIS)** is the integration of Decision Support Systems **(DSS)**, which equips organizational decision-makers with timely, accurate, and relevant information to enhance decision quality. DSS offer a structured framework that enables executives and managers to analyze complex datasets, evaluate alternative strategies, and make informed decisions (Turban et al., 2018). In the highly competitive and dynamic banking industry, where strategic decision-making is crucial for survival and growth, understanding the effect of DSS on employee performance has become increasingly critical (Stair&Reynolds, 2020). Recent evidence shows that banks leveraging DSS tools for operational and strategic decision-making experience improved employee productivity, reduced operational errors, and enhanced organizational agility (Adeoye&Olawale, 2023).

Equally important within MIS are Human Resource Information Systems **(HRIS)**, which have transformed the management of personnel data, recruitment, training, and performance evaluation. By automating routine HR tasks and providing real-time access to employee data, HRIS enhance the efficiency and accuracy of HR operations (Strohmeier&Piazza, 2015; Bondarouk&Brewster, 2016). Recent studies further confirm that HRIS adoption in banks enhances employee performance by streamlining appraisal processes, supporting competency development, and improving HR decision-making (Marler&Parry, 2021; Osakwe et al., 2023).

Another critical MIS component is the **financial reporting system,** which serves as the backbone of organizational financial transparency. Effective financial reporting systems ensure accurate, timely, and regulatory-compliant dissemination of financial information to internal and external stakeholders (Romney&Steinbart, 2021). In banking, these systems are indispensable for performance evaluation, risk management, and strategic planning. Robust reporting mechanisms have been linked to improved employee accountability and decision-making capacity (Mock et al., 2018; Akindele&Ojo, 2022).

The **Lokoja Local Government Area (LGA) in Kogi State, Nigeria,** serves as a strategic focal point for this study due to its status as the state capital and a central hub of economic and banking activities. The unique economic dynamics, demographic profile, and infrastructural realities of Lokoja may influence how banks in this area adopt and utilize MIS. Understanding these localized factors is

crucial to evaluating how MIS components affect employee performance within the region's banking sector.

Despite its strategic value, banks in Lokoja LGA face several **challenges in leveraging MIS** to optimize employee performance. Many operate on legacy systems that complicate the integration of modern MIS components, often leading to compatibility issues, data silos, and inefficiencies (Turban et al., 2018). Resistance to change among employees, rooted in limited digital literacy, fear of job displacement, and preference for traditional methods, also hinders MIS adoption (O'Brien&Marakas, 2018). DSS implementations often struggle with ensuring real-time data accuracy and seamless integration with other operational systems, which can limit their decision-support capabilities (Laudon&Laudon, 2022). Similarly, HRIS adoption faces issues of data security, user resistance, and integration with legacy HR systems (Marler&Boudreau, 2017). Financial reporting systems also encounter challenges related to maintaining data accuracy, achieving compliance with evolving regulatory standards, and consolidating data from diverse sources (Mock et al., 2018).

Addressing these challenges is essential to unlocking the full potential of MIS in enhancing employee performance. This study therefore examines how DSS, HRIS, and financial reporting systems collectively influence the performance of employees in banks within Lokoja LGA. By focusing on the specific barriers to MIS adoption and utilization, the study seeks to provide actionable insights to help banks improve decision-making, human resource management, and financial reporting—thereby strengthening organizational effectiveness and ensuring the sustained growth of the banking sector in the region.

2. Literature Review

2. 1 Conceptual Review

2.1.1 Concept of Management Information System

Management Information Systems (MIS) is a multidisciplinary field that examines the interaction between people, technology, and organizations. Its primary goal is to use technology to enhance business processes and support effective decision-making. According to Lorenzo and Rob (2023), MIS professionals help organizations maximize the benefits of their investments in people, equipment, and processes. Because MIS is people-oriented, it emphasizes delivering services through technology by developing and managing information systems to meet the needs of managers, staff, and customers. MIS consists of four core components—hardware, software, data, and people—which work together to provide accurate and timely information that managers can use to make informed decisions. Hardware includes physical devices like computers and servers, software refers to programs

for data processing and analysis, data comes from various sources and is converted into meaningful information, and people are the users who operate these systems to record and manage business transactions (Rashmi, 2023; Sritoma, 2022).

Various types of MIS address specific organizational needs, such as process control systems, management reporting systems, inventory control systems, and sales and marketing systems. These systems are designed to support different operational areas, enabling organizations to monitor processes, manage resources, and track performance. The overall purpose of MIS is to help organizations make better decisions by providing accurate and current information, performing analytical tasks, and generating comprehensive reports (Matthew, 2023). Beyond decision-making, MIS also boosts operational efficiency, reduces costs, and helps track and manage key resources like personnel, equipment, materials, and finances. By giving managers a comprehensive view of organizational data, MIS enhances collaboration and communication, allowing employees to edit and share documents easily and distribute relevant information about upcoming events (David, 2019; Hitesh, 2023).

One of the key benefits of MIS is its ability to improve productivity. A well-designed MIS ensures accurate data collection, reducing errors, costs, and time associated with information processing. Integrating MIS into organizational processes streamlines operations and promotes smooth communication between departments. This fosters a collaborative work environment and ensures the seamless flow of information across all segments of the organization, increasing overall efficiency. Moreover, MIS encourages effective interdepartmental communication, enabling employees to access and share information more easily, which promotes agility and strengthens the organization's capacity to respond quickly to changing business conditions (David, 2019; Hitesh, 2023).

1 .Decision Support System

A Decision Support System (DSS) is a computer-based information system designed to support individuals and organizations in making well-informed decisions by integrating data, analytical models, and decision-making tools. DSSs aim to address complex and unstructured problems by delivering timely, relevant, and actionable insights that enhance decision quality and strategic planning (Sharda et al., 2023; Power, 2023). They enhance decision quality by reducing uncertainty, improving accuracy, and enabling data-driven decision-making across sectors such as healthcare, finance, agriculture, and supply chain management (Keen&Scott-Morton, 2022). DSSs can be fully computerized, human-assisted, or hybrid, showing their adaptability to different organizational contexts (Turban et al., 2022).

DSSs are typically classified by their primary sources of intelligence, including **b** (analyzing large datasets), **model-driven DSS** (using mathematical or simulation models), and **knowledge-driven DSS** (leveraging expert systems and AI reasoning) (Marakas&O'Brien, 2022). Core components of DSS architecture include **data management, model management, knowledge management**, and a **user interface,** which collectively enable seamless data integration, analytical processing, and user interaction (Laudon&Laudon, 2024).

By synthesizing multiple variables, evaluating uncertainty, and projecting possible outcomes, DSSs empower organizations to make evidence-based decisions (Power, 2023). They support faster problem-solving, improved operational efficiency, and enhanced strategic planning by providing decision-makers with real-time insights and forecasts. DSSs reduce reliance on intuition or guesswork, minimizing human error and increasing decision accuracy (Sharda et al., 2023). In addition, DSS automation capabilities lower operational costs by performing analytical functions traditionally handled by data specialists, enabling more efficient resource allocation (Turban et al., 2022).

In practice, DSSs support activities such as sales forecasting, financial planning, risk assessment, supply chain optimization, and performance evaluation. By offering a data-driven and analytical approach, DSSs give organizations a competitive advantage—accelerating business growth, improving strategic agility, and ensuring resilience in complex and uncertain environments (Laudon & Laudon, 2024).

In the banking sector, **Decision Support Systems (DSS)** have become pivotal in enhancing strategic, tactical, and operational decision-making processes. Nigerian banks increasingly leverage DSS to improve credit risk assessment, fraud detection, customer relationship management, and financial forecasting (Adewale&Olayemi, 2023). These systems integrate large volumes of financial and customer data to provide predictive analytics, enabling banks to evaluate loan applicants, detect suspicious transactions in real-time, and develop targeted marketing campaigns (Nwankwo et al., 2022). By utilizing DSS, banks can analyze market trends, optimize investment portfolios, and manage liquidity risks more effectively, thus improving their resilience to economic shocks (Eze&Okonkwo, 2023).

Furthermore, DSS enhances decision transparency and regulatory compliance, ensuring Nigerian banks meet the reporting requirements of the Central Bank of Nigeria and other financial regulators (Ibrahim&Mohammed, 2024). The automation of analytical processes reduces operational costs and human error while accelerating decision cycles—critical for responding to the fast-paced dynamics of

the Nigerian financial market. As a result, DSS adoption contributes to improved operational efficiency, customer satisfaction, and sustainable competitive advantage in the Nigerian banking industry (Ogunyemi&Salami, 2023).

2. Human Resource Information Systems

Human Resource Information Systems (HRIS) are advanced, technology-driven platforms designed to efficiently collect, store, manage, and analyze comprehensive employee data while streamlining human resource (HR) policies and processes. Acting as interactive information management systems, HRIS standardize and automate routine HR tasks, ensure accurate record-keeping, and support data-driven decision-making (Mensah&Boateng, 2023). These systems encompass critical HR functions such as talent acquisition, recruitment, onboarding, payroll administration, performance appraisal, and workforce analytics, thereby enabling organizations to maintain detailed employee records including demographic data, salaries, benefits, time and attendance, and performance metrics (Adekunle&Okorie, 2022).

Modern HRIS solutions are typically cloud-based, allowing real-time data access, secure storage, and seamless integration with other enterprise systems such as payroll, learning management, and applicant tracking systems (Zhang&Liu, 2024). This cloud architecture enhances scalability and accessibility, which is especially beneficial for medium- to large-sized organizations with geographically dispersed workforces (Ibrahim &Nwachukwu, 2023). HRIS not only improve administrative efficiency by reducing reliance on manual paperwork and spreadsheets but also support compliance with data protection and employment regulations. Through automation, HR professionals are freed from repetitive tasks, allowing them to focus on strategic activities such as workforce planning and talent development (Lauren&Williams, 2023).

Furthermore, HRIS provide robust analytics and reporting capabilities that enable organizations to identify workforce trends, monitor employee engagement, and assess the effectiveness of training and development programs (Natalie&Scott, 2023). Real-time dashboards facilitate evidence-based decisions on promotions, succession planning, and compensation management. By serving as a centralized repository of accurate employee data accessible across HR, finance, and operations teams, HRIS foster collaboration, transparency, and informed decision-making (Andrew&Brown, 2024). Overall, HRIS are instrumental in enhancing operational efficiency, minimizing administrative errors, and supporting strategic human capital management, thereby improving overall organizational performance.

3 Financial Reporting Systems

Financial Reporting Systems (FRS) are computer-based platforms designed to collect, store, process, and present financial data in a structured and reliable format. They serve as critical tools that enable organizations to monitor financial performance, comply with regulatory standards, and support strategic decision-making processes (Kristina, 2022; Russo, 2022). Contemporary FRS provide automated and standardized reporting frameworks that allow stakeholders to easily interpret the financial health of an organization. They are responsible for generating essential financial documents, such as income statements, balance sheets, cash flow statements, tax filings, and reports mandated by regulatory agencies such as the Securities and Exchange Commission (Amy, 2021; Drury, 2021).

Modern FRS consolidate raw financial data from diverse operational units, perform real-time analysis, and disseminate tailored reports to internal and external stakeholders. These systems capture key financial indicators including revenues, expenses, assets, liabilities, and equity positions, while also providing analytical tools for calculating financial ratios that give deeper insights into organizational performance and risk exposure (Eytan, 2020; Benson, 2021). Recent studies emphasize that the integration of FRS with enterprise resource planning (ERP) systems enhances cross-functional collaboration by linking financial data with accounting, payroll, and human resource modules, thereby fostering a holistic understanding of business performance (Nguyen&Tran, 2023; Adebayo et al., 2023).

Furthermore, FRS employ advanced security protocols and role-based access control to ensure that only authorized personnel can access sensitive data, thereby maintaining confidentiality and integrity in line with acceptable use policies (Eytan, 2020; Russo, 2022). The significance of FRS extends beyond compliance: by delivering accurate, consistent, and timely financial information, these systems support informed decision-making by managers, investors, creditors, and regulators. Such timely reporting improves operational planning, strengthens creditworthiness, enhances supplier relationships, and aids in competitive pricing strategies (Johnson, 2017; Benson, 2021).

Recent literature further highlights that accurate and transparent financial reporting is indispensable for building investor confidence and facilitating efficient capital allocation, particularly in dynamic economic environments (Adebayo et al., 2023; Nguyen&Tran, 2023). For small and medium enterprises (SMEs), in particular, FRS enhances financial discipline, ensures tax compliance, and supports long-term sustainability through improved decision-making (Drury, 2021; Kristina, 2022). Overall, the effective adoption of FRS fosters corporate transparency, operational efficiency, and sustainable financial health.

2.1.2 *Concept of Employee Performance*

Employee performance refers to the degree to which an individual effectively fulfills their assigned job roles, responsibilities, and expected workplace behaviors. It encompasses task completion, adherence to organizational standards, and contribution to overall organizational goals (Singh, 2022; Mensah &Amponsah, 2023). High employee performance is widely recognized as a critical driver of organizational productivity, profitability, and long -term sustainability (Agyeman et al., 2023). Multiple factors influence employee performance, including job satisfaction, organizational culture, leadership style, training and development opportunities, motivation, resource availability, and alignment of individual and organizational goals (Anaya, 2022; Laura, 2020; Okolie &Osagie, 2024).

Organizations use various methods to assess employee performance, such as graphic rating scales, self-assessment, peer and supervisor evaluations, key performance indicators (KPIs), and 360-degree feedback systems (Anaya, 2022; Disha, 2022). Regular and structured evaluation enables firms to identify skill gaps, provide targeted support and training, and align individual efforts with organizational objectives (Mensah &Amponsah, 2023).

Enhancing employee performance requires a strategic combination of organizational practices. Setting clear and attainable goals instills purpose and direction, while recognition and reward systems increase motivation and morale (Levi, 2021; Disha, 2022). Open communication fosters trust, enables feedback exchange, and supports early identification of performance challenges (Anaya, 2022). Addressing the root causes of underperformance—whether skill deficits, inadequate resources, or low engagement—is essential for sustainable improvement (Okolie & Osagie, 2024).

Continuous training and professional development opportunities promote skill enhancement and job satisfaction, both of which are strongly associated with higher performance (Agyeman et al., 2023). Monitoring employee output consistently helps detect issues early, while setting realistic deadlines prevents burnout and ensures quality outcomes (Disha, 2022). Empowering employees with decision-making autonomy and offering flexible work arrangements—such as hybrid or remote work—further improve job satisfaction and performance (Mensah &Amponsah, 2023). Providing clear career growth opportunities also increases employees' intrinsic motivation to excel (Levi, 2021). Ultimately, fostering high employee performance is indispensable for organizational competitiveness and resilience in dynamic business environments.

2.2 Theoretical Review

This study draws upon several key theories to examine the impact of Management Information Systems (MIS) on employee performance in the banking sector, with the Technology Acceptance Model (TAM) serving as the central theoretical framework. Originally developed by Fred Davis in 1989, TAM is widely recognized as a foundational model for understanding and predicting users' acceptance and adoption of technology (Davis, 1989). The model posits that two primary factors**perceived ease of use**and **perceived usefulness**directly shape an individual's behavioral intention to use a technology, which in turn predicts actual system usage. Davis introduced TAM in his seminal paper titled *"Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology"*. Since then, the model has been refined and extended by scholars such as Venkatesh and Davis (2000), who proposed the Unified Theory of Acceptance and Use of Technology (UTAUT), and Venkatesh and Bala (2008), who developed TAM2 to incorporate additional determinants of technology adoption.

TAM highlights several core constructs: users' perceptions of technology's ease of use, the perceived enhancement of job performance through its use, the intention to adopt the technology, and actual system usage. The model also recognizes that external variables—such as social influence, organizational support, and facilitating conditions—can indirectly affect these perceptions. It assumes a causal pathway from perceived ease of use to perceived usefulness, then to behavioral intention, and finally to actual usage. The simplicity and empirical robustness of TAM have made it highly applicable across diverse domains including information systems, mobile applications, e-commerce, and healthcare (Davis, 1989; Venkatesh et al., 2012).

Despite its strengths, TAM has faced notable criticisms. Scholars argue that it places excessive emphasis on individual cognitive beliefs while downplaying broader social and organizational factors that influence technology adoption (Bagozzi, 2007). Its static design may not fully capture the dynamic and iterative nature of technology acceptance over time, and it often overlooks cultural and contextual differences that shape user perceptions (Dwivedi et al., 2020). Moreover, the original model does not explicitly incorporate external variables such as subjective norms or image, which later extensions (like TAM2 and UTAUT) have sought to address.

In the context of this study, TAM provides a robust framework for exploring employees' attitudes and behaviors toward MIS components, specifically Decision Support Systems (DSS), Human Resource Information Systems (HRIS), and Financial Reporting Systems (FRS). Applying TAM involves assessing how

employees perceive the ease of use and usefulness of these systems through surveys and interviews. These insights will help explain how such perceptions shape their willingness to adopt and consistently use MIS tools. By clarifying the factors that drive or hinder acceptance, TAM enables the study to link MIS utilization with employee performance outcomes.

Ultimately, using TAM allows this research to provide practical guidance for designing and implementing MIS in ways that improve user acceptance, foster positive attitudes, and enhance employee performance in the selected banks within Lokoja Local Government Area, Kogi State, Nigeria.

2.3 Empirical Review

Recent empirical studies have extensively examined the nexus between Management Information Systems (MIS) and organizational or employee performance across various contexts.

Lawal &Afolayan (2023) investigated MIS and organizational performance in the Nigerian service industry. Employing a survey of 50 randomly selected participants and analyzing data using the Pearson product-moment correlation, their study found no significant relationships between MIS usage and business outcomes, leading to the rejection of all hypotheses. They recommended that managers should enhance the security of their computer systems to prevent unauthorized access, which may hinder the effective use of MIS.

Mohammed & Ibrahim (2023) examined the effect of MIS on job performance among international students at UniversitiSains Islam Malaysia (USIM), with student satisfaction as a mediating variable. Using electronic surveys administered to 68 students and analyzing data via SPSS 25 and SmartPLS 3.3, they found that user satisfaction significantly mediates the relationship between MIS and job performance. Their findings confirmed that the university's electronic information system was well accepted and supported users' job-related outcomes, though they offered no explicit recommendations.

Lawal and Afolayan (2023) examined MIS and organizational performance in Nigeria's service industry using a survey of 50 randomly selected participants and analyzed data with Pearson Product Moment Correlation. Their findings showed that all tested hypotheses were rejected, leading to the recommendation that service organizations should strengthen computer security to prevent unauthorized access. Similarly, Mohammed and Ibrahim (2023) investigated the impact of MIS on job performance with UniversitiSains Islam Malaysia (USIM) graduate student satisfaction as a mediating factor. Using data from 68 international students analyzed through SPSS 25 and SmartPLS 3.3, the study found that user satisfaction

significantly mediated the relationship between MIS and job performance, confirming the positive acceptance and use of the university's electronic information system.

In the Nigerian context, Nwiyii et al. (2022) explored the relationship between MIS and organizational performance in 36 production companies in South-South Nigeria using a census of 180 managers. Applying Spearman's Rank Order Correlation and t-tests via SPSS 22, they revealed that MIS had strong positive relationships with market expansion, product innovation, and customer satisfaction. They recommended that production companies should train specialized personnel to manage MIS effectively to gain competitive advantage. Likewise, Okeke (2021) studied manufacturing firms in Anambra State and found that decision support systems, process control systems, artificial intelligence, enterprise resource planning, and human resource information systems significantly improved performance effectiveness and efficiency. The study advocated for the adoption of centralized database systems to enhance real-time information sharing.

Nwiyii et al. (2022) assessed the relationship between MIS and organizational performance among 180 managers in 36 production companies in South-South Nigeria. Utilizing an explanatory cross-sectional design and analyzing data with Spearman's rank correlation coefficient and t-tests in SPSS 22, their findings revealed strong positive relationships between MIS and market expansion, product innovation, and customer satisfaction. They recommended continuous training of personnel to effectively manage MIS and improve competitiveness in these performance areas.

Okeke (2021) explored the effects of MIS on organizational performance in manufacturing firms in Anambra State, Nigeria. Using questionnaires administered to 334 participants from 15 selected firms and employing purposive sampling, the study showed that various MIS components—including decision support systems, process control systems, artificial intelligence, enterprise resource planning, and human resource information systems—had significant positive effects on both performance efficiency and effectiveness. The study recommended adopting centralized database management systems to enhance real-time information sharing and decision-making within firms.

Beyond Nigeria, Zulfina et al. (2020) analyzed how employee MIS, workplace environment, and human resource quality influence performance through motivation in a study of 108 employees using SmartPLS. They reported that employee MIS and human resource quality had significant positive effects on both motivation and performance, while the workplace environment did not. They

recommended providing clear procedures for using digital staffing systems to enhance data management. In addition, Arif and Rahma (2019) found a significant positive relationship between MIS use and employee performance among 114 employees of PDAM Tirtawening, demonstrating that robust information systems enhance task efficiency. Similarly, Reyath and

Zulfina et al. (2020) analyzed the influence of employee MIS, workplace environment, and human resource quality on employee performance through motivation as a mediating variable. Using saturated sampling of 108 employees and analyzing data with SmartPLS, their findings indicated that employee MIS and human resource quality positively and significantly affected both employee motivation and performance, whereas workplace environment showed no significant effect. They recommended that ministries and agencies provide clear operational procedures for using staffing information systems to enhance data entry and maintenance efficiency.

Arif&Rahma (2019) evaluated the impact of information systems on employee performance in PDAM Tirtawening, Indonesia. Drawing on responses from 114 employees and applying Structural equation modeling (SEM), they found a strong positive and significant effect (path coefficient = 0.68) of information system usage on employee performance, showing that improved system quality can drive better employee outcomes.

Reyath & Kamarul (2019) investigated the link between MIS and organizational performance at Missan Oil Company, Iraq, incorporating Total quality management (TQM) as a mediating variable. Using SEM on 201 valid responses from a survey of 250 distributed questionnaires, they revealed that MIS indicators such as information quality, user satisfaction, and net benefits were significantly associated with organizational performance. Furthermore, TQM mediated the relationships between several MIS indicators and organizational performance, suggesting that quality management practices can strengthen the MIS–performance link.

Kamarul (2019) investigated Missan Oil Company in Iraq using structural equation modeling and showed that MIS indicators (such as information quality and user satisfaction) significantly influenced organizational performance, while Total Quality Management (TQM) mediated the relationship between MIS indicators and performance.

Collectively, these studies provide consistent evidence that MIS adoption can significantly enhance organizational performance and job efficiency when supported by user satisfaction, effective training, and system quality safeguards.

2.3.1 Gap in Literature

The existing empirical reviews have extensively explored the relationship between management information systems (MIS) and organizational performance across various sectors. However, despite the valuable insights provided by prior studies, a notable gap exists in the literature regarding the specific exploration of MIS's influence on organizational performance within the context of selected banks in Lokoja Local Government Area, Kogi State, Nigeria. While existing research provides a broad understanding, this study seeks to contribute by examining the unique dynamics of MIS in a banking setting, shedding light on its nuanced impact on employee performance and organizational outcomes. Additionally, the study aims to address any potential contextual variations that may differentiate the findings from those of prior research, thereby contributing to a more comprehensive understanding of the MIS-organizational performance nexus in the specified geographic and industry context.

3.0 Methodology

This study adopted a survey research design, which is suitable for employing a structured research instrument to gather and generate data systematically. The design focused on collecting and analyzing data from the study population, enabling the researcher to examine the identified variables effectively. The study covered all banks operating within Lokoja Local Government Area, Kogi State, Nigeria, as of December 31, 2023. According to the Central Bank of Nigeria (2023), there are twenty-five (25) registered banks in Nigeria. From this population, five banks located in Lokoja were purposively selected: First Bank of Nigeria, Zenith Bank, Access Bank, Fidelity Bank, and Union Bank. Each bank had an average of twenty (20) employees.

A census sampling technique was employed, with twenty (20) employees randomly selected from each of the five banks, yielding a total sample size of one hundred (100) participants. Respondents were drawn from diverse departments including management, operations, information technology, human resources, customer service, and other relevant areas. Primary data were collected through a structured questionnaire. Section A gathered respondents' demographic information, while Section B addressed the research objectives and null hypotheses using a five-point Likert scale (Strongly Agree to Strongly Disagree). The instrument contained only closed-ended items.

To ensure validity, the questionnaire was designed by the researcher, reviewed by supervisors, and evaluated by measurement experts from Prince Abubakar Audu University, Anyigba. Reliability was assessed using Cronbach's Alpha, with results reported in Chapter Four. The researcher personally distributed the 100 hardcopy questionnaires face-to-face to employees at the selected banks, accompanied by a preamble letter introducing the researcher. This approach ensured diverse representation and allowed for a comprehensive assessment of the impact of management information systems (MIS) on employee performance and overall organizational outcomes.

Table 3.1: Administration of Instrument

5 Selected Banks in Lokoja LGA, Kogi State	Frequency (%)
First Bank of Nigeria	20 (20%)
Zenith Bank	20 (20%)
Access Bank	20 (20%)
Fidelity Bank	20 (20%)
Union Bank	20 (20%)
Total	100 (100%)

Source: Author's Computation (2024)

Data Analysis Techniques

The collected data were presented using tables, while frequencies and percentages were employed to interpret respondents' responses. Responses to the questionnaire items were rated on a five-point Likert scale: Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD). The data were analyzed using the Statistical Package for the Social Sciences (SPSS) version 21.0. Multiple regression analysis was utilized to estimate the model and to test all the formulated null hypotheses.

Model Specification

In this study, employee performance (EMPERF) served as the dependent variable, while management information system (MIS) was the independent variable, represented by three proxies: decision support system (DSS), human resource information systems (HRIS), and financial reporting systems (FRS). To examine the hypothesized relationships, a multiple regression model was specified as follows:

EMPERF= *f*(DSS, HRIS and FRS)

$EMPERF_i = {}_o + {}_1DSS_i + {}_2HRIS_i + {}_3FRS_i + e_i$---------- (1)

Where:

EMPERF = Employee performance;

DSS = Decision support system;

HRIS = Human resource information systems;
FRS = Financial reporting systems;
$_o$ = a constant
β_{1-3} = coefficients of independent variables;
e= Stochastic error term;
i= Cross sectional; and
f = Functional relationship.
A-priori expectation: DSS, HRIS and FRS > 0

The researcher expected that management information system should have positive impact on employee performance of selected banks in Lokoja Local Government Area, Kogi State, Nigeria. i.e increase in decision support system (DSS), human resource information systems (HRIS) and financial reporting systems (FRS) should result to increase in employee performance (EMPERF).

4.0 Presentation and Analysis of Results

This chapter presents and analyzes the data obtained from questionnaires administered to employees of selected banks in Lokoja Local Government Area, Kogi State. A total of one hundred (100) copies of the questionnaire were distributed, all of which were duly completed and returned, representing a 100% response rate. Consequently, the analysis and conclusions in this chapter are based on the responses from these one hundred (100) valid questionnaires. The collected data are presented in tables to provide a clear and organized summary, thereby facilitating effective analysis and interpretation of the study's findings.

4.1 Analysis of Results

Table 4.1: Demographic Characteristics of the Respondents

Category	**Frequency (100)**	**Percentage (%)**
Sex		
Male	56	56.0
Female	44	44.0
Marital Status		
Married	56	56.0
Single	29	29.0
Divorce	15	15.0
Age Range		
Below 25 years	23	23.0
26-30 years	20	20.0
26-30 years	35	35.0
36 years and above	22	22.0
Educational Qualification		
O level	27	27.0
Graduate	48	48.0

Post Graduate	25	25.0
Years of Experience in Current Position		
Less than 1 year	19	19.0
1-3 years	47	47.0
4-6 years	21	21.0
7 years and above	13	13.0

Source: Researcher's Computation Using SPSS 23.0 Version

Based on Table 4.1, the demographic characteristics of the respondents provide valuable insights into the composition of the sample. In terms of gender, 56% were male while 44% were female, indicating a slightly higher proportion of male respondents. Regarding marital status, 56% were married, 29% were single, and 15% were divorced, showing that the majority of respondents were married. The age distribution reveals that the largest group (35%) fell within the 31–35 years range, followed by 23% who were below 25 years, reflecting a relatively young workforce. Educationally, 48% were graduates, 27% held O' level qualifications, and 25% possessed postgraduate degrees. In terms of work experience, 47% had 1–3 years of experience, 21% had 4–6 years, 19% had less than 1 year, while 13% had 7 years and above, indicating a diverse range of experience levels among the respondents.

Table 4.2: Reliability Statistics

Cronbach's Alpha	N of Items
.752	23

Source: Researcher's Computation Using SPSS 23.0 Version

The results derived from the collected data and their statistical analyses are presented below. The presentation begins with the reliability assessment using Cronbach's Alpha, followed by descriptive statistics (frequencies and percentages) and inferential analysis using Ordinary Least Squares (OLS) regression to test all the formulated null hypotheses. The Cronbach's Alpha coefficient of 0.75 indicates a satisfactory level of reliability for the research instrument.

4.2 Reliability Results for Study Variables

To assess the internal consistency of the instrument, Cronbach's Alpha was used for each construct of the independent variable (Decision Support System (DSS), Human Resource Information System (HRIS), and Financial Reporting System (FRS)) and the dependent variable (Employee Performance – EMPERF). A Cronbach's Alpha value of 0.70 and above is considered acceptable, indicating that the items reliably measure the intended constructs.

The results of the reliability test are presented in Table 4.2a.

Table 4.2a: Reliability Statistics for Each Construct

Construct	Number of Items	Cronbach's Alpha	Remark
Decision Support System (DSS)	5	0.78	Reliable ✓
Human Resource Information System (HRIS)	6	0.81	Reliable ✓
Financial Reporting System (FRS)	6	0.76	Reliable ✓
Employee Performance (EMPERF)	6	0.74	Reliable ✓

Source: Researcher's Computation Using SPSS 23.0 Version (2024)

The results indicate that all constructs achieved Cronbach's Alpha coefficients above the acceptable threshold of **0.70**, demonstrating that the measurement items for DSS, HRIS, FRS, and EMPERF possess **good internal consistency** and are therefore considered reliable for further statistical analysis.

Table 4.3: Responses on Tableau enhances my overall job performance in decision - making.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	7	7.0	7.0	7.0
	Disagree	6	6.0	6.0	13.0
	Undecided	6	6.0	6.0	19.0
	Agree	36	36.0	36.0	55.0
	Strongly agree	45	45.0	45.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.3 above shows that respondents largely agree with the statement that Tableau enhances their overall job performance in decision-making. Specifically, 45% strongly agree and 36% agree, accounting for 81% of the total responses. This indicates a strong positive sentiment towards Tableau's impact on job performance. However, there are also respondents who are undecided (6%) or disagree (6%). Overall, the majority of respondents perceive Tableau as beneficial in improving decision-making within their job roles.

Table 4.4: Responses on IBM Watson Analytics is effective in aiding me to make informed decisions in my daily tasks

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	21	21.0	21.0	21.0
	Disagree	13	13.0	13.0	34.0
	Undecided	5	5.0	5.0	39.0
	Agree	26	26.0	26.0	65.0
	Strongly agree	35	35.0	35.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.4 above indicates that respondents have mixed views regarding the effectiveness of IBM Watson Analytics in aiding them to make informed decisions in their daily tasks. While a significant portion (35%) strongly agree and another 26% agree, totaling 61% of respondents, there are also notable proportions who either disagree (13%) or strongly disagree (21%). Additionally, 5% are undecided. This suggests that IBM Watson Analytics is effective in aiding the bank employees to make informed decisions in my daily tasks.

Table 4.5: Responses on Domo contribute to improve problem-solving capabilities in my work.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	10.0	10.0	10.0
	Disagree	10	10.0	10.0	20.0
	Undecided	5	5.0	5.0	25.0
	Agree	26	26.0	26.0	51.0
	Strongly agree	49	49.0	49.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.5 indicates that respondents generally view Domo as a tool that significantly enhances their problem-solving capabilities at work. Specifically, 49% strongly agreed and 26% agreed, representing a combined 75% who expressed positive perceptions. This suggests that a majority of respondents find Domo effective in improving their ability to address and resolve work-related problems. Conversely, 20% expressed negative views—10% disagreed and 10% strongly disagreed—while 5% remained undecided.

Table 4.6:Responses on Microsoft Power BI enhancing the ability to analyze and interpret data for better decision-making Frequency | Percent | Valid Percent | Cumulative Percent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	19	19.0	19.0	19.0
	Disagree	13	13.0	13.0	32.0
	Undecided	6	6.0	6.0	38.0
	Agree	25	25.0	25.0	63.0
	Strongly agree	37	37.0	37.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.6 above indicates that respondents hold diverse views regarding the effectiveness of Microsoft Power BI in enhancing their ability to analyze and interpret data for better decision-making. While a significant proportion (37%) strongly agrees and another 25% agree, making up 62% of respondents, there are also notable percentages who either disagree (13%) or strongly disagree (19%). Additionally, 6% are undecided. This suggests that Microsoft Power BI enhances the bank employees' ability to analyze and interpret data for better decision-making.

Table 4.7: Responses on SAS Enterprise Miner provides comprehensive and accurate insights for decision-making.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	22	22.0	22.0	22.0
	Disagree	22	22.0	22.0	44.0
	Undecided	6	6.0	6.0	50.0
	Agree	27	27.0	27.0	77.0
	Strongly agree	23	23.0	23.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.7 above indicates that respondents have mixed perceptions about SAS Enterprise Miner's ability to provide comprehensive and accurate insights for decision-making. While a notable portion (23%) strongly agrees and another 27% agree, totaling to 50% of respondents, expressing a positive sentiment, there is also a substantial proportion who either disagree (22%) or strongly disagree (22%). Additionally, 6% are undecided. This suggests that SAS enterprise miner provides comprehensive and accurate insights for bank employees for decision-making.

Table 4.8: Responses on workday contribute to enhancing my overall HR-related job performance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	17	17.0	17.0	17.0
	Disagree	12	12.0	12.0	29.0
	Undecided	5	5.0	5.0	34.0
	Agree	28	28.0	28.0	62.0
	Strongly agree	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.8 shows that respondents generally hold positive perceptions of Workday in enhancing their overall HR-related job performance. Notably, 38% strongly agreed and 28% agreed, representing a combined 66% who expressed positive views. This suggests that the majority of respondents consider Workday effective in improving their performance in HR-related tasks. Conversely, 17% either disagreed or strongly disagreed, while 5% remained undecided. Overall, the findings indicate that Workday contributes meaningfully to enhancing bank employees' HR-related job performance.

Table 4.9: Responses on ADP Workforce Now as an effective tool for streamlining HR processes and improving overall HR efficiencyFrequency | Percent | Valid Percent | Cumulative Percent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.0	13.0	13.0
	Disagree	27	27.0	27.0	40.0
	Undecided	5	5.0	5.0	45.0
	Agree	24	24.0	24.0	69.0
	Strongly agree	31	31.0	31.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.9 above suggests that respondents have mixed perceptions about the effectiveness of ADP workforce in streamlining HR processes and improving overall HR efficiency. While a significant proportion (31%) strongly agrees and another 24% agree, totaling to 55% of respondents expressing a positive sentiment, there is also a notable portion who either disagree (27%) or strongly disagree (13%). Additionally, 5% are undecided. This indicates that ADP workforce is

effective in streamlining HR processes and improving overall HR efficiency of bank employees in Kogi State.

Table 4.10: Responses on BambooHR contribute to enhancing employee self-service and simplifying HR tasks.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	6	6.0	6.0	6.0
	Disagree	8	8.0	8.0	14.0
	Undecided	3	3.0	3.0	17.0
	Agree	26	26.0	26.0	43.0
	Strongly agree	57	57.0	57.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.10 above indicates that respondents overwhelmingly perceive BambooHR as contributing to enhancing employee self-service and simplifying HR tasks. A substantial majority (57%) strongly agree, and another 26% agree, totaling to 83% of respondents expressing a positive sentiment. This suggests that the majority of respondents believe that BambooHR is effective in improving employee self-service and streamlining HR tasks. On the other hand, only a small percentage either disagree (8%) or strongly disagree (6%), and 3% are undecided. This indicates a strong consensus among respondents regarding BambooHR's positive impact on HR processes and employee self-service.

Table 4.11: Responses on SAP SuccessFactors impacted the overall management of the employee lifecycle in my organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	13	13.0	13.0	13.0
	Disagree	17	17.0	17.0	30.0
	Undecided	9	9.0	9.0	39.0
	Agree	18	18.0	18.0	57.0
	Strongly agree	43	43.0	43.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.11 above suggests that respondents have a positive perception of SAP SuccessFactors' impact on the overall management of the employee lifecycle in their organization. A significant majority (43%) strongly agrees, and another 18% agree, totaling to 61% of respondents expressing a positive sentiment. This

indicates that the majority of respondents believe that SAP SuccessFactors has a positive impact on managing the employee lifecycle in their organization. On the other hand, a smaller percentage either disagree (17%) or strongly disagree (13%), and 9% are undecided. This indicates a generally favorable consensus among respondents regarding SAP SuccessFactors' effectiveness in managing the employee lifecycle.

Table 4.12: Responses on Oracle HRMS enhances the scalability and features for effective HR management

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	10.0	10.0	10.0
	Disagree	22	22.0	22.0	32.0
	Undecided	8	8.0	8.0	40.0
	Agree	31	31.0	31.0	71.0
	Strongly agree	29	29.0	29.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.12 above indicates that respondents have varying views regarding Oracle HRMS's impact on enhancing scalability and features for effective HR management. A notable proportion (29%) strongly agrees, and another 31% agree, totaling to 60% of respondents expressing a positive sentiment. This suggests that a majority of respondents believe that Oracle HRMS contributes to enhancing scalability and features for effective HR management. However, there is also a significant portion who either disagree (22%) or strongly disagree (10%), and 8% are undecided. This indicates that Oracle HRMS enhances the scalability and features for effective HR management for bank employees in Kogi State.

Table 4.13: Responses on QuickBooks helps to simplify financial processes and reporting in my organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	10.0	10.0	10.0
	Disagree	9	9.0	9.0	19.0
	Undecided	11	11.0	11.0	30.0
	Agree	18	18.0	18.0	48.0
	Strongly agree	52	52.0	52.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.13 above indicates that respondents overwhelmingly perceive QuickBooks as contributing to simplifying financial processes and reporting in their organization. A substantial majority (52%) strongly agrees, and another 18% agree, totaling to 70% of respondents expressing a positive sentiment. This suggests that the majority of respondents believe that QuickBooks is effective in simplifying financial processes and reporting. On the other hand, only a small percentage either disagree (9%) or strongly disagree (10%), and 11% are undecided. This indicates a strong consensus among respondents regarding QuickBooks' positive impact on financial processes and reporting in their organization.

Table 4.14: Responses on Sage Intacct is highly effective in providing tools for budgeting, reporting, and ensuring financial compliance.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	11	11.0	11.0	11.0
	Disagree	19	19.0	19.0	30.0
	Undecided	6	6.0	6.0	36.0
	Agree	31	31.0	31.0	67.0
	Strongly agree	33	33.0	33.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.14 above indicates that respondents generally perceive Sage Intacct as highly effective in providing tools for budgeting, reporting, and ensuring financial compliance. A significant majority (33%) strongly agrees, and another 31% agree, totaling to 64% of respondents expressing a positive sentiment. This suggests that a majority of respondents believe that Sage Intacct is effective in providing tools for financial tasks such as budgeting, reporting, and compliance. On the other hand, a smaller percentage either disagree (19%) or strongly disagree (11%), and 6% are undecided. This indicates a generally favorable consensus among respondents regarding Sage Intacct's effectiveness in financial management tasks.

Table 4.15: Responses on NetSuite Financials plays a crucial role in integrating financial management with other business processes.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	18	18.0	18.0	18.0
	Disagree	8	8.0	8.0	26.0
	Undecided	5	5.0	5.0	31.0
	Agree	29	29.0	29.0	60.0
	Strongly agree	40	40.0	40.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.15 above indicates that respondents overwhelmingly perceive NetSuite Financials as playing a crucial role in integrating financial management with other business processes. A significant majority (40%) strongly agrees, and another 29% agree, totaling to 69% of respondents expressing a positive sentiment. This suggests that the majority of respondents believe that NetSuite Financials effectively integrates financial management with other business processes. On the other hand, a smaller percentage either disagree (8%) or strongly disagree (18%), and 5% are undecided. This indicates a strong consensus among respondents regarding NetSuite Financials' effectiveness in integrating financial management with broader business operations.

Table 4.16: Responses on Xero has automated accounting tasks and improved real-time financial reporting in my organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	12	12.0	12.0	12.0
	Disagree	21	21.0	21.0	33.0
	Undecided	4	4.0	4.0	37.0
	Agree	29	29.0	29.0	66.0
	Strongly agree	34	34.0	34.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.16 above shows that respondents generally perceive Xero as effectively automating accounting tasks and improving real-time financial reporting in their organization. A substantial majority (34%) strongly agrees, and another 29% agree, totaling to 63% of respondents expressing a positive sentiment. This indicates that a majority of respondents believe that Xero has been successful in automating accounting tasks and enhancing real-time financial reporting. On the other hand, a smaller percentage either disagree (21%) or strongly disagree (12%), and 4% are

undecided. This indicates a generally favorable consensus among respondents regarding Xero's impact on accounting automation and real-time reporting.

Table 4.17: Responses on IBM Cognos Analytics features and capabilities effectively support creating and sharing financial reports and dashboards.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	15	15.0	15.0	15.0
	Disagree	16	16.0	16.0	31.0
	Undecided	4	4.0	4.0	35.0
	Agree	26	26.0	26.0	61.0
	Strongly agree	39	39.0	39.0	100.0
	Total	100	100.0	100.0	

Source: Researcher's Computation Using SPSS 23.0 Version

Table 4.17 above shows that respondents overwhelmingly perceive IBM Cognos Analytics as effectively supporting the creation and sharing of financial reports and dashboards. A significant majority (39%) strongly agrees, and another 26% agree, totaling to 65% of respondents expressing a positive sentiment. This suggests that the majority of respondents believe that IBM Cognos Analytics' features and capabilities are effective in supporting financial reporting and dashboard creation and sharing. On the other hand, a smaller percentage either disagree (16%) or strongly disagree (15%), and 4% are undecided. This indicates a strong consensus among respondents regarding IBM Cognos Analytics' effectiveness in financial reporting and dashboard functionalities.

4.2.1 Regression Results

Table 4.18:Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.741[a]	.596	.575	1.51277

a. Predictors: (Constant), FRS, HRIS, DSS

Source: Researcher's Computation Using SPSS 23.0 Version

The R square value of .596 in table 4.18 indicated that the components of independent variable have a combined effect of approximately 60% on the dependent variable while the adjusted R square value of 0.575 also indicated the accurate influence of the combined effect of decision support systems, human resource information systems, and financial reporting systems of approximately 58% on employee performance of selected banks in Lokoja Local Government Area, Kogi State, Nigeria.

Table 4.19:ANOVA Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.057	3	30.352	13.263	.000[b]
	Residual	219.693	96	2.288		
	Total	310.750	99			

a. Dependent Variable: EMPERF
b. Predictors: (Constant), FRS, HRIS, DSS

Source: Researcher's Computation Using SPSS 23.0 Version

The F-Statistics value of 13.263 and the sig. level of .000 in table 4.19 signified that the model is fit and significant at 5% level. This means that the result is good and admissible for decision making.

Table 4.20:Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	10.681	.763		14.008	.000
	DSS	.287	.058	.822	4.931	.000
	HRIS	.061	.056	.177	1.081	.282
	FRS	.141	.056	.297	2.524	.013

a. Dependent Variable: EMPERF

Source: Researcher's Computation Using SPSS 23.0 Version

4.3 Discussion of Findings

This study investigated the relationship of management information systems (MIS) and employee performance in selected banks within Lokoja Local Government Area, Kogi State, Nigeria. The MIS components examined were decision support systems (DSS), human resource information systems (HRIS), and financial reporting systems (FRS). The discussion below relates the findings to existing literature and theoretical expectations.

Decision Support Systems (DSS) and Employee Performance. The findings revealed that DSS significantly and positively influence employee performance. Tools such as Tableau and Domo were especially recognized by respondents for enhancing decision-making and problem-solving capabilities. This supports the Technology Acceptance Model (TAM), which asserts that perceived usefulness and ease of use drive technology adoption and performance improvement. The result is consistent with prior studies (e.g., Turban E. et al., 2018), which showed that DSS facilitate quick, data-driven decisions that improve productivity and organizational outcomes.

Human Resource Information Systems (HRIS) and Employee Performance. Although HRIS showed a positive relationship with employee performance, this effect was not statistically significant. Tools like Workday, BambooHR, and SAP SuccessFactors were viewed as beneficial for HR-related tasks, while ADP Workforce Now and Oracle HRMS received mixed opinions. This suggests that while HRIS can streamline HR processes, their potential may be underutilized or not fully integrated into daily operations. This finding partially aligns with TAM but also echoes studies (e.g., Kavanagh M.J.&Johnson R.D., 2017) that caution that HRIS benefits depend heavily on organizational culture, user training, and system maturity.

Financial Reporting Systems (FRS) and Employee Performance. The study showed a significant positive effect of FRS on employee performance. Tools such as QuickBooks, Sage Intacct, NetSuite Financials, Xero, and IBM Cognos Analytics were viewed as effective in simplifying financial processes, integrating financial data, and enhancing reporting accuracy. This aligns with the a priori expectation and supports TAM, as employees perceive these systems as useful and easy to use. The finding is consistent with Romney M.B. and Steinbart P.J. (2018), who found that effective financial systems improve decision-making efficiency and operational performance.

Overall Implications

These findings collectively underscore the crucial role of MIS tools in improving employee productivity and organizational effectiveness. They also highlight that technology alone is not sufficient; organizational support, user training, and system integration are key to maximizing the benefits of MIS.

5. Conclusion and Recommendations

5.1 Conclusion

This study examined the relationship between management information systems (MIS) and employee performance in selected banks within Lokoja Local Government Area, Kogi State, Nigeria. The MIS components assessed included decision support systems (DSS), human resource information systems (HRIS), and financial reporting systems (FRS).

Findings revealed that DSS and FRS significantly relates employee performance, while HRIS showed a positive but statistically insignificant effect. Specifically, tools such as Tableau and Domo stood out for their ability to improve decision-making and problem-solving, and QuickBooks, Sage Intacct, NetSuite Financials, Xero, and IBM Cognos Analytics were recognized for enhancing financial reporting processes. HRIS tools such as Workday, BambooHR, SAP

SuccessFactors, ADP Workforce Now, and Oracle HRMS received mixed opinions, suggesting underutilization or challenges in integration.

Overall, the study confirms the Technology Acceptance Model (TAM), which posits that systems perceived as useful and easy to use are more likely to be adopted and to improve performance. Effective MIS implementation can therefore be a strategic lever for enhancing employee productivity and organizational success in the banking sector.

5.2 Recommendations

Based on these findings, the following recommendations are made:

1. Enhance Decision Support Systems (DSS)**:** Banks management should invest more in advanced DSS tools like Tableau, Domo, Microsoft Power BI, and SAS Enterprise Miner to enable data-driven decision-making, improve analytical capacity, and boost employee productivity.
2. Optimize Human Resource Information Systems (HRIS): Banks management should improve the implementation and utilization of HRIS by offering regular training, integrating them with other operational systems, and customizing them to suit organizational workflows. This will help unlock the full potential of tools such as Workday, Bamboo HR, and SAP Success Factors.
3. Strengthen Financial Reporting Systems (FRS): Banks management should adopt and fully deploy robust financial reporting tools like QuickBooks, Sage Intacct, NetSuite Financials, Xero, and IBM Cognos Analytics to improve reporting accuracy, automate tasks, and support timely decision-making.

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