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SCHOOL OF EDUCATION

DEPARTMENT OF LIBRARY AND INFORMATION STUDIES

LIS 421/422: DEVELOPMENT OF INFORMATION SYSTEM AND SERVICES

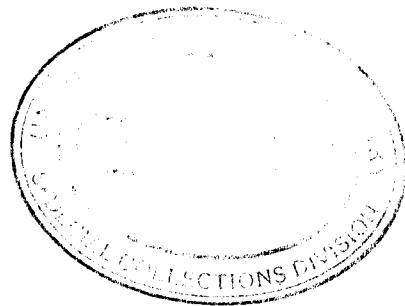
RESEARCH TOPIC: EFFECTIVENESS IN THE UTILIZATION OF

E-RESOURCES BY BANK OF ZAMBIA STAFF MEMBERS

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DECLARATION

I declare that this is a true copy of the findings of the research carried out at Bank of Zambia to investigate the effectiveness in the utilisation of electronic resources by Bank of Zambia staff members.

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ABSTRACT

The study aimed at investigating the effectiveness in the utilisation of electronic resources by Bank of Zambia staff members. The objectives of the research included: to ascertain the information needs of Bank of Zambia staff members; to establish sources of information for Bank of Zambia staff; to establish the most preferred information provision format to staff members; to establish reasons as to why some staff do not utilize e-resource facilities; and to ascertain the value of information resources provided in e-resources to staff members; The research used a non-experimental design research designs and was quantitative in nature. The research used a sample of 60 respondents who were selected using systematic random sampling methods. Data was collected using self administered semi - questionnaires and analysed using Statistical Package for Social Sciences (SPSS). According to the findings, the majority of the respondents represented by 65% pointed out that they utilised electronic resources, while 35% stated that they did not utilise electronic resources. A majority (50%) of the respondents said that they preferred electronic resources to other formats because it provides convenient and cheaper access. However, the reasons given regarding problems encountered when utilising electronic resources were dominated by restrictions through the web sense represented by 73%, and short internet time (62%) as these reasons made some staff not to utilise electronic resources. It was therefore recommended that management should consider removing the web sense or allow staff to have access to all the sites that have job related information; management should consider increasing internet time allocation to give staff enough time to access electronic resources; management should consider buying more computers so that all the staff have access to electronic resources; management should consider buying modern computers and software; and that management should conduct in house training (workshops, seminars etc) to train staff on how to use equipments such as computers. Therefore it can be concluded that in spite of some problems staff encountered when accessing these resources, electronic resources at Bank of Zambia were effectively utilise as a majority preferred to use them over printed literature and other formats.

ACKNOWLEDGEMENT

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Above all, my heartfelt gratitude and thanks go to the Almighty God for the grace and ability given to me to carry out the research and produce this research paper.

DEDICATION

To my dad, Mr Willies Mangimela for his love, care and support throughout my life.

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CHAPTER ONE

1.0 INTRODUCTION

The information revolution has played a major role in the provision of information in the Banking sector. The coming of information communication technology (ICT) has led to effective information provision in the banking sector hence influencing the quality of decisions made in the day to day running of banks. Through ICTs information can be provided in formats other than the print, one of which is electronic resources. Electronic information serves as a motivating factor to its users as it provides the opportunity to transmit, acquire, process and disseminate information on a subject of interest. According to Mischnick, E. (1998) through electronic resources “information can be delivered from the most appropriate source to the user; the user can re-specify his or her needs dynamically; the information is obtained when it is wanted, so becomes ‘just in time’ rather than ‘just in case’; the user selects only the information needed to answer the specific question and finally, the information is only stored should user wish.” Other advantages according to Day, J. & Bartle, C. (1998) includes the fact that “electronic information sources are often faster than consulting print indexes, especially when searching retrospectively, and they are straight forward when wishing to use combinations of keywords. They open up the possibility of searching multiple files at one time, a feature accomplished more easily than when using printed equivalents. Electronic resources can be printed and searches saved to be repeated at a later date; they are updated more often than printed tools.” Related to these ICTs is the Internet which is used as a medium of expression to educate the learner, provide information needs at their desktop, and send hitch-free and cross-referenced data to the appropriate location. It could be said that improved data transmission facilities will go a long way to reduce the incessant hardship faced by users in the acquisition and generation of data which serves as the basis for research.

Among the electronic information system frequently used to get most information are: Internet, e-mail, electronic journals, bulletin boards, telephone, telex, CD-ROM databases, electronic journals, and electronic books. The Bank of Zambia (BOZ) through its library provides these electronic information resources to assist its staff members in the pursuit of education, research and decision making. Electronic information resources are intended to be used to carry out the legitimate business and operations of the Bank, although some

and financial system stability. It also acts as the fiscal agent of the Government and manages the banking, currency and payment systems operations of the Bank of Zambia to ensure the provision of efficient and effective service to commercial banks, Government and other users.

At the time of its inception, the Bank started operations with about 100 staff organised around only two departments, namely the Chief Cashier's or General Manager's department and the Secretary's department. The former was responsible to the Governor for monetary policy implementation, currency issue, banking, government securities, exchange control and foreign exchange management. The Secretary was responsible for personnel, administration, internal auditing and the Board.

With time, the number of departments at the Bank started to increase. One of the earliest to be established was the Research Department in 1967. The Operations Department was created in 1976, and later, especially in the 1980s, the pace accelerated when other departments such as Personnel and Administration (1977) Exchange Control. Import and Export Control, Estate and Properties (all in 1981) were created. They were followed in 1982 by Banking and Currency, Small Scale Industries, Inspection and in 1984 by National Debt, Transport, and Government Securities.

The increase in the number of departments at the Bank partly reflected the increased demand on the functions which it had to perform, most of which centred on administering government imposed regulations such as exchange controls and import and export controls. The expansion of the functions of the Bank saw a rise in the number of staff from 400 by 1975, to 1 226 in 1988, to 1 400 in 1994 and 1 500 in 2007. The Bank premises therefore had to be extended to accommodate the numbers. The new building (currently corporate head office) opened in 1975 while the Regional office in Ndola opened in 1979. Annex buildings were subsequently added to Lusaka and Ndola. The role of the Regional Office is to provide banking and currency services, and facilities for trading Government securities to the northern region of Zambia. The functions of the Regional Office reflect those at the Head Office, with most of the departments represented.

However, currently Bank of Zambia corporate head office in Lusaka has 850 staff members with 12 departments namely: Financial Markets Departments; Economics departments; Bank supervision department; Non Financial Institution Supervision Department; Banking, Currency, Payments Department; Bank Secretariat Department; Information Technology

Department; Procurement and Maintenance Department; Human Resource Department; Security Department; Finance Department; and Internal Audit Department.

To enable it realize its mission, the Bank of Zambia depends on the availability of information to come up with sound decisions and informed action at all levels. Responsible for the coordination and provision of information is the Bank of Zambia library. The library has a variety of information resources ranging from print to electronic information resources.

The Bank of Zambia library is a section under the Human Resource Department. The impetus to establish a library in the Bank of Zambia started in 1966 when a library was set up in the Research Department. As the Bank expanded its operations, there was need for a library that would serve the information needs of the central bank as a whole. To this effect, in 1992 the Research Library was turned into a Bank of Zambia Library under Corporate Services Department and in 2001 the Library was transferred to the Human Resource Department.

The Bank of Zambia Library mission is to support reference, research and staff development needs of the Bank of Zambia and other stakeholders by acquiring, organizing, preserving, promoting and making library, and information resources and services accessible. To achieve this mission, the library undertakes various activities among which are that of identifying relevant information resources and coordinate their selection and acquisition; processing and organizing library materials to facilitate their usage by staff; disseminating information about the available library information resources and services to create awareness among users; The library also provides a conducive environment for effective utilization of e – resources and services; and maintains an up to date collection for purposes of research and organizational learning.

The Bank of Zambia staff can use e – resources under the confinement of the library by making reservations in advance for searching the internet or using electronic databases by filling in a form. However, every staff member can also access e – resources within the Bank from their various offices in their departments.

The Bank's core collection of e – resources include e – journals, scholarly databases, e – books, digital collections and internet gateways and search engines. However, it has been noted that despite the Bank providing information in this format, these facilities are not effectively used by staff both in the library and in the departments.

3.0 STATEMENT OF THE PROBLEM

The Bank of Zambia staff in the recent past has been facing difficulties to come up with sound decisions and informed actions at all levels pertaining to the formulation and implementation of monetary and supervisory policies for the Zambian economy resulting in price and financial system instability. The Bank faces serious challenges in ensuring stability of the Zambian currency against other major currencies such as the US dollar. This is evident in the rapid fluctuations of the Zambian kwacha against the US dollar. This affects investment decisions and ultimately poor economic management. Inflation also which is a persistent and continuous increase in the general level of prices has been characterized by an upward trend in the recent months despite efforts by the government through the bank of Zambia to maintain single digit inflation. This can be attributed to failure by the bank of Zambia to pursue a tight monetary and prudent fiscal policy. Ultimately, this increases the cost of living in the economy. Interest rates on money borrowed from commercial banks has also been increasing thereby increasing the cost of doing business in the economy. This can also be attributed to pitiable regulatory policies by the bank of Zambia.

The challenges outlined above has culminated into low economic growth (currently at 5.5% GDP growth rate) required for sustainable economic development (10% GDP growth rate).

4.0 OBJECTIVES

4.1 General Objectives

- To investigate the effectiveness in the utilization of e-resources by Bank of Zambia Staff Members.

4.2 Specific Objective

- To ascertain the information needs of Bank of Zambia staff members.
- To establish sources of information for Bank of Zambia staff.
- To establish the most preferred information provision format to staff members.
- To establish reasons as to why some staff do not utilize e-resource facilities.

- To ascertain the value of information resources provided in e-resources to staff members

5.0 SIGNIFICANCE OF THE STUDY

There is plenty of information resource found in electronic resources that can be used to solve problems faced by the Bank. The study helped Bank of Zambia library to ascertain the core information needs for Bank of Zambia staff, thereby providing this information to staff for them to perform their duties efficiently and effectively. The findings of the study enabled the library to know which format of information provision is mostly preferred by staff thereby provide information in formats that suits all library users. The findings of the study helped also identify the training gap, staff that were not able to use electronic resources because of their inability to operate equipments (computers etc) were recommended for training. The results also helped the library to forecast future demands of ICTs at Bank of Zambia, and therefore serve as a guide to policy makers, implementers as well as senior managers of the Bank. All in all, this study showed that for the Bank to achieve its mission, it depends on information existing in various formats (electronic resources inclusive). Therefore, the results of this study also helped staff appreciate and utilize electronic resources effectively. So far there had been no exact study concerning this subject at Bank of Zambia. Only perceptions which were basic and insufficient to disclose the real causes of this problem were considered. Therefore, this study did not have duplication of any kind and was capable of filling this gap.

CHAPTER TWO

6.0 LITERATURE REVIEW

6.1 Theoretical Framework

The theoretical framework used in this research was associated with the Structural Functionalist Theory. This theory draws its analysis from the functioning of a human body or

a living organism and likens it to the functioning of institutions such as banks, universities and society as a whole.

According to this theory, to study the function of a social institution is to analyze the contribution that an institution makes to the continuation of the society as a whole. Bank of Zambia formulates and implements monetary and supervisory policies, thereby ensuring price and financial system stability of the Zambian economy. The best way to understand the structural functionalist theory was by biological analogy of the human body, a comparison which Comte, Durkheim and many subsequent functionalist authors make (Giddens. A, 1998:561). Therefore this perspective (functionalist) was very important in understanding the effectiveness in the utilization of electronic resources by staff members at Bank of Zambia.

Functionalists view the various elements in society in terms of their functions and their positive consequences in society. In recognizing the fact that not everything operates smoothly, functionalist also label certain elements as dysfunctional (ibid; 13). A dysfunctional is the negative consequence an element has for the stability of a social system. Thus, looking at Bank of Zambia and its library providing access to electronic resources as a social system, it can be noted that lack of electronic resource facilities as well as low utilization of these facilities in the event where they are adequately provide can cause dysfunction in other operations of the bank, for example staff in the economic department will lack information thereby making poor decisions or policies that are not backed by facts. Hence their decisions are impaired and cannot be beneficial to the bank and the Zambian economy.

In addition to being either positive or negative, functions can either be manifest or latent. A manifest function is the intended and recognized consequences of some element in society. An example of a manifest function performed by Bank of Zambia was the provision of electronic resources so that there are utilized effectively by staff for them to acquire knowledge so that they perform their duties well.

A latent function on the other hand is the unintended and unrecognized consequence of an element of society (opcit: 13). Examples of latent functions performed by Bank of Zambia is that despite the provision of electronic resources, these resources are not effectively utilized therefore, staff may miss out on the relevant information resource found in electronic resources thereby unable to make sound decision (monitory and supervisory policies) for the

benefit of the Zambian economy. This will lead to high inflation rates, increase in cost of living, increase in cost of doing business and ultimately low economic growth. Therefore the structural functionalist perspective looks at communities and society as a set of interrelated parts that works together to produce a stable social system.

6.2 Review of Literature

A research was conducted by Michel Camdessus and the International Monetary Fund (IMF) in 1997 at European Central Bank focusing on banking and financial systems, domestic and international. The study showed that the quality and accuracy of data on banks' loan portfolios and other assets determined the success of central banks in its roles. A lack of accurate information undermines not only internal governance in banks, but also market discipline and official oversight. Increasing the availability of reliable information and data will require a truly massive international effort to improve accounting and auditing standards and especially to get common rules and practices on loan classification and provisioning. The research further showed that this information could be accessed from various formats ranging from print to non prints (electronic resources).

A research conducted by Theo D. Nguyen in 2007 in Australia on Information technology (IT) implementation with a special focus on factors affecting the utilization of the internet by internationalizing firms in transition markets indicates that organizational utilization of an IT application depends not only on organization's attitudes toward the IT application, but also on other organizational factors, such as strategies, policies and actions. To address this issue, the research study reported attempts to examine the effects of two organizational factors – learning orientation and market orientation on the utilization of the internet by internationalizing firms.

A study conducted by Muhamed Osman (2007) in Sudan focusing on the introduction of information technology in the commercial banking sector of developing countries highlighted the need for bank general managers and IT managers to collaborate in the establishment of IT strategies and in ensuring that there is sufficient staff with adequate skills to utilize IT facilities (electronic resources inclusive) and budgetary resources for successful implementation. The study also showed that there is also a need to develop comprehensive

banking policies in Sudan in order to support the replacement of traditional manual methods of banking with more advanced computer-based systems. Managing this process is not simply a technical issue, but a complex socio-political challenge that requires management sensitivity to the context within which change is taking place.

Wittwer (2001) conducted a study focusing on usage of ICTs in banking institutions. Given the current situation, whereby ICTs are being continuously updated or introduced, and traditional formats are being replaced or supplemented by digital formats (such as e-journals and e-books), the study showed that it seems likely that there will be a continuous need for regular training for staff in banks to increase their usage of electronic resources. There is also an increased focus on communication skills, with more players involved in the electronic information environment. Most staff in banks lacks necessary IT skills to obtain quality information from the internet. Given these circumstances it is evident that there is need for ICT education to increase access to electronic resources. Thus, he contends that it is vital for those in management positions to recognize the imperative of continuing professional development (CPD) and ensure that staff are proactive in maintaining up-to-date levels of expertise.

A research project done in Nigeria by Carol Northcott (2004) investigated the provision of electronic information resources in Nigeria's banks. Focusing on Nigeria as an example of a developing country, the project examined existing electronic information resources, and identified barriers obstructing the effective provision of electronic information. The research identified existing resources available online that address the provision of electronic information in developing countries. It also established the nature of digital information within information resources, information providers, awareness and uptake of national and international initiatives, digital resource users, expenditure, collaboration, and barriers to provision of electronic resources. The results of the research findings demonstrated that most banks which responded ranked a lack of strategic approach toward electronic resources as cause of its under utilisation as either significant or highly significant, and all the banks stated that a lack of strategic approach within the organisation was significant. In this context it is relevant that policy-making staff formed a low group of users of e-resources for banks and policy-making staff were not using e-resources in all the banks surveyed (46.2% in total). Thus it seems that the development of communication skills could also be used to effect with policy makers.

Furthermore, most of the banks which responded voiced concern about a lack of ICT skills has a major barrier to the provision and lack of access to electronic resources. This lack permeates all levels. Comments included

- “those at policy level do not have computer literacy”
- Policy making staff have a “serious lack of awareness of computer capabilities and computer skills are low”
- “unfortunately most of these institutions do not offer official training – staff are however encouraged to undertake training on their own”
- “in these institution staff are encouraged to train themselves”.

A case study by the Reserve Bank of Malawi by Chitura (2007) to investigate the relationship between computer literacy of the Bank’s staff and their use of electronic information sources and the impact of other factors such as age, gender, department of operation and educational background on the use of electronic information sources showed that there was statistically a significant relationship between computer literacy and the use of electronic information sources and services. The study further revealed that computer literate staff uses electronic information sources more frequently. Similarly, a significant relationship is noted between the age of staff and their use of electronic information sources. The findings revealed that young staff below the age of 30 years who in the majority worked for less than five years consulted electronic information regularly and mostly used the internet for entertainment and communication purposes by use of email.

Some studies by Day and Bartle (1998) on the use of electronic information and job performance revealed that the banking community has accepted that electronic information sources have an impact on their work. However, services currently available to banking staff and students are not being used to their full potential and some are hardly being used at all. Day and Bartle (1998) report that, of the social sciences respondents, 43% explained that they never referred to electronic journals. That is compared to the use that banking staff have made of e-mail, where almost 60% use it on a daily basis. About a third of the respondents to the posted questionnaire hardly ever consulted the Internet but about a third did so on almost

daily basis. There is a large number of reasons for the use and non-use of the Internet but mainly, it was how the staff perceived the Internet and what it was capable (or not capable) of doing which influenced the extent it was referred to.

However, Swan and Brown (1996) reported that in the academic situation, a huge proportion of respondents in the banking community pursuing some formal education qualifications yet still working in the bank had access both to Internet facilities and online services provided by the library, yet usage figures for these media were quite low. Corporate respondents indicated that they are not confident of their abilities to use these media effectively and anecdotal evidence suggests that academic end users feel similarly. The Bank staff academic end users rated journals as the most important sources of information with 86% undertaking a systematic search of these journals in print form in their institutional library. The academic respondents were overwhelmingly in favour of greater access to electronic information.

Another study was conducted at the Central Bank of Seychelles in 2004 by Nectar Costadopolous. The study was intended to determine the effectiveness of the internet-based audio-visual sources as a staff learning resources. The results of this study were that the quality of the audio materials in electronic resources was generally very good (though care needs to be taken with boundary microphones to ensure that comments from staff were picked up). The video quality was less acceptable although it was adequate for general viewing, it was typically problematic and staff had less interest in utilizing these resources due to general poor quality of the output.

Surveys undertaken at Bank of Canada by Schultz & Salomon, 1990 into staff satisfaction with CD-ROMs discovered that:

- General user opinion towards the use of electronic resources, in particular CD-ROM, has been positive, with staff enjoying and using these sources and finding relatively few problems while using them.
- 83% of staff surveyed stated that electronic resources was their sources of information as using this source saved them time, and found it relatively easy to use
- Two-thirds of those surveyed stated that if the CD-ROM was busy, they would wait for it to become free rather than use the print tool

- 85% would choose this version of format over print

Similarly, Allen (1989) looked at a number of studies undertaken to analyse patron response to using bibliographic databases on CD-ROM in central banks' libraries and found that:-

- users thought CD-ROMs could be used without prior knowledge or training
- that satisfactory answers were gained for their queries
- that patrons prefer CD-ROM to comparable printed reference tools
- that the majority of patrons found CD-ROM easy to use.

Included in the international comparative survey of libraries in central banks (Ethiopia, Ghana, Kenya, Malawi, Mozambique, Tanzania, Uganda, Zambia and Zimbabwe) by Collis & van der Wende (2002). All central banks have access to African Journals Online (AJOL), which hosts the tables of contents and abstracts of more than 200 journals, with links to full text of over 80 titles. The Blackwell synergy, Emerald, HINARI (health journals) and AGORA (agricultural journals) programmes are available in all countries, whilst the eIFL programme includes some journal packages, in particular EBSCO with over 10,000 titles. Only six out of the 62 libraries (10%) in these central banks said that they did not offer access to e-journals (some like Bank of Ghana library indicated that they provided passwords, where internet access was not available in the library). Although some libraries in these central banks started offering access to CD-ROMs in the 1990s, half only started offering this after 2000, so access to e-resources is a recent development in most libraries.

Provision of e-books is a different matter. Seventy-two per cent recorded no access to e-books at all. Four libraries stated that they subscribed to Net Library, one through AVU (Bank of Botswana, Bank of Uganda and Bank of Zimbabwe; three libraries used eGranary (in Central Bank of Nigeria and Bank of Uganda), and one library used eBooks (Bank of Tanzania). The latter had purchased 370 titles with another 400 on order, covering all disciplines. Another eight used free sites, like Humanities Library, Free Books for Doctors and the World Bank. Only one library mentioned the African Digital Library. Downloading was said to be a major problem. However several libraries stated that, given the problems they faced in funding the purchase of print books, they would like to move more towards using e-books.

Although 41 libraries (66%) said they stocked CD-ROMs, these were not seen as a primary means of accessing information. Most of the CDs came free with books or other services like EBSCO and TEEAL. Outside the CABI databases funded through PERI, there were very few current subscriptions and many of the CDs were now out-of-date. The evidence suggests that in Africa, as in the rest of the world, CDs are being supplanted with online resources.

CHAPTER THREE

7.0 RESEARCH METHODOLOGY

7.2 RESEARCH DESIGN

A non-experimental design was employed in this research because the research was conducted in an uncontrolled natural environment. The composition of the sample was members of staff from various department of Bank of Zambia because they were within reach.

7.3 SAMPLE SIZE AND SAMPLING PROCEDURE

A total sample of eighty (80) Bank of Zambia staff was included in the study. For the purposes of reflecting and adhering to issues of social reality and also to have a concrete ground upon which observations and explanations can be made, the study employed systematic simple random sampling in coming up with the sample. The systematic simple random sampling method was used to select the respondents from the Bank of Zambia database containing the lists of staff in various departments. Since Bank of Zambia has twelve Departments, seven staff members were to be selected from each department. The respondents were selected at various intervals depending on the total number of staff in each department. For example where the number of staff was 25, the number was divided by 5. Then the answer which is 5 was used as an interval at which the respondents were randomly selected.

7.4 DATA COLLECTION

The information collected for this study was primary data. This study was quantitative in nature and in order gather the information required, the data collection employed involved the use of a semi structured questionnaires. The questionnaire consisted closed ended questions and a few open ended questions. This was because closed ended questions were easy to

answer and analyse as the respondents answered standardised questions. Close-ended questionnaires facilitated the easy statistical analysis and coding of data. Open ended questions on the other hand, helped to capture divergent views on the topic under investigation. Questionnaires thus ensured that many questions are tackled by staff and large amount of data collected from a large number of people.

7.5 DATA ANALYSIS

Quantitative data collected from questionnaires administered to Bank of Zambia staff was coded, entered into the computer and was analyzed by the use of computer software known as Statistical Package for Social Sciences (SPSS). Open ended questions in the questionnaires were analysed using the same software and this was done after closing the responses. The reason for using SPSS is that it is a comprehensive and flexible statistical analysis and data management software program that allows for simple creation of frequency tables, descriptive statistics, exploratory statistics and cross-tabulation tables. Statistical Package for Social Sciences is a user friendly Software and is capable of automatically converting data into percentages and other Statistical interpretations and easier to analyze the different variables involved and asses their effect on each other. Graphs were created using Microsoft excel for the interpretation of the findings.

7.7 LIMITATIONS OF THE RESEARCH

- It was difficult for the researchers to capture all the required respondents as some staff were ever busy. The study managed to capture sixty (60) respondents out of a sample size of eighty (80). Most respondents said that they were busy with office work and thus had no time to answer the questionnaire.

CHAPTER FOUR: PRESENTATION OF FINDINGS

8.0 INTRODUCTION

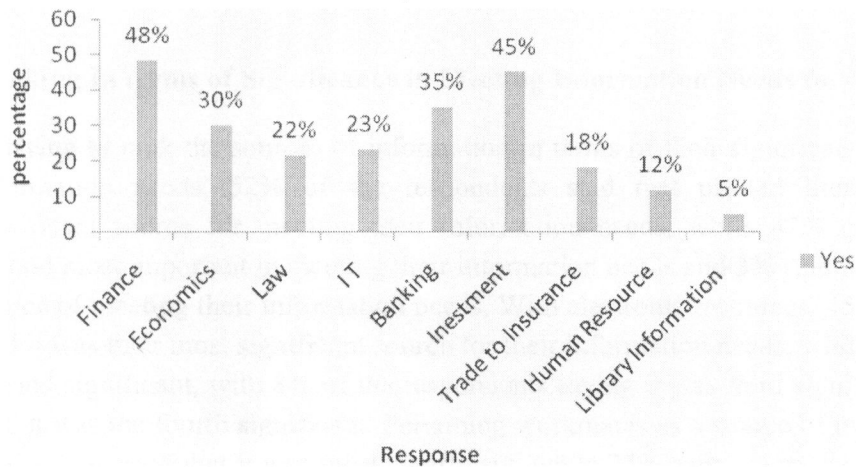
This study had a sample size of 80 Bank of Zambia staff members. Therefore, 80 questionnaires were distributed by the Training section of the Human Resource Department. However, out of this number, 20 respondents did not answer the questionnaires; hence the study only captured 60 respondents. This was so because of the slow response by members of staff to answer the questionnaires distributed to them. Most respondents said they were occupied with office work and they did not have the time to answer the questionnaire. Based on the collected questionnaires, the study will be valid as 75% of the sample responded.

Characteristics of Study Respondents

In this study, background characteristics include sex, age, education level, duration of service and the department in which the staff work.

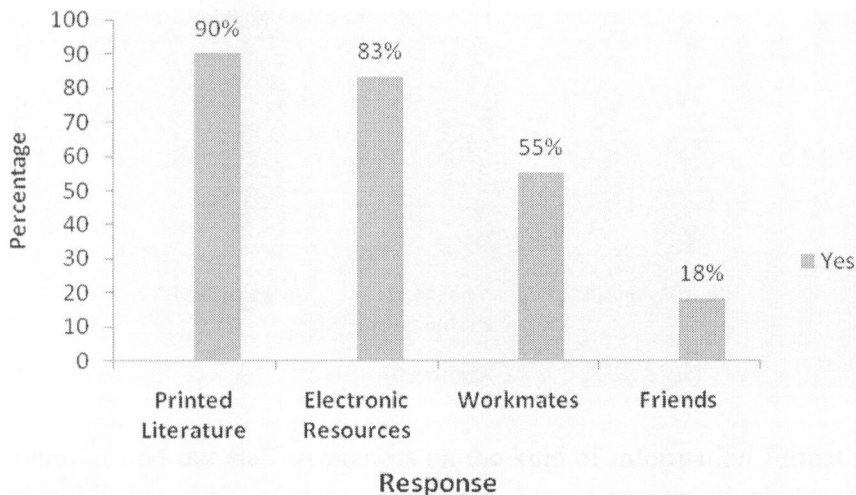
In terms of sex, the sample consisted 62% of male respondents and 38% of female respondents. The age of the respondents was grouped in five-year age groups with a provision for those above 36 years. Results show that there were 53% of those above 36 years, while those in the age group 31-35 years were 27%. 18% of the respondents were in the age group 26 – 30 years and 2% were in the age group 20 -25 years. With regard to educational level, there were 18% University post graduate respondents, 32% University undergraduate respondents, 42% college respondents and 8% high school respondents. Regarding respondents' duration of service at Bank of Zambia, 12% of the respondents said they had less than 2 years, 28% of the respondents said they had been members of staff within two to six years while 60% said they had been members for a period of over six years. Concerning the department in which respondents worked, 10% of the respondents were in the Financial Markets department, 12% of the respondents were in Economics department, 6% of the respondents were in Bank Supervision department, 7% of the respondents were in Non Bank Financial Institution Supervision department, 8% of the respondents were in Banking, Currency, Payments department, 7% of the respondents were in Bank Secretariat, 7% of the respondents were in Information Technology department. 8% of the respondents 8% were in Procurement and Maintenance department; 10% of the respondents were in Human Resource department, 7% of the respondents were in Security department, while 12% of the respondents were in Finance department, and 7% of the respondents were in Internal Audit department.

Figure 1.1: Information Needs



In trying to find out the information needs of Bank of Zambia staff, figure 1.1 above shows that about 48% of the respondents need information on finance, those that need information on investment had 45%, while 35% said they need information on banking, 30% said they need information on economics to carry out their work. 24% said they need information on information technology, 22% said they need information on law while 18% need information on trade to insurance, 12% said they need information on human resource and 5% said they need information on Library and information services.

Figure 1.2: Sources of Information



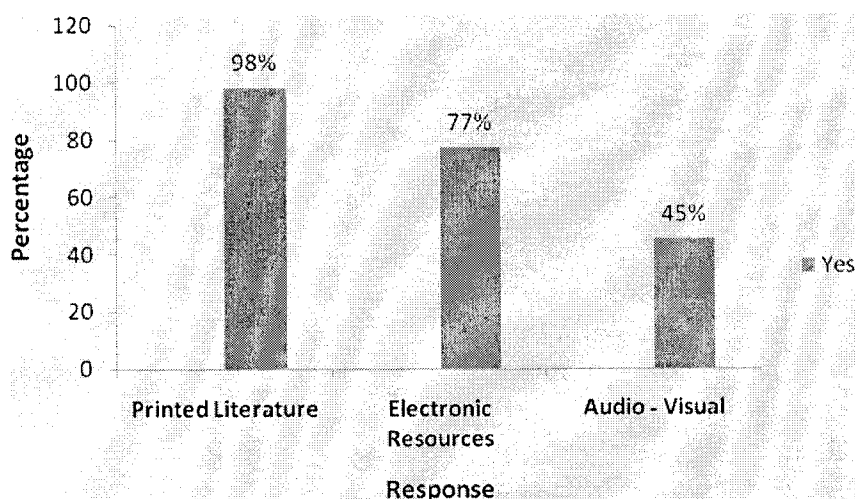
As shown in the figure 1.2 above, with regard to sources of information for staff to carry out their work, about 90% said that their source of information was printed literature, and 83% of the respondents said their source of information was electronic resources. 55% of the

respondents said they get information from workmates, and 18% of the respondents said their source of information was friends.

Ranking In terms of Significance in Meeting Information Needs for Staff

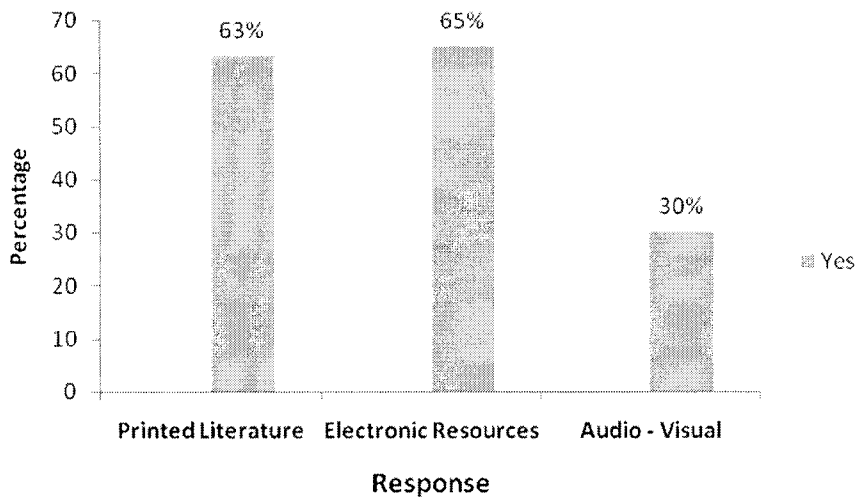
In trying to rank the sources of information in terms of their significance in addressing staff information needs, 52% of the respondents said that printed literature was the most significant source for meeting their information needs, while 42% said that it was their second most important in meeting their information needs and 3% said it was third significant source of meeting their information needs. With electronic resources, 45% of the respondents said it was their most significant source for their information needs, while 40% said it was the second significant, with 8% of the respondents saying it was third significant source and 2% said it was the fourth significant. Pertaining workmates as a source of information, 5% of the respondents said that it was most significant, while 23% said it was the second significant to meet their information needs and 65% said that it was the fourth significant source and 5% of the respondents said it was their fourth significant source. For those that cited friends as a source of information, 11% said they were second significant source for their information needs while 10% said they were their third significant source and 70% said they were there fourth significant source for their information needs.

Figure 1.3: Awareness of Information Format Provided by BOZ Library



In trying to find out staff awareness on the kind of information format provided by Bank of Zambia Library, 98% of the respondents showed awareness of the availability of printed literature, while 77% said they were aware of the availability of electronic resources and 45% showed awareness of the availability of audio – visual facilities.

Figure 1.4: Preferred Information Format



With regard to preference of format of information provision, figure 1.4 above shows that 63% of the respondents prefer printed literature, while 65 % of the respondents prefer electronic resources and 30% of the respondents prefer audio – visual facilities.

Figure 1.5: Reason for Preference of Format

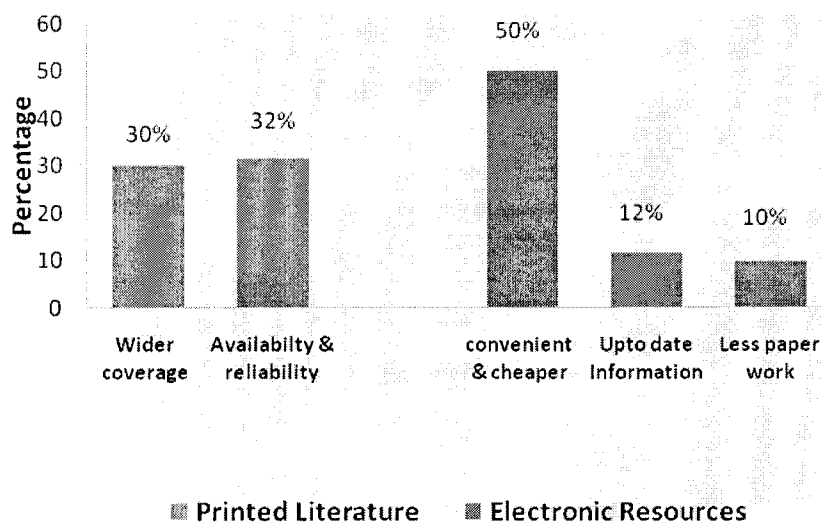
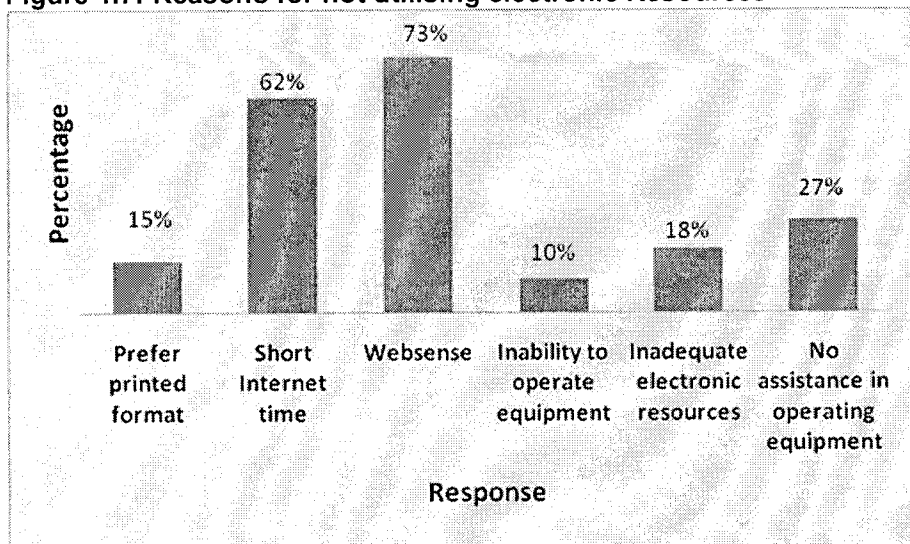


Figure 1.5 above shows reasons for preference of information provision format. The majority of the respondents with 50% said they prefer electronic resources because it provides convenient and cheaper access, while 12% said they prefer e-resources because it contains up to date information and 10% said they prefer it because it involves less paper work. 30% of the respondents said they prefer printed literature because it has a wider coverage and 32% of the respondents prefer printed literature because it is reliable, readily available and easy to understand.

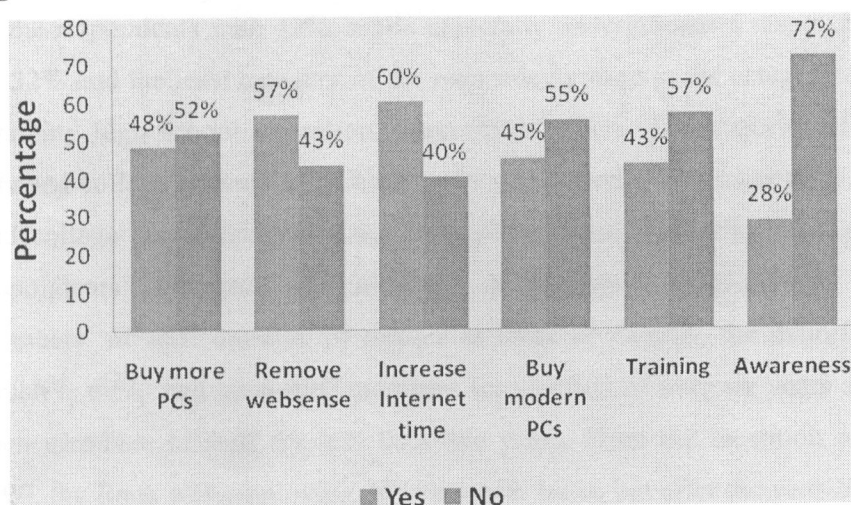
Figure 1.7: Reasons for not utilising electronic Resources



Regarding reasons for not utilising electronic resources, figure 1.7 above shows that 73% of the respondents cited restrictions by the bank through websense, 62% of the respondents said short internet time as another reason for not using e – resources. 27% of the respondents said they do not utilise electronic resources because the bank did not provide any form of assistance in finding e – resources on the PCs. Inadequate electronic resources was another reason for not accessing e – resources with about 18%, while 15% said preference for printed format was a reason for not using electronic resources, and 10% said inability to operate equipment (PCs) hindered them from using e – resources.

On the quality rating, 47% of the respondents said that materials in e – resources at Bank of Zambia were very good, while 28% of the respondents said that the materials in e – resources were good. 15% of the respondents said that the materials in e – resources were fair, while 8% said the materials found in e – resources were excellent, and 2% of the respondents said the materials in e – resources were poor.

Figure 1.8: Staff Recommendations



Among the recommendations given by Bank of Zambia staff, 60% of the respondents recommended that Bank of Zambia should increase the internet time to improve staff access to e – resources, 57% of the respondents who stated that the Bank should remove the websense which is the major restriction to the utilisation of e – resources. 48% of the respondents recommended that the Bank should buy more computers in order for all the staff to have access to e – resources, while 45% of the respondents recommended that the Bank of Zambia should buy modern and upgraded computers to increase staff access to e – resources. 43% of the respondents said that the Bank should begin to provide training on how to access e – resources, and 28% of the respondents said that the Bank should be providing awareness or sensitisation on the available e – resource materials. As shown in figure 1.8 above, the research revealed that most of the staff recommended that the Bank should increase the allocation of internet time and the removal of the websense to improve staff access to e – resources.

9.0 DISCUSSION AND ANALYSIS OF RESEARCH FINDINGS

The study was carried at Bank of Zambia, Lusaka. The sample consisted of 60 respondents, out of whom 62% of the respondents were males who constituted the large number of the sample and 38% of the respondents were females. The majority of the respondents were males because the list of employees in every department had males in the majority such that when randomly selecting respondents, more males than females were selected. The age of the respondents was grouped in five-year age group with a provision for those above 36 years. Results revealed that the majority were those above 36 years who were 53% of the total respondents, and the least (one respondent) was in the age group 20 – 25 years. With regard

to educational level, staff that had attained college education represented the largest category of the respondents with 42%, while university undergraduates respondents were represented by 32% and the least category of the respondents were in the category of those that ended on attaining high school education represented by 8%. The majority of the respondents had attained college education. However, the gap between university undergraduate respondents and college respondents was not very wide, hence this indicated that the majority of the respondents comprised of university undergraduate and college graduate. Regarding members' of staff duration of service at Bank of Zambia, the majority of the respondents which is 60% had been staff members for a period of over six years and the least 12% had been members of staff for less than two years. From the inception of Bank of Zambia to 2000, the Bank was employing on permanent basis, but after the year 2000, employment was on contract basis. Therefore, this helps explain why the majority of the respondents had duration of service for a period over six years because the Bank has in majority staff on permanent basis than on contract basis.

The research tried to establish the extent to which respondents with differing durations of service, educational qualification, and age categories utilises electronic resources. The findings were that for those who had been members of staff for less than two years which is 71% respondents utilised electronic resources, while for those who had been members of staff within two to six years, 65% respondents utilised electronic resources, and the majority of the respondents were in the category over six years, of which 64% respondents said they utilised electronic resources. Thus, these statistics indicate that in each of these categories, the majority of the respondents 64% of the respondents utilised electronic resources. Regarding age, there was one respondent (100%) in the category 20 – 25 years and the respondent utilised electronic resources, in the category 26 - 30 years, 73% of the respondents utilised electronic resources, while in the category 31 – 35 years, 50% respondents utilised electronic resources, and of the category above 36 years, 66% of the respondents utilised electronic resources. This shows that in all of these age categories above 66% of the respondents utilised electronic resources except the category 31 – 35 years with 50% of staff utilising the resources. Further, regarding education qualification, 83% of university postgraduate respondents' utilised electronic resources and 68% of university undergraduate respondents utilised electronic resources, 58% college respondents' utilised electronic resources, and of the respondents with high school education level, all the five (100%) utilised electronic

resources. This shows that in all the categories, a majority of the respondents utilises electronic resources as over 58% of the respondents utilises electronic resources.

This is similar with a case study by the Reserve Bank of Malawi by Chitura (2007) to investigate the relationship between computer literacy of the Bank's staff and their use of electronic information sources and the impact of other factors such as age, gender, duration of service and educational background on the use of electronic information sources. The study showed that there was a significant relationship between the age of staff, duration of service, education background and their use of electronic information sources. The findings revealed that young staff members below the age of 30 years who were in the majority worked for less than five years consulted electronic information regularly and mostly used the internet for entertainment and communication purposes by use of email. A study by Swan and Brown (1996) also reported that in the academic situation, a huge proportion of respondents in the banking community pursuing some formal education qualifications yet still working in the bank had access both to Internet facilities and online services provided by the library. The study revealed that 86% of the academic respondents were overwhelmingly in favour of greater access to electronic information.

In trying to find out the information needs of Bank of Zambia staff, the research revealed that the majority of the respondents with about 48% need information on finance to carry out their work, and the least with about 5% need information on Library and information services. Bank of Zambia is a financial institution; therefore much of the information needed is financial related. With regard to sources of information for staff to carry out their work, about 90% in the majority, their source of information was printed literature, followed by 83% of the respondents whose source of information was electronic resources and the least (18%) of the respondents had friends as their source of information. However, contrary to these findings were the majority (90%) cited printed literature as their source of information, the findings in a survey undertaken at Bank of Canada by Schultz and Salomon, 1990 on staff satisfaction with materials in electronic resources particularly CD-ROMs shows that the majority of staff cited electronic resources as their source of information. According to this study, 83% of the staff surveyed stated that electronic resources was their source of information as using this source saved them time, and they found it relatively easy to use. The study further revealed that 85% would choose this version of format over print.

When ranking electronic resources in terms of its significant in meeting information needs for staff, the majority of the respondents with 45% had electronic resources as their most significant source for their information needs, while the least (2%) of the respondents had it as their fourth significant source. Electronic resources when compared to printed literature was the second significant source of information as 52% of the respondents cited printed literature as their most significant source of information in meeting their information needs. Therefore, this shows that more respondents (52%) consulted printed literature as they felt that it met their information needs as opposed to 45% of the respondents who felt that electronic resources met their information needs. Thus, printed literature was perceived to have more valuable and relevant information to staff compared to electronic resources.

In trying to find out staff awareness about the kind of information format provided by Bank of Zambia Library, the research revealed that the majority 98% of the respondents were aware of the availability of printed literature, whereas 77% of the respondents said they were aware of the availability of electronic resources and 45% showed awareness of the availability of audio – visual facilities. Observing these statistics carefully, it is expected that there should be effective utilization of electronic resources since a considerable number of respondents (77%) were aware of the availability of electronic resources. Therefore, the majority of the respondents represented by 65% said they utilised electronic resources as it was their most preferred information provision format. This was followed by 63% of the respondents who preferred printed literature format and 30% preferred audio – visual format. As shown, electronic resources were the most utilised resources compared to printed literature and audio – visual format. There were various reasons why staff preferred to use certain formats of information to others. The majority of the respondents with 50% prefer electronic resources because it provides convenient and cheaper access, while 12% prefer electronic resources because it contains up to date information and 10% said they prefer it because it involves less paper work. However, others preferred printed literature with 32% saying because it was reliable and always available while 30% of the respondents preferred it because it has a wider coverage. Congruent to these findings, Schultz and Salomon, 1990 in a survey undertaken at Bank of Canada on staff satisfaction with materials in electronic resources particularly CD-ROMs revealed that general user opinion towards the use of

electronic resources, in particular CD-ROM, has been positive, with staff enjoying and using these sources and finding relatively few problems while using them. The survey showed that 83% of staff surveyed felt that using this source saved them time, and found it relatively easy to use. Two-thirds of those surveyed stated that if the CD-ROM was busy, they would wait for it to become free rather than use the print tool and 85% would choose this version over print because of convenience.

Regarding reasons for not utilising electronic resources, it was observed that the largest proportion (73%) attributed internet access restrictions through the web sense, whereas 62% attributed it to short internet time and the least (10%) they could not access electronic resources due to their inability to operate equipment (computers, and how to use the internet) that facilitate access to electronic resources. Other with about 60% gave various which were dominated by lack of assistance by library staff in operating equipment (such as computers that facilitate access to electronic resources), inadequate electronic resources, and still others cited preference for printed literature. Thus, the research found that the web sense was the main reason why e – resources are not used and short internet time was another major reason. In line with these findings, Wittwer (2001) conducted a study focusing on usage of ICTs in banking institutions. The study showed majority staff in banks lacks necessary IT skills to obtain quality information on the internet; therefore it seems likely that there will be a continuous need for regular training for staff in banks to increase their usage of electronic resources. Given these circumstances it is evident that there is need for ICT education.

However, in spite of the various reasons that were advanced by staff at Bank of Zambia for not utilising electronic resources, still a majority (65%) of the respondents still utilised electronic resources. With 35% of the respondents not utilising the service, attending to these concerns raised by staff however will see an increase in the number of staff utilising electronic resources.

On the quality rating of materials in electronic resources, a majority (47%) of the respondents rated materials in e – resources at Bank of Zambia to be very good, followed by 28% who rated the materials to be good, and with the least (2%) rated the materials to be poor. The research revealed that the materials in electronic resources provided by Bank of Zambia had good quality. Similarly, a study conducted at the Central Bank of Seychelles in 2004 by Nectar Costadopolous intending to determine the effectiveness of the internet-based audio-visual sources as a staff learning resources. The results of this study were that the quality of the audio materials in electronic resources was generally very good (though care needs to be

taken with boundary microphones to ensure that comments from staff were picked up). The video quality was less acceptable although it was adequate for general viewing, it was typically problematic and staff had less interest in utilizing these resources due to general poor quality of the output.

10.0 RECOMMENDATIONS

-It was observed that staff could not access some of the electronic resources due to restricts such as the web sense, hence management should consider removing the web sense or allow staff to have access to all the sites that have job related information

-Management should consider increasing internet time allocation to give staff enough time to access electronic resources.

-Management should consider buying more computers so that all the staff have access to electronic resources.

-A general complaint was raised by respondents that most of the computers used by the Bank are old, therefore, management should consider buying modern computers and software.

-Management should conduct in house training (workshops, seminars etc) to train staff on how to use equipment (computers and how to surf the internet) that facilitate access to electronic resources.

-Library staff at the Bank of Zambia Library should sensitise staff on the availability of electronic resources.

-Library staff should always be ready to assist users regarding the operations of electronic resources facilities.

-Management should come up with a system of getting the views of staff on what titles they prefer for electronic resources so as to have an idea of what electronic materials to purchase

11.0 CONCLUSION

Information as a resource is vital to the development of any country, hence the need for Bank of Zambia staff to have timely and relevant information for them to conduct their duties of formulating and implementing monetary and supervisory policies that will ensure price and financial system stability with utmost competencies. Due to the importance of information in the banking sector, the Bank of Zambia library has come to consider the various formats of information provision one of them being electronic resource format. The aim of this research was to investigate the effectiveness in the utilization of e-resources by Bank of Zambia staff. The research found that electronic resources at Bank of Zambia were effectively utilised. According to the findings, the majority of the respondents represented by 65% indicated that they utilised the resources as it was their most preferred source of information provision. A majority (50%) of the respondents said that they preferred electronic resources to other formats because it provides convenient and cheaper access, while others preferred it because it contained up to date information and involved less paper work. However, 35% of the respondents still indicated that they did not utilise the resources and the main reasons given were dominated by short internet time, restrictions by the bank through the web site and inability to operate equipment (computers and surfing the internet) that facilitate access to electronic resources as these reasons made some staff not to utilise electronic resources. In ending, it can be said that in spite of some problems staff encountered when accessing these resources, electronic resources at Bank of Zambia were effectively utilised as a majority preferred to use them over printed literature and other formats.

APPENDIX I: QUESTIONNAIRE

SECTION A: BACKGROUND INFORMATION

NB: Please write the appropriate response to the questions in the space provided below (.....) and tick the appropriate box

1. Sex

(i) Male ☐

(ii) Female ☐

2. How old were you at your last birthday?

(i) 20 – 25 years ☐

(ii) 26 – 30 years ☐

(iii) 31 – 35 years ☐

(iv) Above 36 years ☐

3. What is your current educational qualification?

(i) University postgraduate ☐

(ii) University undergraduate ☐

(iii) College ☐

(iv) High school (Secondary) ☐

4. For how long have you been a member of staff at Bank of Zambia?

(i) Less than two years ☐

(ii) Within two to six years ☐

(iii) Over six years ☐

5. In which department are you working?

(i) Financial Markets ☐

(ii) Economic ☐

(iii) Bank Supervision ☐

(iv) Non Bank Financial Institution Supervision ☐

(v) Banking, Currency, Payments ☐

(vi) Bank Secretariat ☐

(vii) Information Technology ☐

(viii) Procurement and Maintenance ☐

(ix) Human Resources ☐

(x) Security ☐

(xi) Finance ☐

(xii) Internal Audit ☐

For official Use

☐☐☐☐☐

SECTION B: INFORMATION NEEDS

Nb: You can tick more than one

6. What kind of information do you need to carry out your work?

- (i) Finance ☐
- (ii) Economics ☐
- (iii) Law ☐
- (iv) Information technology ☐
- (v) Banking ☐
- (vi) Investment ☐
- (vii) trade to insurance ☐
- (viii) Other (Specify).....

7. Where do you get this information?

- (i) Printed literature (books, journals, newspapers etc) ☐
- (ii) Electronic resources (internet, e-books, e-journals etc) ☐
- (iii) Workmates ☐
- (iv) Friends ☐
- (v) Relatives ☐
- (vi) Other (Specify).....

8. How do you rank the sources of information in terms of their significance in meeting your information needs?

Indicate 1 in the box on the source you rank first

- (i) Printed literature (books, journals, newspapers etc) ☐
- (ii) Electronic resources (internet, e-books, e-journals etc) ☐
- (iii) Workmates ☐
- (iv) Friends ☐
- (v) Relatives ☐

SECTION C: EVALUATION

9. What kind of information format do Bank of Zambia Library provide?

Tick more than one

- (i) Printed literature (books, journals, newspapers etc) ☐
- (ii) Electronic resources (internet, e-books, e-journals, etc) ☐
- (iii) Audio – Visual (DVDs, VCDs, CDs) ☐
- (iv) Other(Specify).....

10. Which of these formats do you prefer?

(i) Printed literature (books, journals, newspapers etc)

☐

(ii) Electronic resources (internet, e-books, e-journal etc)

☐

(iii) Audio – Visual (DVDs, VCDs, CDs)

☐

11. Why do you prefer this format of information provision?

.....

.....

12. If you do not access electronic resources what could be the reason?

Tick more than one

(i) Prefer printed format

☐

(ii) Restricted/short internet time

☐

(iii) Inability to operate equipment that facilitate

☐

access to electronic resources

(iv) Inadequate electronic resources

☐

(v) Other (Specify).....

13. How do you rate the quality of the materials in electronic resources at Bank of Zambia in addressing your information needs?

(i) Excellent

☐

(ii) Very good

☐

(iii) Good

☐

(iv) Fair

☐

(v) Poor

☐

14. What kind of problems do you face in getting information from electronic resources?

Tick more than one

☐

(i) Lack of adequate time

(ii) Restrictions by the Bank

☐

(iii) Lack of assistance in operating equipment

☐

(iv) Lack of assistance in selecting materials by library staff

☐

(v) Other (Specify).....

15. What recommendations would you make to improve staff access to electronic resources at Bank of Zambia?

.....

.....

APPENDIX II: BACKGROUND VARIABLES

For how have you been a member of staff at Bank of Zambia/ * Do you prefer electronic resources format? Crosstabulation

		Do you prefer electronic resources format?		Total
		YES	No	YES
For how have you been a member of staff at Bank of Zambia/	Less than two years	5	2	7
	Within two to six years	11	6	17
	Over six years	23	13	36
Total		39	21	60

How old were you at your last birthday? * Do you prefer printed literature format?

		Do you prefer printed literature format?		Total
		YES	No	YES
How old were you at your last birthday?	20 - 25 years	1	0	1
	26 - 30 years	8	3	11
	31 - 35 years	8	8	16
	Above 36 years	21	11	32
Total		38	22	60

What is your current educational qualification? * Do you prefer printed literature format?

		Do you prefer printed literature format?		Total
		YES	No	YES
What is your current educational qualification?	University postgraduate	5	6	11
	University undergraduate	13	6	19
	College	14	10	24
	High School (Secondary)	5	0	5
Total		37	22	59

Table 1.2 Ranking In terms of Significance in Meeting Information Needs for Staff

	Printed Literature (%)	Electronic Resources (%)	Workmates (%)	Friends (%)
Most Significant	51.7	45	5	
Second Significant	41.7	40	23.3	11.7
Third Significant	3.3	8.3	65	10

Fourth Significant		1.7	5	70
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