



Effective Management Strategies for Internet Café Business Establishments and Its Services

Johnith N. Montero, MBA

Instructor

College of Business and Management

Surigaodel Sur State University

Tandag City

Phone: +63910-6497-248

E-mail: nice_goldal0@yahoo.com

Philippines

Castor V. Balacuit, Jr., MAEd

Instructor

College of Business and Management

Surigaodel Sur State University

Tandag City

E-mail: cas_bal@yahoo.com

Philippines

Abstract

In the advent of the modern world with the dominance of the internet, accessibility to the universe is at everybody's hands. This study focused on the internet café services and how effective the management strategies implemented by the owners in running the business and management strategies in dealing with the customers. This investigation utilized a descriptive quantitative method as a fact-finding process of analyzing and interpreting the gathered data. The more internet users are those areas near at educational institutions where students can easily access the internet for their online tasks. The most practiced and very much effective management strategies are on providing secrecy to users' file and producing computers with updated installed programs. The common problems encountered by most are on the inadequacy of generated income because of close and strong competitions amongst other internet cafés. Internet café is a good business that could recuperate capital in less than a year.

Keywords: Business; Internet Café; Management Strategies; Capitalization; Descriptive-Quantitative; Philippines

Introduction

The whole world is reachable through the command of our hands, with just one-click; everything may open-up to you. Enthusiasts and experts call this phenomenon a transformation from brick and mortar to click (Orculo, 2009). The advancement in technology is significantly experienced by most (Shrestha, 2017). The introduction of the internet as a venue for modern means of communication, entertainment, commerce, and business transactions have changed the way people live, communicate, and deal with clients or customers. Even online playing has gone from what was once personal to something impersonal and digitalized. Montrieux, et al., (2015) emphasized that even the young ones are trained to be ahead of the other children by relating to the rudiments of computer technology as the second nature. Indeed, computer and technologies with the integration of internet had become basic tools in mobilizing various daily activities.

Internet café is a place where an individual will pay to access computers with internet connection. The Internet is a worldwide coverage wherein it provides pathways which the world is brought together, conquering both



time and space. It is where everything and everybody can reach and be reached regardless of distance. It has something to do with processes by different human communities and nations that become integrated as one (Collin, et al., 2011). In addition, Internet café has brought a great change in the lives of every individual especially on exchanging information, playing traditional or electronic games, keeping in touch with family and friends. Thus, people are connected worldwide through the internet. Hence, internet café plays significant ways in meeting and interacting with one another anywhere and at any convenient time (Sawyer, 2011).

Internet café becomes one of the popular places for the people today especially to young adults because it provides access to the internet with the great variety of exciting software that internet café offers like downloading music and videos, scanning graphical images, online games, and social media to link friends and other people across the globe. Besides, online services provided in the internet café are not restricted where people can check email, chat, and browse web pages whilst preparing their assignments and paper works at any commodious time they want. These are internet benefits which one cannot experience at home if personal computers used have no internet accessibility. People who have their own laptops and net books can bring it to areas where wireless fidelity widely known as Wi-Fi is free for them to connect in non-restricted areas. However, public internet connectivity is not so strong and available, so they prefer to go to any internet café available in town. Since in Tandag City not all people can afford to buy their own personal computer.

In CARAGA, Tandag City is one of the slow-paced developing towns that have evolved today as the bustling capital of Surigaodel Sur. On June 23, 2007 by virtue of RA 9293, it was converted into a city. As a fast-growing town, its use of technology is pervasive anywhere especially at work, schools, businesses, offices and even at homes for online services. In schools, students and teachers are taught how to use a computer. Government and private offices are using electronic data processing for easy, fast, and speedy transactions. Thus, office services, school-related requirements, and other technological jobs are being offered in a wider scope through online servicing. Therefore, not only the number of people going to Internet café keeps on increasing, but there are also management problems that would inevitably occur from any kind of business phenomenon that needs to be addressed.

Hence, this study aims to investigate the effective management strategies in dealing internet café business establishments and services. It focuses the city-wide where the influence of internet as an unmediated medium of expression, information, and leisure is very evident.

Conceptual Framework

Strong and effective management is the key to every establishment for the continued success of any business operations. The key to good management is to examine the marketplace, its environment, and create opportunities that would generate growth and profit for the business. The first variable of the profile is the forms of business organization which refers to the persons or people who owned and performed the functions of management. A business organization can be individual, partnership, corporation, and in cooperative form of ownership. The capitalization pertains to the resources invested by the Internet Café owners in putting up their business. The big capital investment enables them to expand their business especially the services they offered. The sources of capital were also determined whether it is their own, loan from banks or lending institutions, from parents or relatives and other sources. The number of operating units generally refers to how many computer units used to start their business. The number of employees constitutes the total manpower of the internet café. Monthly income can be determined according to the services offered and the number of units available for the users. Moreover, business hour deal on the schedule of daily operations.

The dependent variables include the management strategies which focus on the quality of service; employee-employer relation, and relationship with the users and the general public. It deals on what upgraded programs they installed in terms of researching, sending and receiving email, games or online gaming, chatting and many other



services just to attract users. Another dependent variable is the problems encountered in running the internet café business establishments and its services offered.

Statement of the Problem

This study investigates the effective management strategies towards Internet Café business in Tandag City, Surigaodel Sur. Specifically, it sought to answer the following questions:

1. What is the profile of the Internet Café in the municipality of Tandag in terms of:
 - 1.1 Form of business organization;
 - 1.2 Capitalization;
 - 1.3 Sources of capital;
 - 1.4 No. of operating units;
 - 1.5 No. of employees;
 - 1.6 Monthly income; and
 - 1.7 Business hours?
2. What is the level of effectiveness of management strategies towards Internet Café services as to:
 - 2.1 Quality of service;
 - 2.2 User-relationship; and
 - 2.3 Employee-Employer relationship?
3. What are the problems encountered by the owners and users of the internet café?
4. What recommendations may be proposed based on the results and findings of the study?

METHODS

This study used descriptive-quantitative survey method through a researcher-made questionnaire that describes the conditions, situations, and circumstances regarding the variables involved in the study. It is a fact-finding process to analyze and interpret the data of the Internet Café profile; in the forms of business organizations, capitalization, sources of capital, number of operating units, number of workers employed, monthly income, business hours, management strategies on services offered, and the problems encountered by Internet café owners and users. The researcher made questionnaire has undergone content validation and-tested or tried-out for reliability test in Tago, Surigaodel Sur, a neighbor-town of Tandag City where there are also Internet Café business operations. The questionnaire was revised and finalized that incorporate the comments and suggestions given by the respondents with .78 index of reliability which is considered good.

The researchers were able to secure permission as one of the ethical considerations before the questionnaires were launched to the identified respondents. The researchers followed the ethical standards in conducting this research paper to build a good and harmonious relationship towards the respondents in order to keep trustworthiness which may affect their responses. After gathering the questionnaire, tabulation of data was followed as used in the analysis and interpretation. This study was undertaken to find out the effective management strategies on internet café business establishments and services in Tandag City, Surigaodel Sur.

The respondents of this study were the Internet Café owners and users from the 21 barangays of Tandag City. Tandag City is a developing capital town that struggles for cityhood located in the central part of Surigaodel Sur. It is classified as urban city accessible by land, air, and sea transportation. The 21 barangays were distributed into four homogenous ecological unit as follows: Poblacion barangays were Bag-ongLungsod, Bongtud, Dagocdoc, Mabua, San Agustin Sur, Telaje; Coastal barangays include Buenavista, Pangi, Salvacion, San Agustin Norte, San Antonio;



Built up Expansion barangays composed of Awasian, Bioto, Quezon, Rosario; and Hinterlands barangays comprise of Mabuhay, Maitom, Maticdum, Pandanon, San Isidro, and San Jose.

There are (18) eighteen internet café operating namely the following: MCV, WebNet, Mj, Expedition, SmartClick, Rejcom 1, Rejcom 2(main), TCSS, DEO, Play & Go, PhixNet, Aleq, MJAM, Planet Café, J3, KENZ, Hanabusa, and TETCO. The record from the Municipal Permit and Licensing Office revealed that there are 13 licensed internet cafés operating in Tandag City, Surigaodel Sur. Five among the internet café establishments were not registered and licensed.

The data were analyzed, treated, and interpreted using the following statistical treatments; frequency counting and simple percentage to determine the responses of some items on the profile of internet café owners and users. The average weighted mean was used to measure the effectiveness of management strategies and services offered including the problems encountered in their business operations.

RESULTS AND DISCUSSIONS

The data proved that the majority of internet users were male students whose age bracket is 21 to 25 years old. As to the business profile, the internet café in Tandag City are commonly owned and managed by only one person. It came out that 83.33% of business owners are the sole proprietor. Two (2) owners answered that their internet café business was owned and managed by two persons and one revealed that it is a corporation. One major advantage of the sole proprietorship is that after all debts are settled, the owner receives all the profits as gain or income. In capitalization, most of the owners answered that their capital baseline falls on Php. 101,000.00-200,000.00 whose source is coming from their own (61.11%) and only (1) one owner who answered that his capital is within the range of 401,000.00-500,000.00 coming from his parents. The data showed that most of internet café owners were having an income of 26,000.00-30,000.00 per month, where 22.22% of business owners revealed that their income is Php. 5,000.00-10,000.00 only per month.

In terms of business operating hours, most internet cafés were open from 8:00 A.M. to 10:00 P.M. with no noon and dinner break. Other internet cafés are open from 8:00 in the morning until 12:00 midnight and one opens for 24 hours the whole week. It can be inferred that most of the internet café in Tandag City was operating for 14 hours a day and beyond.



Table 1. Business Profile of Internet Café

	WE B	M C	M J	Exp ed	Sma rt	Rej 1	Rej 2	TCS S	MJA M	De o	Pla y	Ke ns	J3	Ale x	Ph ix	Pla ne	Ha na	Tet co	TO TA L	
Forms of Business Organization																				
Sole Proprietors hip	x	x	x	X	X	x	x	x	x			x	x	x	x	x	x			15
Partnership										x	x									2
Corporation																		x		1
Capitalization																				
100,000.00 and below		x		X		x		x			x									5
101,000.00 – 200,000.00									x	x			x	x	x	x				6
201,000.00 – 300,000.00	x		x														x			4
301,000.00 – 400,000.00					X							x								2
401,000.00 – 500,000.00																		x		1
Sources of Capital																				
Own Sources	x	x		X	X		x	x	x		x		x	x	x					11
Loan from parents																		x		1
Loan from bank/financial institutions			x				x			x		x				x	x			6
Monthly Income																				
5,000.00 – 10,000.00		x		X						x					x					4
11,000.00 – 15,000.00							x										x			2
16,000.00 – 20,000.00			x		X								x							3
21,000.00 – 25,000.00									x											1
26,000.00 – 30,000.00	x							x			x	x		x			x	x		7
31,000.00 and above																				1
No. Operating Units																				
Start	10	3	10	7	15	10	10	10	8	10	15	4	16	3	8	5	4	6		154
Present	35	10	16	18	10	17	30	43	8	30	15	19	16	10	8	5	10	10		310
No. of workers employed																				
Start	2	1	0	1	4	1	2	3	0	1	1	1	3	1	3	2	1	3		30
Present	4	2	0	2	1	1	4	8	0	3	1	3	3	3	1	2	1	4		43
Business Hours																				
24 hours or 24/7			x																	1
8:00 AM – 10:00 PM	x			X	X			x	x	x	x		x	x	x	x	x	x		13
8:00 AM – 12:00 MN		x				x	X					x								4



Effective Management Strategies

Management strategies are techniques that are used to direct and control an establishment to achieve the set goals. It includes strategies for leadership, administration, and business execution (Spacey, 2015). It also provides total supervision and involves specifying objectives, developing plans designed to achieve these objectives, and then allocating sufficient resources to implement the plans.

It is believed that majority of internet café owners are providing secrecy to users’ file with the mean of 4.54 and offer computers with updated installed programs with 4.40 mean. These two aspects were deemed as very much effective management strategies in providing quality services to the clients. The data showed that majority of the users were students. They wanted that the internet café will be located near the school vicinity with the mean of 4.40.

Table 2. Effective Management Strategies

MANAGEMENT STRATEGIES	OWNERS			USERS		
	X	Evaluation	Rank	X	Evaluation	Rank
QUALITY OF SERVICE						
The internet café is fully-air-conditioned	4.25	VME	4	4.25	VME	4
The internet café is located near the school	3.67	ME	8	4.40	VME	1
The in and out of the café is clean and well ventilated	4.06	ME	5	4.33	VME	2
Maintenance of Computer Units	4.11	ME	4	4.32	VME	3
Provides users file secrecy	4.54	VME	1	4.14	VME	7
Presence of a store near the premises	4.25	VME	3.5	4.10	VME	8
Upgraded programs are installed	4.40	VME	2	4.22	VME	5.5
Hardware sets are of recent trends	4.25	VME	3.5	4.16	VME	6
Equipped with fire paraphernalia	4.25	VME	3.5	4.04	VME	9
Equipped with electronic gadgets like cam and headset	4.05	ME	6	4.22	VME	5.5
Grand Mean	4.15	Much effective		4.23	Very Much Effective	
USER RELATIONS	Owners			Users		
	X	Evaluation	Rank	X	Evaluation	Rank
Promotion through radio/televisions/newspapers/magazines	2.83	MoE	6	4.06	VME	3
Free instruction/ demonstration	3.89	ME	3	4.09	VME	2.5
Give discounts/special promo to regular users	3.56	ME	4	3.73	VME	5
No stand by or bystanders near the café	3.17	MoE	5	3.78	VME	4
Hiring of private security guards	2.11	LE	7	3.59	VME	6
Extra care for the customers	4.05	ME	2	4.09	VME	2.5
Explain to users any problem they have encountered	4.17	ME	1	4.18	VME	1
Grand Mean	3.40	Much Effective		3.93	Much Effective	
EMPLOYEE -EMPLOYER RELATIONS	Owners			Users		
	X	Evaluation	Rank	X	Evaluation	Rank
Offer Higher Salaries	3.22	MoE	2	4.00	VME	1
Provide meal allowance	3.61	ME	1	3.83	VME	4
Provide living quarters	3.11	MoE	3	3.75	VME	5
Provide fringe benefits such as insurance, with benefits, leave benefits, etc.	2.51	LE	5	3.96	VME	2
Expose employee to seminars, trainings and workshop	2.61	MoE	4	3.94	VME	3
Grand Mean	3.01	Moderately Effective		3.90	Much Effective	

In contrary, it deemed from the internet café owners that the least management strategy is considering the location near at school with the mean of 3.67 because their internet café is situated within their house only and their residence is not near to the school. Further, student-users were specific on the cleanliness, proper ventilation, and



lighting of the establishment that made them comfortable with 4.33 mean. On the other hand, they are not particular on how it is equipped with fire paraphernalia (4.04 mean).

As to user-relations, internet café owners must consider these very much effective management strategies by explaining to users the problems they met with the mean of 4.17 and display extra care so their users will be satisfied with the works they wanted to be done (4.05). Based on the interview, if possible the owners/managers should have a free demonstration/instruction on what to do so the new users will be satisfied although this takes a lot of considerations. The least effective user-relation strategy is on the hiring of private security guards with the mean of 2.11. This response is from both internet café owners and users. It denotes that hiring security guard is not necessary for the clientele as long as users know that they are safe and secure.

As to employee-employer relationship, providing meal allowance for the employees with the mean of 3.61 revealed as very much effective management strategy by the owners. It negates to the responses of the users because offering higher salaries with the mean of 4.00 is what the employees need to suffice the equivalence of their works. In any rate, employees of internet café were provided with meal allowances because some of their internet in-charge were relatives who are their working students taking computer-related courses.

In addition, providing fringe benefits like health benefits, insurances, leave benefits, and other benefits with the mean of 3.96 are what employees wanted in working to any internet café establishments since they work with their expertise on technical aspects. Yet, this instance was not practiced by the owners for they believed that this is the least effective management strategy with 2.51 mean. This reason revealed a significant difference in the employee-employer relationship. Therefore, it can be derived that employees of internet café are not covered with fringe benefits. It also revealed that to provide living quarters for the employees is not necessary with the mean of 3.75. Employees will find their own ways where they can stay comfortably and conveniently.

Problems Encountered in Internet Café

The topmost serious problem encountered by many of internet café owners is on inadequate generated income with a mean of 4.11 and follows with the strong competition (4.05) among other entrepreneurs that were described as much serious. These prevalent problems can be analyzed that the more internet café centers are established in a particular place, the less income they can generate because their customers will be divided; the fact that clients would prefer to internet café that satisfies their needs and wants.

According to the users, the limited numbers of units or functional computers is the primary problem they encountered with the mean of 4.17. It implies that internet cafés in Tandag, Surigaodel Sur have limited serviceable units due to lack of capital to buy another computer unit and also because some units have been damaged due to the delinquency on its maintenance. It signifies that this problem is frequently encountered by the users.



Table 3. Problems Encountered of Internet Café

PROBLEMS ENCOUNTERED	Owners			Users		
	X	Evaluation	Rank	X	Evaluation	Rank
Lack of Promotion	3.16	MoS	8.5			
Inadequate Income	4.11	MS	1			
Strong Competition	4.05	MS	2			
High business taxes	3.83	MS	3			
Users are very demanding	3.00	MoS	12			
Lack of Working Capital	3.50	MS	5			
Limited number of units	3.72	MS	4	4.17	VMS	1
Lack of competent workers	3.38	MoS	7.5	4.03	VMS	3.5
Some units are unserviceable	3.16	MoS	10.5	3.90	VMS	7
No security guard	3.38	MoS	7.5	3.84	VMS	8
Some users are very careless	3.44	MS	6.5			
Some users are drunk	2.83	MoS	14.5			
Some users don't pay	3.22	MoS	9			
Frequent power shortage	3.05	MoS	11.5	4.00	VMS	4
Difficulty to secure mayor's permit	2.94	MoS	13			
Unhealthy working hours	3.16	MoS	10.5			
Cause family trouble	2.66	MoS	15			
Disturb neighbors	2.83	MoS	14.5			
No power supply	3.27	MoS	8			
Location	3.05	MoS	11.5	4.06	VMS	2
Software Licensing	3.05	MoS	11.5			
Complaint due to low network signal	3.44	MS	6.5			
Rate is too high				3.91	VMS	6.5
Poor lighting				3.98	VMS	5
Poor Ventilation				4.03	VMS	3.5
Poor customer service				3.91	VMS	6.5
Grand Mean	3.28	Moderately Serious		3.98	Much Serious	

The least problem met by the respondents was on no security guard with the mean of 3.84. It implies that the absence of a security guard in an internet café in Tandag City is not a serious problem deemed by the users because crime and any form of violence are not rampant in Tandag City. Thus, the internet café business owners deemed it unnecessary to employ security guards for their establishment.

Findings

After a careful and thorough interpretation of the data, the researchers found out those male students aged 21-25 are more frequently using internet café. In Tandag City, Surigao del Sur, most of the internet café business form is sole proprietor where the owner is also the manager. Their sources of capital were mostly from their personal pocket. Their capital baseline ranges from Php. 101,000.00 to Php. 200,000.00 and most of their monthly income falls in Php. 26,000.00-Php. 30,000.00. Their business operating hours-usually start from 8:00 in the morning and will be closed at 10:00 in the evening. Hence, the typical operating business hours of internet café per day is 14 hours and beyond.

The researchers found out that the most practiced and very much effective management strategies by the owners of the business are on providing secrecy to users' file and producing computers with updated installed programs. It implies that owners should really employ extra care for their customers and value the secrecy of files as part of their business etiquette. Confidential files are highly regarded as respect to the clients.



The students, regarded as regular users wanted that internet café will be located near the school vicinity where it is more accessible for them to do their researches and online surfing which was not observed by most of internet café owners in Tandag City. In addition to effective quality service, internet users will really look to those establishments that made them comfortable. Cleanliness, proper ventilation, and lighting of internet café center would make them contented.

Another effective strategy for user-relation to lure customers is to explain them the problems they met in the various services offered by internet café and to display extra care for the users to be satisfied with the works they wanted to be done. The hiring of a security guard and the preparedness of fire paraphernalia are not necessary for the clientele.

In an employee-employer relationship, the internet café business owners should have to provide meal allowance for their employees; but what they believed to be very much effective is the offering of high salary rate and providing fringe benefits for health, insurances, and leave benefits that are beneficial for the welfare of their employees. Moreover, employees are not particular on the living quarters provided by the owners because they can manage to settle for their own.

The common problems encountered by most internet café business authorities are the inadequacy of generated income because of close and strong competitions amongst other internet cafés and the limited or insufficient number of serviceable units and functional computers available in a certain internet café due to the delinquency of its maintenance.

Conclusions

The domain of rich and relevant findings offered the following conclusions as presented:

In Tandag City, the most frequent users are male students whose age ranges from 21 to 25. The internet café business was managed by the owners that earned Php. 26,000.00 to 30,000.00 per month from their own capital baseline of Php. 101,000.00 to 200,000.00. In this case, the capital could be returned in less than a year if earning more or less P25,000.00 per month. To earn that much, the operating hour should be at least a minimum of 14 hours a day.

Frequent internet café users are those near at school where they can easily access the internet for their assignments and researches. Furthermore, internet users will look at those internet cafés where they are comfortable and satisfied with the services especially when they have cared well with their queries. The most effective management strategies employed by the owners are securing confidential files of the users and providing updated programs or software installed in the computers.

The employees primarily matter into the salary rate and fringe benefits in working to any internet café. The more they are contented of their compensation, the more they performed well their duties and responsibilities as technical experts which give total costumers' satisfaction.

The strong and close competition of internet café and lack of capital to purchase additional serviceable computers had been the serious problems encountered by most of the internet café business owners that redound to inadequate income generated.

Recommendations

In light of findings and conclusions of this study, the following doable recommendations were suggested:

Internet café is a good business investment that could recuperate principal capital is not more than a year. Thus, internet café business owners may infuse competitive capital to amplify the number of serviceable computer units and be able to gain more and even more. The business owners who opt to advance their services more particularly on the



updated programs being installed and the signal of the network for the efficiency of computers' performance may probably earn more and at the same time achieves in providing quality services. Especially if the operating hours will exceed to more than 14 hours a day.

The internet café owners shall bear in mind that the most effective management strategy in dealing internet costumes is on ensuring utmost confidentiality of users' file. The owners shall also maintain good customer relations by showing empathy by providing technical assistance to those clients who need help.

The location of internet café will really matter to frequent internet users, especially for male students. Those who plan to establish internet café shall be near the school sites because of the high demand of students. Yet, it is not effective to compete in areas with more internet café. Thus, any internet establishments shall consider and observe the cleanliness, proper lighting, and enough ventilation of the environment that create a conducive and comfortable atmosphere among the users.

The employers shall provide just, fair, and reasonable salary to their technical experts. They may also consider the benefits of their employees such as insurances, leave privileges, and other fringe benefits for them to work well.

REFERENCES

- Baruah, T. (2012). Effectiveness of Social Media as a tool of Communication and its Potential for Technology enabled Connections: A micro-level study. India: Krishna Kanta Handiqui State Open University, Dispur, Guwahati. http://www.ijsrp.org/research_paper_may2012/ijsrp-may-2012-24.pdf
- Collin, P., Rahilly, K., Richardson, I. & Third, A. (2011). The Benefits of Social Networking Services: A literature review; Cooperative Research Centre for Young People, Technology and Wellbeing. Melbourne.
- Kamel, S. (2005). Assessing the Impacts of Establishing an Internet Café in the Context of a Developing Nation Volume: 16; Information Resources Management Association International Conference (IRMA) on Managing Modern Organizations with Information Technology, At San Diego, California, USA,
- McGrath, S. (2012). The impact of New Media Technologies on Social Interaction in the Household; SO303H Electronic Culture and Social Change retrieved from <https://www.maynoothuniversity.ie/sites/default/files/assets/document/SiobhanMcGrath>
- Montrieux H, Vanderlinde R, Schellens T, De Marez L (2015). Teaching and Learning with Mobile Technology: A Qualitative Explorative Study about the Introduction of Tablet Devices in Secondary Education. PLoS ONE 10(12): e0144008. <https://doi.org/10.1371/journal.pone.0144008>
- Orcullo, N. (2009). Principles of Ecommerce/EBusiness (Theories and Applications); REX Book Store Inc. REX Knowledge; Center, 109 Sen M Cuenco Sr, Quezon City, 114 Metro Manila, PH.
- Spacey, J. (2015). 51 examples of Management Strategies. Retrieved from <https://simplicable.com/new/management-strategy-examples>
- Sawyer, R. (2011). The Impact of New Social Media on Intercultural Adaptation; Senior Honors Projects. Paper 242. (<https://goo.gl/uSkFDU>)
- Shrestha, S. (2017). Role of Information Technology in the Commercial Bank of Nepal. Nepal: ShankerDev Campus. Retrieved from <https://goo.gl/ni7xbz>



Wilson U Ani, Cosmas O Odo&Ezeudulkenna, (2014). The impact of information technology on bank profitability in Nigeria, *African Journal of Science, Technology, Innovation and Development*, 6:1, 31-37, DOI: [10.1080/20421338.2014.895485](https://doi.org/10.1080/20421338.2014.895485)

Woodward, H. (1976). *Management Strategies for Small Companies*. Harvard Business Review. Retrieved from <https://hbr.org/1976/01/management-strategies-for-small-companies>