



ISSN:2504-9380

AL-HIKMAH MANAGEMENT

Review

A Publication of

**DEPARTMENT OF BUSINESS
ADMINISTRATION,**

COLLEGE OF MANAGEMENT SCIENCES,
Al-Hikmah University, Ilorin, Kwara State, Nigeria.

(AMR)



جامعة الحكمة، إلورن - نيجيريا

AL-HIKMAH MANAGEMENT REVIEW

(AMR)

Volume 1 Number 1

June 2016

A Publication of
Department of Business Administration,
College of Management Sciences,
Al-Hikmah University, Ilorin, Kwara State, Nigeria.
Tel No. 08030703274
E-mail: amr@alhikmah.edu.ng

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E-mail: amr@alhikmah.edu.ng

Tel: (08030703274)

Published April 2016

By Department of Business Administration,

College of Management Sciences,

Al-Hikmah University, Ilorin,

Kwara State, Nigeria.

E-mail: amr@alhikmah.edu.ng

Printed by

Doja Press

No. 36 Niger Road, Ilorin

Kwara State.

Tel: 08056682821, 07066861616

E-mail: oladojaakeem@gmail.com

FORWARD

It is with great joy that the maiden issue of Al-Hikmah Management Review, Volume 1, Number 1, has now been published.

When the idea of floating a journal in the name of the Department of Business Administration of this great University came to mind like a flashlight, it seemed an impossible mission. The reasons for this being:

- (1) The fear of how other Departments within the College of Management Sciences and other colleges would react to the idea;
- (2) Whether the Vice-Chancellor would give his approval to the Department;
- (3) Whether the journal would be able to attract articles from academics in other Universities within the country and beyond;
- (4) Above all, whether there would be enough funds to publish the journal regularly.

Today, not only was the Department able to overcome the first fear listed above, the other highlighted fears are unfounded. We have indeed set the pace for others to follow thus making a history in our vocation by this singular event. We are glad that the maiden edition has attracted articles from academic staff in different universities within the country which is a pointer to the fact that the Journal will outlive us. We challenge academic staff, particularly future Head of Department, to nurture and sustain the journal under all circumstances and situations.

That the journal has seen the light of the day is due to the kind approval of the former Vice-Chancellor Professor Sulyman Age Abdulkareem and the continued support of the present Vice-Chancellor Professor. Taofeek Ibrahim. The Department is indeed very grateful to both of them.

The Department have deliberated on how to ensure the frequency of this journal in the future from the financial point of view. For this reason, the maiden edition of the journal would be officially launched to raise money for the continuity of the journal. On behalf of the Department, I express my profound gratitude to the Editorial Advisory Board and the Editorial Members who have worked to make the appearance of this issue a reality.

E. O. Oyatoye (Ph.D.)
Chairman



AL-HIKMAH MANAGEMENT REVIEW CALL FOR PAPERS

AL-HIKMAH MANAGEMENT REVIEW offers a highly readable research-oriented collection of articles dealing with virtually all major aspects of Management disciplines, as it is practiced world-wide. The journal welcomes articles in all areas of management and economics. Both theoretical and applied manuscripts will be considered for publication. Theoretical manuscripts must provide a clear link to important and interesting management and economics applications.

AL-HIKMAH MANAGEMENT REVIEW is a journal published by the Department of Business Administration, Al-Hikmah University, Ilorin, Kwara State. Articles, reviews and notes that are judged potentially suitable for **AL-HIKMAH MANAGEMENT REVIEW** will be assessed by, at least, two experts.

Papers submitted for publication should preferably be empirical and must deal with typical management problems. No responsibility is assumed for opinions expressed by authors.

Manuscripts are welcome from academics and professionals, should be typewritten, double-spaced using Time New Roman 12 font, and referencing style is APA6 format. Every submission should be in both hard and soft copies (hard copy in triplicate) and should be accompanied by:

- An abstract of between 150-250 words, that gives a clear summary of the article;
- Not more than 25 pages double spaced;
- The author's bibliography in not more than 50 words; and
- A statement that the article has not been submitted for publication elsewhere.

AL-HIKMAH MANAGEMENT REVIEW will be published twice in a year (June and December). Publication fees is Twenty Thousand Naira only (20,000: 5,000 for assessment and 15,000 for publication/author's copy).

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E-mail: amr@alhikmah.edu.ng (08030703274)

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National Culture Dimensions: A Review of Precepts Affecting The Nigerian Management Context

Dr. S.B. Isiaka

Department of Business Administration, Faculty of Management Sciences,

University of Ilorin, Ilorin, Nigeria.

babaita@unilorin.edu.ng

sibyaka@yahoo.com

08053022587

Abdullah Adewumi Sulaiman

Department of Industrial relations & Personnel Management,
Faculty of Management Sciences University of Ilorin, Ilorin,
Nigeria.

Abdullah.as@unilorin.edu.ng

adewumisulaimanabdullah@yahoo.co.uk

08035672243

&

Omolabi Issa

Department of Business Administration, Faculty of Management Sciences,

University of Ilorin, Ilorin, Nigeria.

Omoisla09@yahoo.com

08020708514

Abstract

With the recent advocacy for intensified foreign investments in the country's economy by the current democratic administration, the need for the understanding of the differences in workforce according to the vast contexts that organizations operate within and the influence of the various levels of the national culture on their activities is pertinent for the survival of these businesses in Nigeria. The recent development among organizational behaviorists have shown that the notion of "one size fits all" in management practices may not be true for everybody. Because, every organization has its own culture, however, they cannot

be devoid from the fact that they are still the products of the national culture of the context they exist within. This paper explores the influence of national culture on management practices, with a review of precepts from Hofstede's research on national culture as a basis for a conceptual discussion of the Nigerian business context in relation to three precepts from Hofstede's five national culture precepts on Nigeria i.e. power distance (PD), collectivism-individualism, gender egalitarianism (masculinity), uncertainty avoidance and future orientation.

Keywords: Diversity, national culture, human resource practices, globalization.

Introduction

Until recently, the American management best practices have been the preferred practices in the field of management which hitherto has led to many management practitioners believing that a 'single size fits all'. This also has consequently led to the notion that an effective manager in the U.S. will also be an effective manager in other parts of the world. Following several studies and researches carried out by experts in the field of organizational behavior (Inglehart and Baker 2000; Hofstede, 2003; French, 2010), this notion has recently been replaced with the understanding that managerial attitudes, behaviors, efficacies and values may actually be different across nations and their national cultures (Newman and Nollen, 2012). Thereby, influencing the management practices within the organization in different contexts. Furthermore, findings have shown that there is no single best manner to manage a business, therefore, differences in national cultures may warrant differences in practices of managing business across the globe (Newman and Nollen, 2012).

Although, to say that management practices are not universal across nations may be difficult to accept. This might be because of the increased rate in globalization. Globalization, most times, culminates to standardization. Taking the recent development which culminated as a result of the change in the political arena, Nigeria may soon become another business hub in the sub-Saharan region due to the clamor for foreign investors and encouragement of business development deals from multinational corporations from all over the

world. And with this new development in the country, awareness of diversity (both external and internal) should be intensified and this should reverberate through the parlance of management and choice of management practices in the country's business and organizational sectors. For instance Dangote groups are the same around the continent, but Dangote Nigeria's management practices may not be the same, because management practices differ across cultures even when organizations' products are the same.

The fact that management practices may not be the same everywhere is illustrated by examples with which most managers in developed economies are familiar. Pay-for-performance schemes are well known and work relatively well in the United States and the United Kingdom but are less known or adopted and not so successful in other countries. Also flexible working arrangements such as location flexibilities as well as zero hour contracts which are working well as management practices across the UK and US may not work well or succeed within the Nigeria work system. This article explores the influence of national culture on the management practices and also strives to present the need for organizations (most especially multinational) to always create room for diversity and adapt their management practices to the national cultures in which they operate so as to enable the achievement of higher organizational performance and productivity.

National Culture and Organizational Management Practices

According to Adler (1986) culture can be accepted as an observable part of human behavior, shown or evident in social interaction and physical phenomenon such as organizations. However, in the minds of each person this interaction takes a more conceptual distinction which is related to a mental programming and symbolic framework. Inglehart, (2000) defined national culture as the phenomenon that modifies the aspect of a society's institution which encompasses their beliefs, knowledge, skills and values, all of which have been inculcated by the individuals of such society and accepted as a norm. In another study, Adler and Gundersen (2008) see national culture as those values, attitudes and behaviors that manifest themselves on the people within a society whose shared beliefs rest in those attributes.

Hofstede (1991: 110) perceives national culture as "software of the mind" and to Jager (1986: 179), "common theories of behavior or mental programs that are shared".

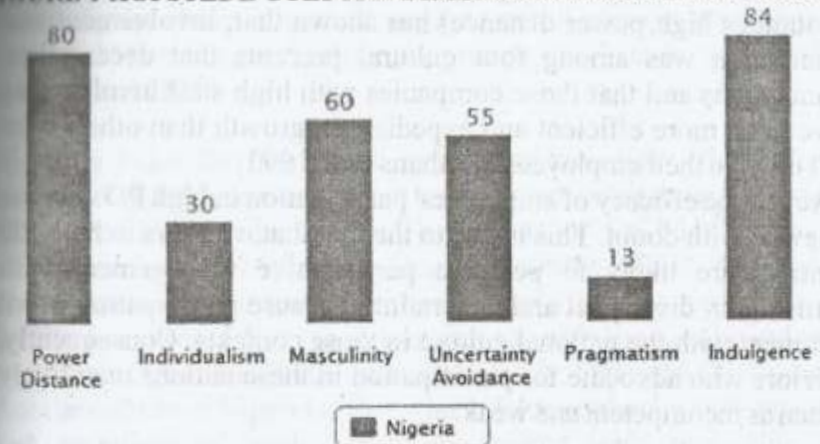
In one of the early studies on national culture, Child (1981) observed that the initial researches on national culture were conceptually underdeveloped for comparative study. This observation has recently been addressed and several attempts have been made to conceptualize as well as measure dissimilarities in cultures among countries while striving to relate cultural dissimilarities to differences in management practices (Haire, Ghiselli, and Lyman, 1963; Hofstede, 1980, 1991; Laurent 1983, 1986; Trompenaars, 1993). Furthermore, it is evident that national culture differs and that a plethora of management practices, such as strategic decision making, leadership style, and human resource management are not the same by national culture (Schneider and DeMeyer, 1991; Puffer, 1993; Luthans, Dianne, and Stuart, 1993). The question that most enthusiasts asked, however, is whether these dissimilarities among national cultures and management practices have any impact on the business (bottom line) productivity. Accordingly, it can be argued that they actually do have an impact on business performance.

Consequent upon this fact is that national culture is a major organizing principle of workers' perception of work, their approach to work, as well as the manner in which they expected to be treated. National culture suggests that one manner of acting or one set of outcomes is preferable to another. Where management practices are found to be in disparity with these embedded values, workers are likely to feel unsatisfied, distracted, discomfort, and even lack commitment to their work place and in the work they do and, as a result, they may be less willing to perform well which will hitherto affect the business performance (Newman and Nollen, 2012). On the contrary, practices in management that encourage national culture values are more likely to bring forth predictable attitudes, self efficacy, and high performance (Wright and Mischel, 1987; Early, 1994) due to the consistency of congruent management practices with embedded behavioral expectations and activities that go beyond the workplace. In most cases, workers are undistracted from job performance by practices of management that require them to act in manners that are in congruent with extant national culture values.

According to Chatman and Jehn (1994), there is no single management practice that is greater than or superior to another with respect to performance outcomes. However, the congruent existing between the national culture characteristics and management practices produce better performance outcomes. Furthermore, the competitive advantage achieved from adequately adapted management practices stems from alignment between important characteristic of the external context (which in this case is national culture) and internal structure, strategy, practices and systems. Therefore, Multinational Corporations' management needs to understand that the implication of adaptation to the national culture will be higher productivity and better outcome for their organizations. Earlier, Hofstede posits that national culture can be a determinant of the workability of management practice in organizations depending on the context they are situated in. His study identifies work-related dimensions along which national cultures differ. This, Hofstede further defined in relation to four typologies (Mayfield and Mayfield, 2010) (with a fifth subsequently added in later studies). These include power distance, uncertainty avoidance, individualism/collectivism, gender egalitarianism (masculinity) and short term orientation and long term orientation (Hofstede, 1986). His empirical study's outcome has been reproduced at various national levels and cultural framework accepted as pertinent and rational for describing dissimilarities among nations (Triandis, 2004). However, little empirical studies have utilized the propounded dimensions of Hofstede to delve deep into understanding the effectiveness of various management practices on performance and productivity in different culture groups (Sondergaard, 1994).

Thus, this article aims to discuss three key dimensions of national culture in Nigeria using precepts of national culture earlier discussed in Hofstede (2003). This includes Power distance, Collectivism/Individualism and Gender egalitarianism (masculinity), due to their rated index according to the Hofstede's dimensions of the Nigerian national culture.

FIGURE 1 HOFSTEDE CULTURE DIMENSION INDEX FOR NIGERIA



Hofstede national culture dimension on Nigeria. www.geert-hofstede.com

Power Distance

Unequal distribution of power and its acceptance by the individuals of a society where it is evident is what Hofstede (2001) referred to as power distance (PD). Where this typology rates high, individuals in such context believe that power and status are unequally distributed and thus accept this notion as their way of life and hitherto encourage unequal distribution of power as a proper way for social system to be organized. This typology further shows that the existence of inequality in a society and its acceptance by the citizens of such a society who are regarded or regard themselves as the less powerful or less influential members without questioning or protesting the position will encourage hierarchy, autocratic leadership and centralization of authority (Hofstede, 2003). This, according to Hofstede in another study, may also include characteristics that are related to physical or mental, social status or prestige, wealth, power, laws, rights and rules (Miroshnik, 2002; Triandis, 2004; Hofstede, 2003). In work establishments, PD encourages the amount of formal hierarchy, acute centralization, as well as delimits the amount of employees' participation in decision making. Organizations in high PD countries such as Nigeria tend to be more centralized and have less employee participation in decision making process. Meanwhile, participation is one of the pertinent dimensions of work unit management. Evidence of

firms found in the developed nations such as the US (which discourages high power distance) has shown that, involvement and participation was among four cultural precepts that decentralize organizations and that those companies with high staff involvement prove to be more efficient and expedient in growth than others who don't involve their employees' (Luthans et al, 1993).

However, the efficacy of employees' participation in high PD cultures is viewed with doubt. This is due to the fact that, workers in high PD countries are likely to perceive participative management with distrust, fear, disrespect and uncertainty because participation is not prominent with the national culture in those contexts. Consequently, superiors who advocate for participation in these nations may likely be seen as incompetent and weak.

Nigeria's index according to Hofstede (2002), is high in this regard with a score of 80% crystallizing the fact that individuals accept centralization of power, hierarchy of command and accept inequalities in power among themselves which always leads to subordinates lack of proactive participation in activities, because they would rather prefer to wait and be told what to do by the boss/ leader (Hofstede, 2012). This is a cultural typology that is reverberating across all the cultures in Nigeria and in essence entrenched in the Nigerian national culture as an accepted norm (Rogers, 2012) which in fact can be attached to a form of social identity framework due to the fact that family groupings and communities alike accept that power is unequally divided.

Collectivism Versus Individualism

The extent to which societies maintain interdependency among their members where the norm accepted is identified with the term "we" instead of "I" is what Hofstede referred to as collectivism (Triandis, 1989; Hofstede and Hofstede, 2005). Furthermore, Newman and Nollen (1996) argued that individualism-collectivism "is the extent to which identity derives from the self versus the collectivity" (pg. 6). Therefore, in an individualistic culture, members of a society or community are expected to look out for themselves and those relating immediately to them (Sondergaard, 1994) which most of the time leads to innovativeness and creativity (French, 2010). A culture of

collectivism, on the other hand, appreciates togetherness, where members are more reliant on groups, social classes, communities, extended families, or religious groups for status and identity (Hofstede, 1986).

Nigeria's index for individualism is quite low with 30% to that of collectivism 70%, indicating that collectivism is the accepted norm in the context (Hofstede, 2003). The culture of the Nigerian people relates more with bonding together as a family, groups, and society. This fosters commitment of the members of a family or group because loyalty is expected from each member towards the family and other members (Ogbonna, 2010). In another study, Ogbonna (2010) posits that the culture in Nigeria is that which values community as an entity and members of such entity are tasked with protecting and representing this community accordingly. They viewed communalism as a phenomenon that could be referred to as supersensible and material. Additionally, Social identification with the community is held in high regards as individual's identity is most especially subject to their community of origin and at all times they are expected to participate in activities such as politics, socialization and religion as well as festivals or other programs carried out in such community (Rogers, 2012). However, a culture of collectivism leaves members of such culture to be dependent on one another and gives little room for proactiveness or use of discretions, which in turn may impede development of such culture and encourage corruption (Newman and Nollen, 2012). In the work context, individualism is shown as autonomy, individual responsibility for outcomes and individual-level rewards. Collective practice in management values work unit solidarity and team-based rewards. The empirical study by Denison and Mishra (1995) revealed that entrepreneurial attitudes heightened as individualism increased in the U.S. while just the reverse was found in Nigeria and Portugal, which are more collective cultured societies.

Gender Egalitarianism (Masculinity)

According to Hofstede (2001), a culture with high masculinity portrays the importance attached to achievements, competition and success. Success in this context is being spelt out by the victor or

exceptional performer. This value orientation is being inculcated right from the education system through to the organizational context (Hofstede, 2003). Cultures with high masculinity are often characterized by acquiring and doing rather than observing and thinking. These cultures prefer and attach importance to achievement and dislike failure. While feminine cultures prefer affiliation and look at failure as much less important.

Nigeria scored a relatively high percentage on this typology, with an index of 60% which indicates that it's a culture of high masculine dimension (Ogbonna, 2010). The cultural determinism of Nigerians towards this typology relates with the way they expect decisions to be made, mostly in relation to work where assertiveness is much more expected from the leader and failure is perceived as negative and therefore frowned upon (Jaeger, 1986; Lawler, 1990; Hofstede, 1996). On the other hand, a feminine culture would see failure as much less important but value affiliation more where emphasis would be on interpersonal relations as well as quality of working life of individuals (Newman and Nollen, 2012).

In the organization, this precept is shown in merit-based opportunities for higher earnings, advancement, rewards and recognition, features almost taken for granted in other nations such as the U.S. More feminine management practices stress the quality of interpersonal interactions and quality of work-life issues (Newman and Nollen, 2012).

Conclusion

As discussed in this paper, culture is a core part of every human socialization and its existence is deeply embedded in their everyday activities and it is mostly unaffected by change. This article is built on Hofstede's work, whose analysis was also based on customer services, sales and marketing employees of one large enterprise (although, part of the data he collected were related to manufacturing plants, he however, did not include them in his cross-country comparisons). Hofstede's findings on Nigeria national culture revealed that the country's national culture index is high in the explored dimensions which include Power distance, Collectivism and masculinity.

(Inglehart, 2000; Hofstede, 2003). However, individual differences can still be found within the way people behave which may induce the social identity of individuals to cultural dimensions and understanding (Newman and Nollen, 2012). It is also pertinent that managers (especially expatriates) should endeavor to adapt their management practices to the local culture in order to achieve high effectiveness. Managements' efforts to increase worker participation might increase the productivity of work groups or units in context with low PD culture such as the U.S., however, more worker inclusiveness is likely to decrease productivity, in contexts with high PD, such as Nigeria and Portugal including those in the East Asia. Furthermore, the use of merit-based pay and promotion should increase productivity in masculine nations, such as Nigeria and Germanic countries, but decreases it in feminine nations, such as Nordic countries. The same observation could also be arrived at with the collectivism-individualism cultures. Therefore, this article recommends that organizations are to be well advised to value national culture as a given phenomenon and adapt their management practices to conform with it accordingly. This also means that Nigerian organizations, for instance should not strive to become more like American firms or British firms, albeit the clamoring for adoption of 'best practices' much cognizance should be given to differences in national cultures. Because these difference limit the transferability of management practices from one to the other.

Notwithstanding, several criticisms of Hofstede's cultural dimensions have been recorded by academics which is typical of any pioneer discovery. Most of these criticisms were based on the fact that Hofstede relied solely on group level data rather than utilizing individual data in his research (Smith, 2002; McSweeney, 2002; Moira, 2009). Additionally, Hofstede's use of a single context (IBM) as bases for his research also attracted most of the criticisms (Moira, 2009). However, much valuable resources have emerged from his pioneer work on culture dimensions which have been helpful and influential in other researches (Imwalle and Schillo, 2004).

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Impact of Electronic Money On The Economy

OLOTA, Oluwayomi Omotayo

Department of Business Administration,
Faculty of Management Sciences,
University of Ilorin
Olota.oo@unilorin.edu.ng
08037225831

SAKARIYAH, Ola Rilwan

Department of Finance,
Faculty of Management Sciences,
University of Ilorin
oladejiridwanullahi@yahoo.com
07039295417

OLADIPO, Ganiyu Taiwo, (Ph.D)

Department of Business Administration,
Faculty of Management Sciences,
University of Ilorin
Ganiyu_taiwo@yahoo.co.uk
08035802484

&

ABDUL, Falilat Ajoke

Department of Business Administration,
Faculty of Management Sciences,
University of Ilorin
falilatabdul@gmail.com
08060941506

Abstract

Electronic money (hereafter refers to as e-money) is a recently development, which means that its technical, legal, economic and cultural components are not yet fully understood and embraced in the country. Electronic money is money or scrip that is only exchanged electronically. Thus, the primary objective of this study is to determine the impact of electronic money on Nigeria's economy. Since, it is impossible to cover all related issues regarding electronic money; University of Ilorin community was used as the basis of study. Survey