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EDITORIAL NOTE

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GLOBALIZATION AND THE CHANGE AGENDA IN NIGERIAN BANKING AND TELE-COMMUNICATION SECTORS

Odeigah, Theresa Nfam

Abstract

Transformation and change has taken place in different sectors in Nigeria as a result of globalization forces boosting interconnectivity and economic restructuring. Globalization has brought with it changes in policy and governance all aimed at good governance and the fight against corruption. The fast interaction between Nigeria and other countries has influenced development in Nigeria. Globalization in Nigeria has brought considerable developmental changes that have aided governance and economic growth in areas like, telecommunications, banking, finance, security, indigenous technology and even politics. In spite of the advancement of the banking sector and the progress recorded, these changes also are associated with multiple challenges. Against this backdrop, this paper adopted a multidisciplinary approach using both secondary and primary data and concludes that globalization has been responsible for both positive and negative changes in the Nigerian banking and telecommunication sectors. This paper therefore examines globalization and change agenda in banking and telecommunication sectors Nigerian.

Keywords: Globalisation, Change, Agenda

Introduction

Globalization is a vital aspect of modern change in Nigeria and the world at large. The word globalization has been seen in different perspectives by different scholars. The United Nations has affirmed that globalization is a widely used term and can therefore be defined in a number of ways. Globalization has

brought a lot of benefits to countries promoting a coherent approach to even policy making to ensure the benefits of globalization are expanded and spread around the world¹. Globalization can be referred to generally as the reduction and removal of barriers between national borders in order to facilitate the flow of goods, services and capital between continents, regions and countries. Economic Commission for Africa has however remarked that globalization refers to changes occurring at global level, which in several ways have not been in the control of individual nation states and their government². Ya'u pointed out that globalization is all about greater interaction among countries and people. He however fears that this integration is dangerous, because of inequalities existing between developed and developing countries.

Globalization can also be seen as the result of enormous advances in communication, information technology, transportation and industrialization etc. Globalization has been described as an ongoing process by which regional, economic, political, cultural, social societies and communities have generally become integrated through a global-spanning network of communication trade, and industrialization. It has also involved the growth of transnational corporations, multinational corporations, and businesses that are functioning and have access to the global markets across various continents and countries³. There are also other instruments that have enhanced change in Nigeria like bank verification number, electronic voter's card and treasury single account; these are all as a result of globalization. Globalization has also largely been driven by the interests and needs of the developed world using Information Technology, thereby turning the world into a small village. This has also led to very intense electronic, corporate and commercial war as it were by the various Transnational and Multinational Corporations jostling to get the attention of customers' globally⁴.

The Instruments of Globalization used for Change

There are undoubtedly a lot of instrument that have been used to advance change as a result of globalization in Nigeria, though

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it can also be argued that the benefits of these instruments of change have been mainly to the advantages of some developed countries with big markets like mainly America and Britain, although, it has also benefited other countries. As globalization continues to give new opportunities for change also with it are a lot consequential benefits⁵. Globalization creates a lot of opportunities also for government policies, which are also politically driven, economically and technological development among nations. Since GSM launch, mobile phones have become the most popular means of voice communication in Nigeria, with Nigeria as the fastest growing GSM market in the world. Because of this change in Nigeria, the Federal Government of Nigeria gave an order to all GSM companies in Nigeria to register those with GSM phone numbers in their data base. As a fall out of this, MTN company, a service provider with more than sixty percent of all the GSM line in Nigeria was fined one point four trillion (1.04 trillion naira) for failing to comply with the Nigeria Communication Commission (NCC) regulation of blocking GSM lines that are not registered in their data base.

This change will obviously bring fundament reduction in the number of crimes and other fraudulent acts in the country. The registration of the GSM lines has a lot of advantages associated to it. It will help to fight crimes and insurgency since these criminal acts are perpetuated through communication with GSM lines and the identity of those criminal elements will be revealed. SIM cards registration is therefore very important, as it helps in the identification of owners of such lines, and all such owner's vital information is usually stored in the national database. This database can be used to track criminal activities and therefore reducing cyber crime, other internet fraud, insurgency civil unrest and other criminal activities that have posed national challenge to the security agencies in Nigeria⁶.

In the banking industry, the global Change is also visible with the Bank Verification Number which is an initiative of the Central Bank of Nigeria (CBN), where by everyone in the country who does any financial transactions with banks is identified with a specific number. This innovation has come to stay, after several

postponements of deadlines for its operation. The Bank verification numbers has been introduced and this will help to fight crime, especially internet banking fraud⁷. The bank verification number is very important, because an individual can only have one bank verification number (BVN) and this number can be used to monitor and track an individual's financial transactions anywhere in Nigeria. The bank verification numbers are also being synchronized with the national identity care database for more security and surveillance. The bank verification number reduces fraudulent and illegal banking transactions. This will eventually increase the confidence of the populace in the banking system, thereby encouraging more investments⁸.

Another instrument of globalization is the treasury single account. The treasure single account was also recently introduced by the newly inaugurated government of President Muhammad Buhari. This is another major change in the financial sector in Nigeria. By this new economic policy, Ministries, and all government agencies are required to maintain a single treasury account with the Central Bank of Nigeria. Hitherto, government ministries and agencies were operating with several bank accounts with different commercial banks and some of these bank accounts were only operational to a few senior government officials. This new policy will reduce corruption and minimize fraud in the banking system, the civil service, the industrial sector and in governance. It was recently announced through one of electronic news media that the Kaduna State government had over three hundred bank accounts with the different commercial banks in Nigeria⁹.

Another instrument of the change agenda in Nigeria is the change in the polity and the electoral process. In Nigeria there is also a wind of political change in the polity. For the first time in the political history of Nigeria an incumbent government could not win a re-election and also it was the first time the electoral laws in Nigeria saw the introduction of the electronic card reader used to accredit voters before they finally cast their votes. Political campaigns, voter education, voting and collation of votes are all facilitated by information communication technology. This

change agenda contributed tremendously to the credibility and fairness of the last 2015 election in Nigeria¹⁰. It is pertinent to note that in Nigeria the current administration is poised to tackle economic corruption headlong. Some sacred cows have been arraigned before the Nigeria's Anti-Graft Agency the Economic and Financial Crimes Commission (EFCC) for advanced fee fraud, money laundering and other economic crimes. This anti-crime agency has been reorganized by the new government at the federal level in Nigeria and it appears to be poised to investigate and prosecute very high profile cases and it appears not to be a respecter of persons and will not protect sacred cows this time around. Some Federal ministries have been merged and also ministerial appointments have been reduced considerably to reduce the cost of governance, compared to the previous administrations in Nigeria¹¹.

The World Bank as an instrument of change has contributed to the economic growth of some countries especially those in the developing world. The World Bank gives assistance to the developed and developing countries in diverse ways. The World Bank projects, several interventions and policies affect the lives and livelihoods of millions of people all over the world, sometimes for the better, but very often in controversial and problematic ways because of the conditionalities attached to World Bank loans and assistance. The World Bank provides grants, loans and technical assistance to various countries and also the organized private sector¹². The World Bank has projects all over the world that it executes especially in the developing countries in the form of technical aids, capacity building, distribution of drugs and various educational materials in Nigeria. The World Bank has for example committed over about \$7 billion to combating the spread of HIV/AIDS around Nigeria. The World Bank as an instrument of change has helped in the area of infrastructure, policy reforms such as market liberalization, economic stability and liberalization of international trade among others¹³.

The International Monetary Fund (IMF) as an instrument of change exists primarily to assist countries having economic

problems or difficulties. The International Monetary Fund is an International Organization that oversees the global financial system by following and by monitoring developments in various countries. It is an organization with specific objectives, geared towards facilitating development in different countries of the world and calling the attention of world leaders to problems in the economy and proffering solution and assistance. It also gives loans mainly to poor countries in Africa, most African countries are unable to pay back their loans and therefore most of these countries remain perpetually indebted to the International Monetary Fund (I.M.F)¹⁴. The International Monetary Fund as an agent and instrument of globalization is to promote international monetary co-operation and therefore ensure global financial stability. The IMF may lend money to assist countries to improve their economic growth and is also an instrument for dictating financial and economic policies in these countries, thus requiring them to "liberalize" investment of trade in the interest and in the favour of the foreign monopoly to their profit¹⁵. So far it appears that the new Nigerian government is not willing to take a loan from the IMF although it may be willing to receive technical support and other assistance that will not necessitate the imposition of tough conditionalities on the country.

Globalization and change has also led to the extension and growth of market technology and to the diffusion of knowledge generally. It is important to note how rapid information technology and the telecommunication network have improved because of globalization in the last few years. On a regular basis new and more sophisticated computers and accessories are pumped into the markets especially from Europe and America. The rate of use of computers is so high and widespread that one could consider his computer outdated and his programme sterile if one does not change the system or update it with new accessories. Because of the rapid growth of the computer technology all over the world, computer training institutes and centers have sprung up in order to make people computer literate. It should also be noted that the chances of getting employment in many offices are now mostly based on whether

one is computer literate or not. To a large extent it can be said that the computer industry is experiencing a huge success in the modern world today because of globalization. One major advantage of the information and communication technology (ICT) is the revolution of internet services to the extent that even individuals now acquire private websites. With the increase in accessibility to internet services, communication has been generally made easier. The world has become a global village and is easy for people to obtain information without necessarily going physically to a particular country. The internet as an instrument of globalization also permits almost very minimal cost or none at all direct access to a lot of information by individuals¹⁶.

Impact of Globalisation and the Change Agenda

The use of the computer and internet services has to a large extent made nonsense of geographical boundaries and it is speeding up the diffusion of knowledge and communication on a global scale. In the olden days, it cost so much to send a telegram or a letter, but today with the improvement in Information and Communication Technology (ICT), it costs almost nothing to send and receive electronic mails (e-mails) to and from any part of the world. In the '80s for example, the cost of making a single telephone call in Nigeria was a limitation to access, but today the Global System of Mobile Communication (GSM) services is almost everywhere in the country and the GSM industry is growing at a fast rate and many people are now enjoying the positive impacts of this technology, in spite of the high cost of GSM services in Nigeria. The present information revolution has gradually reduced the entire world into a global electronic village conquering the barriers of space and time¹⁷. From an insignificant number of less than seven hundred and fifty thousand Nigerians with telephone access in the year 2003, today there are about one hundred and forty million Nigerians with registered SIM cards on the Nigerian Communication Commission's (NCC) database¹⁸.

Another Positive impact of change is the multinational and transnational companies which have led to massive investments,

development and the creation of more employment opportunities for the youths. Examples of the multinationals are Coca-Cola Company, ExxonMobil, Julius Berger PLC, Guinness Nigeria PLC, Nestle Foods, UAC, Sony, Shell, Nokia, Elf and Agip Oil Company among others¹⁹. The multinationals are the positive contributors to the economic growth and development of the different parts of the world in which they are located. The multinational oil companies sometimes engage in the employment of the host communities and developmental projects are established by them in some areas within the host communities. Globalization has also concentrated economic powers in the hands of multinational corporations and these multinational and transnational companies have played crucial roles as the driving force of the organized private sector. Globalization has also helped multinationals to establish their companies in different parts of the world to further improve their profits²⁰.

Improvement of health services, especially in Nigeria is another gain of globalization. Globalization has made it possible for medical experts in different fields of medical science in different parts of the globe to disseminate their knowledge and help with diagnosis and treatment of different diseases through tele-medicine in particular and e-health in general. Through globalization it is easy for medical scientists all over the world to tackle a common health problem, like the epidemic of Ebola Virus disease, which started in West African Countries in the Democratic Republic of Congo including Nigeria in 2014. Through the networking and sharing of ideas the epidemic was controlled and three of the four African countries affected have been declared Ebola Virus Disease free by the World Health Organization (WHO). The health challenges of globalization should be mentioned, despite the tremendous benefits earlier mentioned²¹. Cancers of the brain and other malignant tumors of various organs of the body have their prevalence on the increase following the advent of the GSM technology and their wide usage. Most experts attribute improvement in transportation to globalization as well. The world has become a

global village due to next-day delivery of goods and service by planes, motor cycles and cars. Transportation is very vital to a growing economy. It could be either by road, air or by the sea. It should be noted that globalization has made the carrying of goods through the roads, sea or air very easy for both the buyers and the sellers. Through e-payment and e-commerce, financial transactions are faster and easier and take place across national and international boundaries. These financial transactions are also easy to track because they are recorded electronically²². The spread of democratic ideas and ideals to the developed and underdeveloped countries through globalization has to a great extent helped most countries achieve democracy. Democratization has been facilitated by globalization and so also the global mass media.

Limitation of Global Change Agenda

Globalization has generally advanced development and progress in the world. However, the dangers of globalization have become more evident to the extent that people are now asking who globalizes and who is being globalized? In the process of globalization and change there seems to be a common trend in which a few countries remain on the periphery as objects to be globalized. Certain parts of the developed world, like the USA, Britain, and Canada etc. are globalizing the third world countries like Nigeria, Mali, and Niger etc. The economic power of globalization and change is only concentrated in the West and all its benefits are concentrated also in the developed countries²³.

Furthermore, globalization as an agent of change also has its shortcomings, especially considering the political, economic, social and cultural upheavals, the policy of the World Bank and the IMF had brought to bear on African countries. The developing countries that have borrowed money from the World Bank and the IMF are continually paying interests and remain perpetually indebted to the IMF or World Bank²⁴. The World Bank and the IMF have been known to decide which economic policies to implement in these poor indebted African countries, at times leading to great political instability²⁵.

Currency devaluation like has just occurred in Nigeria, is usually forced on developing countries, the international currencies like the United States dollar or British pound dominate international business and trade all over the world. This has resulted in the super powers dominating and manipulating the Nigerian politics and economy. The World Trade Organization (WTO) is also part of the system that fixes prices and generally trade terms are not to the advantage of African farmers, producers and this further makes African countries more impoverished²⁶. The primary legacy of globalization is to integrate under- developing countries into the international capitalist economy and the main force keeping economies in the global system and sustaining globalization is the market itself. These have led to African elites consuming products of western civilization without them having to go through the difficulty and long term processes of building the productive base of their societies. With globalization, it is easier to shop in a global market than trying to build industries in Africa²⁷.

Multinationals as one of the instruments of globalization have been present in Nigeria for several decades; some of them right from inception have tended to cause more harm than good in the areas where they operated. In Nigeria the people of the Niger Delta region have received in exchange for the oil exploitation, ecological devastation, environmental pollution and denial of adequate compensation. In the Niger Delta region the people wallow in poverty, hunger and with deplorable road conditions and poor health and educational facilities. Multinationals recruit workers without the workers having the knowledge of the job they have been employed to do and no proper training after recruitment²⁸. The multinationals in Nigeria have always exploited the economy of their host communities. For example, with the Coca-Cola Company, wherever it operates, that community will not be allowed to produce its own similar products, because Coca-Cola products have dominated the market. Even after several years of Coca Cola's operation in Nigeria, nobody in Nigeria knows what the Coca Cola drink is made up of apart from the water it contains, because of the

secrecy about the formula and lack of proper technology transfer. Mining and Oil companies have taken over Nigerian indigenous products and export business making huge profits which they send back to the West leaving Nigeria more impoverished than ever. Most of the junior workers in these multinational companies are Nigerians and they are usually under paid and given menial jobs of cleaners, drivers and messengers etc²⁹. But the executive officers are usually all from the Western countries and are paid much higher salaries in foreign currency while the nationals are paid in the local currency. The multinationals can surreptitiously remove a government of a country particularly if that government opposes its economic and political activities. It has also been shown that the instruments of globalization are concentrated mainly in the areas of economic interest of the developed countries. To the Western developed economies, it is all about production, consumption, and marketing, buying, selling and making more money³⁰.

Internet and GSM services as global change have also resulted in a lot of criminal activities. Internet misconducts or cyber crime refers to the wrongful use of the internet which has become a problem in the world today. Fraudsters have continued to use the GSM to increase criminal activities especially in the third World countries where insurgency, kidnapping and other violent crimes have been perpetrated by criminal elements using unregistered SIM cards. Some of the instruments of globalization can also transfer materialistic lifestyles, different cultures and negative attitude to the people in the developing countries. The dangers and health hazards of GSM use had been mentioned earlier and this includes cancers and other malignant diseases of the various organs of the body³¹.

Conclusion

In conclusion, globalization and change has increased the economic prosperity and business opportunities in Nigeria. The civil liberties of individuals and organizations are enhanced and there is a more efficient use of resources and also a more robust

capital market. In Nigeria change has occurred in different perspectives. The increasing intensity and rapid growth of globalization in the financial system among others cannot be over emphasized. The treasury single account and Bank verification numbers among others are all part of the change that will impact positively on Nigeria's economy. In spite of all these, the instruments of globalization like the multinationals, information and communication technology, the IMF, the World Bank have also created a lot of problems in the Nigeria's economy through distortion and unfair trade restrictions. There is also on upsurge in criminality, insurgency and violent extremism which have all in one way or the other being facilitated by global change.

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