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Security Management and the Performance of Nigerian Deposit Money Banks

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ABSTRACT: The deposit money banks (DMBs) have been affected by cases of robbery attacks in recent times in Nigeria. The study examined the security management and the performance of DMBs in Nigeria. The study used building perimeter fences, recruiting security experts, surveillance installations, and access control systems as security management strategies to assess bank performance in Nigeria. The study applied the primary data through telephone WhatsApp interviews. The population of the study was 5385 sourced from the Central Bank of Nigeria as of 2020 with 371 sample size from 17 branch managers of a total of 22 DMBs. The study employed ANOVA for the analysis. The study found building perimeter fences, recruiting security experts, surveillance installations, and access control systems positive and significant variables that impact bank performance in Nigeria. The study recommends digital approaches for managing the security environment.

KEYWORDS: Perimeter fence, Security experts, Surveillance installations, Access control system, ANOVA, Nigerian Deposit Money Banks.

JEL Classification Code: C83, E5, E58, F52, G21

INTRODUCTION

Insecurity is on the increase in Nigeria in recent times. There are reported cases of kidnapped, death, and robbery regularly within banks' premises in Nigeria. Most times customers are even scared of visiting the banking halls for the fear of armed robbing. Isime (2015) reported a case where armed robbers intercepted a bouillon van loaded with money at the Rivers State University in Port Harcourt. The attack was responded to by Nigeria Police Force, sadly the robbers snatched the money and living two students dead and five others were injured. Also, Ofiebor (2021) recently reported a gang robber that burgled the Automated Teller Machine (ATM) at Rivers State University motor park. Consequently, managing security appears to be the most challenging issue confronting Deposit Money Banks (DMBs) currently in Nigeria. The security threat is growing and is affecting business processes induced by the worsening socio-economic imperatives and pervasive corruption at the most influential levels of national life in the country (Ekpenyong, 1989). Mostly typified by the motive to get rich in the fastest way, banks have equally become naturally appealing to the criminal-minded since they trade in money and keep sensitive customer information and assets (Hilal, 2015; Garuba & Otomewo, 2015).

The spate of bank robberies, bank raids, pilfering from bank vaults and safes, cash collection from bullion vans, illegal ATMs withdrawals, and fund transfers have assumed an alarming rate despite the presence of armed policemen on the banks' premises, surveillance cameras in and outside the banking halls, and other counter integrative security measures. Kujur and Shah (2015) identified that the adoption of e-banking by commercial banks increases security and different types of risks. Thus, deposit money banks have adopted some strict measures like building perimeter fences, recruiting security experts, surveillance installations, and access control, among others to curtail the rate of armed robbery. These security strategies had a significant effect on the profitability of DMBs in Nigeria, (Oyelakin, Onu & Akinlabi, 2021).

Criminals with sheer devilry and sophisticated weapons audaciously exploit the infrastructural vulnerabilities of banks to perpetrate their nefarious acts, inflicting losses to the financial assets of the bank. These security violations are frequently perpetrated not only by compromised employees (or former employees) but also by individuals outside the organization. Unfortunately, some of these bank robberies have resulted in the deaths of hundreds of innocent customers, bank employees, bystanders, and police officers (Garuba & Otomewo, 2015). Also of grave concern is the increasing loss of cash and infrastructure resulting from such raids which hurt the going concern or corporate existence of DMBs. This makes it necessary for the DMBs to

adopt security measures to increase their performance. Okere, Isiaka, and Ogunlowore (2018) found a positive relationship between risk management and financial performance in Nigerian DMBs. The Central Bank of Nigeria, 2018, reported that banks lost a total of ₦ 12 billion in the first half of 2018, compared to a loss of ₦0.78billion in the previous year. Most of the robberies are also linked to staff. Sunday (2017) reported the arrest of five suspected armed robbers in connection with a foiled attack on Access Bank in Port Harcourt in which an employee of the affected bank was involved. However, compared to the huge quantum of money lost to cyber criminals, this is a drop in the bucket. Although some customers have been able to recover their money under federal law, some experts are concerned that the escalating attacks on some banks have hurt their profitability and liquidity, leading to the outright closure of affected banks or branches (Kuepper, 2020), undermining CBN's goal of having 95% of Nigerians financially included by 2024 ameliorate these dangerous acts.

Security management is therefore a key component to the corporate survival of DMBs. Security management involves identifying one's assets – buildings, people, products, information, and infrastructure – and developing and implementing policies, procedures, and measures to safeguard these assets. However, security management is constantly evolving, but as Kuepper, (2020) observed some Nigerian banks have been hesitant to implement critical security measures to combat the overwhelming threats. This may perhaps be due to the massive financial resources required to install the necessary physical and digital infrastructure to mitigate potential and evolving security risks. More worrisome still is that security breaches continue to persist as a result of customer behaviour, even though some of these emerging-markets banks have integrated security (Ojeka, Ben-Caleb, and Ekpe, 2017).

Although, Kanu and Idume (2016) findings exonerated staff involvement in the banks' losses and found an inverse relationship between expected losses and staff involvement. This shows that both the staff and customers need to synergize for effective work safety and satisfaction. The need for better functionality and ease of use of bank services must constantly be complemented by robust physical security measures to prevent access by unauthorized persons to bank premises, and information to safeguard customers' deposits, lives, and properties within the banking halls. Therefore, the European Banking Federation (EBF), 2019 reported that protection against robbery and burglary essentially requires close attention and a dynamic and innovative approach to envisage and anticipate these security threats.

Based on the growing number of DMBs branches in Nigeria, it is assumed that the banking environment is adopting various strategies to bring banking services to the customers' doorstep. According to the Central Bank of Nigeria report as of 2020, the DMBs branches in Nigeria have increased to five thousand three hundred and eight (5385) in number.

NUMBER OF DMBS BRANCHES ACROSS NIGERIA

Year	Number of DMBs Branches
2006	3233
2007	4200
2008	4952
2009	5436
2010	5809
2011	5454
2012	5564
2013	5639
2014	5526
2015	5570
2016	5770
2017	5714
2018	5301
2019	5437
2020	5385

Source: CBN/NDIC, 2020.

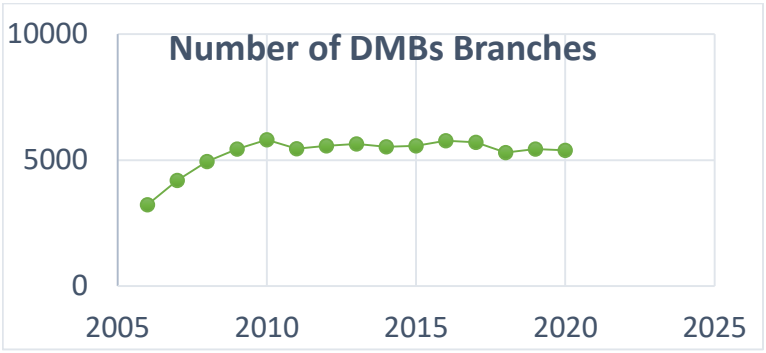

Fig. 1: Trend of the Number of DMBs branches across Nigeria from 2006 to 2020.

From the above statistics, there is a growing number of DMBs branches in Nigeria within this short period. Despite the growing number DMBs, the security management has not been impressive to enhance the performance of the Nigerian DMBs as cases of bank robbery keep reoccurring. Given the difficult challenges confronting DMBs associated with security management in the Nigerian environment, this study empirically examines the extent of security management and the performance of DMBs. The findings of this study will contribute to the existing archives in the financial system. In addition, the study will significantly benefit; scholars/academics, policymakers, industrial practitioners, and the general public.

METHODS

The study adopted a survey design. The design allows investigation of current events. The population of the study was 5385 of 22 DMBs in Nigeria extracted from the Central Bank of Nigeria, 2020. A simple random sampling technique was used to select 5385 DMBs branches in each of the branches in Nigeria. The study used the Taro-Yamane sampling technique to draw the sample size of 371 branch managers. On average 17 branch managers of the 22 DMBs were interviewed. In this circumstance, a total of 371 branch managers representing the 22 DMBs in Nigeria were respondents to the study. The Questionnaire titled 'Questionnaire on security management and the performance in Nigerian DMBs was structured. The questionnaire was divided into four (4). Section one contained information on building perimeter fences, section two; recruiting security experts, section three; surveillance installations, and section four; access control system. The questionnaire was designed with a 4-point rating scale of Very High Extent = 4, High Extent =3, Low Extent =2, and Very Low Extent =1 the study.

Three hundred and seventy-one (391) copies of the questionnaire were administered and Three hundred and fifty-two (371) copies were returned representing a 94.9% return rate. The instrument was administered by the researchers with the use of the telephone. The instrument was split into two halves using even numbers and odd numbers. The two scores were using Cronbach alpha which resulted in a reliability coefficient of 0.61 with prophesy overall reliability coefficient of 0.79. SPSS was used to analyze the data and summarized with means and standard deviation as presented using the frequency table. The mean and standard deviation were used in answering the research questions of questionnaire items in the table with a criterion mean of 2.50. This shows that mean scores equal to or above the criterion mean were accepted, while mean scores that fall below were rejected. Further descriptive statistics were shown to capture the trends in line graphs. More so, the scores were correlated judging through the inferential statistics. Stating a functional equation,

Thus: DMBP=*f* (security management) ----------eq. 1

ANOVA was adopted to the hypothesis set at a 0.05 significance level. The one-way ANOVA test is usually used to confirm an appropriate comparison of statistical differences for more than two independent groups (i.e., with $k \geq 3$ populations) with ordinal data.

The test statistic is provided thus: $W = \left[\frac{12}{n_T(n_T+1)}\sum_{i=1}^{k}\frac{R_i^2}{n_i}\right] - 3(n_T+1) - - - - eq.2$

Where *k* = the number of populations

n_i = the number of items in sample *i*,

$n_T = \sum n_i$ = total number of items in all samples,

R_i = sum of the ranks for sample *i*,

The sampling distribution of *W* can be approximated by a chi-squared distribution with (*k* – 1) degrees of freedom. This approximation is generally acceptable if each of the sample sizes is greater than or equal to five. Such that:

The test statistic is $H = \frac{12}{n(n+1)}\sum_{i=1}^{m} R_i^2 - 3(n+1)$ ----------eq. 3

The study particularly compared H with $\chi^2_{i-\alpha,m-1}$ and reject H_o if $H > \chi^2_{i-\alpha,m-1}$.

On another way round, the H_o was rejected for t-value ≤ 1.96, otherwise, it is upheld.

PRESENTATION OF RESULTS AND ANALYSIS

Research Question 1: To what extent does building perimeter fence support banking performance in Nigerian deposit money banks?

Table 1: Mean and standard deviation scores of building perimeter fence to support banking performance in Nigerian deposit money banks (N=371)

S/N	Items	Sum	Mean	Std. Dev.	Remarks
1.	High fenced bank building reduces bank robbery and supports banking performance	1221.00	3.20	0.49	Accepted

2.	Inhabited surrounding building increases bank burglary and does not support banking performance	1474.00	2.90	0.48	Accepted
3.	An abandoned surrounding building can lead to bank theft and support banking performance	1466.00	2.94	0.27	Accepted
4.	No surrounding building reduces bank robbery and supports banking performance	1211.00	2.76	0.48	Accepted
5.	The length and breadth of the bank building support banking performance	1214.00	2.20	0.23	Not Accepted
	Grand mean		**2.80**	**0.39**	**Accepted**

Source: *Author's Compilation*

The information in table 1 indicated that high-fenced bank building reduces bank robbery and support banking performance (3.20 > 2.50), inhabited surrounding building increases bank burglary and does not support banking performance (2.90 > 2.50), abandoned surrounding building can lead to bank theft and support banking performance (2.94 > 2.50), no surrounding building reduces bank robbery and support banking performance (2.76 > 2.50), while the length and breadth of the bank building did not support banking performance (2.20 < 2.50). The table also showed a grand mean score of 2.80 > 2.50), and a grand standard deviation of 0.39. The study in this table can be concluded that the building of a perimeter fence supports the banking performance of Nigerian DMBs with an acceptable risk of 39 percent.

Research Question 2: To what extent does recruiting security experts to promote banking performance in Nigerian deposit money banks?

Table 2: Mean and standard deviation scores of recruiting security experts to promote banking performance in Nigerian deposit money banks (N=371)

S/N	Items	Sum	Mean	Std. Dev.	Remarks
1.	Security personnel with less than 2 years of experience promote banking performance.	964.00	2.51	0.52	Accepted
2.	Security personnel with more than 2 years of experience promote banking performance	1226.00	2.30	0.47	Not Accepted
3.	Security personnel with adequate training reduce risk and promote banking performance	1211.00	3.26	0.49	Accepted
4.	Personnel with no training could cause havoc to the bank's performance.	1275.00	2.94	0.20	Accepted
	Grand mean		**2.75**	**0.42**	Accepted

Source: Author's Compilation

The information in table 2 revealed that security personnel with less than two years of work experience promote banking performance (2.51 > 2.50), security personnel with adequate training reduces risk and promote banking performance (3.26 > 2.50), personnel with no training could cause havoc to the bank (2.94 > 2.50), while security personnel with more than two years experience may not promote banking performance (2.30 < 2.50). The table also showed a grand mean score of 2.75 > 2.50), and a grand standard deviation of 0.42. The study in this table can be concluded that, recruiting security experts promote the banking performance of Nigerian DMBs with an acceptable risk of 42 percent.

Research Question 3: To what extent do surveillance installations assist banking performance in Nigerian deposit money banks?

Table 3: Mean and standard deviation scores of surveillance installations assist banking performance in Nigerian deposit money banks (N=371)

S/N	Items	Sum	Mean	Std. Dev.	Remarks
1.	Surveillance installation at the main entrance assists bank performance	1211.00	3.26	0.48	Accepted

2.	Surveillance inside the bank hall assists banking performance	1473.00	2.96	0.21	Accepted
3.	Surveillance at the archive assists bank performance	1221.00	3.20	0.49	Accepted
4.	Surveillance outside the bank hall assists bank performance	1475.00	2.97	0.24	Accepted
	Grand mean		**3.09**	**0.36**	Accept

Source: Author's Compilation

The information in table 2 revealed that surveillance installation at the main entrance assists bank performance (3.26 > 2.50), surveillance inside the bank hall assists bank performance (2.96 > 2.50), Surveillance at the archive assists bank performance (3.20 > 2.50), surveillance outside the bank hall assist bank performance (2.97 > 2.50). The table also showed a grand mean score of 3.09 > 2.50), and a grand standard deviation of 0.36. The study in this table can be concluded that surveillance installations assist the banking performance of Nigerian DMBs with an acceptable risk of 36 percent.

Research Question 4: To what extent does the access control system encourage banking performance in Nigerian deposit money banks?

Table 4: Mean and standard deviation scores of access control system encourage banking performance in Nigerian deposit money banks (N=371)

S/N	Items	Sum	Mean	Std. Dev.	Remarks
1.	Restriction from creating a shared file and passing information encourages high banking performance	1476.00	2.70	0.21	Accepted
2.	Restriction of customers movement in some areas in the banking hall enhances bank performance	1477.00	2.97	0.47	Accepted
3.	Routine checks of staff in some areas and when leaving office encourage banking performance	1275.00	3.10	0.40	Accepted
4.	Mandatory checks of customers before entering the banking hall encourage bank performance	1225.00	2.80	0.36	Accepted
	Grand mean		**2.89**	**0.36**	**Accepted**

Source: Author's Compilation

The information in table 2 showed that restrictions on creating a shared file and passing information encourage high banking performance (2.70 > 2.50), restriction of customers' movement in some areas in the banking hall enhance bank performance (2.97 > 2.50), routine checks of staff in some areas and when leaving office encourage banking performance (3.10 > 2.50), mandatory checks of customers before entering the banking hall encourage bank performance (2.80 > 2.50). The table also revealed a grand mean score of 2.89 > 2.50), and a grand standard deviation of 0.36. The study in this table can be concluded that the access control system encourages the banking performance of Nigerian DMBs with an acceptable risk of 36 percent.

Table 5: Summary of ANOVA results for security management predictors; Building of perimeter fencing, recruiting security experts, and surveillance installation for DMBs performance in Nigeria.

S/No.	Predictors	Coeffic ient	t-Stats	Std. error	DF	R^2	Adj. R^2	F-Stats	Significance
1	Building perimeter-fence	0.731	28.296	0.026	371	0.684	0.683	800.646	.000
2	Recruiting-security-experts	0.795	30.446	0.026	371	0.715	0.714	926.934	.000
3	Surveillance-installation	0.754	25.477	0.030	371	0.637	0.636	649.071	.000
4	Access-control system	0.731	28.296	0.026	371	0.684	0.683	800.646	.000

Legends: Very Low Extent (0-25), Low Extent (25.1-50), High Extent (50.1-75), Very High Extent (75.1-100)

Source: Extracted from SPSS version 25 and compiled by Authors**.**

Test of hypotheses

Table 5 was used to test hypotheses 1 to 4, and the extent is based on the coefficient value. Table, as stated, is the summary of ANOVA results for security management predictors; Building of perimeter fencing, recruiting security experts, and surveillance installation for DMBs performance in Nigeria.

Hypothesis 1: Building perimeter fence did not positively and significantly support banking performance in Nigerian deposit money banks.

Table 5, row 1 revealed the predictor of building perimeter fence results of R^2 (0.684), coefficient value (0.731), F-stats (800.646), std. error (0.026), t-stats (28.296), probability value (.000), with expected significance level of 0.05/1.96. Judging from the probability value (.000) of less than 0.05 alpha level, and t-stats (28.296) higher than 1.96 with a corresponding positive coefficient (0.731), the null hypothesis was not accepted. Hence, building perimeter fences positively and significantly support banking performance to a high extent in Nigeria. The positive and high value of the F-stats (800.646) showed that the frequency was normally distributed, and the R^2 (0.684) indicated that the adopted model is strong and fit for this study, also the std. error of (0.026) of risks can be covered by the error term of 0.05.

Hypothesis 2: Recruiting security experts did not positively and significantly promote banking performance in Nigerian deposit money banks.

Table 5, row 2 showed the predictor of recruiting security experts results of R^2 (0.715), coefficient value (0.795), F-stats (926.934), std. error (0.026), t-stats (30.446), probability value (.000), with expected significance level of 0.05/1.96. Judging from the probability value (.000) of less than 0.05 alpha level, and t-stats (30.446) higher than 1.96 with a corresponding positive coefficient (0.795), the null hypothesis was not accepted. Hence, recruiting security experts positively and significantly promote banking performance to a very high extent in Nigeria. The positive and high value of the F-stats (926.934) showed that the frequency was normally distributed, and R^2 (0.715) showed that the adopted model is strong and fit for this study, more so the std. error of (0.026) can be covered by the error term of 0.05.

Hypothesis 3: Surveillance installations did not positively and significantly assist banking performance in Nigerian deposit money banks.

Table 5, row 3 revealed the predictor of surveillance installations results of R^2 (0.637), coefficient value (0.754), F-stats (649.071), std. error (0.030), t-stats (25.477), probability value (.000), with expected significance level of 0.05/1.96. Judging from the probability value (.000) of less than 0.05 alpha level, and t-stats (25.477) higher than 1.96 with a corresponding positive coefficient (0.754), the null hypothesis was not accepted. Hence, surveillance installations positively and significantly assist banking performance to a very high extent in Nigeria. The positive and high value of the F-stats (649.071) revealed that the frequency was normally distributed, and R^2 (0.637) showed that the adopted model is strong and fit for this study, more so the std. error of (0.030) can be covered by the error term of 0.05.

Hypothesis 3: Access control did not positively and significantly encourage banking performance in Nigerian deposit money banks.

Table 5, row 4 showed the access control results of R^2 (0.684), coefficient value (0.731), F-stats (800.646), std. error (0.026), t-stats (28.296), probability value (.000), with expected significance level of 0.05/1.96. Judging from the probability value (.000) of less than 0.05 alpha level, and t-stats (28.296) higher than 1.96 with a corresponding positive coefficient (0.731), the null hypothesis was not accepted. Hence, access control measures positively and significantly encourage banking performance to a high extent in Nigeria. The positive and high value of the F-stats (800.646) indicated that the frequency was normally distributed, and R^2 (0.684) showed that the adopted model is strong and fit for this study, also the std. error of (0.026) can be covered by the error term of 0.05.

DISCUSSION OF FINDINGS

The results emanating from the study, security management in building perimeter fences, recruiting security experts, surveillance installation, and access control measures positively and significantly impact the DMBs' performance in Nigeria. The findings of Okere, Isiaka, and Ogunlowore (2018) that risk management and financial performance of DMBs had a positive relationship. Judging from the level of coefficient values of (0.731, 0.795, 0.754, 0.731) for building perimeter fences, recruiting security experts, surveillance installation, and access control mechanisms respectively. This showed that a unit improvement of the security management will increase the performance of DMBs by 73.1%, 779.5%, 75.4%, and 73.1% contributing to building perimeter fences, recruiting security experts, surveillance installation, and access control mechanisms respectively. This explanation is supported by the findings of Oyelakin, Onu, and Akinlabi (2021) that security strategy dimensions had a significant effect on the profitability of DMBs in Nigeria.

CONCLUSION

It is glaring that there are limited studies in security management and bank performance, knowing that security is imperative in the business environment. However, the worry and motivation for this study had found empirical evidence that security management impact bank performance in Nigerian DMBs. The study has also revealed that building perimeter fences, recruiting security experts, surveillance installation, and access control mechanisms were among strict dimensions for security management that have positive and significant relationships with DMBs performance in Nigeria.

RECOMMENDATION

Based on the findings, the following recommendation was made.

1. The DMBs should collaborate with the Nigeria Security Agency (NSA) through the assistance of the Central Bank of Nigeria (CBN) to provide modern security gadgets. Modern security gadgets like camera installation on roads leading to banking designated areas, security patrol, recording devices, etc. will help prevent bank robbery attacks.
2. The branch managers should inculcate the security strategies of staff rotation. This showed that no staff should be allowed to work in a particular department/unit or point for a certain period. This routine transfer will help to disorganize any spot of plan or complicacy of carrying out unethical acts. The staff should a regular basis engaged in training.
3. The human resources department should spell out strict measures for recruiting staff. Any newly employed should be properly checked. A background check of the personnel by extending it to the former place of work, institution graduated, friends, family, etc. The information in regards may determine the possible character of the personnel to conclude either to hire or not. Those newly employed coming from a former place of work should extend questions about why they wish to leave the former place of their work.

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Appendix

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NO ORIGIN
 /DEPENDENT bankingperformance
 /METHOD=ENTER buildingperimeterfence.
```

Regression

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	buildingperimeterfence[b]	.	Enter

a. Dependent Variable: bankingperformance

b. All requested variables were entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827[a]	.684	.683	1.06246

a. Predictors: (Constant), buildingperimeterfence

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	903.785	1	903.785	800.646	.000[b]
	Residual	417.664	370	1.129		
	Total	1321.449	371			

a. Dependent Variable: bankingperformance

b. Predictors: (Constant), buildingperimeterfence

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.831	.316		8.951	.000
	Buildingperimeterfence	.731	.026	.827	28.296	.000

a. Dependent Variable: bankingperformance

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NO ORIGIN
 /DEPENDENT bankingperformance
 /METHOD=ENTER recruitingsecurityexperts.
```

Regression

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	recruitingsecurity experts[b]	.	Enter

a. Dependent Variable: bankingperformance

b. All requested variables were entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845[a]	.715	.714	1.00941

a. Predictors: (Constant), recruitingsecurityexperts

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	944.455	1	944.455	926.934	.000[b]
	Residual	376.994	370	1.019		
	Total	1321.449	371			

a. Dependent Variable: bankingperformance

b. Predictors: (Constant), recruitingsecurityexperts

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.407	.308		7.820	.000
	Recruitingsecurityexperts	.795	.026	.845	30.446	.000

a. Dependent Variable: bankingperformance

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NO ORIGIN
 /DEPENDENT bankingperformance
 /METHOD=ENTER surveillanceinstallations.
```

Regression

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	survellanceinstallations[b]	.	Enter

a. Dependent Variable: bankingperformance

b. All requested variables were entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798[a]	.637	.636	1.13874

a. Predictors: (Constant), surveillanceinstallations

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	841.663	1	841.663	649.071	.000[b]
	Residual	479.786	370	1.297		
	Total	1321.449	371			

a. Dependent Variable: bankingperformance

b. Predictors: (Constant), survellanceinstallations

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.775	.353		7.861	.000
	Survellanceinstallations	.754	.030	.798	25.477	.000

a. Dependent Variable: bankingperformance

```
REGRESSION
 /MISSING LISTWISE
 /STATISTICS COEFF OUTS R ANOVA
 /CRITERIA=PIN(.05) POUT(.10)
 /NO ORIGIN
 /DEPENDENT bankingperformance
 /METHOD=ENTER accesscontrolsystem.
```

Regression

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	accesscontrol[b]	.	Enter

a. Dependent Variable: bankingperformance

b. All requested variables were entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827[a]	.684	.683	1.06246

a. Predictors: (Constant), accesscontrolsystem

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	903.785	1	903.785	800.646	.000[b]
	Residual	417.664	370	1.129		
	Total	1321.449	371			

a. Dependent Variable: bankingperformance

b. Predictors: (Constant), accesscontrolsystem

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.831	.316		8.951	.000
	Accesscontrolsystem	.731	.026	.827	28.296	.000

a. Dependent Variable: bankingperformance

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