



E-Administrative practices for financial technology: A guide to improving strategic performance for tourism companies

Dr. Sajjad Mohemmed Atiyah*
Faculty of Administration and Economics
University of Kufa, Iraq
E-mail: rescience3@gmail.com

Assist. Prof. Dr. Khalidiya Mostafa Atta Abd
Faculty of Administration and Economics
Iraqi University, Iraq

Assist. Prof. Dr. Sami Ahmed Abbas
Faculty of Administration and Economics
Iraqi University, Iraq

Corresponding author*

Abstract

In the electronic market, the traditional seller-buyer interaction is narrowed by the approach of space and time and the loss of importance of the physical distance between the place of production and the place of consumption. This circumstance is particularly relevant in the case of the tourism sector, which has been able to adopt and adapt information and communication technologies (ICT) to its processes with greater anticipation. Technological progress and the massive use of information and communication technologies have allowed the optimization of activities carried out by Iraqi companies, be they public, private or of any kind. This advance has increased the use of ICT, particularly in the provision of services, which are trying to solve many and varied problems. Each year researchers talk with tech leaders about the biggest problems they'll face in the near future, where organizations in the current era are facing major challenges due to technological progress and competition on the worldwide web . This requires the use of administrative policies with advanced financial technology to improve strategic performance and competition. This is the purpose of this research, which employed a set of policies and administrative practices using financial technology that have been proven through studies and researches on its effectiveness and how to employ this in improving strategic performance and competition. The research was conducted by sampling 319 respondents within the tourism industry through the use of a structured questionnaire. The results of each respondent's responses were measured using a Likert scale. The results were obtained from the PLS and the structural equation modelling method. The study concluded that these tools required a set of powers to attract financial technology that can contribute to improving strategic performance.

Keywords: E-Planning, E-Organizing, E-Execution, E-Controlling, Fintech, PLS.

Introduction

To begin with, performance in any organization has always been a key factor since it has been viewed as a measurement tool used to measure the viability and financial strengths of a company. To many, an organization that performs well is always headed in the right direction and it can



easily achieve its targets, goals or various objectives. Basically, an organization cannot perform without embracing various tools such as management practices and financial technology. According to Schuler et al, (2017), administrative practices are a combination of practices, which are perceived to be effective in carrying out specific tasks. McGill et al, (2012), on the other hand, pointed out that management practices which entail incorporating economical and institutional considerations are a tool used in making sure that all the necessary factors are brought on board to avoid unnecessary or non-point stumbling blocks which deter companies from performing. Financial technology is as important as any other performance-enhancing factor and it should not be overlooked at all.

There is an increasing interest to study administrative practices and financial technology from both the corporate world and academia, in the shadow of rapid growth of information and communication technologies of the 4IR (Narayanaswamy & Weaver, 2015). This is in addition to the digital divide of the web (Noruzi,2011), whose history spans a mere dozen years, and these aspects will surely figure amongst the most influential and important technologies of this new century (Noruzi, 2004).

Several studies have tried to study the effects of administrative practices on the performance of an organization but without linking them specifically with e-organizations (Dhubaibi & Abdullah, 2016). Administrative practices refer to innovations and working methods that leaders and managers use in trying to improve the effectiveness of the organization. Schemes of improving quality, staff training, empowering staff, and introducing different forms of new technology are the common practices that are used by the managers (Androwis et al., 2018).

There is a global disruption in the field of finance brought about by technological changes. Financial technology refers to innovations that compete for the traditional methods in finance so as to improve the delivery of financial services (Walker, 2017). Credit cards were the first financial technologies to be launched. After credit cards, mobile banking, use of smartphones in finance, cryptocurrency, e-wallets etc., have all have followed as the latest financial technologies and innovations. All of these lead to the term “Fintech”.

In addition to its objectives of generating value for investors, fintech pursues goals of social impact such as financial inclusion (Philippon, 2016). Contrary to what happens in the traditional financial sector, where institutions participate in different markets and with multiple services, fintech usually specializes in a single product, which explains a large number of initiatives that exist; They also use data as their main asset, so they design business models where information is the axis. Fintechs have a great capacity for scalability due to their good business potential. Currently, in other countries, fintechs exist that displace billions of dollars and maintain alliances with important credit institutions (Arner et al., 2015).

The Fintech covers a wide spectrum of operations with its products and services, as they have expanded to integrate any technological innovation and automation of the financial sector, including progress in education and investment advice, management of personal and business assets, loans, digital payments, transfers, and remittances, among others (Philippon, 2016). They can also be involved in the development and use of cryptocurrencies, as well as tokens, although not as a business model in themselves, but rather as somewhat of an enabler of others.

Based on the above, the objective of this study was to analyze the impact of adopting e-administrative practices and financial technology to improve strategic performance for Iraqi tourism companies.



Literature Review

E-Administrative practices

E-administrative practices involve using technologies and innovations by managers to improve the effectiveness of the organization. Shobaki et al., (2018), suggest that e-administration helps organizations to quickly adapt to technological changes and other changes in the business environment. E-administrative practices include e-planning, e-organizing, e-execution and e-controlling.

E-planning

E-planning is the use of computer-based technologies to assist in planning activities by enabling more accessibility of the information related to planning (Paulus, 2015). Organizations live in a dynamic world and planning has become complicated due to changes in the business environment and technology. Managers have to respond to these changes by devising new methods of planning. E-planning does not differ from traditional planning because each depends on setting goals and determining the means to achieve these goals. E-planning is a dynamic process in the direction of broad, flexible, short-term goals, and can be identified and continuously developed in contravention of traditional planning that sets goals for direct implementation (Saad, 2012). This is in addition to the adoption of electronic planning on digital information that provides continuous planning.

E-organizing

Organizing is one of the functions of the management that follow after planning. Organizing involves identifying human, financial, and other resources and combining them to achieve the goals of the organization (Noe et al., 2017). E-organizing involves the use of the internet to coordinate people and other resources. E-organizing enables the use of effective means of communication and responds faster to the changing business world. Moreover, e-organizing allows better interaction of members and can be used to reach a large number of people within a short time. For instance, managers can use an e-portal to organize individuals. The e-portal help in reaching a large number of people within a short period of time. Kelly et al., (2010), states that this can be simply the use of global (internet) and private (intranet) linkages in an organization. In essence, the e-organization aims at digitizing all the data and information and this will reduce the management and distribution costs, hence boosting the performance of a firm.

E-execution

Like the other dimensions, e-execution is also as important as the other dimensions. Figueroa and Éric (2011), in their research study titled “Semantics for execution”, define e-execution as an administrative tool which looks to help an organization in achieving its set goal and objectives by making it easy to identify unified objectives of a firm. Achieving the firm’s objectives is among the first signs of great performance and high returns (Bulej et al., 2012). It is believed that e-execution not only helps an organization to achieve its goals but also helps them achieve these in a fixed in time and this usually translates into enduring success to meet budgets and deadlines which boost an organization’s performance. E-execution always guarantees effective communication, and also implementation of strategic plans, not to mention leading the team to make their best efforts as well.

E-controlling

E-controlling is another vital dimension that should not be overlooked. Taking an in-depth insight on this, Robbins (2013) studied e-controlling, and he points out clearly that e-controlling is the act of evaluating accomplishments against the set standards by means of technology and the



organization can correct the deviations if any, in a bid to achieve the set objectives. Ford (2016), points out that e-controlling is mainly the measurement and correction of various performance activities. E-controlling entails verifying whether everything is done in fact conforms with the plans adopted. E- controlling thus ensures that a firm's resources are fully utilized, and this will therefore likely impact positively on the organization's performances.

Strategic Performance

Strategic Performance is a comprehensive approach to helping businesses achieve their goals. Once you determine where you are headed and what you are trying to accomplish as a business, strategic performance management services can help get everyone in the organization lined up in support of the identified objectives (Redding & Layland, 2017). It is measures such as these that help assess the organization's ability to link its present to its future, and its responsiveness to material and human resources and to make it capable of achieving its objectives (Bryson, 2018). Strategic performance in an organization is dependant on several factors. Some of those factors include the number of sales of the organization, financial performance, costs incurred in the execution of duties, and managerial effectiveness. According to Amanchukwu et al.,(2015), managerial effectiveness is affected by communication (Mackenzie & Lowit, 2007). E-Administrative aspects help improve the strategic performance of an organization by using the best forms of communication such as the internet. E-Administrative practices reduce the expenses of an organization reducing human labor needs and costs. According to Agbeja et al., (2015), sales determine the performance of an organization. High sales lead to high profit and thus, better performance of a company.

Financial technology

Financial technology also known as fintech, it is an emerging industry which utilizes the use of technology in improving finance activities. Chishti et al., (2016), assert that It is the combination of the two terms of financial technology that describe the new financial services sector in the 21st century. Initially, the term applied to technology applied to the final stage of recognized consumer and commercial financial institutions. Since the end of the first decade of the twenty-first century, the term has expanded to include any technological innovations in the financial sector, including innovations in financial literacy and education, retail banking, investment and such like.

The term financial technology can be applied to any updates on how people do business from money creation to even double entry (Arner et al., 2015). However, since the Internet revolution and the mobile Internet revolution, financial technology has grown exponentially. Currently, financial technology (which refers primarily to computer technology that applies to back offices of banks and trading companies) describes a wide range of technological interventions in personal finance and commercial activities (Philippon, 2016).

The leading financial uses in organizations are mobile payments, mobile banking, and cryptocurrency. Financial technology is used to develop and improve some services. They also help in gaining a strategic competitive advantage. The key areas where financial technology is used are insurance, risk management, banking, and trading on capital markets. Robo-advisers are automated advisers that give online financial advice with minimal interruption of people (Sironi, 2016). Trading on capital markets is facilitated by e-trading platforms that allow investors to track trading behavior.

Many e-organizations use one or more financial technologies to facilitate their service delivery. E-commerce cannot be carried without using one of the financial technology money transfer methods such as mobile money transfer (Muthukannan et al., 2017). Modern business



innovations are facilitated by financial technology. E-organizations complete most or all of their duties through financial technology.

Generally, fintech base their operation on technology; the services provided by these companies are delivered through digital channels such as mobile applications and internet browsers (MobApp, Web App and Web browser) (Lee, 2017), as well as through the following enabling technologies:

- Internet of Things (IoT)
- Automation and robotization (RPA and RoboAdvisor)
- Consumption of computer services in cloud architectures (cloud services)
- APIs and information exchange interfaces (open banking)
- Quantum computing and virtual reality Augmented
- Data & Analytics
- Cyber security
- Advanced biometrics

Material and Methods

Sampling

In order to verify the hypotheses in the study and in order to achieve the objectives, we conducted a survey of a representative sample of Iraqi users of social media concerning the tourism sector. We believe that the nature of this sector and its competitive environment would skew our analysis. Our goal was to justify the mediating role of financial technology in the relationship between e-administrative practices and strategic performance. The survey was carried out between January and March 2019. We started by making appointments with the users and acted according to global ethics practices. We contacted 500 international tourists and we collected 319 responses. A total of 89 users refused to answer at all, without giving any reason, while the refusal of others was justified by their lack of available time. For our research, we used a random sampling method. This method consisted of choosing the most accessible and the most available individuals on a convenience sample basis.

Scales of measurement

The survey was conducted on the basis of a questionnaire. A pre-test was done with the closest profession. Each expert was asked to provide remarks on the comprehension of the items and the relevance in the choice of these items. The items used were developed from the literature on e-administrative practices (EA) with dimensions (E-Planning (EP), E-Organizing (EO), E-Execution (EE), E-Controlling (EC), financial technology (FT), strategic performance (SP) and these were dispersed in the questionnaire, which can be represented by the model in Figure 1.

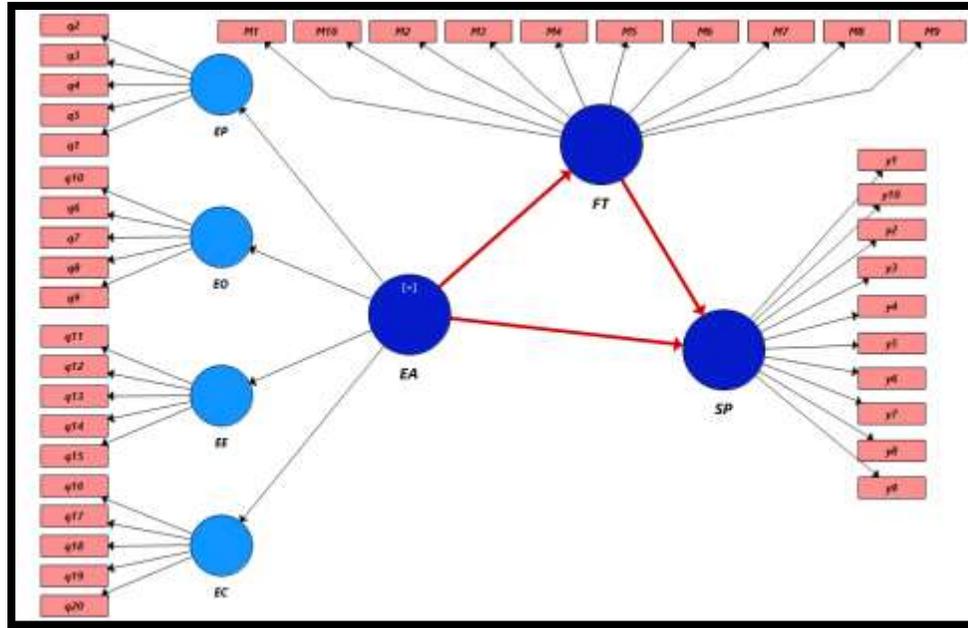


Figure 1: Research Model

Validity Test

We conducted a confirmatory analysis of testing our overall theoretical model using Smart-PLS software and validating the hypotheses of our research (Temme et al., 2010). Through the parameters estimated under PLS "Partial Least Squares", for the links between the measurement indicators and the constructs and the links between the different constructs simultaneously, our model was analyzed and interpreted through two stages: the distribution of the reliability and the validity of the measurement model first, followed by the distribution of the structural model. The follow-up of this sequence reassured the researchers on the availability of reliable measurement indicators and on the validity of the constructs before the passage to the conclusions on the nature of the relations between the constructs (Dijkstra & Henseler, 2015).

Before testing our hypotheses, we examined, on the one hand, the links between the measurement indicators and the constructs and, on the other hand, the links between the different constructs. The monitoring of this sequence served to reassure us of the reliability and validity of the constructs before passing any conclusions.

Using the Partial Least Squares (PLS) method, referred to as the "least squares" method (Qu et al., 2016), the reliability of the items was examined by the "loadings" (or a simple correlation) of the measures indicators while respecting their theoretical constructs. Referring to Henseler (2015), "standardized loadings must be greater than 0.50", i.e., there is a little more variance shared between the construct and its items than between the variance of errors (Dijkstra & Henseler, 2015). Cronbach's Alpha had to be greater than 0.70.

For all the constructs, all the items had a loadings threshold of more than 0.50. In addition, the unidimensionality and reliability of each construct were validated by respectively, a high level of commonality estimates (exceeds 0.700) and by a high Cronbach's alpha. Initially, we obtained a Cronbach alpha greater than 0.7, which may result in redundancy between items (Trivellas & Santouridis, 2016). In accordance with the recommendations of Navarro, et al. (2016), we



proceeded to the elimination of a single item of each variable, while making sure to have a satisfactory alpha. in the end, the reliability of our constructs is demonstrated. Table 1 explains this.

Constructed	Items	Loading	Cronbach's Alpha
EA	q1 <- EP	0.767	0.812
	q2 <- EP	0.773	
	q3 <- EP	0.799	
	q4 <- EP	0.688	
	q5 <- EP	0.748	
	0.838	q6 <- EO	0.841
		q7 <- EO	0.77
		q8 <- EO	0.847
		q9 <- EO	0.684
		q10 <- EO	0.745
		q11 <- EE	0.757
	q12 <- EE	0.795	
	q13 <- EE	0.764	
	q14 <- EE	0.733	
	q15 <- EE	0.741	
	0.843	q16 <- EC	0.79
		q17 <- EC	0.781
		q18 <- EC	0.811
		q19 <- EC	0.814
		q20 <- EC	0.714
FT	M1 <- FT	0.591	0.867
	M2 <- FT	0.712	
	M3 <- FT	0.698	
	M4 <- FT	0.747	
	M5 <- FT	0.671	
	M6 <- FT	0.604	
	M7 <- FT	0.682	
	M8 <- FT	0.693	
	M9 <- FT	0.629	
	M10 <- FT	0.714	
SP	y1 <- SP	0.591	0.87
	y2 <- SP	0.733	
	y3 <- SP	0.69	
	y4 <- SP	0.754	
	y5 <- SP	0.679	
	y6 <- SP	0.572	



	y7 <- SP	0.755	
	y8 <- SP	0.708	
	y9 <- SP	0.647	
	y10 <- SP	0.654	

Table 1: Loading & reliability of the data

As suggested by Chin (1998), the convergent validity was evaluated by the mean-variance extracted or Average Variance Extracted (AVE). As shown in Table 2, all the AVE measures exceed the threshold of 0.40, suggesting that the convergent validity of each factor used in this model is acceptable. The constructs share more variance with their respective indicators than with their measurement errors.

Convergent validity was also verified with the composite reliability index (Fornell & Larcker 1981). Nunnally (1978) considered the 0.70 thresholds as a record for composite reliability applied in earlier research stages (Smith et al., 2012). All constructs had composite reliability values greater than 0.70.

Constructed	AVE	Composite Reliability
EP	0.571	0.869
EO	0.608	0.885
EE	0.575	0.871
EC	0.613	0.888
FT	0.457	0.893
SP	0.464	0.896

Table 2: Reliability Composite of Constructs

Results

All the hypotheses of our research have been tested by a model with structural equations. The significance of the structural links (i.e. links between the latent variables) of the model, as well as the level of these links, correspond to the hypotheses of our research. The test of our conceptual model was done using Smart-PLS software. The PLS method of analysis has been widely used in recent times (Linan, 2008). The global adjustment indices, as well as the significance of the structural links that connect the constructs, will make it possible to either validate the hypotheses or not. To test our hypotheses, we examined the direction, value, and level of significance of the causal factors calculated by the PLS method. The values of the regression were presented by the values of the table of the "Path coefficient". The validation of the results was also passed by the significance of the regression coefficients using the T- statistic. According to Urbach and Ahlemann (2010), T- statistic values make it possible to test the meaning of causal relationships. In the PLS approach, they are calculated according to the Bootstrap procedure. Examination of the results obtained makes it possible to conclude that all the regressions are significant at the 5% threshold because the T-statistic values exceed 1.96. Table 3 below summarizes the regression coefficients between the latent variables on the basis of the original sample and using the bootstrap technique. To simplify the interpretation of the results, we treated each hypothesis of the model separately depending on the structural model in figure 2.



Constructed	Original Sample	T Statistics	P
EA -> SP	0.056	2.411	0.016
EA -> FT	0.475	7.794	0.000
FT -> SP	0.936	54.243	0.000
EA -> FT -> SP	0.445	7.374	0.000

Table 3: Hypothesis test results

At first, and in accordance with our assumptions, we examined the relationship between EA and SP. The analysis of the results showed us that there is a positive and significant relationship between EA and SP ($B = 0.056$, $t = 2.411$, $p < 0.05$). This result confirms what we found in the literature postulating that EA is a strong means that organizations can use to improve strategic performance. In a second step, we examined the effect of EA on FT, it seems there is a positive effect of EA on FT ($B = 0.475$, $t = 7.794$, $p < 0.01$). The analysis of the results showed that there is a positive and significant relationship between FT and SP ($B = 0.936$, $t = 54.243$, $p < 0.05$). on the other hand the mediation effect of FT between EA on SP ($B = 0.445$, $t = 7.374$, $p < 0.05$).

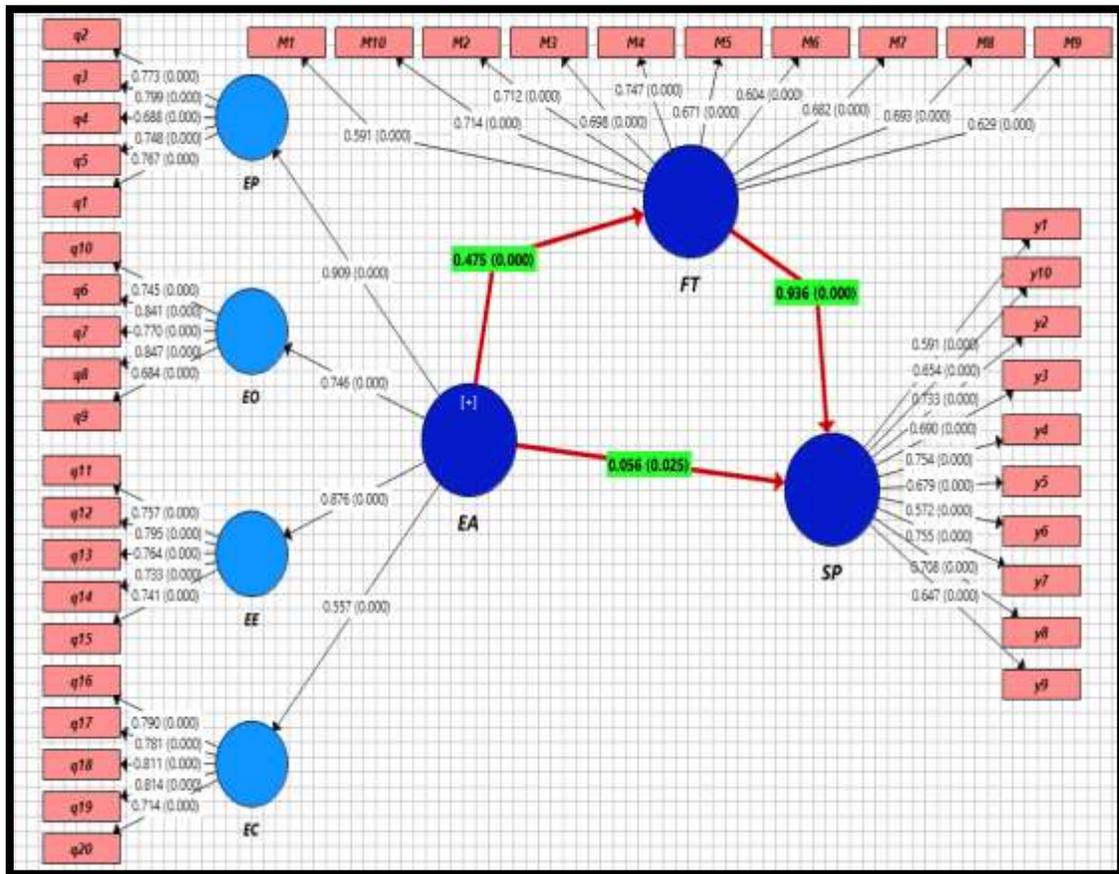


Figure 2: Structural model of variables

Discussion

This study aimed to identify the impact of adopting e-administrative practices and financial technology to improve strategic performance for Iraqi tourism companies. The study concluded



that there is a positive effect of employing financial technology in electronic management and improving strategic performance. The results show that the indirect impact of the adoption of financial technology has a positive effect on improving the impact of e-administration on strategic performance.

Financial technology simply provides financial services by making use of both modern technology and software. The financial technology includes but is not limited to: Personal capital, Kabbage and Wealthfront. Kostopoulos et al., (2011), put it clearly that many performing firms have embraced the use of the two tools. In 2013 for example, results had it that approximately 90% of all firms who have engaged the management practices tools and the financial technology had a consistent performance record and this clearly shows why companies should employ the two tools. The two tools have a positive impact on an organization as per an absorptive and performance study. Moreover, administrative practices have many advantages. One is that administrative practices improve understanding. This means that from the knowledge of principles and management practices, managers will learn how to manage their organizations which will serve to boost their performance.

Secondly, administrative practices give the direction of training effective managers. Green et al., (2012), in their research stated that the administrative practices help managers to decide what should be done in order to accomplish their specific tasks. This, therefore, will make managers more efficient and hence help the firms to perform well. Thirdly, the administrative practices act as the role of managers. Baird et al, (2011), argues in his study that, administrative practices are the only tools that make managers look real. This is true because managers often refer to the administrative practices to make sure that they are on the right track in terms of the decisions they make on a daily basis. Finally, they act as a guide for further research. They give or indicate the line in which research should be undertaken. Furthermore, it helps managers in making critical decisions.

On the issue of financial technology, it also has a lot of advantages which boosts the organization's performance. Firstly, it initiates efficiency. Having initiated efficiency, firms will be updated on the many financial services and this will better the firm's performance. Secondly, Financial technology also known as fintech, enables firms to grow faster in all dimensions *inter alia* from revenue to units of labor that it employs, and this improves the firm's performance. Lastly, fintech creates a better experience for customers. This act is a crucial factor in management as it enables firms to achieve brand loyalty which will improve their revenues, hence improving the firm's performance and sustainability. According to (Nam et al 2011), brand loyalty improves a firm's revenue since they will always have a constant demand for their goods or services. This, therefore, will have a positive advantage on the performance of a firm.

Fintech increases business efficiency and this goes to shows that it is an important aspect as far as firm performance is concerned, Since a unit change in financial technology leads to a unit change in the firm's performance. In a nutshell, the firm should move more into automation of its financial activities in order to have a competitive edge in the challenging global market.

Conclusion

Basing on the above illustrations, it is clear that administrative practices as well financial technology are vital tools to be used in a bid to bolster performance in an organization. E-administrative practices affect the performance of an organization in several ways. The results show that e-administrative practices bring efficiency in the organization. They thus improve performance. Both e-administrative and financial technology reduce the cost incurred by the



organization and improve financial performance. They help the organization to be more effective and ultimately improve its strategic performance.

References

- Agbeja, O., Adelokun, O.J. & Akinyemi, D. (2015). Analysis of the Effect of Advertising on Sales and Profitability of Company. *International Journal of Novel Research in Marketing Management and Economics*, 2(3), 81-90.
- Al Shobaki, M.J., Abu-Naser, S.S., Amuna, Y.M.A. & El Talla, S.A. (2018). Support Extent Provided by Universities Senior Management in Assisting the Transition to e-Management.
- Al-Dhubaibi, S. & Abdullah, A. (2016). The effects of management accounting practices on firm performance: antecedent factors and the role of managerial functions/Ahmed Abdullah Saad Al-Dhubaibi (Doctoral dissertation, Universiti Teknologi MARA).
- Amanchukwu, R.N., Stanley, G.J. & Ololube, N.P. (2015). A review of leadership theories, principles and styles and their relevance to educational management. *Management*, 5(1), 6-14.
- Androwis, N., Sweis, R.J., Tarhini, A., Moarefi, A. & Hosseini Amiri, M. (2018). Total quality management practices and organizational performance in the construction chemicals companies in Jordan. *Benchmarking: An International Journal*, 25(8), 3180-3205.
- Arner, D.W., Barberis, J. & Buckley, R.P. (2015). The evolution of Fintech: A new post-crisis paradigm. *Georgetown Journal of International Law* ., 47,1271.
- Baird, K., Jia Hu, K. & Reeve, R. (2011). The relationships between organizational culture, total quality management practices and operational performance. *International Journal of Operations & Production Management*, 31(7),789-814.
- Bryson, J.M. (2018). Strategic planning for public and nonprofit organizations: A guide to strengthening and sustaining organizational achievement. John Wiley & Sons.
- Bulej, L., Bures, T., Horky, V., Keznikl, J. & Tuma, P. (2012). July. Performance awareness in component systems: Vision paper. In 2012 IEEE 36th Annual Computer Software and Applications Conference Workshops (pp. 514-519). IEEE.
- Chin, W.W.(1998). The partial least squares approach to structural equation modeling. *Modern methods for business research*, 295(2), 295-336.
- Chishti, S. & Barberis, J.(2016). The FinTech book: the financial technology handbook for investors, entrepreneurs and visionaries. John Wiley & Sons.
- Dijkstra, T.K. & Henseler, J. (2015). Consistent and asymptotically normal PLS estimators for linear structural equations. *Computational statistics & data analysis*, 81, 10-23.
- Figuroa, I. & Tanter, É. (2011). March. A semantics for execution levels with exceptions. In Proceedings of the 10th international workshop on Foundations of aspect-oriented languages (pp. 7-11). ACM.



- Fornell, C. & Larcker, D.F. (1981). Structural equation models with unobservable variables and measurement error: Algebra and statistics.
- Green Jr, K.W., Zelbst, P.J., Meacham, J. & Bhadauria, V.S., 2012. Green supply chain management practices: impact on performance. *Supply Chain Management: An International Journal*, 17(3), 290-305.
- Henseler, J., Ringle, C.M. & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115-135.
- Kelly, J.F. & White, W.L. eds. (2010). *Addiction recovery management: Theory, research and practice*. Springer Science & Business Media.
- Kostopoulos, K., Papalexandris, A., Papachroni, M. & Ioannou, G. (2011). Absorptive capacity, innovation, and financial performance. *Journal of Business Research*, 64(12), 1335-1343.
- Lee, S. (2017). Evaluation of Mobile Application in User's Perspective: Case of P2P Lending Apps in FinTech Industry. *TIIIS*, 11(2), 1105-1117.
- Linan, F., 2008. Skill and value perceptions: how do they affect entrepreneurial intentions?. *International Entrepreneurship and Management Journal*, 4(3), pp.257-272.
- Lyberg, L., Biemer, P., Collins, M., De Leeuw, E.D., Dippo, C., Schwarz, N. & Trewin, D. eds. (1997). *Survey measurement and process quality*, New York: Wiley.
- Mackenzie, C. & Lowit, A. (2007). Behavioural intervention effects in dysarthria following stroke: communication effectiveness, intelligibility and dysarthria impact. *International journal of language & communication disorders*, 42(2), 131-153.
- McGill, M.E., Slocum Jr, J.W. & Lei, D. (1992). Management practices in learning organizations. *Organizational dynamics*, 21(1), 5-17.
- Muthukannan, P., Tan, B., Tan, F.T.C. & Leong, C. (2017). The concentric development of the financial technology (Fintech) ecosystem in Indonesia. *ICIS*.
- Nam, J., Ekinici, Y. and Whyatt, G. (2011). Brand equity, brand loyalty and consumer satisfaction. *Annals of Tourism Research*, 38(3), 1009-1030.
- Narayanaswamy, R. & Weaver, K.D. (2015). The impact of information and communication technologies on book challenge trends in the United States: An analysis. *Webology*, 12(2).
- Navarro, S., Llinares, C. & Garzon, D. (2016). Exploring the relationship between co-creation and satisfaction using QCA. *Journal of Business Research*, 69(4), 1336-1339.
- Noe, R.A., Hollenbeck, J.R., Gerhart, B. & Wright, P.M.(2017). *Human resource management: Gaining a competitive advantage*. New York, NY: McGraw-Hill Education.



- Noruzi, A. (2004). Application of Ranganathan's Laws to the Web. Available online at <http://www.webology.org/2004/v1n2/a8.html> ...
- Noruzi, A. (2011). Web presence of European and middle-eastern countries: A digital divide. In *Globalization and the Digital Divide* by Kirk St Amant (Editor), Bolanle Olaniran (Editor), pp.146-60.
- Paulus, P.B. (2015). Electronic brainstorming research and its implications for e-planning. *International Journal of E-Planning Research (IJEPR)*, 4(1), 42-53.
- Philippon, T.(2016). The fintech opportunity (No. w22476). National Bureau of Economic Research.
- Qu, T., Lei, S.P., Wang, Z.Z., Nie, D.X., Chen, X. & Huang, G.Q. (2016). IoT-based real-time production logistics synchronization system under smart cloud manufacturing. *The International Journal of Advanced Manufacturing Technology*, 84(1-4), 147-164.
- Redding, S. & Layland, A. (2017). Strategic Performance for Your Branch: Organizing People and Their Work in an LEA or SEA Division or Strand. Building State Capacity and Productivity Center.
- Robbins, S.P., DeCenzo, D.A. & Wolter, R.M. (2013). *Supervision today!*. Pearson Education.
- Saad-Sulonen, J. (2012). The role of the creation and sharing of digital media content in participatory e-planning. *International Journal of E-Planning Research (IJEPR)*, 1(2), 1-22.
- Schuler, R.S. & Jackson, S.E. (1987). Organizational strategy and organization level as determinants of human resource management practices. *Human resource planning*, 10(3).
- Sironi, P.(2016). *FinTech innovation: from robo-advisors to goal based investing and gamification*. John Wiley & Sons.
- Smith, J.S., Karwan, K.R. & Markland, R.E. (2012). An empirical investigation of the effectiveness of an integrated service recovery system. *Operations Management Research*, 5(1-2), 25-36.
- Temme, D., Kreis, H. & Hildebrandt, L. (2010). A comparison of current PLS path modeling software: Features, ease-of-use, and performance. In *Handbook of partial least squares* (pp. 737-756). Springer, Berlin, Heidelberg.
- Trivellas, P. & Santouridis, I.(2016). Job satisfaction as a mediator of the relationship between service quality and organisational commitment in higher education. An empirical study of faculty and administration staff. *Total Quality Management & Business Excellence*, 27(1-2), pp.169-183.
- Urbach, N. & Ahlemann, F. (2010). Structural equation modeling in information systems research using partial least squares. *Journal of Information technology theory and application*, 11(2), 5-40.
- Walker, G. (2017). Financial Technology Law-A New Beginning and a New Future. *The International Lawyer*, 50(1).