International Journal of Research in Management
www.managementpaper.net
Online ISSN: 2664-8806; Print ISSN: 2664-8792
Received: 07-11-2018; Accepted: 09-12-2018; Published: 09-01-2019
Volume 1; Issue 1; 2019; Page No. 22-27

# Business ethics and performance of selected banks in Benue state, Nigeria

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**DOI:** https://doi.org/10.33545/26648792.2019.v1.i1a.6

**Abstract**
The study examined the effect of business ethics on performance of selected banks in Benue State, Nigeria. Guided by two specific objectives: to ascertain the effect of descriptive and normative ethics on performance of selected banks. The population of the study consists of all 1576 employees of the selected banks. The sample size of the study was 324 employees. This was determined using Taro Yamane (1964) formula for a finite population. The study used questionnaire as its major instrument of data collection to achieve same. The instrument of data collection was subjected to face and content validity. Cronbach alpha method was used to establish the internal consistency of the questionnaire items which yielded a reliability coefficient of 0.80. Descriptive statistics of mean (real limits of numbers) and standard deviation was used to analyze the data collected; while chi-square statistics was used to test the null hypotheses at 0.05 level of significance. It was revealed that descriptive ethics to a very high extent affect performance and normative ethics to a high extent affect performance of the selected banks. It was therefore, recommended that, selected banks in Benue State should build a strong descriptive ethics that would help to pattern their growth and reinforce the pillars of its perpetual existence and normative ethics of the selected banks should be strengthening to promote organizational commitment, employee job satisfaction which in turn would leads to organizational performance.

**Keywords:** business, descriptive, ethics, institutions, normative, performance

## Introduction

In the business world today, every organization is working tirelessly towards been efficient and effective in production of goods and services that satisfy customer's in order to maximize profit. As a result of that, many organizations such as banking institutions established ethics that guide their mode of operations. Ethics consists of certain rules and standards of conduct recognized as binding in a professional bodies, associations or organizations (Obeng, 1990) [17]. Every day, newspaper reports incidents of social irresponsibility and unethical behaviour in our society. Ethical behaviour has occurred in occurred in business just as they have in politics, family, health care, sports, religion and philanthropic. It is just as important for employees as for managers, thus, it is important to realize that unethical conduct of a single employee can put an entire business at risk and lead to business failure especially in the present. Ethical issues are principles that serve as guidelines for both individuals and organizations that will enhance their performance. Banking institutions have certain ethics of conduct that guides them in performing their activities in the society. Business ethics refers to the standards business organizations observe in their dealings over and above compliance with the law. It covers issues such as fair dealings with the customers, labour force, suppliers and competitors. Osman (2013) [20] opines that business ethics is the application of moral philosophies to issues in business that describe morally good behaviour for managers and corporation as a whole. In a more understandable manner, Mulki *et al* (2006) [12] assert that business ethics deal with how organization conducts its business and the behaviour of its employees in performing their day to day duties. Osifo (2012) [19] opined that, code of ethics is important because it provides visible guidelines and a point of focus for everyone in the organization. In this sense, business ethics is not only an attempt to set a standard by which all the employees of a firm can know what is expected, but it also an attempt to encourage employees, managers, and board members to think about and make decisions through the prism of a shared set of values (Sullivan & Shkolnikov 2006) [23].

In Nigeria, the banking institutions are the hub of productive activity, as it performs the vital roles of financial intermediation and effecting good payments system, as well as assisting in monetary policy implementation. Ofanson *et al.* (2010) [18] posit that the process of financial intermediation involves the mobilization and allocation of financial resources, through the financial (money and capital) markets by financial institutions (banks and non-banks) and by the use of financial instruments (savings, securities and loans). In performing their duties, banking institutions are supposed to uphold their core values at all times and operate ethically. The idea behind ethical operation is that it makes them win the confidence and support of the public; attract and retain good employees and provide customers satisfaction that will maximize their performance. In the performance of these functions to their customers and suppliers, certain ethical issues are raised. The determination of right and wrong, positive or negative behaviour, based on the individual or organizational involvement in the satisfaction of the customers, suppliers and society in general is always questioned. The levels of unethical conduct in most banking institutions in Nigeria have stink to high heavens (Aluko, 1998) [1]. Research evidence shows that almost all business organizations are vulnerable to a display of unethical behaviours by their employees (Hitt, Ireland & Hoskisson, 2001) [5]. Dishonesty, lack of trust, disrespect, fraud and unfairness is becoming the other of the day. These prevalent unethical behaviour among the banking institutions in Nigeria have led to lack of trust on them by the public they serve. In view of that, the paper examines the effect of business ethics on performance of banking institutions in Benue State, Nigeria. The specific objectives of the study are therefore, to: ascertain the effect of descriptive and normative business ethics on performance of selected banks in Benue State. In line with the specific objectives, two null hypotheses were formulated to guide the study viz: Descriptive and normative ethics has no significant effect on performance of selected banks in Benue State.

**Conceptual clarification**

Major concepts of the study are hereunder defined and explained.

**Business Ethics**

Business ethics is a form of applied ethics that examines ethical principles and moral or ethical problems that arise in a business environment. Applied ethics is a field of ethics that deals with ethical questions in many fields such as technical, legal, business, and medical ethics.

Business ethics is concerned with exploring the moral principles by which we can evaluate business organizations in relation to their impact on people and the environment (Newell 2012) [15]. Business ethics can be described as a systematic study of moral (ethical) matters pertaining to business, industry or related activities, institutions or practices and beliefs (Donaldson, 1989) [3]. In defining business ethics Nash (1990) [16] observed that the moral standards of business are not different to that of an individual. It is the study of how personal moral norms apply to the activities and goals of commercial enterprise. Business ethics set standards for conduct perceived to be right and moral by individuals within an enterprise, taking into account the welfare of those affected by business decisions and behaviors (Boatright, 1998) [2]. Murthy (2007) [13] observed that business ethics is moral principles that define right and wrong behavior in the world of business. What constitutes right and wrong behavior in business is determined by the public interest groups, and business organizations, as well as an individual's personal morals and values'. Therefore, business ethics is the study of moral standards and how they apply to the systems and organizations through which modern societies produce and distribute goods and services, and to the people who work in these organizations. When business people speak of business ethics it implies one of the three things; avoid breaking criminal laws, avoid action that may result in civil law suits against the company and avoid actions that are bad for the company image. Businesses are simply concerned with these three things which involves money and company image. It basically focuses on the following areas; Social responsibility in the management of business, corporate governance, corporate compliance, public sector governance, ethics and employees, corporate social responsibility, work ethics and traditional legal reasoning and business rationality.

**Dimensions of Business Ethics**

Idumange (2014) [6] identified two dimensions of Business ethics: namely normative and descriptive.

**Normative Ethics**

Business ethics is normative, which means it concerns how people *ought* to act. At the normative level Business ethics attempts to underscore business behavior, range and quality of business ethical issues reflects the interaction of profit maximizing. It focuses more on how people ought to behave. It is an argumentative discipline aimed at sorting out what behaviours (or rules for behaviour) would be best.

In the Nigerian Banking institutions, the normative ethical behavours includes;

1. Integrity: sticking to the principles of integrity in all their dealing with customers and clients in order to maximize profits.
2. Neutrality: departing from the basic principle of respect towards human underlies the success, do not ever discriminate among their employees and customers, refrain from biased behaviour.
3. Transparent: keep their customers chearly, understandable and frankly informed about their right and obligations and benefits and risks regarding the products and service offered to them and before giving any product and service or advice, efficiently assess their customers and financial capacity, status and needs of their customers and offer their products and services accordingly.

**Descriptive Ethics**

Is the study of how people do behave, and how they think they should behave. Descriptive ethics describes existing morality, including customs, habits, opinions about goods and evil, responsible behaviour and acceptable and unacceptable action. It reflects the philosophy of business which determines the fundamental purpose of a business. Descriptive ethics in the banking industry include; fight against laundering of proceeds of crime and combat against financing of terrorism, interbank relations, and relations of banks with their customers, general qualifications of employees, working hours among others.

**Performance**

Performance refers to ability of an enterprise to achieve such objectives as high profit, quality product, large market share, good financial results, and survival at pre-determined time using relevant strategy for action (Koontz & Donnell, 2016) [9]. According to Ittner and Larcker (2012) [7] performance is a broader concept whose indicators include productivity, quality, consistency, efficiency as well as relative measures such as management development and leadership training for building necessary skills and attitudes among the workers. Organizational performance can also be conceptualized in terms of net income, revenue, number of employees, physical expansion, increased market share and financial sustainability (Kotter, 2012) [10]. Organizational performance covers financial performance which includes profits, return on assets, return on investment, sales volumes, market share and shareholder return.

### Measures of Performance
There are various measures of performance in banking institutions which consists of financial and non-financial (Gilbert & Wheelock, 2009) [4].

### Financial performance
Profitability measures the extent to which a business generates a profit from the factors of production: labor, management and capital. Profitability analysis focuses on the relationship between revenues and expenses and on the level of profits relative to the size of investment in the business (Gilbert & Wheelock, 2009) [4]. Four useful measures of organizational profitability are the rate of return on firm assets (ROA), the rate of return on firm equity (ROE), operating profit margin and net firm income. The ROA measures the return to all firm assets and is often used as an overall index of profitability, and the higher the value, the more profitable the firm business. The ROE measures the rate of return on the owner's equity employed in the firm business. It is useful to consider the ROE in relation to ROA to determine if the firm is making a profitable return on their borrowed money. The operating profit margin measures the returns to capital per dollar of gross firm revenue. Recall, the two ways a firm has of increasing profits is by increasing the profit per unit produced or by increasing the volume of production while maintaining the per unit profit.

Liquidity is the ability of a firm to meet all obligations without endangering its financial conditions (Gilbert & Wheelock, 2009) [4]. The liquidity indicators are investment ratio, quick ratio, capital ratio, net credit facilities/ total assets and liquid assets ratio.

### *Non-financial performance*
Besides financial indicators as a measures of performance of banking institutions, others measures include job satisfaction, organizational commitment (Mowday, *et al.* 2014) [14].

**Job satisfaction**: Job satisfaction is defined as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences (Rich, 2010) [22]. Similarly, Robbins (2013) [21] defines job satisfaction as a general attitude toward one's job; the amount of rewards received should at least be equal to the expected. Job satisfaction represents an attitude rather than behavior, thus it has important implications on employees' physical and mental health that can affect organizational performance.

**Organizational commitment:** Organizational commitment is a state in which an employee identifies with a particular organization and its goals and wishes to maintain membership in the organization. Organizational commitment refers to the willingness to exert effort in order to accomplish the organizational goals and values and a desire to maintain membership in that organization (Robbins, 2013) [21].

### Theoretical framework
This paper employed the human rights approach to ethics which was popularized by Lewin (1950) [1] to explain how business ethics affects performance of the selected banks in Benue State. The human rights approach to ethics holds that human beings have certain moral entitlements that should be respected in all decisions. These entitlements guarantee an individual's most fundamental personal rights (life, freedom, health, privacy and property). A right means that a person or group is entitled to something or is entitled to be treated in certain way. The most basic human rights are those claims or entitlements that enable a person or group to survive, make free choices and realize his or her potentials as a human being. This is to say that denying other persons or group their rights or failing to protect their rights or using people for your own purpose is considered to be unethical. Respecting others, even those we disagree with or dislike, provided others do the same to us, is the essence of human right (treating people as valuable ends simply because they are human beings). The paper will benefit more from a robust discussion of the adopted theory.

### Methodology
The study adopted survey research design. The population of the study was 1576 employees which consist of top level managers, middle level managers and operational staff from four (4) selected banks in Benue State. The sample size of the study was 324 employees. This was determined using Taro Yamane (1964) formula for a finite population. Multistage sampling technique was used for sample selection. This was because samples were selected in stages using a combination of different techniques. In the first stage, purposive sampling technique was used in selecting four banks out of the fourteen banks in Benue state. This selection of four banks was premise on the reason that they are the banks with the highest number of employees who have served for at least an unbroken period of five years, hence have experienced business ethics which could have exerted effect on their overall job performance. At the second stage, proportionate stratified sampling procedure was employed to select respondents such that each of the four banks formed a stratum. Finally, simple random sampling (balloting) was done in order to select respondents from each strata based on their proportion in the parent population. The instrument used for data collection was a structured questionnaire titled: Effect of Business Ethics on Performance (EBEPQ) developed by the researchers from the literature reviewed. The response for each item in the questionnaire were based on a 4-point rating scale of very high extent, high extent, low extent and very low extent with a corresponding nominal value of 4,3,2 and 1 respectively. The instrument was subjected to face and content validity by 3 validates. Cronbach Alpha method was used to establish the internal consistency of the ICMPQ items which yielded a reliability coefficient of 0.80 indicating that the instrument is highly internally consistency hence reliable for the study. A total of three hundred and twenty four questionnaire were administered and were all retrieved from the respondents and used for data analysis. Data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics of mean (real limits of numbers) and standard deviation was used to answer the research questions, while chi-square statistics was used to test the null hypotheses at 0.05 level of significance. In answering the research questions, the real limits of numbers was used for decision making as follows; 3.50 – 4.00 = very high extent; 2.50 – 3.49 = high extent; 1.50 – 2.49 = low extent; 1.00

- 1.49 = very low extent. The decision rule for rejection of hypotheses was based on the Chi-square calculated value (□2α) and the critical value. A hypothesis of no significant effect was rejected for any cluster of items whose □2α is greater than the critical value at 0.05 and with the specified degree of freedom, while it was not rejected for any cluster of items whose □2α is less than the critical value at 0.05 and with the specified degree of freedom.

**Analysis of Data**

The data obtained during the field survey of selected banks in Benue State is presented and analyzed in this part of the paper using descriptive statistics of mean (real limits of numbers) and standard deviation.

**Table 1:** Mean Ratings and Standard Deviation of Respondents on the Effect of Descriptive Ethics on Performance of Selected Banks (N=324:$n_1$= 91 employees of First Bank Plc; $n_2$ =83 employees of Union Bank Plc; $n_3$= 79 employees of United Bank of Africa Plc and $n_4$= 71 employees of Zenith Bank Plc)

| S/N | Descriptive Ethics and Performance | N | $\bar{X}$ | SD | Remark |
|---|---|---|---|---|---|
| 1. | Employees complied with laws and regulations affect performance | 324 | 3.62 | .89 | Very high extent |
| 2. | Exchanging information of every kind among employees affect performance | 324 | 3.64 | .72 | Very high extent |
| 3. | Giving timely and accurate information affect performance | 324 | 3.55 | .67 | Very high extent |
| 4. | Carrying activities in accordance with lay down rules affect performance | 324 | 3.59 | .86 | Very high extent |
| 5. | Separation of personal interest with organizational interest | 324 | 3.63 | .71 | Very high extent |

***Source*:** Field survey, 2019**,** N= number of respondents, $\bar{X}$= mean of respondents, SD = standard deviation of respondents.

Result in Table 1 shows the responses of respondents on the extent to which descriptive ethics affect performance of selected banks in Benue State. The result revealed that all the 5 items recorded mean scores ranging from 3.55 to 3.64 indicating that their mean values were within the real limits of mean 3.50 and 4.00. This implies that the respondents rated that descriptive ethics affect performance of selected banks in Benue State to a very high extent. The Table further showed that the standard deviation of the items ranged from. 67 to. 89, indicating that there was less variability in the opinion of the respondents on the extent to which descriptive ethics affect performance of selected banks in Benue State.

**Table 2:** Mean Ratings and Standard Deviation of Respondents on the Effect of Normative Ethics on Performance of Selected Banks (N=324:$n_1$= 91 employees of First Bank Plc; $n_2$= 83 employees of Union Bank Plc; $n_3$= 79 employees of United Bank of Africa Plc and $n_4$= 71 employees of Zenith Bank Plc)

| S/N | Normative Ethics and Performance | N | $\bar{X}$ | SD | Remark |
|---|---|---|---|---|---|
| 1. | Truthfulness affect performance | 324 | 2.82 | .79 | High Extent |
| 2. | Integrity affect performance | 324 | 2.80 | .86 | High Extent |
| 3. | Meeting obligation affect performance | 324 | 3.06 | .89 | High Extent |
| 4. | Fairness affect performance | 324 | 2.94 | 1.02 | High Extent |
| 5. | Respectfulness affect performance | 324 | 2.96 | .89 | High Extent |

***Source*:** Field survey data, 2019, N= number of respondents, $\bar{X}$= mean of respondents, SD = standard deviation of respondents.

Result in Table 2 shows the responses of respondents on the extent to which normative ethics affect performance of selected banks in Benue State. All the 5 items recorded mean scores ranging from 2.80 to 3.06 indicating that their mean values were within the real limits of mean 2.50 and 3.49. This showed that the respondents rated that normative ethics affect performance of selected banks in Benue State to a high extent. The Table further showed that the standard deviation of the items ranged from. 79 to. 1.02, indicating that there was less variability in the opinion of the respondents on the extent to which normative ethics affect performance of selected banks in Benue State.

**Testing of Hypotheses**

In testing the null hypotheses of the study, Chi-square statistics was used at 0.05 level of significance.

**Hypothesis one**

**Table 3:** Chi-Square Test on Effect of Descriptive Ethics on Performance of Selected Banks in Benue State.

| | Df | □2 | □2α | Sig. | Alpha Level | Remark |
|---|---|---|---|---|---|---|
| Pearson Chi-square | 12 | 21.03 | 731.548 | .000 | .05 | S, R |
| Number of Valid Cases | | 324 | | | | |

Df = degree of freedom, □2= critical value, □2α = chi-square calculated, Sig. = P-value; P <. 05, S= Significant, R= rejected.

Table 3 shows a chi-square calculated value of 731.548 which is greater than the critical value of 21.03 at. 05 level of significance and with 12 degree of freedom (i.e.□□2α = 731.548 > 21.03). This indicates that descriptive ethics has significant effect on performance of selected banks in Benue State during the period under study. Therefore, the hypothesis which states that descriptive ethics has no significant effect on performance of selected banks in Benue State was rejected.

**Hypothesis two**

**Table 4:** Chi-Square Test on Effect of Normative Ethics on Performance of Selected Banks in Benue State

| | Df | □2 | □2α | Sig. | Alpha Level | Remark |
|---|---|---|---|---|---|---|
| Pearson Chi-square | 12 | 21.03 | 132.763 | .000 | .05 | S, R |
| Number of Valid Cases | | 324 | | | | |

Df = degree of freedom, □□2= critical value, □□2α = chi-square calculated, Sig. = P-value; P <. 05, S= Significant, R= rejected

Table 4 shows a chi-square calculated value of 132.763 which is greater than the critical value of 21.03 at. 05 level of significance and with 12 degree of freedom (i.e.□□2α = 132.763 > 21.03). This indicates that normative ethics has significant effect on performance of selected banks in Benue State during the period under study. Therefore, the hypothesis which states that normative ethics has no significant effect on performance of selected banks in Benue State was rejected.

**Discussion of Findings**

The findings of the study were discussed as follows:

The findings from research question 1 in Table 1 revealed that 5 variables of descriptive ethics affect performance of selected banks in Benue State to a very high extent. These variables were: Employees complied with laws and regulations affect performance, exchanging information of every kind among employees affect performance, giving timely and accurate information affect performance, carrying activities in accordance with lay down rules affect performance and separation of personal interest with organizational interest. The findings from research question 1 in Table 1 were further supported by findings from hypothesis 1 in Table 3 which revealed that descriptive. The findings from research question 2 in Table 2 revealed that 5 variables of normative ethics affect performance of selected banks in Benue State to a high extent. These variables were: Truthfulness, integrity, meeting obligation, fairness and respectfulness. The findings from research question 2 in Table 2 were further supported by findings from hypothesis 2 in Table 4 which revealed that descriptive ethics has significant effect on performance of selected banks in Benue State (i.e.□□2α = 132.763 > 21.03).

**Conclusion**

Based on the findings of the study, it was concluded that;

Performance of selected banks in Benue State is affected by the business ethics variables such as descriptive ethics to a very high extent and normative ethics to a high extent adopted by the management of said organizations. As the researcher gathered during field survey, the descriptive and normative ethics of the selected banks analyzed in the paper had significant effect on their performance.

**Recommendations**

Based on the findings of the study, the following recommendations have been proffered.

1. Selected banks in Benue State should build a strong descriptive ethics that would help to pattern their growth and reinforce the pillars of its perpetual existence. They should also ensure that, their ethics is consistent and embodies the values they seek to pursue.
2. Normative ethics of the selected banks should be strengthening to promote organizational commitment, employee job satisfaction which in turn would leads to organizational performance.

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