ASSESSMENT OF INFLUENCE OF POINT OF SALES (POS) SERVICES ON THE SALES PERFORMANCE OF SMALL AND MEDUIM SCALE ENTERPRISES IN AHMADU BELLO UNIVERSITY, ZARIA, KADUNA STATE

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Abstract
This study is set to investigate the influence of Point of Sales Services on the sales performance of SMEs in Nigeria Campuses with specific interest in ABU Zaria, Samaru Campus. The need for agent bank has since been over due in Nigeria, looking at the continue advent of insecurity and Kidnap of traders and business men. Point of Sales (POS) service is the most common form of agent banking in the financial spheres in Nigeria, specifically on university campuses. This study comprises of all owners of SMEs with a capital strength of N500, 000 and above in the 2 community markets and the social center in ABU Zaria main Campus Kaduna state. This study investigated the influence of Point of Sales Services on the sales performance of SMEs in Nigeria Campuses with specific interest in ABU Zaria, Samaru Campus. 2 research questions and hypotheses were formulated to guide the researcher. A structured survey questionnaire tagged "Point of Sales on Sales Performance Questionnaire" (PSPQ) was used to elicit responses from the respondents. From the result of the study it was revealed that availability of Point of Sales Services significantly increase sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State. And that access to Point of Sales Services do significant influence sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State. The researcher recommended that point of sales service should be designed by the commercial banks in such a way that it service charge and administrative bottle neck be minimized to the bearst minimum, by maintaining single digit charges. And the Central Bank should re-orient the citizenry about the need for cashless society and it benefits by organizing interactive session to hear the true state of happening in the local community.
Keywords: Point of Sales Service, Sales performance, Small and Medium Scale Enterprise

Introduction
The financial inclusion project of Central Bank of Nigeria (CBN) records major milestones as Shared Agent Network Facility (SANEF) claimed over 70,000 partner agents located nationwide. SANEF was incorporated in 2019 with the objective of accelerating financial inclusion in Nigeria. SANEF is an initiative of the Central Bank of Nigeria (CBN), supported by Deposit Money Banks (DMBs), Nigeria Inter-Bank Settlement Systems (NIBSS) and Licensed Mobile Money Operators/Shared Agents. SANEF aims to deepen financial inclusion in Nigeria, drive financial literacy and campaign awareness via radio, social media and community engagements,

On-board 40 million low income un-banked and underserved Nigerians into the financial system, Support attractive financial products and services such as savings accounts, micro-credit, micro-insurance and micro-pensions etc. for low income earners in Nigeria, Increase financial access points and shared agents (CBN, 2019).

Small and Meduim scale Enterprises are veritable engines of the economy as they partake in countless transactions across the globe, creating a constant flow of value which forms the back bone of every nation's economy. While this is true, their growth and development in Nigeria has been disturbingly slow and seemingly stunted. A 2012 Enterprise Baseline Survey indicates that SMEs contribute 46.54% to Nigeria's GDP. Though, this seems like an improvement, the CBN however, reports that SMEs in Nigeria have not performed credibly well in terms of sales. Hence, SMEs are not playing the expected vital and vibrant role in the economic growth and development of Nigeria. Ojo, Akinsunmi & Olayonu (2015), evidently captures the poor performance of SMEs in Nigeria relative to their counterparts elsewhere by revealing that although about 96% of Nigerian businesses are SMEs compared to 53% in US and 65% in Europe, they contribute approximately 1% of GDP compared to 40% in Asian countries and 50% in both US and Europe. A report of the CBN at the FSS international conference indicate issues such as unfriendly business environment, poor funding, low managerial skills and lack of access to modern technology as key issues affecting the performance of SMEs in Nigeria (Oyelaran-Oyeyinka, 2017).

Increasing products sales is the ultimate goal for every Small and Medium Enterprises owner. However, excellent customer service also plays an essential role in improving your overall sales. Today, almost every business works hard to enhance sales and Point of Sales has been a vital tool in the whole process. Point of Sales today has become a critical resource in any sector or sub-sector of a nation's economy. Little wonder organizations and governments of developed countries invest a great deal in Agent Banking. This is because the acquisition of the right type of Agent Banking will lead to making quality decisions that will consequently affect sales and the overall business performance. From the foregoing, the availability of Point of Sales services for use by SMEs becomes imminent. The reason for this is not far-fetched as logic posits that availability precedes utilization. The availability of Point of Sales services can therefore be described as providing the right Payment service to an individual for use in order to make fast and efficient business task (Haliso & Okunfulure, 2010). The SME sub-sector is expected to experience increase in their sales in order to contribute significantly to the GDP of the nation. However, it is sad to note that the SME sub-sector has not been performing credibly well to contribute significantly to Nigeria's economic growth and development. This situation is a cause of concern to the government, citizen operators of SMEs as well as the organized private sector groups.

Statement of the Problem
Despite the obvious benefits of POS system, the POS system continues to stir up debates among business owners. Mainly as a result of the disparity observed in sales performance in stores particularly in educational institutions which has been attributed to literacy, exposure and social conflicts. According to Udeozor (2013) the business owner is seen as a sales man, store keeper, a trader with low intellect. This view has encouraged the low turn of the POS in Educational

institutions. Although, in recent years the Central Bank of Nigeria has introduced policies like Agency banking (SANEF) to tackle the financial service gap in the access to cash on campus community, challenges have continued to affect the effectiveness of such policies unfriendly business environment, poor funding, low managerial skills and lack of access to modern technology as key issues affecting the performance of SMEs in Nigeria. However, researchers in the field of education finance are uncertain about the ability of agency banking to increase turnover. Therefore, this study is set to investigate the influence of Point of Sales Services on the sales performance of SMEs in Nigeria Campuses with specific interest in Ahmadu Bello University (ABU), Zaria, Samaru Campus.

Objectives of the Study
The main purpose of the study is to assessment of influence of point of sales (pos) services on the sales performance of small and meduim scale enterprises in Ahmadu Bello University, Zaria, Kaduna State. Specifically, the study sought to:
1. investigate if Availability of Point of Sales Services will increase Sales Performance of SMEs in Ahmadu Bello University, Zaria Kaduna State;
2. to investigate if access to Point of Sales Services will increase Sales Performance among SMEs in Ahmadu Bello University, Zaria, Kaduna State.

Research Questions
The following research questions guided the research:
1. Does Availability of Point of Sales Services increases Sales Performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State?
2. Does access to Point of Sales Services increase Sales Performance among SMEs in Ahmadu Bello University, Zaria, Kaduna State?

Hypotheses
The following hypotheses guided this study and were tested at 0.05 level of significance.
Ho_1 Availability of Point of Sales Services will not increase Sales Performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State.
Ho_2 Access to Point of Sales Services do not significantly influence sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State.

Methodology
For the purpose of this study, the survey research design was adopted. The study was conducted in Ahmadu Bello University, Zaria. The Samaru Campus of the university, was selected purposely for this study because of its population, economy and strategic position among other tertiary institutions in Nigeria. ABU Zaria is made up of 12 Faculties, 2 Institutes, Research Centers, A Post-graduate School, medical college, Social Centers and community Markets. The study focused on Samaru campus which is the main campus with 2 community markets and a social center. The population of the study comprises of 50 owners of SMEs with a capital strength of N500, 000 and above in the 2 community markets and the social center. Simple random sampling technique was adopted to select 50 participants for the study. The primary instrument for the research is fashioned along the 4 point rating scale that sought to elicit response from the structured survey questionnaire tagged "POS and Sales performance Questionnaire" (PSPQ). The

instrument was divided into two sections. Part 1 addressed the bio data of the respondents while part 2 generated data on availability and access to POS on sales performance. The value of 2.5 was employed to interpret the mean value indices of the variables of the research. A mean score of 2.5 was employed as moderate index while indicating the minimum acceptance level. The instrument was content validated and the split-half reliability method was employed to determine the reliability coefficient of the internal consistency and stability of the instrument 0.87. The data recorded for the research was analyzed employing IBM SPSS version 22 and consisted of descriptive analysis and t-test statistics.

Results and Findings
Answers to Research Questions
Research Question 1: Does Availability of Point of Sales Services increases Sales Performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State?
Table 1: Availability of Point of Sales Service on SMEs Sales Performance

Variables	N	Percentage
Availability of POS Services	15	25
Non Availability POS Service	35	75
	50	100

Field work, 2021

Table 1 revealed that 15 SMEs representing 25% have available POS services while, 35 SMEs representing 75% had no POS service available. The result therefore showed that majority of the SMEs on campus has no POS services.

Research Question 2: Does access to Point of Sales Services increase Sales Performance among SMEs in Ahmadu Bello University, Zaria, Kaduna State?
Table 2: Accessibility of Point of Sales Service on SMEs Sales Performance

Variables	N	Percentage
Access to POS Services	17	34
No Access POS Service	33	66
	50	100

Field work, 2021

Table 2 revealed that 17 SMEs representing 34% have access to POS services while, 33 SMEs representing 66% had no access to POS service. The result therefore showed that majority of the SMEs on campus has no POS services. Hypotheses One: "Availability of Point of Sales Service will not increase Sales Performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State".

Table 3: One-sample test- for Availability of Point of Sales Service on SMEs Sales Performance

	T	Df	Sig (2-tailed)	Mean Difference	95% Confidence Interval of the difference	
					Lower	Upper
Item 1	50.632	49	.000	3.213	3.09	3.34
Item 2	62.454	49	.000	3.365	3.26	3.47
Item 3	56.606	49	.000	3.294	3.18	3.41
Item 4	56.567	49	.000	3.312	3.20	3.43
Item 5	61.513	49	.000	3.441	3.33	3.55
tcal	57.554					

Field work, 2021

From the analyses, the result obtained in Table 3 is statistically significant as the t-test statistic is equal to 57.554 at 0.05 level of significance with 49 degrees of freedom. It can be observed from the result that t-cal is greater than t-tab in essence 57.55> 2.060. Hence, the H_0 that; Availability of Point of Sales Services will not increase Sales Performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State Significantly is rejected. The alternate hypothesis was strengthened by above the threshold figure of 2.5 for the mean difference which was presented as (Qi1-3.21, Qi2 – 3.37, Qi3 – 3.29, Qi4 – 3.31 and Qi5 – 3.44) as shown in Table 3.

Hypotheses Two: Access to Point of Sales Services do not significantly influence sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State

Table 4: One-Sample Test- for Access to Point of Sales Service on SMEs Sales Performance

	T	df	Sig (2-tailed)	Mean Difference	95% Confidence Interval of the difference	
					Lower	Upper
Item 6	56.007	49	.000	3.335	3.22	3.45
Item 7	34.315	49	.000	2.747	2.59	2.91
Item 8	42.059	49	.000	2.953	2.81	3.09
Item 9	62.619	49	.000	3.406	3.30	3.51
Item 10	30.603	49	.000	2.518	2.36	2.68
t-cal	47.674					

Field work, 2021

From Table 4 it can be deduced that from the statistically significant result which establishes that t-test statistic is equal to 47.674 at 0.05 level of significance with 49 degrees of freedom. It can further be deduced from the result that t-cal is greater than t-tab (47.67>2.060) hence the hypotheses that Access to Point of Sales Services do not significant influence sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State is rejected. It can be observed that item 9 of the instrument represented by Qi9 has the highest magnitude of mean difference (3.40) then Qi6 (3.33), Qi8 (2.95), Qi7 (2.74).

Discussions

From the results obtained it can be deduced that availability and access to point of sales services can significantly influence Sales performance of SMEs in Nigeria Campuses. The Service charge

of maintaining the POS machine has immensely influenced Agency banking in Nigeria. Therefore a situation where Agency banking is introduced and adopted for SMEs on Campuses will experience accelerated sales performance and profit margin. Saleh & Kwache, (2018) stated that where Agency banking is introduced, Students and Staff would avail themselves of such opportunity to patronize SMEs on campus.

The results of data for hypothesis two which were analyzed established that Access to Point of Sales Services have positive effect on sales performance of SMEs in Ahmadu Bello University, Zaria, Kaduna State. The service charge of banks is a great burden on low income SMEs owner, they make less profit from their business, and also in charge of their basic needs and that of their immediate families, and they are required to help in meeting the financial obligations of their families. This finding is in agreement with that of Onyido & Bramfa (2019) who observed that less service charge and administrative rules will increase access to point of sales service on SMEs in Nigeria.

Conclusion
This study established that Availability and Access to Point of Sales Services will increase Sales Performance of SMEs in Ahmadu Bello University, Zaria Kaduna State. The study also shown that the introduction and adoption of Point of Sales service in Nigeria campuses is faced with challenges as a result of inadequate capital and poor accountability.

Recommendations
The researcher recommended that point of sales service should be designed by the commercial banks in such a way that it service charge and administrative bottle neck be minimized to a minimal level, by maintaining single digit charges. And the Central bank should re-orient the citizenry about the need for cashless society and its benefits by organizing interactive session to know the true state of things in the local community.

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