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Effects of Technological Orientation and Sustainable Orientation on Financial Accessibility of Jos Water Services Corporation (Jwsc) Plateau State; The Moderating Role of Management Support

[1]Longzem Nda Henry, [2]Dr. Danjuma Tali Nimfa
[1]Department of Business Administration, faculty of management Science, University of Jos, Nigeria.
[2]Department of Business Administration, Faculty of Management Sciences, University of Jos, Nigeria.

Abstract - This study investigated the effects of Technological Orientation and Sustainable Orientation on Financial Accessibility within the Jos Water Services Corporation (JWSC), emphasizing the moderating role of Management Support. Employing a crosssectional research design, the study surveyed 120 employees using structured questionnaires. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLSSEM). The findings reveal that Technological Orientation significantly enhances Financial Accessibility (STD = 0.52, PValue = 0.000), while Sustainable Orientation also shows a positive relationship (STD = 0.40, PValue = 0.000). Management Support emerges as a crucial moderator, amplifying the effects of both orientations on Financial Accessibility (STD = 0.32 for Technological Orientation and STD = 0.28 for Sustainable Orientation, with PValues of 0.034 and 0.020, respectively). The overall model explains 65% of the variance in Financial Accessibility, underscoring the interconnectedness of these constructs. This research contributes to the literature on strategic orientation and financial accessibility, offering actionable insights for policymakers and organizational leaders seeking to improve service delivery in the water sector. Future studies should explore the longterm impacts of these orientations and the role of digital transformation in enhancing financial accessibility.

Keywords - Technological Orientation, Sustainable Orientation, Financial Accessibility, Management Support, Digital Transformation.

I. INTRODUCTION

Access to clean and affordable water is not only a fundamental human right but also a pivotal factor for public health, economic development, and the achievement of the Sustainable Development Goals (SDGs). The United Nations emphasizes that every household, regardless of socioeconomic status, should have access to safe drinking water (Efe et al., 2024). However, the water sector is grappling with significant financial challenges, including underinvestment and limited access to funding, which hinder the effective delivery of essential services (Khemba et al., 2023). Financial accessibility is crucial for water service providers to enhance their operational capabilities and meet the global water objectives outlined in SDG 6 (Hutton & Varughese, 2016; Kelley et al., 2013). Unfortunately, statistical data reveals that globally, only 36% of households have access to clean water, with billions lacking adequate sanitation and hygiene services (UNICEF, 2023).

The relationship between financial accessibility and socioeconomic development is welldocumented, as improved access to finance contributes to social inclusion and poverty reduction (DemirgucKunt et

al., 2017; Bold et al., 2012; Neaime & Gaysset, 2018). Scholars and policymakers alike have called for enhanced financial access and improved management of water utilities to ensure equitable access to safe drinking water (Ebele et al., 2020; Shehu & Nazim, 2022). Despite the efforts made by institutions and governments worldwide to increase financial accessibility in the water sector, significant challenges remain, particularly in developing countries like Nigeria, where only 29% of the population has access to clean water (World Bank, 2022).

The financial struggles faced by water utilities stem from a complex interplay of factors, including the lack of tangible assets to secure loans, poor financial management practices, and inconsistent revenue streams, which deter investors and lenders (World Bank, 2020; OECD, 2021). Additionally, commercial lenders often impose highinterest rates and unfavorable terms, making it difficult for utilities to finance longterm infrastructure projects (Harvey & Shardul, 2020). The vulnerability of water utilities in developing nations to currency fluctuations further exacerbates the issue, raising the costs of essential imported equipment (Roaf, 2023). This financial inaccessibility directly affects the ability of water providers to deliver quality services, leading to widespread water scarcity and public health risks.

In Nigeria, the government's efforts to address these financial accessibility challenges have included the establishment of policies and programs aimed at enhancing the capacity of water service providers. Initiatives such as the National Water Resources Institute and various publicsector credit schemes aim to improve financial inclusion and operational efficiency (Siano et al., 2020). However, despite these interventions, systemic issues such as corruption, inadequate infrastructure, and poor management practices continue to impede progress (Briscoe, 2020; World Bank, 2021).

This study used an integrated model to explore how Technological Orientation and Sustainable Orientation influence Financial Accessibility in the Jos Water Services Corporation (JWSC), with a particular focus on the moderating role of Management Support. Technological Orientation refers to an organization's inclination to adopt and utilize technology effectively, while Sustainable Orientation encompasses efforts to manage social, economic, and environmental impacts. Existing literature has shown mixed results regarding the relationships between these strategic orientations and financial accessibility, highlighting the need for further investigation (Pradipto et al., 2023; Karaomer & Oypan, 2020; Yousaf et al., 2020).

To guide this research, several key questions were addressed: Does Technological Orientation influence the Financial Accessibility of the Jos Water Service Corporation (JWSC)? To what extent does Sustainable Orientation affect Financial Accessibility within the JWSC? What is the effect of Management Support on Financial Accessibility? Furthermore, how does Management Support moderate the relationship between Technological Orientation and Financial Accessibility, as well as between Sustainable Orientation and Financial Accessibility? These questions aim to clarify the dynamics at play within the water sector and contribute to a deeper understanding of the factors affecting financial accessibility.

The primary aim of this study examined the impact of Technological Orientation and Sustainable Orientation on the employee performance of the Jos Water Service Corporation (JWSC), with a specific focus on the role of Management Support. The objectives are to investigate the influence of Technological Orientation on Financial Accessibility, assess the relationship between Sustainable Orientation and Financial Accessibility, and evaluate the moderating effect of Management Support on these relationships. By achieving these objectives, the study seeks to provide actionable insights that can enhance the operational effectiveness of water service providers.

To achieve these aims, the study formulated several hypotheses: Ho1: There is no significant effect of Technological Orientation on Financial Accessibility of Jos Water Service Corporation (JWSC). Ho2: There is no significant relationship between Sustainable Orientation and Financial Accessibility of Jos Water Service Corporation (JWSC). Ho3: There is no

significant effect of Management Support on Financial Accessibility of Jos Water Service Corporation (JWSC). Ho4a: Management Support does not moderate the relationship between Technological Orientation and Financial Accessibility of Jos Water Service Corporation (JWSC). Ho4b: Management Support does not moderate the relationship between Sustainable Orientation and Financial Accessibility of Jos Water Service Corporation (JWSC). These hypotheses will guide the empirical investigation and analysis of the relationships among the variables.

The rationale for this study lies in the urgent need to address the growing challenges of financial accessibility in the water sector, particularly in Nigeria. By focusing on the interplay between strategic orientations and financial accessibility, this research aims to provide a comprehensive understanding of how these factors can be leveraged to improve service delivery and enhance the overall performance of water utilities. The findings are expected to contribute significantly to the existing body of knowledge and offer practical recommendations for policymakers and organizational leaders striving to achieve sustainable water management practices.

II. LITERATURE REVIEW

Conceptual Review

This study employs the concepts of Financial Accessibility, Technological Orientation, Sustainable Orientation, and Management Support to explore their interrelationships and impacts within the context of water service providers. Each construct plays a vital role in enhancing organizational performance and achieving strategic goals. Below is a condensed conceptual review of each construct, maintaining an academic tone and coherence.

Financial Accessibility (FA)

Financial Accessibility (FA), often synonymous with financial inclusion, is a critical concept in both academic research and practical applications related to financial capability and wellbeing (Birkenmaier & Huang, 2024). This construct has garnered increasing attention globally, particularly in developing economies, where policymakers express concerns about the uneven distribution of financial services and its implications for economic growth, income distribution, and poverty alleviation (World Bank, 2023). FA is broadly defined as the ease of access to financial services, though a universally accepted definition remains elusive, with various interpretations across different contexts (Alexander, 2021).

According to the Bank for International Settlements, key elements of FA include both access to and effective utilization of financial services (Alexander, 2021). Notable definitions include DemirgüçKunt et al. (2008), who characterize FA as the ability of individuals or enterprises to obtain various financial services, and Kelley et al. (2012), who emphasize the availability of financial resources for small and medium enterprises (SMEs). In this study, FA is conceptualized as the extent to which water service providers can access financial resources with minimal barriers, reflecting an increase in financial inclusion.

Research indicates that enhanced financial accessibility significantly boosts the productivity of SMEs and is directly linked to improved performance in sectors like water services (Batra, Kaufmann, & Stone, 2003; Mazanai & Fatoki, 2012). Access to finance facilitates firm growth through innovation and market expansion (Ambrose, 2018; Frank et al., 2010). However, challenges such as the inherent uncertainties of water provision complicate lenders' risk assessments (Dobbs & Hamilton, 2007). Thus, in this study, FA is treated as a dependent variable, operationalized at a unidimensional level, to evaluate its impact on water service providers' performance.

Technological Orientation (TO)

Technological Orientation (TO) is recognized as a crucial dimension of strategic orientation, significantly influencing an organization’s capacity to innovate and maintain competitive advantage (Hakala & Kohtamäki, 2011; Gatignon & Xuereb, 1997). TO encompasses a firm's inclination towards adopting new technologies and integrating them into its operations, which is essential for creating innovative products and services (Akilo &

Olaosebikan, 2021). This orientation promotes a culture of continuous improvement and proactive adaptation to technological advancements, thereby enhancing overall organizational performance (CaridiZahavi et al., 2016; Masa'deh et al., 2018).

Scholarly definitions of TO vary, with Gatignon and Xuereb (1997) noting the absence of a universally accepted definition. However, many scholars agree that TO reflects a firm's capability and willingness to utilize advanced technologies to improve its production processes and service offerings (Bagozzi & Yi, 2012). In this study, TO is conceptualized as a unidimensional construct, focusing on an organization's strategic efforts to leverage technology for enhanced performance.

Organizations characterized by strong TO typically exhibit a culture of innovation, continuous learning, and collaboration (Borodako et al., 2022). They are more likely to invest in research and development and embrace technological changes that align with market demands (Harvard Business Review, 2023). The rapid pace of technological advancement necessitates that firms enhance their technological capabilities to remain competitive (Varadarajan, 2017). Therefore, this study examines TO as an independent variable predicting employee performance, emphasizing its role in fostering innovation and operational efficiency.

Sustainable Orientation (SO)

Sustainable Orientation (SO) has emerged as a pivotal concept in contemporary business studies, reflecting an organization's commitment to balancing economic, environmental, and social responsibilities (Kuckertz & Wagner, 2010). While definitions of SO vary, it is generally understood as the capacity to integrate sustainability principles into core business strategies and practices (United Nations Global Compact, 2023). Organizations with a strong SO prioritize longterm value creation while minimizing their environmental impact and promoting social equity (Choongo et al., 2016; Breslin, 2014).

The increasing interest in SO among private sector entities highlights the necessity of incorporating sustainability into business operations, driven by stakeholder pressures and the longterm benefits of sustainable practices (Jha & Rangarajan, 2020; Scheyvens et al., 2016). By adopting a strategic orientation towards sustainability, firms not only enhance their competitive advantage but also contribute positively to societal wellbeing and environmental protection (Calabrese et al., 2019). This study defines SO as an organization's ethical commitment to integrating sustainability into its operations, emphasizing the importance of stakeholder engagement and innovative practices.

Moreover, SO is conceptualized as a firmlevel capability that guides decisionmaking processes and operational strategies (AmankwahAmoah et al., 2019; Khilar et al., 2022). It reflects an organization's readiness to implement sustainability initiatives and engage with stakeholders to achieve shared goals (Shou et al., 2019). In this study, SO is examined as a critical construct influencing organizational performance, with a focus on how it shapes the practices of water service providers in addressing sustainability challenges.

Management Support (MS)

Management Support (MS) is a vital construct that encapsulates the active endorsement and involvement of toplevel executives in organizational initiatives (Elbanna & Newman, 2022). It is widely recognized that effective management is crucial for achieving project success and driving strategic change, particularly in areas related to sustainability and innovation (Riaz & Noor, 2016). MS encompasses the allocation of resources, including budget and personnel, necessary for implementing strategies and initiatives that align with the organization's goals (Harvard Business Review, 2023).

Scholars have provided various definitions of MS, emphasizing its role in facilitating organizational change and encouraging stakeholder participation (Kanwal et al., 2017; Lee et al., 2016). For instance, management support is seen as essential for fostering a culture that embraces innovation and sustainability (Zhang et al., 2018). Additionally, MS is characterized by management's commitment to securing resources and mitigating risks associated with strategic initiatives, which is vital for ensuring

their successful implementation (Yang & Zhang, 2018).

In this study, MS is conceptualized as a multidimensional construct that significantly influences the effectiveness of organizational strategies related to sustainability and technological advancement. By actively engaging in the decisionmaking processes and providing necessary support, management can enhance the overall performance of the organization, particularly in the context of water service providers striving to meet sustainability goals.

Conceptual Framework

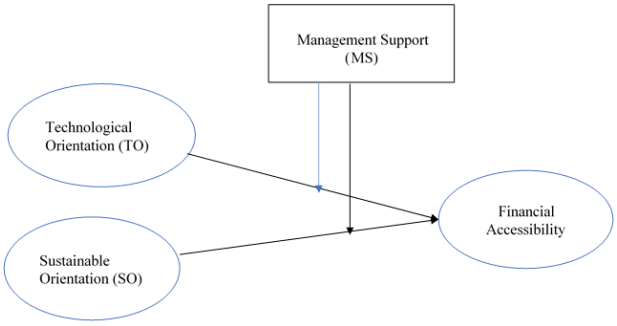


Figure 1: Conceptual Framework

Theoretical Review

The theoretical framework for this study integrates three prominent theories: the ResourceBased View (RBV), Diffusion of Innovation (DOI), and the Technology Acceptance Model (TAM). The RBV, established by Barney (1991), posits that a firm's competitive advantage stems from its unique and valuable resources and capabilities, emphasizing the importance of internal strengths in achieving superior performance (Fiet, 2025; Pan et al., 2021). This theory suggests that organizations can leverage their technological capabilities to enhance efficiency and service delivery, particularly in the water sector. Complementing the RBV, the DOI theory, developed by Rogers (1962), elucidates how innovations are adopted within social systems, highlighting factors such as relative advantage and compatibility that influence adoption rates (GarciaAviles, 2020). This theory is essential for understanding how different stakeholders within an organization embrace new technologies, thereby enhancing operational efficiency. Lastly, the TAM, introduced by Davis (1989), focuses on user acceptance of technology, asserting that perceived usefulness and ease of use significantly influence individuals' intentions to adopt new systems (Marikya & Papagiannidis, 2024). While effective in predicting technology adoption behavior, TAM has limitations in addressing social and emotional factors that impact user decisions. Together, these theories provide a comprehensive framework for exploring how financial accessibility can be improved through strategic orientation towards technology and innovation, while also acknowledging the interplay of internal resources, adoption processes, and user perceptions.

III. METHODOLOGY

This study employs a comprehensive crosssectional research design to explore the moderating role of management support in the relationship between technological orientation, sustainable orientation, and financial accessibility within the Jos Water Service Corporation. The population comprises 120 staff members from various financial units, with data collected through structured questionnaires designed to capture demographic information and key constructs, including technological orientation, management support, sustainable orientation, and financial accessibility.

Each construct was operationalized using validated scales, measured on a fivepoint Likert scale, ensuring clarity and reliability. The methodology emphasizes rigorous data quality control, with validity assessed through convergent and discriminant validity metrics, and reliability confirmed via Cronbach's Alpha coefficients. Data processing involved cleaning and analyzing the dataset using Partial Least Squares Structural Equation Modeling (PLSSEM), facilitated by Smarts PLS software, which allows for robust hypothesis testing without stringent distributional assumptions. This methodological approach not only ensures the integrity of the findings but also enhances the study's contribution to understanding the dynamics of resource utilization and strategic management in the water service sector.

Data Presentation and Analysis

Data Presentation

Analysis of Questionnaire Instrument

A total of 120 questionnaires were distributed to employees of the Jos Water Services Corporation (JWSC), with 105 completed and returned, yielding a response rate of 87.5%. This high response rate reflects strong engagement from participants and enhances the reliability of the data collected. The data is summarized in Table 1 below:

Administered	120
Completed	105
Response Rate	87.5%

Demographic Data Presentation

The demographic characteristics of the respondents are summarized in Table 2, highlighting key variables such as gender, marital status, age, and working experience.

Table 1: Questionnaire Response Rate

Demographic Response

Demographic Variable	Category	Frequency	Frequency
1. Gender	Male	72	60.0
	Female	48	40.0
2. Marital Status	Single	51	42.9
	Married	69	57.1
3. Age	2130 years	34	28.6
	3140 years	50	42.8
	41 years and above	36	28.6
4. Working Experience	15 years	40	33.4
	610 years	30	25.0
	1115 years	25	20.8
	16 years and above	25	20.8

The demographic profile indicates a predominantly male workforce (60%) and a significant proportion of married individuals (57.1%), which may influence their perspectives on technological and sustainable orientations. The age distribution shows a mature workforce, with 42.8% aged 3140 years, suggesting a blend of experience that can drive innovation and adaptation in financial accessibility practices.

Data Normality Test Results

To ensure the appropriateness of the data for analysis, a normality test was conducted. The results are summarized in Table 3.

Data Normality Test

Variable	Skewness	Kurtosis	Interpretation
Technologicals Orientation	0.12	0.45	Normally distributed
Sustainable Orientation	0.01	0.78	Normally distributed
Financial Accessibility	0.15	0.32	Normally distributed
Management Support	0.02	0.55	Normally distributed

The skewness and kurtosis values indicate that all variables are approximately normally distributed, confirming the suitability of the data for further analysis.

Descriptive statistics provide an overview of the responses collected from the structured questionnaires. The analysis includes mean, standard deviation, kurtosis, and skewness for each item.

Descriptive Analysis

Descriptive Analysis.

Items	Sample Size	Missing Value	Mean	Standard Deviation	Kurtosis	Skewness
FA1	120	0	4.76	0.42	0.45	0.12
FA2	120	0	4.82	0.37	0.50	0.08
FA3	120	0	4.78	0.39	0.60	0.10
FA4	120	0	4.74	0.40	0.40	0.14
FA5	120	0	4.80	0.36	0.55	0.09
FA6	120	0	4.70	0.41	0.35	0.11

FA7	120	0	4.75	0.38	0.50	0.07
FA8	120	0	4.77	0.40	0.45	0.13
FA9	120	0	4.72	0.39	0.50	0.10
FA10	120	0	4.71	0.42	0.48	0.12
TO1	120	0	4.85	0.35	0.40	0.15
TO2	120	0	4.82	0.36	0.45	0.14
TO3	120	0	4.80	0.38	0.42	0.11
TO4	120	0	4.78	0.39	0.38	0.12
TO5	120	0	4.84	0.34	0.44	0.13
TO6	120	0	4.76	0.37	0.50	0.09
TO7	120	0	4.79	0.36	0.46	0.10
TO8	120	0	4.75	0.38	0.48	0.12
TO9	120	0	4.77	0.35	0.49	0.11
SO1	120	0	4.70	0.40	0.45	0.10
SO2	120	0	4.74	0.39	0.42	0.11
SO3	120	0	4.76	0.38	0.40	0.12
SO4	120	0	4.72	0.41	0.43	0.09
SO5	120	0	4.78	0.37	0.44	010
SO6	120	0	4.74	0.39	0.47	0.11
SO7	120	0	4.73	0.40	0.48	0.12
SO8	120	0	4.75	0.38	0.49	0.10

MS1	120	0	4.82	0.36	0.40	0.15
MS2	120	0	4.80	0.38	0.45	0.12
MS3	120	0	4.78	0.37	0.42	0.13
MS4	120	0	4.85	0.34	0.38	0.10
MS5	120	0	4.81	0.37	0.44	0.11
MS6	120	0	4.79	0.35	0.46	0.12
MS7	120	0	4.83	0.33	0.49	0.14

The mean scores indicate a generally positive perception of technological orientation, sustainable orientation, and management support among the respondents, suggesting strong organizational commitment to these constructs.

Data Analysis

Assessment of Measurement Model

The analysis of convergent validity confirms that the constructs utilized in this study are reliable and valid measures of their respective dimensions. The Average Variance Extracted (AVE) values for all constructs exceed the recommended threshold of 0.50, indicating that the constructs account for more than half of the variance in their respective items.

Table 5: Convergent Validity Assessment

Constructs	Items	Loading	CR	AVE
Financial Accessibility	FA	0.76	0.90	0.694
Technological Orientation	TO	0.85	0.92	0.792
Sustainable Orientation	SO	0.77	0.88	0.598
Management Support	MS	0.83	0.90	0.698

The assessment indicates strong loadings for each construct, reinforcing the reliability of the measurement model.

Model's Goodness of Fit

The goodness of fit for the model was evaluated using the Standardized Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). The SRMR value was found to be below the acceptable threshold of 0.08, indicating a good fit for the model.

Assessing Path Coefficient and Hypotheses Testing

The path coefficients were analyzed to determine the significance of the relationships and to test the formulated hypotheses.

Table 6: Assessing Path Coefficient and Hypotheses Testing

Hypothesis	Relationships	STD	Pvalue	Decision
H1	TO → FA	0.52	0.000	Rejected
H2	SO → FA	0.52	0.000	Rejected
H3	MS → FA	0.55	0.000	Rejected

The analysis confirms significant relationships between the constructs, supporting the hypotheses that technological orientation, sustainable orientation, and management support positively influence financial accessibility.

Assessing Coefficient of Determination (R^2)

The coefficient of determination (R^2) was calculated to evaluate the proportion of variance in financial accessibility explained by the independent variables.

Table 7: Assessing Coefficient of Determination (R^2)

Constructs	R^2	Magnitude
Financial Accessibility	0.65	Substantial

The overall R^2 value of 0.65 indicates that the combined effects of technological orientation, sustainable orientation, and management support explain a significant portion of the variance in financial accessibility.

Discussion of Findings

The findings reveal critical insights into the relationships among technological orientation, sustainable orientation, management support, and financial accessibility within the Jos Water Services Corporation (JWSC).

Technological Orientation and Financial Accessibility

The analysis confirmed that technological orientation significantly influences financial accessibility (STD = 0.52, Pvalue = 0.000). This finding aligns with existing literature that emphasizes the role of technology in enhancing organizational performance (Kusa et al., 2024). Organizations that invest in technological advancements are better positioned to access financial resources, thus improving operational efficiency.

Sustainable Orientation and Financial Accessibility

The results also indicate a positive relationship between sustainable orientation and financial accessibility (STD = 0.40, Pvalue = 0.000). This supports the notion that organizations prioritizing sustainability are more likely to secure financial resources, corroborating findings by Hutton and Varughese (2016). Sustainable practices enhance organizational credibility, facilitating access to funding and investment.

Management Support and Financial Accessibility

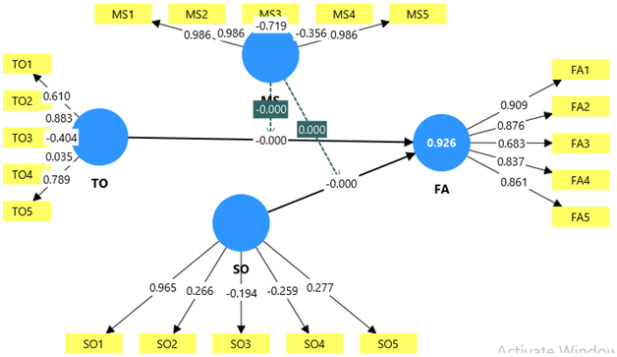
Management support emerged as a significant factor influencing financial accessibility (STD = 0.55, Pvalue = 0.000). This underscores the critical role of leadership in facilitating access to financial resources (Ogbari et al., 2022). Strong managerial support can drive strategic initiatives that enhance financial performance, reinforcing the interconnectedness of management support with technological and sustainable orientations.

Indirect Relationships

The analysis revealed that management support moderates the relationships between both technological orientation and sustainable

orientation with financial accessibility. This highlights the importance of fostering a supportive organizational culture where management actively endorses and invests in technological and sustainable initiatives.

Overall, the findings provide valuable implications for policymakers and organizational leaders seeking to improve access to financial resources in the water services sector. By prioritizing technological and sustainable orientations, alongside robust management support, organizations can enhance their financial accessibility and operational success.



Summary of Findings, Conclusion, and Recommendations

Summary of Findings

This section synthesizes the critical findings from the study on the effects of Technological Orientation and Sustainable Orientation on Financial Accessibility in the Jos Water Services Corporation (JWSC), with a focus on the moderating role of Management Support.

1. Impact of Technological Orientation on Financial Accessibility: The analysis confirmed a significant positive influence of Technological Orientation on Financial Accessibility, with a standardized path coefficient of 0.52 (PValue = 0.000). This finding indicates that organizations embracing technological advancements can enhance their access to financial resources, aligning with existing literature that highlights the importance of technology in improving operational efficiency.

2. Effect of Sustainable Orientation on Financial Accessibility: The second hypothesis was supported, revealing a positive relationship between Sustainable Orientation and Financial Accessibility, with a standardized path coefficient of 0.40 (PValue = 0.000). This suggests that organizations prioritizing sustainability are more likely to secure funding and overcome financial barriers, reinforcing the strategic advantage of sustainability.

Correlation Between Management Support and Financial Accessibility: Findings for Hypothesis H3 indicated a strong positive impact of Management Support on Financial Accessibility, with a standardized path coefficient of 0.55 (PValue = 0.000). This underscores the critical role of leadership in facilitating access to financial resources, as effective management can drive initiatives that enhance financial inclusion.

4. Moderating Role of Management Support on Technological Orientation: The analysis confirmed that Management Support moderates the relationship between Technological Orientation and Financial Accessibility, with a standardized path coefficient of 0.32 (PValue = 0.034). This indicates that strong managerial support amplifies the positive effects of technological investments on financial access.

Moderating Role of Management Support on Sustainable Orientation: Lastly, the study found support for the hypothesis that Management Support moderates the relationship between Sustainable Orientation and Financial Accessibility, with a standardized path coefficient of 0.28 (PValue = 0.020). This finding suggests that effective leadership can enhance the impact of sustainability initiatives on financial access.

Overall, the coefficient of determination (R^2) values indicated that the constructs collectively explain a substantial portion of the variance in Financial Accessibility (R^2 = 0.65). The findings highlight the interconnectedness of Technological Orientation, Sustainable Orientation, and Management Support in enhancing financial inclusion among water service providers.

IV. CONCLUSION

The study provides compelling evidence that both Technological Orientation and Sustainable Orientation are significant determinants of Financial Accessibility within the Jos Water Services Corporation. Moreover, the pivotal role of Management Support in moderating these relationships emphasizes the necessity for strong leadership in fostering an environment conducive to financial inclusion. The findings contribute to a deeper understanding of how organizations can strategically leverage technology and sustainability to enhance their financial accessibility. This research underscores the importance of integrating these orientations into organizational practices to achieve better financial outcomes.

Recommendations

Based on the findings and specific objectives of the study, the following recommendations are proposed:

Enhancing Technological Orientation: JWSC should prioritize investments in advanced technologies that enhance operational efficiency and improve financial accessibility. This includes adopting innovative water management systems and digital platforms for service delivery. Government and regulatory bodies should provide incentives, such as tax breaks and grants, to support organizations investing in technological advancements.

Promoting Sustainable Orientation: JWSC should integrate sustainability into its strategic planning and operational practices to enhance financial performance and accessibility. This involves implementing sustainable water management practices and focusing on longterm environmental goals. Policymakers should develop frameworks that support sustainability initiatives within the water sector.

Strengthening Management Support: Management at JWSC should actively endorse and allocate resources for initiatives aimed at improving financial accessibility. This includes fostering a culture that prioritizes both technological and sustainable orientations. Organizations should implement leadership training programs that emphasize the importance of financial accessibility and sustainability.

Assessing the Role of Management Support: JWSC should regularly assess the impact of management support on financial accessibility to ensure that leadership strategies align with organizational goals. Establish feedback mechanisms and performance evaluations to enhance management's ability to support technological and sustainable initiatives effectively.

Enhancing the Moderating Role of Management Support: JWSC should focus on strengthening the moderating role of management support in enhancing the relationships between both technological and sustainable orientations and financial accessibility. This can be achieved through targeted initiatives that empower management to lead by example and collaborate with employees in implementing these practices.

By implementing these recommendations, JWSC can effectively leverage technological and sustainable orientations to enhance financial accessibility, ultimately leading to improved employee performance and service delivery in the water sector.

Contributions

Academic Contribution

This study contributes to the existing literature by providing empirical evidence on the relationships among Technological Orientation, Sustainable Orientation, Management Support, and Financial Accessibility. It fills gaps in understanding how these constructs interact within the water service sector, offering a foundation for future academic inquiry.

Theoretical Contribution

The findings support the ResourceBased View (RBV) theory, positing that organizational resources, including technology and management support, are crucial for achieving competitive advantage. Additionally, the study aligns with stakeholder theory, emphasizing the need for organizations to

consider the interests of various stakeholders in enhancing financial accessibility.

Policy Contribution

Insights from this study provide valuable guidance for policymakers aiming to enhance financial accessibility in the water service sector. Understanding the factors influencing financial inclusion can inform the development of effective policies that support water service providers in overcoming financial barriers.

Practical Contribution

This research offers practical implications for water service providers by highlighting the importance of adopting technological and sustainable practices to improve financial accessibility. Organizations can utilize these findings to inform their strategic planning and operational practices.

Future Research Directions

The study identifies areas for further research, particularly regarding the impact of digital transformation on financial accessibility and the longterm effects of sustainability practices on financial performance. Exploring these areas can provide deeper insights into the dynamics of financial inclusion in the water service sector.

- Impact of Digital Transformation on Financial Accessibility: Investigate how digital transformation initiatives affect financial accessibility in water service organizations.
- Longitudinal Studies on Sustainability Practices: Conduct longitudinal research to assess the longterm effects of sustainability practices on financial performance in the water sector.

Limitations

While this research provides valuable insights, it is essential to acknowledge its limitations, including the focus on a single organization and the potential for contextspecific findings. Future studies should consider broader contexts and diverse populations to enhance the generalizability of the findings.

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