

VIRTUAL INTERFACING LITERACY AND EMPLOYEE JOB PERFORMANCE OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The study examined virtual interfacing literacy and employee job performance of commercial banks in rivers state. Three (3) objective and three (3) hypotheses were formulated to guide the study. Thus, the explanatory cross-sectional survey research design was equally adopted for the study with a population of 1312 staff of 13 accessible Commercial Banks in Rivers State. Applying the Taro Yamene Formula, the sample size of the study was three hundred and sixty (360) respondents. After validation, 306 copies of structured questionnaire were administered while 190 representing 62% were retrieved. The reliability of the instrument was ascertained using test-retest. Mean and standard deviation were used for research questions analysis while Pearson Product Moment Correlation Coefficient was used for the test hypotheses. The results showed that virtual interfacing literacy has a significant positive correlation with employee performance in terms of output level, innovativeness timely task accomplishment of Commercial Banks in Rivers State. The study concluded that virtual interfacing enhances employee job performance in Commercial Banks in Rivers State. Consequently, the study recommended among other things that management should provide regular hands-on training for their staff to equip them with prerequisite skills for digital work practices.

Key words: *Virtual interfacing literacy, Employee Job Performance, Output, Innovativeness and Timely Task Accomplishment.*

Background to the Study

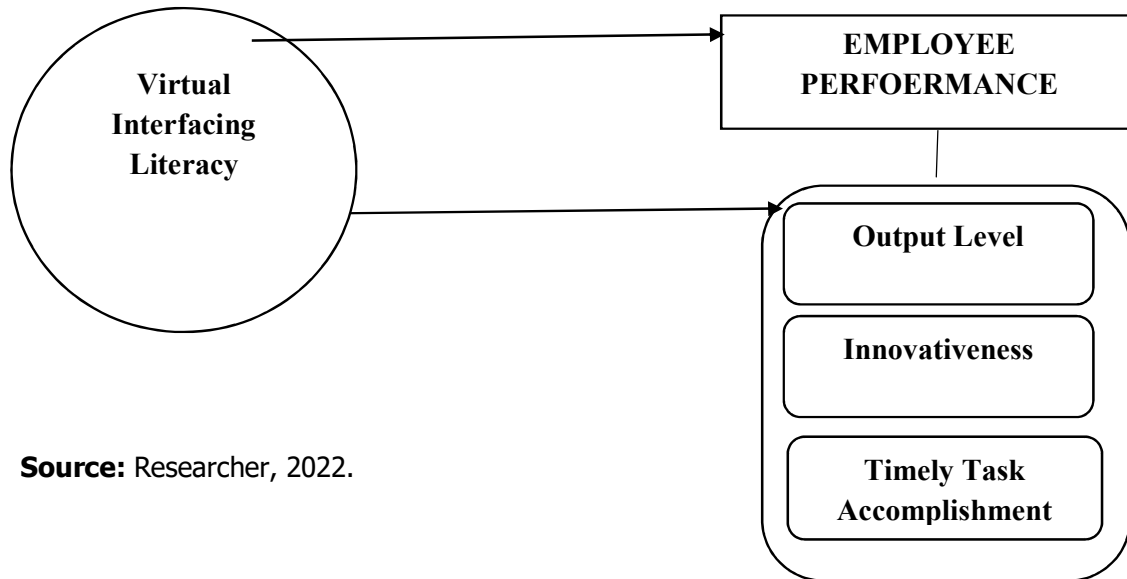
In this work virtual interfacing literacy is the skill of using online platforms such as electronic mail, social media, and video conferencing platforms for communication purposes. Commercial Banks that depend on face-to-face interaction are finding it very difficult to cope with business in this period that corona virus has ravaged the entire nations of the world. Virtual interfacing has benefited many organizations (private and public), given increased globalization and the need for rapid knowledge transfer across borders and time zones. An employee in a Commercial Bank should be able to hook up or convene a virtual meet, share contents effectively and efficiently via email, social media or video conferencing tool. This study measured employee performance in terms of output level, innovativeness and tasks accomplishment. Hence, the performance of the employees in the Commercial banks is seen from the stand point of continues increase in the daily target, creatively accomplish tasks in not just on the regular manner, but innovatively device means to get work done with little or loose.

Statement of Problem

One of the major issues that informed this study is the growing concern about the declining job performance of employees both in private and the public organizations (Bright, 2015). This performance downturn in the respective corporate organizations is necessitated by the forceful injection of the digital technology in the global area hence, organization such as the Commercial banks to compete favorably must adopt and aligned herself with the global wave of technology. Regrettably, the financial institution in Rivers State and Nigeria seem to be a victim of employee performance threat as some of the employees are unable to perform due to the insistence on digitalization. The researcher has also observed that the seeming inability of other employees in the Commercial banks to attain targets and a rising output has been attributed to poor knowledge about

the usage of the office aided facilities. The perceived declined in the said organization manifested in their delay in service delivery especially not been able to save customers time and continues customers waiting in their various reception among other things. It also appears that the relationship between digital literacy and employee's performance in Commercial Banks in Rivers State has not received adequate research attention. There is need therefore, to fill this knowledge gap by dwelling on this study.

Conceptual Framework



Source: Researcher, 2022.

Aims and Objectives

The aim of the study was to determine the relationship between virtual interfacing literacy and employee performance of Commercial Banks in Rivers State. The objectives of the study included the following:

1. To determine the extent to which virtual interfacing literacy relates with employee output level of Commercial Banks in Rivers State.
2. To ascertain the extent to which virtual interfacing literacy relates with employee innovativeness of Commercial Banks in Rivers State.
3. To examine the extent to which virtual interfacing literacy relates with employee timely task accomplishment of Commercial Banks in Rivers State.

Hypotheses

The following null hypotheses were tested at 0.05 level of significant.

- Ho₁: Google document literacy does not have significant correlation with employee output level of Commercial Banks in Rivers State.
- Ho₂: Virtual interfacing literacy does not have significant correlation with employee innovativeness of Commercial Banks in Rivers State.
- Ho₃: Drive management literacy does not have significant correlation with employee timely task accomplishment of Commercial Banks in Rivers State.

Theoretical Review

Person–Environment Fit Theory

Lewin and Edwards' Person–Environment Fit Theory was popularized in 1962 (Osita, 2018). Person–Environment Fit Theory of psychological stress describes the interaction between the person and

environment ($P \times E$) as the key to comprehending people's cognitive, emotional and behavioural reactions such as stress as well as operational productivity level. Two relevant assumptions of this theory are as follows:

- i. A mismatch between a person and his work environment will lead to tension and uneasiness capable of hampering his level of productivity;
- ii. Worker's capabilities (skill sets) will determine the level of work pressure and how environmental press affects their output (Odu, 2018). This aspect of the theory amplifies the fact that the digital skill level of an average Office Manager will influence how stressful the work will be and also determine his or her ability to perform core duties in terms of dissemination of information, timely task completion and effective record management.

The adoption of person-environment fit theory as the major theoretical framework for this study is predicated on the fact that the theory is related to the independent variable (digital literacy) which the theory calls individual capabilities/skills. The theory is also appropriate to serve as the theoretical foundation of this study because it explains and predicts that employee capabilities/skills (in our case digital literacy) will determine whether the office worker or employee will be able to achieve results and in what degree.

Concept of Virtual Interfacing Literacy

Virtual interfacing literacy is the skill of using online platforms such as electronic mail, social media, and video conferencing platforms for communication purposes. Virtual interfacing has benefited many organizations (private and public), given increased globalization and the need for rapid knowledge transfer across borders and time zones. With virtual interfacing, organizations can recruit talented individuals who may not be willing to relocate for a job but are willing to work virtually (Bergiel et al., 2018; Cascio, 2016). Applicably, the Commercial Banks can conduct a recruitment process where the whole processes from start to finish will be done online. In this process, recruitment forms will be downloaded, filled and submitted online; same applies to interviews (via Skype, Zoom, WhatsApp, etc.) and giving of appointment letters. The recruited individual will be seen one-on-one for the first time when he/she comes with the appointment letter and perhaps other recruitment(s) to start work. For a departmental leader in the Commercial Bank to express virtual interfacing proficiency for instance, he/she needs to be able to skillfully utilize electronic mail, social media, and video conferencing platforms.

Employee Performance

One of the key issues that most organizations face nowadays is the need to improve employee performance. Employee job performance is an assessment of the efficiency of a worker or group of workers. In actual terms, performance is a component which directly affects the company's profits (Gummesson, 2018; Sels et al., 2006). Thus, employee job performance could operationally be defined as the extent to which a worker executes assigned duties and achieve better result. Rivai (2016) defined employee performance as the result of work that can be achieved by a person or group of people in a company suitable with the authority and responsibility in their respective efforts to achieve company goals legally and not violate the law and not contrary to morals or ethics. This work measures employee performance through output level, innovativeness and timely tasks accomplishment.

Measures of Employee Performance

Output Level: Output level refers as the scale-volume of production resulting from the effort of an employee when compared to resources provided by the organization. It is a metric that is determined based on the amount of output on a task versus the amount of time and other resources it consumes. As a measure of employee productivity, output level will show how efficient the employees are for a task or project (Ziste, 2019). Output level is measured by comparing the amount

of goods and services produced with the inputs which were used in production. For instance, an organization that generated \$80,000 worth of goods or services (output) utilizing 1,500 labor hours (input). To calculate the labour output, divide 80,000 by 1,500, which equals 53.

Innovativeness: Employee innovativeness refers to employee propensity to innovate which can be conceived as complex behaviour consisting of idea generation, idea promotion and idea realization with the aim of enhancing task accomplishment and meeting set goals in novel ways (Kante & Wilson, 2018). Employee innovativeness is a function of constant creativity. Creativity is the process through which new ideas that make innovation possible are developed. Organizational creativity is the creation of a valuable, useful new product, service, idea, procedure, or a process by individuals working together in a complex social system. Therefore, creativity could be seen as an important capability (Amabile, 2016), a possible source of employee effectiveness (Woodman et al., 2013), and a source of comparative advantage (Leonard & Sensiper, 2018).

Timely Tasks Accomplishment: Timely tasks accomplishment refers as the ability of an employee to execute or deliver work or assignments on time especially before deadline. A good employee prioritizes his/her job and handles jobs promptly which makes it possible for tasks to be completed within reasonable time limit (Somer, 2011). According to Duggan (2011), task completion refers to an employee's ability of accomplish assigned tasks with due designated time. He also added that an effective staff is usually the first to finish jobs assigned to them. When these outstanding requirements are not met, employee completion of tasks permeates delay. elaborated this indices thus; "when we say employee's completion of task, we are definitely aligning the driving forces of time and energy with the availability of materials, equipment, supervision and motivation placed within an organization. Thus, organization must take into cognizance these forces in their decision-making process for the enablement of employee task completion, effectively and efficiently.

METHODOLOGY

The explanatory cross-sectional survey research design was adopted for this study. The population of the study consisted of 1312 staff of 13 accessible Commercial Banks in Rivers State. Applying the Taro Yamene Formula, the sample size of the study was three hundred and six (306) respondents. After validation, 306 copies of structured questionnaire were administered while 190 representing 62% were retrieved. The reliability of the instrument was ascertained using test-retest. Mean and standard deviation were used for research questions analysis while Pearson Product Moment Correlation Coefficient was used for the test hypotheses.

Results

Virtual Interfacing Literacy and Employee Performance

Ho₁: Virtual interfacing literacy does not have significant correlation with employee output level of Commercial Banks in Rivers State.

Virtual Interfacing Literacy and Output Level

		Virtual Interfacing Literacy	Output Level
Spearman's rho	Virtual Interfacing Literacy	Correlation Coefficient	1.000
		Sig. (2-tailed)	.602**
		N	.000
		190	190
	Output Level	Correlation Coefficient	.602**
		Sig. (2-tailed)	1.000
		N	.000
		190	190

** . Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.602. Since the r value is 0.602 which is greater than the critical r value of 0.441, the null hypothesis which states that virtual interfacing literacy does not have significant correlation with employee output level of Commercial Banks in Rivers State is rejected while the alternate accepted. This implies that a delegation of duties has a significant positive correlation on employee output level of Commercial Banks in Rivers State.

Ho₂: Virtual interfacing literacy does not have significant correlation with employee innovativeness of Commercial Banks in Rivers State.

Virtual Interfacing Literacy and Innovativeness

		Virtual Interfacing Literacy	Innovativeness
Spearman's rho	Virtual Interfacing Literacy	Correlation Coefficient	1.000
		Sig. (2-tailed)	.730**
		N	.000
			190
	Innovativeness	Correlation Coefficient	.730**
		Sig. (2-tailed)	1.000
		N	.000
			190

** . Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.730. Since the r value is 0.730 which is greater than the critical r value of 0.441, the null hypothesis which states that virtual interfacing literacy does not have significant correlation with employee innovativeness of Commercial Banks in Rivers State was rejected and the alternate accepted. This implies that autonomy has a significant positive correlation on employee innovativeness of Commercial Banks in Rivers State.

Ho₃: Virtual interfacing literacy does not have significant correlation with employee timely task accomplishment of Commercial Banks in Rivers State.

Virtual Interfacing Literacy and Timely Task Accomplishment

		Virtual Interfacing Literacy	Timely Task Accomplishment
Spearman's rho	Virtual Interfacing Literacy	Correlation Coefficient	1.000
		Sig. (2-tailed)	.620**
		N	.000
			190
	Time Task Accomplishment	Correlation Coefficient	.620**
		Sig. (2-tailed)	1.000
		N	.000
			190

** . Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.620. Since the r value is 0.620 which is greater than the critical r value of 0.441, the null hypothesis which states that virtual interfacing literacy does not have significant correlation with employee timely task accomplishment of Commercial Banks in Rivers State was rejected and the alternate accepted. This implies that decentralization has a significant positive correlation on employee timely task accomplishment of Commercial Banks in Rivers State.

Discussion of Finding

Google Document Literacy and Employee Output Level

The test of hypothesis one revealed that google document literacy in Commercial Banks operating within Rivers State has a significant positive impact on employee output level. This implies that proper adoption of relevant digital knowledge by employees of Commercial Banks in terms of google document literacy will bring about high level of output. Thus, perpetual improvement in the usage

of google document literacy by the management of the Commercial banks will facilitates employees level of performance in terms of quality output level. This is in agreement with the finding of Zapier (2016), that the new trend of collaborating with Google slide, Google doc and Google sheets have so far aided employees across organization to meet up with deadlines and get feedbacks and notifications pretty fast.

He noted that before now when there was no way to collaborate with Microsoft Excel, Microsoft Word and Microsoft PowerPoint, secretaries and other administrative officers in the deposit banks for instance, finish up their word processing jobs and disseminate via hard copies, emailing, WhatsApp, which is not speedy enough to meet with the current demand of job delivery obtainable in standardized offices now. But with skilled employees in Google spreadsheet, Google word and Google PowerPoint, word processing tasks and projects can be swiftly shared and collaborations carried out, which therefore enhances timely reporting and notification

Virtual Interfacing Literacy and Employee Innovativeness

The test of hypothesis two revealed that virtual interfacing literacy has a significant positive influence on employee innovativeness of Commercial Banks in Rivers State. This means that an employee with the video conferencing skill will easily and innovatively enhance performance. Accordingly, Pat (2020) averred that the ability of employees in Commercial Banks and sister organizations to innovatively use email, social media and video conferencing for sharing of digital contents and holding of virtual meeting are great ways to quickly disseminate information across all that are in need. Also in consonance with the above finding, Bergiel et al (2018) affirmed that an individual who is literate in virtual interfacing, such that they can share contents via social media platforms and emails, and as well hold meetings on real time, will be able to connect with colleagues and bosses on time. An employee in Commercial Bank would not need to travel any distance just to have a one-on-one meeting with a boss or colleague; innovative video conferencing does that. They would not also need to print out any document or other formats of digital contents and deliver to anyone; skilled emailing and social media usage handle that. This therefore brings about swift circulation of data and information across all levels, thereby enhancing timeous reporting and notification. Provided target recipients are online or have their functional data connection turned on, administrative information is shared and received via e-mail and WhatsApp in real time (Kotler et al., 2017).

Drive Management Literacy and Timely Task Accomplishment

The test of hypothesis three revealed that drive management literacy has a significant positive relationship with employee's timely task accomplishment of Commercial Banks in Rivers State. This implies that if employees possess the skill of managing drive especially ability to store, retrieve and share information will keenly accomplish task timely. This is noted in the view of Pack, (2018) when maintained that drive management literacy in the aspects of its organizing skill, content sharing skill, content uploading and download skill goes a long to aid administrative activities pertaining to timely information circulation for information managers and other administrative officers in Commercial banks for instance, an employee who skillfully manages a Google drive is able to share, upload and download contents swiftly irrespective of geographical location.

He also opined that Google drive management proficiency is the best way to judiciously make the best out of this cloud facility and protect against long search and haphazard arrangement of files and folders that are capable of causing delayed job delivery and frustration of working hours. When a secretary is able to use their laptop, smartphone or tablet to organize their Google drive, share, upload and download contents from wherever they are, it helps him/her to reach out to their recipients without time and location restrictions.

CONCLUSION

The study concludes that virtual interfacing literacy enhances employee job performance of Commercial Banks in Rivers State. The literate skills of using online platforms such as electronic mail, social media, and video conferencing platforms for communication brings about corresponding improvements in employee performance of Commercial Banks in Rivers State. Financial institutions such as Commercial Banks in Rivers State who fall short of skilled employees, will find it not smooth to achieve high output, innovations and timely task execution.

RECOMMENDATION

1. Since the measurement of the organizational output is dependent on the literacy level of the employees therefore, institution such as the Commercial bank should ensure the employees acquisition of the virtual interfacing literacy as it has the potential stir employees output level.
2. Organizational competitiveness in the market place is high especially in the financial institution in Nigeria, thus, virtual interface is an avenue where organizations directly meet customers to secure market share as such organizations should create department that will proficiently handle virtual interfacing channels that penetrate the market.

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