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RECORD MANAGEMENT PRACTICE AND ORGANIZATIONAL PERFORMANCE OF ACCESS BANK PLC, RIVERS STATE.

Onunwor, Allwell Azubuike Ph.D
Department of Management, Faculty of Business Studies
Ignatius Ajuru University of Education, Port Harcourt, Rivers State, Nigeria
allwell.onunwor@iaue.edu.ng

ABSTRACT

The study examined the relationship between record management practices and organizational performance of Access Bank Plc in Rivers State. The purpose of the study was to examine the extent which dimensions of record management practices such as file creation and tracking, e-mailing and file maintenance relate to organizational performance such as quality service delivery, market share and profitability. The explanatory cross sectional survey research design was adopted which necessitated the test of hypotheses. The population of the study consisted of 22 branches of Access Bank Plc resident in Rivers State while it adopted a census sampling of 69 respondents as sample size. A total of 69 questionnaires were administered by the researcher while 60 copies retrieved. Pearson Product Moment Correlation Coefficient was employed to test hypotheses. Findings revealed that there is a significant relationship between record management practices and organizational performance of Access Bank Plc in Rivers State. The study concluded that continuous improvements in that record management practice in terms of file creation/tracking, e-mailing and file maintenance brings about corresponding improvements in organizational performance. The study recommended among others that management should endeavour to provide catalogue of their organizational records to employees to facilitate tracking of information; Managers of Access Bank Plc in Rivers State should imbibe the habit of disseminating information via e-mail to existing customers in other to enhance quick service delivery, this will equally attract potential customers.

INTRODUCTION

Background to the Study

One of the indispensable assets of every financial institution is records. Financial records in deposit money banks help managers to keep in touch with past, present, and future trends of the establishment. This explains why so much emphasis is placed on records management practices. Conservatively, organizations such as Access Banks Plc in Rivers States and Nigeria at large have continued to stick to paper and file cabinet-based method of managing records due to the nature of their operation. Inspite the fact that there are digital gadgets in banks, Access Bank Plc in Rivers State still find it difficult to do away with the manual pattern of keeping records due to the fact that customers will have to fill paper base forms before processing them electronically.

Therefore, record management practices could be defined conceptually as the adoption of methods or tools in creating, storing, retrieving, and sharing of official data and information. Records management practice is about overseeing the creation and use of forms, correspondence, and other records, setting up filing and indexing systems and other means of ensuring easy, rapid access to the information in records. This could also be done through the adoption and usage of modern technology in information creation, storage, and manipulation, particularly micro-film and automated data processing systems; microfilming of selected paper records for security, ease of access, disposition of the bulk paper records after microfilming, and long-term preservation of important information, and systematically disposing of records. More so, innovative record management practices refers to the adoption of emerging technological platforms in creating, storing, retrieving, sharing, and discarding data and information contents in formal organizations. Considering the level of financial transactions in Rivers State in particular, this work dimensionalizes record management practices into file creation and tracking, e-mailing and file maintenance.

File creation and tracking refers to the practice or process of establishing, constituting and locating the position (s) of all required files manually or digitally on time in an organization. Each and every customer of Access bank plc in Rivers State has their transaction file. These files arc been created to serve the purpose which they indent. This is because of their account variation. The second dimension of record management practices as used in this study is e-mailing. E-mailing as used here represent the practice of storing and sharing documents and other information contents through electronic mail rather than using physical files.

Statement of the Problem

It has been observed that with the bad economic realities in Nigeria, Rivers State in particular, many deposit money banks such as Access Bank Plc are experiencing downsizing performance.It appears this downsizing performance springs from mismanagement of bulky files. Most times, there seems to be regular cases of accessing files by unauthorized individuals; and case of missing files which ranges from lack of file tracking and maintenance within the bank because of the inability of some bankers to do their job properly. This brings into question the issue of record management practices. We do not know weather or weather not record management is practiced within the work system of Access Bank, Plc in Rivers State. It equally appears that record management practices in Access Banks is still very low reason being that even with the adoption of e-mail, some bankers still find it challenging to trace certain organizational file with case, this could be attributed to their low level of digital literacy.

Another issue that necessitated this study is the fact that there appears to be a dearth of empirical studies on how record management practices interact with organizational performance within the context of Access Banks Plc in Rivers State. Previous studies have examined various records management factors that could affect performance of organization some are: Tagbotor. et al. (2015), the impact of electronic document management on the performance of Bank of Jordan; Asingbi, (2020), innovative records management practices and administrative success in Government Parastatals in Bayelsa State, Nigeria; Khairymustaffa, et al. (2016), the impact of electronic document management on the performance of Banks in Ghana.

However, none of these studies provided empirical evidence on how dimensions of record management practices such as file creation and tracking, c-mailing and file maintenance influences organizational performance of Access Banks Plc in Rivers State, Nigeria. Thus, the relationship between record management practices and organizational performance of Access Bank Plc in Rivers State, Nigeria has not received adequate research attention. This is the knowledge gap this study sought to fill.

Purpose of the Study

The purpose of this study was to examine the relationship between record management practices and organizational performance of Access Bank Plc, Rivers State. Specifically, this study seeks to achieve the following objectives:

1. To examine the relationship between file creation/tracking and quality service delivery in Access Bank Plc, Rivers State, Nigeria.
2. To investigate the relationship between e-mailing and market share in Access Bank Plc, Rivers State, Nigeria.
3. To determine the relationship between file maintenance and profitability in Access Bank Plc, Rivers State, Nigeria.

Research Hypotheses

Based on the research questions posed above, the following null hypotheses was stated and tested at 0.05 level of significance.

Ho_1: There is no significant relationship between file creation/tracking and quality service delivery in Access Bank Plc, Rivers State, Nigeria.

Ho_2: There is no significant relationship between e-mailing and market share in Access Bank Plc, Rivers State, Nigeria.

Ho_3: There is no significant relationship between file maintenance and profitability in Access Bank Plc, Rivers State, Nigeria.

Review of Related Literature

Conceptual Review

Concept of Record Management Practices

Anele (2012) defines records as a written account of facts, events etc. meant for future reference in an organization. A record represents an organization's memory and no matter what form records may take, they are vital for the continued existence of the organization. It could be in the form of contracts, personnel invoices, letters, reports, cheques, vouchers, minutes of meeting, etc. (Otamiri & Wori, 2003). A record can also be defined as documents that memorializes and provides objective evidence of activities performed, events occurred, results achieved, or statements made (Clement, 2018). Records arc created/received by an organization in the routine transaction of its business or in pursuance of its legal obligations. A record may consist of two or more documents. It can also refer to all documented information, regardless of its characteristics, media, physical form, and the manner it is recorded or stored. Records include accounts, agreements, books, drawings, letters, magnetic/optical disks, memos, micrographics, etc. Thus, the planning, controlling, directing, organizing, training, promoting and other management activities involving the life cycle of information, including creation, maintenance (uses, storage, retrieval) and disposal, regardless of media refers to as record management (Anelc2012).

As mentioned earlier, individuals or organizations create records to support the activities that they carry out. However, if these records are not managed properly, they will not provide the necessary support and such information might be lost causing problems for the organization. To provide an efficient and effective administration that ensures government business runs as smoothly as possible, there should be proper management of records. Records management is increasingly becoming an important instrument for good management; it helps any organization to deal more effectively with information. Agere in Tagbotor, et al (2015) defines records management as a term used to refer to the way official records (correspondence, files, information) are organized in such a way that they have meaning and can be used continuously by the users such as managers, records professionals, institutions, legal authorities and any other interested parties.

Therefore, records management practice is the systematic and confident control of all records throughout their life cycle (World Bank, 2009). Dearstyne in Tagbotor, et al (2015) opined that records management practice is about overseeing the creation and use of forms, correspondence, and other records, setting up filing and indexing systems and other means of ensuring easy, rapid access to the information in records; adopting and using modern technology in information creation, storage, and manipulation, particularly micro-film and automated data processing systems; microfilming of selected paper records for security, ease of access, disposition of the bulk paper records after microfilming, and long-term preservation of important information, and systematically disposing of records. Records management is a way of looking at how records are created, used, maintained and ultimately disposed of.

Conceptually, record management practice is the adoption of methods or tools in creating, storing, retrieving, and sharing of official data and information. It involves the process by which an organization manages all the element of records, whether externally generated and in any format or media type, from their inception/receipt all the way through their disposal (Ngulube 2000; Yusofe & Chell, 2009). Hence, discussions for the aforementioned discussion will take the following chronological order; record creation, record utilization, record maintenance and record disposition. However, Kokoma (2016) identified the aforementioned elements as the life cycle of a record.

Dimensions of Record Management Practices File Creation and Tracking

Each and every customer of Access bank plc in Rivers State has their transaction file. These files arc been created to serve the purpose which they indent. This is because of their account variation. Therefore, file creation is the establishment or opening of folders in an organization for client. In Access bank, folders are been created for new and even existing customers, these folder serve different purposes because customers differs. File creation is the first stage in the process of managing records. Thus, it involves the constitution of client- base records which is important for business and what forms to adopt in developing procedures for its control (Kokoma, 2016). Files in Access Banks are created through communication cither orally or writing between the banker and the client.

In the view of Alabi (2018), there are two basic methods of creating files in banks. These methods are manual and electronic methods. Manual file creation system involves constituting and keeping transaction files of banks in written form which can be kept in places such as: Files, shelves, cupboards, cabinets, drawers etc. While the electronic files could be created using: Handsets, Personal Computers (desktops, laptops, e-notebooks, palmtops etc), microfilms etc.

Manually stored data which is filed are retrieved from, cabinets, cupboards, files, drawers and shelves by going through the papers filed either alphabetically or numerically. Electronically stored data arc retrieved by logging into the system to open the document. The data are then viewed/ accessed, used and saved back or deleted as required. This process is regarded as file tracking.

Tracking is one of the key pillars of a successful record keeping. Without file tracking, the bankers cannot simply locate the position of files in there dispensation, due to the case numcrousity. In file tracking, a banker will need to make sure that the need of records contained in such file is needed to necessitate service delivery and customer's satisfaction (Oden, 2017). This is because customers are the reason behind every organizational (Access Bank) survival. However, file tracking is defined as the strategic process of locating the position(s) of all files under one's care as an individual or in an organization. This can be done manually, which is very hectic. But technology has made it simple with the advent and use of information tracking systems. Consequent upon these and more, the employees of Access Bank plc in Rivers State now has the issue of tracking customers' files, getting the needed information from customers and safe-keeping them till they are needed.

E-mailing

Changie (2017: 35) defined electronic mail (e-mail), as "a method of creating, attaching, and exchanging digital messages between people using digital devices such as computers, tablets and smart mobile phones." The use of electronic mail started in the 1960s and by the mid-1970s become known as e-mail. Electronic mail or e-mail functions via computer network especially the internet. At the early stage, the sender and receiver needed to be online simultaneous to achieve instant delivery of the message but technological advancement has brought about store - and-forward model which makes it possible for e-mails to be sent and delivered in real time whether the receiver is online or not. E-mail has also been defined as the exchange of computer- stored messages by telecommunication (Whaly, 2017).

E-mail success and popularity has led to a large daily traffic of messages sent and received (Whittaker & Sidner, 2010). Consequently, the widespread use of this communication tool can be a daily problem for all the people who, in their professional or personal life, use it, given the large volume of information exchanged and that they need to manage. In addition to the increasing number of messages that are exchanged daily, e-mail can be a vehicle for malicious content or for directing users to fraudulent and unsafe websites. In organizations this problem is reflected not only in computer network security and, therefore, the security of its data, but also in the time that employees spend with e-mail, including the management of incoming and outgoing messages (writing new messages, reading, replying, forwarding, archiving, deleting / removing, organizing messages into folders, printing, etc.) (Mano & Mesch, 2010).

File Maintenance

Maintenance of files deals with the process of preservation, selection of storage systems and the protection of the records or files in an organization. Financial institutions usually have series of documents which they always utilize in their day to day running of operation. These documents ranges from account opening forms, debit card form, account statement, account revalidation, account upgrade, change signatures form etc. these document are sequentially arranged in a folder or file, these could enable bankers access them with ease. Therefore, within the context of this study file maintenance refers to a manual or digital methods and ability of employees of an organization (Access Bank in Rivers State) to preserve or safeguard documents which can be made available whenever they are needed. File lifecycle depends on maintenance. This is because if a file is not safeguarded by ensuring that they free from dust, kept them in a dry places and arranging them in sequential order, the user might find it challenging in utilizing them. Files can be classified into two categories such as manual file and electronic file. However, documents such as account opening forms, debit card form, account statement, account revalidation and account upgrade are equally processed electronically in a system to necessitate record keeping. This process is what Asingbi, (2020) called innovative file management practices.

Concept of Organizational Performance

Performance is a state of the enterprise's competitiveness, reached by a level of effectiveness and efficiency that ensure sustainable market and financial presence. Performance equally involves the economic concept of creation of wealth or value to the organization. Thus is a relation between cost of organization and the value of benefits obtained determining organizational performance (Lorino, 201 l).This gives credence to the concept of organizational performance. Organizational performance is one of the most important variables in the management research and arguably the most important indicators of organizations' growth and development. Organizational performance reflects the achievement of organizational objectives (Okechukwu & Okoronkwo 2018). Therefore, it is the extent to which the operational activities of a corporate entity bring about the achievement of targets and satisfaction of customers' expectations. It indicates the sum of accomplishment that has been achieved by all departments of the organization. Thus, organizational performance could be seen as an ability of cooperation to satisfy their customers regardless of the challenges they face. In order to achieve the desired level of organizational performance, many organizations have restructured, and implemented total quality management programs and introduced competitive staff benefits. Analyses of the sustained superior business performance of some organizations have attributed their success to the specific cultures of the respective organizations (Zheng & McLean, 2010). Organizational performance is a vital issue for all profit making and non-profit organizations. Also, business performance is the most important criterion in assessing organizations, their actions, and their environments (Shadi, et al, 2018). Improving business performance is a prerequisite for strategic management of the organization that seek maximum performance (Cania, 2014). Performance is a comprehensive concept for all activities in organizations of all types.

Measures of Organizational Performance Quality Service Delivery

Service delivery is a component of business that defines the interaction between providers and customer, where the provider offers a service, either information or a task, and the client either finds value or loses value as a result of such sendee. Quality service delivery provides clients with an increase in value. Service delivery is an essential performance measure of an organization. It is obvious organizations are beginning to realize that customers are increasingly becoming important to the way organizations think and act (Smith, 2017). Customers have a right to demand services from their suppliers that meet their needs: fast, accessible, of good quality and at modest cost, and all wrapped in friendly treatment. This applies particularly to both public and private supplier of key services. Timely/quality and affordable service delivery is also a condition for the good image of an organization. The meaning of good service delivery for the image that customers have of the organization is not always valued fairly.

Market Share

Kimbcrlee, (2018) assert that market share as one of the cardinal measure of organizational performance points to the fact that every industry has a target market, and each company within an industry has hold to a percentage of the market. It represents the percentage of an industry, or a market's total sales that is earned by a particular company over a specified time period. Operationally, market share refers to as customer base of an organization in terms of how many account users transact business with the institution. It is calculated on a national level, as well as on more regional and local levels, to determine specific market share. The most basic way of calculating market share is to take the total number of sales for a company and then divide that number by the total sales for the industry (Kimberlee, 2018). Firms with market shares below a certain level may not be viable. Similarly, within a firm’s product line, market share trends for individual products are considered early indicators of future opportunities or problems (Farris, et al 2010). While market share does not give a company a defined number regarding its profitability, it does provide key insights about a company's revenues, growth and net profits. This has to do with the economies of scale. The larger the enterprise, the better it can serve larger numbers of people in a more cost-efficient manner. In layman's terms, the bigger the company, the more economically that company can provide products or service to each customer. Goods or supplies are bought for deeper discounts, because of large wholesale orders (Kimberlee, 2018).

Corina, et al. (2011) opined that market share is said to be a key indicator of market competitiveness that is, how well a firm is doing against its competitors. This metric, supplemented by changes in sales revenue, helps managers evaluate both primary and selective demand in their market. That is, it enables them to judge not only total market growth or decline but also trends in customers’ selections among competitors. Generally, sales growth resulting from primary demand (total market growth) is less costly and more profitable than that achieved by capturing share from competitors. Conversely, losses in market share can signal serious longterm problems that require strategic adjustments. Thus, even at the same price point as its competitors, a larger company that has a greater market share can have a higher net profit, making it a stronger company overall. It also enables the company to offer more promotions or sales, thus driving market share even higher, as the company captures new customers from its competitors. Market share tends to be a driving force within deposit money banks in Rivers State that has a compounding effect.

Profitability

Profit is the excess of revenues over outlays and expenses in a business enterprise over a given period of time, usually an accounting period or a year (Baer & Sonnentag, 2015). It is the economic value (money) accrued to a business as a return on investment. Conventionally, it is virtually quantified in monetary terms. Richard et al (2017) illustrated that when #50 is invested in a business and after transactional and commercial activities are carried out, #80 came back in return, it is presumed that profit has been attained which is #30 (Profit Return Investment). One of the most common indices, for example, is return on assets (Khandekar & Sharma, 2016). Return on assets is the annual profit or net income divided by the average assets over the year. Thus, profitability as a measure of performance of Access Bank in plc, Rivers State, is a measure of the capacity or level of higher financial gains they (Acccss Banks) make from their business transaction. This implies the height of financial gains deposit money banks attain over a certain period of time (mostly a year) from all their business transactions. Profitability is an indisputable measure of corporate performance as far as deposit money banks are concerned because their primary aim is to maximize profit. Thus, their ability to generate more revenue over and above expenses (costs) can be used to determine their performance.

Theoretical Framework

This work is anchored on Roger's (1962) Diffusion of Innovation Theory. The Diffusion of Innovation explains the process why which organizations and members of organizations adopt new techniques, methods, and novel practices.

Assumptions of Diffusion of Innovation Theory

The theory posits that "innovations are not entirely virgin practices rather, they represent a practice introduced newly in clime C which may have been in vogue in clime B and/or B previously" (Ayodele, 2012; Ahiauzu & Soye, 2016). Further studies done by Onigbinde and Ojo (2016) identified two assumptions of the Diffusion of Innovation Theory which are relevant to which study:

i. In a social system, there will always be a disparity in the level and time at which individuals within a given social system adopt new ideas, techniques, and technology.
ii. Individuals and arms of institutions that adopt innovations early will naturally outperform late adopters and the laggards.

Implication of the Theory to the Study

The choice of this theory as the theoretical underpinning of this study is based on its relevance to the independent variable "Records Management Practices". The theory explains that all organizations or members of an organization will not accept and adopt innovations (in our case e-mailing, file creation/tracking & file maintenance) at the same time and that the time or point where innovations are adopted in a work system will make the difference in the process performance of the organization. The implication of the second assumption cited above is that financial institution such as Access Bank in Rivers State who adopt technological innovations in the area of records management will experience more performance and will strive in attaining organizational goals and set objectives than their counterparts who fail to do so on time.

Empirical Review

Duis (2014) examined the involvement of records managers in cloud computing decisions: a cross-sectional study of New Zealand records managers. The study aimed at discovering the level of involvement that records managers have in decision-making relating to cloud computing, and also to determine how informed records managers are about the implications of cloud computing. The research design used was a cross-sectional survey. Online questionnaire survey was used to obtain response from 43 records managers in New Zealand Records mailing Firm. Simple percentage and bar graphs were used for the analysis. The results of the study revealed that that records managers have low levels of involvement in cloud computing decision-making, and mostly do not believe that their opinions will influence decisions about cloud computing in their organizations. The findings of the survey reveal awareness of the potential implications of cloud computing is high, although more resources and training should be made available to these records managers, especially in the area of portability and security of records in the cloud. The study recommended that additional training resources should be made available and the records managers more informed in deciding the kind of records keeping system to be adopted. The Duis (2.014) examined the involvement of records managers in cloud computing decisions: a cross-sectional study of New Zealand records managers. This does not fully represent the variables under the current study. Thus, the current study focuses on record management practices and organizational performance of Access Bank Pic in Rivers State, dimensionalizing on file creation and tracking, E-mailing and file maintenance: measuring on quality service delivery, market share and profitability.

Asingbi, (2020) examined the relationship between innovative records management practices and administrative success in Government Parastatals in Bayelsa State, Nigeria. The objective of the study was to examine the extent to which dimensions of innovative records management practices such as use of Google drive, use of whatsapp platform, and e-mailing interact with measures of administrative success such as security of information, timely dissemination of information, and well-coordinated work system in Government parastatals in Bayelsa State, Nigeria. The study adopted the explanatory survey research design. Using a combination of Krejcic and Morgan Sample Size Determination of Table and Bowley's Population Appropriation Formula, a sample size of 169 respondents was obtained from a population of 300 secretaries and administrative heads in four Government parastatals in Bayelsa State, Nigeria. After validation, 169 copies of structured questionnaire were administered while 156 copies were retrieved. Cronbach alpha was used to ascertain the reliability of the instrument at 0.708. Mean and standard deviation were used for the univariate analysis while Spearman Rank Order Correlation was employed in the bivariate analysis. The results showed that there is a significant positive relationship between use of Google drive and administrative success; there is a significant positive relationship between use whatsapp platform and administrative success; and that there is a significant positive relationship between e-mailing and administrative success. The study concluded that innovative records management practices enhance administrative success in Government Parastatals in Bayelsa State, Nigeria. Consequently, the study recommended an intensified adoption of Google drive in Bayelsa State. The study of Asingbi, (2020) examined the relationship between innovative records management practices and administrative success in Government Parastatals in Bayelsa State, Nigeria. This does not fully represent the variables under the current study. Thus, the current study focuses on record management practices and organizational performance of Access Bank Plc in Rivers State, dimensionalizing on file creation and tracking, E-mailing and file maintenance; measuring on quality service delivery, market share and profitability.

Tagbotor ct al. (2015) conducted an analysis of records management and organizational performance in Ilo Polytechnic in the Volta Region of Ghana. The purpose of the study was to determine the extent to which the information users' behaviour and proper records management contributed to the performance of an organization to ensure competitive survival. The study adopted exploratory survey research design. Simple random sampling was used to select a sample size of 30 respondents from a population of 576 staff of the institution. The study adopted percentage as statistical analytical tool. Based on the survey results, it was discovered that Ho Polytechnic as a tertiary institution does practice sound records management. It was observed that the institution's records management is shifting from manual to electronic system of managing records by using computers and internet. This allows the users to complete and submit the information on time. The electronic filing system prevents the users from making serious mistakes that could affect the operation and image of the institution. Training, supervision and control on records management skills are recommended for all relevant employees of the institution for efficient records management to promote better institutional performance. Although related to the present study since involved an examination of how internet mediated records management system in a tertiary institutions outside in Ghana, the study did not address how records management practices impact on the organizational performance of Access Bank plc, Rivers State, dimensionalizing on file creation and tracking, E- mailing and file maintenance; measuring on quality service delivery, market share and profitability.

Khairymustaffa et al. (2016) examined the impact of electronic document management on the performance of Banks in Ghana. The aim of the research was to study the impact of electronic documents management on the performance of Bank of Jordan in terms of staff performance, information performance, and location performance level. The study adopted exploratory survey research design. The population of the study consisted of workers of Bank of Jordan and a sample size of 50 workers was drawn. Questionnaire was used as instrument for data collection. Statistical tools such as simple percentage, mean, standard deviation were applied for univariate analysis while the test of four hypotheses (bivariate analysis) was done using Spearman Rank Order Correlation. The results showed no correlation between electronic document management and performance. The study recommended the enhancement of employees to learn more about electronic document management at their work. The study of Khairymustaffa et al. (2016) examined the impact of electronic document management on the performance of Bank of Jordan. This does not fully represent the variables under the current study. Thus, the current study focuses on record management practices and organizational performance of Access Bank Plc in Rivers State, dimcnsionalizing on file creation and tracking, E-mailing and file maintenance; measuring on quality service delivery, market share and profitability.

METHODOLOGY

Research Design

The explanatory cross sectional survey research design was adopted for this study. This research design is deemed lit for this study because the study involves the test of hypotheses using primary data that was generated from Access Banks branches in Port Harcourt, Rivers State, Nigeria.

Research Population

The population of this study consists of twenty-three (23) Access Banks branches operating in Rivers State, Nigeria. Details of the population distribution are provided in the table below:

Table 1: Study Population

S/N	**Access Bank Branches and Address**
1.	Access Bank No 1, Agip Road Mile 4, Rumueme, Port Harcourt, Rivers State.
2.	Access Bank No 12, Azikwe Road, Port Harcourt, Rivers State.
3.	Access Bank No 10A, Bank Road, Opposite Rivers State Judiciary, Port Harcourt, Rivers State.
4.	Access Bank No 64, Hospital Road, Bonny Island, Rivers State.
5.	Access Bank Plot 329, Olu Obasanjo Road, Port Harcourt, Rivers State.
6.	Access Bank No 679, Ikwerre Road, Rumuokoro, Port Harcourt, Rivers State.
7.	Access Bank Plot 466 / 467, Trans Amadi Industrial Layout, Port Harcourt, Rivers State.
8.	Access Bank No 271, Ikwere Road Mile 3 Diobu, Port Harcourt, Rivers State.
9.	Access Bank Plot 109, OluObasanjo Way, Port Harcourt, Rivers State.
10.	Access Bank Plot 382, Port Harcourt -Aba Expressway, Rumukurushi, Port Harcourt, Rivers State.
11.	Access Bank No 466/467 Trans Amadi Industrial Layout, (Mothercat), Port Harcourt, Rivers State.
12.	Access Bank No 41 Trans Amadi Industrial Layout, Port Harcourt, Rivers State.
13.	Access Bank Gymnasium Building, Abuja Park, University of Portharcourt, Port Harcourt, Rivers State.
14.	Access Bank No 82/88, Aba Road. Beside MTN Building, Opp Tarpaulin House, Garrison, Port Harcourt, Rivers State.
15	Access Bank No 135, Olu Obasanjo Way, Port Harcourt, Rivers State.

16. Access Bank No 14, Location Road, Obigbo, Rivers State.
17. Access Bank University Of Science & Technology Premises (Cash Centre), Port Harcourt, Rivers State.
18. Access Bank No 31 A, Amaigbo Road, Port Harcourt, Rivers State.
19 Access Bank Woji Federal Housing Estate road by TCK Junction, Woji, Rivers State.
20 Access Bank PPMC Depot Eleme Rivers State
21 Access Bank Easter Bulkcement T Coy Ltd, Off Iwofe Port Harcourt, Rivers State
22 Access Bank Fotonne, Federal Ocean Terminal (FOT), ITT Base Onne Rivers State
23 Access Bank No 94 Hospital Road Bori Rivers State

Source: https://www.nigcriauallcria.coin/Banking and Pinance/Banks/Access-Bank-Branches- In-Rivers-State2.html; https://www.niueriaualleria.com/Banking and Finance/Banks/United- Bank-For-Africa-Branches-In-Rivers-State.html; https://oscarmini.com/2018/08/utbank-branchcs-port-harcourt.html//Complete List of Diamond Banks In Port Harcourt. Retrieved on 13/12/2019

However, since the population is small, the sample size of this study consists of the entire population (twenty three 23 Access Bank branches in Rivers State). Thus, three (3) top level managers were purposively selected from each of the twenty three (23) Access Bank branches in Rivers State. The managers selected include the following: General Manager, Personnel Manager, and Operational Manager. The above categories of managers were suitably selected as respondents across the branches because of their perceived experiences in the organizational phenomenon being investigated in this study. Thus, the sample of this study is twenty three (23) Access Bank branches in Rivers State with sixty nine (69) respondents.

Sources of Data

This study used both primary and secondary data. The internet, print journal articles and textbooks was used as secondary sources of data while structured questionnaire will be used as the main instrument for the collection of primary data.

Method of Data Analysis

Arithmetic mean and standard deviation was used for the research question analyses while the test of hypotheses was done using Correlation Statistical tool such as Pearson Product Moment Correlation Coefficient.

The formula is presented below:

$$\gamma = \frac{n\Sigma xy - \Sigma x\Sigma y}{\sqrt{[n\Sigma X^2-(\Sigma X)^2]\,[n\Sigma Y^2-(\Sigma Y)^2]}}$$

Where:

N = total number

X = number of data in group A

Y = number of data in group B

Σ = Summation

$\sqrt{}$ = Square root

Tests of Hypotheses

Ho_1: There is no significant relationship between file creation/tracking and quality service delivery of Access Bank Plc, Rivers State, Nigeria.

Table 1: Relationship between File Creation/Tracking and Quality Service Delivery

S/N	X	Y	XY	X^2	Y^2
1.	13	12	156	169	144
2	9	9	81	81	81
3.	5	6	30	25	36
4.	3	3	9	9	9
5.	12	12	144	144	144
6.	9	8	72	81	64
7.	6	6	36	36	36
8.	3	4	12	9	16
9.	11	12	132	121	144
10.	9	9	81	81	81
11.	6	7	42	36	49
12.	3	3	9	9	9
13.	11	12	132	121	144
14.	8	8	64	64	64
15.	7	6	42	49	36
16.	4	4	*16*	16	16
	ΣX=119	**ΣY= 121**	**ΣXY =1058**	**ΣX^2 = 1051**	**ΣY^2= 1073**

Source: Field Survey, 2021

$$\gamma = \frac{n\Sigma xy - \Sigma x \Sigma y}{\sqrt{[n\Sigma X^2-(\Sigma X)^2]\,[n\Sigma Y^2-(\Sigma Y)^2]}} = \frac{16X9023 - 376X340}{\sqrt{(16x1058-1192^2)(16x1073-121^2)}}$$

$$\gamma = \frac{16928 - 14399}{\sqrt{(16816 - 14161)\ (17168-14641)}} = \frac{2529}{\sqrt{6709185}}$$

$$\frac{2529}{\sqrt{(2655)(2527)}} = \frac{2529}{\sqrt{6709185}}$$

$$\frac{2529}{2590.2094}$$

$\therefore \gamma$ 0.976 (approx.)

Table 1 above shows r value of 0.976. Since the calculated r value of 0.976 is greater than the critical r value of 0.441, the null hypothesis is rejected while the alternate was accepted. This implies that there is a significant relationship between file creation/tracking and quality service delivery of Access Bank Plc, Rivers State, Nigeria.

Ho_2: There is no significant relationship between e-mailing and market share of Access Bank Plc, Rivers State, Nigeria.

Table 2 Relationship between E-mailing and Market Share

S/N	X	Y	XY	X^2	Y^2
1.	12	13	156	144	169
2	9	8	72	81	64
4.	O	3	9	9	9
5.	13	13	169	169	169
6.	8	8	68	64	64
7.	6	7	42	36	49
8.	2	3	6	4	9
9.	12	12	144	144	144
10.	9	8	72	81	64
11.	5	6	30	25	36
12.	4	4	16	16	16
13.	13	13	169	169	169
14.	7	8	56	49	64
15.	6	6	36	36	36
16.	3	4	12	9	16
	Σ	**X=118Σ**	**XY=122ΣXY=1093**	**$\Sigma X^2=1072$**	**$\Sigma Y^2=1114$**

Source: Field Survey, 2021

$$\gamma = \frac{n\Sigma xy - \Sigma x \Sigma y}{\sqrt{[n\Sigma X^2-(\Sigma X)^2]\,[n\Sigma Y^2-(\Sigma Y)^2]}} \quad = \quad \frac{16X1093 - 118X122}{(16x\sqrt{1072-118^2)(16x1114-121^2)}}$$

$$\gamma = \frac{17488-14399}{\sqrt{(17152 - 13924)\ (171824-14882)}}$$

$$\frac{3089}{\sqrt{(3228)(2942)}} \quad = \quad \frac{3089}{\sqrt{9496776}}$$

$$\frac{3089}{3081.684}$$

$\therefore \gamma$ 1.002 (approx.)

Table 2 above shows r value of 1.002. Since the calculated r value of 1.002 is greater than the -x critical r value of 0.441, the null hypothesis is rejected while the alternate was accepted. This implies that there is a significant relationship between e-mailing and market share of Access Bank Plc, Rivers State, Nigeria.

Ho_3: There is no significant relationship between file maintenance and profitability of Access Bank Plc, Rivers State, Nigeria.

Table 3: Relationship between File Maintenance and Profitability

S/N	X	Y	XY	X^2	Y^2
1	12	12	144	144	144
2	8	9	72	64	81
o	6	6	36	36	36
4	3	4	12	9	16
5	12	13	156	144	144

6	8	8	64	64	64
7	6	5	30	36	25
8	4	4	16	16	16
9	13	13	169	169	169
10	7	8	56	49	64
11	6	7	42	36	49
12	3	3	9	9	9
13	12	13	156	144	169
14	9	8	72	81	64
15	5	6	30	25	36
16	3	4	12	9	16
	Σ X=117	**Σ XY =123**	**ΣXY =1076**	**ΣX^2 =1035**	**ΣY^2 =1102**

Source: Field Survey, 2021

$$\gamma = \frac{n\Sigma xy - \Sigma x\Sigma y}{\sqrt{[n\Sigma X^2-(\Sigma X)^2]\,[n\Sigma Y^2-(\Sigma Y)^2]}} = \frac{16X1076 - 117X123}{\sqrt{(16x1072-118^2)(16x1114-121^2)}}$$

$$\gamma = \frac{17216-14391}{\sqrt{(16560 - 13689)\ (17632-15129)}}$$

$$\frac{2825}{\sqrt{(2871)(2503)}} = \frac{2825}{\sqrt{7186113}}$$

$$\frac{2825}{2680.6926}$$

$\therefore \gamma$ 1.054 (approx.)

Table 3 above shows r value of 1.054. Since the calculated r value of 1.054 is greater than the critical r value of 0.441, the null hypothesis is rejected while the alternate was accepted. This implies that there is a significant relationship between file maintenance and profitability of Access Bank Plc, Rivers State, Nigeria.

Summary of Findings

Based on the analysis of data carried out, the following findings were made:

1. There is a significant positive relationship between file creation/tracking and quality service delivery of Access Bank Plc, Rivers State, Nigeria
2. There is a significant positive relationship between e-mailing and market share of Access Bank Plc, Rivers State, Nigeria
3. There is a significant positive relationship between file maintenance and profitability of Access Bank Plc, Rivers State, Nigeria.

CONCLUSION

Based on the analyses and discussion of findings, the study concluded that record management practice enhances organizational performance of Access Banks Plc, Rivers State. This implies that there are several benefits of file creation/tracking, e-mailing and file maintenance within the context of Access Bank Plc in Rivers State. Continuous improvements in that, record management practice in terms of file creation/tracking, e-mailing and file maintenance brings about corresponding improvements in organizational performance of Access Banks in Rivers State in terms quality service delivery, market share and profitability. Access Banks Plc in Rivers State who falls short of keeping record, will find it really challenging to compete in other banks.

RECOMMENDATIONS

Based on the findings, the following recommendations were made:

1. Management should endeavour to provide catalogue of their organizational records to employees to facilitate tracking of information
2. Managers of Access Banks Plc in Rivers State should imbibe the habit of disseminating information via e-mail to existing customers in other to enhance quick service delivery, this will equally attract potential customers.
3. Employees of Access banks should make sure that manual files are been dusted every working day and file maintenance software must be provided by management to overcome issues of corrupt files.

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