

DIGITAL COMMUNICATION TOOLS AND ORGANISATIONAL PRODUCTIVITY OF SELECTED COMMERCIAL BANKS IN RIVERS STATE, RIVERS STATE

Prof. Wokocha, Ify Harcourt & Onogwu, Ugbede
Department of Management, Faculty of Management Sciences, Federal
University Otuoke, Bayelsa State & Department of Business Administration,
Faculty of Administration & Management, Ignatius Ajuru University of
Education, Port Harcourt, Rivers State, Nigeria
Email: ifyharcourtwokocha@gmail.com, ugbedeonogwu@gmail.com

ABSTRACT

This study examines the relationship between digital communication tools and organisational productivity of selected commercial banks in Rivers State, Rivers State. Correlational survey research design was adopted for this study as this study seek to determine the relationship between the two variables. The population of this study was eleven (11) commercial banks in Rivers State which are registered with Central Bank of Nigeria (CBN). This gave us a total of thirty-three (33) for the study. Structured questionnaire instrument title "digital communication tools and organisational productivity of selected commercial banks in Rivers State". The questionnaire was developed on five-point likert scale. The result of the Cronbach's Alpha reliability test indicates .800 which is above .70 which implies that the items are reliable. Pearson product moment correlation was used to test the hypotheses using SPSS (Statistical Package Social Sciences). The study revealed that there is a significant relationship between video conferencing and organisational productivity of commercial banks in Rivers State. There is a significant relationship between social media and organisational productivity of commercial banks in Rivers State. There is a significant relationship between instant messaging and organisational productivity of commercial banks in Rivers State. The study concluded that there is a significant correlation between digital communication tools and organisational productivity in commercial banks in Rivers State. The study recommended that management of commercial banks should leverage social media platforms not only for marketing but also as a tool for crowdsourcing customer feedback and trends, which can drive the development of innovative financial products and services tailored to emerging market needs.

INTRODUCTION

In recent years, digital communication tools have become indispensable in modern organisational settings, serving as pivotal instruments in facilitating timely, seamless, and dynamic interactions among employees, clients, and stakeholders. These tools primarily encompassing video conferencing, social media platforms, and instant messaging applications have transformed traditional modes of workplace communication into more agile and collaborative models (Mazzei & Noble, 2017). Video conferencing, in particular, has enhanced virtual face-to-face engagement, reducing the necessity for physical meetings and enabling geographically dispersed teams to collaborate effectively (Oludayo et al., 2020). Social media platforms such as LinkedIn, Twitter, and corporate Facebook pages are now leveraged not only for external engagement but also for internal knowledge sharing and networking (Kaplan & Haenlein, 2010). Similarly, instant messaging tools like Slack, Microsoft Teams, and WhatsApp provide real-time communication, allowing for faster

decision-making processes and more informal, yet effective, channels of professional interaction (Leonardi et al., 2013).

Organisational productivity, often considered a critical performance indicator, reflects the capacity of firms to efficiently convert inputs into valuable outputs. In the context of service-oriented sectors such as banking, productivity is frequently assessed through dimensions such as service quality, innovation, and operational efficiency (Parasuraman, Zeithaml & Berry, 1988). Service quality pertains to the consistency, responsiveness, and reliability of services delivered to customers, which is essential in sustaining client trust and satisfaction. Innovation refers to an organisation's ability to develop new services, processes, or ideas that create value and foster competitive advantage (Damanpour & Aravind, 2012). Efficiency, on the other hand, captures the optimal use of resources time, personnel, and technology to achieve desired outcomes with minimal waste or redundancy (Porter & Heppelmann, 2014). These productivity dimensions are increasingly being shaped by the adoption and integration of digital communication tools into everyday business operations. The relationship between digital communication tools and organisational productivity has garnered growing scholarly interest, particularly in highly dynamic and customer-focused sectors such as banking. Empirical findings suggest that when deployed strategically, digital communication tools can significantly enhance coordination, responsiveness, and information flow, thereby improving service quality and fostering innovation (Okoro et al., 2021; Adebayo & Akinola, 2022). For example, video conferencing enables real-time consultations with clients and colleagues, thereby reducing turnaround time and improving service delivery. Social media tools, when used for internal collaboration or brand communication, can drive creative problem-solving and amplify customer engagement (Tsimonis & Dimitriadis, 2014). Instant messaging applications, by facilitating instant clarification and feedback, contribute to operational efficiency and error reduction. However, challenges such as information overload, digital fatigue, and cybersecurity concerns must also be acknowledged, as they can offset some of the productivity gains associated with these technologies (Cameron & Webster, 2013). Thus, the study aims to offer insights into how banks can better leverage communication technologies to enhance performance and achieve sustainable growth in a highly competitive market.

Statement of the Problem

One of the core challenges affecting organizational productivity in commercial banks in Rivers State is the inconsistency in service quality. Customers frequently experience long wait times, inconsistent feedback on enquiries, and delayed responses to complaints. These issues are often tied to poor deployment or underutilization of digital communication tools such as customer relationship management software, automated chatbots, and mobile support platforms. In contrast to global trends where banks use AI-powered tools and real-time messaging apps to enhance customer interaction, many banks in Rivers State still rely heavily on in-person or manual communication methods (Ogbuabor & Onwumere, 2020). As a result, the inability to leverage digital platforms like WhatsApp Business API, email automation, and secure live chat systems undermines timely customer engagement, leading to dissatisfaction and reduced loyalty.

Another significant problem is the lack of innovation, particularly in adopting and integrating new digital technologies into banking operations. While innovation should drive new products, faster service delivery, and improved customer experiences, commercial banks in the region are often slow to invest in or adapt to digital tools that foster innovative practices

(Chukwunulu & Nwaiwu, 2021). For example, few banks utilize digital communication analytics to understand customer behavior or feedback patterns, which could inform product development and service design. This stagnation is partly due to limited digital literacy among staff and poor internal communication infrastructures that do not support collaboration tools like Slack, Microsoft Teams, or cloud-based platforms that encourage idea-sharing and rapid innovation. As a result, banks miss opportunities to respond to market shifts and customer needs in agile ways.

Operational inefficiency is another pressing issue, compounded by fragmented internal communication and poor workflow coordination. Many banks in Rivers State still rely on siloed systems and outdated communication channels such as memos and manual reports, which slow down decision-making and task execution (Okoye, Eze & Obi, 2019). Without effective digital communication tools like integrated intranet systems, workflow management software (e.g., Trello, Asana), and video conferencing tools, departments struggle to collaborate seamlessly. This often leads to redundancy in operations, delays in service processing, and increased overhead costs. The absence of real-time communication and documentation tracking systems weakens accountability and reduces productivity, especially in a fast-paced financial environment that demands quick and accurate responses.

Conceptual Framework

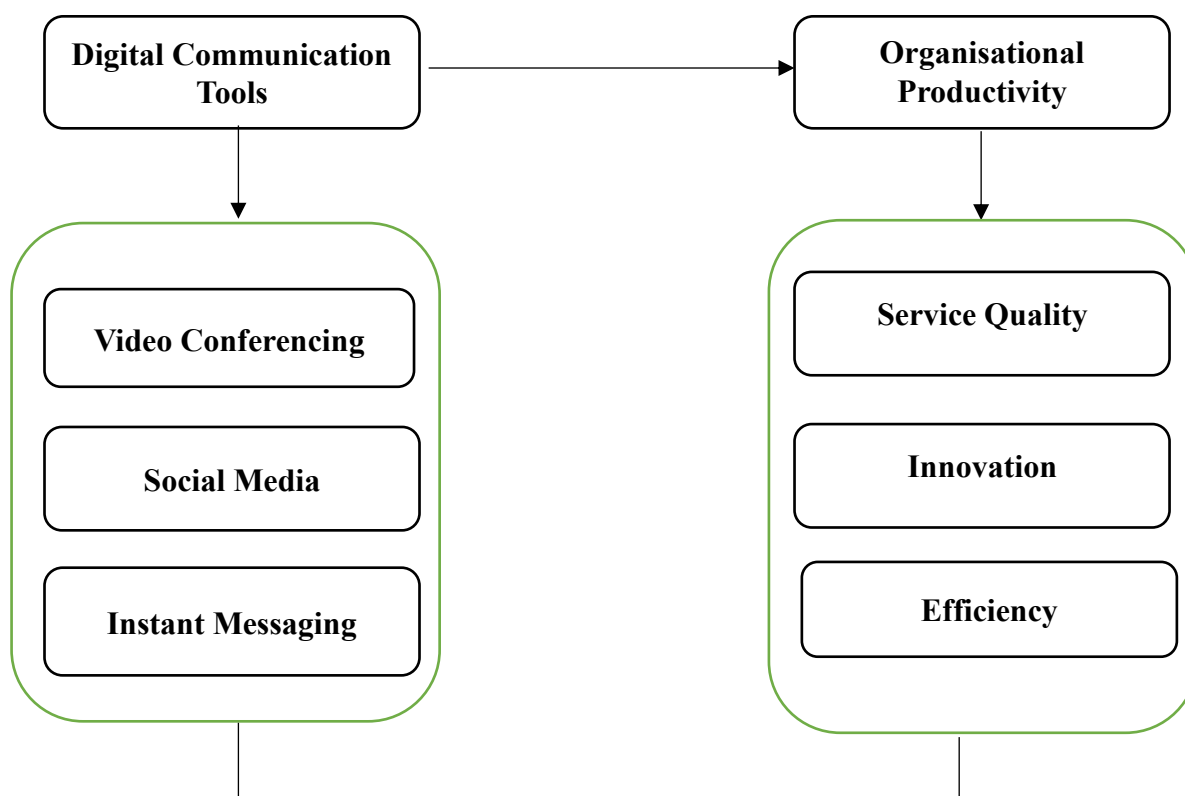


Figure 1: Conceptual framework showing the dimension/measures of Digital Communication Tools and Organisational Productivity of Selected Commercial banks in Rivers State

Sources: Adopted from Kietzmann et al., (2011) and Drucker (1954).

Aims & Objectives of Study

The aim of this study is to examine the relationship between digital communication tools and organisational productivity of selected commercial banks in Rivers State. The specific objectives are to:

- i. Determine the relationship between video conferencing and service quality of commercial banks in Rivers State.
- ii. Determine the relationship between social media and innovation of commercial banks in Rivers State.
- iii. Determine the relationship between instant messaging and efficiency productivity of commercial banks in Rivers State.

Research Questions

The following research questions were raised to guide the study.

- i. What is the relationship between video conferencing and service quality of commercial banks in Rivers State?
- ii. What is the relationship between social media and innovation of commercial banks in Rivers State?
- iii. What is the relationship between instant messaging and efficiency of commercial banks in Rivers State?

Research Hypothesis

The following null hypothesis were formulated and was tested at a significant level of 0.01.

- Ho₁:** There is no significant relationship between video conferencing and service quality of commercial banks in Rivers State.
- Ho₂:** There is no significant relationship between social media and innovation productivity of commercial banks in Rivers State.
- Ho₃:** There is no significant relationship between instant messaging and efficiency of commercial banks in Rivers State.

Significance of the Study

The significance of studying digital communication tools and organisational productivity extends across various stakeholders, including employees, employers, policymakers, and researchers

Employees: Understanding how digital communication tools affect productivity helps employees optimize their workflows, improve collaboration, and reduce communication barriers, ultimately enhancing job satisfaction and performance.

Managers: This study equips managers with insights to implement effective communication strategies, streamline team coordination, and make informed decisions that boost overall organizational efficiency.

Commercial Banks: For commercial banks, leveraging digital communication tools can lead to faster decision-making, improved customer service, and enhanced operational efficiency, giving them a competitive edge in the financial industry.

Researchers: The study contributes to the academic body of knowledge by providing empirical evidence on the link between digital communication and productivity, opening avenues for further research in organizational behavior and technology adoption.

Scope of the Study

The scope of the study will be discussed under content scope, geographical scope, and unit of analysis.

Content Scope: The content scope of the study is limited to digital communication tools and organisational productivity. Discussions on digital communication tools are restricted to video conferencing, social media and instant messaging; while organisational productivity as the dependent variable is measured and discussed through service quality, innovation and efficiency.

Geographical Scope: The geographical scope of this study is delimited to commercial banks firms operating in Rivers State.

Unit of Analysis: This study adopted a macro level analysis; this implies at the organisational level (management) of commercial banks in Rivers State.

REVIEW OF RELATED LITERATURE

This section reviews various extant literatures under the headings of conceptual review, theoretical review and empirical review.

Conceptual Review

Concept of Digital Communication Tools

Digital communication tools refer to electronic platforms and applications that facilitate the creation, transmission, reception, and storage of information through digital formats. These tools encompass a wide range of technologies including email, social media, video conferencing platforms, instant messaging applications, and collaborative workspaces. According to McQuail (2010), digital communication tools represent a significant departure from traditional communication methods by enabling real-time interaction and content sharing across geographical boundaries. They are not only reshaping personal communication but are also transforming professional and organizational dynamics. For instance, tools such as Slack, Microsoft Teams, and Zoom have redefined the way teams collaborate, making it possible to engage in synchronous and asynchronous communication irrespective of location (West & Turner, 2018). These platforms offer features that support text, voice, video, and file sharing, which collectively enhance productivity and foster more inclusive participation in communication processes.

Moreover, digital communication tools are increasingly being integrated into organizational communication strategies to streamline workflows, enhance employee engagement, and support remote work models. As Rice and Leonardi (2014) argue, these tools serve as socio-technical systems that mediate human interaction within digital environments, thereby influencing how organizational knowledge is created and disseminated. The shift toward digital communication is not merely a technological change, but a cultural and organizational transformation. The affordances of these tools—such as immediacy, persistence, searchability, and replicability—reshape communication practices, making them more dynamic and interactive (boyd, 2010). For example, digital platforms allow for threaded discussions and multimedia content, which enrich the communication experience and provide contextual depth that traditional face-to-face communication may lack in certain settings.

The concept of digital communication tools extends beyond the mechanics of message transmission to encompass the broader implications for society, identity, and information accessibility. As Castells (2009) notes, the digital age is characterized by a networked society in which communication technologies are central to the construction of social relationships

and cultural narratives. Digital tools not only facilitate interpersonal and organizational communication but also enable civic engagement, activism, and the formation of digital communities. These tools are embedded with both affordances and constraints that influence user behavior and societal outcomes. Consequently, understanding digital communication tools requires an interdisciplinary approach that considers technological features, user practices, and contextual factors that shape digital interaction (Herring, 2007). In essence, these tools are both products and producers of the digital culture that defines contemporary communication landscapes.

Dimensions of Digital Communication Tools

Video Conferencing

Video conferencing has emerged as a pivotal dimension of digital communication tools, reshaping how individuals and organizations interact across distances. By enabling real-time audio-visual exchanges, it facilitates immediacy, reduces geographical barriers, and enhances collaboration in both professional and educational settings (Dixson et al., 2017; Hrastinski, 2020). Its integration into digital communication ecosystems alongside email, instant messaging, and collaborative platforms demonstrates a shift toward synchronous engagement, which has proven especially valuable in contexts such as remote work and virtual learning (Anderson & Simpson, 2012; Wang et al., 2021). Moreover, video conferencing technologies support multimodal communication, allowing for the transmission of verbal cues, facial expressions, and gestures, thereby enriching the quality of interpersonal exchanges in virtual environments (Sellen, 1995; Nguyen & Canny, 2009).

Social Media

Social media has emerged as a dynamic dimension of digital communication tools, reshaping the way individuals, organizations, and societies interact in the digital age. Unlike traditional media, social media platforms such as Facebook, Twitter, and Instagram allow users to create, share, and engage with content in real-time, fostering a participatory culture (Kaplan & Haenlein, 2010). This shift has transformed communication from a one-to-many model to a many-to-many framework, enabling more decentralized and interactive exchanges (Kietzmann et al., 2011). As a subset of digital communication tools, social media is characterized by its capacity to facilitate user-generated content, immediate feedback loops, and algorithm-driven dissemination, which significantly influence public discourse, identity formation, and socio-political mobilization (boyd & Ellison, 2007). These attributes underscore social media's role not merely as a communication tool but as an evolving dimension that redefines digital interaction norms and structures (van Dijck, 2013).

Instant Messaging

Instant messaging has emerged as a significant dimension within the broader category of digital communication tools, providing users with the ability to interact in real time and across geographical distances. As a form of synchronous communication, instant messaging allows for immediate feedback and promotes interpersonal connectivity in both social and professional environments (Quan-Haase and Young, 2010). The development of instant messaging platforms from early, simple text-based systems to complex applications that support multimedia content, group discussions, and integration with various digital services demonstrates its central role in modern communication practices (Lenhart, Smith, Anderson, Duggan, and Perrin, 2015). The widespread use of smartphones and mobile software has

further enhanced the accessibility and speed of instant messaging, establishing it as a preferred mode of communication, particularly among younger users (Anderson and Jiang, 2018). Researchers have suggested that the immediacy and informal nature of instant messaging encourage frequent, spontaneous exchanges, which in turn influence digital interaction norms and user expectations regarding availability and responsiveness (Church and de Oliveira, 2013).

Concept of Organisational Productivity

Organisational productivity is a multifaceted concept that has been defined and interpreted in various ways by different scholars, often depending on disciplinary lenses and contextual considerations. At its core, productivity within organisations refers to the relationship between inputs and outputs essentially, how efficiently resources such as labour, capital, and technology are transformed into goods and services. According to Sink and Tuttle (1989), organisational productivity can be seen as a complex interplay of efficiency, effectiveness, and quality, where improvement in one area must not compromise the others. This systemic perspective reflects the dynamic and interrelated nature of organisational operations. Moreover, Drucker (1999) argues that productivity should not merely be quantified in terms of output but must also incorporate innovation, customer satisfaction, and alignment with strategic goals. Therefore, productivity in the organisational context extends beyond mechanistic metrics to encompass qualitative elements such as value creation and adaptability in turbulent environments.

Several authors have emphasised that organisational productivity is also deeply influenced by human capital and management practices. For instance, Becker, Huselid, and Ulrich (2001) underscore that productivity is tightly linked to the deployment of human resources, noting that strategic human resource management can significantly amplify organisational performance. Similarly, Borman and Motowidlo (1997) distinguish between task performance and contextual performance, both of which contribute to overall productivity. While task performance relates to the execution of core job responsibilities, contextual performance includes behaviours that sustain the broader organisational environment, such as cooperation and initiative. These dimensions underscore that productivity must be considered holistically, acknowledging both measurable outputs and the social processes that enable those outcomes. In this sense, organisational culture, leadership, and motivation emerge as pivotal drivers that determine how productively an organisation can operate.

Moreover, the measurement and improvement of organisational productivity require an understanding of both internal and external influences. As Kaplan and Norton (1996) explain through the Balanced Scorecard approach, productivity should be evaluated across multiple dimensions, including financial performance, customer perspectives, internal business processes, and learning and growth. This framework recognises that short-term output maximisation can be counterproductive if it undermines long-term capabilities or stakeholder relationships. Similarly, Neely, Gregory, and Platts (1995) argue for integrated performance measurement systems that align operational metrics with strategic objectives. Their work highlights the importance of coherence between productivity indicators and the evolving priorities of the organisation. In conclusion, the concept of organisational productivity is not static; it is shaped by a constellation of factors including technology, workforce dynamics, competitive pressures, and strategic foresight. Thus, a nuanced

understanding of productivity must account for both its technical and behavioural components.

Measures of Organisational Productivity

Service Quality

The concept of service quality has evolved as a critical measure of organizational productivity, particularly in service-oriented sectors where tangible outputs are limited. Service quality encompasses customer perceptions of reliability, responsiveness, assurance, empathy, and tangibles, as initially conceptualized by Parasuraman, Zeithaml, and Berry (1988). High service quality not only enhances customer satisfaction and loyalty but also serves as a proxy for operational efficiency and effectiveness (Cronin & Taylor, 1992). Organizations that consistently deliver superior service are often able to reduce rework, customer complaints, and service recovery costs, thereby improving overall productivity (Grönroos, 1990). Furthermore, service quality is increasingly linked to strategic performance metrics, reflecting its role as a driver of competitive advantage and long-term profitability (Seth, Deshmukh, & Vrat, 2005).

Innovation

Innovation has increasingly been recognised as a pivotal determinant of organisational productivity, serving as both a catalyst for growth and a buffer against market volatility. It encompasses the development and implementation of new ideas, processes, products, or services that enhance efficiency and value creation within firms (Schumpeter, 1934). Contemporary research suggests that innovative capabilities significantly influence an organisation's ability to sustain competitive advantage and improve overall performance metrics (Teece, 2007; Damanpour & Aravind, 2012). Moreover, the integration of innovation into strategic management practices facilitates adaptive responses to environmental changes and enables firms to exploit emerging opportunities more effectively (Lawson & Samson, 2001). As such, innovation is not merely an outcome but a dynamic process embedded in the organisational fabric, directly impacting productivity through improved resource utilisation, process optimisation, and market responsiveness (OECD, 2005).

Efficiency

Efficiency is a critical concept in evaluating organisational productivity, as it reflects the relationship between inputs used and outputs generated within a system. It serves as a measure of how well an organisation utilizes its resources such as time, labour, and capital to achieve its goals with minimal waste (Drucker, 1967). Organisational efficiency is often linked with operational processes that aim to reduce costs while maintaining or improving output quality (Porter, 1985). According to Daft (2016), an efficient organisation achieves higher productivity by aligning resources effectively to accomplish strategic objectives. Moreover, efficiency is not solely about speed or cost-reduction, but also about achieving desired outcomes with optimal resource deployment (Jones & George, 2020). Thus, in the broader context of productivity, efficiency provides a quantifiable indicator of how competently an organisation converts inputs into valuable outputs.

Empirical Review

Adebayo and Olaniyan (2018) carried out study on the impact of digital communication tools on employee productivity in Nigerian organizations. The study aimed to investigate the

relationship between the adoption of digital communication tools and employee productivity within Nigerian organizations. A quantitative research approach was employed, utilizing a survey questionnaire administered to a sample of employees across various sectors in Nigeria. The findings revealed a significant positive correlation between the use of digital communication tools (such as email, instant messaging, and video conferencing) and increased employee productivity, particularly in terms of faster decision-making and improved collaboration. The study concluded that the strategic integration of digital communication tools is crucial for enhancing organizational efficiency and competitiveness in the Nigerian business landscape. It recommended that organizations invest in training programs to optimize employees' utilization of these tools and establish clear communication policies to maximize their benefits.

Okoro and Eze (2020) worked on digital communication technologies and organizational performance: a case study of selected firms in Lagos, Nigeria. The study's primary aim was to ascertain how different digital communication platforms contribute to improved operational efficiency, cost reduction, and enhanced customer satisfaction. A mixed-methods approach was adopted, combining quantitative survey data from employees and qualitative interview data from management personnel in selected firms. The results indicated that organizations leveraging digital communication technologies experienced notable improvements in information flow, reduced operational costs, and increased responsiveness to customer needs, leading to enhanced organizational performance. The study concluded that digital communication technologies are indispensable for modern Nigerian businesses seeking sustainable growth and competitive advantage. Recommendations included encouraging a culture of digital literacy within organizations and regularly updating communication infrastructure to keep pace with technological advancements.

Theoretical Review

Technology Acceptance Model

Technology acceptance model was originally propounded by Fred Davis in 1986 and later formalized in his 1989 study. The model was designed to explain and predict user behavior in relation to the adoption of information technology systems. Drawing from the theory of reasoned action, the technology acceptance model posits that two major factors perceived usefulness and perceived ease of use are key determinants of an individual's behavioral intention to use a technological system, which in turn influences actual system usage (Davis, 1989). These constructs provide a valuable framework for examining how users make decisions about accepting or rejecting technological innovations.

In the context of studying digital communication tools and their impact on organisational productivity within commercial banks in Rivers State, the Technology Acceptance Model offers a relevant and insightful theoretical basis. Commercial banks increasingly rely on various digital communication platforms such as enterprise email, video conferencing, real-time messaging applications, and collaborative workspaces to enhance internal coordination and service delivery. The technology acceptance model enables researchers and practitioners to assess how employees perceive these digital communication tools in terms of their usefulness for job performance and their ease of use. When employees view these tools positively, they are more likely to adopt them, which is essential for the effective deployment of such technologies within organisational structures (Venkatesh and Davis, 2000).

Technology acceptance model is instrumental in linking technology usage to improvements in organisational productivity. In regions such as Rivers State, where commercial banks operate in competitive and often digitally evolving environments, the successful implementation of digital communication tools is dependent on user acceptance. By applying the Technology Acceptance Model, bank managers can identify barriers to adoption and create strategies that promote user engagement through training, support systems, and user-centered design. These efforts contribute to enhanced communication efficiency, reduced operational delays, and improved responsiveness factors that directly support higher levels of organisational productivity (Legris, Ingham, and Collerette, 2003). Thus, the Technology Acceptance Model serves as both a theoretical lens and a practical tool for understanding and enhancing technology integration in the banking sector.

METHODOLOGY

Correlational survey research design was adopted for this study as this study seek to determine the relationship between the two variables. The population of this study was eleven (11) commercial banks in Rivers State which are registered with the Central Bank of Nigeria (CBN).

1. Access Bank Plc
2. Ecobank Nigeria Plc
3. First Bank Nigeria Plc
4. First City Monument Bank (FCMB) Plc
5. Guaranty Trust Bank Plc (GTBank)
6. Keystone Bank Limited
7. Polaris Bank Plc
8. Stanbic IBTC Bank Ltd.
9. Sterling Bank Nigeria Ltd.
10. Union Bank of Nigeria Plc
11. United Bank for Africa (UBA) Plc

The sample size for this study was the eleven (11) commercial banks earlier indicated as the population. The study adopted the census techniques. One of the reasons for applying census method is the limited and manageable size of the population. With regard to the respondents of the study given the strategic nature of the study, three key managers (operations manager, human resource manager credit manager) were chosen as respondents from each using simple random sampling of the eleven firms constitute the study subject. This gave us a total of thirty-three (33) for the study. Structured questionnaire instrument title "Digital communication tools and Organisational productivity of selected commercial banks in Rivers State. The questionnaire was developed on five-point likert scale.

Digital communication tools and organisational productivity of selected commercial banks in Rivers State. The reliability of empirical measurement is indicated by the internal consistency, one of the most commonly used indicators of internal consistency is Cronbach's alpha coefficient. Questionnaire item statements with Cronbach's alpha reliability coefficient below the 0.70 threshold were eliminated. The test-re-test method was used. 15 copies of the questionnaire instrument were issue and some later same copies were issue through electronic media. The results were used in computation using Cronbach's alpha test of reliability.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.800	6

Source: Researcher Computation via SPSS Version 25

The result of the Cronbach's Alpha reliability test indicates .800 which is above .70 which implies that the items are reliable. Pearson product moment correlation was used to test the hypotheses using SPSS (statistical package social sciences).

DATA ANALYSIS

Ho₁: There is no significant relationship between video conferencing and service quality of commercial banks in Rivers State.

Table 2: Correlation on Video Conferencing and Service Quality

		Video conferencing	Service quality
Video conferencing	Pearson Correlation	1	.466
	Sig. (2-tailed)		.000
	N	92	92
Service quality	Pearson Correlation	.466	1
	Sig. (2-tailed)	.000	
	N	92	92

. Correlation is significant at the 0.01 level (2-tailed).

Table 2: correlation on video conferencing and service quality revealed that there is a significant relationship between video conferencing and service quality of commercial banks in Rivers State where (P. .466 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between video conferencing and service quality of commercial banks in Rivers State.

Ho₂: There is no significant relationship between social media and innovation of commercial banks in Rivers State.

Table 3: Correlation on Social Media and Innovation

		Social media	Innovation
Social media	Pearson Correlation	1	.555
	Sig. (2-tailed)		.000
	N	92	92
Innovation	Pearson Correlation	.555	1
	Sig. (2-tailed)	.000	
	N	92	92

. Correlation is significant at the 0.01 level (2-tailed).

Table 3: correlation on social media and innovation revealed that there is a significant relationship between social media and innovation of commercial banks in Rivers State where (P. .555 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between social media and innovation of commercial banks in Rivers State.

Ho₃: There is no significant relationship between instant messaging and efficiency of commercial banks in Rivers State.

Table 4: Correlation on Instant Messaging and Efficiency

		Instant messaging	Efficiency
Instant messaging	Pearson Correlation	1	.866
	Sig. (2-tailed)		.000
	N	92	92
Efficiency	Pearson Correlation	.866	1
	Sig. (2-tailed)	.000	
	N	92	92

. Correlation is significant at the 0.01 level (2-tailed).

Table 4: correlation on instant messaging and efficiency revealed that there is a significant relationship between instant messaging and efficiency of commercial banks in Rivers State where (P. .866 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between instant messaging and efficiency of commercial banks in Rivers State.

DISCUSSION OF FINDINGS

Table 2: correlation on video conferencing and service quality revealed that there is a significant relationship between video conferencing and service quality of commercial banks in Rivers State where (P. .466 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between video conferencing and service quality of commercial banks in Rivers State. Table 3: correlation on social media and innovation revealed that there is a significant relationship between social media and innovation of commercial banks in Rivers State where (P. .555 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between social media and innovation of commercial banks in Rivers State. Table 4: correlation on instant messaging and efficiency revealed that there is a significant relationship between instant messaging and efficiency of commercial banks in Rivers State where (P. .866 = sig. .000) thus leading to acceptance of alternate hypothesis: There is a significant relationship between instant messaging and efficiency of commercial banks in Rivers State.

Similarly, Adebayo and Olaniyan (2018) carried out study on the impact of digital communication tools on employee productivity in Nigerian organizations. The findings revealed a significant positive correlation between the use of digital communication tools (such as email, instant messaging, and video conferencing) and increased employee productivity, particularly in terms of faster decision-making and improved collaboration. The study concluded that the strategic integration of digital communication tools is crucial for enhancing organizational efficiency and competitiveness in the Nigerian business landscape. It recommended that organizations invest in training programs to optimize employees' utilization of these tools and establish clear communication policies to maximize their benefits.

CONCLUSION

The study concluded that there is a significant correlation between digital communication tools and organisational productivity in commercial banks in Rivers State. This suggests that

the systematic evaluation of variable uncertainties through digital communication tools plays a crucial role in enhancing decision-making processes, ultimately contributing to improved operational efficiency and productivity within the sector.

RECOMMENDATIONS

1. Management of commercial banks should invest in advanced and reliable video conferencing infrastructure and training to enhance real-time, personalized customer support and streamline internal communication, thereby improving overall service quality.
2. Management of commercial banks should leverage social media platforms not only for marketing but also as a tool for crowdsourcing customer feedback and trends, which can drive the development of innovative financial products and services tailored to emerging market needs.
3. To boost operational efficiency, management commercial banks should integrate secure instant messaging platforms into both customer service operations and internal workflows, enabling faster decision-making, real-time problem resolution, and reduced communication lags.

REFERENCES

- Anderson, B., & Simpson, M. (2012). History and heritage in distance education. *Journal of Open, Flexible and Distance Learning*, 16(2), 1–10.
- Becker, B. E., Huselid, M. A., & Ulrich, D. (2001). *The HR Scorecard: Linking People, Strategy, and Performance*. Harvard Business Press.
- Borman, W. C., & Motowidlo, S. J. (1997). Task performance and contextual performance: The meaning for personnel selection research. *Human Performance*, 10(2), 99–109.
- Castells, M. (2009). *Communication Power*. Oxford University Press.
- Cronin, J. J., & Taylor, S. A. (1992). Measuring service quality: A reexamination and extension. *Journal of Marketing*, 56(3), 55–68.
- Daft, R. L. (2016). *Organization theory and design* (12th ed.). Cengage Learning.
- Damanpour, F., & Aravind, D. (2012). Managerial innovation: Conceptions, processes, and antecedents. *Management and Organization Review*, 8(2), 423–454.
- Davis, Fred D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *Management Information Systems Quarterly*, 13(3), 319–340.
- Dixson, M. D., Greenwell, M. R., Rogers-Stacy, C., Weister, T., & Lauer, S. (2017). Nonverbal immediacy behaviors and online student engagement: Bringing past instructional research into the present virtual classroom. *Communication Education*, 66(1), 37–53.

- Drucker, P. F. (1967). *The effective executive*. Harper & Row.
- Drucker, P. F. (1999). *Management Challenges for the 21st Century*. HarperBusiness.
- Grönroos, C. (1990). *Service management and marketing: Managing the moments of truth in service competition*. Lexington Books.
- Hrastinski, S. (2020). What do we mean by blended learning? *TechTrends*, 64(5), 564–569.
- Jones, G. R., & George, J. M. (2020). *Essentials of contemporary management* (9th ed.). McGraw-Hill Education.
- Kaplan, A. M., & Haenlein, M. (2010). Users of the world, unite! The challenges and opportunities of social media. *Business Horizons*, 53(1), 59–68.
- Kietzmann, J. H., Hermkens, K., McCarthy, I. P., & Silvestre, B. S. (2011). Social media? Get serious! Understanding the functional building blocks of social media. *Business Horizons*, 54(3), 241–251.
- Lawson, B., & Samson, D. (2001). Developing innovation capability in organisations: A dynamic capabilities approach. *International Journal of Innovation Management*, 5(3), 377–400.
- Legris, Paul, Ingham, John, and Collette, Pierre. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information and Management*, 40(3), 191–204.
- McQuail, D. (2010). *McQuail's Mass Communication Theory* (6th ed.). Sage Publications.
- Neely, A., Gregory, M., & Platts, K. (1995). Performance measurement system design: A literature review and research agenda. *International Journal of Operations & Production Management*, 15(4), 80–116.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12–40.
- Porter, M. E. (1985). *Competitive advantage: Creating and sustaining superior performance*. Free Press.
- Schumpeter, J. A. (1934). *The theory of economic development: An inquiry into profits, capital, credit, interest, and the business cycle*. Harvard University Press.
- Sellen, A. J. (1995). Remote conversations: The effects of mediating talk with technology. *Human-Computer Interaction*, 10(4), 401–444.
- Seth, N., Deshmukh, S. G., & Vrat, P. (2005). Service quality models: A review. *International Journal of Quality & Reliability Management*, 22(9), 913–949.

- Venkatesh, Viswanath, and Davis, Fred D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management Science*, 46(2), 186–204.
- Wang, Q., Huang, C., & Quek, C. L. (2021). Students' perspectives on the design and implementation of video conferencing for online learning. *Education and Information Technologies*, 26, 5301–5320.
- West, R., & Turner, L. H. (2018). *Introducing Communication Theory: Analysis and Application* (6th ed.). McGraw-Hill Education.