VOL. 08 NO. 7,
MAY, 2025
E-ISSN 3026-9679
P-ISSN 3026-9423

African Scholar Publications & Research International
www.africanscholarpub.com

Journal of Business Dev. and Management Res. (JBDMR)

Office Technology and Productivity of Business Organizations: A Study of three Selected Commercial Banks in Umuahia, Abia State

Ogbonna, Peace Nonye; & Umeh, Chijioke Sunday (Ph.D)

Department of Business Administration and Managament, School of Business and General Studies, Federal Polytechnic Ngodo Isuochi, Abia State, Nigeria

Corresponding Author: pn.ogbonna@fpi.edu.ng

DOI: https://doi.org/10.70382/ajbdmr.v8i7.022

Abstract

A poor oiled office brings no joy to the customers and no relief to the management of an organization. This is because there are usually errors, mistakes; delay in decision making process, poor data analysis and communication, inefficient customer services, irritations that arise from very few personnel and inefficient modern office technologies. Therefore, the study focused on office technology and the productivity of business organizations, using three selected commercial banks in Umuahia town as focal points. The aim of the study is to find out the level of financial involvement for the use of modern office technology, ascertain the level of productivity in the use of modern office technology and examine how modern office technology can enhance efficiency and effectiveness of staff in the three selected banks in Umuahia, Abia State. Three research questions were raised and related literature reviewed. The researchers adopted a survey design for the study. Total sample size of 148 respondents, were randomly selected out of 236 staff (Directors and Staff) in the three selected banks (3 First banks, 3 Access banks and 2 Union banks) in Umuahia town, Abia State. A questionnaire titled; Office Technology and Productivity of Commercial Banks Survey Questionnaire (OTPCBSQ), structured in a likert format was administered for data collection, complemented with interviews and secondary data. The study used Efficiency Service Theory as its theoretical framework. The data collected were analyzed using frequency counts and mean. It was found that there

were inadequate financial involvement and use of modern office technology which had unenthusiastically affected the productivity of the three selected commercial banks in Umuahia town, Abia State. Based on the findings, it was recommended that the management of the banks in Umuahia should have a more robust deployment of logistics and a better mechanism for designing, formulating and implementing policies on strategic use of adequate finance for procurement of modern office technology to enhance organic productivity of the banks in Umuahia town, Abia State.

Keywords: Office technology, Commercial banks, Finance involvement, Productivity, Robust deployment.

Introduction

The world has become a global village and a better place due to many inventions and discoveries. Such discoveries have made impacts on different stages and aspects of human endeavour in business organizations in Nigeria. They have affected education, business, sports, transport and many other things. There is no gain saying the effects of communication statelier on the dissemination of information in business organizations. In the same vein, computer technology has enhanced information technology including transactions among organizations and establishments (Mohan, 2022). Office technology and the use of automation in business offices has grown larger than one would have thought. It can be said that office work is also undergoing technological revolution. This will definitely improve not only business and personnel, but also students' teachers and other human endeavours (Oranu, 2018). Office technology can be said to have improved the reception, recording, arrangement and dissemination of information. Technological advancement in the office work is a revolution which is comparable to an industrial revolution as it enhances performance no matter the size of the organization (Umeh & Ubah, 2018).

An office provides services that border on communication and information in business organizations (commercial banks inclusive). We can put these services thus; reception, recording, arranging, giving and safeguarding information. According to Schanyan (2015), the office provides and manages information necessary to the effectiveness of the organization. For him, it is the storehouse on which management relies for decision-making processes. This is a vital clog in the wheel of the organization progress. It is an important and productive role of the organization, but it is dependent on management and technology (Akukwe, 2021). Every office may be peculiar according to its technical requirements and purposes. There are general areas which all offices may be concerned with in the working process

within an organization, such office includes typing and correspondence, filling and indexing, reprography, communication service such as telephones, facsimiles, telex, radio, etc. affect every department the organization (Ikedi, 2022). However, if such is properly managed and controlled, they add values to management efficiency. A well oiled office brings joy and relief to the management. This is so because, it is devoid of errors, mistakes, delays, irritations that can arise from too many personnel and poor typing. It also quickens the decision making process. Office furniture and layout are arranged towards effective and efficient methods, based on office technology - physical planning, staffing, machines and control. They altogether quicken the flow of information, around the office (Michael, 2017).

Productivity is a function of the ability of an employee to complete a task using office technology (Rick & Moha, 2022). It is generally understood as the ability of an employee to take input (instructions, direct, requirements, etc.) and turn them into output. It has a direct correlation with organization outcomes (both near-term and long-term) and return on investment (ROI) (Ezeani, 2021). Without this correlation, an activity cannot be viewed as productive. There is no doubt that there is need for accurate flow of information in the office which is dwindling so alarmingly over the years. This has raised cost in the face of economic depression and recession. To this effect therefore, this study will investigate the relevance, significance, and need for modern office technology in the commercial banks.

Statement of the Problem

The productivity of a bank depends on the managerial skills and modern office technologies put in place in the banking industry. A cursory look at the banks in Umuahia town shows that, occasionally, banks are not properly managed and controlled which adds no value to management efficiency. A poor oiled office brings no joy to the customers and no relief to the management. This is so because there are usually errors, mistakes, delays, irritations that arises from very few personnel and inefficient modern office technologies, which also delay the decision making process, poor data analysis and communication, poor customer services, inefficiency, etc. 0ranu (2018) observed that often times, office furniture and layout in the banks are not enough for the customers, as well as the required of office technology; thereby delaying the flow of information, leading to poor service delivery inside and outside the bank.

Administratively, the non- available of enough office technology in the bank also affects its aims and objectives. In some banks, there are inadequate modern office technologies required for effective service delivery. Again, the study of Akukwe (2021) confirmed that there are unskilled and unqualified staff in the banks who cannot effectively handle modern office technology in Abia State. Thus, the study gears towards examining the impact of office technology on the productivity of the three selected commercial banks in Umuahia town of Abia State.

Purpose of the Study

This study is designed to highlight the need for modern office technology for increased productivity in commercial banks in Umuahia, Abia State. Specifically, the study is set out to:

1) Find out the level of financial involvement for the use of modern office technology in the three selected banks in Umuahia, Abia State.
2) Ascertain the level of productivity in the use of modern office technology in the three selected banks in Umuahia, Abia State.
3) Examine how modern office technology can enhance efficiency and effectiveness of staff in the three selected banks in Umuahia, Abia State.

Research Questions

Based on the objective of the study, the following research questions were posed for the study.

1) What is the financial involvement for the use of modern office technology in the three selected banks in Umuahia, Abia State?
2) To what extent does the use of modern office technology contribute to the productivity of the three selected banks in Umuahia, Abia State?
3) How does the modern office technology enhance efficiency and effectiveness of staff in the three selected banks in Umuahia, Abia State?

Review of Related Literature

Concept of Office

The office developed as a significant integral support system with the growth of modern organization. Large or small, domestic or international, every organization depends on the office needs, both in its internal and external administrative need. According to Afrul (2020) "the office is universal and a compulsory part of an organization, where all clerical works from reception of information to the dissemination of the same information is carried out". For him, these functions of the office are similar to the workings of the human brain, and sometimes referred to as the "brain" of the organization. No wonder Ronald (2018) describes the office as the nerve centre of every organization, a place where information once received, is sorted, filed, acted upon and passed on. However, this assertion was supported by Bunting (2020) when he wrote that the office is the centre for collecting recording, processing and disseminating information. "The office is an information processing centre linking together the various sections within an organization and the outside world to the organization". Meanwhile, it is necessary to note here that Deverel (2017) classified the office into two. According to him, type 1 office is "that where information is processed as a family routine nature", this include activities such as handling routine correspondence, business forms, regularly scheduled reports and

documents as well as clerical procedures such as filling. The staff involve in this are typically clerical. The type 2 office according to him is "primarily where knowledge and technical knowhow dominates; customized activities such as problem solving and decision making levels are carried out (Deverel, 2017).

Office Technology Advancement in Organization

Webster New Collegiate Dictionary (1981) defines technology as, "A technical method of achieving practical purpose or the totality of the means employed to provide objects necessary for human sustenance and comfort. The Oxford Advanced Learners Dictionary 7th Edition defines it as, "The application of scientific knowledge for practical purposes". Owing to the growth of technology, industries and businesses have had re-arrangement, adjustment to suit the trend, less they are caught happing. In the view of Osonaoma (2023), technology means different things to different people, different societies. According to him, it may mean the fastness of robots in dealing with human activities. To the Americans, it means how much of farm products can be harvested. Such meanings have developed technology into a vital aspect of man's day to day life. This could have inspired Umeh (2018) to posit that modern technology helps man to make his daily life easy within his physical environment. To him, man is a maker of tools and weapons, a thinker and artist who strives to do better and so always motivated to go into the next level.

On the part of Puyate (2019), office technology can be referred to as the efficient application of technological innovation to different managements. Sharma (2021) asserts that most routine works in offices such as receiving and recording information, writing and sending messages, gathering, calculating and analyzing data, have been taken over by machines. These functions can now be performed faster, more efficiently and the time saved can also be channeled to more challenging, demanding and stimulating tasks (Rick & Mohan, 2022). Machines such as typewriters, calculators and duplicators have been in use for a long time now in various offices. Today, technology has brought about a renovation in the office and society at large. Every second communication networks formed with and by telephones telex printers, radio stations and satellite links transmit millions of messages from one place to another in the universe. This underlines the need for mechanization which has gained momentum, and progressive organizations are bound towards paperless offices (Umeh, 2018).

Technological advancement refers to many improvements that have been achieved on machines and the methods and manner of handling them, their use and application. Ubah (2022) observes that businesses and industries have increased productivity and truly facilitated effective management due to advanced technology. Margaret (2017) sums up technological advancement thus, "today we are witnessing a revolution in information handling techniques. Nearly everywhere, computers are at work processing data, digesting information, sending out bills, inventory slips and performing man's other tasks". She also

remarks that "we are caught up in a revolution that is beyond our own wildest dreams, a revolution that affects all of us in our lives; a revolution that has changed and will continue to change the way we perceived our world and process information. The need for computers in our lives makes it imperative for everyone to be educated in both the fundamental of computers and their myriad of uses.

Siharmer & Mohab (2014) admit that the most important machine to enter the office is the computer. For them, its role is the efficiency of manifold business organizations. It is also a part of the technology that through internal and external networks, it assists in the processing of information, handling of correspondences and preparation of documents. Akukwe (2022, p. 34) on his part, upholds this view when he posits that "a computer system can be hooked to another computer to form inter-network system. According to him, this network is popularly called the internet, which has become a powerful medium of information storage and dissemination all over the world, crossing every conceivable barriers created by caste, creed, religion and geographical distances.

Office Technology and Level of Financial Involvement in Organization

The level of technological involvement in a business organization can range from minimal to comprehensive, influencing how operations are conducted, data is managed, and decisions are made (Rick & Moha, 2022).In this position, Deverel (2017) points out that the technological advancement in the office has no doubt influenced, increased and reactivated clerical and managerial skills required in the office. For him, the machine has really affected many lines of thought, influenced many combined sets of processes. He reminds us that even though computers and networks are expensive in installing them, they are capable of high volumes of work thereby reducing the staff strength required for a job. Technological advancement also led to the development of various other office machines, general purpose computers, telex, facsimile, electric typewriters, word processing, photocopying machine, duplicating machines and many others (Ronald, 2018).

Organizations that heavily invest in technology often see benefits like increased efficiency, faster data analysis, and enhanced communication. However, successful technology integration also requires careful planning, training, and a supportive organizational culture (Sharma, 2021). According to Michael (2017), the levels of technological involvement in an organization are as follows:

1. **Minimal Involvement:** Organizations at this level might primarily rely on manual processes and basic technology like email and word processors. They may not have sophisticated systems for data analysis or automation.
2. **Moderate Involvement:** These organizations may use software for tasks like accounting, payroll, or customer relationship management (CRM), and might

have some automation in their processes. They may also utilize cloud-based services for storage and communication (Siharmer & Mohab, 2014).

3. **High Involvement:** Organizations at this level extensively use technology in all aspects of their business, from production and manufacturing to marketing and sales. They may have advanced systems like enterprise resource planning (ERP), artificial intelligence (AI), and big data analytics.

Writing on the need for technology in businesses, Afrul (2020) highlights the importance of technological involvement in organizations to include:

i. **Increased Efficiency:** Automation and streamlined processes can save time and resources.
ii. **Improved Communication:** Technology facilitates communication across departments and with external partners.
iii. **Better Data Analysis:** Data analytics tools can help identify trends, patterns, and opportunities for improvement.
iv. **Enhanced Decision-Making:** Data-driven insights can inform more effective decisions.
v. **Competitive Advantage:** Organizations that leverage technology effectively can gain a competitive edge in the market.
vi. **Reduced Costs:** Automation and optimized processes can reduce operational costs.
vii. **Improved Customer Service:** Technology can enable businesses to provide better customer service and support.
viii. **Innovation:** Technology can drive innovation and the development of new products and services.
ix. **Adaptability:** Organizations that embrace technology can adapt more quickly to changing market conditions.

Office Technology and Level of Productivity in Organization

The technological advancement in the office has no doubt influenced, increased and reactivated clerical and managerial skills required in the office (Deverel, 2017) According to Deverel, the machine has really affected many lines of thought, influenced many combined sets of processes. For example, the need for Tele-printers in a modern office cannot be over emphasized. This machine makes use of keyboard and transmits message quickly. When a message is typed in one office, it is linked by a telegraphic line to similar machine at some distant point. There are many other office equipments which have breached the gap seemingly created by distance. No wonder Akukwe (2022) describes electronic mail as the “electric post man”. To him, E-mail is commonly called uses computer interlinks to eliminate postal delays in organizations. Many organizations are

now hooking to web as the future source of information for goods and services, as well as communication. These is now e- transaction, e-payment, e-library, and so on such businesses and transactions over the internet has tripled in the last couple of years thereby underlying the absolute need for these modern office technology. There is no gain saying the fact that the modern business organization and enterprises shall soon rely absolutely on these facilities.

Subscribing to this, Schanya (2021) predicts that "office technology will continue to grow, to the extent that many organizations will be forced to go online or go out of business". He reminds us that manual writing and typing have been replaced by devices capable of reducing errors and fraud while increasing output. There is no longer fatigue arising from handing and manipulating data. Miles & Stanford (2015) in their book, *Office Organization and Method,* wrote that "the computer is a tool like any other machine whose usage is economically justified when it helps man to become more productive". According to Milan (2018), the most exciting part of the services of internet is the fast grown World Wide Web (www). This consists of intricate, inter-linked sites set up for on screen viewing with texts, graphics, sound and video. Ademyemi (2022) aligns himself to this claim when he affirms that processing of office document and transformation of ideas into written communication is done quickly these days with the use of computer technology especially, in the banking industries.

Theoretical Framework

In this study, efficiency services theory was adopted as the theoretical framework, proposed and propounded by koopmans and Debreu in 1951. The drive of this study is that the performance of business organizations in Nigeria can be interrogated through the efficiency services theory. The efficiency services theory holds that business organizations have the obligation of not only to deliver services to the customers but, also to do so most effectively and at the highest efficiency rate. In the view of Ezeani (2021), the main arguments of this theory are that:

1. Business organization is an efficient agent for providing services that are commerce in character. It exists to provide services that must be judged by its success up to a standard measured by a national inspectorate (Ezeani, 2021).
2. The efficient performance of these services makes the existence of business organizations very compelling and important.

In this study it should be noted that commercial banks exist to provide services for the customers in Umuahia, Abia State and on the efficient and accountable manner. The functions of the banks must be interrogated to include the provisions and maintenance of their customers through the use of modern office technology such as ATM machines, POS machines, credit cards, mobile banking, public conveniences and formulation of economic policies and development schemes to mention but a few.

Methods

The study adopted a survey research design. The population of the study comprised all the employees of three selected Bank in Umuahia, Abia State, with the population size of two hundred and thirty-six (236) personnel. Total sample size of 148 respondents, were randomly selected out of 236 staff (Directors and Staff) in the three selected banks (3 First banks, 3 Access banks and 2 Union banks) in Umuahia town, Abia State. A questionnaire titled; Office Technology and Productivity of Commercial Banks Survey Questionnaire (OTPCBSQ), structured in a likert format, administered for data collection, complemented with interviews and secondary data. In order to ascertain the validity of the instrument for the study, the researchers ensured that the questionnaire covered the research questions of the study and was given to experts for scrutiny. This was pilot tested and a reliability coefficient of 0.80 was obtained. The data was collected and analyzed using frequency counts, percentages and mean. While the hypotheses were tested using Pearson Product Moment Correlation Coefficient Statistics at the level 0.5 significance. The decision rule for interpretation of the results of the data analysis was that of mean score of 2.5 and above, which was regarded as agreed/ accepted while, below 2.5 was disagreed/ rejected.

Results

Data Presentation and Analysis

It should be noted that out of the 148 copies of the questionnaire distributed, only 143 copies were properly filled out and returned, whereas 5 copies were not retrieved.

Research Question 1: What is the financial involvement for the use of modern office technology in the bank?

Table 1: Mean Response on the Financial Involvement and Use of Modern Office Technology in the Bank **N = 143**

S/N	ITEMS	SA	A	D	SD	FX	Mean	Decision
1.	The cost of installation of modern machine is very high.	48 192	40 120	30 60	25 25	397	2.78	Agreed
2.	Modern office ATM machine takes time to be restored in the event of its breakdown	65 260	41 123	29 58	8 8	449	3.14	Agreed
3.	Use of modern office POS machines cannot increase the financial position of the bank	24 96	31 93	40 80	48 48	317	2.22	Disagreed
4.	There is high financial involvement in the use of modern office technology in the bank.	45 180	43 129	33 66	22 22	397	2.78	Agreed
Total	**Grand Mean**						**2.73**	

Source: Field Survey

As shown in table 1, in item 1 that 48 of the respondents strongly agreed that the cost of installation of modern machine is very high, 40 of the respondents agreed, 30 of the respondents disagreed, while 25 of the respondents strongly disagreed. Again, the result in

the above table showed that the calculated mean score of the distribution is 2.78. Since the calculated mean score is above the cut-off point 2.50, we accept that the cost of installation of modern machine is very high. The implication is that, majority of the respondents believe that the cost of installation of modern machine is very high.

In item 2, it could be seen that 65 of the respondents strongly agreed that modern office ATM machine takes time to be restored in the event of its breakdown, 41 of the respondents agreed, 29 of the respondents disagreed, while 8 of the respondents strongly disagreed. Thus, the result showed that the calculated mean score of the distribution is 3.14. Since the calculated mean score is above the cut-off point 2.50, we accept that modern office ATM machine takes time to be restored in the event of its breakdown. This implies that majority of the respondents believe that modern office ATM machine takes time to be restored in the event of its breakdown.

In item 3, the data analysis shows that 24 of the respondents strongly agreed that use of modern office POS cannot increase the financial position of the bank, 31 of the respondents agreed, 40 of the respondents disagreed, while 48 of the respondents strongly disagreed. Furthermore, the result shows that the calculated mean score of the distribution is 2.29. Since the calculated mean score is below the cut-off point 2.50, we reject that the use of modern office technology could not increase the financial position of the bank and accept that the use of modern office POS could increase the financial position of the bank. The implication is that, majority of the respondents believe that the use of modern office POS can increase the financial position of the bank.

In item 4, the data analysis shows that 45 of the respondents strongly agreed that there is high financial involvement in the use of modern office technology in the bank, 43 of the respondents agreed, 33 of the respondents disagreed, while 22 of the respondents strongly disagreed. Again, the result shows that the calculated mean score of the distribution is 2.78. Since the calculated mean score is above the cut-off point 2.50, we accept that there was high financial involvement in the use of modern office technology in the bank. This implies that majority of the respondents believe that there is high financial involvement in the use of modern office technology in the bank.

Research Question 2: How can use of modern office technology contribute to productivity in the bank?

Table 2: Mean Response on the Use of Modern Office Technology Contributes to Productivity in the Bank **N = 143**

S/N	ITEMS	SA	A	D	SD	FX	Mean	Decision
5.	Modern office machines can be utilized to increase efficiency in the bank.	50 200	38 114	35 70	20 20	404	2.83	Agreed

S/N	ITEMS	SA	A	D	SD	FX	Mean	Decision
6.	Modern office technology can enhance decision-making in the bank.	60	46	30	7			
						523	3.66	Agreed
		240	138	60	7			
7.	Modern office technology cannot improve communication in the bank.	25	30	41	47			
						319	2.23	Disagreed
		100	90	82	47			
8.	Modern office technology can improve customer service in the bank	71	58	19	5			
						471	3.29	Agreed
		284	144	38	5			
Total	**Grand Mean**						**3.00**	

Source: Field Survey

As shown in table 2, in item 5 that 50 of the respondents strongly agreed that modern office machines could be utilized to increase efficiency in the bank, 38 of the respondents agreed 35 of the respondents disagreed, while 20 of the respondents strongly disagreed. Again, the result showed that the calculated mean score of the distribution is 2.61. Since the calculated mean score is above the cut-off point 2.50, we accept that modern office machines could be utilized to increase efficiency in the bank. The implication is that, majority of the respondents believe that modern office machines can be utilized to increase efficiency in the bank.

In item 6, it could be seen that 60 of the respondents strongly agreed that modern office technology could enhance decision-making in the bank, 46 of the respondents agreed, 30 of the respondents disagreed, while 7 of the respondents strongly disagreed. Again, the result showed that the calculated mean score of the distribution is 3.66. Since the calculated mean score is above the cut-off point 2.50, we accept that modern office technology could enhance decision-making in the bank. The implication is that, majority of the respondents believe that modern office technology can enhance decision-making in the bank.

In item 7, the data analysis shows that 25 of the respondents strongly agreed that modern office technology could not improve communication in the bank, 30 of the respondents agreed, 41 of the respondents disagreed, while 47 of the respondents strongly disagreed. Again, the result in the above table shows that the calculated mean score of the distribution is 2.23. Since the calculated mean score is below the cut-off point 2.50, we reject that modern office technology could not improve communication in the bank and accept that modern office technology could improve communication in the bank. The implication is that, majority of the respondents believe that modern office technology can improve communication in the bank.

In item 8, the data analysis shows that 71 of the respondents strongly agreed that modern office technology could improve customer service in the bank, 58 of the respondents agreed 19 of the respondents disagreed, while 5 of the respondents strongly disagreed.

Again, the result showed that the calculated mean score of the distribution is 3.29. Since the calculated mean score is above the cut-off point 2.50, we accept that modern office technology could improve customer service in the bank. The implication is that, majority of the respondents believe that modern office technology can improve customer service in the bank.

Research Question 3: How does modern office technology enhance the efficiency and effectiveness in your bank?

Table 3: Mean Response on how modern office technology enhances the efficiency and effectiveness in the bank. **N = 143**

S/N	ITEMS	SA	A	D	SD	FX	Mean	Decision
9.	Use of modern machine has improved the performance of employee in terms of impact and performance.	55 220	41 123	36 72	11 11	426	2.98	Agreed
10.	Supervision and coordination are made easier due to the use of modern office machines.	61 244	38 114	28 56	16 16	430	3.01	Agreed
11.	The employees were always motivated enough to learn more to face future technological changes.	14 56	30 90	38 76	61 61	283	1.98	Disagreed
12.	The employees perform their job and tasks effectively as a result of the training given to them on the use of modern office machines	49 196	39 117	40 80	15 15	408	2.85	Agreed
Total	**Grand Mean**						**2.71**	

Source: Field Survey

As shown in table 3, in item 9 that 55 of the respondents strongly agreed that use of modern machine has improved the performance of your employee in terms of impact and performance, 41 of the respondents agreed, 36 of the respondents disagreed, while 11 of the respondents strongly disagreed. Again, the result showed that the calculated mean score of the distribution is 2.98. Since the calculated mean score is above the cut-off point 2.50, we accept that use of modern machine had improved the performance of your employee in terms of impact and performance. The implication is that, majority of the respondents believe that use of modern machine has improved the performance of your employee in terms of impact and performance.

In item 10, it could be seen that 61 of the respondents strongly agreed that Supervision and coordination are made easier due to the use of modern office machines, 38 of the respondents agreed, 28 of the respondents disagreed, while 16 of the respondents strongly disagreed. Furthermore, the result showed that the calculated mean score of the

distribution is 2.98. Since the calculated mean score is above the cut-off point 2.50, we accept that supervision and coordination were made easier due to the use of modern office machines. The implication is that, majority of the respondents believe that supervision and coordination are made easier due to the use of modern office machines.

In item 11, the data analysis shows that 14 of the respondents strongly agreed that the employees were always motivated enough to learn more to face future technological changes, 30 of the respondents agreed, 38 of the respondents disagreed, while 61 of the respondents strongly disagreed. Again, the result showed that the calculated mean score of the distribution is 1.98. Since the calculated mean score is below the cut-off point 2.50, we reject that the employees were always motivated enough to learn more to face future technological changes and accept that the employees were not always motivated enough to learn more to face future technological changes. The implication is that, the employees are not always motivated enough to learn more to face future technological changes.

In item 12, the data analysis shows that 49 of the respondents strongly agreed that the employees performed their job and tasks effectively as a result of the training given to them on the use of modern office machines, 39 of the respondents agreed, 40 of the respondents disagreed, while 15 of the respondents strongly disagreed. Again, the result showed that the calculated mean score of the distribution is 2.85. Since the calculated mean score is above the cut-off point 2.50, we accept that the employees performed their job and tasks effectively as a result of the training given to them on the use of modern office machines. The implication is that, majority of the respondents believe that the employees perform their job and tasks effectively as a result of the training given to them on the use of modern office machines.

Discussion of Findings

Based on the result from table 1 above, it could be seen that financial involvement affected the use of modern office technology in the three selected banks in Umuahia, Abia State. Further assessment showed that the cost of installation of modern machine is very high and it takes much time to be restored in the event of its breakdown which gave rise to high financial involvement in the use of modern office technology in the banks as; the grand mean in table 1 is 2.73. This result is in consonant with Umeh (2018) who posited that modern technology helps man to make his daily life easy within his physical environment. This finding is supported by Milan (2018) who observed that the most exciting part of the services of internet is the fast grown World Wide Web (www), which consists of intricate, inter-linked sites set up for screen viewing with texts, graphics, sound and video. Ademyemi (2010) corroborated this position when he opined that processing of office document and transformation of ideas into written communication is done quickly these days with the use of computer technology. In view of the interview granted to one of the

bank staff, who stated that the financial cost of installing modern automatic office machine is very high.

The responses from the respondents in table 2 revealed that the use of modern office technology contributed to productivity in the three selected banks in Umuahia, Abia State. Further assessment showed that there were inadequate modern office technology in the banks which affected their productivity as; the grand mean in table 2 is 3.00. This result is in consonant with Ubah (2018) who observed that businesses and industries have increased productivity and truly facilitated effective management due to advanced technology. In support of the position, Margaret (2017) stated that "in technological advancement today, we are witnessing a revolution in information handling techniques, pointing out that nearly everywhere, computers are at work processing data, digesting information, sending out bills, inventory slips and perfuming man's other tasks". She also remarked that "we are caught up in a revolution that is beyond our own wildest dreams, a revolution that affects all of us in our lives; a revolution that has changed and will continue to change the way we perceive our world and process information".

The responses from the respondents in table 3 indicated that modern office technology enhanced the efficiency and effectiveness in the three selected banks in Umuahia, Abia State. Further evaluation showed that the use of modern machine could improve the performance of employee in terms of productivity in the banks as; the grand mean in table 3 is 2.71. This finding is in conformity with the submission of the World Bank Report (2006) which stated that the employees of banks perform their job and tasks effectively as a result of the training given to them on the use of modern office machines.

Finally, from the analyses so far, the interviews revealed that the managers and employees use of modern machine helps in checking fraud. One of the managers demonstrated to the researchers how a few machines helped him to check fraud. He emphasized that "given the nature of the job, it demands that he is always on the road, leaving the office in the hand of his subordinates, whenever he comes back, to make sure that they gives him a correct account of the use of the machine, he will first click on a particular key on the machine which enables the machine to print out from its memory bank all that it has done since his absence. He would cross-check it with his record to see if there are discrepancies.

Conclusions

It has been a worthwhile analyzing the need for office technology on the performance of selected banks in Umuahia town of Abia State. Technological advancement is improvement that has been achieved on machines, the methods and manner of handling them, their use and application. There is a strong correlation between modern technology and the performance of banks in Umuahia town. The research, interviews and personal observations discussed in this work are the necessary information needed for the study. This study however, laid no claim to complete exhaustion of the problems associated with the need for office technology as it affects the performance of banks in Umuahia, Abia

State, neither did it claim having offered a conclusive panacea for some found problems. If for anything, it meant to elicit actions and encourage others to undertake similar research on other multifarious factors of office technology that have to do with the productivity of banks in Nigeria .Therefore, need for office technology as it affects the performance of banks in Umuahia town of Abia State is just a microcosm of the whole problems of office technology and modern technology in the banking industry.

Recommendations

The following recommendations are made based on the findings of the present study;

1) The management of banks should provide adequate funds for procurement of modern office technology to enhance productivity in the banks.
2) The management of banks should embrace modern office technology and practice/procedure to enhance the productivity of the banks.
3) The management of banks should raise the current computer standards and encourage employees to become more proficient in operating machines. Great emphasis should be placed on communication and software application to enhance productivity in the banking industries.

REFERENCES

Adeyemi, M.U. (2022). *Office management theory and practice*. 4th Edition Educational Publishers.

Afuul, B.B. (2020). Human resource administration and job satisfaction among bankers in Nigeria.

Akukwe, A.C. (2021). *Working with micro computer in business organization.* Career Publisher.

Bunting, D.F. (2020). An investigation of the relationship between technology and firms performance in Nigeria hotel industry. *International Journal of Hospitality Management 2 (6) 574-587.*

Deverel, G.L. (2017). *The relationship between office technology and customer services in the bank in Nigeria*. Longman.

Ezeani, E.O. (2021). *Basic elements for effective human resources management in the business organization* in Nigeria. AP Express Publishers

Ikedi, V.C. (2022). *Office management in institutions. An experimental approach* . Mc Graw Hill/irin. *International Journal of Management* 4 *(1) 51-59.*

Margaret, (2017). The effect of *micro computer in business organization* on the bank personnel in Nigeria *Journal of Personnel Management 2 (3,) 57-66.*

Michael, S.O. (2017) Office technology: implications for business education. *Journal of Business Studies,. 2(1), 76-98.*

Milan, W. (2018). *Management information and computers*. McGraw-Hill International.

Mills, G, O. (2018). *Office organization and method*. Pitman Publishing.

Mohan, I. (2021). The effect of modern information technology on professional secretaries. *Journal of Business and Management Technology 2, (2), 76-82.*

Okwelle, P.C. (2013). Appraisal of theoretical models of psychomotor skills and applications to technical vocational Education and Training (TVET) system in Nigeria. *Journal of Research and Development, 1(6), 25-35.*

Oranu, R.N. (2018) *Office technology* and teacher education in Nigeria. *Journal of Office Management 3 (4) 81-99.*.

Osonaoma, M. A. (2023). Technological education in a dynamic society: New Nigerian. *Journal of Research and Development, 2(3,) 1 5-.21*.

Puyate, S. T. (2019) *Manpower production: Office technology for national development*. Oyo State Nigeria.

Rick,.C. and Moha, K. (2022). *Business Correspondence and Report Writing. 3rd Edition.* Birla Institute of Technology and Science Pilai-New Delhi.

Ronald, W.T. (2018). *Human resource training* in business organization in Nigeria. West Publishing Company.

Schanyan, J. (2015). *Learning on the internet town.* Sharma Publisher.

Sharma, A.G. & Mohab, V.U. (2014). Appraisal of theoretical models of office technology and applications to technical productivity in business organizations. *Journal of Research and Development, 1(6), 25-35.*

Ubah, C.N. (2022). Modern facilities and performance of Imo State Ministry of Works, Imo State Nigeria. *Africa Journal of Social and Behavioural Sciences (AJSBS), 12(2),516-530.*

Umeh, C.S. & Ubah, C.N. (2018).Business fraud and organizational performance in Abia State University, Uturu.

World Bank Report (2006). Skill development in India, the Vocational Education and Training System.