OFFICE COMMUNICATION AND STAFF PERFORMANCE IN MONEY DEPOSIT BANKS IN PORT HARCOURT METROPOLIS, RIVERS STATE.

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Abstract

The main objective of this study was to look at **Office Communication and Staff Performance in Money Deposit Banks in Port Harcourt Metropolis, Rivers State**. *The study was based on empirical study of communication and office performance. It studied a population size 100 staff each of the five branches of Ecobank, Rumuola Road, GT Bank, Location Junction, UBA, Rumuokwuta, Fidelity Rumuokwuta, First Bank PlcRumuola branches. A sample size of 20 representing 5% of the total population was studied adopting the purposive sampling technique. Three research questions and three null hypotheses were raised. The hypotheses were tested using Chi-square statistical tool. The research findings showed, Ho1, that there is a significant relationship between business office staff knowledge of modern communications skills and their performance. Ho2 there is a there is significant relationship between business office staff use of communication skills and their performance in financial institutions in Port Harcourt Metropolis. Ho3, there is no significant between non-availability of communication tools and performance of business office staff in financial institutions in Port Harcourt Metropolis.The on the findings the study recommended; that management should encourage their staff to be knowledgeable in modern communication skills since it has significant relationship with performance of their staff. Trainings and trainings of staff can be such encouragements in the various business offices of the banks. That Management should allow practical sessions and simulation of communication skills before foraying to the customers. The staff should not only have knowledge of communications skills but should be able to use them in work.That since respondents agreed that communication skills have bearing with availability of communication tools, such tools should be made available for the use in the various business offices.*

Keywords: Communication, Effective Communication, Organization, Organizational Performance.

Introduction

All human interactions are forms of communication. In today's business world, nothing can be achieved without effective communication among employers, employees, clients, suppliers, and customers who basically operate in the office. A look at the most successful business offices in the world, reveals people who have mastered the art of communication.

Business all over the world today is very challenging. To stay profitable in the highly challenging and competitive global market economy, all factors of production (i.e. men, machine and materials), should be wisely managed. Among the factors of production, human resource constitutes the biggest challenge because, unlike inputs, employee management demands skillful handling of thoughts, feelings and emotions to secure highest productivity. Effective organizational communication plays an important role in this challenge.

Communication has crucial impact or influence among work groups in that organizational communication is a channel to flow information, resources, and even policies. "Organizational communication can be broadly defined as communication with one another in the context of an organization (Eisenberg & Good all, 1997; Shockley-Zalabak, 2006)" as cited in Eunju Phd (2009). This type of communication, in turn, includes activities of sending and receiving message through various layers of authority, using various messages systems, and discussing various topics of interest to the group one belongs to or the company one works for.

Organizational communication research has mainly been conducted both in the business management field and in the communication field; however, researchers in the public administration field have provided little knowledge about organizational communication and its roles and effects. (Eunju,, 2009).

Literature Review

Ramah (2015) defines communication as "the transmission and reception of ideas, feelings and attitudes verbally or non-verbally to produce a favourable response". Draft (2000) defines communication as "the process by which information is exchanged and understood by two or more people usually with the intention to motivate or influence behaviour".

Communication refers to the exchange of information between a sender (source) and a receiver (destination) so that it is received, understood and leads to action (Obamiro, 2008). Obilade (2011) defines communication as "a process that involves the transmission of message from a sender to the receiver. Folarin (2003) defines communication as "any means by which a thought is transferred from one person to another". Communication is the process by which any person or a group shares and

imparts information with/to another person (or group) so that both people (or groups) clearly understand one another (Soola, 2010).

Not just giving information, it is the giving of understandable information and receiving and therefore, the transferring of a message to another party so that it can be understood and acted upon (Ode, 1999).

Ugbojah (2013) defines communication as "the process which involves all acts of transmitting messages to channels which link people to the languages and symbols, which are used to transmit such messages. It is also the means by which such messages are received and stored. It includes the rules, customs and conventions which define and regulate human relationship and events".

In its simplest form, however, communication is the transmission of a message from a source to a receiver… or the process of creating shared meaning Baran, (2007). It has been shown that there exists various definitions for communication, as there are different disciplines. While some definitions are human-centred, others are not. For example, a communication system may incorporate computers, as well as less sophisticated reproducing devices, such as, photocopiers. A photocopier may see communication as meaning a different thing from the way a marketer preconceives it. Similarly, a gospel preacher may think communication is something, which is of course different from what a journalist thinks it is.

Therefore, there is no single definition of communication agreed upon by scholars. Psychologists, sociologists, medical practioners, philosophers and communication specialists, all define communication based on their orientations and perspectives.

Psychologists define communication as "the process by which an individual (the communicator) transmits stimuli (usually verbal symbols) to modify the behaviours of the other individuals (communicates)". This definition describes what many extension workers and change agents hope to achieve. Sociologists see communication "as the mechanism through which human relations exit and develop". Some people define communication rather narrowly, saying "communication is the process whereby one person tells another something through the written or spoken word". This definition, from a book written by a journalist, seems reasonable for those in that field. So, there are definitions of communication as there are various disciplines.

Communication is from a latin word-communis, which means common or shared understanding. Communication therefore is a purposeful effect to establish commonness between a source and receiver (Schramn, 2011). Whatever is being shared could be associated with knowledge, experience, thought, ideas, suggestions, opinions, feelings etc.

For the purpose of this paper, communication is defined as the process of exchanging or sharing information, ideas and feeling between the sender and the receiver.

Nature of Communication in Business Office
Communication is very central to all human activities; this is because everything we do and do not, communicate. Man's interaction with other human beings is a result of communication. Communication is the key around which human life revolves. Communication is also innate; every man is born with the ability from childhood: we learn to communicate by crying, smiling, kicking, etc. Communication is made up of activities of under- related elements which continue to function as the communication process. The fact is that the word communication is encompassing, ambiguous and pervasive. These three words capture the universal nature of communication and make everyone think they know something about communication. Even though communication could be innate, certain modern kinds of modern communication in today's office is however learnt without which communication becomes difficult (Schramn, 2011).

Functions of Communication in a business office:
Communication performs diverse kinds of functions which include:

☐ Social Interaction: Human interaction is possible because we can communicate. We relate with friends, parents, colleagues, etc, because they share codes that make us understand each other. Without communication, this will not be possible.

☐ Business and Trade: Communication provides opportunity to transact business and engage in trade. We are able to make known what we are offering for sales and what we want to buy. We also negotiate the prices, mode of delivery etc through communication.

☐ Exchange of Ideas and Spread of Knowledge: We express freely our ideas, opinions and feelings on issues affecting us. We also share knowledge as we engage in discussion and write books. In a classroom situation, a teacher is able to impart knowledge to students through communication.

☐ Social-Political Development: Development is made possible through communication. Communication helps to mobilize people to work together for their social and political development.

☐ Social-Cultural Integration: Communication enables exchange of cultural morals and values. Through music, interaction in communication, we are able to learn one another's cultures and blend for harmonious cohabitation.

Forms of Communication: The three major forms of communication commonly used by managers in organization are: Written, Oral, and Non-verbal communication.

a. Written Communication: This involves the use of letters, memos, bulletin, procedures/ policy manuals, notices, books, etc., to transmit information in an organization.

b. Oral communication: This refers to verbal conversation between two or more persons in an organization. It is a face-to-face interaction and most frequently used kind of communication channel during conferences, seminars, meetings, interviews, etc. It is rich in content, because there is a high level of interaction between the sender and the receiver.

c. Non-Verbal Communication: This is the use of any form other than written and oral communication to transmit information. This includes the use of facial expressions, body movement and personal appearance to pass information. Important categories are Kinetic behavior, physical distance, tone of voice and object language.

Importance of Communication: The importance of communication shall be looked at from the study of Moorhead and Griffin (2012) which states that the manager transmits information for a variety of reasons as highlighted in Obamiro (2008):

To achieve coordinated action to express feelings and emotion ; to share information regarding: - Organizational goals - Task directions - Results of efforts - Decision making to achieve effective control ; to encourage staff participation in decision making and to create a good public image and reputation for an organization.

Types of Communication

Organizational communication is a system of networks linking the three hierarchical levels (management, union and staff) together in order to enhance productivity. The two major types of communication channel within an organization are formal and informal patterns of communication.

Formal patterns of communication are the official paths recognized by management. They follow the established chain of command or line of authority. Formal information can be transmitted internally or externally.

1. Internal communication takes place within an organizational framework to coordinate organizational resources. In internal communication, information are conveyed through letters, memos, circulars, etc, to employees. It is divided into three broad parts, namely: horizontal, vertical and quasi-vertical.

a. Horizontal Communication: This is also called lateral communication. It is the transmission of message along the same lateral or similar level in an organization. This occurs between team members, i.e. between different teams and employees on the same or similar level. The use of horizontal communication is on the increase because of the interactive electronic communication technologies such as e-mail and

phone messages that greatly enhance horizontal communication by making it possible to establish leaning communities and virtual teams of employees who work together even different locations.

b. Vertical Communication: Vertical communication is a form of organization communication that involves two different movements, that is, from "up to down" and from "down to up" along the organizational hierarchy. It comprises downward and upward communication. Downward Communication refers to movement of information from the top management to the lowest officers. While upward communication is the pattern through which superiors get necessary feedback on subordinates'' actions.

c. Quasi-Vertical Communication: Is the type of pattern of communication in which organized body of employees called Labour Union intermediates between management and employees.

Informal Pattern of Communication

Informal channel of communication is an official chain of command which flows in any direction. It is mostly used when there are gaps or barriers to formal communication which disturb the employees from getting the information they require or desire. Common sources are; rumour (an unofficial channel which transmits unreliable information), grapevine (it carries more reliable and valuable information. It can be single strand, gossip or cluster).

Principles of Communication: Certain principles are very essential to effective communication. These principles, according to Mangal&Manga l(2009), include:

a. Principle of Readiness and Motivation: The communicator and the receiver should be ready and remain motivated throughout the process of communication. Lack of interest, zeal and enthusiasm on the part of either of them may adversely affect the process and product of communication.

b. Principle of Possession of competent communication skills: The communicator and the receiver should be quite competent and efficient in terms of communicating and receiving the desired information or message. Possession of the required communication skills is crucial, so that the task of communication, in terms of transmission and reception, may be performed by them effectively.

c. Principle of Sharing and Interaction: Since communication is a two way process, its success lies in allowing as much as possible exchange of ideas, and keeping mutual interaction between the source of communication and receiver.

d. Principle of Suitability of the Communication Contents: The content of what is to be communicated should be very suitable and easily understandable. It should be appropriate on the part of both the communicator and the receiver.

e. Principle of Appropriate Media and Channel: The effectiveness of the process of communication will depend on the type and appropriateness of media or communication channel used.

f. Principle of Appropriate feedback: Communication flow is deemed to be effective flow if it continues to receive the desired feedback from the receiver and vice versa.

g. Principle of Facilitators and Barriers of communication: There are many intervening variables lying between the source and the receiver of information in a communication process. The effect of these variables, on the (positive or negative) source and receiver, becomes a decisive factor of the success or failure of communication.

Communication Situations in the Business Office

Communication may occur in varieties of situations or environments. These may be grouped in the following types:

a. One on One Communication: This form of communication takes place between two individuals. Most of our day-to-day informal or formal communication occurs in this form. Communication between husband and wife, shopkeeper and customer, relations, friends, strangers, colleagues, lovers, are examples.

b. Small Group Communication: This involves communication among more than two people: examples include family members, classmates, and passengers in a commuter bus or railway coach. It may also take place between groups such as elders and the representatives of youths in a locality.

c. Large Group or Public Communication: This is the type of communication that takes place within the premises of factories, government offices, police and army barracks, hospitals, etc. The style of this type of communication is formal, systematic, planned and organized.

d. Mass Communication: This is carried out through different types of mechanical, electronic means. Examples are the mass media, radio, television, video, cinema, films, books, e-mail, internet, teleconferencing, satellite communication and transmission, etc. There may not be face to face interaction between the communicators. It remains the most effective way of disseminating information in contemporary times.

Communication Process:

Communication process components involve the following:

Sender: The sender/encoder is the initiator of the message. The sender can be a group or an individual, group or organization with ideas, desires, needs to transmit to other party or parties.

b. Encoding: This is a process that selects the appropriate language that the receiver understands. Making signals to another person, using shared symbols or putting one's thoughts into a letter are examples of encoding.

c. Message: Message refers to idea, thought, needs, emotions etc, put into a symbol, figure, sign, etc. It is the actual physical product being encoded by the source.

d. Channel: The channel is a means by which a message is conveyed. The sender must make sure that the appropriate channel is used to transmit message. Evans (2008) is of the opinion that the choice of a medium depends upon proximity.

e. Receiver: The receiver is the person(s) the message is targeted at, that is, the recipient(s) of the transmitted information. If the information is not received by the receiver, there is no communication.

f. Decoding: Decoding is a process that occurs at the reception level where impulses, figures and symbols are interpreted and translated into meaningful information. Effective communication can only occur when both the encoder (sender) and decoder(receiver) attach the same or at least similar meanings to the symbols that make up the message.

g. Noise: Noise is anything that hinders, disturbs, or interferes with communication whether from the side of the sender, the message channel, or the receiver. Noise can occur either internally(wrong encoding, transmission, interruption, etc) or externally(confined environment).

h. Feedback: Feedback assures the encoder that the message was received and understood.

Communication Networks:

Communication network is the pattern by which information flows between and among employees in organizations. This includes;

a. The chain network: Here, information moves up and down along organizational hierarchy. It is simple but it slows communication.

b. The Wheel Network: In using this, there is a single person at the center who gives and receives information from others in a group/ committee. Information flows quickly with high accuracy.

c. The Circle Network: It is a complete loop, which allows information flow round and round in directions. Each member can communicate with one another on either side. It provides greater opportunity for feedback.

d. The Y Network: Here, the employee at the fork of the "Y" usually becomes the central person. It resembles the chain network i.e upside-down formal structure but slower by the fork in the Y.

e. A Completely Connected (star) Network: This network permits each employee (member) to communicate directly with every other employee (member).

Barriers to Effective Communication in the Business Office: The following among others are some of the things that affect effective communication. a. Lack of proper planning: inadequate preparation affects effectiveness of presenting and transmitting information. Lack of planning, arises from inadequate thinking, lack of sound objectives, vague words, selecting inappropriate media, etc. b. Organization Barriers: Faulty organization structure such as lack of clarity of responsibilities and authority delegated, too wide spans of control and too long chains of command cause communication breakdown. c. Semantic Barriers: These occur when words are understood and interpreted differently by sender and receiver. This affects the achievement of commonness of thought in communication. d. Technical Jargon: Using words or symbols that are peculiar to new fields such as ICT with recipients who have different educational and social background may cause misunderstanding of message. e. Environmental Barriers: Symbols and innocent remarks may be given different meanings in abnormal environment. f. Information overload: This happens when a person receives too much information within a limited time. g. Noise: Effective communication breakdown is caused by different types of noise namely; physical noise, linguistic noise, grammatical noise, etc. h. Poorly Expressed Messages: Sender using too many assumptions and wrong encoding of messages do not aid effective understanding. i. Poor Listening: Listening requires full attention and self discipline. Without this, the encoded messages will be decoded wrongly. j. Distrust: Believability and acceptability of messages to a large extent is determined by credibility of the sender. Messages from manager that behaves inconsistently may be given different interpretations by different receivers.

Remedies for Communication Barriers:

 a. Adequate preparation by senders will help in determining the purpose of the message.

b. The parties involved (both sender and receiver) should use similar and familiar symbols and language to achieve effective communication.

c. Organization should manage the amount of information that will reach one person at a period of time.

d. Management should have a clearly defined organization chart with a short chains of command and spans of control. e. Messages should be well constructed and encoded. f. There must be adequate training of employees to acquire effective business communication skills. g. An appropriate channel should be used to convey messages. h. There is need for effective feedback device.

Organizational Performance

This comprises of the actual output or results of an organization as measured against its intended outputs (or goals and objectives). According to Richard et al (2013), organizational performance encompasses three specific areas of firm outcomes: (a) financial performance (profit, return on assets, return on investments, etc.); (b) product market performance(sales, market share, etc); (c) shareholder return(total shareholder return, economic value added, etc.). The term business office performance is broad. Specialists in many fields are concerned with organizational performance, for which staff performance aggregate to organizational performance. Organizational performance include, Strategic Planners, Operations, Finance, Legal, and Organizational Development. In recent years, many organizations have attempted to manage organizational performance using the balanced scorecard methodology where performance is treated and measured in multiple dimensions such as: Financial performance, Customer service, Social responsibility(e.g. corporate citizenship, community outreach),Employee stewardship.

Theoretical Framework

The theories of communication as identified by McGrawHill (2001) are:

Cognitive Dissonance Theory: This theory argues that the experience of dissonance or incompatible beliefs and actions is prone to strong aversion. Thus, people are highly motivated to award it in their effects to match their actions and seek reassurance to match their actions after making a different decision.

Communication Accommodation Theory: The theories argue that during communication, people

will try to accommodate or adjust their style of speaking to others. This is done in two ways: divergence an convergence. Convergence occurs when there is a strong need for social approval, frequently from powerless to highlight their group identity. Coordinated Management of Meaning: Theories of coordinated management of meaning (CMM) believe that in conversation, people co-create meaning by attaining some coherence and coordination. Coherence occurs when stories are told, and coordination exists when stories are lived. It focuses on the

relationship between individual who come to organize the meaning of hundred of messages perceived literally, throughout a day.

Cultivation Analysis: This theory argues that television and other media play extremely important roles in how people view their world. According to the proponents of cultivation analysis most people in modern culture get much of their information in a mediated fashion rather than through direct experience. Thus, mediated source can shape people's sense of reality. This is especially the case with regards to violence. The theory posits that heavy television viewing cultivates a sense of the world that is more violent and scarier than is actually warranted.

Cultural Approach to Organization: Theories in this tradition argue that an organization's culture is composed of shared symbols, each of which has a unique meaning. Organizational stories, rituals, and rites of passage are examples of what constitute the culture of an organization.

Cultural Studies: Theorists in cultural studies maintain that the media represents ideologies of the dominant class in a society. This is due to the fact that the media is controlled by corporation that presented information to the public with profit making in mind. Cultural theorists, therefore, are concerned with media influence and how power plays a role in interpretation of culture.

Dramatism: This theoretical position compares life to a drama. As in dramatic action, life requires in sector, a scene, an act, some means for the action to take place and a purpose. A theoretical critic can understand a speaker's motivates of an analyzing these elements. Furthermore, dramatism argues that purging guilt is the ultimate motive, and theoreticians can be successful when they provide their audience with a means for purging their guilt and sense of identification with the theoreticians

Expectancy Violation Theory: This theory examines how non-verbal messages are structural. It advices that when communicative norms are violated, the violation may be perceived either favourably or unfaourable, depending on the receivers perception of the violator. Violating another's expectations may be a strategy used over other that of conforming to another's expectation.

Face-Negotiation Theory: This is concerned with how people in individualistic and collectivistic cultures negotiate face in conflict situation. The theory is based on face management, which describes how people from different cultures manage conflict negotiation in order to maintain face self-face and other face concerns explain the conflict negotiation between people from various cultures.

Groupthink Theory: The theories contend that group members frequently think similarly and are reluctant to share unpopular or dissimilar ideas with others. When

this occurs, groups prematurely make decision, some of which can have lasting consequences.

Mute Groups Theory: Theorists in this group maintain that language serves men better than woman (and perhaps European-Americans better than African-American or other groups). This is the case because varieties of experiences of EuropeanAmerican men are named clearly in language, whereas the experiences of other groups (such as woman) are not..due to this problem with language, women appear less articulate than men in public settings.

The Narrative Paradigm: This theory argues that humans are story telling animals. There theorists propose a narrative logic to replace the traditional logic of argument. Narrative logic, or the logic of good reasons, suggests that people judge the credibility of speakers by whatever their stories hang together coherently and whatever their stories ring true (fidelity). The theory allows for a democratic judgment of speakers, because no one has to be trained in oratory and persuasion to make judgment based on coherence and fidelity.

Organizational Information Theory: This theory argues that the mean activity of organization is the process of making sense of equivocal information. Members of an organization accomplish this sensemaking process through enactment, salvation and retention of information. Organization are successful to the extent that they are able to reduce equivocality through these means.

Rational Dialectics Theory: This theory suggest that rational life is always in process. People in relationships continually feel the pull-push of conflicting desires. Basically, people wish to have autonomy and connection, openness and protection, novelty and predictability. As people communicate in relationships, they attempt to reconcile these desires, but they never eliminate their needs for both of the opposing pairs.

The Rhetoric Theory: This is based on the available means of persuasion. That is a speaker which is interested in persuading his or her audience should consider the three rhetorical proofs: logic, emotion and ethical.

Social Exchange Theory: This argues that interpersonal relationship is the satisfaction of people's self-interests. Theories in social exchange posit that self-interest is not necessarily a bad thing and that it can actually enhance relationship.

Social Penetration Theory: This theory maintains that interpersonal relationships evolve in some gradual and predictable fashion. Penetration theorists believe that self-disclosure is the primary way that superficial relationships progress to intimate relationships.

Spiral of Silence Theory: These theorists argue that due to their enormous power, the mass media has a lasting effect on public opinion. It maintains that mass media

works simultaneously with public opinion to silence monitoring beliefs on cultural issues.

Standpoint Theory: This posits that people are situated in specific social standpoints-they occupy different places in the social hierarchy. Hence, individuals view the social situation from particular vantage points.

Structuration Theory: This theory argues that groups and organization create structures, which can be interpreted as organization's rules and resources. These structure, in turn, create social systems in organization. They posit that groups and organization achieve a life of their own because of the way their members utilize their structures.

Symbol Interaction Theory: This suggests that people are motivated to act based on the meanings they assign to people, things and events. Furthermore, meaning is created in the language that people use with others and in private thought.

Uncertainty Reduction Theory: This theory suggests that when strangers meet, their primary focus is on reducing them levels of uncertainty in the situation. Their levels of uncertainty are located in both behavioural and cognitive realms. That is, they may be unsure of how to behave (or how the other person will believe), they may also not be sure that they are thinking about one another. Furthermore, people's uncertainty is both at the individual level and rational level.

Uses and Gratification Theory: This theory explains people choice of particular form of media. It emphasize a limited effect position that is, the media has a limiting effort on its audiences because audiences are able to exercise control over their media.

Research Analysis:
The Research statistical tool to use for the testing of the posed hypotheses is Chi-square. It will be used to measure the raised dependent variables of communication skills and the independent variable of business office staff performance. The result of the result analysis is based on significance level of 0.05.

Statement of the Problem: Communication is in recent time has become high wave. In the sense that it now without borders. Over time various communications skills have emerged and office performance in business office have not been impacted. So many staff either do not know how to use these office communication skills or are out rightly refused adopting the right communication skills for situations in the office. This study seek to find out why office staff hesitate to acquire communication skills and why some who have it do not apply it appropriately to improve office performance.

Purpose of the Study

The purpose of this studywill becategorized into the following three objectives:

1. To find out if staff are knowledgeable in modern communication skills.
2. To find out if staff use the communication skills in the business office.
3. To find out if non-availability of communication tools affect staff performance.

Research Questions

1. To what extent are staff knowledgeable in modern communication skills in the business office of financial institutions in Port Harcourt Metropolis?
2. How do staff use the communication skills in business offices of financial institutions in Port Harcourt Metropolis?
3. Do the un-availability of communication tools affect the performance of business office staff in financial institutions in Port Harcourt Metropolis?

Research Hypotheses

Ho1. There is no significant relationship between business office staff knowledge of modern communication skills in financial institutions in Port Harcourt Metropolis and their performance.

Ho2. There is no significant relationship between business office staff use of communication skills in financial institutions in Port Harcourt Metropolis and their performance.

Ho3. There is no significant relationship between non-availability of communication tools and performance of business office staffin financial institutions in Port Harcourt Metropolis.

Population and Sample Size

A population size 100 staff in each of the five branches of Ecobank, Rumuola Road, GT Bank, Location Junction, UBA, Rumuokwuta, Fidelity Rumuokwuta, First Bank PlcRumuola branches. A sample size of 20 representing 5% of the total population was studied adopting the purposive sampling technique.

Data Analysis, Research Procedure and Discussion of Findings.

The following variables were generated and responses obtained using Likert 4-Scale AnalysisSA (Strongly Agree, 4 point), A (Agree, 3 point), D (Disagree, 2 point), SD (Strongly Disagree, 1 point).

Table 1: Demographic Variables of Respondents

Variables	Frequency	Percentage
Staff Category		
BRANCH/SERVICE MANAGERS	9	45.0
OPERATIONS STAFF	7	35.0
MARKETING	4	20.0
Total	20	100.0
Gender		
Male	9	45.0
Female	11	55.0
Total	20	100.0
Educational Qualification		
SSC	4	20.0
ND/NCE	5	25.0
DEGREE/HND	8	40.0
PHD/Masters	3	15.0
Total	20	100.0
Age		
25-35	2	10.0
36-44	10	50.0
45-55	8	40.0
Total	20	100.0
Marital status		
SINGLE	4	20.0
MARRIED	13	65.0
SEPARATED	2	15.0
Total	**20**	**100.00**

SPSS Generated Data (Nov., 2018)

From the table demographic data above a total of 9 management staff or branch or service managers, representing 45%, 7 operations staff representing 35% and 4 marketing staff representing 20%; 2 representing 10% were in the age bracket of 25-35, 10 representing 50% were in the age bracket of 36 to 44, and 8 representing 40% were in the age bracket of 45-55; 4 of those had SSC representing 20%, 5 had representing 25% had ND/NCE; 8 representing 40% had graduate qualifications while 3 representing 15% had PhD/Masters Degrees; 4 out the persons investigated representing 20% were single, 13 representing 65% were married and 2 representing 15% were separated.

Testing of Research Hypotheses, Data Presentation and Result

Testing of Research Hypothesis 1, 2 &3:

Table II: Chi-Square Analysis of RH1 – **There is no significant relationship between business office staff knowledge of modern communication skills in financial institutions in Port Harcourt Metropolis and their performance.**

Test Statistics

	Q1	Q2	Q3	Q4	Q5
Chi-Square	91.000[a]	111.600[b]	53.600[b]	93.200[b]	95.200[b]
Df	2	3	2	2	2
Asymp. Sig.	.000	.001	.002	.000	.000

SPSS Generated Nov. 2018

The Chi-Square result above shows that the cumulative p.value of 0.03>0.05 indicating that there is a significant relationship between business office staff knowledge of modern communications skills and their performance. The respondents were of the opinion that the communication skills of the business office staff depend on their knowledge of modern communication skills. The null hypothesis is therefore rejected. This is further buttressed by Schramn, (2011) stating that even though communication could be innate certain modern kinds of modern communication in today office is however learnt without which communication becomes difficult.

Table II: Chi-Square Analysis of RH2: **There is no significant relationship between business office staff use of communication skills and their performance in financial institutions in Port Harcourt Metropolis.**

Test Statistics

	M6	M7	M8	M9	M10
Chi-Square	.000[a]	.100[b]	1.400[b]	1.200[a]	1.200[b]
Df	3	1	2	3	2
Asymp. Sig.	0.000	0.000	0.001	0.001	0.001

SPSS Generated 2018

The Chi-Square result above shows that the cumulative p.value of 0.04<0.05 shows there is a there is significant relationship between business office staff use of communication skills and their performance in financial institutions in Port Harcourt Metropolis. The null hypothesis is therefore rejected. The result showed that respondents agreed that there is use of communication skills will improve the performance of business office staff in financial institutions in Rivers State. This collaborates the position of Ikeida, (2012) stating that use of available communication tools and resources will improve work performance.

Test Statistics

Table III: Chi-Square Analysis of RH3: **There is no significant relationship between non-availability of communication tools and performance of business office staff in financial institutions in Port Harcourt Metropolis.**

	R11	R12	R13	R14	R15
Chi-Square	6.400[a]	.067[b]	.600[b]	4.800[a]	14.800[a]
Df	2	1	1	2	2
Asymp. Sig.	.041	.796	.439	.091	.001

SPSS Generated Nov. 2018

The Chi-Square result above shows that the cumulative p.value of .274>.05 indicating that there is no significant between non-availability of communication tools and performance of business office staff in financial institutions in Port Harcourt Metropolis. The test result as obtained from respondents show that business office staff will not have communication wherewithal if the communications wares are not available. The null hypothesis is therefore accepted. The respondents believe that there is no parameter for measurement when the staff do not have communication equipment to rate their communication skills.

Conclusion

When planning communication, consultation should both be top down and bottom up, and all facts must be implicit and explicit. Consideration should be given to the content and tone of the messages; the languages must be messages the receiver would find valuable; communication with precise messages that are short run often possess long run importance; all interested parties in communication should be encouraged to be good listeners; immediate actions must be accompanied and accomplished with communication; and lastly effective feedback and follow up mechanism process must succeed effective communication in any business office. Communication plays a key role in organizational performance. Any organization that has poor communication culture will definitely perform poorly both at individual staff and the organization in general.

Recommendations

Based on the above finding the following are recommended:

1. That management should encourage their staff to be knowledgeable in modern communication skills since it has significant relationship with performance of their staff. Trainings and trainings of staff can be such encouragements in the various business offices of the banks.

2. That Management should allow practical sessions and simulation of communication skills before foraying to the customers. The staff should not only have knowledge of communications skills but should be able to use them in work.

3. That since respondents agreed that communication skills have bearing with availability of communication tools, such tools should be made available for the use in the various business offices.

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