

FLEXIBLE OFFICE SOLUTIONS: THE THRUST FOR ORGANIZATIONAL EFFICIENCY IN NIGERIA.

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Abstract

The paper was inspired by the need to determine the relationship between flexible office solutions and organizational efficiency of commercial banks in Port Harcourt, Nigeria. The study utilized the resource based theory by Penrose as the baseline theory underlying the study. The study adopted the survey research design, using a cross sectional approach. The study population comprised the entire leadership of the twenty three (23) functional and operational commercial banks in Port Harcourt, Nigeria. As a macro study, the researchers adopted a census approach, however, five (5) leaders were chosen from branch offices of the twenty three (23) functional and operational commercial banks in Port Harcourt, Nigeria, giving us a sample of one hundred and five (105) leaders. Data for the study was collected using structured close-ended questionnaire. One hundred copies of (100) questionnaires was retrieved, cleaned and used for the analysis. Retrieved data was analyzed using the Spearman Rank Order of Correlation Coefficient, with the help of Scientific Package for Social Science (SPSS). The findings revealed that there is a positive and significant relationship between flexible office solutions and organizational efficiency of commercial banks in Port Harcourt, Nigeria using the Pearson Product Moment Correlation coefficient at 95% confidence interval. From the foregoing, the study therefore recommended that; the tested attributes of flexible office solutions in this study should be adopted by commercial banks in Port Harcourt, Nigeria so as to drive the overall efficiency of commercial banks in Nigeria.

Keywords: *Flexible Office Solutions, Organizational Efficiency, Remote Work, Collaborative Space, Technology Integration, Innovation, Cost Reduction*

Introduction

Organizations are competing to survive and thrive in an increasingly volatile, disruptive and fierce market environment. As a result, they need to opt their operations in order to not only survive but also remain competitive. Leveraging on organizational efficiency becomes an essential ingredient for the success of these organizations because it helps organizations in different ways. It is capable of figuring out how organizations can become more effective by utilizing fewer resources, as well as less time and less money to achieve the same goal. This move has not only proven to be the desire of businesses but it also leads to cost reduction and drives innovation through critical thinking.

Continuous information technology development changed traditional ways of management and business operations (Alikornwo & Adiele, 2024). Nowadays there is a high demand for new innovative business solutions and the ways of managing people that enables to fully elicit their

potential. Physical boundaries are removed; work is becoming incredibly dispersed around the world enabling growth of 24/7 customer service, home banking, online shopping and other services were seemed incredible just a few years ago. In this fast paced environment the companies are seeking for any possibility to increase their competitiveness. Implementing flexible working is considered by many organizations as a tool to adapt to never-ending changes.

Skyrme (1994) noted that flexible working emerged in the early 1980s as a strategic response to the needs of businesses. He identified these needs or business drivers as drive for efficiency, drive for effectiveness, and drive to response to social and demographic change.

The base of the drive for efficiency is cost reduction, especially cutting overhead and property costs and simplification of business processes. Office occupancy cost is defined as "the average total cost of leasing approximately 10,000 sqft (929 sq m) of net usable office space in a modern, well-specified office building within a prime Central Business District location and occupancy costs per workstation are then calculated by dividing the net usable area by the number of planned workstations. According to the research by DTZ in 2004, property is the second highest business cost for companies after the salaries of employees. With time this cost is only increasing as the real estate continues to be a defining economic driver.

Occupancy costs vary across the world. Steiner (2005) illustrated total office occupancy costs in 2004 in different parts of the world: As it is seen below, in 2004 the highest property costs were incurred in Western Europe with top in London West End and Paris where office rents skyrocketed to US \$16,682 and US \$15,700 per workstation. Occupancy costs in Western Europe were followed by North America, Central and South America, Central and Eastern Europe and Asia Pacific. In 2004 Middle East recorded the lowest cost for office occupancy. It is predicted that the Middle East gap will be closing in the near future due to major multinational projects in construction pipeline.

The second business driver is a drive for effectiveness that stands for better information sharing and service, i.e. customer and market orientation. The third driver discussed by Skyrme (1994) is a drive to response social and demographic changes which means the ability to widen the employment pool in relation to the demographic situation, ability to reach skilled staff wherever they are and the ability to accommodate variety and changes of lifestyles and personal values.

Gibson (2003) also discussed about the same driver for implementing new working strategy; the ability of the workforce to be dispersed or in other words to be capable of working remotely. This is especially important while speaking about sales teams or service engineers whose efficiency depends rather on time spent outside of the office than inside. Hassanain (2006) explained the emergence of flexible work solutions as a response of organizations to external and internal factors. External factors or changes, according to the author, are the ones that the company cannot control, for instance, technological advances, globalization, competition, regulation, and deregulation and consumer behaviour. Internal factors are defined as initiatives and proposals of the organization, for example, investment considerations and their impact in company's system and structure. Thus, it is again a response towards changes both external and internal, for the purpose of staying up-to-date and competitive. This also means workspaces must adjust to multiple cases such as solo work, team collaboration hybrid schedules and evolving technology requirements. Scholars within and outside Nigeria have studied flexible work arrangements, for instance (Omunakwe & Modey, 2025; Alikornwo, Echendu & Adiele, 2024; Skyrme, 1994; Gibson 2003; Hassanian, 2006; World of Work Report, 2011) but to the best of our knowledge, none has

studied flexible office solutions and organizational efficiency of commercial banks in Port Harcourt, Nigeria. This is the gap in literature that the present study intends to fill.

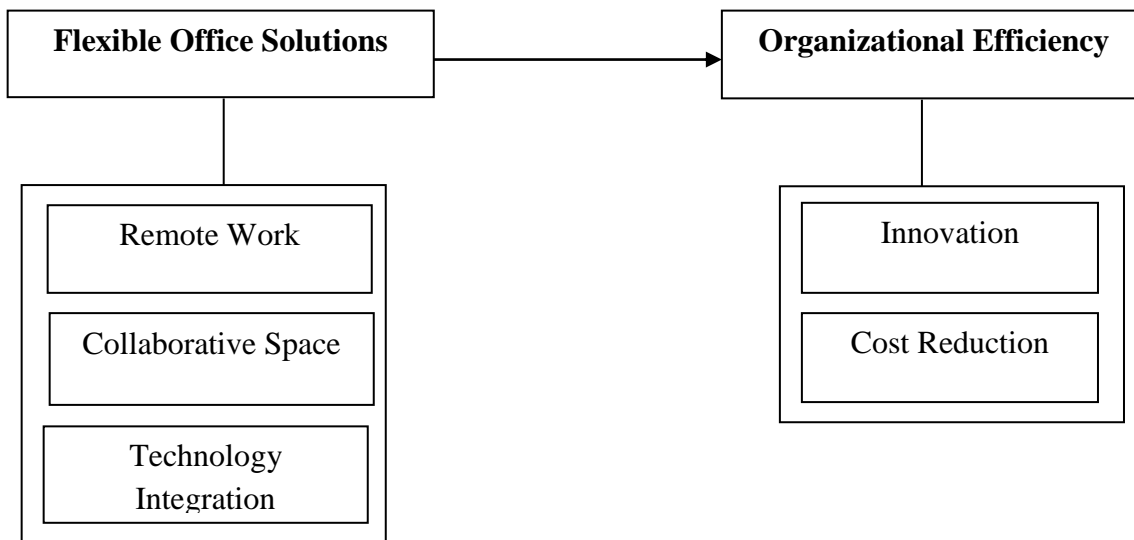


Fig. 1.1: Conceptual Framework for Flexible Office Solutions and Organizational Efficiency
Source: *Researchers' Conceptualization 2026*

Theoretical Foundation (Resource Based Theory)

The resource-based theory (RBT) is an influential approach in strategic management. It has been widely applied as a managerial framework to determine vital resources for a firm to achieve a sustained competitive advantage. The theory provides an essential framework to explain and predict the fundamentals of a company's performance and competitive advantage. Resource-Based Theory (RBT) was first put forward by Penrose (2009), who proposed a model on the effective management of firms' resources, diversification strategy, and productive opportunities. It is a managerial framework used to determine the strategic resources a firm can exploit in order to achieve sustainable competitive advantage. It resonates with this study on the basis that, the adoption and implementation of flexible office solutions by commercial banks will bring about the much needed organizational efficiency.

Concept of Flexible Office Solutions

Flexible office spaces are increasing in popularity for businesses all over the world. As the perspective on what the workplace means to employees and communities shifts, so does the office layout that supports it. Leaders know that the value of the workplace is far beyond just productivity, but rather community, collaboration, and camaraderie. That is where flexible office spaces come into play. These office spaces are designed to be as versatile and dynamic as the humans who work within them. Many companies are opting to create more flexible office spaces instead of traditional office layouts because they are much more suited for today's work needs (World of Work Report, 2011).

A flexible office space is a workplace layout that supports employee and business flexibility. It offers employees options for where and how they work onsite. In a flexible office space, employees have the freedom to choose their preferred workspace based on what they need to get done. They can book desks on the fly or book an impromptu space to chat with a colleague. Unlike traditional offices, where employees have assigned desks and limited meeting rooms, flexible office spaces allow you to choose a space best for the task at hand (Alikornwo et al., 2024). These dynamic work environments can be easily altered to keep up with changing economic conditions, business needs, or new return-to-office policies. Businesses have been gravitating towards flexible office spaces in the last few years because they support new ways of working. Plus, they are adaptable. Due to their nature, flexible office spaces can support many working styles, such as hybrid work. They can adapt to changing headcount, desks, rooms, open areas, and more. The key is Picture an office with a mix of desks, pods, and lounge spaces that employees can reserve for work. Those spaces are designed for different intentions like group work, focus time, or business calls. This kind of flexible environment helps employees have multiple options for where and how they want to work. It also lends to creating a much more vibrant and positive workplace (World of Work Report, 2011).

Remote Work

Remote work is a type of flexible work arrangement that allows an employee to work from remote location outside of corporate offices. For employees who can complete work offsite, this arrangement can help ensure work-life balance, access to career opportunities or reduced commutation costs. Benefits for the company include increased employee satisfaction and retention, increased productivity and cost savings on physical resources. Remote work arrangements can be temporary or permanent, part-time or full-time, occasional or frequent.

Remote work requires policies governing equipment use, network security and performance expectations. Remote working requires a mix of the right culture, processes and technology geared specifically around enabling virtual teams to work successfully from anywhere. Culturally, for remote work to be successful there needs to be an assumption that a person or team will work off-site as a norm. While there is no single blueprint for this strategy, a successful remote workforce usually shares some common characteristics, including:

- **Strong, reliable connectivity:** Virtual teams depend heavily on fast internet and mobile technologies that can support intensive use.
- **Communication and collaboration tools:** Remote workers need to be able to work together as if they were all in the same location. This requires secure, high-quality applications and platforms for technologies like chat, videoconferencing, file sharing, remote desktops, and other regular business needs.
- **Healthy culture:** High-performing virtual teams usually have cultures of trust and teamwork often focused more on results than on "face time" or hours spent in the office. A culture that promotes remote work also includes supportive management that believes in the remote approach and empowers individuals and teams to be successful with this style of work.

For remote work to be successful organizations must ensure individuals have the objects they need to work. These may include physical objects such as desks, chairs, office space, and paper documents as well as technology, including devices and necessary software (Stein et al., 2015). Organizations must have a clear remote working vision and align individuals to the vision, which can be more difficult in remote working teams (Martins et al., 2004). Top Management (TM) must also communicate with employees (Jarvenpaa and Leidner, 1999), and they must teach and

enable employees who are working remotely to collaborate across different locations, time zones, and schedules (Eckhardt et al., 2019). TM must also share leadership with those who are working remotely (Muethel and Hoegl, 2010); embrace diversity (Ortiz de Guinea et al., 2012); provide guidelines to manage conflict (Jarvenpaa and Leidner, 1999); and encourage occasional face-to-face meetings so as to improve team satisfaction (Schweitzer and Duxbury, 2009).

Collaborative Space

Collaborative workplaces are more than just a physical environment; they're fundamental to business success. When you bring teams together to work as one, ideas are shared, problems are solved, and productivity rises. Not only do employees who collaborate closely with their colleagues feel 17% more satisfied at work, they are also more productive, with research suggesting they are 50% more effective at completing tasks. But collaborative doesn't just mean communal. Intelligently designed spaces offer areas suited to varying business tasks, from large meeting rooms for blue-sky thinking, hot desking areas to share expertise or quiet spots to offer employees the chance to work independently. However your business works and whatever your culture, collaborative workspaces help harness your team's talent and strengthen the togetherness of employees balancing hybrid work.

In today's globalized and fast-paced business environment, what distinguishes successful organizations from others? Adaptability and innovation are key traits, with a workforce that is not only skilled but deeply interconnected at the heart of this success. Once considered a "nice-to-have," collaboration has become essential for driving productivity, creativity, and resilience. Amid technological disruption, economic volatility, and shifting social dynamics, fostering collaboration is now crucial for survival and growth. It has evolved from simple task sharing to a core element of organizational culture and strategy, driving success through teamwork, cross-functional cooperation, and effective interdepartmental collaboration. The modern workplace, increasingly diverse and distributed, demands a new kind of collaboration—one that transcends traditional office boundaries and adapts to the complexities of virtual, hybrid, and in-person teams. The rise of digital tools, such as project management software, instant messaging platforms, and video conferencing, has transformed how teams communicate, share information, and solve problems together (Alikornwo, Adiele & Dornanu, 2025). In these collaborative frameworks, productivity is not merely the result of individual effort but the outcome of a connected, engaged team working toward a common goal (Katzenbach & Smith, 2020). However, technology alone cannot guarantee meaningful collaboration. The true power of teamwork lies in the culture that underpins it. Collaboration must be deliberately nurtured and strategically integrated into an organization's DNA, supported by leadership, trust, and shared values.

Technology Integration

The impact of the latest technology revolution on how organisations create value and on the way people work spans all industries, economies and parts of society (World Economic Forum, 2019). The emergence of big data, increased digitisation and improvements in artificial intelligence (AI) mean that new technologies can assist with more complex tasks, augmenting roles and potentially changing the nature of work. Employers are investing in new technologies with the primary aim of increasing business performance through improved quality and cost savings (CIPD, 2019). However, the impact of new workplace technology on people's jobs and working lives must be considered, particularly as this will only increase in future as technology plays a greater role in modern work.

Understanding the impact of technology on work and the workforce is a central concern of the modern people profession. People professionals have a pivotal role to play in understanding the human implications of working with different technologies. Artificial intelligence (AI) and automation are transforming work, but to see positive impacts, people need to be managed and supported accordingly, so they can adapt to changing roles, reskill if necessary and have their concerns about technology limitations addressed (Adiele & Alikornwo, 2025). In view of this, the people profession should be present in tech strategies to ensure technology implementation supports and enhances productivity as well as employee job quality.

According to OECD (2019) the world of work has long experienced the transformative effects of technology. In the modern era, technologies such as automation, robotics and AI have exerted consistently growing pressure on work and the workplace. Jobs are changing as a result of new workplace technologies: data shows that automation and digitization are transforming jobs by 'substituting, augmenting and creating new tasks for workers'. While technology has the potential to replace or undermine jobs, the Chartered Institute of Personnel Development (CIPD's) recent research suggests that the positive impact in terms of job enrichment and creating new professional development opportunities tends to outweigh the negative.

Nature of Organizational Efficiency

Organizational efficiency is a crucial key performance area in today's economic management systems. In the Australian Productivity Commission Report (2013), it was noted that, improving economic efficiency involves reducing costs of production per unit of output, matching the supply of goods and services to those most desired by individuals. This will help organizations to improve on investments since the costs of production will be low leading to removal of barriers to investment, innovations and flexibility can be attained (Alikornwo, 2025). In addition, the community will benefit because of favourable economic policies which lowers the cost of living hence improving the standard of living. Bravo-Ureta, Solís., López, Maripani, Thiam, & Rivas (2007) stated that, productivity growth can be disintegrated into technological change (TC) and technical efficiency (TE), yet TE is the relative measure of managerial ability for a given technology.

This means that TE helps management in decision making, which helps in growth and prosperity of firms. Dairo & Simar (2007) suggested that allocative efficiency measures a firm's success in choosing an optimal set of inputs with a given set of input prices while technical efficiency is associated with firm's success in producing maximum output from a given set of inputs. This means will be important to an organization because a firm will enjoy production at the minimal cost and the community will benefit on the low price of commodities. According to Farrell (1957), efficiency broadly measures the extent to which an industry keeps up with the performance of its own best practice firms: it is a measure at the industry level, of the extent to which its firms are of optimum size.

Innovation

Innovation is a concept with a very large applicability, whose characteristics vary based on the field of reference. According to the National Institute of Statistics (2013), innovation is an activity resulting in a new product (goods or services) or a significantly improved one, a new process or a significantly improved one, a new marketing method or a new organizational method. Glodeanu, Hoffman, Leovaridis, Nica, Nicolaescu, Popescu, & Raşeev (2009) quoted the definition of innovation established by the European Union as "an accomplishment of a new idea in the current

direct practice, either in a commercial manner, or in a voluntary and public sphere”, by” the diffusion, assimilation and the usage of invention in different fields of the society”. They continued by adding that it is accomplished either by” the transfer of existing knowledge from one field to other fields (the leverage strategy)”, by” using existing knowledge to redefine what is already known (the expansion strategy)”, by” creating a new field of knowledge (the accomplishment strategy)”, or by” creating a new field of knowledge around a vision or a vague idea on a future field of knowledge (the experimental strategy)” (Glodeanu et al., 2009).

The latter one is the fundament of radical innovation, ensuring thus the break from the existing models. Innovation is production or adoption, assimilation, and exploitation of a value-added novelty in economic and social spheres; renewal and enlargement of products, services, and markets; development of new methods of production; and establishment of new management systems; it is both a process and an outcome” (Crossan & Apaydin, 2010). They establish a “comprehensive multidimensional framework of organizational innovation, linking leadership, innovation as a process and innovation as an outcome”. In this context, Nielsen and Lundvall (2007) brought a new approach, referring to innovation from the perspectives of a social dimension and the relationship between management and the employees of the innovative company, describing it as a process of creating knowledge, in which the speed and the direction of creating knowledge reflect the organizational features of the company, and implicitly, the commitment of employees to various forms of direct or indirect participation to (in) decision-making, as well as the investments made in increasing the competences of the employees. Thus, organizational innovation consists especially in giving a particular attention to knowledge resources.

Cost Reduction

Any business’ ability to manage costs effectively will have a significant impact on how profitable it becomes because costs must be kept to a minimum in order to maximise profit. In order to withstand the fierce competition and continue doing business, every organisation seeks to maximise profit while reducing costs. In order to draw in clients, industry manufactures a variety of goods and supplies them to consumers at a low cost with great quality. Cost reduction is a key strategy employed by businesses to stay ahead of the competition as it intensifies in the workplace (Egbide, Adegbola, Bamidele, Sunday, Olufemi & Ruth 2019).

According to Sharma (2017), cost reduction refers to a genuine and long-lasting decrease in the price per unit of products produced or services provided without lowering the quality. He said that by lowering the cost per unit and raising productivity, the goal of cost reduction will be accomplished. The primary objective of the majority of organisations is to maximise profits since management is more interested in profitability as one method of assessing organisational success. To maximise profits in a cutthroat market where the cost of goods and services has an impact on demand, cost control and reduction are essential. In order to cut needless discretionary and non-value-adding costs and maintain an organisation’s competitiveness, every part of its cost structure must be carefully examined (Lawal, 2017).

Cost reductions are very essential to any enterprise because they help to regulate and reduce expenses that are not wanted, which results in an increase in market demand for the firm’s product. It is a fact that cost reduction influences profit maximisation because any organisation that successfully reduces costs can sell its goods and services at a lower rate than its competitors without reducing quality. Ogunnaike (2010) opines that the effective and efficient management of costs is not only essential for the profit motive but also necessary for the going concern of the

companies; as such a cost reduction mechanism should be adopted. Cost reduction strategies like value engineering and analysis, target costing, and life cycle costing can be adopted by manufacturing companies to reduce labour costs, material costs, and the cost of production (Egbide *et al.*, 2019).

METHODS

The study population embraced all registered and functional commercial banks in Port Harcourt, Nigeria. As a macro study; it adopted the entire population (census), however, 5 managers were selected from each of the quoted commercial banks in Port Harcourt Nigeria giving us a sample of 105. The study utilized structured-close ended questionnaire as a means of generating primary data from the respondents of the study. The validity of the instrument was determined by experts in the field of measurement and evaluation studies. Reliability in this study was determined using the Cronbach's Alpha coefficient with the aid of SPSS version 23. One hundred and five (105) copies of structured questionnaire were administered to the respondent while one hundred (100) copies were retrieved, cleaned and qualified for use. Measures of central tendencies and measures of dispersions were used in analyzing the respondent's demographics. More so, the simple Regression Analysis was used in testing the various hypotheses in other to ascertain the relationship between the predictor variable (Flexible Office Solutions) and the criterion variable (Organizational Efficiency).

Data Analysis and Result

To empirically evaluate the relationship between the predictor and criterion variables of this study (including their dimensions and measures), the spearman's rank order of correlation coefficient (RHO) was adopted. As a tool, it is considered to be more flexible and it is not limited or confined to parameters statistical assumption such as applicable in the Spearman Rank Order Correlation Coefficient. The analysis was executed using the scientific package for social sciences (SPSS) version 23 software.

We begin by showing evidence of a relationship between the variables.

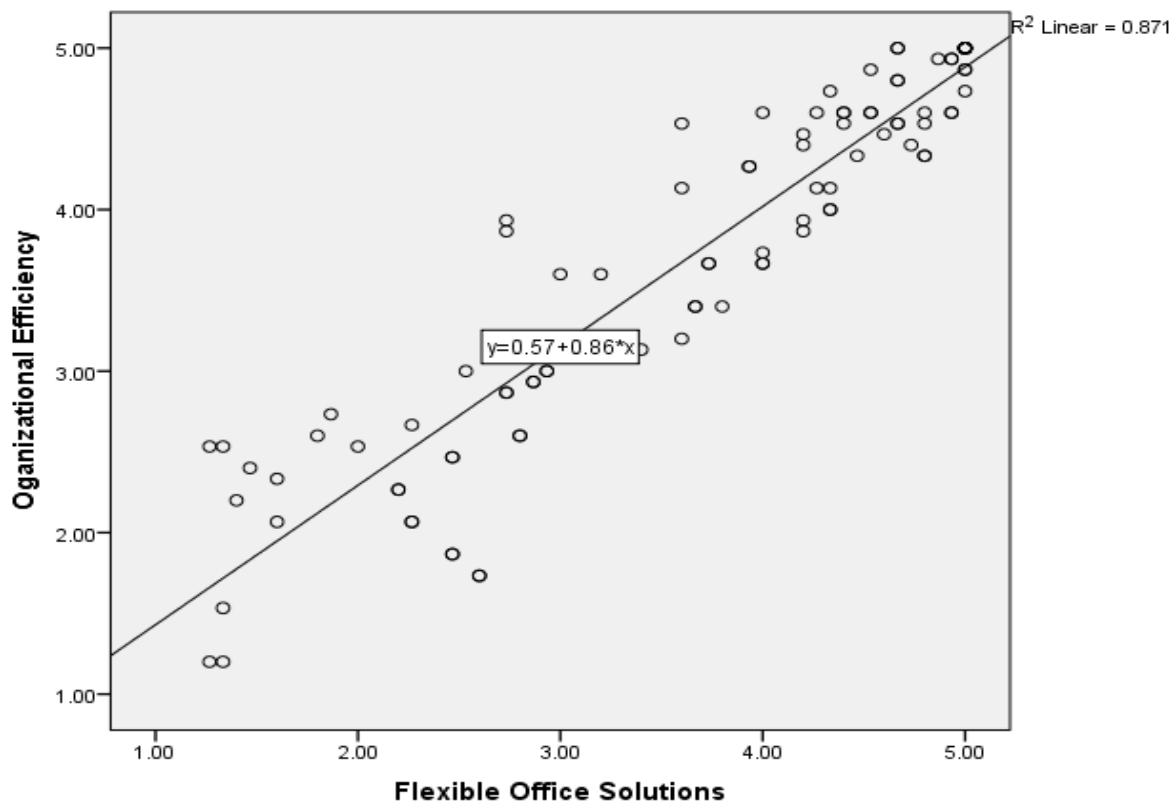


Figure 1: Scatter Plot for Flexible Office Solutions and Organisational Efficiency

Figure 1 shows a strong relationship between flexible office solutions (independent variable) and organisational efficiency (dependent variable). The scatter plot graph shows that the linear value of (0.871) depicting a very strong viable and positive relationship between the two constructs. The implication is that an increase in flexible office solutions simultaneously brings about an increase in the level of organisational efficiency. The scatter diagram has provided vivid evaluation of the closeness of the relationship among the pairs of variables through the nature of their concentration.

Table 1 Correlations for remote work and measures of organizational efficiency

			Remote Work	Innovation	Cost reduction
Spearman's rho	Remote Work	Correlation Coefficient	1.000	.845**	.630**
		Sig. (2-tailed)	.	.000	.
		N	100	100	100
	Innovation	Correlation Coefficient	.845**	1.000	.845**
		Sig. (2-tailed)	.000	.	.000
		N	100	100	100
	Cost reduction	Correlation Coefficient	.630**	.845**	1.000

	Sig. (2-tailed)	.	.000	.
	N	100	100	100

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

Source: Field Survey, 2026

Ho₁: There is no significant relationship between remote work and innovation of commercial banks in Port Harcourt, Rivers State.

Table 1 shows a Spearman Rank Order Correlation Coefficient (rho) of 0.845 on the relationship between remote work and innovation. This value implies that a very strong relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in innovation was as a result of the remote work. Table 1 also shows the statistical test of significance (p-value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between remote work and innovation of commercial banks in Port Harcourt, Rivers State.

Ho₂: There is no significant relationship between remote work and cost reduction of commercial banks in Port Harcourt, Rivers State.

Table 1 shows a Spearman Rank Order Correlation Coefficient (rho) of 0.630 on the relationship between remote work and cost reduction. This value implies that a very strong relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in cost reduction was as a result of the remote work. Table 1 also shows the statistical test of significance (p-value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between remote work and cost reduction of commercial banks in Port Harcourt, Rivers State.

Table 2: Correlations for Collaborative Space and Measures of Organizational Efficiency

			Collaborative Space	Innovation	Cost Reduction
Spearman's rho	Collaborative Space	Correlation Coefficient	1.000	.834**	.575**
		Sig. (2-tailed)	.	.000	.000
		N	100	100	100
	Innovation	Correlation Coefficient	.834**	1.000	.661**
		Sig. (2-tailed)	.000	.	.000
		N	100	100	100
	Cost Reduction	Correlation Coefficient	.575**	.661**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	100	100	100

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

Source: Field Survey, 2026

Ho₃: There is no significant relationship between remote work and innovation of commercial banks in Port Harcourt, Rivers State.

Table 2 shows a Spearman Rank Order Correlation Coefficient (rho) of 0.834 on the relationship between collaborative space and innovation. This value implies that a very strong relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in innovation was as a result of the collaborative space. Table 2 also shows the statistical test of significance (p-value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between collaborative space and innovation of commercial banks in Port Harcourt, Rivers State.

Ho₄: There is no significant relationship between remote work and cost reduction of commercial banks in Port Harcourt, Rivers State.

Table 2 shows a Spearman Rank Order Correlation Coefficient (rho) of 0.575 on the relationship between collaborative space and cost reduction. This value implies that a moderate relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in cost reduction was as a result of the collaborative space. Table 2 also shows the statistical test of significance (p-value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between collaborative space and cost reduction of commercial banks in Port Harcourt, Rivers State.

Table 3: Correlations for technology integration and measures off organizational efficiency

		12	Technology Integration	Innovation	Cost Reduction
Spearman's rho	Technology Integration	Correlation Coefficient	1.000	.729**	.668**
		Sig. (2-tailed)	.	.000	.000
		N	100	100	100
	Innovation	Correlation Coefficient	.729**	1.000	.661**
		Sig. (2-tailed)	.000	.	.000
		N	100	100	100
	Cost Reduction	Correlation Coefficient	.668**	.661**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	100	100	100

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

Source: Field Survey, 2026

Ho₅: There is no significant relationship between technology integration and innovation of commercial banks in Port Harcourt, Rivers State.

Table 3 shows a Spearman Rank Order Correlation Coefficient (ρ) of 0.729 on the relationship between technology integration and innovation. This value implies that a strong relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in innovation was as a result of the technology integration. Table 3 also shows the statistical test of significance (p -value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between technology integration and innovation of commercial banks in Port Harcourt, Rivers State.

Ho₆: There is no significant relationship between technology integration and cost reduction of commercial banks in Port Harcourt, Rivers State.

Table 3 shows a Spearman Rank Order Correlation Coefficient (ρ) of 0.668 on the relationship between technology integration and cost reduction. This value implies that a strong relationship exists between the variables. The direction of the relationship indicates that the correlation is positive; implying that an increase in cost reduction was as a result of the technology integration. Table 3 also shows the statistical test of significance (p -value) which makes possible the generalization of our findings to the study population. From the result obtained the sig- calculated is less than significant level ($p = 0.000 < 0.05$). Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between technology integration and cost reduction of commercial banks in Port Harcourt, Rivers State.

Discussion of Findings

The result of this study revealed a positive and significant relationship between flexible office solutions and organizational efficiency of commercial banks in Port Harcourt, Rivers State. This finding indicates that the adoption of flexible office arrangements contributes meaningfully to improved operational efficiency, employee productivity, and service delivery effectiveness within Nigerian commercial banks. Flexible office solutions—such as flexible work schedules, technology-enabled workspaces, shared offices, and limited remote working options—have become increasingly relevant in the Nigerian banking sector due to rising competition, digital transformation, and pressure to reduce operating costs. The positive relationship observed in this study suggests that banks that allow greater flexibility in how and where work is performed are better able to optimize their human and physical resources, resulting in improved organizational efficiency.

This finding is consistent with Amah and Ahiauzu (2018), in a study of service organizations in Nigeria, found that flexible work practices significantly enhance organizational efficiency by improving employee responsiveness, reducing delays in service delivery, and increasing coordination across departments. Similarly, Onyekachi and Okeke (2019) reported that flexible workplace practices in Nigerian financial institutions positively influence employee productivity and operational effectiveness, which are key indicators of organizational efficiency.

The result also aligns with findings by Olawale and Garwe (2020), who examined workplace flexibility and performance in Nigerian banks and found that flexible office arrangements improved task completion speed, reduced work-related stress, and enhanced service quality. These improvements directly translate into higher organizational efficiency, particularly in banking environments where accuracy, speed, and customer satisfaction are critical. In Port Harcourt, where banks operate in a fast-paced commercial environment, flexible office solutions appear to support smoother workflows and better utilization of staff capabilities.

Furthermore, flexible office solutions support efficiency by enhancing employee engagement and job satisfaction. Adeyemi, Akindele, and Aluko (2021) empirically demonstrated that Nigerian employees working under flexible arrangements exhibit higher levels of commitment and lower absenteeism, leading to improved organizational output. In commercial banks, this heightened engagement reduces operational disruptions and improves continuity of service, thereby strengthening efficiency.

Conclusion and Recommendations

This study concludes that flexible office solutions have a positive and significant effect on the organisational efficiency of commercial banks in Port Harcourt, Rivers State. This implies that commercial banks that adopt flexible office arrangements—such as adaptable work schedules, technology-enabled workspaces, and flexible use of office space—are more likely to improve their operational efficiency, employee productivity, and quality of service delivery. It further implies that flexibility in workplace design and work practices enables banks to optimize resource utilization, enhance workflow coordination, and respond more effectively to changing customer and environmental demands, thereby achieving high levels of organisational efficiency.

Therefore, based on the foregoing, the study recommends that:

- i. Commercial banks in Port Harcourt should strategically adopt remote and hybrid work models that allow employees greater flexibility in how and where they work. Management should support remote work through clear policies, performance monitoring systems, and innovation-focused targets.
- ii. Banks should leverage remote work arrangements to reduce operational costs associated with office space, utilities, transportation allowances, and administrative overhead. Management should assess roles that can be effectively performed remotely and restructure work processes accordingly.
- iii. Commercial banks should invest in well-designed collaborative workspaces that promote teamwork, idea sharing, and knowledge exchange.
- iv. Banks should optimize collaborative spaces to reduce the need for multiple individual offices and underutilized workstations. Management should prioritize the integration of advanced digital technologies, including cloud computing, collaboration software, data analytics, and digital banking platforms.
- v. Commercial banks should use technology integration as a key cost-management strategy.

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