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NETWORK CONDITION AND ORGANIZATIONAL PERFORMANCE OF DEPOSIT MONEY BANKS IN PORT HARCOUURT, RIVERS STATE

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ABSTRACT
This paper examined the influence of network condition on organizational performance of deposit money banks in Port Harcourt, Rivers State. The general objective of the study was to empirically examine how network condition relates to financial performance, market share and customer satisfaction of deposit money banks in Port Harcourt, Rivers State. The study adopted cross sectional exploratory survey research design. The population of the study consisted of 20 deposit money banks operating in Port Harcourt, Rivers State. The convenient Sampling technique was used to obtain a sample size of eighty (80) top managers of the banks. A structured questionnaire entitled "Network condition and organizational performance Index (NWCOPI)" designed in Four point Likert scale of: Very High Extent (4), High Extent (3), Moderate Extent (2), and Low Extent (1). The instrument was validated by two experts in Office and Information Management. The reliability of the instrument was ascertained using Cronbach Alpha method with the least coefficient up to 0.743. Out of 80 copies of the questionnaire distributed, 72 copies of the questionnaires were retrieved. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient and t-test with the aid of SPSS Version 22.0. Three hypotheses were tested. The study found amongst others, that network condition has a moderate positive influence on the financial performance of deposit money banks in Rivers State. It therefore, concluded that network condition enhances organizational performance; a good network condition promotes organizational performance in terms of finance, market share, and customer service. It recommended that management should continually engage professional advice of ICT experts in choosing the Internet Service Provider that will best serve the evolving need of the organization as having the right Internet Service Provider will facilitate operational activities which will translate to better financial performance.

Key Words: Network condition, organizational/financial performance.

INTRODUCTION
Network otherwise known as Internet is a global system, interconnecting computer networks. It consists of millions of private, public, academic, business, and government networks. The development of Internet makes communication faster and more accessible to greater number of populations. Nowadays Internet plays a vital role in daily lives (Pariya, 2014). Internet banking is a kind of systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through the Internet. Corporate institutions need a conducive environment to operate successfully. Scholars have recognized the fact that work environment is characterized by human, material, psychological, intellectual, and digital or technological environment. One of the forms of environments that are gaining attention today is the workplace technological environment.
Scholars are in agreement that technological environment is the sum total of knowledge an organization have to run its operations such as infrastructure, components, machines, equipment, techniques, and inventions. This work sees workplace technological environment as the total sum of the digital resources available for use in an organization as well as the digital dexterity or competency level of the workers in an organization. It dimensionalizes workplace technological

environment in terms of network condition, database/transaction processing systems, and human-ware capacity.

It is trite to point out that no business operates in isolation. It must exist within the society and this society is said to inject some controllable and uncontrollable forces into the business which when managed properly enhances the performance of its intents and purposes for establishment. The controllable and uncontrollable forces affecting the business are called environment. Other scholars view environment as the totality of the surroundings of the organization for wider concept. Like the natural environments of living beings, the environment of a business can either enhance or stifle its growth and development. The nature and extent of the impact of the environment on any company depends on the internal configuration of such a company (Gado, 2015). Thus business environment refers to all encompassing elements influencing a business venture which is likened to network condition.

In his study on the impact of external business environment on organizational performance of small and medium scale enterprises in Osun State, Nigeria, scholars agreed that business environment comprises of such factors as cultural, infrastructural, legal, natural, financial, economic, social and political environments. Others include customers, suppliers, shareholders, employees, etc. The judicious management of these forces determines the fruition of the business. Hitherto, business environment can be majorly categorized into two: Internal environment and external environment. Internal environment otherwise known as micro environment are those elements or forces that emanate from the internal setting of the business. According to business dictionary (2013), business environment can be defined as the combination of internal and external factors that influence a company's operating situation. Thus, the business environment can include factors such as: clients and suppliers; its competition and owners; improvement in technology' laws and government activities; markets, social and economic trends. Business environment are external forces, factors and institutions that are beyond the control of the business and they affect the functioning of a business enterprise no matter the size of such business. These include customers, competitors, suppliers, government and the social, political, legal and technological factors etc. Ask.com (2013) also defines business environment as the physical and operational factors, both internal and external, that affect the flow of activities in a business. They include; customers, competitors, suppliers, distributors, industry trends, substitutes, regulations, government activities, the economy, demographics, social and cultural factors, innovations and technological developments. A business is influenced by the environment in which it operates and the success of any business is dependent on its ability to adapt to its environment and the complexity of this reality for business owners is compounded by the fact that there are many different environments that each business operates.

Conspicuously, the internal environment of a business includes situational factors within the organization. These factors are largely the result of decisions of the management process, most times under management control. It is described as the resources, behaviour, capabilities, weaknesses, synergy and distinctive completeness within or internal to the organization. An organization uses different types of resources produces synergy within an organization which leads to the development of capabilities of weaknesses over a period of time. Organizational capacity in the design and implementation of corporate policy and strategy rests on the organization's capacity and ability to use its distinctive competencies to excel in a particular field. There are five major variables within the organization that management must consider: (i) Objectives (ii) Structure (iii) Tasks (iv)Technology (v) People (Eruemegbe, 2015). These are discussed below:

1. Objectives are the specific desired results, the group wishes to attain, by working together. Management's development of objectives through the planning process is a powerful mechanism of co-ordination. It helps the members of the organization know what they are expected to accomplish. The objectives could be in terms of increase in profit, productivity, cost-effectiveness, market shares, quality service, and new product development, management training and selection as well as social responsibility etc.

2. Structurally, formal organizations are made up of several levels of management and sub-units called functional areas in marketing, personnel, finance, productions etc. Structure of an organization is the logical relationship of specific management levels and functional areas arranged in such a way as to permit the effective attainment of objectives (Eruemegbe, 2015).
3. Tasks are assigned work to be completed in a specified manner within a specified period of time. An outgrowth of the division of labour is the creation of tasks. Based on management's decision on structure, each position is assigned a set of tasks, intended to make a contribution to the attainment of the organization's objectives.
4. Technology is the management of raw materials - people, information, or physical; materials into desirable goods and services. It also includes machines, equipment supplies of knowledge used in the transformation process.
5. People are management, subordinates; workers simply describing groups of people. When a factory close an abstract man management did not make that decision some individual did. When a company's product is of low quality, it is people who have not done their job correctly. Management attains its objectives through people-therefore, people are important and these differences must be learned. Research has shown that the probability of any two people behaving in an absolutely identical manner in all situations is nil. All these among others affect the performance of business.

Hitherto, external environment of a business consists of those things outside an organization such as customers, competitors, government agencies, suppliers, labour, financial firms that are relevant to organization's operations. It consists of all elements existing outside the boundary of the organization, which have the potential to affect the organization. They are relevant to organizations operation and must be carefully monitored. According to Jacob (2016), the external environment of a business is tied to direct task and indirect general environment.

1. Direct (Task) Environment in the context of this study are factors that directly affect and are affected by the organization's operations and performance. These are: customers, competitors, labour unions, government regulatory agencies. They are discussed hereunder:
    a) Customers: People and organizations in the environment who acquire goods or services from the organization is the organizations success. The only valid business purpose is to create customers.
    b) Competitors: Other organizations in the same industry or types of business that provide goods or services to the same customers. Unique competitive issues, entry difficulty etc are key issues to be addressed here.
    c) Suppliers: People and organizations that provide the raw material the organization uses to produce its output (materials, equipment, energy, and capital, labour).
    d) Government Regulatory Agencies: There are several government agencies regulating the activities of business through policies and laws which have great influence on business. These laws and policies have positive or negative influence on the businesses.
2. Indirect (General) Environment: According to Eruemegbe, (2015), it covers a broad dimension and influences it's surrounding which create the overall not necessarily associated with other specific. Each dimension embodies the condition and events that have the potential of influencing the organization in special ways.
    a) Economic: Griffin (1997) in his write-up stressed much on the overall health of the economic system in which many organizations operate. The important economic factors which affect many businesses are inflation, interest rates and unemployment. In order to recover such money, companies raise price of their product and the consumer demand will fall because they will be unwilling to pay more on a product. When there is high rate of unemployment, the company

becomes selective in the recruitment of personnel and this could cause low production, which eventually makes the company to lose its customer's demand.

b) Technological: It refers to the method of converting resources into finished products and services by using new machines. The technology, which is applied within an organization, comes from general environment. It includes inventions and improvement of existing methods, machines and materials (Jacob, 2016).
c) Ethnical/social: This includes the customers, moral values, rules and demographically characteristics of the society in which the organization function. Ethnical behaviour process is important because it determine the product, services and the level of conduct that the society is likely to get. It allows for a cordial relationship between management, workers and their customers.
d) Political: It is observed that political factors are the government regulations on business. The relationship between business and government are important for three basic reasons. First, the legal system partially defined what an organization should or should not do. Secondly, the pro-business or anti-business sentiments, in which the government use to influence business activities in organization. Thirdly, the political stability has ramification on planning, for example, no organization wants to set up business in another country where the trade relationship are not relatively defined and stable (Eruemegbe, 2015).
e) Government: Government passes regulations on industries, this has considerable effect and impacts on business the regulatory being set up by government to prevent the public from certain business practice.

From the discussions above, the researchers were posed to explore on technological environment of a business entity so as to enable us have a fuller meaning of the concept workplace technological environment. Technology is understood as the systematic application of scientific or other organized knowledge to practical tasks. Technology changes fast and to keep pace with it, businessmen should be ever alert to adopt changed technology in their businesses.

Digital organizations like deposit money banks rely on the capability of their network condition (Gentiana, 2015). Given the wide adoption of cloud computing in banking industry, all transactions and operations of banks is now online. Banks have Internet servers to open accounts, process deposits, and other financial transactions for corporate entities and individuals. The functionality of the sophisticated information and communication technology infrastructures in banks in Rivers State and the entire Nigerian nation revolves around the Internet service condition. Poor network condition may translate to poor service delivery because the online processing becomes very slow. Network conditions also mean the prerequisites for a placement of enactment of Internet service in the banking system. It means the strength of Internet services provided by banks, and how effectual they are in terms of Internet service provision, how collaborative are the network between a bank and other banks, and as well facilities employed to attain these services. It also connotes the extent to which availability, accessibility and signals of network used by the bank in its operation is consistent. Network conditions facilitate funds transfer, airtime top up, balance enquiry, password change and bill payment between the bank and its clients (Ahmadu, 2014). More so, it enables online banking where according to Yahiya (2011), contends that it is the systems that enable bank customers to get access to their accounts and general information on bank products and services through the use of bank's website, without the intervention or inconvenience of sending letters, faxes, original signatures and telephone confirmations. Strong network condition might bring about efficient operations and improved organizational performance.

Organizational performance simply refers to the extent to which the operational activities of a corporate entity bring about the achievement of set objectives and the satisfaction of customers' expectations. Deposit money banks are not in business for fun; they have business targets and objectives. The extent to which the operations and transactional services of these banks meets their expected end as well as satisfies the needs of their customers constitute their performance.

This work operationalizes organizational performance of deposit money banks using measures such as financial performance, market share, and customer satisfaction.

Previous studies have examined how information technology environment (network condition) and organizational performance have constituted research interest over the years. Saeid (2011) studied the impact of information technology in banking system in Keshavarzi Iran; information technology and the growth/development of banking industry in Nigeria (Alfred, 2012); effects of electronic banking on growth of deposit money banks in Nigeria (Ahmadu, 2014); impact of the Nigerian business environment on company performance of capitalized companies in Nigeria (Gado, 2015); Impact of online banking on the performance of Nigerian banking sector (Auwal (2016); effects of information technology on organizational performance in Nigerian banking industries (Balogun (2016). However, Google search by the researchers has shown that the relationship between network condition and organizational performance in Port Harcourt has not been empirically investigated and established. There is need therefore to empirically examine how network condition relates to organizational performance of deposit money banks in Port Harcourt, Rivers State. This background necessitated this study.

The Problem

One of the greatest challenges faced by deposit money banks in Nigeria and Rivers State in particular is dwindling organizational performance in recent times. The increasing level of capital inadequacy, bank liquidation, rampant fraud and forgeries, increasing bank distress and failures, and customer bank-crossing in our deposit money banking industry are all indicators of poor performance (Ugoani, Amu, & Emenike, 2014; Bukemeifa, 2018; Odu & Opara, 2019). The researchers have also observed an increase in the level of bank customers' complaints in recent times. Bank customers' dissatisfaction is often characterized by long queues at ATM points and banking halls, card seizure at ATM centers', and slow responsiveness to customers' demands and complaints. It is also perplexing that in spite of the level of digitalization in the banking industry, the customer services of some of the banks in Rivers State is still very slow.

Another issue that necessitated this study is the fact that the relationship between network condition and organizational performance of deposit money banks in Rivers State has not received adequate research attention. This is the knowledge gap which this study sought to fill which gave credence to this study.

Theoretical Foundation of the study

This work is anchored on Eric Trist, Ken Bamforth and Fred Emery Socio-technical Theory.

The socio-technical theory is attributable to Eric Trist, Ken Bamforth and Fred Emery, during the World War II era, based on their work with workers in English coal mines at the Tavistock Institute in London The theory is made up of two main constructs joined together: socio has to do with people and society while 'technical' has to do with machines and technology. The term "socio-technical" refers to the interrelatedness of social and technical aspects of an organization. The socio-technical theory holds that business organizations are made up of human beings working together in social groups using equipment, tools, methodologies and knowledge to achieve desirable changes in the system and to bring about the achievement of corporate goals as well as outperforming competitors (Walker, Spear, Gould & Lee, 2016). This theory holds that changes in organizations and the capacity of organizations to compete favorably in the market are influenced by demands from the external environment which impacts information systems changes in an organization. The socio-technical theory describes how societal changes provoke or necessitates changes in the techniques, procedures, infrastructure and technologies used in organizations (Norris & Moon, 2005). Money deposit banks more than ever before are facing serious competition and as a way of coping and outperforming their competitors, individual money deposit banks have to adopt technological environmental changes such as network condition in the conduct of its business by ensuring technological human and non-human components such as Internet (Internet condition) to harness and maximize performance and as well gain competitive advantage in terms of financial performance, customer satisfaction and market share.

The socio-technical theory is founded on two cardinal assumptions as follows:

i) "The interaction of social and technical factors creates the conditions for successful (or unsuccessful) system performance" (Walker, et al., 2016). These interactions are comprised partly of linear 'cause and effect' relationships, the relationships that are normally 'designed', and partly from 'non-linear', complex, even unpredictable relationships, which are those that are often unexpected.

ii) The second major principle of socio-technical theory is that "optimization of either socio, or far more commonly the technical, tends to increase not only the quantity of unpredictable, 'un-designed', non-linear relationships, but those relationships that are actually injurious to the system's performance" (Walker, et al., 2016). Thus, second principle of socio-technical theory hinges on joint optimization. This second principle holds that improving only one aspect of the organization (e.g. workforce) and abandoning the other element (technical computer systems, and other technological infrastructure and equipment) will be detrimental to the system. Both the human and technological resources of an organization must be optimized simultaneously for expected results to be achieved. The implication of the joint optimization principle of socio-technical theory in the money deposit banks is that continuous capacity building to increase employees' awareness on how to use human and non-human technological elements may not lead to competitive advantage except it is matched with an upgrade of technological equipment such as hardware, software and human-ware. In this jet age, where technology is the life blood of financial institutions; a money deposit bank may not be able to outperform its competitors if its technological resources are not properly harnessed and shared within the organization.

The justification of the socio-technical theory as the theoretical foundation of this study is based on the fact that the theory talks about how the interaction between people and network condition affects performance. The interaction between people and technology in digital organization is what Chux-Nyeche (2018) conceptualized as man-machine collaboration. She also pointed out that man-machine collaboration helps organizations to significantly improve on their performance. It is therefore reasonable to adopt a theory such as this since the work is aimed at getting empirical evidence on how network condition interacts with organizational performance.

Procedure

The cross sectional exploratory survey research design was adopted for this study. The population of the study was twenty (20) deposit money banks operating in Rivers State whose state headquarters are situated in Port Harcourt City. The sample size of this study was conveniently chosen by selecting four (4) top managers from the headquarters of each of the banks which amount to (80) eighty top managers of the twenty deposit money banks. The study was predicated on the conceptual framework presented below:

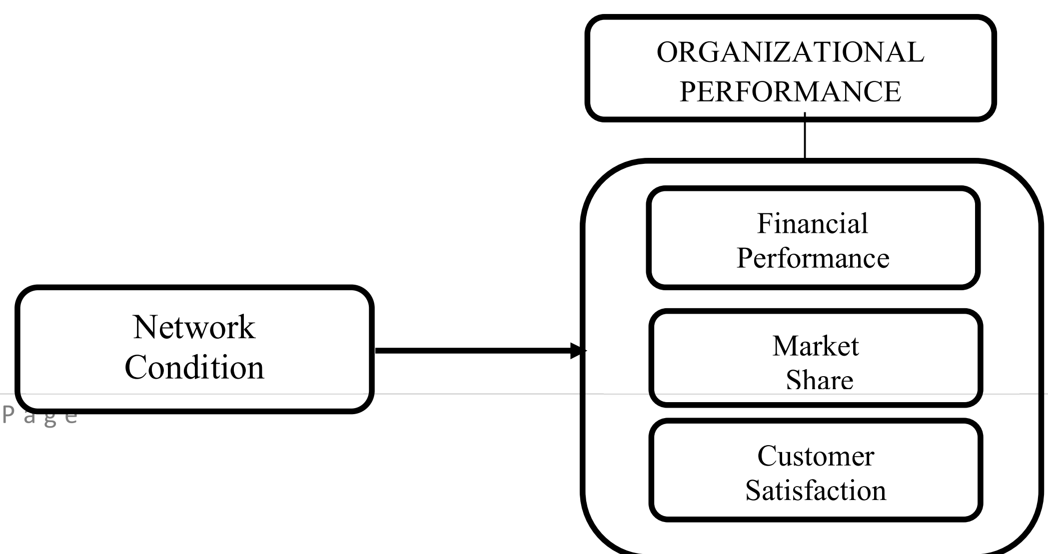

Fig. 1: Conceptual Framework.
Source: Researchers' Conceptualization, 2021.

In order to establish the empirical relationship between network condition and organizational performance in deposit money banks in Port Harcourt, Rivers State, Nigeria, three (3) null hypotheses were tested which are stated thus:

Ho_1: There is no significant relationship between network condition and the financial performance of deposit money banks in Port Harcourt, Rivers State.

Ho_2: There is no significant relationship between network condition and the market share of deposit money banks in Port Harcourt, Rivers State.

Ho_3: There is no significant relationship between network condition and customer satisfaction of deposit money banks in Port Harcourt, Rivers State.

A structured questionnaire entitled "Network condition and organizational performance Index (WTEIPI)" designed in Four point Likert scale with the following response options: Very High Extent (4), High Extent (3), Moderate Extent (2), and Low Extent (1). The instrument was validated by two experts in Office and Information Management. The reliability of the instrument was ascertained using Crombach Alpha method with the least coefficient up to 0.743. Out of the 80 copies of the questionnaire distributed, 72 copies were retrieved. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient and t-test with the aid of SPSS 22.0 (Statistical Package for Social Sciences).

Decision Rule: Using a level of significance of 0.05 (confidence interval of 95%), when a calculated significant value is less than 0.05 the null hypothesis is rejected, if otherwise, the null hypothesis was accepted.

Results/Findings

Network Condition and Organizational Performance

Ho_1: There is no significant relationship between network condition and the financial performance of deposit money banks in Port Harcourt, Rivers State.

Ho_2: There is no significant relationship between network condition and the market share of deposit money banks in Port Harcourt, Rivers State.

Ho_3: There is no significant relationship between network condition and customer satisfaction of deposit money banks in Port Harcourt, Rivers State.

Table 1: Correlations between Network Condition and Organizational Performance

			Network Condition	Financial Performance	Market Share	Customer Satisfaction
Spearman's rho	network condition	Correlation Coefficient	1.000	0.517**	0.662**	0.472**
		Sig. (2-tailed)	.	.000	.000	.000
		N	72	72	72	72
	Financial Performance	Correlation Coefficient	**0.517****	1.000	0.755**	0.767**
		Sig. (2-tailed)	.000	.	.000	.000
		N	72	72	72	72
	Market Share	Correlation Coefficient	**0.662****	. 0.755**	1.000	0.632**
		Sig. (2-tailed)	.000	.000	.	.000
		N	72	72	72	72

Customer Satisfaction	Correlation Coefficient	**0.472****	0.767**	0.632**	1.000
	Sig. (2-tailed)	.000	.000	.000	.
	N	72	72	72	72

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

Source: SPSS data Output, 2020.

Column two of table 1 above shows r value of 0.517 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating network condition and financial performance. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho_1) which states that there is no significant relationship between network condition and financial performance of deposit money banks in Port Harcourt, Rivers State is rejected and the alternate hypothesis (Ha_1) is accepted. This implies that there is a significant positive correlation between network condition and financial performance of deposit money banks in Port Harcourt, Rivers State.

Column three of table 1 above shows r value of 0.662 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating network condition and market share. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho_2) which states that there is no significant relationship between network condition and market share of deposit money banks in Port Harcourt, Rivers State is rejected and the alternate hypothesis (Ha_2) is accepted. This implies that there is a significant positive correlation between network condition and market share of deposit money banks in Port Harcourt, Rivers State.

Column four of table 1 above shows r value of 0.472 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating network condition and customer satisfaction. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho_3) which states that there is no significant relationship between network condition and customer satisfaction of deposit money banks in Port Harcourt, Rivers State is rejected and the alternate hypothesis (Ha_3) is accepted. This implies that there is a significant positive correlation between network condition and customer satisfaction of deposit money banks in Port Harcourt, Rivers State. These results show that good network condition brings about improvement on organizational performance.

Summary of Findings

Based on the quantitative and qualitative analyses presented above, the following findings were evident:

1. Network condition has a moderate positive relationship on the financial performance of money deposit banks in Rivers State.
2. Network condition has a high positive relationship on the market share of money deposit banks in Rivers State.
3. Network condition has a moderate positive relationship on customer satisfaction of money deposit banks in Rivers State.

Discussion of Findings

The test of hypotheses one to three revealed that network condition has a significant positive relationship with organizational performance of deposit money banks in Port Harcourt in terms of financial performance, market share, and customer satisfaction. This implies that improvements in the network condition of deposit money banks brings about corresponding improvement in the organizational performance of deposit money banks in Rivers State. This equally implies that decrease in the quality of network of a deposit money bank is often associated with underperformance of deposit money banks in Rivers State. This finding is in consonance with the findings of Saeid (2011) that internet-mediated information technology usage promotes the service delivery and overall performance of the banking system in Keshavarzi Iran. Quality Internet service enhances the internal operations of a bank as well as customer services such as ATM services, money transfer etc. A fluctuating network service often leads to slow and frustrating banking services which can lead to loss of customers, customers' dissatisfaction, etc.

The Internet is among the vital significant technological tools used by banks today. It serves the purpose of interaction, sending and receiving of files, documents, and other transactions exercise by the money deposit banks. Internet banking is a kind of systems that enable money deposit banks' customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through the internet. In the view of Gentiana (2015), access to internet connectivity as well as wide spread of mobile phones, have attracted the attention of banks towards the possibility of internet banking. Meeting current banking obligations and trends require stable availability of internet services, thus the network condition must be available, accessible, useable for workers to perform their jobs, duties and responsibilities. When such are amply adopted, performance (financial performance, market share and customer satisfaction is boosted. When the capability of signals of the internet services provided by banks are effectual in terms of internet service provision, when its collaboration is strongly connected between money deposit banks, and well facilitated, intra operations and extra operations of money deposit banks are enhanced, thus enhancing organizational performance. The network condition typically defines the connect between the core banking system operated by a bank and its branch banking or other banks as can be seen today, through the polarization of a global banking connection system (Praise, 2016). Good Internet condition enhances the functionality of banking software, personal and corporate banking services offering features such as viewing account balances, obtaining statements, checking recent transaction and making payments. Such a scenario brings about more profit and market share expansion.

According to Agbaje and Ayanbadejo (2013), the major difficulties users face in carrying out electronic payments are network (communication links between banks and e-payment infrastructure) issues, literacy, concerns on risk and unreliable machines. The adoption of electronic banking (internet banking/internet conditions) has brought major challenges to the banking industry in terms of risk exposure. The volume of deposits has increased as well as fraudulent practices experienced by Nigerian banks since its adoption in the economy (Chibueze, Maxwell & Osondu, 2013). This is the reason why Ovia, (2001) posits that Nigeria's banking scene has witnessed phenomenal changes especially in the enormous volume and complexity in the product or service delivery, financial liberalization and business process reengineering. The effectiveness of deploying information technology in banks therefore cannot be put to doubt. The fact remains the reality of using IT in banks is necessitated by the huge amount of information being handled by these banks on daily basis. On customer's side, cash is withdrawn or deposited, cheques are deposited or cleared, statement of accounts are provided, money transfer, bills payment facilitated etc. at the same time, banks need up-to-date information on accounts, credit facilities and recovery, deposit, charges, income, growth indices, performance indicators and other control of financial information (Chibueze et al., 2013). All these can only be enhanced when the network condition is favorable to both the bank and its clients. The availability of network, accessibility of network, equipment required for such proliferation (laptops or desktops, servers or rafters, network topology adoption, power supply, etc), human competency and its usability in conjunction with its signals. When clients are unable to access bank internet service as at when due, when there is epileptic supply of internet service resulting to delays in processing, poor equipment (computer and its accessories), there is the propensity that network condition of such money deposit bank's technological environment is poor to enhance technological operations in the banking system, which will distort organizational performance. Finally, good network conditions facilitate funds transfer, airtime top up, balance enquiry, password change and bill payment between money deposit banks and their clients.

The test of hypotheses four to six revealed that there is a moderate positive correlation between database/transaction processing system and organizational performance of deposit money banks in Port Harcourt, Rivers State. This implies that optimization of electronic database/transaction processing system brings about optimal organizational performance of deposit money banks in Port Harcourt, Rivers State. This finding is in consonance with the findings of Charles (2016) that the use of automated teller machine (ATM) enhances the customer service and market share expansion of money deposit banks. The use of transaction processing system like the ATM (automated teller machine) has significantly liberalized and optimized banking customer service experience. These days, bank customers comfortably make withdrawal, transfer money, check account balance and pay bills from various ATM stands. Another study conducted by Mohammed, Ummi, and Bashir (2019) revealed that hardware component, software component and network systems have significant positive impact on organizational productivity. The application of cloud-based banking system makes banking operations very smooth thereby improving organizational performance in terms of financial performance, market share, and customer satisfaction.

CONCLUSIONS

Based on the results and discussion of findings, the study concluded that network condition enhances organizational performance of money deposit banks in Rivers State. A good network condition promotes organizational performance in terms of financial performance, market share, and customer service. deposit money banks who fail to optimize their good network condition face the risk of underperformance characterized by nose-diving financial capability, downsizing market share, and loss of customers. Network condition is therefore, a key determinant of the organizational performance of deposit money banks.

RECOMMENDATIONS

Based on the findings and conclusions, the following recommendations were made:

1. Management should continually engage the professional advice of ICT experts in choosing the Internet Service Provider that will best serve the evolving need of the organization. Having the right Internet Service Provider will facilitate operational activities which will translate to better financial performance.
2. Management should continuously upgrade their internet services to make online banking transactions smoother and comfortable for customers. This will in turn attract more customers thereby increasing the market share of the firm.
3. Management should optimize their internet connectivity infrastructure to enhance the speed of banking services. Smooth internet banking services will bring about customer satisfaction.

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